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The Role of Professional Accountants in Tackling Ethical Dilemmas in Tanzania

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Abstract

This study aimed to explore what Professional Accountants experience as ethical dilemmas in their work and how they resolve such dilemmas. An ethical dilemma arises when the accountants must choose between alternatives and where the morally correct choice is unclear. This may be due to conflicting personal values or loyalties, tensions arising from the realization that the moral action is not in line with his self-interest, cross-cultural conflict, or moral ambiguity.

This study was premised on the fact that there were intense complaints about unethical behaviors and dilemmas among professional accountants in Tanzania. An interview was used to elicit responses on the experiences of accountants regarding the ethical experiences and the dilemmas they encounter in their daily work.

Qualitative methods were used in this study to establish the accountants' role in tackling ethical dilemmas. They were asked to describe any dilemmas they have experienced, how they were handled, and what challenges they experienced as accountants.

The research findings revealed that professional accountants are faced with a lot of ethical dilemmas. The top ethical dilemmas are a cover-up of accounting errors, delays in recognizing expenses, manipulation of depreciation and amortizations, accelerating income recognitions, misleading reporting, and payment of ghost vendors/employees.

The research reveals further that some accountants were ethically active, sensitive to ethical issues, and experienced ethical doubt and uncertainty. The studies also show that professional accountants adopt different approaches to deal with dilemmas. The approaches include confronting, reporting, and persuading.

Keywords: Professional accountants, ethics, ethical dilemmas

1. Introduction

1.1. Introduction and Background to the Problem

From the early times of the accounting profession, attention to ethical issues has been evident. This is partly because ethical dilemmas have persisted in the accounting profession for a long time. Efforts such as emphasizing compliance with professional codes, which require accountants to act with integrity and honesty, are ongoing, but evidence suggests that progress is hampered (IFAC, 2009). Different studies have highlighted the ethical dilemmas which arise in the accounting profession. For example, over 94% of accountants are reported to have observed or encountered unethical behaviour in their daily work (Hilliard, 2019). Furthermore, almost 74% cited the use of undue pressure or influence as the most common type of unethical behaviour (Hilliard, 2019). Misrepresentation or manipulation of information was also cited as the most common practice by the accountants involved in the survey.

The above suggests that accountants are often at the centre of ethical issues or dilemmas. Unfortunately, many accountants do not understand this. A distinguishing mark of any profession, including accounting, is its acceptance of the responsibility to act in the public interest (Oseni, 2011). In acting in the public interest, a professional accountant should observe and comply with the code of ethics for their profession.

However, the main debate in business ethics has overlooked ethical scrutiny and the role of some of the professions like accounting (Winstanley & Woodall, 2000). Generally, professional accountants need to deal with ethical issues, but on the other hand, they can also generate them. Such conflicts lead to ethical dilemmas, which often involve prioritizing and choosing from competing values.

Accountants are aware of the impacts of ethics on an organisation's performance. According to Jefferson (2017), good ethics impacts the organisation's performance positively while poor ethics affects the performance negatively. International Accounting Institutions, especially the International Federation of Accountants (IFAC), view accountants as having a special role to play in efforts to tackle ethical issues (Accaglobal, 2017). An implied argument from the first extract (Geneen, 1984), which is not necessarily valid, is that professional accountants may play a key role in tackling ethical issues.

A recent research by Chartered Accountants from Australia & New Zealand found eleven ethical issues confronting professional accountants in their daily activities. These are misleading reporting, fraud/tax evasion, lack of

transparency in accounting decisions, cheating, overcharge of fees to the client, bribery, favoritism/bias, cover-up of accounting errors, misuse of funds, and insider trading (Neesham, 2018).

The above provision serves as an essential aspect for accountants to be involved in resolving ethical issues. According to IFAC (2017), professional accountants are uniquely positioned to tackle ethical dilemmas. A professional accountant has, therefore, a crucial role to play in creating, promoting, and maintaining an ethical culture within the organisation (Consultative Committee of Accountancy Bodies, 2011). However, the presences of scandals suggest that there are ethical issues in most businesses. Most of these scandals took place under the watchful eye of professional accountants.

1.2. Problem Statement

For decades issues related to ethics in accounting have been rampant across the globe. While there is evidence that accountants are generally prone to widespread abuse, there are scarce studies on how accountants deal with ethical issues in their work. In the past, the accounting profession has faced a great problem of ethical scandals and the loss of public trust, and Tanzania is not an exception. Accountants in Tanzania have been heavily criticized for violating the codes and hence damaging the profession's image (Assad, 2011). Many unethical events have been reported in Tanzania, of which if the accountants were aggressive enough in resolving ethical issues, then the transgressions were not to happen. However, the confidence and the trust among accountants are very low, which is a bad sign for the profession. Now the questions are:

- What ethical issues are experienced by Professional accountants?
- How are such issues resolved or dealt with?

