

# FINANCIAL CONTROL AND FRAUD PREVENTION IN THE PUBLIC SECTOR

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## ABSTRACT

*The objective of this study is to examine the relationship between financial control and fraud prevention in the public sector in Nigeria. Specifically, the study seeks to verify financial control; prevention in government sector.*

*The methodology utilized in the study was a survey designed with the aid of administration of questionnaire to collect data from selected states- Edo State and Ondo State. A total of thirty three (33) respondents were used. A regression analysis was used to determine the relationship between financial control and fraud prevention in the public sector and analyze other hypotheses. It also used simple percentage for the research questions.*

*The findings reveal that the existing control measures by federal government are sufficient in content and scope to prevent fraud in the public sectors, in addition, the success of these effective controls depend on honest personnel and tone at the top. The study therefore, recommended among others that, personnel of integrity and honesty as well forensic experts should be employed to scrutinize the relevant controls put in place. Tone at the top should be correct and lead by good labeling and modeling.*

**KEY WORDS:** Financial Control, Fraud, Prevention, Public sectors

## 1.1 INTRODUCTION

According to Kazmi (2008), control is the process put in place to ensure behaviour and performance conformed to organization's standard. It can be described as the process of check-mating and correcting financial and non-financial wrongs/errors in order to achieve expected goals and objectives of the organization. The primary aim of any organization is borne out of strategic intent to promote and increase shareholders' wealth; in the same manner, the government strategically put in place several public sectors, to carry out economic functions in order to achieve desirable goals and objectives of the state.

Besides, issues of corruption and fraud are so prominent in the public sector today, right from the top public officials to the least offices cannot be vowed for that they are free from fraud and corruption. The social media and newspapers display are full of these contagious diseases of fraud in the public sector. If this should continue without necessary prevention and effective control, goals and objectives of setting up public sector would be defected and unrealized.

From extant literature on fraud and corruption control, there are conflicting conclusions. For instance, Tanzi, (1998) examined corruption around the world: causes, consequences, scope, and cures; concludes that fraud and corruption in the public sector cannot be eradicated completely. The study by Deloitte (2014) researched on prevention procurement fraud and corruption and concludes that the issues of fraud and corruption can only be minimized in government setup, that no government can eliminate fraud and corruption from its system. However, some studies assert that corruption can be eliminated if misguided strategies are controlled (Shah & Schacter, 2004; Shah, 2005).

Apart from the above arguments, scholars assert that some levels of corruption, fraud in the public sector might lead to growth and development in government establishment and aid nations to conquer bureaucracy and unite elites (Leff, 1994; Ney, 1967; Huntington, 1968). However, Rose-Ackeman (1999) argues against this assertion in empirical research that corruption can never lead to growth and development, declaring that the greater the level of corruption and fraud the lesser the degree of investment and economic growth. Therefore, this paper is motivated to examine financial control and fraud prevention in the public sector.

## **1.2 Statement of the Research Problem**

The cravings for money and wealth have made several people in the public sector to throw caution to the winds. People engage in so many financial irregularities to acquire material wealth, many through looting of the treasury, incomplete capital projects etc. Corruption is one of the greatest problems we have in our Nation today (Owojori & Asaolu, 2009). There have been several alarming and shocking cases of corruption fraud in the Nigerian public sector. Public officers and politicians have been found to be unaccountable and lack transparency. Some perpetrators have been taken to court; some cases were never even investigated as many of the cases remain unresolved. It is believed that Alhaji Maina misappropriated billions of naira worth of pension funds of the Nigeria civil service. Nigeria's parliament has discussed a report which revealed that \$6bn (£4bn) was defrauded from the fuel subsidy fund. The list of corruption and fraud is numerous; these have led to degrade of our national reputation and representation in foreign nations. Consequently, House of representative report tainted by Farouk Lawan bribery setup of ₦4.123bn Naira Fraud. A damning report by the Office of the Auditor-General of the Federation indicted a former Head of the Civil Service of the Federation, Mr. Stephen Oronsaye, over an alleged ₦123billion fraud perpetrated during his tenure, between 2009 and 2010 (The Punch Newspaper, 2015). From the foregoing, this study seeks to examine the impact of financial control on public sector fraud in Nigeria.

