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RESEARCH TOPIC: AN INVESTIGATION INTO FRAUD DETECTION AND PREVENTION. A CASE STUDY OF ACTION AID

ZIMBABWE

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An Investigation into fraud detection and prevention. A case study of Action Aid Zimbabwe.

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DEDICATION

I dedicate this project to my parents and my loving partner, Wisdom through their everyday help inspiration as I pursued this course. I would not have made it without their encouragement as well as financial support and understanding during my period of study.

ABSTRACT

This research carried out an investigation of the fraud prevention and detection techniques at Action Aid Zimbabwe. The main objectives of the study were to identify fraud detection techniques and to analyse the effectiveness of fraud detection and prevention techniques used in the organisation. Descriptive survey design was used, and data was collected from employees of Action Aid Zimbabwe. Primary data was collected using questionnaires and semi-structured interviews which were administered to Action Aid Zimbabwe employees. Research findings indicate that the main prevention methods used in Action Aid include internal, external audits, internal control, anti-fraud trainings and policies, job rotations and anti-fraud trainings. Majority of the respondents are aware of fraud occurrence and reporting channels. However, from the findings, respondents do not have regular fraud detection and prevention trainings. External audits, internal controls and reporting channels according to the study findings are the most effective methods of fraud control and fraud detection. It is therefore concluded that fraud occurrence is imminent in NGOs and awareness of fraud prevention and detection is present. It is recommended that NGOs increase awareness of fraud detection and control through regular trainings and strengthening awareness of policies in the organisation. It is also recommended that individuals avoid fraud at all means since it has serious implications to not only the organisation but also the nation at large.

Key words   NGOs   Fraud   Prevention   Detection

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CHAPTER I

BACKGROUND AND INTRODUCTION

1.1 Introduction

The study aims at investigating ways of identifying and preventing fraud in non-governmental organisations and how fraud can be uncovered or detected in these organisations. This is important since it helps prevent leakages and losses in assets. This chapter sets the background as well as the problem statement. It further states the objectives of the study together with the research questions and a thorough justification for undertaking the research.

1.2 Background to the study

Non-governmental organisations, also called civil societies are organized at community, national and international levels to serve a social or political goal such as humanitarian or environmental causes. Zimbabwe in particular receives aid from a number of NGOs like Action Aid International Zimbabwe (AAIZ) and World Vision which is used in humanitarian aid projects such as livelihoods, health and sanitation as well as child care among other areas (Siavhundu, 2020). NGOs play a fundamental role in development of nations changing lives through different humanitarian targeted programming. The country has a number of reported fraudulent activities casting a negative outlook rendering the country a red zone for investment as well as business operationalisation (Mawanza, 2014). This is also in a period were most African countries have fraud on the downturn raising a very big spectre on the foreign direct investment and development funds inflow.

Fraud has never been such a serious threat to the global financial system as it is at present due to the increasing number of factors that determine the occurrence of fraud, such as the globalization of financial flows and markets, internet usage, conscious

corporate bankruptcies, merging and division of companies, constantly growing competition, political and economic factors in other countries (Mackevičius & Giriūnas, 2013). The Zimbabwean context is hard hit by fraudulent activities especially in the NGO sector where a lot of money is injected in the country for humanitarian work. The Zimbabwean economy is worsening because of droughts and dry seasons. This increases desperation and pressure amongst many to make ends meet as well as to make the most whilst they work in NGOs, leading many into fraudulent activities. Tension building from the economy and the overall difficulty in the nation is top among the reasons why extortion is submitted in the NGO area coupled along with legitimization in the area.

The COVID-19 pandemic which has caused some dwindling of foreign development ear marked funds has created a lot of restructurings, lay-offs, downsizing in many organisations including NGOs. These activities leads to creations of many loopholes, leading to failure of internal control to capture fraud as well as governing its occurrence (Mackevičius & Giriūnas, 2013). Personal pressure emanating from the heat caused by the economy which makes it difficult to make ends meet might be one huge factor contributing to some indulging into fraud activities. Some might indulge because there is a huge opening in terms of vulnerability of the security systems as well as absence of tight prevention strategies within the organisation. (Mwanza, 2014).

1.3   Statement to the problem

There is a problem in the NGO sector of increased rate of fraud, corruption, and mismanagement of resources by the staff or the NGO's partners for their own benefit and the stakeholders are not able to uncover or detect and prevent fraudulent acts. This is happening because of our bad economy which has led to poverty in many people and, also the fraudulent acts are affecting the beneficiaries and the organisations as its aim and objective will have been ruined. Transparency international, a worldwide development that screens treacheries of defilement through advancing transparency has positioned Zimbabwe's system one position low in worldwide corruption index, which means that there is a lethargic reduction in defilement in the country.

Corruption in Zimbabwe has cut across the length and breadth of critical sectors to the Zimbabwean political economy. The country continues to score negatively on corruption indices such as the Corruption Perceptions Index (CPI). In 2019, Zimbabwe was ranked number 158 out of 180 countries assessed on the CPI with a low CPI score of 24. This low CPI score is indicative of high level of perceived corruption in the public sector (Transparency International Zimbabwe, 2019). There are many stories of funds that were swindled for example the case of the Cyclone Idai Donations reported where ministers were fingered in looting of the donations (Transparency International Zimbabwe, 2019). Misappropriation of resources has increased, and it affects the beneficiaries in a way that what they were supposed to have will be limited to a few individuals. This does not only affect the NGO sector and those who are supposed to benefit but it also affects the nation at large in terms of development as there will be very limited resources. It is therefore this background and problem statement that compelled me to study fraud detection and prevention in NGOs in Zimbabwe.

1.4 Research objectives

This section investigates the objectives of the study.

1.4.1 Overall Objective

To assess fraud detection and prevention in the NGO sector in Zimbabwe. Case study of Action Aid International Zimbabwe

1.4.2 Specific Objectives

- To identify fraud prevention and detection techniques by Action Aid International Zimbabwe
- To determine fraud prevention and detection awareness in Action Aid Zimbabwe
- To analyse the effectiveness of fraud detection and prevention in Action Aid International Zimbabwe (AAIZ)

1.5 Research questions

1. What are the fraud prevention and detection techniques in Action Aid Zimbabwe?

2. Is there fraud prevention and detection awareness in Action Aid Zimbabwe?

3. Are the fraud detection and prevention techniques effective in Action Aid Zimbabwe?

1.6   The significance of the study

To the university

The research could be used as a refence for further research on detection and prevention on fraud as well as assist with literature for theoretical framework.

To the government

The government can use this research to turn up with ways and solutions which may be implemented within the NGO sector to reduce fraud or have ways of dealing with those involved in fraud.

To the researcher

The study was beneficial to the researcher because it broadened their skill on the way to conduct research finding and gather solutions and ways on preventing unethical doings at the workplace. More so it enabled the researcher to fulfil the wants for the award of a degree in accountancy at Bindura university.

To the organisations

This study will help most NGOs to have a more insight of how fraud will damage their organisation as it will make donor have less confidence therefore being at risk of losing donors and damaging their reputation. It will also help lead to more discoveries of techniques that are more effective in prevention and detection of fraud.

1.7   Assumption of the study

This study assumes that fraud is the biggest challenge in the non-governmental organisation sector which and has negative impact in the funding of the organisation and to the nation at large.

1.8 Limitations

The first limitation was time, logistical and cost limitations. These limitations were overcoming by sampling in the research and the research was carried out at one NGO. the limitation of the study was time, there was less time in conducting the research. Another limitation of the study was the reluctance of the respondents to provide true information on fraud related issues, this was overcoming by providing a letter from the university as well as first approaching the management of the organisation for permission to carry out the research.

1.9 Delimitations

There are many issues surrounding fraud, factors influencing it and the importance of policy in many organisations. Regardless having a vast number of key areas that can be studied, this research only focused on fraud detection and prevention methods and their effectiveness as well as fraud awareness in the NGO sector in Zimbabwe. They are also many NGOs in Zimbabwe, but however due to logistical and time related limitations, the study was only carried out at Action Aid Zimbabwe an NGO in Zimbabwe.

1.10 Definition of terms

Fraud: fraud is an intentional act to deceive or cheat, for the purpose self-benefit. Merriam Webster defines fraud as international perversion of truth to induce another part with something of value or to surrender a legal right.

Fraud awareness training is to raise awareness of fraud threats and to increase resistance to those threats among employees. It equips employees with tools they need to defend organisations against common scams and fraud.

Red flag: are indications that fraud might be occurring. It gives attention to the areas that needs to be investigated but it does not show the existence of fraud.

Code of conduct; is a policy which shows how the employees should behave or act at the workplace.

Fraud control plan documents the organization's key fraud risks and current or planned strategies to counter fraud. It includes statement about the organisation's for fraud risk and its roles and responsibilities.

Fraud control policy is established to strengthen the risk awareness and knowledge and improve the internal control system for the prevention and detection of frauds.

Whistle blower: is someone who reports some wrongdoing seen at work. The wrongdoing disclosed must be in the public interest, for example if one notices a fraudulent act and reports it.

1.11 Chapter summary

This chapter focused on the background of the research, the research problem statement of the matter, main research questions, the objectives, significance of the study, limitations, assumptions, and delimitations of the study. This section of the research also contains the definition of key terms of the study.

CHAPTER II

LITERATURE REVIEW

2.1 Introduction

In this chapter, the researcher preserves the theoretical foundation for the study by providing relevant literature concerning fraud and prevention techniques of fraud within the non-governmental organisation sector. It goes through previous studies on the issue of fraud and after that the process of fraud risk management is presented in detail, with various concepts and discussion points arising then getting used to border the ultimate research model.

2.2 Fraud

Fraud is a deliberate act with the intention of obtaining an unauthorized benefit, either oneself or institution, by deception or suggesting falsely or withholding the truth or other unethical ways, which will be believed and relied upon by others. Munteanu et al (2016) also define fraud as the intentional act of distorting financial transactions. Understanding the motivation of fraudsters is essential because it helps with making strategies for prevention. Hollow (2014) rationalized that individuals that commit fraud always has a motive to commit the crime.

