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# Impact of Internal Control on Fraud in Ghana's Cap 30 Pension Payment

DAVID ANNAN-BONNY  
*Walden University*

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# Walden University

College of Social and Behavioral Sciences

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David Annan-Bonny

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## Review Committee

Dr. Lori Demeter, Committee Chairperson,  
Public Policy and Administration Faculty

Dr. Lynn Wilson, Committee Member,  
Public Policy and Administration Faculty

Dr. George Kieh, University Reviewer,  
Public Policy and Administration Faculty

Chief Academic Officer and Provost  
Sue Subocz, Ph.D.

Walden University  
2022

Abstract

Impact of Internal Control on Fraud in Ghana's Cap 30 Pension Payment

by

David Annan-Bonny

EMBA, University of Ghana, Legon, 2008

Chartered accountant, Institute of Chartered Accountants–Ghana, 2005

Diploma in Public Sector Accounting, 1990

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

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February 2022

## Abstract

The Pensions Ordinance No. 42 of 1950 (Pensions Act 1950), coded as the Cap 30 pension system, provides for pensions, gratuities, and other allowances for public servants. But despite internal controls, Ghana's Cap 30 pension payment system continues to suffer from corruption. The purpose of this study was to explore the impact of internal controls on fraud in the payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana as well as the factors that inhibit the effective application of internal controls in the processing, computation, and payment of Cap 30 pension gratuities and allowances. The fraud triangle theory was the theoretical framework for the study. A general qualitative research approach was used to purposively sample a total of 22 experts from the national treasury, beneficiary agencies, and executives of pensioners' associations. Data were gathered through in-person and virtual one-on-one interviews. Supportive literature was gathered by review of treasury and archival documents and court reports. NVivo software was used for coding, categorization, and theme development. The internal controls were challenged by weak knowledge of the laws, collusion and connivance, inducements, interferences, and bribery. The participants criticized the implementors of poor service delivery, which the implementors denied. Major reasons for fraud committal were reported as greed, pressure, and ego. The study may impact positive social change by drawing the attention of Cap 30 pension fund policy makers and managers to the weaknesses in the internal control system for policy improvement toward reduction and elimination of fraud in public funds.

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## Dedication

I dedicate the entire study to my Heavenly Father, who has blessed me with the gift of life, wisdom, knowledge and understanding. He has granted me both spiritual and physical protection and guidance to this day. All I can say is thank you Jesus, thank you Lord. My next dedication goes to Faustina and Janet, my sweet hearts, and my children who supported me with prayers and encouragement from the beginning to the end. May the Almighty God bless them all. Again, my appreciation goes to key management staff of Ministry of Finance; Major Tara (Rtd), Mr. Patrick Nimo, Mr. Azu-Aziakor and many others. Without them I could not have finance the cost of the program. To them I extend my sincere gratitude for grating me the official sponsorship of the Ministry. May the Almighty God bless them all. Finally, Mr. Kyeameh, my editor, please accept my humble gratitude. God richly bless you. Not to forget my secretary Luth and Tina who did the secretarial work. I bow in gratitude to you all.

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## Chapter 1: Introduction to the Study

Public bureaucracies have been criticized for corrupt and fraudulent practices (Charron et al., 2017). Many countries and businesses have suffered fraud and corruption in their financial operations in particular (Burke, 2016; Morehead, 2007; Schillermann, 2018; Spink et al., 2016). For example, payroll fraud significantly impacts public financial management (Chukwuma et al., 2017, p. 11). Payroll accounts for 40% or more of an organization's annual expenditure (Kelly & Deklepper, 2016). Additionally, payroll taxes, social security, Medicare, pensions, and health insurance add up several percentages to the variable cost. But an estimated 40% to 50% of business losses are ascribed to employee theft (Wells, 2017), and more than 25% of companies' experience payroll fraud with small businesses facing double the risk (Alesch et, al. 2001). Both government employees and individuals are responsible for payroll fraud. Sixty-nine percent of South African companies have suffered due to internal employees, with 28% reporting fraudulent human resources activities. In Liberia \$163,000 of national fund is lost to payroll fraud, and an estimated \$3 million are paid to past government employees. In the Kogi state in Nigeria, local government staff have continually drawn salaries long after their retirement, and others collect double salaries for many years (van Beemen, 2019).

Ghana public service also faces fraud and corruption. Despite abundant regulations and controls guiding public sector financial management, payroll fraud and corruption persist in the processing, computation, and payment of its national Cap 30 pension gratuities and allowances at the national treasury in Ghana. In Ghana it is

estimated that 5.8% of salaries are paid to non-existent employees (ghost workers), and 10% of public expenditure on wages are paid to ghost workers (Nyaledzigbor, 2015). The practice is also common in the local government level, ministries, departments and agencies in Nigeria, Ghana's neighboring country (Toakodi & Assi, 2016).

Employees' criminal workplace behaviors including theft and fraud cause significant loss of financial resources meant for business growth and survival and national developmental agendas aimed at improving the living standards of the citizenry. Fraud also creates unemployment for the low- and middle-class citizens (Abdullahi & Mansor, 2015) as well as younger individuals (Toakodi & Assi, 2016). These behaviors can negatively impact governments, administrations, and employers. The failure of an internal control system and the circumvention of internal controls facilitate corruption (Appiah-Gyamerah & Nartey, 2014; Essuman, 2016; Ge & McVay, 2005).

This chapter establishes the foundation and provides the direction for the study. It first introduces the background, including the concepts of internal control and fraud issues in financial management and the Cap 30 pension payment in Ghana and problems that triggered interest in the study. The problem, purpose, and research questions are then introduced. Next, the theoretical framework is explained as well as the nature of study. The chapter also includes key terms, assumptions underpinning the study, the limitations, and scope and delimitations. The final part of the chapter is the significance of the study and a summary.

## **Background**

A strong internal control framework is the starting point for every successful organization (Graham, 2015). The absence of strong, responsible governance is a major cause of failure of many well performing companies, whether public or private (Porter & Kramer, 2019; Tornyeva & Wereko, 2012). The first well-documented corporate failure was recorded in South Sea Bubble in the 1700s, which revolutionized business law in England. Similarly, the United States suffered a stock market crash in 1929 (Adegbite, 2012; Thompson, 2017). Well-known examples of corporate fraud and corruption are Enron and WorldCom in the United States and Parmalat in Europe, which went bankrupt and eventually collapsed in the early 2000s as a result of fraudulent financial reporting (Pfister, 2009; Sorensen & Miller, 2017). In the United State alone, from 2009 to 2015, 486 banks collapsed, costing the country close to \$74,77.8 billion (Samanhyia et al., 2016).

In Ghana, from 2004 to 2005 alone the public companies such as Ghana Airways Limited, Juapong Textiles Limited, and Divine Gold Mines all failed with assets worth \$38.2 million (Addo & Nipah, 2006; Osoro, 2018). Specifically in the banking sector, the Bank for Housing and Construction, Meridian BIAO Bank, Bank for Credit and Commerce International, Tana Rural Bank, Ghana Co-operative Bank, Tano Agya Rural Bank, National Savings and Credit Bank, City Savings and Loans all collapsed as a result of fraudulent practices. Micro financial institutions such as Multi Credit Microfinance, Emends Microfinance, DKM Microfinance, Busy Fingers and Devine Microfinance have



been shut down due to inadequate capital, fraud charges, and regulatory laxity (Samanhya et al., 2016).

Like other former British colonies, after its independence Ghana's legal system inherited the regulations, rules, and laws from the colonial masters (Okike, 2007). For example, Ghana's Companies Code 1963 (Act 179) is based largely on the English Companies Act of 1948 (Adda & Hinson, 2006; Ahmed 2019). The current Criminal Offences Act 1960 (Act 29) is an offspring of the Criminal Offences Code of 1960. The same can be said of the Ghana Securities and Exchange Commission Corporate Governance Act (Security Exchange Commission, 2002). After independence, successive governments and administrations have passed numerous laws and regulations and implemented financial management reforms and interventions aimed to prevent, deter, and eliminate or minimize fraud and make corruption unattractive (Nwatu, 2011).

Despite these regulations, the Ghana public service is not without fraud and corruption. Conflicts of interest, bribery, embezzlement, kickbacks, manipulation, and fraud are corrupt practices in Ghana's infrastructure project delivery system (Osei-Tutu et al., 2010). In Ghana it is estimated that 5.8% of salaries paid end up with ghost workers, and 10% of public expenditure on wages are paid to these ghost workers (Nyaledzigbor, 2015). In Ghana, fraud perpetrators bloat payroll with unauthorized employee records (ghost names), leading to overpayment of salaries and pensions (3M Cogent Biometric Reports, 2006). Filing non-existing workers (i.e., ghost names) in the government payroll system for pecuniary gains weaken government capacity to function optimally (Toakodi & Assi, 2016).

In public sector financial management in Ghana, there is payroll fraud and corruption by the public and in official records in the processing, computation, and payment of Cap 30 pensions at the national treasury (Rose-Ackerman & Palifka, 2016). Public officers have been prosecuted and jailed for Cap 30 pensions fraudulent payments (High Court Suit No. FTRM 12/15, 2016). The Cap 30 pension is Ghana's Pensions Ordinance No. 42 seeks to provide for pensions, gratuities, and other allowances payable to officers in the public service of the government of Ghana. However, though there are regulations, the actions of many public workers result in a loss of financial resources that affects development and employment (Abdullahi & Mansor, 2015; Toakodi & Assi, 2016). Numerous interventions including policy reforms and implementation of biometric technology have not yielded the desired results in reducing or eliminating fraud in public financial management (Nwatu, 2011).

Most studies have attributed corporate failures resulting from fraud and corruption to poor corporate governance measures, regulatory laxity, and weak internal control systems (Samanhyia et al., 2016). An internal control framework is a tool to check business failures (Aledejebi, 2017; Mafiana, 2013), promote best business practices (Frazer, 2012), support corporate goals and objectives, protect assets, promote excellent administration, help in authenticating transactions, and minimize exposure to unexpected events (Cambel & Hartcher, 2010). Further, an effective internal control system is the nerve center of every organization, the breakdown of which leads to the failure of organizations (Appiah-Gyamerah & Nartey, 2014). Fifty percent of fraud is attributed to internal control weakness (Quink, 2018). Globally, internal control failures often lead to

loss of assets, fraud, waste, mismanagement, inefficiency, loss of client assurances, and failure to achieve business goals as well as continuity of business (Kreuter et al., 2013; Otham & Ali, 2014; Schillermann, 2018; Stone, 2016). If employers could institute measures to promote honesty, encourage, and reward employees of good behavior it may reduce counterproductive and criminal workplace behaviors including theft and fraud (Hayes, 2008).

I conducted this study to evaluate the effectiveness of the internal control system in the payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana. I further explored the influence of internal control on fraud in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana as well as the factors that inhibit the effective application of these internal controls. This study was guided by previous studies in Ghana related to internal control weaknesses and payroll fraud (Kreuter et al., 2013; Nyaledzigbor, 2015) and an additional three in Nigeria related to the effectiveness of accounting systems in payroll fraud (Chukwuma et al., 2017), biometric technology for pension verification to reduce fraud (Nwatu, 2011), and the effect of payroll fraud and corruption (Toakodi & Assi, 2016).

### **Problem Statement**

The Cap 30 pension scheme has been criticized for its fraudulent practices by the public, employees, and recipients (Darko, 2016; Morton & Lobeze, 2016; Ojaide, 2006). Most literature on payroll fraud confirm that efforts to eliminate payroll fraud have been ineffective (Chukwuma et al., 2017; Kelly & Deklepper, 2016; Nyaledzigbor, 2015;

Weiss, 2017). However, studies have not examined what factors might impact the ineffective nature of internal controls implemented to prevent corruption. Although there is a long history of payroll fraud in Ghana, it is unknown what influence internal control principles, the control environment, and control activities have on fraud in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana. Additionally, past research did not consider the effect of some contingent factors in pension fraud. In this study, I considered the influence of interferences and inducements on the Cap 30 pension system. Since pensions are publicly managed, the effect of external power interferences is internal and organizational. For example, when instructions come from authorities like politicians and government officials, personnel in charge are not able to refuse demands, which exposes the management of pensions to fraud. The assessment of the role of external power interferences and inducements even when internal controls were present was therefore imperative.

### **Purpose of the Study**

The purpose of the study was to examine the impact of internal controls (environment and activities) designed to prevent fraud and corruption in Ghana's Cap 30 pension payment system. In doing so, I assessed the role of contingent factors such as external power interferences and inducements on the relationship between the internal control framework and Cap 30 pension fraud. This may bring awareness to ways to improve the internal controls and prevent fraud. It may also go a long way to safe public purse for socio-economic development to improve on the lives of the people.

## **Research Questions**

The study's overarching research question was "What impacts do internal controls have on fraud and corruption in the Ghana's Cap 30 pension payment system?" The specific research questions that guided the study included:

Research Question 1: What impact, if any, does the control environment have on the prevalence of fraud in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana?

Research Question 2: What impact, if any, do control activities have with the prevalence of fraud in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana?

## **Theoretical Foundation**

A theoretical framework of a study guides the design and process (Ravitch & Carl, 2016). The theoretical framework for this study was the fraud triangle theory, which has been used to explain the motives for committing fraud in the public service (Teddleton, 2017). In the fields of education and health sectors, other researchers have used the fraud triangle theory to assess fraud losses in public organization (Mansor, 2015; Said et al., 2017).

In the fraud triangle theory, Cressey (1950) explained that individuals commit fraud for three main reasons: pressure, rationalization, and opportunity. Financial pressure is the most common factor in fraud cases and constitutes about 95% of the motive to commit fraud (Albrecht et al., 2006). Examples of pressure motivation include greed, living beyond one's means, large expenses or personal debt, family financial

problem or health, drug addiction, and gambling (Abdullahi & Mansor, 2015). In rationalization, the individual provides a justification to commit the fraud (Abdullahi & Mansor, 2015). Examples of rational justifications include “I borrowed the money,” “my employer is cheating me,” “others are doing it why not me,” “I used the money to take care of my family,” or lack of moral integrity and reasoning by the employees (Cressey, 1953; Rae & Subramanian, 2008). In the case of opportunity, the individual is under a self-conceived impression that the fraud will never be discovered. Opportunity is created for the individual to commit fraud when there is ineffective internal control, lack of supervision, inadequate segregation of duties, irregular audit, or governance system (Abdullahi & Mansor, 2015; Keyon & Tilton, 2006). The concept of opportunity suggests people take advantage of circumstances to commit fraud (Kelly & Hartley, 2010). Even when there is extreme pressure, fraud can only be committed when there is the opportunity (Hooper et al., 2010; Srivastava et al., 2005). Thus, fraud triangle theory can be used to help discover potential employees who might commit fraud to put in place appropriate internal control system to prevent, detect, and minimize fraud occurrences.

### **Nature of the Study**

In this exploratory study, the general qualitative method was used for the data collection and analysis to help understand the issues of internal control and corruption in the Ghana’s Cap 30 pension system (Yin, 2015). The qualitative approach included one-on-one interviews, which enabled me to study a sample of 22 participants in their natural settings (offices) and make sense of phenomena in terms of the meanings the participants bring to internal control and fraud issues (Austin & Sutton, 2015; Pugsley, 2010; Shaw &

Hoerber, 2016). Official documents were reviewed in addition to the one-on-one interviews with the participants. The qualitative approach gave a voice to study participants and ensured that the study findings were grounded in participants' experiences.

The qualitative data gathered were uploaded onto NVivo software for content analysis and development of themes. The process of analysis involved generation of codes, categorization, and data classification. This helped me to develop themes on key issues on internal control system and fraud in the Cap 30 pension payments to support the findings and conclusions. The choice of the method, design, approach, participants, and method of data analysis therefore made it easier for the achievement of the planned objectives of this study.

### **Definitions**

Several key terms are presented to indicate their operational significance and promote scholarly clarity and understanding (Brydie, 2015).

*Cap 30:* This is a pension system under Chapter 30 of the 1950 British Colonial Ordinances (Pension Ordinance No. 42).

*Control activities principles:* These principles are the actions established through policies and procedures that help ensure that management's directives to mitigate risks to the achievement of objectives are carried out. They are performed at all levels of the entity, at various stages within business processes, and over the technology environment. They may be preventive or detective and may encompass a range of manual and automated activities (Deloitte, n. d.). Control activities are actions that focuses on the

approval and authorization, personnel management and development, and arithmetical and accounting control which constitute processes, policies, and procedures for effectiveness and efficient achievement of organizational goals.

*Control environment principles:* This refers to the set of standards, processes, and structures that provide the basis for carrying out internal control across the organization. The board of directors and senior management establish the tone at the top regarding the importance of internal control including expected standards of conduct (Deloitte, n.d.). It consists of the organization structure/culture, legal framework, segregation of duties, physical control, and management supervision as key internal control principles for the study.

*Fraud:* The term refers to the act of dishonesty, deceit, falsification, and manipulation perpetrated to gain undue monetary and/non-monetary benefits (Ojaide, 2006; Okoye, 2016; Okoye & Akenbor, 2009; Vasuu et al., 2013). Fraud connotes all multifarious channels of human ingenuity designed to intentionally obtain advantage over others through falsehood, tricks, concealment, deception, dissemblance, and the containment of the truth deployed to cheat others (Okoye, 2015; Okoye et al., 2009). Fraud connotes all deliberate acts designed to deceitful and intentionally extort, distort, omit, misrepresent, or conceal material facts for personal gains (Ekueme & Jenoh, 2017).

*Ghost workers:* Ghost workers in the public service are names on the government payroll that receives salaries but are not known by the government agency or do not exist (Chuma et al., 2017; World Bank, 1995).