## **1.3 Research Question**

This study shall provide answer to the following research questions. These are formulated in line with basic issues on financial control in the public sector.

- i) To what extent are current financial controls relevant to prevent fraud in the public sector?
- ii) To what extent does human errors affects the operation of financial controls in the public sector?
- iii) To what extent does a social environment and government target affect compliance with financial control in the public sector?

#### **1.4 Objectives of the Study**

The objective of this study is to examine financial control and fraud prevention in the public sector, and the relationship that exists between them. The specific objectives are formulated as follows:

- i) To determine whether current financial controls are relevant to prevent fraud in the public sector.
- ii) To examine impact of human errors on the operation of financial controls in the public sector.
- iii) To assess whether social environment and government target affect compliance with financial control in public sector.

#### **1.5 Hypotheses of the Study**

In order to achieve the main objective of this study, the following hypotheses are stated in the null forms.

- i) There is no significant relationship between current financial controls and prevention of fraud in the public sector.
- ii) There is no significant relationship between human errors and the operation of financial controls in the public sector.
- iii) There is no significant relationship between social environment as well as government target and compliance with financial control in public sector.

#### **1.6 Significance of the Study**

The significance of any study hinged in the distinctiveness of the work. The completion of this study will be useful:

- to the financial control agents, such as EFCC, office of the auditor of the states under review, when reviewing policies or formulating new policies on issues relating to financial control in the public sectors.

Consequently, the study is to expand frontier of knowledge about major impact of forensic accounting in financial control and fraud prevention in the public sectors as well as fill up the expectation gap that exists between statutory auditors and the public expectation.

## **2.0 LITERATURE REVIEW**

### **2.1 Financial control**

Financial controls entail special purpose accounting tools which are systematically structured to prevent and detect fraudulent activities in the process of accounting for financial transactions (Oyadonghan, 2008). Robertson (1996) sees financial control as yardstick to ensure financial statements are complied with statutory recommendations, regulations and standards set up for effective operations. According to Adams (2014), financial control consists of both revenue control and expenditure control. The paper sees revenue control as the series of coordinated activities that should be embarked upon so that the streams of income accruing to the company remained unaltered if such income cannot be increased. While expenditure control is the stream of coordinated actions that should be carried out to ensure that all expenditures are wholly, reasonably, exclusively and necessarily incurred for the purpose for which they were meant for. Robertson (1996), views financial control as the entire policies and procedures an organization uses to prevent, detect and correct errors, irregularities and fraudulent activities that might get into financial reports.

From the above definitions of financial control, it is obvious that financial control is the function of management and government, as the case may be, to ensure that they safeguard revenues generated and capital allocated to various departments together with funds borrowed to execute projects. It is also important to ensure that all expenditures incurred should void of misappropriation and corruption even falsification in any form. All these are put in place so that desirable expectations are accomplished. At this juncture, concerned researcher would have a set of mind that all these coordinated activities are put in place to prevent unlawful spending and fraudulent acts.

## 2.2 Definition of fraud

According to Zimbelman and Albrecht (2012), fraud can be defined as a generic term, and embraces all the multi-farious means which human ingenuity can devise, which are resorted to by one individual, to get an advantage over another by false representations. This includes surprise, trickery, cunning and unfair ways by which another is cheated. Similarly, Singleton and singleton (2010) also reveal that entities or government needs to define fraud and make it part of ethics or fraud policy, and ensure all employees have to sign their acknowledgment of understanding and accepting to abide by it. This is done in order to safeguard against “the oops” theory.

Oyadonghan (2008) sees fraud as the use of deception for unlawful gain and unjust advantage. Association of Certified Fraud Examiners (2008) classifies fraud as occupational fraud and abuse, financial statement fraud. Occupational fraud and abuses (employee frauds) are act of use of employee’s occupation for personal gain via the deliberate theft or misuse of the employer’s resources or assets; while financial statements fraud is the deliberate act of misrepresentation of the financial reports through the intentional misstatement or omission of amounts or disclosure in financial statements so as to deceive the users. Based on various definitions of fraud above, we can conclude that fraudulent activities involve deception in any form to gain advantages of the victim who suffers financial damage. Therefore, we will adopt definition of The Association of Certified Fraud Examiners (ACFE) because it addresses fraudulent activities that are prevalent in most public sectors.