An individual may commit fraud because he or she will be feeling need to maybe because of financial stress and they will be thinking they will restore it before it has been noticed, or the pressures to meet deadlines may cause one to window dress numbers and make the look bigger than they are. However, research indicates that the larger number of people who commit fraud in non-governmental organisations are motivated by seeing an opportunity, that is, maybe someone notices that there is a flow of large amounts of money in an organisation which has a weak internal control and the risk of getting caught are low. One may also find an opportunity whereby he or she sees that there is little consequence for being caught.

Fraudulent acts may lead to a company's collapse if not detected early, this will also lead to employees losing their jobs. In the non-government organisation sector, fraud may cause the donors to lose interest and backing out in funding a certain project, this will intern make the company lose it support. Fraud also tarnishes the organisation's name and image. Agrawal et. al (1999), suggest that top management of firms that are investigated for fraud lose their jobs. Fraud scandals plausibly create incentives to change managers, in attempt to improve the firm's performance, recover lost reputational capital or limit the firm's exposure to liabilities that arise from the fraud. It is also possible that fraud also creates incentives to change the composition of the firm's board, to improve the external monitoring of managers or to rent new director's valuable reputational or political capital.

The non-governmental organisations are supported by the nobility of their causes, as well as their prestige, credibility, and respect for their values as an organisation. If they cannot sustain these elements, they face the loss of support that allows them to continue their work. Leaders and managers who think only of themselves at the expense of the organisation at large, living lavish lifestyles whilst the beneficiary lacks have caused an awareness of fraud in the accounting field to investigate and find way to prevent it from happening as it damages the organisation and it and makes the stakeholders lose confidence in them, hence withdrawing.

Non-governmental organisations rely on public trust which makes them have far more to lose if there are any fraudulent acts because the image includes strong ethics. Holfreter (2008) indicates that smaller organisations are found to be having more fraud losses compared to the larger companies. He also highlights that there is a relationship between improved controls and reduced fraud losses as it is a bit difficult to commit a fraud where there is an improved control system. Fraud can be reduced by strict controls of employing new workers and anonymous reporting.

2.3   Non-governmental organisation sector in Zimbabwe

Fraud is a very sensitive issue in non- governmental organisations in Zimbabwe. Taking measures and acting against fraud is necessary for the NGO's if they want to achieve accountability to their stakeholders and operational efficiency. However, adopting a very effective and transparent approach in dealing with fraud may involve short term risks to an organisation's reputation though it may be temporary. The numbers of non-

governmental organisations in Zimbabwe have grown over the last twenty-five years and the resources they use. The organisations have been so reluctant in talking about in the past years for the fear that it will lead to bad publicity, bad reputation, donors backing out therefore loss of funds. NGO's work across borders to reach and help people in need and that can raise concerns of fraud. The degree of confidentiality in superiors in their dealings can make transparency difficult to achieve and organisations at risk of fraud. For non-governmental organisations to see and make sure that their programmes are not vulnerable to fraud such as misappropriation of resources or funds and exploitation of beneficiary by staff or the organisation's partners.

Some non-governmental organisations have chosen to publicise any fraud cases they may come up with and the method and techniques they used to detect and deal with it and still they don't suffer any consequences for it, but others still believe that there are major in risks in doing so and many irreversible consequences. They fear that there will have bad publicity and they will lose investors, private and public donors because their credibility would have been undermined.

In Zimbabwe, Amnesty International a non-governmental organisation shut down its country offices in 2019 because of fraud which was exposed in a forensic audit the previous year. It was said the act of fraud was done by the staff of which they abused the donor funds and there was a misconduct involving millions of dollars. When the international board of the organisation found out about the fraud by the individuals of the company, they assured that there were going to be urgent financial risk management measures and anti-fraud and corruption procedures will be adhered to. They also decided of taking extraordinary measures to protect its reputation, operation of the movement and integrity. Amnesty Zimbabwe is one of the many organisations in Zimbabwe to be involved in the abuse of donor funds. In the previous years there were bans by the USAid of funds to non-governmental organisations in Zimbabwe which included Zimbabwe human rights association and counselling service unit because of gross financial mismanagement.

2.3.1   Inherent fraud facing non-governmental organisations.
Majority of the non-governmental organisations and its staff are dedicated to giving aid to the needy but also there are some people who see government money or money

donated as an opportunity or a chance for self-interested behaviour and this is the presumption of moral authority. Even though the people working in non-governmental organisations are supposed to be good and have strong ethical values, there are some staff and volunteers who commit fraud by embezzling money and mismanaging the organisation's funds for their own benefit. The volunteers of the NGO's are supposed to work for more than just financial gain, but this only make them find ways for them to have some money on the side and making both honest and dishonest employees tempted to commit fraud. This risk is caused by the fact that in many developing countries like Zimbabwe there few formal jobs and a very high rate of unemployment so many people would just volunteer so that maybe in the long run they may end up working at the organisation as a full-time employee who gets benefits. It is belied that people volunteer to work in NGO's for an agreed good and this so benefits the organisation because it will save so costs for their beneficiaries not to lack.

Nichole Georgeou found that volunteers working in the developing sect expressed a sense of entitlement to receiving privileges even they had agreed and know perfectly that they do not deserve any of that and it is the same sense of entitlement which the fraudsters have when they have committed their crimes to justify and rationalise their behaviour. This risk is common and found in an environment where there are many people who volunteer, or those involved may have a preconceived expectation of being rewarded for the efforts and hard work.

NGO's rely on the confirmation of lean bill of health from the external auditors to detect fraud for them even if they are not designed for that. Studies have shown that the NGO's are very much aware of the fraud and they believe that there is ninety percent of fraud in their sector but eighty-three percent of them also believe that their own organisations have the lowest rate of fraud risk. They believe this because they completely trust the audit process and they think that because it is done their organisation has a low risk of fraud.

However, the ACFE's annual global fraud survey indicated that the organisations misplace their trust because the external financial audits detect only three percent of frauds and the rest ninety-seven will be left uncovered. Six percent of fraud being unveiled is uncovered by mistake or accident making it more reliable than the external

audit process but still audit act as valuable deterrence to some potential fraudsters, and this an over-reliance on external audits.

Non-governmental organisations in developing countries like Zimbabwe face on going challenges like difficulty of beneficiary verification. It is easy for staff or partners of the organisation to commit fraud because at times there will be found that many beneficiaries are not found and are non-existent. Despite there being ghost beneficiaries the programme aid just distributes the good and resources to the people so it will be very difficult for one to verify if the goods and resources reached the beneficiary or there were some fraudulent acts which had taken place. There are many techniques which have been used to make the process more transparent though they are still searching for cost effective solutions to reduce the fraud risk.

2.4   Causes of fraud.

They may cause of fraud as purported by fig 2.1 below. The major cause of fraud according to the results of the study carried out depicted by the fig 2.1 below is lack of internal control which has 32.7% for small organisations and 39.7% in big organisations. Lack of reporting mechanisms is the least cause of fraud according to the figure below.
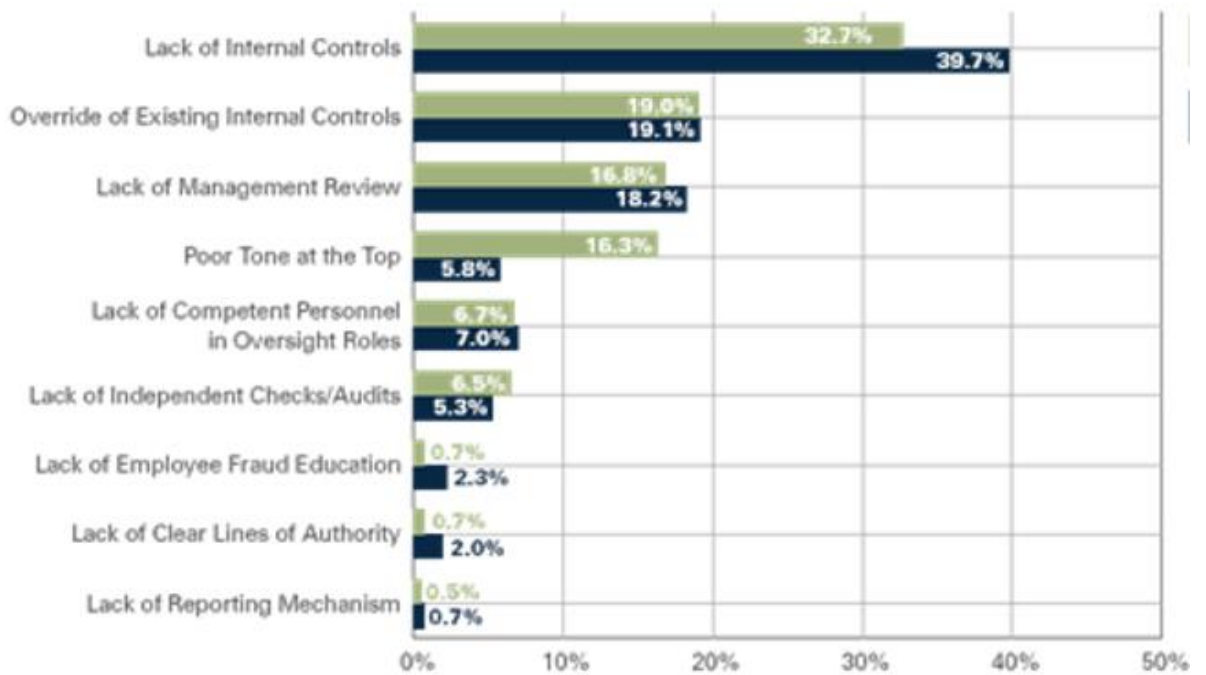
Figure 2.1: Cause of Fraud

It is important to understand what motivates people to commit fraud to better the techniques of preventing and detecting fraud. People commit fraud because of different reasons and the major reasons why employees commit fraud in the NGO sector are because of poor control system, greed, poverty, lack of transparency and poor management. Dellaportas (2013) found in his interviews that the ones who commit fraud, do it for different reasons, be it financial pressures or not. A human nature intervenes when people see an opportunity or chance to make quick money or to make themselves rich in a short space of time without any struggles. If an opportunity rises whereby it will be easy to take money or the organisation's resources without anyone notices, the employees or managers will take that chance and commit fraud for their own benefit. Lack of transparency is the other reason why people commit fraud. In the finance department, if there is no transparency the finance people can make accounts that no one can understand whilst hiding fraud.

a) financial pressure

People usually commit fraud because financial pressures. Desperate people do desperate things. A person can commit fraud because of a difficult situation in their