*Gratuity:* This is one of old-age retirement benefits in which employee get a one-time payment from the employer for the services rendered by them to the enterprise (Surbhi, 2017).

*Internal control:* This is an organizational system designed to secure an efficient implementation of a policy, safeguard assets, and prevent errors. It is an integral aspect of management of an organization which assist managers to achieve set goals and objectives by effectively utilizing and accounting for resources (Jamshidi-Navid & Arad, 2010). Internal control is a process by the actions of the board of directors and organizational structure levels in the firm, which is designed to provide reasonable assurance toward achieving the firm's objectives, plans, and strategies for the related laws, rules, policies and regulations (Puttikunskon & Ussahawantchakit, 2015). Internal controls are structures and processes that are used for everyday decision-making that minimizes the risk of regulatory breach (Goh & Li, 2011). Internal control elements include approval and authorization, segregation of duties, the legal framework, personnel, arithmetical checks. Internal control involves monitoring and verification of an organization (Mukhina, 2015).

*Internal control effectiveness:* It is the extent to which the organizational system promotes the achievements of corporate goals and objectives. Internal control effectiveness has positive relationship with market value (Mafiana, 2013).

*Payroll fraud (Pension fraud):* Payroll fraud occurs when employees take away money from an organization through the payroll unlawfully with the intention of appropriating those monies themselves (Lekubu, 2013). It is the theft of cash from an

organization via the processing of the organization's payroll (Toakodi & Assi, 2016). Payroll fraud involves the theft of cash from government establishment through the preparation of the establishment's payroll (Chukuma et al., 2017).

*Pension:* This is a plan where an employer invests certain sum to guarantee payment of definite sum at regular intervals to the employee or his/her dependent survivors or after retirement or death (Surbhi, 2017). Pension occurs in a system where persons pay to identified schemes (the pension scheme) a proportion of their earnings/entitlements during their years of active service/workforce. Such contribution provides earned income (or a pension) on retirement (Odia & Okoye, 2012). Pensions are regular payments by employers to their respective employees after retirement, which usually is expected to continue till death of such employee (Ogwumike, 2008). Pension is amount jointly set aside by both employer and employee to assure that workers are not financially stranded in their old age (i.e., after retirement). There are instances where pensions are payable to pensioners or next of kin subsequent to the pensioner's death for an identified time frame (Fapohunda, 2013).

### **Assumptions**

Naturalism is a field research approach based on the assumption that an objective social reality exists (phenomenon) and can be conducted and reported accurately (Gubrium & Holstein, 1997). This suggests that social phenomenon can be best understood in their natural settings (Babbie, 2017). Accordingly, data were collected from the purposive sampled participants through in-depth interviewing.

It was assumed that data were collected through the face-to-face interviews with participants who are knowledgeable in internal control strategies and aware of payroll fraud and the factors that inhibit effective application of the control strategies. It was believed that the respondents provided honest and truthful answers to the interview questions. It was also assumed that all the participants were capable of understanding the language used in the interview to provide the answers to the questions.

### **Scope and Delimitations**

The study was restricted to the processing, computation, and payment of Cap 30 pension gratuities and allowances; there are various types of pension schemes in Ghana that were excluded from this study due to time and cost. As a result, the findings cannot be generalized to all pension schemes in Ghana. The sample size may also not be representative of the entire officers of the national treasury, beneficiary institutions, and pension associations, affecting the generalizability and transferability of findings. Optimally, participants would be interviewed from all 10 regional offices of the national treasury in addition to the treasury headquarters, the 10 regional offices of the pensioners' associations, and the headquarters of the seven beneficiary agencies. However, there are more sites than the sample size (20) proposed. While employing purposive sampling, I worked to maximize representativeness of as many sites as possible.

### **Limitations**

A limitation to this study is that I was the prime instrument for data collection and analysis, drawing conclusions on the findings. Biases and influences in interactions at any of these stages was acknowledged (see Babbie, 2017). However, researcher bias was

better managed by documenting all aspects of the research process, peer-review and member checking (assured data triangulation), and videotaped and recorded all events. Additionally, as I interacted with the participants, there was the possibility of doubts about the integrity and honesty of each party. In this respect, I provided assurances for confidentiality to participants' information and protection against unforeseeable professional, social, economic, psychological, and physical risks. The interview should be built on a concept of mutual engagement and reciprocal transformation rather than asymmetry or interrogation (Gilligan, 1996; Gilligan et al., 2003; Josselson, 2003; Nakkula & Ravitch, 1998; Ravotch & Carl, 2016). Additionally, IRB and URR reviews, evaluation, and guidance ensured the quality and rigor of the study.

### **Significance**

This study has implications for governments, scholars, practitioners, and the general public to promote the development of policies for positive social change. The study highlights the factors that contribute to fraud in Cap 30 pension payments, such as potential weaknesses that can be addressed through improvement in policies toward reduction and elimination of fraud. These policies can save public funds to provide social developmental facilities and employment to reduce abject poverty in communities. The findings support collaborative engagements of government, practitioners, law enforcement agencies, external auditors and internal auditors, civil society organizations, and management toward finding lasting solution to payroll fraud (Agranoff & McGuire, 2004; Hermanson et al., 2012). The study also serves as a reference to address the gap in

literature on public financial management relating to internal control in Cap 30 pension payment processes and provides the knowledge to support future research.

### **Summary**

Internal control failures and related fraud have had adverse impacts (Biegelham & Bartow, 2012) that are industry-wide and global (Schillermann, 2018). It was important to explore payroll fraud and corruption in Cap 30 pensions at the national treasury regarding the presence of regulations and controls (Rose-Ackerman & Palifka, 2016). I explored the role of contingent factors including power interferences and inducements on the relationship between control environment and control activities on the Cap 30 pension fraud. The theoretical framework included the fraud triangle theory, and a qualitative approach provided the grounds to study the participants' meanings on internal control and fraud phenomenon (Pugsley, 2010). The findings draw attention to the factors that contribute to fraud in the Cap 30 pension payments, which can encourage policy reforms to protect public funds for developmental agendas.

Chapter 2 begins with the importance of operationalizing internal control principles including organizational culture/structure, authorization and approval, segregation of duties, physical controls, legal framework, arithmetical and accounting, management supervision, and personnel management and development. The effects of the lack of internal control principles on organizational goals are also examined.

## Chapter 2: Literature Review

In Ghana, the public sector payroll constitutes over 50% of government discretionary budget, but it is suggested that the payroll is bloated with unauthorized employee records (ghost names), leading to overpayment of salaries over the years. This was reported by 3M Cogent consortium in 2016. The actions of fraudsters result in loss of financial resources meant for national developmental agendas aimed at improving the living standards of the citizenry (Raimi et al., 2015). It also results in further unnecessary suffering and unemployment for the low- and middle-class citizens (Abdullahi & Mansor, 2015) while younger individuals search for white collar jobs (Toakodi & Assi, 2016).

The Association of Certified Fraud Examiners reported that 50% of fraud is attributed to internal control weakness (Quink, 2018). Internal control failures often lead to loss of assets, fraud, wastes, mismanagement, inefficiency, loss of client assurance, failure to achieve business goals (Stone, 2016) and loss of investor confidence (Schillermann, 2018). In Ghana public sector financial management, there are abundant regulations and controls, procedures, and processes regulating and guiding the processing, computation, and payment of salaries and pensions. Nonetheless, fraud is persistent in the Cap 30 pension payment. Though strong laws, processes and procedures, and enforcement agents are helpful, they do not guarantee an end to fraud (Biegelham & Bartow, 2012; Nonet et al., 2017).

The inability of government of Ghana to address the problem of ghost workers (payroll fraud) could be due to lack of information about the phenomenon (Gee et al., 2010; Nyaledzigbor, 2015). There is no financial fraud committed in the public service

without the knowledge of civil servants (Toakodi & Assi, 2016). Further, a reflection on the financial scandals at the beginning of the 2000s (e.g., Enron, WorldCom, and Parmalat), which led to the Sarbanes-Oxley law, focuses on the efficiency of the enterprise internal control system and its rigorous/responsible assessment (Dominisoru et al., 2017).

A review of literature on payroll fraud and corruption in public financial management exposed a gap on the influence of internal control on Cap 30 pension fraud as well as the effect of external power interferences, inducement, and motivation on the effect of these internal controls at the national treasury in Ghana. This study may foster a collaborative engagement of government, practitioners, the law enforcement agencies, external auditors and internal auditors, civil society organizations, and management attention toward finding lasting solution to Cap 30 pension fraud and proscribe appropriate sanctions to deter perpetrators. The study addressed the gap in literature on public financial management relating to the effect of internal control in Cap 30 pension payment processes and provided knowledge to support future research work.

### **Literature Search Strategy**

This literature review was an effort to obtain information relative to a study for the purpose of offering a critical appraisal (Booth et al., 2016; Sollie, 2005). The literature review also gives the readers an understanding of the evolution of scholarly research on the topic as well as a foundation and justification for studying the topic. I also reviewed archival and official published/nonpublished documents and technical reports, court cases, and laws and regulations to domesticate and contextualize the study. I used

appropriate key words to search through the Walden University Library, Stockholm University-Business School Library, Trent University Library, and Durham University Library. Databases included ProQuest Control (Dissertations and Theses Global), Sage Journals, JSTOR, Online Wiley, Emerald Insight, Public Administration Abstract, ProQuest E-book Control, Academic Video Online, Scholar works, Thoreau Multi-Database Search, Academic Search Complete, EBSCO-Discovery Service, and Google Scholar. These search engines provided full text of dissertations and peer-reviewed articles within the last 5 years. I also used published and unpublished materials from the national treasury headquarters and archival materials from the state archives in Ghana. These materials provided information to deepen the understanding and quality literature for the entire study. A total of 111 articles, 24 books, and 24 internet sources were reviewed. Additionally, there were 204 unpublished documents reviewed.

The key words used in the search include *internal control*, *fraud*, *pension fraud*, *pensions*, *payroll fraud*, and *internal control effectiveness*. The focus of the literature review was on key concepts in the public sector finance including internal control, the Cap 30 pension scheme, fraud dimensions, and pension fraud. The review includes synthesis of literature on the topic, interventions that clinical social researchers have used or suggested to address the problem, and identified gaps within the literature. The literature review also provides explanations, operational definitions and the historical background to the key concepts used in the study.



## **Theoretical Framework**

### **The Fraud Triangle Theory**

A theoretical framework of a study is the center of the research (Ravitch & Carl, 2016). The theoretical framework for this study is the fraud triangle theory because many empirical studies in fraud and corruption used the fraud triangle theory to explain the motives for committing fraud in the public service (Teddleton, 2017). In the fields of education and health sectors, researchers have used the fraud triangle theory to assess fraud losses in public organization (Mansor, 2015; Said et al., 2017). To put in place an appropriate internal control system in the payment of the Cap 30 pension gratuities and allowances and to prevent, detect, and minimize fraud at the national treasury in Ghana, the Cap 30 pensions managers need to understand the fundamental motivation for individuals to engage in fraud.

Cressey (1950) provided the understanding of why an individual would see fraud as a viable means to achieve certain outcome based on the individual's motive in the concept of the fraud triangle theory (Weiss, 2017). In the fraud triangle theory, Cressey explained that individuals commit fraud for three main reasons: pressure, rationalization, and opportunity. Regarding pressure, the individual has the characteristics of experiencing personal or professional pressure to conceive a fraud scheme. In rationalization, the individual provides a justification to commit the fraud. In the case of opportunity, the individual is under self-conceived impression that the fraud when committed will never be discovered. Even when there is extreme pressure and rationalization, fraud can only be committed when there is the opportunity (Hooper et al.,

2010; Srivastava et al., 2005). Cressey suggested that once the individual is under pressure for personal needs, can justify fraud with excuses and discover the right and perfect time, and has the access to resources, the individual proceeds with the fraud.

Related theoretical perspectives that strengthen the study's needed theoretical foundation were also evaluated. These include the fraud diamond theory by Wolfe and Hermanson (2004) and the classical rational choice theory by Lanier and Henry (1998). The fraud diamond theory leans on the same ideals as the fraud triangle theory and provides an extension to the fraud triangle theory by adding one more factor to the factors to commit fraud. The classical rational choice theory provides a complement to the fraud triangle theory by emphasizing on rationality as an additional factor of crime-causality (Ozkan, 2014). These two additional theories make the theoretical foundation of the study comprehensive.

### **The Fraud Diamond Theory**

Wolfe and Hermanson (2004) developed the concept of the fraud diamond theory to enhance Cressey's motivation for fraud, which was intended to improve on fraud prevention and detection. Wolfe and Hermanson considered a four-sided diamond, adding personal capability as the fourth motivation factor for fraud (Abdullahi & Mansor, 2015). Based on the theory, the perpetrator must possess the skill and ability to commit fraud when there is the presence of pressure, opportunity, and the justification to commit fraud. Further, position, ego, intelligence, coercion, deceit, and stress are the supporting elements to capability for an individual to engage in fraud. Wolfe and Hermanson

suggested that it is only a person who has the intelligent to detect internal control weakness who will exploit it to his/her advantage to commit fraud (Albrecht et al., 1995).

### **The Classical Rational Choice Theory**

The fraud triangle theory and fraud diamond theory can be supported with the classical rational choice theory as it relates to the fundamental factors of fraud. The classical school emerged in the 18th century when law was the will of the powerful, applied to the lower members of society. The administration of justice was based on inflicting pain, humiliation, and disgrace to those accused of the offences. According to the rational choice theory by Lanier and Henry (1998), offenders use free will and weight the perceived cost against the potential benefits before crime is committed. Offenders choose to engage in criminal acts if the rough calculation suggest that the action might result in net gain. Therefore, rationality is one of the factors of crime-causality (Ozkan, 2014). Burglars commit crime after rational decision process they go through (Bennett, 1986; Bennett & Wright, 1984; Nee & Taylor, 1988; Rengert & Wasilchick, 1985), which also applies to fraud criminals (Siegel, 1995). For example, the individual's propensity to commit fraud is high in an organizational environment of weak internal control than organization with strong governance system (Albrecht et al., 1995). However, though the classical rational choice theory has been criticized for lack of rationality at the presence of opportunity for fraud (Burlse, 2005), others claimed that it supports the view that criminals make decisions before crime is committed, even in the presence of opportunity, pressure, rationalization, and capability (Sullivan, 1993; Trasler, 1986).

## **Payroll Fraud**

Payroll fraud occurs when employees take away money from organization through the payroll unlawfully with the intention of appropriating those monies themselves (Lekubu, 2013). It is the theft of cash from an organization via the processing of the organization's payroll (Chukuma et al., 2017; Toakodi & Assi, 2016). Against these background definitions of payroll fraud, the fundamental motivation for fraud in the fraud triangle theory, the fraud diamond theory and the classical rational choice theory fit within the context of Cap 30 pension fraud in Ghana. For example, there could be the presence of organizational internal control weakness to create the avenue for an individual who is under perceived pressure, has the opportunity, and can rationalize their action to engage in fraud. The theories helped guide the study to enable Cap 30 pension managers to discover potential employees and other people who might commit fraud to proactively institute appropriate internal control system to reduce the prevalence of fraud. Strong internal control systems will save Cap 30 pension fund for the beneficiaries and the government of Ghana. Money saved could be channeled to other developmental agendas.

## **Conceptual Framework**

A conceptual framework is the researcher's map to the subject under study (Bleicher, 2017; Huberman & Saldaña, 2014; Miles & Huberman, 1994). This study leaned on the Committee for Sponsoring Organizations' (COSO's) 1992 integrated framework provided by the Treadway Commission as the most appropriate conceptual framework to underpin the study to deepen the understanding on the effect of internal

controls on Cap 30 pension fraud and investigate the contingent factors that mitigate the internal controls in the payment of Cap 30 pensions at the national treasury in Ghana.

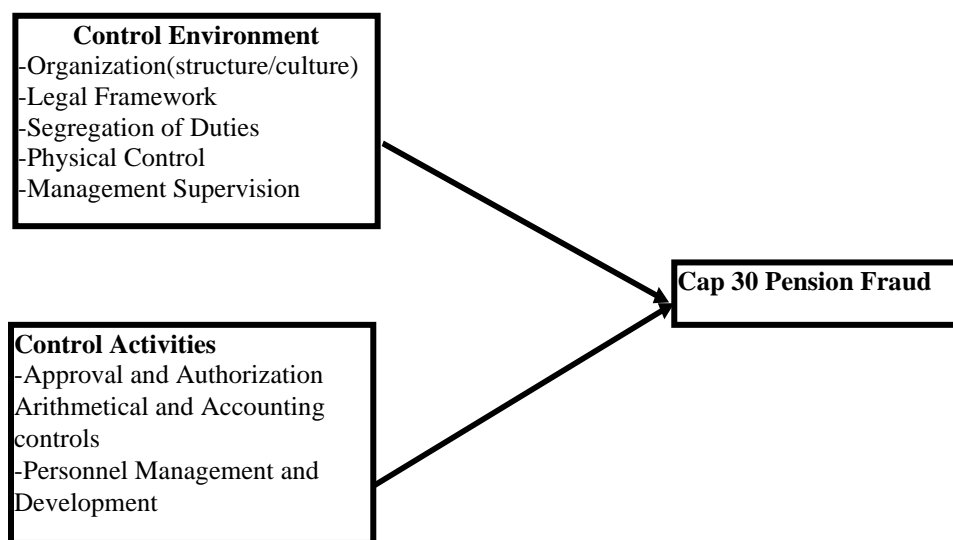
The historical perspective of the COSO's 1992 integrated framework indicated that in 1985 the U.S. government established the Treadway Commission as a national commission to investigate fraudulent financial reporting. The commission created a committee that became COSO to investigate factors that cause fraudulent corporate financial reporting and make recommendations (Pfister, 2009). The committee then came out with five classifications of internal control implementation guidelines or principles or integrated framework that will help organizations to detect and prevent fraud. These guidelines include control environment, risk assessment, control activities, information and communication and monitoring activities.