## 2.3 Description of Public Sector

Public sectors according to Adams (2014) are all organizations that are not privately established and operated but which are owned, run as well as financed by the government on behalf of the public. This implies that all the activities of public sectors are governed by government’s pronouncements and constitutions. Adams (2014) lists out regulatory framework of Public sector which includes the constitution of the Federal Republic of Nigeria, the 1979 as amended 1989 and 1999, the Finance (control and management) Act of 1958, the Audit Ordinance of 1956 and the Financial Regulation and Revenue Allocation Laws. Having seen unending several policies made by government, it is sad that frauds of different degrees and forms are prevalent in various public sectors. One should not just relax that recent time that most of these fraudulent acts are detected, but government’s aim should be how this stigma can be prevented. Fraud prevention saves government from huge investigation cost. According to Zimbelman and Albrecht (2012), an environment where fraud is prevented, there would not be detection and investigation costs.

## 2.4 Fraud Prevention

Fraud Prevention involves creation of a culture of honesty, openness and assistance, and eliminating opportunities for fraud to occur (Zimbelman & Albrecht, 2012). Singleton and

Singleton (2010) are in agreement with statement by saying: one key to successful fraud prevention is to focus on organization's culture and make free or low fraud environment. This can be achieved through positive modeling and labeling of tone at the top and if other elements of fraud can be dealt with.

## 2.5 Empirical Reviews of Previous Studies

In the course of surveying various related papers and theses that have written on the subject matter, different contributions and recommendations were made. Adams (2005:64) writes on authorization of government expenditure and control of government revenue, funds, and fund accounting, and expenditure control in his book tagged Public sector accounting and finance. The papers spell out revenue control elements through which effective financial control can be attained in public sector. These include: periodic monitoring; policing the Revenue administration system so that services are not carried out without charges; timely issuance of demand notices as well as follow up action to tract debts; timely issuance of controlled forms; documents together with receipt records; promptly into the bank of entire income received; establishment of both authority limits and cash limits; and creation of functional system of internal control.

Besides, Adams (2005:67) revealed that government therefore, if no proper control is exercised from time to time, right away from time of preparing the estimates up to the time of spending, the government budget may invariably end up in a deficit. An accounting officer who is conscious of absence of control will attempt to outdo each other in the scramble for amassing material wealth illegally. Even at present, where control exists greedy Nigerians still try their best to beat, sidetrack, circumvent and at times outrageously ignore such control perhaps with impunity. It is therefore pertinent to mention the following main arms of control in order to ensure that funds available are judiciously expended for the services intended: the executive control, the legislature control, the ministry of finance control, the treasury control, and department control.

Institute of Chartered Accountants of Nigeria (2009) agreed with Adams (2005) declaration, but added to the main arms of control, namely office of Auditor General for the Federation, and Public accounts committee. This implies that government especially in Nigeria has set up notable standards and financial regulations to prevent different forms of fraud: in misappropriation of assets and other resources, corruption, and financial statements fraud. The question then is that: these available arms of control and others are they effective to check mate this stigma? If yes is the answer. Then, management (tone at the top), charged with the responsibility and duties, need to be scrutinized and work on environmental culture. Therefore, we need to focus on fraud prevention which addresses issue on corporate governance structures, tone at the top, realistic financial goals, and policies and procedures (Singleton & Singleton, 2010).

The study conducted by Zimbelman and Albrecht (2012) examine preventing fraud in their book titled Forensic accounting. The book submitted that preventing fraud involves creating of honesty, openness, and assistance which has three factors. These factors include, employing honest personnel or people and providing fraud awareness training, developing a positive work environment, and providing employee assistance scheme (that aids worker deal with personal pressures). They explained that hiring honest people and organizing fraud awareness workshop involve effective screening of applicants' resume verification and certification, government should train those involved in the recruiting process to conduct skillful and thorough interviews. Such interview provides the government an opportunity to

obtain in depth personal data about a job applicant's skills, job, history, and employment and personal background.