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finances, this could be a result of an unfortunate situation. In some interviews Skousen et al (2009) discovered that some of the people who had committed fraud had due rent and could not pay at the agreed date then decides to take money or forge signatures so that they would not be thrown out or be taken to court. Some of them may have medical bills which they may not be able to cover and to save the life of the loved ones or theirs. Gambling debt is a common example of perceived undisclosed financial problem. The people would be compelled to make ends meet because of the addiction or maybe they would have gambled with the money or property they do not have. Most gamblers will then think they will replace the money they have taken before anyone notices that it is missing but they may end up losing the game also.

b) Poor fraud policy

Poor fraud policy and training may also cause employees to commit fraud. Employees would engage in fraud when fraud policies are not vividly set. If there are no policies which are set and which clearly states the consequences of committing fraud, the employees may do things because they will not have the knowledge of how much it is important for them not commit fraud and if there was no training guidance in fraud related issues it would also cause people to commit fraud. If there is poor fraud policy, it may cause employees to commit fraud they will not be aware of the frauds even though they might have signed the code of conduct upon hiring. Employees may commit fraud because they might have forgotten about the policies so if there is no repetition in the policy it might help the employees as a reminder of the importance of not committing fraud.

c) Lack of management review

Management review controls are the reviews conducted by management of estimates and other kinds of information for reasonableness. If an organisation lacks the review from the senior management, it will cause them to commit fraud because there will not be any one to check if what is done is reasonable or not. They require significant judgement, knowledge, and experience. There is also need of experience by the managers to see if what the employees have done makes sense or not. Their experience also helps the organisation in seeing fraud before it even takes time.

The reviews typically involve comparing recoded amounts with expectations of the reviewers based on their knowledge and experience. Lack of the management review

causes fraud in organisations because employees can take advantage of knowing there won't be any comparisons of what is already there and what is submitted. It will be easier for the employees to commit fraud if they know that there is no management review in their organisations. Management also need review and make sure that everything that needs authorisation has been done so because if not, it can cause the employees to commit fraud.

d) Lack of control system

Internal controls are important part of an organisation and lack of internal controls can cause employees to commit fraud. According to a survey conducted by Coopers (2007), over seventy percent fraud cases are committed from the inside. The employers don't usually screen or check their employees regularly for fraud that's why people would be caused to commit fraud. If employees see that there is a clear way of committing fraud, they will them not hesitate to attempt to make a fraudulent move. The internal control system should be tight that the employees won't be able to commit fraud.

By establishing internal controls, owners give employees protocols that should be followed in their daily work duties. These controls also help to prevent fraud or theft by mitigating the risk of misappropriated assets through management or employees. From the fraud triangle theory, opportunity is the only factor that a company can control and having appropriate internal controls in place reduces the opportunity for an individual to commit fraud. Some organisations feel like certain individual that work there are very trustworthy which can lead an organisation to have inadequate internal control system in place. Some individuals may take advantage of the organisation's trustworthiness and the only factor left to deter from fraud are the internal controls that help protect against the opportunity of that individual.

e) Underpaid employees

If employees feel like they are being paid less than they are worthy, it will cause them to commit fraud. Employees do not usually commit fraud in organisations which they the owners are not loyal. Bigger pay checks for employees could generate significant payoffs for the organisation by reducing worker theft and raising the level of moral behaviour in the workplace. According to Gerard (2012) if employees are paid less, they may find other ways of having money and that includes committing fraud in the organisations.

2.5   Forms of fraud

In the NGO sector there are many forms of fraud and the common one is the occupational fraud. It is a fraud type which is omitted by the workers against their employers. This type of fraud has caused many organisations to suffer losses over the years. ACFE (2014) describes it as an internal fraud. It encompasses any type of fraud any type of fraud that workers commit to use their position or role of employment to benefit themselves in a way that is unethical and not appropriate to the organisation. Geovino (2014) clearly states that occupational fraud exists across industries departments and across demographics and non-governmental organisations are particularly vulnerable to this type of fraud. Small NGO's are at more risk of this fraud since they will be having fewer employees to do different duties and few resources for them to be able to prevent fraud. It is the misuse of organisational resources and funds by employees.

Occupational fraud happens when an employee feels like they are not being compensated enough or like they are not being given what they deserve. There are many reasons for one to commit occupational fraud. They may commit because they have addictions so they would steal money to cover for their addiction, some may have bills to pay or their personal financial problem which may feel need quick attendance. The people who are likely to commit fraud are the ones who have the right to sign important documents or those who are in position to authorise the inflow and outflow of money and those who are very familiar to the processes and the systems of the organisation.

a) Fraudulent Financial Statements

Another form of occupation fraud is the fraudulent financial statements. This is when an employee misrepresents the financial reports by falsifying the financial statements. It is when employees give improper revenue recognition, manipulate assets valuation, or misstate acquisition accounting. Miller (2018) indicates that this may be done for the company's benefit to the public or the auditors but still it remains fraud. Beigelman and Bartow (2006) says it is misstatement and omission in the financial statements done deliberately to create an impression that the organisation is doing well when it is not. This type of fraud may work for some undetected, but it has its consequences which will make the organisation suffer in many years and at times will bring it to its downfall.

b) Misappropriation

Misappropriation is another form of occupational fraud. It is just like stealing resources from the organisation for the benefit of the fraudster. It may also be when one orders or make purchases for many things which are more than what is needed and hides the extra for himself. This may also be when one takes petty for something and then goes and buy something which is totally not related to the things of work but for their personal use.

c) Corruption

Lastly there is corruption. Miller (2018) says that it may take in the form of bribe which is the most common form of corruption, or kickbacks and bid rigging. This is all done for the benefit of the one who is in position to offer them. An employee might commit fraud by awarding jobs for someone he knows or so that he be given something in return for that.

2.6   Fraud prevention

It is important for organisations to have a fraud prevention plan in place because some studies reveal that most fraud cases last more than a year before they are detected, whilst the organisation will be running losses. There are ways which can be used to minimize fraud from happening which are by implementing different procedures and control.

2.6.1   Fully Knowing Your employees

It is important for the management to be involved with their employees and taking time to know them better. This can make the workers feel appreciated and part of the organisation, because if workers feel like they are not appreciated enough it could lead to anger and they could commit fraud to revenge. Listening to employees help reduce fraud because they will feel like they have no need to and it can help management for clues of one who potentially will commit fraud, of how and why they will do that.

2.6.2   Living the corporate culture

A positive work environment can prevent employee fraud and theft. There should be a clear organisational structure written policies and procedures and fair employment

practices. An open-door policy can also provide a great fraud prevention system as it gives employee open lines of communication with management. It helps if the senior management lead by example and hold everyone accountable for their actions, regardless of their positions.

2.6.3 Identifying areas where the organisation is vulnerable to fraud.

It is important to imagine how a fraudster would target the organisation internally and externally and the test the systems that are already being used to reduce the risk. The system must be known by the management and they must the reviewed and updated regularly. It helps to prevent fraud also if there is a conduct due diligence using a risk-based approach, such as checking the details of the people you will be working with and have the details in a file as well as online searches. Having a thorough understanding of the business will also help prevent fraud from happening. Knowing the how the things operate, how the staff are employed and legal and regulatory obligations.

2.6.4 Ethic training and awareness

Non-governmental organisations should and are expected to have employees who have strong ethics in their dealings so that they will be able to handle donations and charity funds effectively and without committing fraud. Ethic training to the employees is one of the very important fraud preventions because it brings awareness to ethical issues and the employees will know better what fraud in an organisation and its disadvantages is. Godkin and Valentine (2016) discovered that conducting ethic training for the employees was necessary as it brought awareness to the stakeholders. Some studies have shown that the employees who would have the ethical training would perform better at work because they would have the knowledge of how fraud works, and they are also said to be people who make better decisions that those who would have not. It helps employees have a better reasoning.

The other studies show also that if there are ethical training employees will know what the organisation expects from them regarding fraud, it also gives the workers the laws and regulation of the organisation. Ethical training helps workers to have proper social standards and it makes them learn how to build support systems and how to find resources to where they could find ethical and legal advice. This process empowers the workers, and they will be eager to seek and have more knowledge on the ethics and they

will be able to discuss the situations they will be involved with. It is proven that after the training workers would have a different mindset and they will be having a more positive attitude towards work and that they will be satisfied with their jobs as they will be feeling involved and have better knowledge on the ethics at work. Wal et al (2015) 's study tells us that after the ethical training in NGOs it was seen that the fraud cases were reduced, and they found fewer incidents of people committing fraud and the fraud risk was also reduced.

Most non-governmental organisations use ethical training as a way of their fraud prevention and detection techniques to prevent fraud. Kang et al (2014) discovered that most companies which would have conducted ethical training have organisational goals and objectives are more effective and efficient because of lack of fraud or reduced fraud risks. They help set tone for ethics practice. Ethical trainings help people to have higher ethical traits and those with interpersonal relationships. Rossouw and Okonta (2014) highlights that the ethical trainings help organisations in the sense that there would be a decrease in misconduct of the funds. These trainings help workers to know what is good and bad, if they are not taught and the organisation does not say anything about it, the workers will be able to justify their behaviour or think there is nothing wrong in committing fraud.

These training are essential because they help the management to see and understand the employees and their line of thinking when it comes to committing fraud. Lowery et al (2014) believe that the people who are spiritual do not commit unethical acts because they have been trained and natured in ethical things. Ethical trainings are brought to the organisation so that they would try to change the line of thinking and change the workers' perception to more ethical and accepted behaviours. Hope (2016) indicates that the ethical trainings help to strengthen the knowledge, codes of conduct, values, and skills of the workers. Their aim is to provide positive ethics and integrity.

2.7 Fraud detection

Fraud is a dangerous business risk that must be mitigated. Millar (2018) discovered that well implemented and carefully designed systems of detecting fraud can significantly reduce the chances of fraud happening in an organisation. He also continues to say that organisations are shifting the focus on fraud detection to the internal audit departments.

The internal audit 2012 survey reports that the top management should be the ones who generally owns the responsibility of reducing fraud, the audit commit should be the one to oversee the efforts of reducing fraud and the internal audits should provide a critical line of defence against the threat of fraud by focusing on risk monitoring in addition to fraud detection. Fraud can make the non-governmental organisations to lose donors and funding because when it happens the organisation's image will be tarnished, and it will also hurt the organisation's competitive advantage.