This study adopted control environment and control activities of the COSO's 1992 principles as the broad guiding principles to research into the presence of these principles and the impact on Cap 30 pension fraud. Under the control environment principle, the study considered the organization structure/culture, legal framework, segregation of duties, physical control, and management supervision as key internal control principles when put in place can reduce and/or eliminate the prevalence of fraud in the Cap 30 pension payments. For adopting control activities as basic principles, the study focused on the approval and authorization, arithmetical and accounting controls, and personnel management and development as additional internal controls when put in place can detect and prevent the prevalence of fraud in the Cap 30 pension payments. Figure 1 represents the conceptual framework that depicts the effect of control

environment and control activities on Cap 30 pension fraud. The following sections discuss the various elements under the control environment and control activities of the integrated framework.

### Figure 1

#### *Conceptual Framework*



*Note.* The diagram indicates the independent and dependent variables assessed regarding the extent to which control environment and control activities affect Ghana's Cap 30 Pension fraud.

### **Organizational Structure/Culture**

Two aspects of organization as an internal control strategy include organizational structure or organogram and organizational culture (Rosenkrans & Ahin, 2015). The organizational structure is a plan of the organization indicating allocation of clearly defined lines of reporting and responsibilities for all employees in all aspect of the organization operations. The organizational structure incorporates the policies, rules and

regulations, standards, processes, and procedures of the organization (Noe et al., 2015; Quinn & Cameron, 1983). Organizational culture relates to the employee commitment to integrity and ethical values, management philosophy and operating style (Engelbrecht et al., 2005; Jurkiewicz & Giacalone, 2004; Silverthorne, 2004; Singh et al., 2016).

Organizational structure promotes constant interaction between management and other members of staff and clientele of the organizations (Sender, 1997; Tolbert & Hall, 2015).

Some researchers extended the idea of organizational culture to include the pattern of shared basic assumptions that the group learned as it solved its problem of external adaptation and internal integration, meaning it can be taught to new members as the correct way to react to a problem (Ali et al., 2016; Schein, 1983, 1990). Further, it consists of interactions among critical masses of employees with different preferences and past choices that have the capacity to wield critical influences upon each other, both in the short and long term, within and beyond the confines of organization and resources constraints. Organizational culture includes integrity and ethical values and the competencies of all members as well as management philosophy and leadership style (Engelbrecht et al., 2005; Jurkiewicz & Giacalone, 2004; Rae et al., 2008; Schein, 1983, 1990; Silverthorne, 2004; Yilmaz & Flouris, 2017). Ethical values may be communicated through leadership and management adherence to admonishing those who violates the ethical standards or code (Christians et al., 2020; Schewpker & Hartline, 2005; Weaver et al., 1999). Organizational culture is a contributor to the achievement of organizational goals (Deal & Kennedy, 1982; Nasution et al., 2018; Ouchi, 1981; Peter &

Waterman, 1982). Schein's understanding of organization culture as internal control activity, excluded organogram as an important part of the organizational structure, therefore concentrating on generational transfer of organization behaviors (Ludviga & Senņikova, 2016) which is a major challenge to many people (Rashied et al., 2004).

According to Anderson and Leug (2016) culture generates a form of organizational control which foster the interest to be assessed as part of the control environment. Rules and laws are reflections of culture and society (World Urban Forum, 2020). Ensuring adherence to good organizational structure/culture assist in inculcating high moral stands in employees to guide them from organizational misbehaviors such as fraud and theft. Compliance to organizational structure and culture helps to detect and prevent fraud (Andreisová, 2016; Biegelham & Bartow, 2012; Fiorelli 2004; Paine, 1994; Sender, 1997).

### **Legal Framework**

The Natural Resource Governance Institute (2015) define legal framework of an organization to constitute the laws, rules, regulations, policies, directives and instructions issued from time to time to ensure smooth and effective operations of the organizations. Legal framework includes the mandate, the functions and strategies to achieve organizational objectives and goals (Coglianese & Lazer, 2003; Ingram, 2009; Tricker & Tricker, 2015). Rules and laws are reflections of culture and society (World Urban Forum, 2020). For example, the Sarbanes-Oxley Act 2002 was enacted to improve corporate governance, quality of financial reports and credibility of audit function, and



increase criminal penalties for violation of securities and other applicable laws and regulations (Ekaterina, 2015; Rezaee, 2005).

In Ghana the Public Financial Management Act of 2016, Act 921, was enacted as a framework to support a sound fiscal policy and macroeconomic management of public funds. It is also to ensure effective preparation and approval, and management of a transparent, credible and predictable annual budget. It is the mechanism for the management of public fund, assets and liabilities, internal and external audit and correlative reporting and accounting system. The Pensions Ordinance No. 42 of 1950 (Pensions Act 1950) popularly known as the Cap 30 pensions scheme provides for the pensions, gratuities and other allowances payable to officers in the public service of the government of Ghana.

Olson and Wu (2015) and Van Greuning et al. (2009) noted that compliance to organizational legal framework avoids deviations from organizational mission, vision and mandate, hence reducing opportunities for financial and operational manipulations that can results in fraudulent practices.

### **Segregation of Duties**

Segregation of duties is termed in government as ‘checks and balances’ or ‘the second eye’ (Katyal, 2005; Langevoort, 2016). The model further defines segregation of duties as a practice of having related duties of work or tasks segregated so that different people are involved in the key steps. Ingram (2019) and Simon and Zurko (1997) explain that segregation or separation of duties involve splitting responsibilities for a transaction. Segregation of duties ensure that separate individuals or groups of individuals carry out

the main functions of the organization of authorization, executive, custody and recording (Egbunike & Egbunike, 2017; Monday et al., 2014). The Washington University Financial Reporting (2019) explain separating of duties as the means by which no one person has the sole control over the life span of a transaction. Duties or functions or responsibilities may be separated by departments, units, sections, or by individuals. It is suggested that no one person should be able to initiate, record, authorize, and reconcile a transaction. In a computerized environment workflow technology provide facilities to support business processes, material processes and information processes as a means of promoting segregation of tasks (Georgakopoulos et al., 1995). This assures that mistakes, intentional or unintentional or fraudulent acts cannot be made without being discovered by another person or unit of the organization. Segregation of duties is an effective element of internal control which does not allow a single person to take advantage of a situation for personal gains and impropriety (Hermanson et al., 2017). Although, segregation of duties is more prevalent in bureaucratic and large organizations it is a challenge in small organization with limited personnel and resources (Foley, 1997; Hermanson et al., 2017). Segregation of duties is a way of mitigating risk by having more than one person involved in important decisions or complex processes. Implementing effective segregation of duties avoid mistakes and helps to detect and prevent fraud from occurring (Ferraiolo et al., 2003; Landberg, 2006; Shapiro & Stefkovich, 2016).

### **Physical Control**

Physical controls are those procedures and measures set up to secure proper custody over valuable assets. Physical controls deal with physical handling to ensure that

organizational assets are not exposed to unauthorized persons (Babiceanu & Seker, 2016; Stoneburner et al., 2002; Whitman & Mattord, 2011). Ingram (2019) noted that hand counting of cash and any physical assets such as inventory, materials and tools have the potential to expose errors and discrepancies (Muller, 2019; Simons, 1994). Physical controls include providing security doors to prevent unauthorized accessibility to premises and assets, providing safe, drawers, cabinets and restricted access to codes, use of firewalls, virus protection, intrusion detection, passwords layering, public key encryption, escrow and authentication in computerized environments (Gokcebay, 1994; Jarvis et al., 2018). Again, data control procedures involving endorsement, agreements, confirmation, protection and separation of functions are protective control activities to help detect and prevent fraud (Johnson & Spencer, 2011).

All assets should be safe-guarded at all times especially the valuables and portable assets such as cash, stock and motor vehicles (Monday et al., 2014). Most financial losses occur through theft of property information. For example, the attacks on September 11 underscore the need to consider strategic planning issues related to critical organizational assets (Dutta & McCrohan, 2002). Dutta and colleague noted that adversaries such as disgruntled current/former employees, hackers, virus writers, criminal groups, those engaged in corporate espionage and various other actors are threats to organizations' assets. Therefore, management has the responsibility to deal with and balance the security of critical infrastructures, the organization and technology. It is extremely important to conduct an organization's activities with increasing reliance on contemporary computing and telecommunication technologies across the entire value chain of the organization. At

the presence of good physical controls financial risks are reduced and fraud is avoided (Dutta & McCrohan, 2002; Sadgrove, 2016; Ward & Smith, 2002).

### **Management Supervision**

These are controls exercised by management outside the day-to-day routine supervision. Management Supervision include the overall supervisory controls exercise through management, budgetary control, internal audit function and special review procedures (Diamond, 2002). The internal audit represents a set of policies and procedures which responsible entities design and implement at all levels to provide reasonable assurance to achieve its objectives in economic, effective and efficient way (Asare, 2009; Knechel & Salterio, 2016; Muceku, 2014). Internal auditing involves the utilization of a systematic methodology for analyzing business process or organizational problem and recommending solutions (Asare, 2009; Sadiq & Governatori, 2015). Empirical evidence indicates that there is greater influence of regulations on the development of internal audit where regulations impose sanctions (Arena et al., 2006; Sadiq & Governatori, 2015) on management for non-compliance. Adedokum et al. (2016) noted that effective internal audit functioning is essential to the success of an organization.

The Securities and Futures Commission in Hong Kong (2003) noted in its guidelines for registration of securities and futures firms, the need for management to have documented and maintained effective organizational structure which ensures that the operations of the business are conducted in a sound, efficient and effective manner. The guidelines emphasize on management assuming full responsibility for the

organization's operations, ensuring that regular and effective communication occur which ensure effective development, implementation and monitoring of ongoing internal controls throughout the organization, continually and timeously apprise the status of the firm's operations. It further emphasizes that management must ensure that the reporting lines are clearly defined with supervisory reporting responsibilities assigned to appropriate staff number(s). Thus, management must ensure that there is in existence detailed policies and procedures for approval and authorization as well as clearly defined authority of key positions are well communicated to the staff and that management and supervisory positions are performed by qualified persons (Daft & Macintosh, 1984). Management supervision underpin workers' knowledge, experiences and competences (Evans, 2001; Scaillet & Taylor, 2018). Management supervision aimed at efficiency and accountability, and to preserve and perpetuate customary standards for service delivery (Edwards et al., 2015; Kitchener et al., 2000). Effective management supervision ensures optimal operation to reduce mismanagement, minimize financial risks and achievement of organizational goals (Mahadeen et al., 2016; Snell & Youndt, 1995). It aids in detecting and sealing opportunities for fraud.

### **Approval and Authorization**

Approval and authorization form part of accounting control procedures aimed to prevent and detect transaction errors and omissions and to correct errors and omission where possible (Chorvatovičová & Saxunová, 2016; Rae et al., 2008). Approval and authorization consist of procedures put in place to ensure that transactions are authorized and approved by appropriate responsible officials before they are processed (Eisenberg,

1997; Hevesi 2005; Zeleke, 2015). They help to determine the timeliness and the accuracy of the detection of errors and omissions (Belard et al., 2017; Rae et al., 2008).

The Minnesota Management and Budget's Internal Controls Bulletin (2010) identify authorization and approval as activities that mitigate the risk of inappropriate transactions. The bulletin defined authorization as power granted to an employee to perform a specific task and approval as a confirmation and sanction of employee decisions, events or transactions or activities based on an independent review by the appropriate official. Approval and authorization are delegated responsibilities which create accountability. They serve as fraud deterrent and enforce segregation of duties (Sulaiman et al., 2008). Management must clearly define the terms of authorization and ensure that they are documented and communicated to all staff. Approval confirms the authenticity of the supporting documents, approval limits, the accuracy and compliance to applicable laws and regulations (Kim et al., 2016; Sulaiman et al., 2008). Authorization and approval need to be timely and sequential not to allow for possible alteration as a result of prolonged time lags. Approval and authorization are usually identified with a signature and short statement such as 'approved' and 'authorized' on the documents of a transaction (Brucker & Rebele, 2010; Svanberg & Öhman, 2015). For example, two-fold signature on a financial document help to prevent unapproved transactions, aid user's identification, and password over computers and avert illegitimate access to applications (Johnson & Spencer, 2011; Simon & Zurko, 1997). The employee adherence to approval and authorization are critical for organizational success (Elgammal et al., 2016; Rae et al., 2008). In situations where approval and authorization are strictly

complied, fictitious transactions are avoided, non-compliance are minimized and fraud is reduced (Tamaş et al., 2018).

### **Arithmetic and Accounting Control**

These are controls predominant in the recording function to ensure that all transactions occurring during the period have been authorized and that they correctly and accurately recorded and processed (Davies, 1978; Monday et al., 2014; Zeleke, 2015).

Arithmetic and accounting control include checking the arithmetical accuracy of records, preparing bank reconciliation statements to ensure that cash book records and bank entries are accurate. Periodic preparation of variance analysis of actual budget and keeping control accounts which are inexpensive to practice (Bayissa, 2017; Davies, 1978).

For example, accounting controls such as the use of exceptional reports showing that expenses are higher than normal levels, clients over approved limits, customer overdue credit period (Johnson & Spencer, 2011; Stango & Zinman, 2016), cross checking of calculations and balances help to protect organizational assets. Ingram (2019) suggest ensuring access to different parts of accounting system via passwords, lockouts and electronic access to keep unauthorized users out of the system. This will provide audit trail for errors, discrepancies and fraudulent acts. Njeri (2014) defined arithmetic and accounting controls to include control over cash receipts, payment operations and management of receipts and payments. Njeri further stated that a sound accounting control system helps to prevent fraud, errors and minimize wastage. Sound accounting control system provide custody to assets, assurance to management on dependability of

accounting data, eliminates unnecessary suspicion and helps in maintenance of adequate and reliable accounting records to detect and prevent fraud.

### **Personnel Management and Development**

Koster (2017) noted that it is past 20 years since chief executives (CEOs), consultants, human resource management advisers and other stakeholders recognized that the personnel of an organization are the most important capital (asset). The personnel management and development controls are those controls to ensure that personnel have the capabilities commensurate with their responsibilities (Monday et al. 2014; Rodgers et al., 2015). The English human resource management manual defined human capital as the employee of an organization, their skills, knowledge and experience considered as one of the organizations assets.

Further, the International Accounting Standards No. 38 define assets as resources controlled by an entity as a result of the past events and from which future economic benefits are expected to flow to the organization. This underscores the importance of the human beings in an organization. The Securities and Futures Commission in Hong Kong (2003) emphasized in its guidelines for registration of securities and futures firms, the need for an organization to have appropriate personnel recruitment and training policies which are in tune with legal and regulatory requirements to ensure that the organization employ only people who are qualified and fit. Van et al. (2015) noted that it is management responsibility to ensure that the recruited staff are abreast with the organization's rules and policies, adequate suitable training for specific duties are carried out both initial and on-going and training programs ensure staff possess and acquire



appropriate practical experience through on-the-going well structured courses (Berman et al., 2019; Flamholtz, 1996). There is also the need to establish adequate reward and compensation system as well as the innate personal characteristics of the staff. These personnel management and development controls contribute to the achievement of organizational goals and objectives (Kanthi & Herath, 2007; Mahadee et al., 2016; Olum, 2004; Tompkins, 2002). Lowes et al. (2002; 2005) in the financial dictionary sums up personnel management and development as activities involving recruitment and selection, training, performance appraisal, welfare, payment system, labor laws, industrial relation, personnel information management, disciplinary procedures and reduction of absenteeism, labor turnover, and industrial disputes that imbibe in the personnel the skills and competences to ensure that staff are well motivated to prevent and avoid fraudulent practices.

It is imperative to establish effective personnel management and development controls to reduce fraud. The absence of strategic personnel policies to imbibe in the personnel the skills and competences required to ensure that staff are well motivated to provide maximum service delivery for the achievement of organizational goals contribute to fraud (Okoro, 2015; Omisore & Adeleke, 2015). Therefore, good personnel management and development plan goes a long way to prevent and reduce fraud.

Additionally, literature review discovered the effect of external power interferences and motivation on pension fraud. For example, when instructions come from the top (the powers that be), personnel in charge are not able to refuse demands of higher authorities. Politicians and top-level government officials make demands which

personnel working on the pension claims find it difficult to refuse and this expose the Cap 30 pension payment to risk of fraud at the presence of internal controls.

Secondly, the review uncovered that pension genuine claimants or associates (self-engaged contractors) give “gifts” to officials/personnel responsible for pensions payments, to influence their actions. In the case where internal control strategies are present, due to inducement on the part of the claimant and associates, fraud cannot be eliminated putting Cap 30 pension fund at risk.

Finally, there is the perception that public servants are not paid well, and therefore this cause them to easily accepts gifts and sell their conscience to claimants or associates to undermine internal control strategies. Even in the condition where there are internal control strategies and motivation is adequate, internal control strategies do not achieve the desired effect on fraud.

### **Important Concepts and Constructs**

#### **Internal Control**

Internal control is a key concept of the COSO’s 1992 integrated framework appeared as a practice in the USA at the beginning of the 20th century, and in economic literature it began to be extensively studied after the 1950s (Hay, 1993; Kochan et al., 2018). Researchers, scholars and practitioners coupled with the Sarbanes-Oxley Law have provided various definitions and practice for the concept of internal control to expand from accounting and finance units to entire organization (Renard, 2016). A catalog of notable definitions of the concept includes those provided by the International Auditing Standards, which state that internal control system means all the policies and

procedures adopted by the management of an entity to assist in achieving management's objective of ensuring as far as practicable the orderly and efficient conduct of its business including adherence to management policies, safeguarding of assets, the prevention and detection of fraud and errors, the accuracy and completeness of the accounting records and the timely preparation of reliable financial information (Dimitrijevic et al., 2015).