Different studies, for example, have demonstrated accountants to be unethical in reasoning and have inappropriate moral behaviour (Ibikunle & Oba, 2013; Ogbonna & Ebimobowei, 2012).

This study will help to understand what accountants experience as ethical issues or dilemmas in their work in Tanzania and how they resolve such issues. In addition, the results will help businesses introduce proper controls in dealing with unethical practices.

1.3. Research Objectives

The study aims at exploring ethical concerns among professional accountants in Tanzania and how they are resolved. Specifically, the study aimed to understand what accountants experience as ethical issues in their work and how they are resolved.

1.4. Conceptual Framework

The conceptual framework for the study was developed from Kohlberg's theory of moral development. Three major attributes will be used in attempts to explore the role of professional accountants in tackling ethical dilemmas in Tanzania. The factors are within the three moral development stages: pre-conventional, conventional, and post-conventional (Cheffers & Pakaluk, 2005). Each stage of moral development has strong or weak factors for accountants trying to resolve ethical issues.

In the first stage of the pre-conventional level, people behave according to socially acceptable norms because they are told to do so by some authority figure (Gaffikin & Lindawati, 2012). It is assumed that powerful authorities hand down a fixed set of rules which must be unquestioningly obeyed. In this case, professional accountants likely play their roles in tackling ethical issues depending on the available rules in their profession. The codes of conduct of the accountants' profession abide them to be more ethical. This obedience is compelled by the threat or application of punishment (Rist, 2002).

The second stage is characterized by a view that right behaviour means acting in one's own best interests because it is recognized that there is no one authority but many authorities, each with a different viewpoint. At the second level of moral thinking, there is a shift from unquestioning obedience to a relativistic outlook and a concern for good motives (Gaffikin & Lindawati, 2012). An accountant at this stage does not become ethical because of the fear of punishment. However, because of competence, he/she has good interpersonal relationships and the obligation to maintain the social order. In the same, people are characterized by an attitude that seeks to do what will gain the approval of others. Stage 4, the one oriented toward maintaining the social order: 'What would it be like if everyone stole?' is the typical sort of response. Therefore, while the response in stage 2 is the same as in stage 1, the consideration is now for social order.

At stage three, there is an understanding of social mutuality and a genuine interest in the welfare of others with the view to having a good society which is the one best conceived as having a social contract into which people freely enter to work toward the benefit of all (Blackburn, 2003). Morality in this stage is based on respect for universal principles and the demands of individual conscience, the pursuit of which could even countenance civil disobedience. An accountant in this stage sees ethics as a universal issue; therefore, he/she is guided by the general rule of the universe (Bernard, 1985).

Generally, individuals move through each stage – that is, they do not skip a stage but progress through them from a lower to the next highest. However, not all (probably very few, in fact) reach the post-conventional stages despite this being the level that Kohlberg saw as the most desirable and believed to be the best outcome (that is, moral development of each individual).

Cheffers & Pakaluk (2005) suggest that not all people agree with Kohlberg's analysis. There are epistemological issues. For example, to what extent is the hierarchy universal – does it apply universally (which is probably what Kohlberg believed)? It has been argued that he ignored cultural and gender issues in developing his theory. Does it have a Western bias? Does it apply in Eastern cultures? Does it apply to traditional village cultures? Is it male-oriented?

Conservatives do not accept his post-conventional stage because of the implications of possible social disruption by those arguing for universal principles. It may not be desirable to have people put their values above society and the law. His theory indicates moral reasoning and not moral actions. According to Blackburn (2003), commentators looking for quantitative indicators are also disappointed because it is very much the result of qualitative analysis. There are also questions surrounding the sequencing, which some people have found awkward: How do people proceed through the levels, and are the levels hierarchical?

So, once someone reaches a higher level, does that mean the previous levels are inferior? (Blackburn, 2003)

Despite the criticisms and the fact that he was looking at the moral development of children, the theory in this study is a very useful framework for investigating moral reasoning/ethical conduct (Gaffikin & Lindawati, 2012). For example, the independence of accountants requires them to have reached a high stage of moral development to avoid conflicts of interest. A study by Gaffikin & Lindawati (2012) used Kohlberg's framework to investigate the extent to which accountants in Indonesia resist pressures from corporate clients in exercising independence in undertaking auditing responsibilities. Several other studies have been undertaken to investigate the level of moral reasoning by accountants and in public accounting firms (American Accounting Association, 1990).

Generally, pre-conventional, conventional, and post-conventional factors form sub-essential conditions for an accountant to be ethical, as summarized in figure 1.