There should be guidelines, templates, and procedures for the internal financial managers to follow so that there will be accurate books kept and correctly reported to the state and federal agencies. There should also be a process for stakeholders to verify if the financial managers were detecting and preventing fraud correctly. The organisation should be able to detect fraud more quickly, but this can happen only if the fraud detection techniques are transparent to the stakeholders for them to have a working knowledge of techniques of prevention and detection. However, Verick (2013) explains that fraud is not easy to detect for the stakeholders in the NGO sector.

2.7.1   Internal control

The policy or procedure of internal control is another form of detection and prevention technique. Kulikova and Satdarova (2016) believe that internal controls are important to detect fraud in the non-governmental organisations. The components of internal control include good communication between the employees and employers, risk assessment, procedures and monitoring if there are no fraudulent behaviours among the employees. Also, the financial statements should be presented on time and should have the formation which is according to the law or policy. Accounting data should be accurate and reliable the time it is reviewed. Graycar and Lenz (2016) describes internal control procedure as a very important technique of detecting fraud in an organisation and that for it to function effectively there should a board committee and internal audit to oversee the accounting procedures. High risk fraudulent activity occurs when the managers or employees don't follow the internal procedure.

Morales et al (2014) explains that people are very much capable of fraud, given sufficient reason or right set of circumstances. In addition to the components on the fraud triangle theory, a weak internal control process may result in employees

committing fraud. To detect fraud, the organisation must gain control over the internal control system. Segregation of duties is one of the internal controls that helps in fraud detection. If it is strong, also helps in detecting bribes and fraudulent billing scheme. Udeh (2012) indicates that organisations with a weak internal control system are at a higher risk of fraudulent acts than that with a stronger internal control system.

2.7.2   Whistle-blowing policy

Whistle blowing is another type of fraud detection technique used in non-governmental organisations. The NGO sector' management can use policies and procedures as a way of managing internal controls to help detect fraud. Young (2013) states that the people who whistle blow are at times fearful that they will be found out and face the consequences and retaliation for reporting the wrong doers. They also fear that if they report the organisation will suffer bad publicity. Whistle blowing is an internal policy for disclosure of fraud whereby employees would report fraud and any wrong doings they may notice anonymously. Young (2013) however, discovered that whistle blowing did not give a clear picture if it was really an effective way of detecting fraud. Brink and Gao (2017) explain that the whistle blower could report for many different reasons and with so many different intentions. Being sure if the whistle blower is honest in what he or she is saying is also important as it validates the claims of fraud, because some individuals might make up stories because they may have a grudge with the other employee.

Whistle blowing is when an individual, reports a suspected illegal, or immoral practices in the workplace. It was developed after noticing many cases of fraud, so that employees would report if they noticed something not right so that it may help detect fraud at a quick stage. Morales et al (2014) explains that allowing workers to report anonymously was important because the management will then investigate the allegations. Redman and Caplan (2015) indicated that whistle blowing benefits the organisations by helping to correct where there was a wrongdoing. MacGregor and Stuebs (2013) confirms that whistle blowing is a technique used to detect fraud.

 However, some employees might not know a fraudulent act if they see it when they are not of the same department or when they don't have the knowledge of what will been done, they need to be trained for them to understand if there is some wrong behaviour

taking place. There is need to educate the employees on the consequences of knowing a wrongdoing done and not reporting it for the technique to be effective. Some organisations have set a way for there to be a way of external whistle blowing so that the employees will report freely. Lee (2016) discovered that the policy of whistle blowing and the policy of conflict of interest had strong diligent and they were both for the awareness of fraud and detecting fraud. This study on NGOs investigated policies like of whistle blowing so that we find out if it is an effective way of detecting fraud in Zimbabwe.

2.7.3 Internal auditors and inspector generals

An organisation's internal auditors does a lot of things, but they are more concerned with all the fraud rather than just that impacts the financial statements. Internal auditors are likely to discover some frauds as a routine part of internal auditing work. The ACFE study discovered that internal audit is the most second common method of initial fraud detection. According to Crain (2018), internal auditor plays a key role in developing a system of fraud indicators, so that suspicious activities are flagged and investigated. Internal auditors may be concerned with violations of the organisation's policies and procedures even when they do not involve fraud. In most organisations there is an inspector who detects and investigate fraud.

2.7.4 External auditors

The non-governmental organisations are required to present their financial statements in a way that they are free from material misstatements, whether caused by fraud or error. External auditors usually help in detecting fraud in organisations. ACFE reports that financial statement fraud schemes are the least common and assets misappropriation schemes are the most common ones with more that eighty percent of cases detected. In detecting fraud, external auditors must follow certain guidance consideration of the risk of misstatement considering the organisation's existing programs and controls. The likelihood of management override of controls, retrospective reviews of management of management's judgement related to significant estimates and fraud risk factors.

2.7.5 Cases of fraud detection and prevention measures

Fraud can happen in any organisation and it is important and necessary for every non-governmental organisation to have and develop its own fraud prevention and detection techniques so that they will be able to deal with fraudulent acts when they happen. Abu Bakar (2009) conducted a study about the fraud prevention mechanism and discovered that understanding the root cause of fraud and learning about the most effective fraud prevention are critical in preventing financial fraud incidents in the organisations. He also discovered that specific effective fraud prevention techniques should be undertaken by boards of directors, audit committee, external auditors, internal auditors, and the anti-fraud committee.

Kamaliah et al (2018) conducted a research on the effectiveness of monitoring mechanisms and mitigation of fraud incidents and discovered that although misappropriation of funds is ranked as the most frequent fraudulent case in no-governmental organisations, internal procedures or policies were significant in reducing these fraud incidents. They also went on to say good governance and fraud prevention programs were proven to have a significant relationship with the occurrences of fraud within the NGO sector.

Othman (2015) did a research aiming to identify ways and methods of detecting and preventing fraud and corruption and their corresponding effectiveness from the accountants' point of view. They found out in their study that improved internal audits, enhanced audit committees, implementation of fraud reporting policy fraud hotlines or whistle blowing, staff rotation, implementation of fraud reporting policy and forensic accountants are among the most effective fraud detection and prevention techniques employed in the non-governmental sector. Their study contributed towards enhancing the effectiveness and scope of corruption and fraud prevention and detection in the non-governmental organisation sector.

Rahman and Anwar (2014) conducted a research on the effectiveness of fraud prevention and detection techniques. They used 146 questionnaires which were received by managers and their findings indicated that the protection of software or applications is the most effective component of fraud prevention techniques. Meanwhile, reconciliation of financial statements, password protection and internal control review and improvement represent as the most effective techniques when

assessing independently. The study aimed to benefit practitioners in term of the evaluation of the current level of protection against bank fraud.

2.8   Theoretical Framework

The issue of fraud and fraud related behaviour is best supported by two theories namely the Fraud triangle theory and the Cognitive evaluation theory. These two theories form the basis of the study and have a relation with the various anchoring variables.

2.8.1   Fraud Triangle Theory (Cressey, 1953)

The fraud triangle is a framework commonly used to explain the reasons behind people's decisions or actions of fraud. It was developed by Donald R. Cressey a very well-known criminology who was interested in the circumstances that tempted people to commit fraud. Cressey (1956) discovered that the trusted persons tend to violet the trust when they are involved in financial problems which they think they cannot share with others and then tell themselves that they can solve their financial problem secretly by violating the position of financial trust, so they will be able to apply to their own conduct in that situation verbalisations which enable them to adjust their conceptions of themselves as users of the entrusted funds or property. This theory was made after interviewing of more than one hundred prisoners and identified that there are three major information which makes up the fraud triangle which are, pressure, opportunity, and rationalization.

Borba and Wuerges (2014) indicates that managers would at times feel the pressure of performing well and producing favourable results. The interviews revealed that managers would find an opportunity to go past the internal control system and change data and information to make the financial statements look favourable. The manager then had an internal rationalisation that they were committing fraud for the success of the organisation and avoiding retrenchments. Crain (2018) also explains the triangle theory. He explains that pressure exists in the form of non-sharable problem such as gambling, and pressure can come from the organisation or stakeholders to perform or in covering up negative results for them to look good. He goes on to say opportunity applies when an organisation's employee violets the rule and trust. For an organisation

to function, a certain level of trust must be placed in the employees. Rationalisation is the excuse for committing fraud. In most cases fraudsters rationalise by telling themselves that they are temporarily borrowing, and they will replace when things get better before the money is reported missing.

Free (2015) states that the issue of fraud triangle was included in professional auditing standards. In the interviews it was highlighted that fraudsters had more opportunity to commit fraud even though small organisations are more vulnerable to fraudulent activities. Free (2015) goes on to highlight that the fraudsters had pressure and were pressured to fulfil a mission. The employees were not paid enough salary and had external pressures to steal. The fraudsters could have built up a rationalisation that the fraud did not matter because they were not paid what they were worthy, or no one was overseeing them.

Lower (2013) explains using the triangle theory that the people who committed fraud had pressure to achieve prestige or they were motivated by the need for money. The fraudsters had the opportunity which caused them to commit fraud. The organisation may have lacked good internal controls, such as inventory counted on a regular basis, management's authorisation in withdrawing money, petty cash not being attended or access resources and materials just lying around. The fraudster then rationalise that the fraud was acceptable, believing it was okay to do that. Levi and Schuchter (2016) found most organisations realised the fraud triangle existed and based on the empirical study, the fraud cases and risks could be lowered with the organisation's measures and cultures.

2.8.2   The Cognitive Evaluation Theory

The cognitive evaluation theory is a theory in psychology that is designed by Deci and Ryan (1985) to explain the effects of external consequences on internal motivation. It suggests that there are two motivation system which are intrinsic and extrinsic which correspond to two kinds of motivators. Using the cognitive evaluation theory, it is argued that powerful expectations imposed by external governance can impinge on top

managers' feelings of autonomy and crowd out their intrinsic motivation, potentially leading to financial fraud.

Kollamkudy (2015) explains that allocating extrinsic rewards for behaviour that had been previously intrinsically rewarded tends to decrease the overall level of motivation. The cognitive evaluation theory says that strong expectations of mangers due to the strategic organisational leadership mechanism, while limiting their sense of autonomy, declines their individual motivation for conducting business and potentially lead to financial fraud.

