

Corruption in Educating Accounting and Finance Students as Root to Financial Crimes in Africa

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Abstract

This paper examines the corrupt practices that are noticeable in the African tertiary educational institutions offering accounting and finance programmes, with a view to ascertaining how the identified stakeholders to the African education sector are involved in the corruption that breeds financial crimes in the African continent and the role they could play in combating the menace. Being a literature review type, the paper reviews the challenges of corruption in Africa, in general, and the higher education sector, in particular; the various dimensions of corruption in the education sector; and the role expected to be played by the stakeholders in the sector for a successful fight against corruption and avoidance of financial crimes in the African continent and beyond. It is the conclusion of the paper that all the identified stakeholders- teachers, students, parents, community and the government- are involved in the corrupt practices that are skewed to the education sector, and that each of the five stakeholders has a role to play in combating it for the production of ethical accountants and financial experts that would build financial crime-free African economies. It is recommended that governments of the countries in Africa, being the most powerful of all the stakeholders, should exercise the powers available to them in implementing appropriate preventive measures against corruption in the course of educating accounting and finance students, and in taking appropriate disciplinary measures against any teacher/lecturer or school/university administrator found to be corrupt, if the continent is to make any headway in producing ethically sound world class accountants and financial experts.

Keywords: Corruption, Stakeholders, Financial Crimes, Corrupt Practices, Education Sector, Accountants

Introduction

In the educational system of most countries in Africa, it is at the secondary school level that the disciplines of Accounting and, to some extent Finance, are introduced to students. Many African students of Accounting and Finance are introduced to the disciplines at the tertiary level (University, Polytechnic or College of Education). Many others would only start appreciating Accounting and Finance education at the professional level, after passing through tertiary level of education with background in other disciplines.

Educating prospective accountants and financial experts in Africa is not an easy task, especially if the education is aimed at producing accountants and finance experts that could meet prevailing global challenges. This is due to the too many corrupt practices surrounding the educational system in the continent. Combating these corrupt practices is a responsibility that should be discharged by the governments of the African countries and other stakeholders, if the continent is to be in a position to produce ethically sound accountants and finance experts that could fight against financial crimes and move their nations forward.

The general lack of commitment to the ideals of honesty, transparency, prudence, accountability, and integrity in the appropriation of public funds and assets has become a plague that hinders the development of the African continent. Unless there is a deliberate determination on the parts of the leaders, operators, regulators and the general public to stamp out corruption from the educational sector, the continent may not be able to produce the type of accountants and finance experts that could squarely face the prevailing global challenges and ensure sustainable development of the African countries.

The prevailing global challenges to accountants and finance experts in Africa are: the unprecedented financial and economic crisis that hit the African economy, and the world economy as a whole; the threat of information technology to the traditional works of an accountant; the wealth creation and job creation challenges in the wake of dwindling economic fortunes; and the demonstration of ethical responsibility in a globe that is characterized by high degree of financial crimes. The African accountant or finance expert could only surmount courage and squarely face these challenges if he/she is trained in an educational system that is devoid of corrupt practices.

Corruption is described as an act of evil or wrong doing for the purpose of money-making (Michael & James, 1991). This shows the rush for money-making as the basic cause of corruption. Rossouw (1999) defined corruption as inducement by improper means to violate one's duty towards one's principal resulting in harm to the interest of another party and in financial benefit for the perpetrator. In other words, corruption is said to have taken place when there is aberration in the way of doing things normally, or when there is a show of irresponsibility in discharging assigned duties.

In public affairs, corruption includes embezzlement of public funds, theft, bribery or any attempt to steal or unlawfully obtain or misuse any asset or power. It is simply about misuse or abuse of power for personal gain. Where corruption is endemic, the possibility for any serious positive development is very minimal, no matter how massive the availability of funds would be. In the African educational sector, at all levels, effective training of prospective accountant and finance expert could not be achieved mainly because of too many instances of misuse of power for gaining personal benefit from the educational system.

