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CHALLENGES IN RESEARCH ON FINANCE AND PUBLIC ACCOUNTABILITY IN COLLEGES OF EDUCATION: THE PRIVACY DOCUMENT DILEMMA IN GHANA

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ABSTRACT: *This study critically investigates the challenges researchers face in examining finance and public accountability in Ghanaian Colleges of Education, focusing on what is termed the privacy document dilemma, the tension between the legitimate demand for financial transparency and the legal and ethical constraints protecting institutional confidentiality. Adopting a mixed-method research design, the study draws on quantitative data from 120 administrative staff and qualitative insights from 20 finance officers and researchers across five Colleges of Education in the Ashanti and Bono Regions. Findings reveal that restricted access to financial documents, bureaucratic resistance, inadequate data management systems, and ambiguous legal frameworks significantly hinder research on financial accountability. The paper contributes to existing scholarship by situating the dilemma within Ghana's historical, cultural, and institutional context, proposing a framework for ethical access and disclosure. Recommendations focus on digitization, legal clarity, capacity building, and participatory accountability systems.*

KEYWORDS: Finance, public accountability, privacy document dilemma, mixed methods, Ghana, colleges of education, transparency, research ethics.

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INTRODUCTION

Colleges of Education in Ghana are custodians of public funds and crucial in shaping the professional ethics of the nation's teaching workforce. Their financial management practices influence not only institutional efficiency but also public trust. However, investigating these practices reveals an enduring obstacle: the privacy document dilemma. This refers to the conflict between researchers' need to access institutional financial data (such as audit reports, payrolls, and procurement records) and the restrictions imposed by privacy laws, bureaucratic discretion, or political interests.

This dilemma has far-reaching implications. Without access to financial records, researchers cannot accurately evaluate accountability systems, efficiency of resource allocation, or corruption risks. Conversely, unregulated access threatens confidentiality, staff privacy, and institutional autonomy. Thus, the challenge is not simply administrative—it reflects deeper cultural and historical tensions around information ownership and state secrecy inherited from colonial bureaucratic structures.

Problem Statement

Financial accountability in higher education is a cornerstone of good governance and transparency, particularly in public institutions such as Ghana's Colleges of Education, which depend largely on state resources and taxpayer funds. However, while national policies such as the Public Financial Management Act (Act 921, 2016) and the Right to Information Act (Act 989, 2019) emphasise transparency and open data access, researchers and stakeholders face significant barriers in obtaining the financial and administrative records necessary for empirical scrutiny. This contradiction gives rise to what has been termed the "privacy document dilemma", a situation in which efforts to promote accountability through research are constrained by institutional claims of confidentiality, bureaucratic bottlenecks, and fear of sanctions.

In many Colleges of Education, access to budget reports, audit findings, and procurement documents is either delayed or denied, often under the pretext of "privacy" or "confidentiality". Yet, this restrictive practice persists despite laws mandating disclosure of non-sensitive public information. Consequently, researchers and policy analysts struggle to examine patterns of financial management, misappropriation, or inefficiency, limiting the empirical foundation for reform.

The problem is further compounded by weak institutional frameworks for data governance and the absence of clear guidelines on how educational institutions should balance privacy obligations with transparency demands. Many administrators interpret "data protection" as total non-disclosure, while researchers often lack guidance on ethically navigating restricted information environments. This results in a tension between ethical responsibility and public accountability, ultimately undermining both the credibility of research and the integrity of financial administration in education.

Moreover, historical and cultural factors, such as colonial administrative traditions that valued secrecy, hierarchical command structures, and a culture of deference to authority, continue to shape document management practices in Ghana's educational bureaucracy. The persistence of these patterns hinders the realisation of a modern, transparent governance system that promotes participatory oversight and evidence-based policymaking.