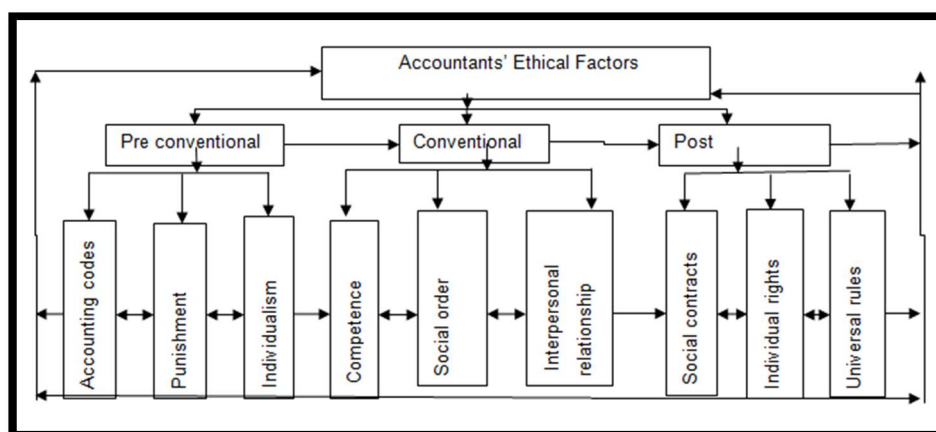


Figure 1: Conceptual Framework

Source: Modified from American Accounting Association (1990)

1.5. Justification for the Study

In the recent past, the accounting profession has undergone a crisis of confidence. This study was about the role of a Professional accountant in resolving ethical dilemmas in Tanzania. This was largely due to numerous scandals and unethical conduct that accountants failed to resolve or stop. Some accountants may not be aware of the effects of ethical problems and how to resolve them. Professional accountants need to understand the nature of their work, the values they transmit, and the implications of those values for those with whom they are engaged. This kind of study is significant because it may help to create awareness of the need to improve and sustain the standards and reputation of the accounting profession. In addition, the study may help to enhance public confidence in the accounting profession. Moreover, conducting this study within a country such as Tanzania adds an essential and exciting dimension to existing research. These findings would indeed support a much greater role for the regulator of the accounting profession via their policies about the role of accountants in dealing with ethical issues.

1.6. Definition of Terms

Ethics, Ethical dilemmas, and Professional accountants are the most common concepts in this research. They are defined as follows.

1.6.1. Ethics

The definition of ethics is very broad, and there is no universal consensus. However, ethics generally is defined as the systematic study of conduct based on moral principles, reflective choices, and standards of right and wrong conduct (Wheelwright, 1959). It is a system or set of moral principles that influence an individual to make choices based on his or her various motives and the resultant ends of those choices (Caldwell, Hayes & Long, 2010; Verhezen, 2010; Salterio & Webb, 2006).

1.6.2. Ethical Dilemmas

According to Shapira-Lishchinsky (2011), an ethical dilemma occurs when there are two competing values or standards, and we are forced to choose between them. It is a choice between two or more courses of action when obstacles on each side hinder the decision as to which course to pursue (Berlak & Berlak, 2011). The complexity arises from the situational conflict in which obeying one would result in transgressing another.

1.6.3. Professional Accountant

According to IFAC (2011), a professional accountant is a person who has expertise in the field of accountancy, achieved through formal education and practical experience. In this study, a professional accountant will be used to mean personnel with special knowledge, training, and skills in accountancy to be fully aware of what is being done and its motives.

2. Literature Review

2.1. Backgrounds of Accounting Professional

To properly understand the ethical issues and how accountants resolve them, it is very important to understand the history of the accounting profession. According to Alexander (2002), the accounting profession has existed since time immemorial, tracing its history as far as 3500 B.C. Accountants played a crucial role in ancient trade. For example, Assyrians, Chaldaean-Babylonians, and Sumerians living in Mesopotamians were keeping financial records. Alexander (2002) further noted that financial records were also kept in Egypt, China, and Greece. Ethical misconducts were an issue that was punishable since ancient times. Accountants were required to uphold the highest level of integrity; otherwise, they would face penalization due to misleading records. The above history suggests that ever since the beginning of commerce, ethics has been regarded as a vital part of the accounting profession.

2.2. Conceptualization of Ethical Issues in Developing Countries

The criticisms against developing countries being unethical are not new. According to Zuckerman (2001), one area of special concern when doing business in developing countries is the challenges associated with unethical practices. Zuckerman (2001) cited the problems of doing business internationally to be unethical practices, mainly in developing countries. He asserts that one of the criteria used to assess the countries for business viability is levels of unethical practices.

According to Zuckerman (2001), developed economies are more ethical than less developed economies. However, this statement is contradicting; there is no straight connection between being less developed and a level of ethical behaviour. It can be argued that there is considerable evidence to suggest that business ethics in developing countries is conducted within conditions of both ethical and unethical contexts. What becomes obvious is that to meet the challenges of the new globalized economy, unethical practices continue to be a major problem in business worldwide.

Al-Shaikh (2003) studied how business managers in developing countries adhere to business ethics. As Al-Shaikh pointed out that there is no single aspect to ethical issues. The extensive corruption in developing countries highlights the critical need for professional accountants to deal with ethical issues or dilemmas.