Education sector development is very essential for the achievement of sustainable national development, defined by the World Commission on Environment and Development (1987) as "meeting the needs of the present generation without compromising the needs of the future generations". The educational development of a country is what determines the level of its

political, social and economic development. It also signifies the level of human capital development attained by an economy, and the Jakarta Declaration has resolved that human capital constitutes 64% of the wealth of a nation (Iyanda, 2001). Natural capital constitutes 20%, while physical capital constitutes 16%!

Corruption is a very serious obstacle to educational development of any society, especially in the area of educating prospective accountants and finance experts to meet prevailing global challenges. Appropriate frontal attacks must be launched against it, by all stakeholders in the African continent to achieve the objective of sustainable educational development and to deal with financial crimes and other criminal practices in the continent. The main stakeholders that have big roles to play in the fight against corruption in the continent's educational sector are the students, their parents/guardians, the lecturers/teachers, the societies/communities and, above all, the governments.

This paper is a critical analysis of the role of students, lecturers, parents, societies and governments in combating corruption in the educational sector of the countries in Africa, with a view to showing how each could assist in having the enabling schooling environment for the education of prospective accountants and finance experts that could squarely face the prevailing global challenges, including fighting against global financial crimes. The rest of the presentation is in four sections. Section 2 is a review on the concept of corruption; Section 3 discusses the dimensions/manifestations of corruption in the African tertiary educational institutions; Section 4 examines the roles of all the identified stakeholders to the educational sector in combating corruption; and Section 5 concludes the paper and recommends a solution.

The Concept and Challenges of Corruption in Africa

Corruption in the African continent has become the greatest challenge to leaders and citizens, threatening to undermine the quality of products of educational institutions at all levels, and even the effectiveness of governmental financial management. It is also a threat to both economic development and the process of establishing an enduring self-rule in the continent. The widespread corruption in the African continent has historical roots that African scholars and practitioners should critically reflect on if they are to succeed in offering concrete ways of controlling and aggressively combating it.

Scholars like Callaghy (1986); Nukunya (1992); Groenendijk (1997); Ruzindana (1998); Waliggo (1999); Osei (1999); Rossouw (1999) traced the root causes of corruption on the African continent to: prevalence of dictatorial rules (including civilian dictatorship), monetized or materialised economies, poor economic and educational empowerment of the citizenry, the "politics of the belly", making the public sector as the "prime mover" of economic development and the absence of national ethical and moral values and true patriotism. Appropriate measures, no matter how bitter, have to be adopted to off root these causes of corruption, if African countries are really serious about the fight against corruption.

There are many dimensions of corruption in the African continent, which need stringent measures in practice for effective prevention and control. Auyo (1998) highlights some of them to include: abuse of power; ill-treatment of subordinates and indecent treatment of people's needs; self-award of contract; malicious withdrawal or 'carpeting' of personnel files; unnecessary delay of actions on certain demands; fraudulent distortion of facts and figures; nepotism; embezzlement and other financial misappropriation; ghost worker systems; 10% syndrome; transfer of public funds to private accounts; over-invoicing; over-pricing of contracts; and arson, usually to cover-up corrupt practices. These 14 dimensions of corrupt

practices are not restricted to the African public sector financial managers; most of them are perpetrated even in the educational sector.

Looking at the Nigerian peculiarities, Dandago (1997) identifies five causes of corruption in the country's public service as follows: [i] economic factors; [ii] political factors; [iii] socio-cultural factors; [iv] soft-punishment; and [v] poor accountability. It is clear that the poor salary and condition of service of almost all public servants, including those in the educational sector, cannot keep pace with the inflationary trend in the country, which erodes the purchasing power of the Naira. It is also clear that the process of getting power in Nigeria is either by the force of gun or the force of Naira (the country's currency) and that social values in Nigeria are obviously related to wealth accumulation, and this leads to widespread moral decadence.

Traditional chieftaincy titles and memberships of boards of government parastatals are only for the 'influential' individuals in the society who have 'made it' economically or politically. Most of those people 'made it' through enriching themselves fraudulently, but enjoy public respect and accolade. The most annoying thing is that honest and dedicated public servants, who have not accumulated dirty wealth, do not command much respect from the government and the society because they are regarded as paupers! These societal attitudes serve as encouragement to some new-breed public servants, including school teachers/lecturers, to engage in corrupt and fraudulent practices.