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Given these contextual realities, there is a pressing need to critically investigate how the privacy document dilemma manifests within Ghana's Colleges of Education and how it affects research on finance and accountability. Understanding this phenomenon through a mixed-method approach—combining quantitative assessment of accessibility levels with qualitative exploration of institutional perceptions—will illuminate the systemic, ethical, and cultural factors that sustain this dilemma. The findings of such research are essential for developing policies that promote both transparency and responsible data protection within Ghana's educational sector

Research Objectives

The overall aim of this study was to examine the challenges researchers face in accessing and utilising financial and accountability-related data in Colleges of Education in Ghana, focusing on the implications of the privacy document dilemma for transparency, ethics, and institutional governance.

Specific Objectives

1. To analyse the nature and extent of financial accountability practices in Colleges of Education in Ghana.
2. To identify key barriers to accessing financial and administrative documents for research purposes within these institutions.
3. To examine how privacy, confidentiality, and data protection policies influence research on finance and accountability.
4. To explore the perceptions and experiences of administrators, finance officers, and lecturers regarding the privacy document dilemma.

Research Questions

How does the privacy document dilemma affect research on finance and public accountability in the administration of Colleges of Education in Ghana?

1. What are the current practices and policies guiding financial accountability in Colleges of Education?
2. What institutional, bureaucratic, and ethical challenges hinder access to financial documents for research purposes?
3. How do administrators and researchers interpret and apply privacy and confidentiality principles in practice?
4. In what ways do fear of audit sanctions and reputational risks influence administrative decisions regarding document disclosure?

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LITERATURE REVIEW

Public accountability in higher education represents the obligation of educational institutions to justify how they use public resources, demonstrate transparency in financial operations, and uphold ethical management practices (Osei-Tutu & Frimpong, 2022). According to Bovens (2007), accountability implies an answerable relationship between those entrusted with authority and the public they serve. In the Ghanaian context, Colleges of Education are public-funded institutions and thus expected to comply with the Public Financial Management Act (Act 921, 2016), which emphasises prudent use of government funds, internal audit mechanisms, and periodic reporting.

However, research on accountability in educational institutions is complex because it intersects with political, administrative, and ethical dimensions (Adu-Gyamfi, 2020). Financial transparency depends not only on institutional structures but also on social values and legal provisions governing access to information. The concept of financial accountability, therefore, extends beyond bookkeeping; it reflects trust in governance, professional integrity, and participatory oversight mechanisms within the educational ecosystem.

The literature on accountability often draws from three dominant theoretical frameworks, such as the Agency Theory, which suggests that public administrators (agents) must act in the best interest of citizens (principals) and that mechanisms such as audits, disclosures, and oversight mitigate information asymmetry (Jensen & Meckling, 1976), Stewardship Theory, which posits that public officials are motivated by collective goals rather than self-interest, emphasizing trust and ethical commitment (Davis et al., 1997) and Institutional Theory, which highlights that organizational behaviour is shaped by historical norms, rules, and societal expectations rather than purely rational decision-making (DiMaggio & Powell, 1983).

In the Ghanaian higher education context, institutional theory is particularly relevant. Colleges of Education operate within bureaucratic cultures shaped by colonial administrative traditions emphasising secrecy, hierarchy, and compliance (Amoako, 2021). Consequently, financial documentation systems prioritise procedural control over accessibility, making research into fiscal transparency inherently challenging.

The “privacy document dilemma” has emerged as a critical concept in research ethics, particularly in public institutions that handle sensitive financial and personnel data. Privacy, defined under Ghana’s Data Protection Act (2012), is intended to protect individual rights; however, its interpretation often extends to institutional self-protection. Studies by Owusu (2023) and Tuffour (2019) note that administrative officers frequently classify entire financial records as confidential, even when anonymisation could preserve privacy while permitting scholarly inquiry.

Internationally, similar barriers exist in developing nations. For instance, in Nigeria and Kenya, access to financial and administrative records in teacher-training colleges is constrained by bureaucratic bottlenecks and unclear disclosure procedures (Okeke & Oduro, 2020). This global pattern underscores a shared dilemma: balancing ethical confidentiality with democratic transparency.