Organisations often implement strict controls to try to prevent financial fraud whereby the top managers will be cooking booking. However, Wiley (2016) says that evaluation theory describes how these external controls could have opposite of their intended effect because they rob managers of their intrinsic motivation of behaving appropriately, because when top managers face more stronger external control mechanism, in the form of activist shareholders, threat of takeover, or zealous security analyst, they are more likely to engage in financial misbehaviour leading to fraud.

The cognitive evaluation theory also says that the large gap in pay between the top management and directors can elicit negative behaviour and fraud leading to lawsuit. It also says that fraud is greater when organisations have higher levels of unrelated diversification because there is less operational interdependency, so tournament effects are stronger. Fraud is weaker when environmental uncertainty is high.

2.9 Empirical Framework

There are a number of studies that have focused on fraud detection and prevention techniques. Agathee & Ramen, (2017) carried out a study into the usage and the perceptions of fraud prevention and detection methods in the Mauritanian context. The study employed a qualitative survey design and used questionnaires to collect data. The results from the research indicate that the fraud detection and prevention techniques mostly adopted to combat fraud are bank reconciliation, staff rotation, cash reviews and password protection. However, virus protection, discovery sampling, reference checks on employees and vendor contract reviews were not often used. In contrast to other prior

studies, methods which were frequently used on overall were the ones which had highest mean effectiveness ratings. This study sheds light on the least and most frequent fraud detection and prevention methods used.

Kultanen, (2017) carried out a study into the prevention and detection of fraud at a Ugandan University. The main objective of the study was to come up with fraud prevention and detection system for the university in a bid to prevent fraud in the university organisation. The research was qualitative and employed the use of questionnaires and interviews. The study discovered that fraud prevention and detection included role profiling, audit, job rotation as well as internal control and code of conduct.

Koivisto, (2019) also carried out a study into prevention of study but focusing on internal controls. The study focused on identifying the various controls used by organisation in preventing fraud, effectiveness of the controls as well as areas for improvement. Semi structures interviews were used to collect data and the research was qualitative in nature. This research also employed the use of semi-structured interviews. The results show that the level of internal control and the types of controls vary based on a company's size, industry, and level of risk. Some basic controls, such as access rights controls and segregation of duties, are, however, found in almost all companies. Automated and built-in controls combined with the right company culture and 'tone at the top' were considered the most effective controls.

Rockson, (2019) also did a study focusing on prevention of financial fraud in church organisations in Ghana. The research was a case study, which aimed to identify methods used to prevent financial fraud in churches. Purposive sampling of 5 churches was done and data was collected using semi-structured interviews and analysis of church financial statements. The study identified importance themes in fraud prevention which included, effective administration, good stewardship and accountability, and calibre of employees. Implementation of the findings may lead to positive social change by enhancing the donation appeal of church organizations, improving their finances, and enabling them to optimize their operations to benefit individuals, families, communities, and society.

Saleem et al., (2020) carried out a study into the role of internal control in the detection and prevention of fraud in NGOs. A six random sample of NGOs sector was selected,

and the sample consisted of (73) NGOs employees who are working in the managerial control and financial positions, had been randomly recruited to fill the questionnaire (which consisted of three axes for measuring the questions of the study). The results indicated that internal control in NGOs plays a significant role in fraud prevention and detection and ensures that all transactions comply with the internal guidelines and manuals.

This study however focused on fraud prevention and detection in NGOs a case study of Action Aid Zimbabwe. The study is qualitative and employs a research survey design. Data in the study was collected using survey questionnaires and semi-structured interviews and analysed using descriptive statistics such as means, percentages and standard deviation.

2.10 Chapter Summary

This literature review was explaining the theoretical framework of the fraud triangle and gave the reasoning behind the fraudster's mind and reasoning. It shows also that the occurrence of fraud is a result of pressure, opportunity, and rationalisation in addition to social aspects that causes the behaviour. detection techniques of fraud such as whistle blowing fraud awareness training are techniques used to prevent and detect fraud in the NGO sector. Stakeholders benefit from the ethical awareness training by understanding the ethical issues associated with fraud. Whistle blowing is also very effective as it allows employees to report any issues they may suspect are of fraudulent behaviour. The literature review also touched on the occupational fraud. It was concentrating on the internal fraud in non-governmental organisations in Zimbabwe.

CHAPTER III

RESEARCH METHODOLOGY

3.1   Introduction

This chapter explains and shows clearly how the research was conducted. It is a summary of design of the research, a sample for the population, sampling procedure, the data sources, data analysis, data collection, reliability and validity and giving the researcher's ethical consideration of the study.

3.2   Research design

The research is a cross sectional survey research which is a research which focuses on researching a specific phenomenon at a given time without focusing much on the cause-effect nature. The research is also descriptive in nature and the participants in this type of study are selected based on variables of interest. Survey design procedures require inputs from the people who will use the survey data and from those who will conduct the survey. The data users should identify the variables to be measured, the estimates required, the reliability and validity needed to ensure the usefulness of the estimates, and any resource limitations that may exist pertaining to the conduct of the survey (Agathee & Ramen, 2017).

This type of design and the data gathering process enabled respondents to express their opinions and options as to how they are affected by drought as well as their livelihood coping mechanisms (Glasow, 2005). It also allows for the application of a varied number of research instruments such as questionnaires, interviews as well as focus group discussion in data collection as well as collection of both qualitative and quantitative data (Saleem et al., 2020)

The research was qualitative in nature. Sharma, (2017) highlights that qualitative research relies on data obtained by the researcher from first-hand observation, interviews, questionnaires, focus groups, participant-observation, recordings made in natural settings, documents, and artifacts. The data are generally nonnumerical. The

research therefore focused mostly on non-numerical data which focused on the respondent's perceptions and emotions as well as feelings without consideration of numerical data.

3.3   Population and sample

There are more than three hundred present registered non-governmental organisations operating in Zimbabwe which formed the basis of the population of this study (Margret, 2018). Action aid was selected randomly and purposively for this research since it is assumed by the researcher that it provides the necessary information required for the study. A total of 46 respondents were purposively sampled for the purpose of the study which were a representative of all the departments, partners as well as all the employees in the organisation. The organisation chosen are those which have an experience in fraud, and which have dealt with fraud and those which have the prevention and detection techniques they have used in the past. Morse (2016) highlighted that the participants used should have the knowledge of what is being sampled. The research would also make sure that no privacy was invaded, meaning that the participants' identifications were protection and the availability of confidentiality.

3.4   Sampling

Sampling is basically selection from the population of a true representative number of respondents (Nassaji, 2015). Sampling is also a technique (procedure or device) employed by a researcher to systematically select a relatively smaller number of representative items or individuals (a subset) from a pre-defined population to serve as subjects (data source) for observation or experimentation as per objectives of his or her study (Kabir, 2016). The major advantage of sampling is that true reflective results can be attained under the light of logistical, economic and time constrains. A predetermined number is taken for research from the rest of the population.

3.4.1   Sampling Procedure

Purposive sampling was employed in the study to select the respondents in the study. Sharma, (2017) highlights that purposive sampling, also known as judgmental, selective, or subjective sampling, reflects a group of sampling techniques that rely on the judgement of the researcher when it comes to selecting the units (e.g., people, case/organisations, events, pieces of data). The major advantages of purposive sampling

in relation to the study at hand is that it provides the researcher with the justification to make generalisations from the sample under study. In addition, it also provides a wide range of non-probability sampling techniques for the researcher to draw on. For example critical case sampling may be used to investigate whether a phenomenon is worth investigating further, before adopting an expert sampling approach to examine specific issues further (Sharma, 2017).

The sample for this study was 46 employees of AAZ which were purposively sampled from a total of 85. The sample size included a representation from project field staff, finance officers, administrative personnel, drivers, ancillary as well as the managing of AAZ. The sample size was determined using the formula below.

Equation 1: Formula for sample size determination

$$n = \frac{N}{(1 + Ne^2}$$

n= sample size

N= population size

e= margin of error (10%)

$$n = \frac{85}{1 + 85 * 0.1^2}$$

N= 46

3.4.2 Justification of sample size

The sample size is based on the fraction of the population, which is over 25% of the total population. Mugenda (2003) explains that of the accessible population, only ten percent would be adequate to conduct a descriptive study. the sample of ten employees representing more than ten percent of the population is used to satisfy and explain better is shown on the table below. The sample is gathered from willing employees who work in Action Aid Zimbabwe.

3.5 Research instruments

The research employed survey questionnaires as the main data collection source and informant interviews to ascertain the technical aspects of fraud detection and control.

Usually, the questionnaires and the interviews work hand in hand to bring out the reasons why people behave in a certain manner and in our case and to show the reasons that could lead to fraud. Harris and Brown (2010) explain that if questionnaires and interviews work together, there would be higher chances of getting unbiased, valid, and reliable information. These also helps as they give data which is suitable and relevant to our research about fraud and how it can be detected and prevented effectively. Using questionnaires is ideal because large amount of information will be collected from a larger number of people in a short space of time and in a very cost-effective way. Phellas et at, (2011) highlight that interviews gather up data which clearly gives the participants' attitude, actions, and thoughts towards fraud and how they have understood fraud, whilst questionnaires provide evidence of how the things flow amongst large population.

3.5.1 Questionnaires

This research used questionnaire as a method of finding data about hoe fraud can be prevented and detected efficiently, and the root causes of why people commit fraud to find the suitable techniques of solving such matters. This method was used so that it would bring information that would be helpful to the non-governmental organisation in solving fraud cases and for them to be aware and equipped for the ne fraud attempts.

The questionnaires were formulated in a very tactical manner so that they be useable and for the respondent not to find any difficult in answering the questions. They were made in a way that they were easy to understand and interpret as Adam and Cox (2008) suggests. Developing a questionnaire which covers everything from the root cause of fraud to the techniques suitable and effective to prevent and detect fraud takes time and energy because the questionnaire should be honest and there should be proper wording used and so direct to avoid any confusion or wrong interpretations to the questions, hence bringing biased data. The questions presented were made with the aim to guide the respondent and his thoughts along the research way and they were made for the respondent to feel comfortable answering them as they were flexible. Lee (2017) highlights that if the prevention and detection techniques were found and an organisation ready to use them whilst the employees are aware of this, it would reduce the probability of them committing fraud for the fear of getting caught immediately.