2.3. The Accountancy Profession in Tanzania

The accountancy profession in Tanzania is regulated by the National Board of Accountants and Auditors (NBAA). Its membership is compulsory for Professional Accountants (IFAC, 2017). Becoming a Professional Accountant (A Certified Public Accountant) in Tanzania requires passing the National Board of Accountants and Auditors (NBAA) examinations and obtaining practical experience. According to Mkasiwa (2011), the NBAA examinations consist of three stages: foundation, intermediate, and final. Each stage has two parts. Two consecutive parts may be attempted at a time.

After passing the NBAA professional examinations, a graduate member must undergo 3 years of practical training to be admitted as an associate member of the NBAA (Mkasiwa, 2011). They are eligible to become a fellow member after 7 years. To register as a CPA-PP, the 3-year practical training must take place under the supervision of another CPA-PP.

Practicing certificates are renewed annually, and renewal is linked with the payment of membership fees. Foreign membership requirements include being resident in Tanzania and passing examinations in local taxation and law.

The study by Mkasiwa (2011) showed that professional education for accountants in Tanzania is not yet adequate. The current curriculum does not fully meet the requirements of Use. The study by Mkasiwa (2011) evidenced that students must attain 6 months of practical training while still studying and encounter difficulty finding placements for training. Some accounting graduates have poor verbal and written command of English. Despite the concerted efforts of the NBAA, the IFRS/IAS and I.S.A. learning materials are expensive, not widely available, and not up-to-date. The capacity and resource constraints at higher educational institutions and students' poor English ability contribute to low passing rates in professional examinations. The NBAA offers special awards to outstanding candidates as an incentive for better performance on examinations.

The complications raised in the way accountants are trained in Tanzania suggest the lack of ethics among authorities entrusted to train accountants. The system, curriculum contents, and even the qualities of lectures in most of the accountants' colleges/universities are questionable. The training systems of accountants in Tanzania suggest incompetence among accountants, which can be attributed to their unethical conduct.

2.3.1. Factors Influencing Unethical Practices and Ethical Dilemma

It is rare to open a newspaper or T.V. without hearing about some kind of unethical practice (Boes, 2015). That shows that unethical practices are a widespread phenomenon. The next logical question is, why is the case? It is very difficult to pick out one particular reason for unethical practices. Several factors act as catalysts for this phenomenon.

For example, Burns & Baldvinsdottir (2005) report that 45% of accountants in the U.S.A. observed workplace misconduct, 65% who witnessed misconduct reported it, and 22% of those who reported it experienced retaliation due to their report.

Furthermore, Burns (2000) showed that 13% of U.S. accountants said they felt pressure to compromise their company's ethical standards and break the rules, the highest statistics since 2000. These and other indicators gathered by the Ethics Resource Center suggest a weakness in ethical abidance in the workplace by the accountants and the institutions' management.

The study by Bazerman & Tenbrunsel (2011) showed that other possible driving forces behind unethical behavior among accountants include conflicts of interest and the desire to achieve some goals (do whatever it takes mentality). The reality is that ethical behaviour, in some instances, is compromised by pressures to meet specific targets as well as by the prospect of financial gain. Once one is focused on meeting some goals, the ethical aspect can completely fade away. That means some goals take the forefront and others become suppressed, which can be a source of unethical behaviour (Joffe-Walt & Spiegel, 2012).

Desire to achieve some goals and conflicts of interest could be associated with management pressure or an individual accountant's decision (Bazerman & Tenbrunsel, 2011). The desire to beat certain competitors has led many organisations to act unethically just to get ahead (Kilduff et al., 2012). The intense competition in the industry, which forces employees to focus on the bottom line and not on business ethics, causes more unethical behaviour.

Also, measuring employee performance based on results without considering ethics in achieving results promotes unethical behavior (Haron, Ishmail, & Razak, 2011). Some researchers have focused on the training aspect of the problem and concluded that ignorance is yet another possible reason for unethical behaviour in professional accounting (Halbesleben et al., 2004).

Although no less of an unacceptable reason for acting unethically, some accountants do not even realize they are breaking the law or deviating from accounting standards, or they believe their unethical behavior is in the best interest of stakeholders or the company. Hilliard (2019) reported that 55 percent of accountants have never consulted the professional code of ethics.

Similarly, management is often blamed for losing sight of the pressure it puts on accountants, which can eventually lead to unethical decisions. In a study by the International Federation of Accountants, some of the most common pressures placed upon accountants included: delaying the recognition of expenses, manipulating the value of inventories, changing the nature of items for reporting purposes, and manipulating depreciation and amortizations, payments to ghost employees, improper accounting for repairs and maintenance expenses and accelerating income recognitions (IFAC, 2019). Based on this, it is clear that accountants are under pressure to act contrary to ethics or legislation during their careers.