Besides, Zimbelman and Albrecht (2012) suggest creating a positive work environment as a key to prevent fraud. There also have three factors which are: drafting expectations about honesty via having a good corporate code of conduct as well as converting those expectations throughout the organization; having open-door or easy access policies; and having positive personnel and operating procedures. These expectations must be genuine and accepted by those who in charge with responsibility and duties (directors and chairman). They said moral development suggests that "if you want someone to behave honestly, you must both label and model honest behaviour." Lastly, they concluded that fraud prevention involves eliminating opportunity for frauds occur; this includes five factors namely: employing good internal controls; discouraging the act of collusion between employees and customers or vendors as well as clearly informing vendors and other outsiders contacts or other stakeholders of the company's policies against fraud; monitoring workers and providing a host line (whistle-blowing systems) for anonymous tips; creating an expectation of punishment; and conducting proactive auditing exercise.

Committee of Sponsoring Organization (1998) emphasizes on internal control as a mean of ensuring proper eliminating fraud opportunities. It gives what should constitute internal control framework for an institution which are: a sound control environment; an effective accounting system; well-planned control activities; effective monitoring; and sound communication and information.

James and Ibanichuka (2014) examined financial control and the challenges of fraud prevention in the banking industry. They discovered that there is a positive relationship between implementation of financial controls in fraud prevention and advised that prudential guidelines and other internal control policies of banks should followed in order to prevent fraud and misappropriation of assets. They found that compliance with required control measures are often affected by human errors, management policies, commitment and staff recruitment.

### **3.0 METHODOLOGY**

This study employs a survey design to gather data from selected areas to determine constant variables which helps to explain the effect of financial control on fraud prevention in the public sector. Based on convenience and proximity, the questionnaire was distributed and administered in Ondo State and Edo State. It concentrated on top managers, administrative and operational staff of senior rank with a minimum of three years working experience was selected. These primary data were first collated, edited and coded into a meaningful form. While, the validity and reliability of the questionnaire are subject to cronbach's apha tests to ensure the instrument employed in the study. In this study 45 questionnaire was administrated from which 33 questionnaire collected and analyzed. The research questions were analyzed on a tabular form with simple percentage, while the hypotheses were being tested with simple regression analysis using E-view.

## 4.0 DATA ANALYSIS

### Model Specification

The model for the study was developed and specified in functional and econometric form as:  
 $FC = f(FP, HE, SEGT)$  -----(i)

The mathematical form of the model can be expressed as:

$$FC: \alpha + \alpha_1FP + \alpha_2HE + \alpha_3SEGT + \alpha_4PPO + e$$
 -----(ii)

Where

FC = Financial Controls; FP = financial prevention; HE = human error; SEGT = social environment and government target; PPO = poverty, pressures and opportunity elimination and e = error termed variables

### Presentation of Results

#### Reliability Statistics

Cronbach's Alpha	N of item
0.77	15

The table above examines the measures of the interrelationship between items in the questionnaire. However, Nunally (1978) argued that a reliability of 0.70 or higher is accepted. The Cronbach coefficient for the study performs well with value of 0.77 which indicates that the scale and items of the research instrument tell a high measure of internal consistency.

**Table 4.1: Impact of financial control in Nigeria public sector**

S/N	Question	Option					Total
		SA (%)	A (%)	U (%)	D (%)	SD (%)	
1	Current government financial control are OK	3 (9)	15 (46)	- (-)	14 (42)	1 (3)	33 (100)
2	They are capable to prevent fraud	5 (15.2)	2 (6.1)	3 (9)	18 (54.5)	5 (15.2)	33 (100)
3	They need to be improved	17 (51.5)	13 (39.4)	- (-)	2 (6.1)	1 (3)	33 (100)

Table 4.1 highlights respondents' opinion on the issues of financial control in Nigeria public sector. It reveals that total of 18 respondents representing 55% agree with the opinion that current government financial controls are OK; while the remaining 15 respondents representing 45% disagree. A total of 7 respondents representing 21.3% agree to the assertion that they are capable to prevent fraud, 3 respondents representing 9% were neutral, 23 respondents representing 69.7% disagree. However, a total of 30 respondents representing 90.9% agree to the view that they need to be improved, while a total of 3 respondents representing 9.1% disagree.