In many cases, recommendations of panels, commissions or committees of inquiry into corrupt practices are not being implemented. In some cases, the penalties meted out to the corrupt officers are not commensurate with the gravity of their offences. These soft penalties and, sometimes, total absence of punishment against confirmed corrupt officers encourage like-minded public servants to follow their footsteps.

If public servants, at all levels, are to sincerely declare their wealth before and after holding offices, corrupt practices might be eradicated or reduced to the barest minimum level. Again, those holding positions of authority are expected to explain to the public in general how they discharge the responsibilities entrusted on them. This is not the case in Nigeria because of too many corrupt practices that would be exposed with such culture of transparency and accountability in place.

When a past president of Nigeria, Chief Olusegun Obasanjo, was sworn-in in 1999, he promised to make the fight against corruption a major focus of his administration. As part of this commitment, he requested the Federal Ministry of Finance to sponsor a governance and corruption survey. Borrowing from a methodology successfully applied in many countries around the world, the study consisted of the application of three standard complementary survey instruments (households, enterprises and public officials) to assess issues associated with government service delivery and related corrupt practices (overall Summary Report, 2003).

Having assessed the gravity of corruption in the country and found it to be distinctive of any move towards sustainable national development, the study calls for a frontal assault on corruption and the introduction of transparency and accountability in government. It calls for the citizens, at every socio-economic level, to come together in opposition to corruption and in support of needed reforms, voicing their opinions persistently, until their collective call for action is heeded.

The sixth purpose of the survey study was to provide the impetus to engage in a national dialogue about corruption, thereby focusing attention on the issue and creating windows of opportunity to pursue targeted reforms. The intent of the study, however, was to assist the

government of Nigeria in developing effective accountability/anti-corruption strategies. One means of sincerely tackling corruption in the African continent is to effectively involve the citizenry in the fight; encouraging them to serve as whistleblowers!

Dimensions of Corruption in The Education Sector

All 14 dimensions of corruption identified in Section 2 of this paper could be perpetrated, in one way or another, in the African educational sector by those that have the power to abuse. This section highlights the corrupt practices that are usually skewed to the educational institutions in Africa. These corrupt practices are obstacles towards continuous production of high quality accountants and finance experts that could deal with financial crime in the African continent and beyond. These corrupt practices could be analyzed following the stages involved in admitting a student up to his/her graduation in tertiary educational institution in a typical African country. The stages include admission, registration/coordination, lectures, examinations, marking and grading, results release and verification, result compilation, and graduation.

Corrupt practices at the Point of Admission

There have been cases, in the higher educational institutions in Africa, suggesting that some lecturers and supporting staff take undue advantage of the admission season to make money, other material favors and sexual gratification from unsuspecting applicants and their parents. They collect money and other material favors, especially from parents, and sexual satisfaction from female applicants. These corrupt practices are perpetrated by officers/lecturers that have any power to exercise at the point of admission of candidates into their institutions, as against the laid down rules and regulations for the admission exercise. When admission is done into an accounting or finance programme that way, there is the likelihood of getting in substandard candidates who might not be able to cope with the rigor of the programme, but would want to graduate with good result, hence resorting to the use of any available corrupt means to scale through.

This dimension of corruption opens the gate to many other corrupt practices that are perpetrated in the African educational sector, and the infected accounting or finance students might carry it over to the postgraduate or professional level after graduation from University or Polytechnic!

Corrupt Practices at the Point of Registration/Coordination

Level Coordinators/Class Masters or Registration Officers wield enormous powers emanating from the near-absolute and exclusive knowledge they have about the problems of their students. It is practically impossible (or extremely difficult) to track down every bit of dealing that Level Coordinators/Class Masters undertake with their students. Although Level Coordinators/Class Masters may not use their positions to expressly harm a student, they can take advantage of students with problems that are willing to play the dirty game with them. Some Level Coordinators/Class Masters can criminally alter students' records in exchange for money, materials, sexual intercourse or due to certain parochial considerations.

This dimension of corruption is a clear expression of misuse of power and abuse of trust on the part of any lecturer or supporting staff assigned the responsibility of students' coordination. This corrupt practice is very harmful, not only to the educational system but, to the African economy as a whole, especially as we look at the enormous responsibilities to be

discharged by a prospective accountants and finance experts infected with this dimension of corruption. They are bound to be financial criminals!