Another reason for unethical practices, according to some commentators, relates to the psychology of being unsafe to speak up (Carucci, 2016). Despite saying things like, 'I have an open door policy,' some leadership actions may inhibit the courage needed to raise ethical concerns. Creating a culture where people freely speak up is vital to ensuring people do not collude with or incite misconduct.

Failure of leaders to act as positive examples itself is believed to be a major reason for unethical behavior (Carucci, 2016). Ethics behavior is primarily learned informally through leaders and by observing the behavior of those around us. Leaders must accept that they are held to higher standards than others.

They must be extra vigilant about not just their intentions but how it is others might interpret their behaviour.

The desire for money has led many accountants to turn towards fraudulent acts just to get ahead. Furthermore, when large amounts of cash are being handled, such as in many accounting situations, it can be easier to conceal or remove cash with little chance of detection (Burns & Scapens, 2000).

In the survey conducted by the Ethics Resource Center in 2009 in the U.S., various forms of retaliation experienced as a result of whistle-blowing have been reported that:

- 62% percent of those surveyed were excluded from management decisions,
- 60% experienced another employee giving them the cold shoulder,
- 55% were verbally abused by higher management,
- 48% almost lost their job,
- 43% did not receive a promotion or raise, and
- 42% were verbally abused by co-accountants

Furthermore, 27% were relocated, and 18% were demoted (National Business Ethics Survey, 2009)

Considering the damage unethical behavior can have on a company/institution and its reputation, the accounting profession should be revisited to see how it shall produce more ethical and honest accountants.

2.3.2. Common Responses to Ethical Issues among Professional Accountants in Tanzania

There has been increasing pressure for organizations and professionals to be ethical (Turyakira, 2018). Amid economic weakness and a competitive business environment, companies can no longer afford to neglect ethical standards (Dutta & Banerjee, 2011). The general increase in awareness about ethical issues has made society reject the organizations that are found to have ethical issues (Ahmad, Amran & Halim 2012).

Ethical issues have become a problem in most organisations. According to authorities on the subject, business ethical behaviour today is worse than it was in the early 1970s and the 1980s (Hanson, 2014). In many respects, the environment in which businesses operate has changed fundamentally, and so have ethical concerns. Organisations today have quarterly earnings to beat and little time for thinking about the role of their enterprises in society (Hanson, 2014). The question is how to respond to all these ethical issues.

According to Neesham (2018), there are many ways to respond to Ethical Issues. The common methods are resisting the pressure (in other words saying no), seek for advice, reporting an issue to management, documenting the events in writing, resigning, or compromising within legal limits.

Accounting education is viewed as one potential remedy to address the profession's ethical crisis. Extensive discussion about the role of accounting educators in teaching ethics has been undertaken in the U.S. educational context, including special issues on professionalism and ethics in accounting education (Gaa & Thorne, 2004). There are several reasons why continuous education among professional accountants is essential in responding to ethical issues. Understanding the ethical expectations of accounting is an essential aspect of dealing with ethical dilemmas.

A survey conducted by the Federation of European Accountants (FEE) produced very interesting 'sustentions' on how to respond to ethical issues. More than a fifth of respondents (18%) prefer personal education as a means to tackle ethical behaviour (FEE, 2016). There is also an acknowledgment that appropriate ethics education means requiring learners to think critically before making decisions with ethical implications, thus going beyond traditional textbook approaches that have traditionally relied on codes of professional conduct as the benchmark for determining ethical behavior (Jennings, 2004).

There was a strong consensus that ethics should be learned as part of the pre-qualifying programs and that ethics education should be a dedicated unit and integrated within other units of study in pre-qualifying programmes. This finding is consistent with recent calls for a compulsory accounting unit in the U.S.A. curriculum (Swanson, 2005).

Another way to respond to ethical issues is to help accountants define and apply the fundamental principles in their professional code of ethics (Gould, 2013). The effects of this are not restricted to an individual accountant but the whole organisation. Furthermore, Chartered Global Management Accountant (CGMA) has developed an ethical checklist to help accountants respond to ethical issues and uphold professional responsibility (CGMA, 2017). Apart from that, a free, confidential helpline is available for CIMA members facing an ethical dilemma. The helpline serves as an essential tool for accountants when faced with dilemmas.

Communication between management and accountants is a critical factor in successful work culture. A lack of open communication in the workplace can lead to confusion, a lack of productivity, and ultimately, a poor work environment in which honesty and openness are not valued as critical components of an ethical culture (Burns & Scapens, 2000). Therefore, top management must display support for an ethical work culture to accountants for employees to adopt an ethical outlook.

According to Boland & Pondy (1983), the enforcement of laws and internal controls teams have helped deter some unethical behaviours in professional settings. However, according to a recent study by the Ethics Resource Center, certain organizations may be reluctant to address ethical issues because they are seen as 'messy' and of less importance (Lulin, 2018).