Again, internal control is defined as an organizational system designed to secure an efficient implementation of a policy, safeguard assets, and prevent errors. It is an integral aspect of management of an organization which assist managers to achieve set goals and objectives by effectively utilizing and accounting for resources (Jamshidi-Navid & Arad, 2010). Puttikunskon and Ussahawantchakit (2015) perceived internal control as a process by the actions of the board of directors and organizational structure levels in the firm, which is designed to provide reasonable assurance towards achieving the firm's objective plans, and strategies for the related laws, rules, policies and regulations.

These definitions provided by scholars and practitioners convey similar messages and meaning or there is a nucleus to all the definitions. These variety of definitions mirror to the fact that internal controls are policies, rules and regulations, strategies, procedures, activities, structures and processes effected by management of an organization to safeguard assets, provide assurance and minimize risk, aimed at achieving organizational goals and objectives. The researcher adopted this definition through-out the process of the study.

Researchers and practitioners have recommended and used best business practices to minimize, mitigate and prevent exposure to unexpected events that lead to loss of assets, fraud, wastes, mismanagement, inefficiency, loss of client assurance, failure to achieve business goals and loss of investor confidence (Schillermann, 2018). Empirical studies used diverse research methodologies to explore the internal control construct.

For example, Bierstaker et al. (2006) used the survey approach (quantitative method) to discover that firewalls, passwords protection, internal control reviews and improvement are the commonly used methods to combat fraud. However, a lack of resources limited the use of forensic accountants and digital analysis in fraud detection and prevention. Similarly, Ayagre et al. (2014) also used qualitative research in the case of Ghanaian banks for data collection.

Holtfreter (2008) explored fraud losses in 128 non-profit organizations. Using qualitative regression analysis with survey data originally collected by Association of Certified Fraud Examiners. He concluded that implementing control strategies remain obvious step but consistently following practices and enforcing organizational policies are critical for fraud detection and prevention.

Contrary to the method used by Bierstaker et al. (2006), Omar et al. (2016), Rezaee (2005) and Zakaria et al. (2016), Zhou and Kapoor (2010) applied a mixed methods case study approach, specifically document analysis and interviews, to study internal control weaknesses and its impact that leads to fraud activities in oil and gas company. The study discovered that poor supervision and improper documentation are major contributors to assets misappropriation. Just as Mbroh and Attom (2011) and

Zakaria et al. (2016) used mixed method to examine accounting and control systems practiced by small and micro enterprise owners within the Cape Coast metropolitan area of Ghana.

The researchers concluded from empirical studies that the choice of methodology for data collection and analysis for internal control construct is at the researcher's convenience. The researcher needs to consider the research problem, the objectives, the significance, the research questions, the context and the population for the choice of the methodology. Any misalignment in these factors might not lead to the rightful findings and conclusions.

This study leaned on the works of Aladejebi and Olufemi (2017) and Omar et al. (2016) to use a qualitative method, to conduct individual one-on-one interviews and documentation reviews to explore the influence of internal control on Cap 30 pension fraud and examine the factors that inhibit the effective application of internal control at the national treasury in Ghana. The researcher considered qualitative approach as the best suitable research approach for the study as it helped to address a subject to which there is high level of doubt and lack of knowledge about the subject area (Brian, 2012; Polit et al., 2001).

The importance in exploring the impact of internal control in organizational underscores the need to institute effective internal controls in all aspect of the organization's operations for the achievement of organizational goals and objectives. For example, in the study by Dimitrijevic et al. (2015), it was discovered that internal controls system helps to detect, prevent fraud and foster success in an organization.

Dimitrijevic and colleagues further stated that internal control facilitates efficiency and effectiveness and therefore is a necessary condition for long-term survival of an organization.

Opare's (2016) study noted that internal control processes ensure efficiency and effectiveness of an entity. Further, internal control is critical to ensure that government operate in optimal way to avoid waste and fraud to deliver on policies and programs to benefit citizens.

Stone (2016) share similar view that internal control failures often lead to loss of assets, fraud, wastes, mismanagement, inefficiency, loss of client assurance, failure to achieve business goals and loss of investor confidence (Schillermann, 2018). The Association of Certified Fraud Examiners emphasized the importance of internal control system when it reported that 50% of fraud is attributed to internal control weakness (Quink, 2018).

However, Singleton and Singleton (2010) had a contrary view on over reliance on internal controls to prevent fraud and promote organizational effectiveness. Singleton and Singleton (2010) believed that individuals who have low morality have a high tendency to commit fraud either in the condition with internal control or in the condition without internal control. Tjahjono (2013) agreed with Singleton and Singleton on over reliance on internal control, that fraud could be reduced when one's personal integrity is high rather than the mere presence of internal control.

As a result of conflicting discoveries about the effectiveness of internal controls to prevent and detect fraud, researchers such as Nwoye (2018) have suggested exploration

of more internal control strategies to strengthen organizational internal controls. In support of the views of Nwoye and Schillerman (2018) suggested future research to focus on internal audit function and internal auditors' responsibility for preventing fraud. Schillerman further suggested the use of audit committee for setting the controls and policies of the organization. Audit Committees ensure effectiveness of strategies to prevent financial fraud.

### **Pensions**

The history of pension schemes dates back hundreds of years (Hall, 2016; Zaidi & Rake, 2001). In 1670 the Royal Navy in the U K introduced a pension scheme for officers who served in the British Navy. In the U.S. the granting of pension to veterans for service-connected disability, to widows and other dependents of men who died while serving in the land and naval forces during the civil war and later wars was approved by Congress in 1862 (Prechtel-Klusken, 2016). The first corporate pension in the U. S. was established by the American Express Company in 1875 for their employees who served for over 20 years and reached the age of 60 years (Phipps, 2019). Soldier who served in the ancient Rome were also guaranteed income after retirement (Brunt, 1950; Luttwak, 2016).

During the last 100 years there has been dramatic changes in pensions schemes resulting in myriads of definitions to the concept. Some of the definitions include that of Adeyele and Jim-Suleiman (2018) who define pension as a way of catering for the welfare of retirees. It is a periodic income or annuity payment made at or after retirement of employee who has become eligible for the benefit through earnings and services.

Surbhi (2017) defined pension as a scheme where the employer invests certain sum to guarantee payment of definite sum at regular intervals to the employee or his/her dependent survivors or after retirement or death. Pension occurs where persons pay to identified schemes (the pension scheme) a proportion of their earnings/entitlements during their years of active service/workforce. Such contribution provides earned income (or a pension) on retirement (Odia & Okoye, 2012). Fapohunda (2013) opined that pension are regular payment by employers to their respective employees after retirement, which usually is expected to continue till death of such employee. Pension is amount jointly set aside by both employer and employee so as to ensure that workers are not financially stranded in their old age (i.e., after retirement).

There are instances where pensions are payable to pensioners or next of kin subsequent to the pensioners death for an identified time frame. Pension is periodic income or annuity payments made at or after the retirement of the employee who may have become eligible for such benefit through respective age, earnings and or service (Eme et al., 2014a). The Oxford Dictionary defined pension as a sum of money paid regularly by government to people above a certain age and to widowed (widow) or disabled people or by former employee or financial institution to retired people. A pension consists of lump-sum payment to an employee upon disengagement from active service (Kotun et al. 2016; Ozor, 2006). The nucleus to all these definitions is that pensions are regular or periodic payments to a retired employee or a dependent by the employer after an unblemished and loyal service to the organization.



Poterba et al. (2007) categorized pension scheme into two types 1. Defined Benefit Plan: under the scheme workers know exactly how much they will get in retirement because it is calculated as a percentage of the salary. This enables the workers to plan their life around it after retirement. Workers who want to save extra are allowed on their own, but private investment were supplemented to the pensions and social security. 2. Defined Contribution Plan: This scheme is different from defined benefit plan. Under the defined contribution plan the employee makes the bulk of the contribution to the plan. This type of scheme became popular in the 1980s and it was a tax-deferred gift to highly compensated employees who wanted to shelter their pay from taxes.

### **Pension Schemes in Ghana**

Boon (2007) noted that there was neither national nor uniform social security scheme in Ghana before independence in 1960. A number of public and private schemes catered for the security of various categories of workers. The Workmen's Compensation Ordinance (No. 52) of 1940 is a typical example, which catered for workers who suffered- work injury.

Ghana established its first pension scheme popularly known as Cap 30 pension scheme as enshrined in the chapter 30 of the British Pensions Ordinance No. 42 of 1950 (Pensions Act 1950) in 1950. Though the law was passed in 1950 it took a retrospective effective from 1946. The Cap 30 pensions scheme provides for the pensions, gratuities and other allowances payable to officers in the public service of the government of Ghana. The scheme was originally non-contributory and intended to be a reward from the

government to public servants after unblemished and loyal service. Subsequently, section 6(1) of the Pension and Social Security (Amendment) Act 1975 (SMCD 8) made the Cap 30 pension scheme contributory to public servants. With time, other pension schemes similar in form and content were introduced to be part of the Cap 30 pension scheme. The schemes that were introduced later catered for specific beneficiaries under respective schemes. Amongst these are the Teachers' Pension Ordinance, 1955 which covered certified teachers, the Ghana Armed Forces Act 1962, (Act 105), Civil Employees Pensions Act 1967 (NLCD 166), Armed Forces Revised Pensions Act 1967 (NLCD 187), Ghana Fire Service Act 1997 (Act 537), Ghana Police Service- CI 70, Audit Service-CI 76, Ghana Immigration Service Law 1986-PNDCL 226 and Ghana Prison Service (Pensions Law) 1987.

The Constitution of Ghana, Acts of Parliament, Legislative Instruments, Administrative Instructions, Government Circulars provide the comprehensive legal framework for the Cap 30 pension scheme. The scheme served as a social protection for the beneficiary institutions. The category of benefits payable under the scheme includes gratuity and pensions, pension only, gratuity only, death gratuity, contract gratuity, commuted pension and allowances. These benefits are privileges and not rights.

The business processes for a claim for a Cap 30 pension requires that the Head of Department of a retiree writes to the retiring officer six months before the date of retirement, the Head of Department forward to Controller and the Accountant General Department (the National treasury), personal files of the retiring officer three months before the retiring date, a letter from Department requesting for payment, to contain the

following documents; completed Pension Form 1 (five copies), first letter of appointment/certificates, promotion letters, social security and insurance card and number, bank details, birth certificate or original records of date of birth, photographs, pay-slips and any document that may be deemed appropriate and necessary to facilitate the processing of a claim.

The qualifying conditions for any of the benefits under the Cap 30 require that a beneficiary had served at least 10 continuous years in the Public Service. Break in service not resulting from misconduct or voluntary retirement is ignored (Regulation 16 of Pensions Act, 1950). The beneficiary must have attained a pensionable grade on or before 31st December 1971. The 31st December, 1971 clause however does not apply to retiring officers of Ghana Immigration Service, Ghana Prisons Service, Ghana Armed Forces, Ghana Fire Service, Ghana Police Service, the Article 71 office holders of the Superior Court of Judicature (High Court, Appeal and Supreme Court Judges). Other exception to qualifying conditions include, instead of all officers retiring at the age of 60 years, High Court Judges retire at the age 65 (Sixty-Five) years, Judges of the Court of Appeal and Supreme Court retire at the age of 70 (seventy) years. Under the Cap 30, widows and other dependents are not entitled to monthly allowance after payment of commuted pension, except in the Ghana Armed Forces where the limit to 20 years does not apply and commuted pension is payable. However, death gratuity and dependent pension are payable to widows and other dependents.

The above review set the legal framework, policies, procedures and processes followed by the managers of Cap 30 pension to pay benefits to a genuine retiring officer

from the government service. The established that the laws, rules, regulations, policies, procedures and processes (the controls) were complied with in the payment of Cap 30 claims. The study established that fraud persist in the Cap 30 pension payment. The motivating factors for an individual to engage in Cap 30 pension fraud included greed, pressure and ego. The challenges to comply with the policies, laws, regulations, procedures and processes involved circumvention through collusion and connivance, workplace inducements, interferences and bribery.

### **Gaps Identified**

The concern for the needy underlying the establishment of pension schemes to provide for the problems of the aged, the disabled, the sick, dependent widows and children and even the victims of naturel disaster such as fire outbreaks, floods and wars cannot be underestimated (Boon, 2007). Yet empirical studies in the area of pension schemes in Ghana in particular are not only limited in scope but also in dimensions. A review of four studies conducted in pension schemes and social security funds in Ghana confirm the gaps in scope and issues.

For example, Boon (2007) conducted a study in knowledge systems and social security in Ghana. The study considered the evolution of pension schemes in Ghana and its challenges and offered suggestions to deal with the challenges. The study did not cover the process and procedures to access benefits, the internal control system in the processing payments of social security claims and whether or not the system is invested with fraud and corruption.

Another empirical study in the sources of retirement income among formal sector workers in Ghana by Quartey et al. (2016) examined alternative sources of retirement income apart from Social Security and National Insurance Trust (SSNIT) pension benefit and the significance of the retirement income in the consumption decision of the pensioner. The study discovered that apart from SSNIT benefits retirees receive income from post retirement jobs and remittances from family members. The study was limited in investigating the challenges faced by the beneficiaries in accessing benefits, the types of benefits under the SSNIT, the system of internal controls established by management to deal with fraud and corruption.

Ofei-Kwapong (2013) studied the effectiveness in providing social security for Ghanaians. The study discussed the new three tier pension scheme vis-à-vis the SSNIT scheme. The study concentrated on the weakness in the SSNIT scheme in offering inadequate benefit to beneficiaries and the capacity of the successor three tier scheme to make up the short fall. The study leaves a gap in administrative procedures involved in the payment, effectiveness and adequacy of internal control systems in the administration of SSNIT scheme and whether or not fraud and corruption exist in the payment of benefits.

A study in factors influencing the informal sector worker contribution to pension scheme in the Tamale metropolis of Ghana by Adzalwa et al. (2015) focused on the factors that influence the informal sector workers to contribute to pension schemes in the Tamale metropolis. The study discovered that major contributing factors to pension scheme by the informal sector workers are the sources and regularity of the persons

income to sustain the contribution to the scheme. It again discovered that challenges and constraints associated with accessing benefits from the scheme are contributing factors. Similarly, the study failed to investigate internal controls and fraud issues in the pension schemes.

Considering the importance of Cap 30 pensions scheme established to provide for the needs of retired officers in the public service of the government of Ghana, and the gaps identified in empirical studies relating to internal controls and prevalence of fraud in the Cap 30 payments this study found the motivation and investigated the impact of internal control on the prevalence of fraud in the Cap 30 pension payment in Ghana. The study explored the internal controls (environment and activities) designed to prevent fraud and corruption in Ghana's Cap 30 pension payment system and their impact. And examined the factors that inhibited the effective application of the internal controls.

### **Fraud**

The problem of financial fraud is industry-wide and global (Schillermann, 2018). Ozkan (2014) noted that crime as a phenomenon is not distinct from us. It is with us and indeed in us as a society and as individual. For example, as far back as 1868 imposition upon pension fund was a daily practice in the U. S. despite best efforts to detect it, this led to prosecutions in 1886 (Prechtel- Kluskens, 2016). More recent cases such as Enron, WorldCom, Global Crossing and Tyco, are among the most prominent companies who have suffered devastating impact of fraud (Abdullahi & Mansor, 2015). Ozkan further emphasized that there is no place on earth that is free of crime. Crime in this context is used relative to society, culture, religion, legal systems, economy and politics.

To put the fraud dimensions in the right perspective, the study further considered varieties of other documented definitions in social science including that of Ojaide (2006), who defined fraud as acts of dishonesty, deceits, falsification and manipulation perpetrated to gain undue monetary and/non-monetary benefits. Ernst and Young (2009) defined fraud as an act of deliberate action made by an entity, knowing that such action can result in a possession of an unlawful benefits. Fraud is intentional act designed to pervert the truth and take possession of the financial benefit and resources that belong to others or the inducement of parties to part with their valuables, belongings, legal rights and financial resources (Okoye, 2016; Okoye & Akenbor, 2009; Vasiu et al., 2013). Fraud connotes all multifarious channels of human ingenuity designed to intentionally obtain advantage over others through falsehood, tricks, concealment, deception, dissemblance and the containment of the truth deployed to cheat others (Okoye et al., 2009; Nenyiaba & Okoye, 2015). Agbata et al. (2017) noted that fraud connotes all deliberate acts designed to deceitfully and intentionally extort, distort, omit, misrepresent or conceal material facts for personal gains. Brody and Perri (2016) explained that fraud is intentional in nature and the individual committing fraud knows when fraud is committed. Individual built trust with management and when fraud takes place offenders break the trust (Raval, 2016). Stone (2016) believed that occupational fraud pertains to stealing of assets with the asset being cash in most cases that fraud is an intentional act considered illegal or unethical, committed within the course of employment. Manurung and Hadian (2013) quoted the Merriam Webster's Dictionary of Law (1966) definition of fraud as any act, expression, omission, or concealment calculated to deceive another to

his or her disadvantage, specifically a misrepresentation or concealment with reference to some material to a transaction that is made with knowledge of its falsity. Albanese (2003) summed up that fraud is characterized by planning, deceit and conspiracy.

This plethora of definitions and explanations provided the operational or working definition for the study of fraud in the Cap 30 pension payment at the national treasury in Ghana. The nucleus of the definitions provides the understanding that fraud is an act with the intent of deceit, dishonesty, concealment of facts, to obtain resources at the disadvantage of others at the workplace.