3.5.2 Open ended question method

The questionnaire was made up of open- ended questions which are questions which allows the respondent to be flexible and speak out his or her mind without any limitations or restrictions. The questions were made in such a way that person responding to them will be able understand and answer clearly and explaining clearly if there is need about the fraud and the techniques necessary to prevent and detect fraud. They were structured in a way that the respondent is not led to answer what a direct yes or no but to explain further their views and opinions.

3.5.3 Justifying the use of the questionnaire method

Questionnaires give more objective responses than interviews and therefore it was chosen to this study to gather information in a manner which is standardized. Questionnaires are better than other methods because they are more time efficient allows there to be confidentiality than interviews since the person answering when their do not want to be known they remain anonymous (Glasow, 2005). The fact that there is anonymity means that there would be high turnover of the respondent answering the questions. The questions on the questionnaire are straight forward and simple to answer for the people chosen to participate in the research, so that the responses will be truthful and not biased. For the questions to be open ended means that there would be more information provided and it will help the research as there would be more data to understand and help other non-governmental organisations. It is cost effective and can cover so many places with many people at a very short time because the questionnaires can be sent electronically. However, it is possible that some people to participate may decide not to cooperate but since the researcher has worked at the organisation before it was easy because of some relationship created whilst working there so the participants would cooperate.

3.6 Data sources

The primary and secondary sources are the ones used in the research to get the necessary data about fraud and the techniques used to prevent and detect fraud effectively to help the non-governmental organisations.

3.6.1 Primary data

Primary data instruments were used to get the first-hand information of the techniques of fraud prevention and detection. Interviews and questionnaires are the methods suitable for the research to get the primary data, which is reliable and truthful, which is suitable and necessary for our research question and can be used for the next research to come about fraud. Primary data source helps in the research as it shows the quality and data which has never been used and data, which is not biased, and which exactly fulfils the intended objectives of the study.

3.6.2 Secondary data

Secondary data is information which will have been researched before and usually already there for one to use. It comes in form of internal which is data that will be found within the organisation such as annual reports, files, newsletters, and the data from the inside the company, this was used in the research for fraud. It gives us information of attempted fraud cases or fraud that happened in the organisation, giving us the techniques the used to prevent or detect fraud in their organisation and if the techniques were effective. The external secondary source is that information which is found on the internet, the journals, publication, and textbooks of what other have already disclosed for the public to use and be helped. The external secondary data was used in the research like the survey about fraud which was done and publicised by the BDO in 2015. Peters (2015) discovered that good internal control are an effective way of preventing fraud when their proper prevention and detection techniques of fraud.

3.7 Data analysis and presentation procedure

The first questions in the questionnaire were the simple and basic ones which the management could answer from the head without any struggles which included the demographic questions such as the number of employees at the organisation and the trainings the conduct pertaining to fraud. Qualitative and quantitative techniques were both used in the presentation. There were bar graphs and pie charts so that the numerical findings would be clear as to the rate of fraud in the organisations and the cases and if

the fraud were detected or prevented in an effective way. The qualitative data gave and analysed the facts given using those to draw up the conclusion of how fraud begin and how the company solve such issues. The graphs for numerical findings where plotted where necessary.

3.8 Validity and reliability

Mugenda and Mugenda (1999) explains that it is important to use knowledgeable experts in that field when one is doing the procedure of assessing and measuring the content of validity. Before the research the participants were told and directed on how to answer the questions and they were also told about the importance of the research and their honest opinion and their knowledge to the study so that they will give their full support taking the research very seriously. The results of the research were tested to see if they were accurate and if they were consistent in representing the entire population. Clarnette et al (2015) highlights that if the results found are repeatedly similar in the same situation it means that the instrument will be reliable. Clarnette et al (2015) continues to that validity is when the results in quantity manner are drawn accurately comparing with what will be there. LoBiondo-Wood and Haber (2014) discovered that there is not much risk of errors and inaccuracy to internal validity because of the randomness of the study. Nardi (2015) says that self-reporting questionnaires are necessary and appropriated if the participants and behaviours are not really in the part of the observation.

3.9 Ethical consideration

For the research to be of good quality there should be ethics and integrity maintained in gathering the data. It is important also that confidentiality be kept and maintained that if the responded refused with the disclosure of their identity to remain that way. Confidentiality was maintained because there was no manipulation of the situation of deceiving one's word, those who answered the questions did it willingly and those who wanted to remain anonymous remained that way. The information gathered in this research represents truthful findings, data which was not tempered and information as it is without it being falsified.

3.10 Summary

The researcher was focusing on research methodology in this chapter. It was giving a summary on the methods used to research, how everything was done and justifying the methods and the instruments used. The research tools were clearly explained and elaborated. it also showed the population targeted and the sample size which was also highlighted and justified. The chapter also touched on the data presentations, validity, and reliability. Data analysis and the ethical considerations were highlighted again in this chapter.

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1   Introduction

The previous chapter focused on the methodology of the study concentrating on the research design, sampling, data collection and analysis methods as well as the ethical considerations. This chapter will focus on the data presentation of the data collected using the previous mentioned methodology.

4.2   Demographic and socio-economic characteristics of the Respondents

The following section shows the demographic and socio-economic characteristics of the respondents which includes, sex, marital status, position in the organisation, and education level.

4.2.1   Categorisation of respondents by sex

The graph below shows categorisation of the respondents by sex. According to the graph most respondents in the research were male (63%) compared to female who constituted 37% of the total respondents. This is consistent with the findings of Murphy, (2015) who also found more males in non-profit organisations that females. The reasons are the travelling nature, and the drudgery of field work makes NGO sector an industry with more men as women are also burdened by the productive and reproductive role. However, the tables are turning according to Rahman & Anwar, (2014) who claims the rate of women in such jobs is on the rise.
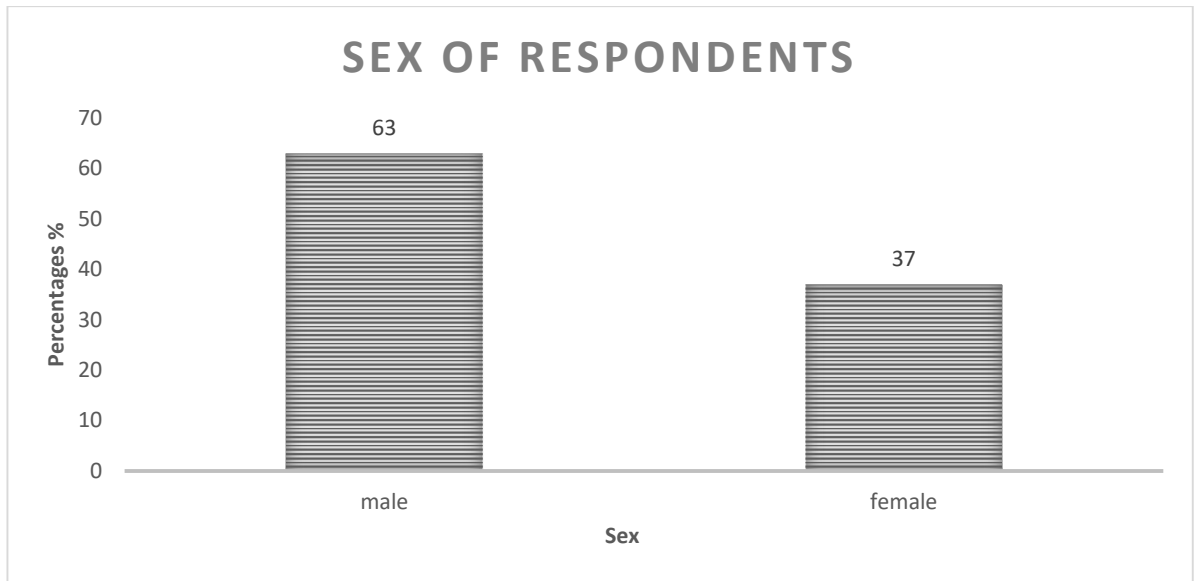
SEX OF RESPONDENTS

Source: Survey data 2021

Figure 4.1: Sex of respondents

4.2.2 Categorisation of respondents by education

The figure below shows the education level of the respondents in the study. 76% of the respondents according to the graph below which is the majority had attained tertiary education, 20 % attained secondary level education and 4% had attained primary as their highest level of education. These results are consistent with the findings of Agathee & Ramen, (2017) who also established they were more tertiary education level respondents since they sector and the majority of the jobs require such education.
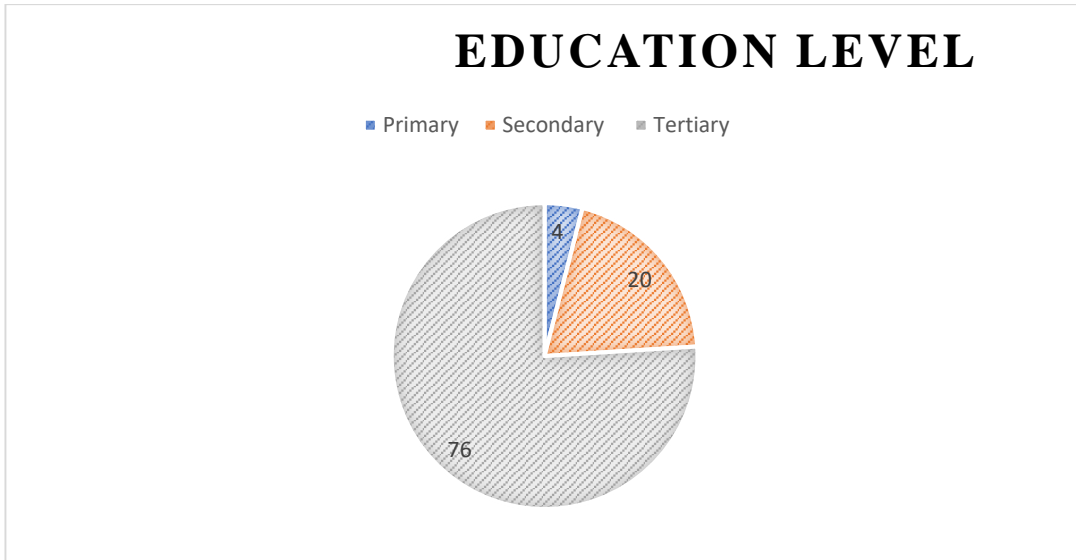
Figure 4.2: Educational Level of Respondents

4.2.3 Marital Status of Respondents

According to the table below most of the respondents were married (52%) whereas the least of the respondents (7%) were deceased. 33% of the respondents were single and 9% of the respondents were divorced.