Corrupt Practices during Lectures

It is not uncommon to find some lecturers avoiding their classes for a greater part of the semester or the whole of the session in some tertiary educational institutions in the African continent, compensating that absence with lecture notes prepared for the class. Some of the lecture notes might be too old to catch up with recent developments in the field, but the students might be forced to buy them at exorbitant prices! Some lecturers might not even prepare the lecturer notes for the students, but would appear in the class some few weeks or days to the examinations and give them some talks and assignments, thereby bringing to an end the lectures for the semester.

This dimension of corruption is very criminal, since the lecturers involved are paid their salaries fully, but they contribute towards producing half-baked products to the African economy and beyond.

Corrupt Practices during Examinations

There are certain corrupt practices perpetrated by some lecturers, in some African tertiary educational institutions, during examinations for the usual reasons: money; materials; sexual intercourse; or due to certain parochial considerations. They could take the form of looking the other way when students cheat during examinations or violate any rule/regulation on the examination. These nefarious practices could also take the form of connivance between the lecturer and a bright student to sit for the examinations on behalf of another student. Apart from being criminal, this is the height of immorality and degeneration by the “powers that be” in some higher educational institutions in the African continent. It is a sad practice akin to a military/police man renting guns to armed robbers or a medical doctor poisoning his/her patient. This practice epitomizes professional collapse and decay in the education sector.

This dimension of corruption suggests that there is a big loop hole in the recruitment process of teachers/lecturers into the higher educational institutions where they find themselves. People of the character that would give room for any dimension of examination malpractice have no business being in the teaching profession, and they are not qualified for any position of trust.

Corrupt Practices at the Point of Marking and Grading

When it comes to marking examination scripts and grading of students in a course, the lecturer/teacher is under a serious credibility test, as he/she is monitored only by his/her Creator to see whether or not he/she would be a just and fair judge. It is at this point that corrupt lecturers/teachers award marks to students that don't deserve the marks, due to some gratifications, or show stinginess in the marks award against students that fail to dance to their tune. At the end of the performance evaluation, the mark sheets those corrupt lecturers would present will not be a “true and fair” reflection of the actual performance of the class. It is unfortunate that there are no reliable and transparent methods of checks and balances regarding fair and objective marking of students' scripts in some of the tertiary educational institutions in the African continent.

This dimension of corruption is the main cause of poor quality products some higher educational institutions produce to the African economy and beyond. These products are those to be refined further by accountancy or finance professional bodies in Africa to produce

accountants or finance experts that are expected to squarely meet the prevailing global challenge of dealing with financial crimes!

Corrupt Practices in Results Verification

There are many reasons why students of higher educational institutions in the African continent would want to verify their results of various examinations. Students may be reported absent for an examination they sat for; there could be missing scripts after an examination has been conducted; there could be inaccurate recording of Continuous Assessment (C.A.) or examination score; and many other human and non-human errors. There are allegations that some lecturers/teachers deliberately ask the students they want to favor not to sit for their examinations, not to hand over their scripts after the examinations, but to ensure that their names are on the examinations attendance list. If a student succeeds in doing any of these, a case for results verification is established. It is here that the lecturer/teacher gives the student whatever score he wishes for the usual reasons: money; materials; sexual intercourse; or due to certain parochial considerations.

This dimension of corruption is caused mainly by poor records keeping and poor coordination of the levels/classes in the system. Due to this, students do not get their statements of result regularly and, so, they don't have evidence to show that they have passed the course on which result/script is claimed to be missing. The student would then be subjected to one form of manipulation or another to ensure that money, material or sexual intercourse is obtained!

Corrupt Practices in Result Compilation

Results compilation is a very difficult undertaking that is time-consuming, energy sapping and a source of frustration to those involved. It is usually a bad season to honest and sincere Level Coordinators/Class Masters! Some lecturers take advantage of the heat of the moment and the untidy situation to perpetrate malpractice in the form of altering students' scores and even cooking figures. It may also involve gross malpractice during Cumulative Grade Point Average (CGPA) computation and Degree Classification to the advantage of favored students. Since scrutiny at Departmental level is difficult and with pressure from Faculties, Senate/Academic Board and the students themselves, whatever personal interest is built by a corrupt lecturer may not be detected. Malpractices could be perpetrated at this level, at high bidders' prices!