### **Perspectives of Fraud in Ghana**

The Ghana public service is not without its share of fraud and corruption. The fraud situation in Ghana falls within the concept of white-collar crime defined by Sutherland (1939) as crime committed by a person of respectability and responsibility in the course of performing official duties. Though, Sutherland's (1939) definition has been criticized by Salinger (2005) as vague and not all encompassing, the researcher considers Sutherland's definition of white-collar crime as a crime committed in business (Sutherland, 1956).

A study by Samanhyia et al. (2016) discovered that financial crime in Ghana permeates in all sectors of the economy. For example, in the banking sector, Bank for Housing and Construction, Meridian BIAO Bank, Bank for Credit and Commerce International, Tana Rural Bank, Ghana Co-operative Bank, Tano Agya Rural Bank, National Savings and Credit Bank, City Savings and Loans all collapsed as a result of fraudulent practices. Micro financial institutions such as Multi Credit Microfinance,



Emends Microfinance, DKM Microfinance, Busy Fingers and Devine Microfinance collapsed due to inadequate capital, fraud and regulatory laxity.

Addo and Nipah (2006) conducted a study from 2004 to 2005 and found that public companies in the industry sector such as Ghana Airways Limited, Juapong Textiles Limited, and Divine Gold Mines all failed with assets worth \$38.2 million lost through fraud. Osei-Tutu et al. (2010) emphasized that conflict of interest, bribery, embezzlement, kickbacks, manipulation and fraud are observed corrupt practices in Ghana infrastructure projects delivery system.

Nyaledzigbor (2015) noted that in Ghana it is estimated that 5.8% of salaries paid end up with ghost workers (non-existing workers), and 10% of public expenditure on wages are paid to ghost workers. Interestingly, “many countries have ghost workers on their payroll who receive salaries without working for it” (Nyaledzigbor, 2015, p.1). Again, 3M Cogent Biometric Report (2006) suggest that fraud perpetrators bloat payroll with unauthorized employee records (ghost names/non-existing workers) leading to overpayment of salaries and pensions. The perpetrators are most often employees that are expected to be the greatest assets of their organization who turn to be the worst enemies (Hayes, 2008; Kundnani & Hayes, 2018). Woode (2000) cataloged instance of infractions noted in the Auditor General of Ghana’s reports. The abuse, waste and fraud included wages and salaries fraud, misapplication of loans, inventories and property mismanagement, cash embezzlements, abuse of honor certificates, contract fraud among others. These negative behaviors of employees’ specifically in pension payments cause

delay in the payment of pension claims and affects the sustainability of pension schemes and public funds (Bello, 2001; DeWind, 2019).

Besides the numerous historical literatures on fraud and corruption in Ghana, what is lacking are studies on impact of internal control on the Cap 30 pension fraud and the contingent factors that impede the smooth application of the internal control system. The study focused on financial fraud dimensions in Cap 30 pension payments at the national treasury in Ghana because the irregularity has been severally complained about by pensioners and non-pensioners (Ojaide, 2006) and has a negative impact on the Cap 30 pension fund and national coffers.

### **Methods Used to Combat Fraud**

Different industries exhibit different payroll risk (fraud) profile. It is noble to try to stop fraud, but the reality is that it will always be present although much can be done to limit its effect (Kelly & Deklepper, 2016). Biegelham and Bartow (2012) suggested that the enactment of strong laws and empowerment of regulatory authorities are helpful but they do not guarantee an end to fraud, because crime has been with us through the ages and will continue to be us. Prechtel- Kluskens (2016) noted that various efforts have been explored to combat waste, fraud, and abuse in major entitlement programs, yet the issues remain.

For example, in the U S state policy in a form of act of Congress was approved on July 14, 1862 (12 Statutes at Large 566). The act established the Bureau of Pensions to assist in detecting and prosecuting pension fraud. The Bureau further established Special Service Division to investigate suspected fraud and non-compliance with pension

payment procedures. Initially, clerks of the Bureau were assigned temporarily to investigate individual cases of fraud, but it was found to be an inefficient way of combating the crime. Subsequently, special examiners were appointed. The output of the special examiners was formidable as they submitted 41,000 reports from 1862-1882. Later, a Law Division was also established within the Bureau to prosecute persons who committed fraud in pension matters. The Law Division implemented the appropriate sanctions against fraudsters.

An effective internal control framework is recognized by researchers and practitioners as a tool to check business failures (Aledejebi, 2017; Mafiana, 2013), promote best business practice (Frazer, 2012), support in achieving corporate goals and objectives, protect assets, promote excellent administration, help in authenticating transactions and minimizing exposure to unexpected events (Cambel & Hartcher, 2010). Adedokum et al. (2016) noted that effective internal audit functioning is essential to the success of an organization. Internal audit adds great value to fraud prevention and detection by auditing with a top-down analysis of the total payroll cost to provide the assurance about the effectiveness of the controls around the crucial risk (Kelly & Deklepper, 2016).

Risk management, traditional external auditing and receiving anonymous tips through reporting hotlines improve detection and reduction of losses through fraudulent practices (Association of Certified Fraud Examiners, 2016). Whistleblower protection and tips hotlines provide access to information for effective fraud detection. Pattison

(2017) suggested that third-party 24/7 call centers and anonymous, two-way dialog and web/test are yet to be fully utilized as a tool for fraud prevention.

The African Business Magazine (2017) cataloged measures by which payroll fraud could be prevented and avoided in a payroll system. It noted that a manual payroll system that relies on Excel Spread sheet is susceptible to payroll fraud. Ways by which fraud could be prevented and detected will be by the use of automated payroll software that tend to eliminate human intervention in payroll processing to the barest minimum. Data integration that involves the accounting system and human resource information reduces the room for manual intervention which goes a long way to prevent fraud. Cloud based mobile payroll software allows payroll managers, administrators, and employees to access payroll information anywhere anytime provide transparency to the payroll system and helps to avoid payroll fraud. A payroll system that allows for segregation of duties add value to the payroll system.

In Ghana since independence, successive governments and administrations have passed numerous laws and regulations aimed at fighting fraud corruption. They have initiated and implemented financial management reforms and interventions including payroll computerization, integration of payroll and human resource system, biometric capturing of employee data and periodic biometric validation of employees and pensioners all aimed at preventing, deterring, and eliminating or minimizing fraud and making corruption unattractive (Nwatu, 2011). In spite of the presence of abundant regulations and controls regulating and guiding public sector financial management, perceptions, allegations and evidence of fraud and corruption persist.

## Summary

Researchers and practitioners have recognized the need for organizational leaders to establish effective internal control framework (Aledejebi, 2017), to serve as a tool to check business failures (Mafiana, 2013), promote best business practice (Frazer, 2012), support in achieving corporate goals and objectives, protect assets, promote excellent administration, help in authenticating transactions and minimizing exposure to unexpected events (Cambel & Hartcher, 2010). To achieve best business practices fund managers, need to understand the fundamental motivation for fraud propounded in the Fraud Triangle Theory, the Fraud Diamond Theory and the Classical Rational Choice Theory as they provide guidance to strong internal control system to prevent, detect and minimize fraud in the organization. The COSO's 1992 integrated framework recommend control environment, risk assessment, control activities, information and communication and monitoring activities as effective internal control system to help organizations to detect and prevent fraud.

Strong internal control system is the beginning of successful organization. According to Stone (2016), weakness or absence of internal controls results in loss of assets, fraud, wastes, mismanagement, inefficiency, loss of client assurance, failure to achieve business goals. Internal control weakness leads to fraud (Jalil, 2018) and results in loss of huge financial resources meant for national developmental agendas aimed at improving the living standards of the citizenry. Further creating unnecessary suffering and unemployment for the low and middle-class citizens (Abdullahi & Mansor, 2015; Toakodi & Assi, 2016).

Although there is a long history of payroll fraud in Ghana, it is unknown what influence control environment, and control activities have on fraud in the processing, computation and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana. Additionally, past research did not consider the effect of some contingent factors in the Cap 30 pension fraud. This study adopted the control activities and control environment to investigate the influence of internal control on Cap 30 pension fraud and examined the contingent factors that inhibit the effective application of the internal control in the Cap 30 pension payments. Accordingly, the study investigated the impact of organizational structure/culture, legal framework, segregation of duties, physical control, management supervision, approval and authorization, arithmetic and accounting control and personnel management and development as the most effective internal control system which when established by management help to detect and prevent fraud towards the achievement of organizational goals and objectives.

Chapter 3 of the study introduces the research design and rationale, the role of the researcher, the methodology, research participant recruitment, data collection and analysis. It concludes with issues of trustworthiness and ethical procedures.

### Chapter 3: Research Method

Successive governments and administrations have initiated financial management reforms and interventions aimed to prevent, deter, and eliminate or minimize and make payroll fraud and corruption unattractive for those entering public service (Bovaird & Löffler, 2015; Herrera, 2017; Nwatu, 2011). Despite these regulations, the actions of many public workers result in a huge loss of financial resources meant for national developmental agendas aimed at improving the living standards of the citizenry. It was therefore imperative to explore the influence of control environment and control activities on Cap 30 pension fraud and assess the effect of external power interferences, inducement, and motivation on Cap 30 pension fraud. One-on-one interviews were used to achieve this purpose. This chapter presents the research tradition and rationale, the role of the researcher, the participant selection logic, the methodology, data collection and analysis, issues of trustworthiness, and ethical procedures. It concludes with a summary.

#### **Research Design and Rationale**

The research questions in this study include:

Research Question 1: What influence, if any, does the control environment have with the prevalence of fraud in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana?

Research Question 2: What influence, if any, do control activities have with the prevalence of fraud in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana?

A general qualitative study was used for data collection and analysis for deeper and more justifiable understanding of the phenomenon (Ghauri et al., 2020), which helped answer the research questions. The qualitative approach was suitable because it helped to address a subject that little research has addressed (Brian, 2012; Polit et al., 2001), and it helped identify and verify the key concepts in this study (Kipo, 2013). The qualitative approach allows researchers to explore the experiences and perceptions of participants and ensure that study findings reflected the realities of participants' experiences (Sutton & Austin, 2015). The qualitative method helped me explore the internal control systems in the Cap 30 pension payment system at the national treasury in Ghana.

I gathered data by conducting one-on-one interviews to seek individual perception on the influence of control environment and control activities on Cap 30 pension fraud. Data were gathered from events, activities, programs, and processes (Rudestam & Newton, 2015) at the national treasury in Ghana to explore the impact of internal controls on Cap 30 pension fraud. Interview data collected from participants were transcribed and then entered NVivo software, which was used to analyze the data and develop themes.

### **Role of the Researcher**

I am a chartered accountant and hold an executive master's degree in business administration. Having extensive experience with the national treasury in Ghana, I am familiar with the Cap 30 pension system. I maximized objectivity during interviews by excluding participants whom I know and by reading the interview questions in the same manner and order for all participants.



## **Methodology**

A research methodology outlines the research design for the study. Qualitative research is characterized by procedures, contexts, interpretations and the use of inductive reasoning to obtain meaning and understanding. The approach is grounded on a constructivist epistemology, which is of the view that knowledge or what is viewed as reality are socially constructed (Yilmaz, 2013). In essence, the study and the subject being studied are inseparably connected. Further, qualitative research is an approach to studying people's experiences in their natural settings (Yilmaz, 2013). Qualitative approach was considered the best choice because it helped to explore the experiences and perceptions of participants and ensured that study findings reflected the realities of participants' experiences (Sutton & Austin, 2015). In using qualitative approach, I used semi-structured interviews as the data collection instrument to address the research questions.

Additionally, the qualitative method cuts across research fields of social works, health, education, medicine, organizational science and management among others (Reinlarz & Rowles, 1988). The qualitative method that was used for this study has been successfully used in similar research. For example, Hermanson et al. (2012), Dominisoru et al. (2017) and Pattison (2017) used basic interpretive qualitative approach to study the effectiveness of internal control, organizational culture and internal control, and safeguard against fraud, waste, and abuse in special purpose and local government. Ayagre et al. (2014) and Jail (2018) also applied the general quantitative approach in

their studies of the effectiveness of internal control systems in Ghanaian banks and internal control, anti-fraud awareness, and prevention of fraud respectively.

### **Population**

The research population refers to the entire number of people that are of interest to the researcher (Gravetter & Forzanno, 2012). Factors such as time limitation, budget constraint, and difficulty make it irrational to study every participant of interest in a large population (Barreiro & Albandoz, 2001). The target population for this study was the national treasury headquarters staff managing the Cap 30 pension scheme, the beneficiary agencies of the Cap 30 pensions, and the regional executives of the pension associations.

### **Sample**

A sample is a group of participants selected as a representative of a population and the process of selection is termed as sampling (Sreevidya & Sunitha, 2011). Non-probability sampling was used in the study. In non-probability sampling, there is a deliberate selection of participants to reflect properties or characteristics within the population. I was not interested in obtaining a sample that was statistically representative of the population but interested in the features of the population that were essential basis for the selection of the sample (Neuman, 2014). The factors considered in selecting the target sample size of 20 included participants' involvement, insight, and experience in the payment process of the Cap 30 pension benefits and the institutional beneficiaries' experience in receiving payment from to Cap 30 pension scheme. With the experience levels of the participants, the interviews depended on when saturation was achieved

(Fusch & Ness, 2015). Data saturation was achieved with 22 participants interviewed, as the same responses were provided repeatedly.

### **Participant Selection Logic**

I used purposive sampling to select 22 participants. The participants consisted of national treasury headquarters staff who are unit heads and second in commands of the following units: pensions computation unit, pensions payment unit, and pensions internal audit unit and external audit unit providing audit to the Cap 30 pensions payments. In addition, heads of the pension units of the beneficiary agencies were also interviewed. These included participants from the Ghana Fire Service Pensions Unit and Ghana Police Service Pension Unit. These are the units that process pension claims for their agency staff that proceed on retirement. A third category of participants included the regional executives of the Pensioners Associations from Greater Accra Region, Northern Region, and Ashanti Region. These participants have a clear understanding of the internal controls and fraud issues of the Cap 30 pensions. A retired officer of the national treasury finalized the list of participants. Though COVID-19 was affecting the country at the time, travels were unrestricted, so participants were personally visited at the regional offices to be recruited face-to-face. Emails were also used to contact participants when necessary. All emails of participants were publicly available on the national treasury website.

The sample population has dispersed locations throughout the country. The national treasury, apart from the headquarters in the capital, has offices in all 16 regions and 216 districts. The beneficiary agencies and the pensioners associations have similar

spreads. Information available from the national treasury and beneficiary agencies indicated a target population of over 20,000.

The purposive sample population focused on selected heads of units and executives of the pension associations. These participants were believed to be experts in the payments of Cap 30 pension gratuities and allowances and believed to have fair ideas of internal control system and fraud issues relating to the Cap 30 payments. Considering the unit of analysis for this study, it was prudent to adopt appropriate sampling procedures that aided the study to select a sample that was adequately representative of the population.

For the purpose of this study, heads of the three pension units of national treasury, the head of one external audit unit, executives of three regional offices of pensioners associations and two heads of pensions units of the beneficiary agencies were the participants. Additionally, one individual expert was also interviewed. These add up to the expected sample size of 20. In qualitative study the researcher does not need a large sample size to reach saturation. The responses from the sample categories needed to be repetitive to reach saturation (Hennink et al., 2017). After interviewing 22 participants data saturation was achieved.

For the interview questions that were posed to respondents, literature review on the topic including the works of Toakodi and Assi (2016), Zakaria et al. (2016), Monday et al. (2014), Nyaledzibor (2015) and many others provided a guide for the section of key concepts that were included in the interviews. Further to the above, the Fraud Triangle Theory and other related theories served as the theoretical foundation of the study and the

objectives of the study provided guidance to the thinking, structure and framework for the interview at a time and place convenient to the participants. Interviews were audio-recorded and transcribed.

### **Instrumentation**

Primary data collection occurred via interviews with 22 participants. The use of interview questions also stemmed from an interest in the thorough understanding of human behavior and belief in the context they occurred (Alshenqeeti, 2014). The interviews were preceded by pretest of the questions with two selected respondents of the participants. Question content were revised based on pretested participant feedback.

The two sets of interview questions are located in Appendix C. Although interviews served as the primary data collection method, publicly available documents and archival data records as well as observation were also employed for supplemental, rich data. The public documents which included court rulings and observational approach aided study in following the payment processes to establish the internal control applicability, to conclude on its impact on fraud. Further, the observation of participants' behaviors during interviews provided insight to participants' fair perspectives on the issues.

### **Data Collection**

The participants were contacted and recruited in-person by paying visits to their offices individually to solicit their participation. Interviews were audio-recorded with participant consent during the interviews. After Walden University Institutional Review Board approval, the study conducted semi-structured interviews in person in Ghana.

Given the current pandemic, the interviews were conducted under strict observance of all the COVID-19 protocols. Interviews were held at the location, date and time convenient for participants. Each interview lasted approximately between 45-60 minutes. Though some were less.

The interview followed one of two sets of semi-structured questions asked in the same order and manner for all participants, depending on the participant's role (see Appendices A and B). All the questions were open-ended to allow respondents to verbally express their understanding, knowledge and experiences on the issues. Interviewees were encouraged to provide fair and accurate responses to the best of their ability. Probing questions were asked to solicit for clarifications and further responses where responses were found to be inadequate. The interviewer was cautious not to ask provoking questions. Where these occur inadvertently immediate apologies were rendered to restore cordiality, cooperativeness and continuity of the interview. Respondents were allowed the free will to make corrections to their responses where inaccuracies were detected. The interviewer was careful to keep the appointment time and interview time not to incur the displeasure of the respondents. After the interview, formal appreciation was expressed to the respondents, and they were offered a token of Gh¢10.00 an equivalent of \$2.00 for their time.