Burns & Baldvinsdottir (2005) report that 45% of U.S. accountants observed workplace misconduct, 65% of U.S. workers who witnessed misconduct reported it, and 22% of those who reported it experienced retaliation due to their report. These and other statistics suggest a weakness in ethical abidance in the workplace by the accountants and the institutions' management.

The study by Burns & Scapens (2000) showed that strong ethics programmes and work cultures produce the strongest accountants in the workplace. They are characterized by higher rates of reporting and less misconduct. However, creating this ideal environment is mainly upper management's responsibility (Caccia & Steccolini, 2006). At this point in our discussion, it is essential to point out that regulating body of accountants in Tanzania is also working with Accountants to resolve ethical issues.

2.3.3. Regulating Body of Accountants in Tanzania

The NBAA regulates the accountancy profession in Tanzania. Established under the Auditors and Accountants Act, the NBAA reports to the Minister of Finance (Godfrey, Devlin, & Merrouche, 1996). It has the characteristics of both a regulator and a professional accountancy body. It has a governing board of 12 members. The President of the United Republic of Tanzania appoints the NBAA chairman to a 3-year term, which may be renewed once. In consultation with NBAA, the Minister of Finance appoints the other 11 members (Mkasiwa, 2011).

The arrangement does not provide for public oversight by any non-accountants. The NBAA acts inter alia as an examining body for awarding the C.P.A. designation and the licensing authority for members engaged in public auditing practice (World Bank, 2005). It has a legal mandate for professional development, monitoring, and enforcement. Its members are recognized under the new Companies Act as sole auditors of companies. The NBAA is a member of the International Federation of Accountants (IFAC) and the Eastern, Central, and Southern African Federation of Accountants (ECSAFA).

The study by Mkasiwa (2011) showed that the capacity of NBAA needs to strengthen. This is because NBAA is not able to function effectively either as a regulator or as a professional accountancy body because of technical and financial resource constraints (Mkasiwa, 2011). The NBAA needs additional capacity to undertake monitoring activities to ensure that practical training is adequate and that there is compliance with accounting standards by accounts (Mkasiwa, 2011).

2.3.4. Codes of Ethics for Tanzanian Accountants

Professions that the public has trusted to apply expert knowledge have a Code of Ethics that sets out their expectations of a member's behaviour and the boundaries within which members must operate (IFAC, 2006). A Code of ethics helps to clarify the profession's values, provides a reference point for decision making, and can be used as a framework for discipline (IFAC, 2006).

The IFAC's Code of Ethics applies to accountants in Tanzania. NBAA is a member of IFAC, and the agreed standards as the basis of the IFAC Member Compliance Program. The Code of Ethics has mandatory application to all NBAA members. The NBAA acts *inter alia* as an examining body for awarding the C.P.A. designation and the licensing authority for members engaged in public auditing practice (World Bank, 2005). Furthermore, the NBAA has a legal mandate to set accounting and auditing standards. Initially, the national standards were generally modelled on I.A.S. and I.S.A.; where there was no local standard, the international standards were mandatory (World Bank, 2005). To strengthen the accounting profession in Tanzania, the NBAA adopted wholesale IFRS/IAS and I.S.A. in effect on 1 July, 2004 (World Bank, 2005).

3. Research Methodology

This study is about the role of professional accountants in tackling ethical dilemmas in Tanzania. Understanding an event is a function of the personal interaction and perception of those in that event and the description of the processes that characterize the event. The qualitative approach is more appropriate in providing the insight necessary to understand the participants' role in the event and their views and perceptions of the experience (Silverman, 2016). The approach will help in understanding ethics processes, events within ethics in accounting, and its relationship in the context of social situations. The focus will be on participants' multiple perceptions, views, meanings, and being ethical accountants in Tanzania. It will provide in-depth explanations about procedures, beliefs, and knowledge related to ethics in accounting, including the respondents' opinions about the role of accountants in tackling ethical issues in Tanzania (Silverman, 2016).

For this study, the population included participants from the population for this study included participants from three institutions in the Dar es Salaam region. The participants included heads of the institutions, Accountants, and Auditors. In this study, 25 participants consented to their participation and therefore formed the study sample. The sample involved three (3) heads of institutions, 16 accountants, and 6 auditors.

The Interview questions were used to gather data on the role of professional accountants in tackling Ethical Dilemmas in Tanzania. The technique was used to gather data from heads of the institution, accountants, and auditors. The method was selected because it allows interactive conversations between interviewer and informant (Patton, 2015). This assured the study with detailed and in-depth descriptions from the participants on their experience, opinions, and perception concerning the role of professional Accountants in tackling Ethical Dilemmas in Tanzania.