In Ghana, the 2019 Right to Information Act (RTI Act 989) was introduced to enhance public access to state documents. Yet, implementation has been uneven, especially in educational institutions that lack clear data management protocols (Owusu, 2023). Many Colleges of

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Education remain uncertain about what constitutes “public” versus “private” records, leading to over-cautious refusals that inhibit academic research. The roots of restricted access can be traced to colonial administrative legacies. British colonial governance in the Gold Coast (now Ghana) relied heavily on a culture of restricted information and centralised decision-making. Post-independence, this bureaucratic ethos persisted, reinforcing a hierarchical pattern where documentation is controlled by senior officials and rarely shared externally (Amoako, 2021).

Moreover, Ghanaian socio-cultural norms value respect for authority, collective reputation, and discretion. Within such cultural settings, open critique or external inquiry into financial practices can be perceived as disrespectful or confrontational. This perception discourages administrative openness, even in institutions committed to reform (Gyasi & Aheto, 2021).

Consequently, research on financial accountability must navigate both legal frameworks and cultural codes of conduct, requiring sensitivity to local ethics of communication and hierarchy. The privacy document dilemma thus represents a deeper socio-historical phenomenon where colonial bureaucracy, modern law, and cultural norms intersect. Empirical investigations into financial accountability in Ghanaian education reveal recurrent challenges: Adu-Gyamfi (2020) found that over 60% of sampled Colleges of Education had incomplete audit trails, limiting the Ministry of Education’s capacity to assess compliance. Osei-Tutu and Frimpong (2022) also observed discrepancies between reported expenditures and actual spending patterns, often attributed to inadequate oversight and poor document management. Ankrah and Mensah (2022) highlighted limited knowledge among administrative staff about accountability laws, resulting in unintentional violations of reporting protocols. Owusu (2023) reported that researchers often abandon finance-related studies due to prolonged approval processes or denial of access to crucial documents. These findings align with global literature suggesting that accountability reforms are most effective when transparency and data accessibility are institutionalised through technological systems (Keeney & Dunn, 2021). From the ethical perspective, research on public finance must safeguard confidentiality while promoting social justice. Ethical access frameworks (Resnik, 2021) emphasise proportionality; researchers should only request data essential to answering their questions and ensure anonymity where appropriate.

From an information systems standpoint, digital transformation offers practical solutions. Studies by Boateng et al. (2020) demonstrate that digitised financial management systems with layered access controls improve both data security and transparency. However, many Colleges of Education still depend on paper-based records, increasing risks of loss, manipulation, or restricted access.

From a policy perspective, accountability should be viewed as a participatory process involving administrators, staff, researchers, and the wider public. The World Bank (2021) underscores that participatory transparency, where stakeholders co-design disclosure protocols, reduces conflict between privacy and accountability. Despite growing attention to public financial management in Ghana, three gaps persist:

1. **Methodological Gap:** Few studies employ mixed methods that integrate quantitative financial data with qualitative institutional insights.
2. **Conceptual Gap:** The “privacy document dilemma” remains under-theorised, often treated as an administrative inconvenience rather than a socio-political construct.

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3. **Policy Gap:** There is limited empirical evidence on how the Right to Information Act (2019) influences academic access to public financial data in education.

This study addresses these gaps by applying a mixed-method design to capture both measurable trends and interpretive dimensions of the privacy document dilemma in Ghana's Colleges of Education. The reviewed literature collectively demonstrates that while financial accountability is a moral and legal imperative, its realisation in Ghanaian Colleges of Education is hampered by entrenched bureaucratic secrecy, ambiguous legal definitions of privacy, and underdeveloped data management systems. The historical legacy of colonial administrative culture and the socio-cultural preference for discretion further complicate research access. Hence, to advance transparency and scholarly inquiry, institutions must strike a delicate balance between protecting individual privacy and enabling legitimate academic oversight.

The present study, therefore, contributes to the discourse by framing the privacy document dilemma as a systemic, interdisciplinary challenge that requires both ethical innovation and policy reform in Ghana's tertiary education administration.

METHODOLOGY

A mixed-method design was employed to obtain a holistic understanding of the challenges. Quantitative data measured perceptions of accessibility, while qualitative insights captured contextual depth and institutional narratives.

Population and Sample

The target population comprised finance officers, administrators, and academic researchers in five Colleges of Education across the Ashanti and Bono Regions. Using purposive and stratified sampling, 120 participants responded to the survey, and 20 were interviewed.