Interviews were recorded with an audio-recording device with participant consent, and short notes were taken during the interviews. The interview was the sole meeting between the interviewer and interviewee. However, where clarification was needed after the interview, the interviewer reached out to the participant again via telephone for

clarification. The interviewer on this occasion read out the earlier responses and audio recorded the corrections that were offered.

### **Data Analysis**

Interviews were transcribed by listening to the audio recordings and typing out the responses from the interviews. The transcribed notes were first hand-coded using a self-developed codebook, and then data was entered into NVivo software. The NVivo software allowed for coding, sorting and retrieval of data (Wong, 2008). NVivo assisted in developing themes for an accurate and transparent picture of the data and also provided audit of the data analysis process (Welsh, 2008).

The manual contribution to the data creation and analysis process included creating categories, codes and deciding on what to collate, identifying the patterns and drawing meanings from the data. It was noted that the use of computer software in qualitative research is limited due to the nature of qualitative research itself in terms of complexity of its semi-structured data and the way in which findings and themes emerge from the data (Wong, 2008). First hand coding and then using NVivo acted as a check-recheck for accuracy and theme development.

To maximize anonymity, participant names were replaced with codes, such as “R1” for the first participant interviewed with Set A questions. The data and documents have been stored both manually and electronically and kept confidentially in a locked file cabinet for the next of five years, after which all data and documentation will be destroyed.

### **Trustworthiness**

In addressing credibility value in this study, the purposive sample selection of individual participants for one-on-one interviews and verbatim transcription of recorded interviews reduced influence to maximize the credibility of data. During the interviews there was consistency in questioning, adherence to the time frame allocated, avoided use of technical jargons to facilitate understanding and soliciting of information. This afforded the opportunity to keep the interviews as consistent and objective as possible (Hancock & Algozzine, 2017; Patton, 2005). The transcribed individual responses were also subjected to hand coding as a check-recheck method for the NVivo data analysis. The audio recorded interview responses were played back for clarifications, the interview transcript was made available to the participants for corrections and confirmation. These data triangulation efforts in qualitative design maximized the study trustworthiness. In addition, credibility value was addressed during the interview by communicating to participant the confidentiality measures: free will of participation, option to opt out of the interview at any time, option to ask questions and refusal to answer any question. The communication of time and duration of the interview, the purpose of the interview, interview procedure, where and how documents were to be stored were accepted by the participant.

It must be acknowledged that it was difficult for transferability in this type of limited study (Acquisti et al., 2016; Gomm, 2000; Kahlthau, 1994) because of diverse context, time, site and participants. It was acknowledged that the single primary instrument for data collection and analysis, design and method selection, could cause bias



and influence during the interview. data interpretation and drawing of conclusions were assumed as human factor (Walliman, 2017).

### **Ethical Procedures**

With the understanding and possibility of collecting and analyzing data from living persons during this study, all potential ethical concerns that were envisaged during the planning stage were dealt with. The reporter is a national treasury staff and has worked for over 30 years as public sector accountant in Ghana. In the course of serving in the public sector, the reporter supervised the Audit and Investigation Division of the national treasury to provide audit to the processing, computation and payment of Cap 30 pension gratuities and allowances. He had access to payment documents and files for examination and approval. In all these he had working relation and direct contact with some of the sample participants, specifically the national treasury staff.

To minimize any potential risk that may affect the psychological, physical, professional, economic and social value of the participants, permission and cooperation were obtained from the treasury management and all other partner organizations. These were evidenced by the issue of partner organization permission letters by management. The participants signed participant consent form. All protocols agreed upon for the interview such as the duration of the interview, location, start time and end time were observed in accordance with IRB requirements.

### **Summary**

The research study examined the internal controls (environment and activities) designed to prevent fraud and corruption in Ghana's Cap 30 pension payment system and

their impacts. The research questions in this study included: 1) What influence, if any, does the control environment have with the prevalence of fraud in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana? and, 2) What influence, if any, do control activities have with the prevalence of fraud in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana?

The choice of qualitative approach was found appropriate to explore the perceptions of the participants on the influence of control environment and control activities on the prevalence of fraud at the national treasury in Ghana. The chapter provided in-depth understanding of the rationale for the choice of methodology to the study. The chapter also discussed in detail the philosophical underpinning of the study, the research design, the research strategy and the concepts in the study. The study population and their geographical location, sampling procedure, sample size, the choice of instrument, the assurance for credibility and trustworthiness were also examined. The chapter further outlined the ethical issues that are germane to the study. The chapter concluded with a summary. Chapter 4 presents result of the study.

## Chapter 4: Results

Most empirical studies have investigated the causes, reasons, and impact of employees and their collaborators counterproductive and criminal behaviors on public fund (Hayes, 2008). I explored the influence of control environment and control activities on the prevalence of fraud in the payment of Cap 30 pension gratuities and allowances. More importantly, I assessed the role of external power interferences, inducement, and motivation on the relationship between control environment and control activities on Cap 30 pension fraud. The knowledge gained in internal control and fraud at the national treasury may draw attention to weaknesses in the internal control system in order to reduce fraud and save public funds for social developmental facilities and employment to reduce abject poverty in communities. To address the purpose the study, the following research questions were designed:

- Research Question 1: What influence does the control environment have with the prevalence of fraud in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana?
- Research Question 2: What influence do control activities have with the prevalence of fraud in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana?

Chapter 4 presents the results of the one-on-one interviews and the analysis of the responses based on the research questions. According to the order of answering the research questions, the chapter is arranged into the following sections: pilot study,

population of the study, setting, demographics, data collection, data analysis, evidence of trustworthiness, and results. The chapter ends with a summary.

### **Pilot Study**

A pilot study is used to ask whether something can be done and whether the researcher should proceed and how (Junyoung, 2017). A pilot study is conducted on a smaller scale than the main study. It is therefore important for improvement of the quality and efficiency of the main study. In addition, it is conducted to assess the recruitment potentials and increase the researchers' experience with the study methods.

I purposively selected one participant each from the pension internal audit unit and regional pension association executive from the greater Accra office to review the research questions. The participants were contacted and recruited in-person by paying visits to their offices individually to solicit their voluntary participation. Though more than two people volunteered in each case, I restricted the sample size to one each due to time and to achieve the desired output.

Given the current COVID-19 pandemic, the pilot study was conducted under strict adherence to all the COVID-19 protocols. The selection was arranged for the pension internal audit participant to review the Set A interview questions and the regional executive of pension association from greater Accra to review the Set B questions. Participants not only responded to the interview questions but were also asked to review the interview questions and propose corrections and suggestions. Each of these interviews held at the participants' offices at date and time convenient for the participants lasted 30–45 minutes. The participants made minor revisions in wording for the questions, which

helped to improve clarity for the questions in the main study. The suggestions for corrections also indicated the participants' appreciation of the interview questions in terms of language and content. None of the information from the pilot study was used in official data collection or analysis. It was strictly to test interview questions; therefore the results are not reported in this study.

### **Setting**

I used purposive sampling to recruit participants from the national treasury in Ghana including the heads and assistants of pension computation unit, pension payment unit, pension internal audit unit, regional directors of Ashanti and Northern, officers of pension units of Ghana Police Service and Ghana Fire Service, who are the implementors of the Cap 30 pension scheme. The participants also included the executives of Greater Accra, Ashanti and northern regional pension associations executives who are beneficiaries of Cap 30 pension scheme. One other individual expert who is a retired officer of national treasury and has immense experience in Cap 30 pension computation and payment was also interviewed. The participants were selected based on their expert knowledge, experience, and understanding of the Cap 30 pension payment processes, laws, and policies.

I conducted individual interviews with the officers of pensions computation unit, pensions payment unit, and pensions internal audit unit of the national treasury in their office premises in Accra. Two assistants to the heads of pension internal audit unit, pension computation unit, and pension payment unit were interviewed. Additionally, I conducted interviews with heads of the national treasury regional offices in Tamale and

Kumasi. The regional offices were two out of the 16 regional offices of the national treasury. Further, interviews were conducted with officers of pension units of two implementing agencies in Accra including Ghana Fire Service and Ghana Police Service. Three regional executives of pensioners associations interviewed included the northern region in Tamale, Greater Accra region in Accra and Ashanti region in Kumasi. The expert individual who was a retired chief pensions treasury officer of the national treasury was interviewed in the comfort of his home in Accra.

### **Demographics**

The participants were from implementing organizations of the national treasury and other agencies as well as executives of Cap 30 pensions associations who were beneficiaries of pension gratuities and allowances. Specifically, the sample population was made up of persons from the national treasury (pensions computation unit, pensions payment unit and pensions internal audit unit). It also included participants from the two regional offices of the national treasury (Ashanti region and northern region) implementing the Cap 30 pensions payment. Additionally, participants included two implementing agencies from the Ghana Fire Service Pensions Unit and Ghana Police Service Pensions Unit and one expert individual. The organization and participants from the sample population were coded R1–R22. Table 1 indicates the demographics of participants in the study.

**Table 1***Participant Demographics*

Institutional/Participants Codes	No of Respondents	Gender	
		Male	Female
R1-3	3	1	2
R4-6	3	1	2
R7-9	3	2	1
R10-11	2	1	1
R12	1	1	0
R13 -14	2	1	1
R15	1	1	0
R16	1	1	0
R17-18	2	1	1
R19-21	3	2	1
R22	1	1	0
Total	22	13	9

Based on 20 as the minimum targeted sample size, 22 participants were interviewed. This consisted of nine respondents from the national treasury headquarters, four from the national treasury regional offices, three from other two other implementing agencies, five from regional pension associations, and one expert individual. The respondents included 13 (59%) males and nine (41%) females. I conducted face-to-face, one-on-one interviews using semistructured questions in the comfort of the participants' office facilities to allow participants to adjust to their familiar environments. Each interview lasted between 45 to 60 minutes.

### **Data Collection**

The data collection began when the IRB of Walden University gave approval for the data collection (approval number 06-23-21-0539298). I also obtained a letter of cooperation from all the partner organizations. I then contacted the sample participants through telephone calls and emailed the research questions and consent forms to them

ahead of time for study for understanding, appreciation, and familiarity with the questions. The two sets of interview questions were categorized as Iq1 for the first set of interview questions (Set A) and Iq2 for the second set of the interview questions (Set B). The first set of questions consisted of 15 questions meant for the implementing organizations of the national treasury officers, the agencies, and the expert individual. These questions concentrated on the experience of participants on Cap 30 pension payment—specifically, the influence of internal controls on fraud. The second set of interview questions (Iq2) consisted of nine questions meant to explore the experiences of the executives of the pension associations on pension payment and their perception on services delivered by the national treasury and the agencies.

During data collection, the study followed Slover's (2007) step-by-step approach for semi structured interviews. With this approach, I selected participants from the target population, established rapport, scheduled interview times and dates with the participants, emailed the interview questions ahead of time to the participants for study, and clarified issues on demand. The interviews started with visiting the offices of pensions internal unit, pensions computation unit, and pensions payment unit in Accra in that order. I then traveled by air to Tamale in the northern region to interview the regional directors of the national treasury and executives of the northern region pensioners' association. These were followed by interviews in Accra with officers of Ghana Police Service Pension Unit and Ghana Fire Service Pension Unit and executives of the Greater Accra pensioners association. I again visited Ashanti region to interview the officers of the directorate of national treasury office and the regional executives of the pensioners association of



Ashanti region. I concluded the interviews with the visit to the expert individual's home in Tema. The interviews concentrated on participant experiences and knowledge on internal control and fraud issues at the national treasury. Participants answered the questions to the best of their abilities in a free and fair atmosphere after they have been assured of confidentiality of biodata and information. All the respondents signed the consent form at the commencement of each interview. The interviews were audio recorded with audio recording device for transcription and analysis. All COVID-19 protocols were strictly observed during the interviews, which included washing of hands and use of sanitizers, wearing of nose masks, social distancing, and others.

I could not interview participants from all the targeted institutions across the country as a result of limited time, space, and cost. The target population is spread across the country which demanded flight cost and time to get to all targeted participants. However, I affirmed that the diversity of participants demonstrated diversities and similarities of perspectives of participants on internal control and fraud. It took me 3 weeks to complete the data collection.

To ensure the correctness in the instruments, the transcripts for the individual interviews went through rigorous proof reading and editing to ensure that the data are accurate, and there are no missing data. The partner organizations were coded to ensure confidentiality and analysis.

### **Data Analysis**

The study adopted the procedure used by Hoyos and Barnes (2012) in data analysis. According to Hoyos and Barnes, qualitative data collected through audio

recordings is analyzed by (a) transcribing and arranging the data (b) assigning codes to the data (c) identifying themes and patterns (d) linking the data and (e) explaining the data. The process allowed me to have an aggregation of the themes and subthemes to identify patterns in the interview responses (see Table 2).

**Table 2**

*Main Themes and Subthemes*

Main themes	Subthemes
Pension fraud	Fraud concept, fraud causes
Control environment	Legal framework, compliance to legal framework, Authorization and approval processes, authorization and approval activities, work segregation approaches, work segregation activities
Control process & activities	Work place inducement, external power interferences, impediments to internal controls, payment intervention & follow-up, bribery
Contingent factors	Satisfaction
Beneficiaries' satisfaction	Staff adequacy, job skill and competency need, motivation
Staffing, skills & competencies	Asset confiscation, naming and shaming, prosecution, refunding, transfers & dismissals
Sanctioning culprits	Decentralization, computerization, increasing internal controls, bank collaboration, refresher course, payment transparency, law review, revolving staff, sensitization
Recommendations	

### **Evidence of Trustworthiness**

My approach to ensure quality, trustworthiness, and credibility is an attempt to demonstrate that the true picture of the phenomenon under study is as presented (Shenton, 2004). Trustworthiness or rigor in qualitative research is the equivalent of validity in quantitative research where the investigator affirms that their findings are faithful to participants' experiences. Though contextual debate continues regarding the value of trustworthiness in qualitative research, it has been accepted as the appropriate criteria for assessing quality studies in naturalistic inquiry or constructivist paradigm (Guba, 1981).

The credibility of the researcher is especially important in qualitative research because they are a major instrument of data collection and analysis (Putton, 1990; Shenton, 2004). I am a professional chartered accountant who holds an executive master's degree in business administration and participated in many capacity development programs organized by the Institute of Chartered Accountants, Ghana and other professional bodies. I have also worked for over 30 years as employee of the national treasury of Ghana. I have worked all these number of years as a public sector accountant and has experience in working in more than 10 different public organizations while on postings or transfers. As part of the transfers, I acted as deputy controller and accountant general in charge of audit and investigation at the national treasury. The audit and investigation directorate provides quality assurance to all operations of the national treasury including pension payments. My background, qualification, and experience thus added to the credibility of the study.

Admitting that social science research involves studying living persons, there was the possibility of exposing the individuals to risks including physical injury, psychological discomfort, loss of privacy, loss of economic and social values. But there are currently institutional, governmental, and professional guidelines, standards, controls and regulations to ensure the protection of human subjects involved in research. The guidelines and standards impose ethical responsibilities on scientists, researchers, and investigators. Review boards are required to give approval to research that will demand collection and analysis of data on living subjects. Fulfilment of these responsibilities as ensured by Walden University IRB approval.

Further, with the understanding and possibility of collecting and analyzing data from living persons during this study, potential ethical concerns were addressed. These included assuring participants of their privacy and protecting the confidentiality of participants and data collected, minimizing any potential risk that may affect the psychological, physical, professional, economic, and social value of the participants. Permission and cooperation were also obtained from all partner organizations, and participants completed the informed consent form. In the participant's consent form, I disclosed benefit or remuneration that were equitable and fair. Therefore, credibility was addressed by ensuring participants' confidentiality, freedom of participation, and option to opt from the interview at any time, and option to ask questions and refuse to answer any question.

Credibility was also ensured by purposively sampling participants who were knowledgeable in Cap 30 pension processes, computations, and payments and equally had the understanding of fraud issues at the national treasury. I also played back the audio-tape recordings to participants for corrections and confirmation throughout the process to ensure study rigor. These processes strengthened data triangulation as suggested by earlier researchers (Guba, 1981; Guba & Lincoln, 1985; Preece, 1994; Stake, 1994).

External validity in quantitative research demonstrates the extent to which the findings and conclusions of one study can be applied to another situation (Merriam, 1998). Though it can be difficult to demonstrate transferability of the findings in qualitative research as the findings are specific to a small sample and contextual to time

and participants, the results also provide an example within a broader group (Denscombe, 1998; Stake, 1994). In this study, I ensured thick description of the phenomenon, site, context and defined boundaries to provide grounds for transferability (Denscombe, 1998; Guba, 1981; Guba & Lincoln, 1985; Stake, 1994). In this case the researcher suggests that the processes of this study could provide guidance to similar studies in other pension schemes (Gomm et al., 2000).

The concept of confirmability is the qualitative researcher's comparable concern for objectivity (Shenton, 2004). Using confirmability as criteria for addressing trustworthiness and quality was challenged because the researcher is the primary instrument for data collection and analysis, and design and method selection. The interplay of bias and influence during the interviews, data interpretation and conclusions were assumed as result of the human factor. Steps that were taken to ensure that the findings are experiences and ideas of the participants rather than the characteristics and preferences of the researcher included data triangulation, member checks, peer and instructor review, thick description and IRB approval for the study.

## **Results**

The reporter followed the steps of Patton (1987) in analysis of the data. According to Patton, qualitative content analysis involves identifying coherent and important themes and patterns in the data, indicated by quotations underlying the ideas, issues, or concepts. The investigator made use of emergent codes where there were no prior themes already established but rather made use of themes which emerged through comparison of the data

from each respondent and repetitive scrutiny of the data to ensure that no important themes were left uncoded.