**Table 4.2: Impact of fraud prevention in the public sector**

S/N	Question	Option					Total
		SA (%)	A (%)	U (%)	D (%)	SD (%)	
4	Introduction of TSA will help to prevent fraud	14 (42.4)	12 (36.3)	- (-)	5 (15.2)	2 (6.1)	33 (100)
5	Tone at the top is a key to prevent fraud	5 (15.2)	3 (9)	2 (6.1)	18 (54.5)	5 (15.2)	33 (100)
6	Employment to public sectors should base on integrity and honesty to prevent fraud.	17 (51.5)	13 (39.4)	- (-)	2 (6.1)	1 (3)	33 (100)
7	The service of forensic auditors can help to prevent fraud	13 (39.4)	12 (36.3)	1 (3)	5 (15.2)	2 (6.1)	33 (100)

Table 4.2: shows respondents' opinion on issues of fraud prevention in the public sector. It reveals that total of 26 respondents representing 78.7% agree with the opinion that introduction of TSA will help to prevent fraud; while the remaining 7 respondents representing 21.3% disagrees. A total of 8 respondents representing 24.2% agree to the assertion that tone at top is a key to prevent fraud, 2 respondents representing 6.1% were neutral, 23 respondents representing 69.7% disagree. Meanwhile, a total of 30 respondents representing 90.9% agree to the view that employment to public sectors should base on integrity and honesty to prevent fraud, while a total of 3 respondents representing 9.1% disagree. On the perception that the service of forensic auditors can help to prevent fraud 25 respondents representing 75.7% agree, a single respondents representing 3% were neutral, the remaining 7 respondents representing 21.3% disagree.

**Table 4.3: Effect of human error**

S/N	Question	Option					Total
		SA (%)	A (%)	U (%)	D (%)	SD (%)	
9	Human error affect compliance with financial control	14 (42.4)	15 (46)	- (-)	3 (9)	1 (3)	33 (100)
10	Poverty and financial pressure are major causes of frauds in human in human error	22 (66.7)	5 (15.2)	1 (3)	3 (9)	2 (6.1)	33 (100)

Table 4.4 highlights respondents' opinion on issues of the impact of social environment government target. It reveals that total 20 respondents representing 61% agree with the opinion that environment control help to achieve low fraud are, while the remaining 13 respondents representing 39% disagrees. Finally, a total of 7 respondents representing 21.3% agree that social environment and government target affect compliance with control regulation 3 respondents representing 9% were 9% were neutral, while 23 respondents representing 69.7% disagree.



The follow table of analyses will be discussed as follows:

Model Summary <sup>b</sup>						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.663 <sup>a</sup>	.439	.381	2.909	2.010	
a. Predictors: (Constant), SEGT, FP, HE						
b. Dependent Variable: FC						
ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	192.224	3	64.075	7.572	.001 <sup>b</sup>
	Residual	245.413	29	8.463		
	Total	437.636	32			
a. Dependent Variable: FC						
b. Predictors: (Constant), SEGT, FP, HE						

The coefficient of determination  $R^2$  stood at a value of 0.44, which revealed that over 44% of the systematic variations in the dependent variable are accounted by the independence variables, while the remaining 56% are not accounted for. The adjusted coefficient of determinant  $R^2$  stood at 0.38 with the dependent variable, indicating that over 38% of the systematic variations in dependent variable are explained while the rest are capture by error term. The F-Stat was at a value of 2.01 while the Durbin-Watson Statistics revealed correlation value of 1.97 indicating absents of autocorrelation. Hence, the result was impressive and good for prediction.

From the above result, we observe that the fraud prevention in the public sector (FP) and human error (HE) stood at negative (significant), t-value of -3.116 and -4.432 respectively. This implies that fraud prevention in the public sector and human error affecting operation is significantly related to financial control in the public sector. While, social environment and government target (SEGT) stood at positive t-value of 0.466, indicating that social environment and government target is insignificantly related to financial controls in the public sector.

### Conclusion and Recommendations

This study was carried out to examine financial control and fraud prevention in the public sector. Having, done with a careful examination of available literature and their results of analysis, the following points were obvious. From the findings it was discovered that the existing financial control yardsticks by federal government and other control bodies are sufficient in content and scope to prevent fraud in the public sectors. In addition, the success of these effective controls depends on honest personnel and tone at the top management.