Table 4.1: Marital Status of Respondents

Marital Status	Frequency N=46	Percentage
single	15	33
married	24	52
divorced	4	9
Widowed	3	7

4.2.4 Position in the organisation

According to the figure below, most of the respondents in the study were in entry level position in the organisation. Amongst the respondents, only 7% were in the directorship position. In addition, managers constituted 17% of the respondents and supervisors constituted 24%.
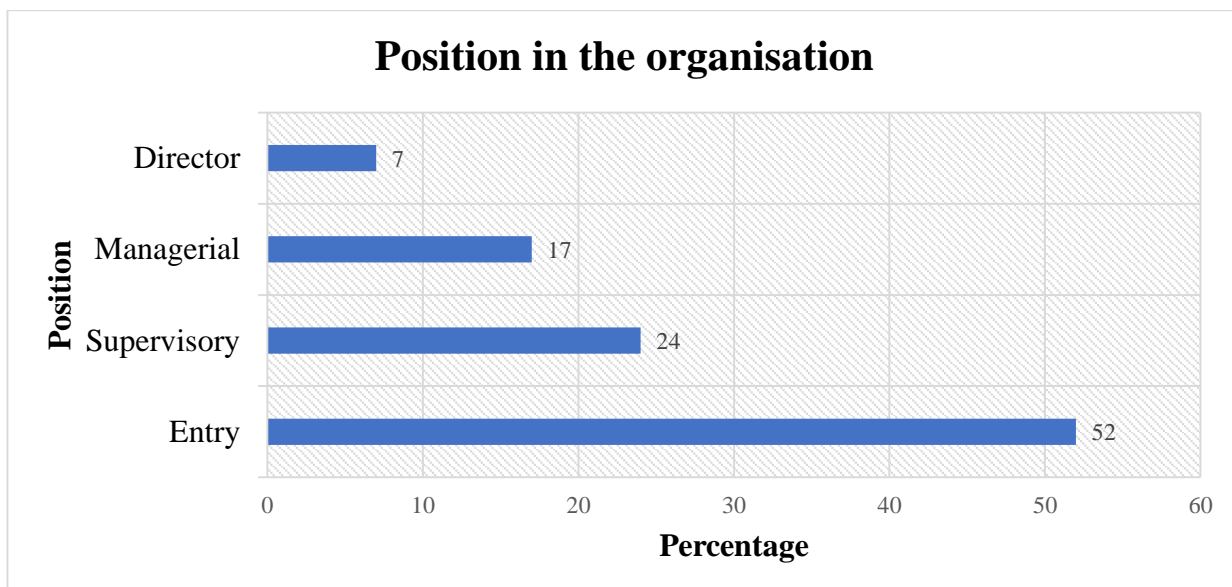
Position in the organisation

Figure 4.3: Position of respondent in the organisation

4.2.5 Continuous characteristics of respondents

The table below shows the continuous characteristics of respondents in the study which is years of experience, income, age, and household size. The respondent with the highest years of experience in the study has seven years and the lowest has half a year according to the table below. The average years of experience is 2.5 years. The maximum salary income in the study is $USD4300 whereas the minimum is $USD250. The average is $USD980. The youngest respondent in the study is 22 years old whilst the oldest is 61 years. The average years for the respondents in the study is 34.5 years. The respondent with the highest household size indicated 7 members and the lowest was one. The average household size for the study was 3.

Table 4.2: Continuous Characteristics of Respondents

Description	Minimum	Maximum	mean
Years of experience	0.5	7	2.5
Income	250	4300	980
Age	22	61	34.5
household size	1	7	3

source: Survey results 2021

4.3 Fraud detection and Prevention Methods in the NGO sector

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The section below focuses on the fraud detection and prevention methods employed at Action Aid Zimbabwe.

4.3.1 Fraud Detection Methods

The following section shows the data presentation and analysis of the various responses by the respondents on the current methods in place to detect fraud in their organisation.

From the responses from the study, internal audit, external audit, whistleblowing, internal security are the methods of fraud detection that are available in the organisation. The most known method which was mentioned by most of the respondents is internal audit which 73.9% of the respondents indicated in their responses. Of the total respondents (15.2 %) indicated they did not know any fraud detection method in place on the organisation. Other methods include external audit (41.3%), whistleblowing (54.4%), management review (19.6%) and internal security (45.7%). It can also be noted that some of the respondents gave two or more techniques of fraud detection. Internal audit is the most common fraud detection method in the organisation by the respondents. This however concurs with the findings of Othman et al., (2015) who established that most of the respondents agreed that operational audits were common as a method of fraud detection and prevention. Majority of the NGOs are required to carry out audits both internal and external which are mandatory according to the operational policies. One of the respondents during the interviews said,

" Audits especially external audits are carried out by external organisations an independent eye which has been a source of many unethical practices, misuse of funds and fraud in many organisations."

Table 4.3: Fraud Prevention Methods

Detection method	Frequency N=46	Percentage
Internal audit	34	73,9
External audit	19	41,3
Whistleblowing	25	54,4
Management Reviews	9	19.6
Internal security	21	45,7
Not sure	7	15,2

source: Survey results 2021

4.3.2   Fraud Prevention Methods

To answer the objective of the available fraud prevention methods, the respondents were required to select the methods they were sure were used in the organisation. The graph below shows the fraud prevention methods that are common amongst the employees of Action Aid Zimbabwe. Anti-fraud trainings, internal controls, security systems, presence of a fraud reporting system, establishment of anti-fraud policies and framework, job rotation, employee support programs and code of conduct are the fraud prevention methods at the NGO. These methods are constant with the findings of (Othman et al., 2015b; Rahman & Anwar, 2014) who also established that most of the organisations used multiple methods to detect and prevent fraud. Most of the respondents (38) indicated anti-fraud trainings as a method of fraud prevention at the organisation. Only 7 of the respondents indicated use of a code of conduct as a method to prevent fraud available at the organisation.
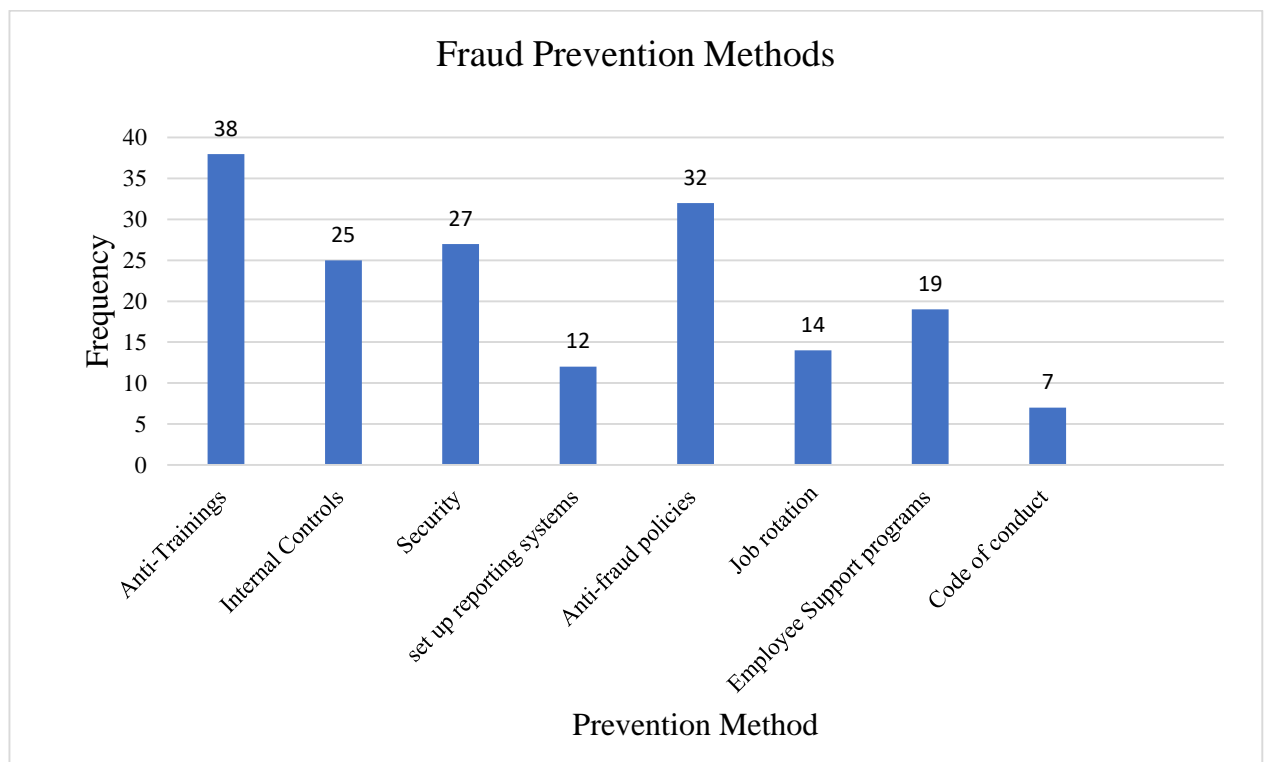
source: Survey results 2021

Figure 4.4: Fraud Detection Methods

4.4   Fraud awareness in NGOs

Table 4.5 below shows the frequencies (percentages), means and the standard deviation for the results of the awareness of fraud by the respondents in the NGO sector. The results are from a set of 10 questions which were analysed in a 5 Likert scale from strongly agree to strongly agree. Most of the means in the table ranges from (3-4) implying that most of the respondents slightly agree and agree on the questions asked on awareness. This is consistent with Rahman & Anwar, (2014) who established that the respondents generally were aware of fraud prevention and detection. Six items were in the slightly agree zone and 3 where in the agree mean zone which are awareness of reporting structure M=4.41, awareness of audit in unearthing fraud M=4.17 and improvement of fraud prevention and detection M=4.29. Only the issues of anti-fraud training have the least mean of 2.68 which is the disagree zone implying that majority of the respondents did not attend any trainings on fraud prevention and detection in the past two years.