The responses from all participants were hand coded, aggregated and analyzed into themes and subthemes. The themes and sub-themes were developed from the merged responses of the related interview questions. The themes and sub-themes were subjected to NVivo 12 Pro software analysis. NVivo assisted in developing themes for an accurate, transparent picture of the data and also provided audit of the data analysis process (Welsh, 2008). The graphs were developed from excel spreadsheet.

Table 3 illustrates the theme and subthemes developed from the responses on the concept of fraud. According to responses, the majority of the participants understand pension fraud to mean forging document to make payment to unqualified person.

Examples of directly transcribed responses include the following:

- “I believe there should be a collusion across department in order for fraud to be successful. For example, a file that comes here goes through several officers including the Chief Treasury Officer and the internal audit before it is passed for payment. If there is no any form of collusion among the above mention officers, fraud shouldn’t occur.”
- “It means there is some act of deceit as someone will try to deceive quite a number of people in official capacity to take advantage.”
- “It can be seen as a situation where people connive (Both staff and outsiders) to dupe the state.”

**Table 3***Concepts of Fraud*

Concepts	No. of Participants	% of participants
Forged payment to unqualified persons	11	47.83%
Condoning and conniving	5	21.74%
Evasion of rules for personal gains	4	17.39%
Ghost payments	3	13.04%
Over and under payments of claims	3	13.04%

When participants were asked to enumerate factors that contribute to pension fraud. Some of the participants indicated two or more factors that contribute to fraud. Table 4 shows that majority of the participants agreed to greed and ego as the factors that contribute to fraud. This was followed by pressure from home, forgery and connivance, poor control and validation in that order. For example, participants said,

- “People with fake or false documents of claim are entertained and pushed through
- knowingly by officers instead of repelling these documents.”
- “Greed, wanting more.”
- “Ignorance on the part of beneficiaries especially a case of commuted pension.

Most of them have their spouse around but are not even aware they are entitled to anything.”

**Table 4***Causes (Factors)*

Factors	No. of Participants	% of Participants
Greed & Ego	9	39.13%
Home pressure and needs	8	34.78%
Forgery & connivance	6	26.09%
Poor controls & validation	5	21.74%
Poor staff motivation	5	21.74%
Inaccurate database	3	13.04%
Beneficiaries' ignorance	2	8.7%
Centralize payment systems	2	8.7%
Lack of sanctions	1	4.35%
Static employee scheduling	1	4.35%

I sought to solicit the knowledge level of the respondents relating to approval and authorization procedures. Participants were asked to describe the nature of approval and authorization in pension processing and payment in their respective units. The majority of respondents said that approval and authorization is signified by receipt of notification of claim from retiree's department (see Table 5). This was followed by authentication of document authentication. Some of the responses included:

- "Approval and authorization follow from the department as signed letter by the departmental head is submitted introducing a pensioner."
- "Letters from the pensioners' department."
- "There should be a covering letter on the file that is been forwarded from the department to the pension directorate."
- "A signature is then provided indicating all is well before it is forwarded for keying."



**Table 5***Authorization and Approval Process*

Processes	No. of Participants	% of Participants
Notification by employee's department	10	43.48%
Document authentication	7	30.43%
Computation	6	26.09%
Document review	3	13.04%
Internal audit verification	3	13.04%
External audit verification	1	4.35%

As illustrated in Table 6, respondents were asked to identify activities which signify approval and authorization of pension payment. From the responses, the majority of the respondents indicated that receipts of head pension unit's approval/obtain chief treasury officer's (CTO's) approval constitute the activities involved in approval and authorization. The participants who said the receipt of beneficiary application constitute authorization and approval were in the minority. Examples of the responses included:

- "If the amount goes beyond the threshold also, the document will be sent to the head office for controller's signature of approval before it is brought back for processing."
- "There are approval thresholds for example if it lump sum payment beyond a certain amount, approval has to be necessary sought from controller."
- "It is then forwarded to the head office for further processing."

**Table 6***Authorization and Approval Activities*

Activities	No. of Participants	% of Participants
Head Office Controller approval	6	26.09%
Obtain CTO approval	5	21.74%
Beneficiary application	4	17.39%
Obtain claims covering letter	3	13.04%
HOD authenticate claims	2	8.7%
Biometric verification	1	4.35%
Internal and external audit	1	4.35%

On the issue of segregation of duties, all respondents expressed in-depth knowledge and practical experience with the process and activities involved in segregation of duties. Thirteen of the respondents (56.25%) said segregation of duties means division of work. Examples of the responses were as follows:

- “There is segregation of duty in this case as several officers have different work to perform on a particular file.”
- “One does it and goes to another for review to see everything is okay and done.”
- “As it’s been said earlier, there is an officer who computes, another officer checks before it goes for typing then to Chief Treasury Officer (CTO) for authorization and to internal audit then back for keying-in before it goes to payment section for validation then payment is made.”

Table 7 depicts activities that demonstrate segregation of duties. The majority of respondents said segregation of duties activities involved registration of a claim receipted from the department of the retiree. Some of the participants added computation, audit

verification, authentication, data entry as added activities but they were in the minority.

Examples of the responses include:

- “There is a registry that receives the file and distributes it to the various schedule officers.”
- “It goes to the registry.”
- “There is a registry that receives the file and distributes it to the various schedule officers. When work is done on them.”
- “First the registration of the file.”
- “Someone will register another.”

**Table 7**

*Work Segregation Activities*

Activities	No. of Participants	% of Participants
Registration	6	26.09%
Computation	5	21.74%
Audit verification	4	17.39%
Authentication	1	4.35%
Data entry	1	4.35%

Respondents were asked to indicate their understanding of legal framework relating to the Cap 30 pension payments. Table 8 illustrates that the majority of respondents expressed clear understanding of what constitute legal framework. Most participants explained that the legal framework that guide the Cap 30 pension payment include the laws, rules and regulations. A very high representation of the participants said that the legal frame included laws, rules and regulations and also mentioned the 1992 Constitution of Ghana as well as policies, administrative instructions and directives as part of the legal framework. Here are examples of the responses:

- “They are the regulations and the Acts that backs payment of the Cap 30 pension. These are the various documents be it the constitution, the CI, the regulations and the CAP 30 Law itself.”
- “The financial management of a country is regulated by a Law, either an LI or an Act of parliament. Our legal framework is obtained from the recent Public Financial Management Act, Act 921, 2016 and financial administration regulation.”
- “Other documents; we have pension manuals that has been developed by the directorate which also helps.”
- “We have a wide-ranging legal framework which emanates from the mother of all Laws in this country which is the constitution.”

**Table 8***Legal Framework*

Framework	% of Participants	No. of Participants
Laws, rules and regulations	15	65.22%
Manuals, directives, policies, instructions	13	56.52%
National Constitution (1992)	2	8.7%
Other legislations	2	8.7%

Almost all the respondents revealed that they comply fully with the laws, rules and regulations, as well as administrative directives, policies and instructions in processing and payment for Cap 30 pension claims (see Table 9). However, minority said they resort to the laws only when they discover ambiguity in claim documents. Implying that the application of the laws, rules and regulations, administrative instructions and directives are automatic.

- “We use Cap 30 laws. Most of the department have their legislations but all falls within Cap 30 Laws. They don’t go beyond Cap 30 laws.”
- “In every aspect of the process. I have to apply the law and see what the law says so it’s strictly guarded by law.”
- “Yes, we do apply even when there are any updates in the law we still apply the news ones.”

**Table 9***Compliance with Legal Framework*

Activities	No. of Participants	% of Participants
Comply with the laws and acts	13	56.52%
Ambiguity in the pension law	2	8.7%
Use of laws for ambiguous document	2	8.7%
Cumbersome payment processes	1	4.35%
Use of administrative directives when the laws are not clear	1	4.35%

Respondents were asked whether the pensions units have adequate personnel in terms of numbers to carry out the activities at the units. Some of the participants agreed that they have adequate personnel. However, 19% of the respondents indicated that some of the staff lack the requisite competencies and skills needed to work as a treasury staff for pension payment. Among the responses were the following:

- “Yes, we have adequate personnel.”
- “For staff adequacy, we are ok.”
- “Yes, we have adequate personnel.”

Participants were asked the type of skills and competencies required to work as pensions officer (see Table 10). Their responses vary as follows: knowledge of the law,

acquisition of audit skills, skills in report writing, computer skills, mathematics/accounting, interpersonal relation skills, personal commitment and leadership skills. Most of the participants were of the view that knowledge of the laws, mathematics and accounting and computer skills are of the most importance. The rest of the skills mentioned were in the minority. The following are some of the responses:

- “Perform simple calculations.”
- “Knowledge in accounting or finance.”
- “Knowledge of the Law - When one comes, the first thing we do is to take them through what internal audit pensions are which makes good if one has even a little audit knowledge”
- “Idea about auditing.”
- “Diligent and committed.”
- “But in terms of skills and competencies and other extra commitments, readiness to learn and make the institution proud is quite lacking.”

**Table 10**

*Skills and Competencies*

Skill needs	No. of Participants	% of Participants
Knowledge of pension law	5	21.74%
Arithmetic and accounting skills	4	17.39%
Computer skills	4	17.39%
Report writing and communication skills	4	17.39%
Commitment and leadership skills	3	13.04%
Interpersonal relation skills	3	13.04%
Audit skills	2	8.7%

Table 11 provides a summary of contingent factors that affect the influence of internal control on Cap 30 fraud. These included workplace inducement and external

power interferences as part of the study objectives. However, during the interviews the researcher discovered other important contingent factors such as bribery and lack of follow ups. Among the contingent factors workplace inducement top the list. It was followed by external power interferences.

- “No, I go by the principles of Christianity so no need of taking gifts for work am paid to do by my employer.”
- “There is no inducement here.”
- “There is no inducement.”
- “We do experience inducement even though we have not been here for long.”
- “It’s a tough challenge to eliminate inducement. I must admit but we are on course.”
- “The beneficiaries are always under impression that when offer gifts it will hasten the process.”
- “When they get here, they try to induce my staff by assuring them of a certain amount provided they speed up the processing of a particular file.”

**Table 11**

*Contingent Factors*

Factors	No. of Participants	% of Participants
Workplace Inducement	15	65.22%
External power interferences	14	60.87%
Impediments to internal controls	12	52.17%
Lack of follow ups	8	34.78%
Bribery	6	26.09%

On the question of offer of inducement in the course at the treasury and agencies (implementors) the respondents provided the responses shown in Table 12. Majority of the respondents denied any offer of inducement by saying that the inducement is just a perception. However, a significant number (26.09%) confirmed that inducement from claimants or their do occur in the course of their work. Based on data from both implementors and beneficiaries, there is a significant number of 83.33% against 16.67% who said workplace inducement occurs. Some participants' responses included

- “There is no inducement here because the beneficiaries themselves are not satisfied with what they take home.”
- “This issue of showing appreciation goes on very often.”
- “So yes, we often give out money as gift before our documents are processed.”

**Table 12**

*Workplace Inducement*

Factors	No. of Participants	% of Participants
Non-existent	8	34.78%
Significant inducement	6	26.09%
Less inducement	1	4.35%

On the issue of bribery, six of the respondents agreed that the offer of inducement constitutes bribery. Examples of the responses include:

- “Sometimes beneficiaries give us monies in appreciation for work done.”
- “We use to give out something (money) in those days in order for our claim to be process.”



- “This issue of showing appreciation goes on very often.”

I sought to know the effect and experiences with interferences from those in higher positions such as those in higher authorities in their workplaces. As such I posed the question: How does external power interference affects the effectiveness of pension payment? Though 26.09% said there are fewer external interferences at workplace, 21.74% said there is non-existence of external interferences. On the contrary, 13.04% indicated that workplace interferences affect effective application of the internal controls.

- “Yes, sometimes but after further explanations about the processes it goes through, they understand.”
- “Yes, sometimes they want us to speed up the process.”
- “We don’t really experience interferences here, however, a big man will call once a while to assist his/her officer who passed at post collect their pension for the family.”
- “There are mostly less interference here.”
- “External powers do not interfere in our work.”
- “We cannot discount interference in pension here but the focus is, it is at a level when it can be regarded as nuisance, I will.”

The majority of the participants indicated lack of the knowledge of the law, as inducement and bribery major hindrances to effective application of the internal controls. As shown in Table 13, a significant number of participants mentioned interferences by authorities as an impediment to the application of internal controls. The following are some of the transcribed responses:

- “Sometimes fraud do occur and it bores down to mis presentation of documentation from the Cap 30 institution.”
- “Lack of motivation affect the application of the laws.”
- “Inducement.”
- “Bribery and corruption is another factor that inhibits the application of internal control.”
- “For my recommendation, I will prefer a comprehensive pension document, one that every possible scenario of event is found so that work will be easier for staff.”
- “The legal framework is not easy to apply as far as pension here is concerned.”
- “Competence and education because, a lot of the department’s officers do not know anything about pension rules. Even the files that come have a lot of problems.”
- “The only people we call are the schedule officers handling the payments.”
- “One has to make a consistent follow up to the head office right from when a claim is submitted through to when it’s finally paid.”

**Table 13***Impediments to Internal Controls*

Factors	No. of Participants	% of Participants
Poor work & legal knowledge	5	21.74%
Inducement & bribery	3	13.04%
Inadequate incentives and resources	2	8.7%
Outdated Cap 30 law	2	8.7%
Collusion & Connivance	1	4.35%
Inadequate documentation	1	4.35%

When respondents were asked the challenges, they face in complying with the internal controls, they gave various reasons including lack of knowledge of work and the law, outdated Cap 30 law, inadequate pension documentation, collusion/connivance, inducement/ bribery/corruption and lack of incentive and tools (Table 14).

**Table 14***Payment Intervention and Follow Up*

Factors	No. of Participants	% of Participants
Interference by authority	6	26.09%
No Intervention by authority	3	13.04%
Continuous follow ups	2	8.7%

Beneficiaries were asked to express their satisfaction with the services provided by the implementors. All the respondents expressed dissatisfaction with the services provided by the implementors. Some of the responses include:

- “The process can be described as tedious and slow because the whole process is centralized and things are not done very well. Improper record keeping causes files to get missing at the head office.”
- “The pension process is not well explained and as such beneficiaries find it difficult comprehending the activities involved in making a claim.”

- “We are never satisfied with the services of the treasury. We believe that all fraud is committed in collaboration of Treasury staff.”
- “Not satisfaction.”

Table 15 shows the responses provided by participants to the role motivation play in performing their official duties. The responses include providing job satisfaction, improving efficiency, promoting teamwork. Majority of the respondents agreed that motivation improve work efficiency. A respectable number of the participants besides improvement in work efficiency also indicated that motivation provide job satisfaction and teamwork among staff. Below are samples of their responses.

- “Motivation as we all know helps a lot in improving efficiency and maximizing output.”
- “Motivation in general enhances the efficiency and effectiveness of a work.”
- “Motivation has the influence of making a staff work hard and well.”
- “Adequate tools for work ensure excellent discharge of duty.”
- “I believe with proper tools, work at pension here will be very effective and efficient.”

**Table 15**

*Increased Resources and Motivation Impact*

Factors	No. of Participants	No. of Participants
Improved efficiency	7	30.43%
Job satisfaction	2	8.7%
Teamwork	1	4.35%

As shown in Table 16, when participants were asked to suggest measures that could be put in place to reduce pension fraud to improve on Cap 30 payment system, they said there should be: effective application of internal checks/controls, training on the Cap 30 law/other related laws, prosecution at the law court/incarceration for culprits, computerization of the pension payment, review of the pension laws, administrative sanctions to culprits, staff motivation/good condition of service/provision of tools, use of banking system for pension payment, decentralization of the pension payment. The majority of the respondents were of the view that there should be decentralization of the pension payment. Other key answers included increased resources and motivation, refresher courses on the legal framework, computerization of the pension payment and enhancement of the internal control. Examples of the responses include:

- “Pension payment should be decentralized.”
- “There must be a way to capture the data of all public servants who are supposed to enjoy CAP 30 right from the date of first appointment.”
- “Strengthening internal controls.”
- “There should be an effective internal control especially with the area regarding auditing and pre auditing system.”
- “Controller should also do well to motivate the officers who work on pensions so that the process is always fast tracked.”

**Table 16***Recommendations*

Factors	No. of Participants	No. of Participants
Decentralize pension payment process	5	21.74%
Increase resources & motivation	4	17.39%
Refresher course on legal framework	4	17.39%
Enhance computerize payment system	3	13.04%
Enhance internal controls	3	13.04%
Payment transparency	3	13.04%
Review pension law	3	13.04%
Payment through the bank	1	4.35%
Revolve staffing	1	4.35%
Sanction culprits	1	4.35%
Sensitize beneficiaries	1	4.35%

The respondents were asked to prescribe sanctions for offenders of pension fraud. As shown in Table 17, the majority of respondents recommend prosecution at the law courts. They also suggested transfers and dismissals, assets confiscation and refunds to the amounts involved in addition to any other sanctions. Below are examples of the responses:

- “I believe some punishment should be given to those who try to by-pass the system or misbehave but, it should be done equally among staffs so that order is maintained at all time.”
- “The scheme should retrieve all the monies and items officer has acquired in the course of the fraud.”
- “Culprits caught in this act will have to serve a jail term.”

**Table 17***Sanctioning Culprits*

Factors	No. of Participants	No. of Participants
Prosecuting culprits	7	30.43%
Transfers & dismissals	3	13.04%
Asset confiscation	1	4.35%
Refund	1	4.35%
Name and shame	0	0%

**Summary**

A strong internal control framework is the starting point for every successful organization (Graham, 2015). The absence of strong, responsible governance is a major cause of failure of many well performing companies, whether public or private (Porter & Kramer, 2019; Tornyeva & Wereko, 2012). Stone (2016) indicated that globally, internal control failures often lead to loss of assets, fraud, waste, mismanagement, inefficiency, loss of client assurances, and failure to achieve business goals.