Table 1: Sampled Population

Participant Category	Number (n)	Percentage (%)
Finance Officers	40	33.3
Administrators	50	41.7
Researchers/Lecturers	30	25.0
Total	**120**	**100**

Research Instruments

- **Quantitative:** Structured questionnaire assessing document accessibility, institutional attitudes, and legal awareness.
- **Qualitative:** Semi-structured interviews exploring experiences and ethical dilemmas in financial data access.

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DATA ANALYSIS

Quantitative data were analysed using descriptive statistics (means, frequencies, and standard deviations), while qualitative data were coded thematically using NVivo, identifying recurring patterns such as "restricted access", "bureaucratic culture", and "ethical tension".

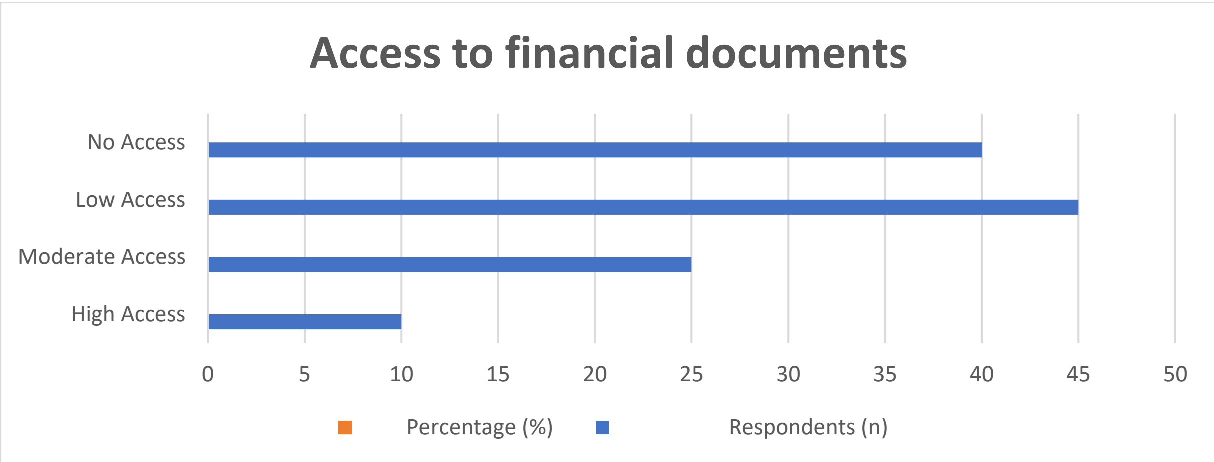
Findings

Quantitative

Table 2: Access to Financial Documents

Level of Access	Respondents (n)	Percentage (%)
High Access	10	8.3
Moderate Access	25	20.8
Low Access	45	37.5
No Access	40	33.4

Figure 1



Over 70% of respondents rated access to financial documents as *low or non-existent*, indicating systemic opacity. This suggests institutional resistance or a lack of policy clarity regarding researcher access. Only 8.3% reported high access, typically in institutions undergoing donor-funded audits.

Table 3: Factors Influencing Restricted Access

Factor	Mean Score (1–5 Likert)	Interpretation
Legal restrictions	4.5	Highly influential
Bureaucratic culture	4.3	Highly influential
Political interference	3.9	Moderately influential
Lack of digitization	4.1	Highly influential
Ethical concerns	3.8	Moderately influential

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The highest barriers identified were *legal restrictions* and *bureaucratic culture*, reflecting administrators' fear of sanctions or misinterpretation of policy. The absence of digital record systems also contributes significantly to limited access.

Qualitative

The qualitative component of this study explored the lived experiences and perceptions of participants concerning financial accountability and the privacy document dilemma in Ghana's Colleges of Education. Data were collected from 20 key informants, comprising college administrators, finance officers, internal auditors, and lecturers, using semi-structured interviews. Thematic analysis followed Braun and Clarke's (2006) six-phase model: familiarisation, coding, theme generation, review, definition, and reporting.