3.1. Ethical Consideration

During data collection, participants were informed of the purpose of the study and then requested their participation. They were also informed of their right to withdraw from participating at any time. The respondents were assured that:

- Their names and that of the institution would not be used in the report and documentation of the data and
- They would not be made available to anyone who is not directly involved in the study

4. Data Findings, Analysis, and Discussion

The research data were analyzed using thematic analysis. After collecting all the information, before formal analysis, the researcher translated all the recorded data from interviews from Kiswahili into English. The data were recorded in Swahili. Then, the researcher used steps for formal data analysis. Firstly, the formal phase was introduced after extensive reading and re-reading of the transcripts (Schnorr, 1997). Secondly, the process of categorizing the data was undertaken. Thirdly, to obtain a good interpretation of the studied phenomenon, the data were coded, noting what is interesting and requires labelling significant words and filing data appropriately (Creswell, 2007).

Based on the categories, identifying and creating themes were the final data analysis steps. Words, phrases, or statements that addressed the participant's description of feelings related to inclusive settings were marked using a highlighter. Further, codes were assigned for different statements, while identification statements of significance were grouped into meaningful units. Van Manen (1990) refers to this further division of sub-themes as a method to 'articulate' the main theme. Sub-themes were also coded after the main codes. Data analysis was a significant phase in this research. The table below highlights the steps taken in chronological order.

4.1. Typical Ethical Dilemma Encountered by Accountants

The first objective of this study was to understand what accountants experience as ethical issues or dilemmas in their work. The majority of participants reported more than three ethical dilemmas or issues. The top on the list is the Cover-up of accounting errors. Others that were frequently mentioned are delays in recognition of expenses, case of manipulation of depreciation and amortizations, accelerating income recognitions, misleading reporting, and payment of ghost vendors/employees.

4.1.1. Cover-up of Accounting Errors

Most participants cited pressure to cover up accounting errors as one of the main ethical dilemmas in their organizations. However, such concern appeared to be complicated as some department heads may not like to correct errors promptly as required. From an interview, participants commented as follows:

- 'The issue can be sorted slowly without affecting the current performance.'
- 'How can I justify the position? See how you apportion it.'
- 'The challenge is if you implement that, you become part of that yourself.'

These participants were of the view that accounting errors should be corrected once they are identified. However, the tone at the top and fear of being asked what happened seem to be critical dilemmas.

4.1.1.1. Delays the Recognition of Expenses

During the month-end, quarter-end, or year-end closure exercises, some expenses were intentionally not posted to boost the bottom line. By shifting the timing of when expenses are recognized, a company can artificially make the entity appear more profitable. From an interview, the following comments were given:

- 'The head of the department may direct us to treat some expenses as prepayments or reduce depreciation expenses.'
- 'Yes, of course. Delays in recognizing expenses and accelerating income recognitions are the order of the day.'

Some participants noted the delays in recognition of expenses source of ethical concern since they were forced to treat some of the expenses as prepayments, and they considered them to be 'pressure' from the top to post good numbers. This was raised as a specific example of an unethical practice that leads to dilemmas. Further ethical concern arose about delays in recognizing expenses with simple directives like what we have posted is enough.

4.1.1.2. Manipulation of Depreciation and Amortizations

Depreciation and amortization have a direct impact on the profit. The larger the depreciation and amortization expense in a given period, the lower the reported profit. In efforts to boost the reported profit, some organizations are tempted to engage in actions that minimize the depreciation and amortization expenses. Some of the actions are delays in capitalization and manipulations of the useful life of the assets. From an interview, the following comment was given:

- 'Frequently, we asked to review the useful life of the assets, and mostly this happens when the performance is not good.'

The accountants noted that this was a source of ethical concern as it is a procedural issue that does not need directives. This was raised both as a specific example of unethical practice.

4.1.1.3. Accelerating Income Recognitions

A further ethical concern for most accountants was pressure to accelerate revenue recognition to mask the true performance. According to participants, there is much pressure on this area, especially towards the end of the quarter or year-end, to meet earnings benchmarks.

Of concern, however, are justifications given on how income should be recognized. From an interview, the following comments were given:

- 'There is much pressure on how income should be recognized. I mean, some fees are recognized upfront with some justification, not in line with accounting principles.'
- 'Just post that the full fees directly to the income. It should not be put in the model as per behavior analysis that is a short-term loan.'

Such ethical dilemmas reflect a pattern of how income can be manipulated with simple directives or justifications. The issue for the accountants appears to be a procedural compliance.

4.1.1.4. Dealing with Dilemma in Accounting Profession

The second objective of this study was to understand how accountants deal with every dilemma they encounter in their profession. The data show that the participants involved in this study employ six approaches in dealing with the encountered dilemmas. Some approaches include confronting, reporting, persuading, seeking help from other colleagues, and continuous engagement or discussion.

In my institution, we employ different ways to deal with dilemmas that are likely to happen in our daily routine. The commonly used and the most effective one includes confronting, reporting, and persuading. The use of these strategies depends on the nature of the dilemma. At a time, you find it within your capacity you may directly confront it while you are unable to take, directly report the immediate boss.