In Ghana, after independence, successive governments and administrations have passed numerous laws and regulations and implemented financial management reforms and interventions aimed to prevent, deter, and eliminate or minimize fraud and make corruption unattractive (Nwatu, 2011). Yet, Ghana public service is not without its share of fraud and corruption. Against this background, the study sought to evaluate the effectiveness of the internal control system in the payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana. In doing so, a long- term implication has been to set the stage to improve accountability and minimize financial risk. Further, by exploring the influence of internal control principles on fraud in the processing, computation and payment of Cap 30 pension gratuities and allowances at the national

treasury in Ghana and exploring the factors that inhibit the effective application of internal control in the Cap 30 payment system, the objectives of the study have been achieved.

At the outset a pilot study was conducted which provided an opportunity to participants to make inputs into the interview questions which helped to revise the questions for the main study. The main study proceeded with a purposive sampling of participants from the national treasury headquarters in Ghana, regional directors of the national treasury from Ashanti and Northern regional offices, executives of pension associations from Greater Accra, Ashanti and Northern regional, officers of pension units of Ghana Police Service and Ghana Fire Service and a retired officer of national treasury for the interviews, data collection and analysis. Twenty-two interviews were audio recorded and transcribed. The transcribed data were coded and categorized for themes development with the use of NVivo 12 pro software.

The findings indicate that though there are adequate internal controls to provide guidance for the processing and payments of Cap 30 pensions and gratuities and allowances, fraud persist. This is as a result of non-strict application of the internal controls which is bedeviled with weak knowledge of the laws, collusion and connivance, inducements, interferences and bribery. The beneficiaries expressed dissatisfaction with the services rendered by the implementors because of demand for gift before services are rendered, delays in payment emanating from cumbersome payment processes and outdated laws. The implementors denied these allegations of the beneficiaries. The study also discovered that the major reasons for fraud committal are greed, pressure and ego.



Based on these challenges faced by implementors, recommendations to improve, prevent, deter, and eliminate or minimize fraud and make corruption unattractive (Nwatu, 2011) included decentralization of pension payment system, increase resources and motivation to staff, organizing refresher course on legal framework for staff and prosecution of the culprit.

## Chapter 5: Discussion, Conclusions, and Recommendations

Many countries and businesses have suffered fraud and corruption in their financial operations (Burke, 2016; Morehead, 2007; Schillermann, 2018; Spink et al., 2016). Specifically, public bureaucracies have been criticized for corrupt and fraudulent practices (Charron et al., 2017). In Ghana, payroll fraud and corruption persist in the processing, computation, and payment of Cap 30 pension gratuities and allowances at the national treasury. Thus, I assessed the impact of the internal control on fraud in the payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana as well as the factors that inhibited the effective application of internal control in the processing, computation, and payment of Cap 30 pension gratuities and allowances. I conducted one-one- interviews, which helped to assess the thoughts, understanding, the meaning and feelings of the participants on the impact of internal control on fraud in the Cap 30 pension payment.

Results showed that though adequate internal controls exist to provide guidance for the processing and payments of Cap 30 pension gratuities and allowances, fraudulent practices persist. This is as a result of non-strict application of the controls, which is confounded with weak knowledge of the laws, collusion and connivance, induments, interferences, and bribery. The beneficiaries expressed dissatisfaction with the services rendered by the implementors because of demand for gift before services are rendered and delays in payment emanating from cumbersome payment processes and outdated laws. The implementors denied these claims of the beneficiaries. Results also indicated that the major reasons for fraud committal are greed, pressure, and ego. Based on these

challenges faced by implementors, recommendations to improve, prevent, deter, and eliminate or minimize fraud and make corruption unattractive (Nwatu, 2011) include increase decentralization of pension payment system, resources and motivation to staff, organizing refresher course on legal framework for staff and prosecution of the culprit at law court according to the dictates of the laws. These findings have set the stage to improve accountability and minimize financial risk in the Cap 30 payment system.

### **Interpretation of the Findings**

The interpretation of the findings in this study is based on the data analysis, literature review, and theoretical framework. The findings suggested that fraudulent practices persist despite internal controls in Cap 30 payment process, which support historical views of crime, fraud, and corruption (Biegelham & Bartow, 2012; Farrington, 2017) that is industry-wide and global (Schillermann, 2018). As far back as 1886 impostors were prosecuted in the U.S. for pension fraud (Prechtel-Kluskens, 2016). In the case between the *Republic of Ghana v. Godwin Komla Amegbe* and 15 others, the court convicted all the accused persons on various counts for involving themselves in fictitious transactions using forged documents to claim pension benefits of supposed retirees and deceased pensioners (Suit No. 12/15, 2016).

The results also showed that the strict application of the controls is challenged by lack of the knowledge of the laws by some pension officers, collusion and connivance, workplace inducements, interferences, and bribery. These findings confirm that although strong laws, processes and procedures, and enforcement agents are helpful, they do not guarantee an end to fraud (Biegelham & Bartow, 2012). The failure of an internal control

system and the circumvention of internal controls facilitate corruption (Appiah-Gyamrah & Nartey, 2014; Essuman, 2016; Ge & McVay, 2005). Research has further suggested that individuals who have low morality have a tendency to commit fraud with or without internal controls (Singleton & Singleton, 2010). Though adequate internal controls exist to provide guidance for the processing and payments of Cap 30 pension gratuities and allowances, the Ghana public service is not without fraud and corruption (see Nwatu, 2011). The findings indicated that fraud is perpetuated by government employees in connivance with other individuals. This confirms the assertion that employees are expected to be the greatest assets of an organization but can be its worst enemies (Hayes, 2008; Skidmore, 2019).

The findings indicated that the reasons for individuals wanting to commit fraud are greed, pressure, and ego. Examples are pressure from family, hardship in the system, low salaries paid to pension officers, wanting to get rich at all costs, peer pressure, and family problems. These findings confirm the theoretical framework of the fraud triangle theory. In the fraud triangle theory, Cressey (1950) explained that individuals commit fraud for three main reasons: pressure, rationalization, and opportunity. Therefore, it is when an individual is under pressure from family and hardship to see fraud as viable means to achieve an outcome before fraud is committed.

The findings also support the diamond fraud theory. In the diamond fraud theory, Wolfe and Hermanson (2004) explain that an individual will engage in fraud when they have the trait and ability even in the presence of opportunity, rationalization, and pressure to commit fraud. Position, ego, intelligence, coercion, deceit, and stress are the

supporting elements to capability for an individual to engage in fraud (Wolfe & Hermanson, 2004). Support to the theory came from participant responses such as “It means there is some act of deceit as someone will try to deceive quite a number of people in official capacity to take advantage” or “We experience influences to speed up the work from those in authority.” One participant also stated,

There was an instance too where I refused to pay a claim for various reasons. The said person reported me to the Secretary to the Cabinet. The Secretary to the Cabinet who didn't know the pension Laws wrote to the Controller a very nasty letter. I was served a copy and I replied through writing indicating the Laws I depended on in arriving at my decision.

Though these responses support the diamond fraud theory, no evidence was found to support the classical rational choice theory by Lanier and Henry (1998). However, there is evidence of greed as a reason for fraud committal which is not covered in any of the three theories, as participants stated, “I think that the reason anyone will want to commit fraud is greed” and “Corruption and greed can be seen as one factor.”

### **Limitations of the Study**

To ensure quality, trustworthiness and credibility, an attempt was made to demonstrate that the true picture of the phenomenon under study is as presented (Shenton, 2004). These assurances were undermined by the following limitations. I was the prime instrument for data collection, sole analyst of the data, interpreter, inference maker and reporter of the findings. Invariably, biases and influences in interactions at any of these stages could not be entirely ruled out.

The study was limited to impact of internal controls on fraud in the Cap 30 pension payment at the national treasury in Ghana. Therefore, the results cannot be generalized to cover other pension schemes in Ghana that are not implemented by the national treasury and Agencies or other pension schemes operated outside Ghana.

Ravitch and Carl (2016) noted that the interviews should be built on a concept of mutual engagement and reciprocal transformation rather than asymmetry or interrogation (Gilligan, 1996; Gilligan et al., 2003; Josselson, 2003; Nakkula & Ravitch, 1998). During the interactions with the participants, the parties sustained doubts about the integrity and honesty of each party. Therefore, there were possible breaches of confidentiality to participants' information and protection against unforeseeable professional, social, economic, psychological and physical risks.

### **Recommendations**

Public bureaucracies have been criticized for corrupt and fraudulent practices (Charron et al., 2017). The Ghana public service is not without its share of fraud and corrupt practices. After independence, successive governments and administrations have passed numerous laws and regulations and implemented financial management reforms and interventions aimed to prevent, deter, and eliminate or minimize fraud and make corruption unattractive (Nwatu, 2011). In the mist of abundant regulations and controls guiding public sector financial management, perceptions, allegations and evidence of payroll fraud and corruption persist in the processing, computation and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana. The African Business magazine perceive that, both government employees and individuals are

responsible for payroll fraud. Studies have also attributed corporate failures resulting from fraud and corruption to poor corporate governance measures, regulatory laxity and weak internal control systems (Samanhya et al., 2016).

Different industries exhibit different payroll risk (fraud) profile. It is noble to try to stop fraud, but the reality is that it will always be present although much can be done to limit its effect (Kelly & Deklepper, 2016). In this respect various efforts that could be explored to combat waste, fraud, and abuse in the Cap 30 pension payment include the following:

Special examiners should be appointed to conduct forensic investigation into cases of fraud as a way of combating the crime. Additionally, a special law court should be established to prosecute persons who committed fraud in pension matters expeditiously. The law court should implement the sanctions proscribed by law against fraudsters. These could be done through policy reform as it was done in the U. S. state policy reform on July 14, 1862 (12 Statutes at Large, 566).

An effective internal control framework is recognized by researchers and practitioners as a tool to check business failures (Aledejebi, 2017; Mafiana, 2013), promote best business practice (Frazer, 2012), support in achieving corporate goals and objectives, protect assets, promote excellent administration, help in authenticating transactions and minimizing exposure to unexpected events (Cambel & Hartcher, 2010). Adedokum et al. (2016) noted that effective internal audit functioning is essential to the success of an organization. Internal audit adds great value to fraud prevention and detection by auditing with a top-down analysis of the total payroll cost to provide the

assurance about the effectiveness of the controls around the crucial risk (Kelly & Deklepper, 2016). Therefore, it is critical to strength the Internal Audit Unit of the national treasury by equipping them with the needed tools and motivation to make them more effective to provide the needed quality assurance.

Risk management, traditional external auditing and receiving anonymous tips through reporting hotlines improve detection and reduction of losses through fraudulent practices (Association of Certified Fraud Examiners, 2016). Whistleblower protection and tips hotlines provide access to information for effective fraud detection. A third-party 24/7 call centers and anonymous, two-way dialog and web/test should be utilized as a tool for fraud prevention (Pattison, 2017). These measures could be replicated in the Cap 30 pension payment as a means of curbing pension fraud.

It is noted that a manual payroll system that relies on excel spread sheet is susceptible to payroll fraud. Ways by which fraud could be prevented and detected will be by the use of automated payroll software that tend to reduce human intervention in payroll processing to the barest minimum (The African Business Magazine, 2017). The Cap 30 pension payment should benefit from full automation to reduce pension fraud.

The decentralization of the Cap 30 pension payment to regional levels instead of the centralized payment system practiced at the national treasury could go a long way to reduce the long payment processes to reduce delays and fraud. The contradiction between the implementors and the beneficiaries where beneficiaries claim that they offer inducement and the implementors denied existence of inducement should be further



investigated. Finally, the evidence of greed as a reason for fraud committal should be further explored by future researchers.

### **Implication**

In the presence of regulations, controls, reforms and interventions, the actions of many public workers result in a huge loss of financial resources meant for national developmental agendas aimed at improving the living standards of the citizenry. It further creates unnecessary suffering and unemployment for the low and middle-class citizens (Abdullahi & Mansor, 2015) while qualified youth roam the streets in a desperate search for white collar jobs (Toakodi & Assi, 2016).

The Cap 30 pensions scheme provides for the pensions, gratuities and other allowances to officers in the public service of the government of Ghana. The scheme serves as a reward from the government to public servants after unblemished and loyal service. Fraud in Cap 30 pension payment has negative impact on governments, administrators and beneficiaries. This study has a social change implication for governments, public administrators, policy makers, framers of the law, auditors and pension beneficiaries.

The study has drawn the attention of public administrators, the general public and government to the factors that contribute to fraud in Cap 30 pension payments. The study has further drawn the attention of internal auditors, external auditors and accountants to weaknesses in the internal controls in order to strengthen the internal control by removing the hindrance to the strict application of the controls. It has drawn the attention of government, policy makers and management to the need for policy reforms.

Again, it has drawn the attention of the administrators of justices to appropriate sanctions that can deter individuals from perpetuating pension fraud. This study has addressed the gap in literature on the impact of internal controls on fraud in Cap 30 pension scheme and provided the knowledge to support future research works. The study has further provided evidence to support the concept of the Fraud Triangle Theory and the Diamond Fraud Theory, that individuals commit fraud based on individuals motive of pressure and ego. It has also set the pace for future research on the greed motivation for fraud.

The findings of this study support the experiences, perceptions and meanings that the participants attach to internal control and fraud issues in the Cap 30 pension payment. The study findings again support empirical studies on crime, fraud and corruption that crime is with us (Biegelham & Bartow, 2012; Farrington, 2017), is industry-wide and global (Schillermann, 2018). For example, as far back as 1886 impostors were prosecuted in the U.S. for pension fraud (Prechtel-Kluskens, 2016). More recent cases of fraud such as Enron, WorldCom, Global Crossing and Tyco, are among the most prominent companies who have suffered devastating impact of fraud (Abdullahi & Mansor, 2015).

The study suggests that considering the negative impact of fraud on society, future studies in the Cap 30 pension scheme should assess the fiscal impact of pension fraud on the economy of Ghana and the effect on the lifestyle of the beneficiaries. Further, future studies could investigate the actual perpetrators of fraud in the Cap 30 pension payments and the mechanism used.

## **Conclusion**

The study findings support the perceptions, allegations and provided evidences that fraud and corrupt practices persist in the processing, computation and payment of Cap 30 pension gratuities and allowances at the national treasury in Ghana to the extent that unqualified persons benefit from the Cap 30 pension scheme meant to be a reward from the government to public servants after unblemished and loyal service. The fraud occurs at the presence of internal control because it is bedeviled with cumbersome payment processes, outdated laws, lack of the knowledge of the laws by officers, many scattered legislations and administrative instructions, inducement, collusion, lack of motivation to officers, falsification of documents and signatories. Fraud is perpetuated by government employees in connivance with other individuals.

The greed, pressure and ego motives for fraud provide the managers of Cap 30 pension, the tools to help discover potential employees who might commit fraud in order to put in place appropriate internal control measures to prevent, detect and minimize fraud occurrences. There is critical need for policy reforms to tackle the factors that contribute to the prevalence of fraud. The law courts should apply the maximum sanctions to deter fraud offenders.

The study had the limitation of biases and influences at all the stages of interaction with participants. Again, the study was limited to impact of internal controls on fraud in the Cap 30 pension payment at the national treasury in Ghana and did not cover other areas of the Cap 30 pension scheme or other pension schemes operated Ghana. Further, the possibility of breaches of confidentiality to participants' information

and protection against unforeseeable professional, social, economic, psychological and physical risks cannot be ruled out.

The study recommended the use of automated payroll software that tend to reduce human intervention in the Cap 30 pension payment. It also recommended decentralization of the Cap 30 pension payment to regional levels instead of the centralized payment. It further recommended the investigation of the contradiction between the implementors and the beneficiaries where beneficiaries claim that they offer inducement and the implementors denied existence of inducement. The evidence of greed as a reason for fraud committal should be further investigated by future researchers.

Finally, the management of the national treasury and agencies should make available to staff the report of this study through seminars and conferences to sensitize them of the challenges of Cap 30 pension payment and the measures to reduce and minimize the prevalence of fraud to safe public funds for developmental agendas.

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## Appendix A: Interview Questions for Staff (Set A)

1. What is your understanding of pension fraud?
2. What are the factors accounting for pension fraud?
3. What is the nature of approval and authorization relating to pension processing and payment in your organization?
4. What are the activities which relates to approval and authorization of pension payment?
5. What is your understanding of segregation of duties with regards to pension payment?
6. What are some of activities which relates to segregation of duties?
7. What is your understanding of the legal framework relating to CAP 30 Pensions?
8. What is the extent of application of the legal framework in issues relating to Cap 30 pension payment?
9. Do you have adequate personnel to manage pension payments in your organization?
10. What are the skills and competencies needed to ensure that personnel deliver effectively on their responsibilities?
11. How does external power interference affect the effectiveness of pension payment?
12. What is the extent of inducement in issues relating to pension payment?
13. What role does motivation play in pension fraud?

14. What factors inhibit the effective application of internal controls in the payment of Cap 30 pensions?
15. What measures in opinion should be put in place to reduce payroll fraud?

## Appendix B: Interview Questions for Executives (Set B)

1. What do you understand by pension fraud?
2. What are the things that can make it easy for someone to perpetuate pension fraud?
3. To what extent does the Cap 30 pension Law assist you to make your pension claims?
4. How will you describe the Services provided by the National Treasury to the pensioners?
5. How often do you have to call on higher authority for assistance before your claims are paid?
6. How often do individual pensioners have to show appreciation to Officers that process your claims before your claims are paid?
7. What reforms will you suggest to authorities to improve on the systems of payment to facilitate the payment of pension claims?
8. What do you think are the reasons for the people to perpetuate fraud?
9. What sanctions will you suggest to authorities for those who perpetuate pension fraud?