The study therefore, recommends that adequate implementation should be given to those existing control yardsticks, as it can help to prevent fraud in the public sector. A good system of internal control should be put in place, as well as the recommendation of Committee of Sponsoring Organization should be duly considered. These includes: a good control environment, a good accounting system, good control activities, monitoring, and good communication and information.

Finally, hiring honest people and provision of fraud awareness training as well as engagement of forensic experts are also essential. The acceptance of forensic experts to the public sector

would help her to actualize her goals and objectives. Tone at the top management should be taken serious and lead by good labeling and modeling.

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**APPENDIX 1**  
**QUESTIONNAIRE**

A questionnaire on “Financial Controls and Fraud Prevention in Public sectors”

Part 1:

- 1) Sex: Male [ ] Female [ ]
- 2) Educational qualification: -----
- 3) Area of specialization: -----
- 4) Position/Rank: -----
- 5) Number of years in the service: -----

Part II

Please tick [] the option that corresponds with the actual situation to be true

SA - Strong Agreed    A – Agreed    U – Undecided    DA – Disagreed and SD - Strongly Disagreed

S/N	ITEMS	S A	A	U	D A	SD
1	Current government financial controls are Ok					
2	They are capable to prevent fraud					
3	They need to be improved					
4	Introduction of TSA will help to prevent fraud					
5	Tone at the top is a key to prevent fraud					
6.	Employment to public sectors should base on integrity and honesty to prevent fraud					
7.	The service of Forensic auditors can help to prevent fraud					
8.	Environment control help to achieve low fraud area					
9.	Human errors affect compliance with financial control					
10.	Poverty and financial pressures are major causes of frauds					
11.	Social environment and government target affect compliance with control regulations					
12.	Management policies affect full implementation of financial controls in the public sector					

13.	Staffing policies affect full implementation of financial controls in the public sectors					
14.	Inadequate assistance and underemployment aid fraud in public sector					

**Appendix 2**

DATA formulated for Regression analysis (OLS)

	FIC	TAT	OIH	SFA	PPO
1	5	5	4	4	5
2	5	5	5	5	5
3	5	5	5	5	5
4	5	5	5	5	5
5	5	5	4	5	5
6	5	4	5	5	5
7	4	5	5	5	5
8	4	5	5	3	1
9	5	5	5	5	5
10	3	5	5	3	5
11	5	5	5	5	5
12	5	5	5	5	5
13	5	5	5	5	5
14	4	5	4	5	1
15	4	5	5	5	5
16	5	5	5	5	5
17	5	5	5	5	5
18	5	5	5	5	5
19	3	5	5	5	5
20	3	5	5	5	1
21	5	5	5	5	5
22	3	5	4	5	5
23	5	5	5	5	5
24	4	4	5	5	5
25	4	4	5	5	5
26	5	5	5	5	5
27	3	5	5	5	5
28	5	5	5	3	5
29	5	5	4	5	5
30	5	4	5	4	5
31	3	5	5	4	5
32	3	5	5	4	4
33	3	5	5	3	5
34	5	5	5	5	5
35	5	5	5	5	5
36	5	4	5	5	5
37	5	5	1	1	1

38	5	5	5	5	5
39	3	5	5	4	4

Model Summary <sup>b</sup>						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.663 <sup>a</sup>	.439	.381	2.909	2.010	
a. Predictors: (Constant), SEGT, FP, HE						
b. Dependent Variable: FC						
ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	192.224	3	64.075	7.572	.001 <sup>b</sup>
	Residual	245.413	29	8.463		
	Total	437.636	32			
c. Dependent Variable: FC						
d. Predictors: (Constant), SEGT, FP, HE						
Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	35.830	4.587		7.810	.000
	FP	-.459	.147	-.477	-3.116	.004
	HE	-.583	.131	-.708	-4.432	.000
	SEGT	0.057	.122	-.070	.466	.645
a. Dependent Variable: FC						
b. Predictors: (Constant), SEGT, FP, HE						

Residuals Statistics <sup>a</sup>					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	13.59	23.44	17.64	2.451	33
Residual	-6.850	3.602	.0000	2.769	33
Std. Predicted Value	-1.652	2.367	.0000	1.000	33
Std. Residual	-2.355	1.238	.0000	.952	33

a. Dependent Variable: FC