This corrupt practice would not allow true and fair classification of the degree, diploma or certificate to be awarded to the students by the educational institutions, thereby misleading the employers of labor about the capacity of the products.

The Role of Stakeholders in The African Education Sector

To review the challenges of educating prospective accountants and finance experts to meet the prevailing global challenges of fighting financial crimes, we need to appreciate the contribution of the big stakeholders to the educational sector in Africa in the perpetration of corruption and the role they should play in combating it. These stakeholders are mainly: lecturers, students, parents/guardians, communities/societies, and governments.

The Role of Lecturers/Teachers

Most of the issues raised in 3.1 to 3.7 involve the lecturers/teachers, serving as course facilitators, internal examiners, level coordinators, registration officers, admission officers, etc. Some corrupt lecturers/teachers perpetrate those corrupt practices, misusing the power

and trust given to them by relevant authorities. If all lecturers/teachers would be corrupt-free, as expected of them, it would be very unlikely to have those dimensions of corruption perpetrated in the continent's Education sector. Lecturers/teachers, therefore, hold the ace for the complete elimination of corruption in the education sector for the production of ethically sound products.

The causes of corruption highlighted in section 2 of the paper should be addressed, by relevant authorities to ensure that the temptation of any dimension of corrupt practice is removed from the minds of the morally weak lecturers/teachers and school administrators in the continent's education sector.

The Role of Students

The students are central to the dimensions of corruption discussed in section 3, based on the saying that "it takes two to tango". Many of them encourage the perpetration of the corrupt practices in most cases; they lobby for their lecturers and supporting staff to favor them in return for something. Some of them are too weak that they cannot pass examination on merit or get the required grade on fair assessment and, so, they have to resort to fraudulent means to get what they want. Some of the corrupt students cheat in the examination hall through importation of relevant written material or copying from fellow students, especially when invigilation is weak. These are just few examples of the ways through which students are involved in the perpetration of corruption in the education sector of the African continent.

They might be weak as they relate with their lecturers/teachers who have something to determine on them, but the system in all the higher educational institutions in the continent has made adequate provisions to protect students against any dimension of victimization. They are expected to expose lecturers/teachers or supporting staff found to be exploitative in their relationship with the students. In many cases the students might have tangible evidence against a corrupt lecturer/teacher, but they might be afraid to tender the evidence for justice to be done as those cases are being considered by the relevant committees, especially disciplinary committee!

The Role of the Parents/Guardians

The parents aid corruption in the continent's higher education sector, mainly at the point of admission and at the point of graduation. Some parents are very desperate to get their children into the higher institution and programme of their choice, even if the children are not qualified. They might entice a lecturer, serving as admission officer, Head of department, or Dean of a Faculty with some gratification to get the admission for their children. As the lecturer succumbs to the gratification, he might be so corrupt that he would be expecting same from other seekers, and he might go to the extent of trading with the admission places, using some touts!

At the point of graduation, some corrupt parents could be seen moving around the offices and houses of residence of lecturers/teachers serving as level coordinators/class masters for their children, trying to bribe them to recommend their children for graduation, even if they have failed some courses, or to manipulate the records of their children so that they could get the final grade of their choice. In view of the poor contentment in some of the level coordinators/class masters, the bribe might not have been declined! What a contribution to the education sector corruption by the parents/guardians!

If all parents/guardians are to allow lecturers and administrators in the African higher educational institutions to do their work without any show of self-interest, there is the hope

that corruption would be greatly minimized in the education sector. Again, those parents are expected to be part of the social audit service providers as they monitor the way the institutions are run, from some distance, and as they serve as “whistle blowers” against any dimension of corruption, not only in the education sector but, in the whole of the public sector in the continent.