To identify if the respondents were aware of fraud, respondents were asked of the occurrence of fraud within their operational area, 71.8% of the respondents agreed that fraud did occur in one way or another. 82.6% of the respondents also agreed that they would report fraud regardless of the offender and that they were aware of the reporting structure. These results are consistent with the results of Lindholm, (2014) who established that majority of the respondents had knowledge of were to report fraud, but h real issue was compliance and action backed by that knowledge. Agathee & Ramen, (2017) also established that majority of those who commit fraud do know all the reporting mechanisms and often studies the system before committing fraud, hence they will be aware of all the factors surrounding the issues of fraud. One of the respondents during an interview said,

" The organisation makes sure it stresses the importance of avoiding fraud and reporting any form of fraud and safeguarding during induction."

Table 4.4: Fraud Awareness

Item	Strongly Disagree	Disagree	Slightly Agree	Agree	Strongly Agree	Mean	SD
I expect fraud to increase in my organisation in the future	5	6	5	19	11	3.54	1.227
	10.9	13.0	10.9	41.3	23.9		

	1	2	3	4	5	Mean	SD
My organisation has been a victim of fraud before	6 / 13.0	7 / 15.2	8 / 17.4	16 / 34.8	9 / 19.6	3.46	1.267
In the event of fraud, I report to the responsible party			5 / 10.9	18 / 39.1	23 / 50.0	4.41	.670
In the event of fraud, I will report regardless of the position of the offender	3 / 6.5	5 / 10.9	5 / 10.9	21 / 45.6	12 / 26.1	3.83	1.093
All the employees are responsible for detecting and preventing fraud	2 / 4.3	5 / 10.9	9 / 19.6	19 / 41.3	11 / 23.9	3.78	1.013
Internal auditors play a pivotal role in detecting fraud			4 / 8.7	30 / 65.2	12 / 26.1	3.78	1.013
Fraud is usually detected through audit		2 / 4.3	6 / 13.0	22 / 47.8	16 / 34.8	4.17	.738
NGO employees are constantly under pressure to fulfil certain demands that are beyond his/her authority	2 / 4.3	5 / 10.9	7 / 15.2	19 / 41.3	13 / 28.3	3.88	1.029
In the past years fraud prevention and detection techniques have improved		1 / 2.2	8 / 17.4	14 / 30.4	23 / 50	4.29	.844
In the past years I have attended fraud detection and prevention trainings	8 / 17.4	16 / 34.8	12 / 26.1	6 / 13	4 / 8.7	2.68	1.128

Source: Survey results 2021

In terms of trainings, 47.8% agreed that they had attended the fraud awareness trainings however 52.2% of the respondents in the study did not attend trainings regularly. This is consistent with the findings of Rahman & Anwar, (2014) who also identified that the majority of the respondent 52% did not regularly attain trainings on fraud detection and prevention. One of the respondents also supported this assertion when he said,

"Fraud trainings are often overlooked because of the heavy load of work on the table and the fact that some of the employees often spend a great deal of time in the field. This calls for a change in strategy since fraud is common and can lead to devastating implications for the organisation".

4.5 Effectiveness of fraud detection and prevention methods in NGOs

Table 4.5 below shows results of the effectiveness of fraud detection and prevention techniques employed in the NGO sector. Several detection and prevention techniques were analysed using a 5-point linket scale ranging from very ineffective to very effective. From the table below, internal control was selected by respondents as the most effective method of fraud detection and prevention with the highest mean of 4.17. These results are consistent with Rahman & Anwar, (2014) who found internal process control to be the most effective method in fraud detection and prevention. Based on the findings, the respondents perceived bank reconciliation as the most effective internal process control method to combat fraud due to lots of transactions involving huge amounts of cash in the NGO sector. Thus, by preparing reconciliations on a regular basis, it will help to ensure that cash is not stolen and served as a mean of identifying and fixing accounting errors or un-posted bank transactions (Kummer et al., 2015).

Table 4.5: Effectiveness of Fraud prevention and detection methods

Item	Very ineffective	Ineffective	Slightly effective	Effective	Very effective	Mean	SD
Data Minning	10 (21.7)	14 (30.4)	8 (17.4)	8 (17.4)	6 (13.0)	2.66	1.334
Security Department	6 (13.0)	7 (15.2)	9 (19.6)	15 (34.2)	9 (19.6)	3.34	1.296
Staff rotational policy	3 (4.3)	8 (17.4)	6 (13.0)	19 (41.3)	10 (21.7)	3.61	1.159
Employee Reference Checks		2 (2.2)	9 (19.6)	26 (52.2)	9 (19.6)	3.95	.705
Internal Auditing	3 (6.5)	4 (8.7)	9 (19.6)	18 (39.1)	12 (26.1)	3.78	1.084
External Auditing	5 10.9	18 39.1	10 21.7	8 17.4	5 10.9	2.76	1.157
Whistleblowing	6 13.0	9 19.6	6 13.0	14 30.4	11 24	3.37	1.374
Internal control		5 10.9	6 13.0	13 28.3	22 47.8	4.17	.998
Anti-fraud policy	11 23.9	17 37.0	5 10.9	8 17.36	5 10.9	2.49	1.306
Cooperate code of conduct	12 26.1	17 37	3 6.5	8 17.4	6 13.0	2.49	1.381
Fraud detection and prevention training		7 15.1	9 19.6	13 28.3	17 37	3.88	1.077

Anti-fraud policy and code of conduct where ineffective with means of 2.49 both and this is contradictory to the findings of Othman et al., (2015) who found out policy as one of the most important organisational factors in detecting and preventing fraud. Of all the methods, seven of them where effective with means between 3 and 4, whereas four of them were ineffective. Speaking on policy one respondent said

"All of the NGOs have strong policies and code of conducts, but compliance is a big issue especially in the face of fraud. The employees know of the presence of the various policy instruments, but they continue to commit fraud regardless of knowledge of the consequences.

Survey results indicate that policy is available, but they are not very effective in preventing fraud in the organisations because of the other pressures in the side of the offender which outweigh the presence of these policies.

CHAPTER V

CONCLUSION AND RECCOMMENDATIONS

5.1 Introduction

This chapter gives the summary, conclusions, and recommendations from the findings of the research.

5.2 Conclusion

The major findings of the study review that several fraud prevention and detection techniques are available in the NGO sector and these include internal controls, whistle blowing, job rotations, management reviews, fraud prevention and detection trainings. Most of the respondents in the study were aware of fraud prevention and detection methods in the organisation although the respondents indicated that they did not do regular anti-fraud training. Majority of the employees in the NGO sector have knowledge and awareness of reporting structure and would report anyone regardless of their position, however that is not enough to stop fraud. Also, the people in the NGO sector are aware of fraud detection and prevention methods such as audit, internal control, whistle blowing, internal security, data mining and employee reference checks. From the results it can be concluded that audit is very effective as well as whistle blowing as method of fraud detection and prevention and policy as well as code of conducts are the least effective. The study focuses on the fraud detection and prevention techniques in the NGO sector in Zimbabwe. The objectives of the study included identification of the fraud detection and prevention techniques in the sector, identifying fraud awareness in the NGO sectors and analysing the effectiveness of the fraud detection and prevention methods currently present in the NGO sector.

Recommendations

Since fraud is imminent in many NGOs there is need for a solid fraud prevention and detection system. It is therefore recommended to the NGOs and other organisations that they

- have internal control systems, such as bank reconciliation in place and they undergo constant updating and monitoring.

- have in place whistle blowing mechanisms and that these are clearly spelt out in operational areas as well.

- hold constant and regular training as well as retraining of employees on fraud prevention and detection as well as its consequences to the individuals, the organisation at large.

- have in place friendly and independent reporting structures which the workers can go to if they detect fraud within their work vicinity regardless of the position and influence of the offender.

It is also recommended to the individual workers in NGOs that they

- seek clarity on fraud prevention and detection issues before doing any transactions as well as activities to avoid fraud at all cost.

- also share their problems either be financial or social to their workplace for emotional support and not to resort to fraud as a remedy for economic calamities.

A recommendation for further study is to investigate the policy implications of fraud.

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QUESTIONNAIRE

1. State your gender: male (   )   female (   )

2. Your age range: 18-25 (   )   26-35 (   )   36 and above ( )

3. State your position: Accountant (   )   internal auditor (   )
    finance officer (   )   HR (   )   project officer (   )   other
    …………………………………………………….

4. Number of years of employment: Up to a year (   )   1-5 (   )
    6-10 ( )   11 and above (   )

5. When we talk about fraud in an organisation, we are referring to activities
    where people steal from the organisation, lie to management or take unfair
    advantages of the organisation. Do you think fraud is a problem for
    organisations in general? Why or why not?
    ………………………………………………………………………………
    ………………………………………………………………………………
    ………………………………………………………………………………
    ………………

6. Do you think your organisation has a problem with fraud? Why or why not?
    ………………………………………………………………………………
    ………………………………………………………………………………
    ………………………………………………………………………………
    ……………………

7. What do you think can be done to prevent people from committing fraud?
    ………………………………………………………………………………
    ………………………………………………………………………………
    ………………………………………..

8. Have there been any frauds or deceptive activities that people have committed
    in your organisation that you know of?

……………………………………………………………………………………………
…………………………………………55……………………………………………
……………………………………………………………………………………………
…………………….

9. Your organisational culture is as strong as it can be with respect t zero-tolerance toward fraud.   Yes (   )   No (   )   Partially (   )

10. Detection of fraud and misconduct recommendations to internal controls to prevent fraud are part of your organisation's internal or external audit process.
Yes (   )   No (   )   Partially (   )

11. A documented code of conduct has been implemented for all employees, which clearly states which actions are permitted or prohibited, as well as where to report inappropriate activities.   Yes (   )   No (   )
Partially (   )

12. Proactive steps are taken on an annual basis to assess and improve internal controls related to potential fraud for decentralized operations.   Yes (   )   No (   )   Partially (   )

13. What policy and procedures are used in the organisation to prevent fraud?
……………………………………………………………………………………………
……………………………………………………………………………………………
………………………………………………..

14. Company employees involved in in financial transactions have had criminal and financial background checks and also assessed to be competent for the position.
Yes (   )   No (   )   Partially (   )

15. What are some of the aggressive steps taken by the organisation to protect from fraud?

………………………………………………………………………………

………………………………………………………………………………

…………………………………………

16. What are the factors that affect the methods you use to detect fraud?..

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....

17. What measures are being taken in your department to ensure that fraud cases are detected?...

....