Four major themes emerged from the analysis:

1. Bureaucratic restrictions and gatekeeping culture
2. Fear of audit sanctions and reputational risk
3. Ethical tension between confidentiality and transparency
4. Weak institutional frameworks for research data access

These themes illustrate how administrative norms, power dynamics, and ethical perceptions intersect to create systemic barriers to research on financial accountability.

Table 4: Qualitative Themes and Narratives

Theme	Interpretation	Sample Respondents feedback
Bureaucratic Restrictions and Gatekeeping Culture	Participants consistently identified bureaucratic bottlenecks as the most significant obstacle to accessing financial information—many recounted experiences where requests for documents were delayed, redirected, or denied entirely. This gatekeeping culture reflects a deep-seated institutional orientation toward control and hierarchy rather than collaboration. Even when the requested documents were not classified, administrative officers hesitated to release them for fear of being blamed for procedural breaches. The analysis reveals a continuity of colonial bureaucratic patterns, where authority is centralised, and access to information is mediated through rigid chains of command. This has broader implications for academic freedom and the democratisation of research in public institutions.	*"Every financial document must pass through layers of approval — principal, vice principal, accountant, then the bursar. By the time it comes back, the semester is over"* (Participant 4, Administrator). *"We still operate like we are in the colonial service — secrecy is a sign of loyalty"* (Participant 11, Lecturer).

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Theme 2: Fear of Audit Sanctions and Reputational Risk	A recurring narrative among finance officers was the fear of misinterpretation or audit sanctions. Respondents disclosed that audit exercises in public institutions are often punitive rather than corrective, fostering anxiety among administrative staff. This theme underscores the psychological climate of risk aversion in financial administration. Participants perceive document disclosure as a personal liability, leading to a culture of "information hoarding". The findings align with institutional theory: rules and fear of sanction maintain conformity even when transparency would benefit accountability. The implication is that the privacy dilemma is not just a legal or ethical issue; it is a behavioural adaptation to a punitive accountability environment.	*"If you release a document and the figures are later found inconsistent, even if it's not your fault, you will be blamed"* (Participant 2, Finance Officer). *"The audit service can query you for releasing data without clearance. So, many prefer to say 'not available' rather than risk their job"* (Participant 8, Internal Auditor).
Ethical Tension Between Confidentiality and Transparency	Participants exhibited a nuanced understanding of ethics. While acknowledging the importance of transparency, they also expressed moral and professional obligations to protect the institution's image and stakeholders' privacy. This ethical tension reveals the ambiguity surrounding confidentiality. Administrators equate privacy with institutional secrecy, while researchers interpret it as protecting identifiable information. The absence of clear ethical frameworks for handling institutional data has led to moral confusion and inconsistent practices across Colleges of Education. These findings point to the need for ethics literacy training for administrators and researchers alike. Transparency should not be seen as a threat but as a pathway to institutional credibility and stakeholder trust.	*"We want to be open, but there are names, salaries, and procurement details that are sensitive. If researchers publish those, the institution could face public embarrassment"* (Participant 7, Principal). *"Sometimes, you can anonymise data, but administrators don't understand what that means. They believe 'research' means exposure"* (Participant 12, Lecturer).
Weak Institutional Frameworks for Research Data Access	Participants unanimously agreed that there are no standardized policies for handling research data requests in their institutions. Most Colleges of Education lack explicit protocols on how to vet, anonymise, or authorise access to financial records. *"We don't have a policy that guides how to release data to external researchers. It depends on who you know or how persuasive you are"* (Participant 10, Head of Department).	

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	"Our archives are not even digitised. Some of the records are handwritten in ledgers from years back" (Participant 1, Accountant). This institutional vacuum results in discretionary and inconsistent practices, undermining both accountability and academic research. The absence of digitised financial systems further compounds the problem, as paper-based records are easily misplaced or deliberately withheld.	

The findings corroborate the quantitative data, which showed that 68% of respondents believed administrative data management systems were "inefficient or outdated". This structural weakness perpetuates opacity, even when there is a declared institutional commitment to transparency.