- 'It will constrain the management and prevent it from overriding the normal procedures.'
- The governance system will separate functions, making it difficult for managers to manage earnings.

4.1.1.5. Confronting

Concerning confronting as a strategy for dealing with dilemmas in the accounting profession, the study noted that most accountants opt for this strategy for the dilemmas they find able to deal with directly. The finding showed that the dilemmas that accountants confront directly are issues like customers asking for the favour of the service, provision of false statements, and hiding their information when required by competent organs.

In one of the interviews with an accountant, he commented the following:

'In dealing with dilemmas in our profession, there are many alternatives. "Confrontation" is the best option, especially to the issues which are under your control/ability.'

4.1.2 Reporting

This was another strategy employed by accountants in dealing with dilemmas. In this strategy, the finding informed that it is only applicable when the accountants find it difficult to deal with issues in their capacity. In this case, they report the dilemma to their higher authority for further guidance.

4.1.2.1. Usefulness of Ethical Guidelines

The participants in the current study expressed ambivalence about the usefulness of ethics guidelines in tackling ethical issues. Most of them refer to ethical guidelines as crucial when dealing with an ethical dilemma. In an interview with accountants, some commented on the following:

- 'I find the ethical guidelines to be very useful, especially when faced with challenging problems.'
- 'Reference to ethical guidelines is always a logical option.'
- 'Basically, without ethical guidelines, there would be many challenges in tackling ethical dilemmas.'
- 'We have workshops and conferences that the NBAA may offer annually; however, this is not enough.'

As we have seen above, most participants reiterated the lack of ethics training as the main hindrance in tackling ethical issues.

4.1.2.2. Seeking Help from Other Colleagues

In tackling different ethical issues encountered in the work setting, many reported ethical incidents are often disclosed, not even to supervisors. This was due to a fear of being labelled as incompetent vis-à-vis decision-making. In one of the interviews with an accountant, commented the following:

- 'I have encountered situations in my previous workplace where I felt judged by colleagues if I asked for help in a certain area. I think that is something that is experienced in any workplace, though.'
- 'Asking for a second opinion is good, but at the same time, you do not want to seem like you do not know what you are doing. So there must be limits when asking for a second opinion.'

4.1.2.3. Engagement/Discussion

Some participants cited continuous engagement/discussion to get more clarity as the best way to handle dilemmas. In his view, some dilemmas are purely an account of lack of clarity. In one of the interviews with accountants, they commented as follows:

- 'I believe in engagement with relevant parties to be clear and make a decision without being biased/conflicted.'
- 'Discussion with relevant parties to ensure that we are all on the same page and have a common agreement on how to handle the situation.'

5. Summary, Conclusion, and Recommendations

The study aimed to explore Ethical dilemmas in Accounting Profession in Tanzania and how they are resolved. The study findings show that:

- Accountants in Tanzania face a lot of ethical dilemmas in their daily work. The top dilemmas or issues are delays in recognition of expenses, case of manipulation of depreciation and amortizations, accelerating income recognitions, misleading reporting, and payment of ghost vendors/employees.
- There was no significant difference in accountants' understanding of ethical issues. Most of the accountants were able to respond to ethical issues irrespective of their experience and qualifications.
- The majority of the respondents considered ethical guidelines useful in resolving ethical issues.
- Seeking help from other colleagues was viewed negatively by most of the accountants. No one wants to be viewed as incompetent.
- Reporting the dilemma to higher authorities for further guidance was also considered a way to resolve ethical issues.
- Some view confrontations as the best way to resolve ethical issues, especially those under your control/ability.

5.1. Contributions of the Study Findings

The results of this research revealed the top ethical issues faced by accountants and how they were resolved. Based on the findings of the study, the following conclusions were drawn:

- Unethical dilemmas or issues are rampant in most organisations, as identified during the study.
- To be able to deal with ethical dilemmas or issues, there is a need to increase professional interaction and communication.
- Based on the conclusions of this study, the following recommendations were made for policy formulation and future research.
- The findings of this study have indicated that accountants have poor knowledge regarding the professional code of ethics and conduct. Therefore, this calls for the Professional Bodies, especially NBAA, to improve and conduct more training.
- The research claims that most dilemmas are caused by those with authority, i.e., the Head of the department. Therefore, there should be Disciplinary Actions against violators.

5.2. Suggestions and Recommendations

This research identified some other issues which were not included or considered at the onset. In particular, personal values, personal culture (upbringing), and organisational values and expectations. The literature review touched on the moral development of organisations and stakeholders (or stakeholder) theory (Logsdon & Yuthas, 1997) but did not fully evaluate these. The following areas are worthy of future research:

- The role of ethical education and how it enables accountants to understand and apply ethical reasoning and decision-making
- A study investigating how other professionals like lawyers deal with ethical dilemmas
- Should an ethical programme be developed and incorporated into a company's strategic plan?

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