The Role of the Communities/Societies

The larger African communities, made up of parents/guardians, community leaders, businessmen/women, prospective students, private and public sector employees, and other members of the communities, should play the watchdog role expected of them in checkmating the higher educational institutions in the African countries as they take care of their mandates. But members of these communities are reluctant to associate themselves with the educational institutions, in many respects, and they don't care to make any tangible positive contribution towards their development. Even where the “marriage of town and gown” is called for, members of the “town” would be seen avoiding the marriage! This suggests that the larger communities are apathetic about the happenings in the educational institutions, even though some informed members of the communities might be using the corruption information available to them in generalizing castigations on all those that are in the education sector.

The catchment area communities to the higher educational institutions in the Africa should be up to their responsibilities of avoiding any act tantamount to corrupting those in the educational institutions, and checkmating the management and staff of the institutions that might be fraudulent in the discharge of their duties. They should also make efforts to own community Universities, polytechnics, Colleges of Education, etc to compete with government-owned institutions which might appear too difficult for them to control.

The Role of the Government

This is the overall culprit in the charge against the nation's educational institutions on allegation of corruption, simply because the government (Federal, Regional or State) owns the institutions, design policy framework for them, employ and pay all the staff (academic and non-academic), provide all the funding needed to run their affairs and take pride of the outputs from the institutions. The government here is inclusive of the institutions' management which directly runs their affairs on behalf of the government.

If lecturers are corrupt, government is to blame for the failure to develop effective recruitment system that would ensure the employment of people of high integrity into the educational system or for the failure to put in place very good punitive measures against any act of irresponsibility in the system. If parents/guardians are corrupt and corrupting the system on admission or graduation of their wards, government is to blame for the artificial scarcity in the admission spaces, for the emphasis on paper qualification, or for tolerating the givers of gratification, whoever they might be.

Policy inconsistency in the education sector is an invitation to corrupt practices. Too many policies have been designed and abandoned by various governments at both the central and regional levels in the African continent. Too many chief executives to the educational sector have been appointed and removed after a short while, coming and going with one strategy to educational development or another. In Nigeria, for example, eleven different ministers were appointment at various times to head the federal ministry of education in eleven years (1999-2010)! This is allowing for monumental corruption at the ministerial level, which is

bound to trickle down to the subordinate educational institutions, and down to the products of the institutions.

One major role expected of the African governments to play is to ensure policy consistency in the education sector. The governments should ensure effective continuity in the implementation of right policy on education and that the educational institutions should be adequately funded in line with the UNESCO minimum standard that: at least 26% of generated revenue of a developing economy should be voted to education. African governments should be seriously concerned about the caliber of people being employed into the higher educational institutions as lecturers/teachers.

Conclusion and Recommendations

It is the conclusion of this paper that the African governments hold the ace for combating corruption in the continent's education sector, in view of the fact that the power for taking both preventive and curative measures against corruption lies in their hands. Since prevention is far better than cure, especially on the issue of corruption, government's failure to exercise its power of taking preventive measures against corrupt practices in the education sector is the main cause of corruption in the sector. Again, government's failure to exercise its power of taking effective curative measures against the occurrences of corruption is the main encouragement for its continuity in the sector!

Financial crimes in the African continent take their root from the poor training some accounting and finance students, as well as other students, receive due to the corruption in the education sector in the continent. To tame the tide of financial crimes in the continent and beyond, appropriate measures have to be taken by the most powerful stakeholder-the government- in dealing with the corruption in the sector.

On the side of the accountancy profession, Accountancy and finance professional bodies in the African continent should adopt a more practical way of solving the problem they face in refining the products of their countries' educational institutions, many of whom are corruption infected, to produce accountants and finance experts that are expected to fight financial crimes across the African continent and beyond. One way of overcoming the problem is for each of the professional bodies to obtain license to establish a University that could serve as a model to other higher educational institutions in its country, at least in the area of accounting and finance education and other management science courses. The University should be set up in line with the criteria used in rating best universities in the world. Another way is for each accountancy or finance professional body to set up an Academy of Education, which could start training ethically sound prospective accountants and finance experts from the nursery/primary school level up to the University level. The Academy may have campuses in different parts of the country and beyond. The University or Academy should not be restricted to the wards of members of the professional bodies. Universality in students' enrolment and staffing is an important criterion in rating best universities in the world.

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