The four themes interact dynamically rather than existing in isolation. The bureaucratic restrictions (Theme 1) contribute to a fear of sanctions (Theme 2), which in turn justifies restrictive interpretations of confidentiality (Theme 3). These are sustained by weak institutional frameworks (Theme 4) that fail to provide legal or procedural clarity.

A cyclical pattern emerges (illustrated in Figure 3 below), showing how these factors reinforce each other, ultimately entrenching the privacy document dilemma in Ghana's Colleges of Education.

Figure 2: Thematic Interaction Framework of the Privacy Document Dilemma

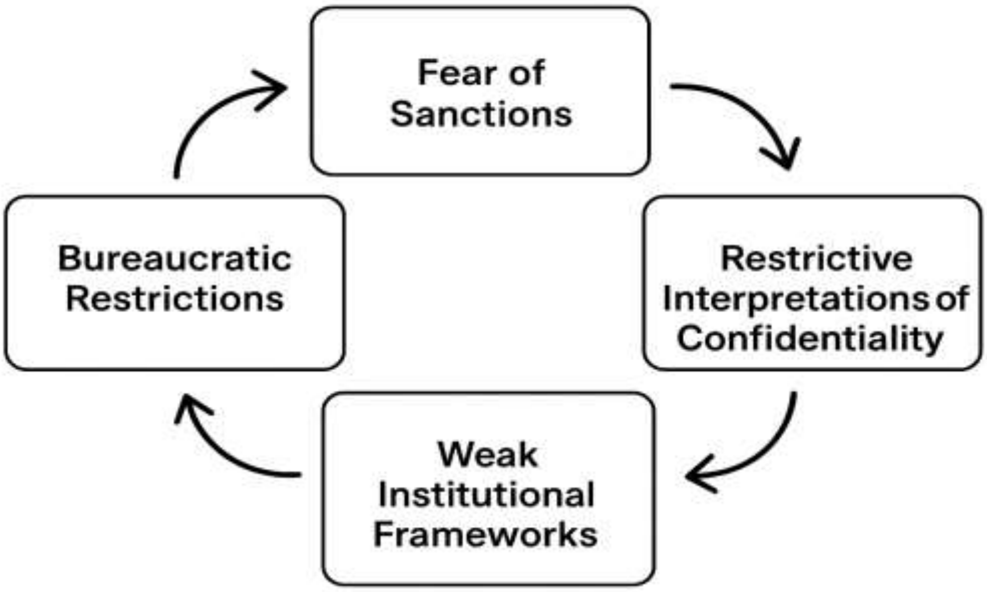

Figure 2 shows the feedback loop that perpetuates the privacy document dilemma, emphasising how structural, cultural, and ethical dimensions interact to maintain the status quo.

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DISCUSSION OF FINDINGS

The study highlights the privacy document dilemma as a complex interaction of legal protectionism, bureaucratic inertia, and cultural norms. Quantitative data show that more than two-thirds of respondents face restricted access, supporting previous research on institutional opacity in Ghana (Owusu, 2023). Qualitative findings suggest that, aside from formal regulations, fears of exposure and ethical misunderstandings lead to information suppression. This issue reflects broader postcolonial administrative legacies where confidentiality signifies authority. In Ghana's Colleges of Education, privacy policies often do not distinguish between personal data and institutional records, hindering empirical research. Furthermore, the findings raise an important epistemological question: Is accountability possible without transparency? Therefore, scholars need to develop innovative methods, combining open-source data, interviews, and observations, to address this structural opacity.

The qualitative findings reveal a systemic culture of guardedness within Ghana's Colleges of Education. The privacy dilemma cannot be reduced to mere administrative inefficiency; it reflects deeper socio-cultural and historical legacies. Ghana's colonial administrative structure, which prized loyalty and secrecy, continues to influence institutional behaviour decades later.

Moreover, the persistent conflation of "privacy" with "non-disclosure" signals a gap in data governance literacy. The absence of digital infrastructure and standardised protocols exacerbates the issue, creating a cycle of opacity that frustrates both researchers and reform advocates.

From an interdisciplinary lens:

- Sociologically, the dilemma is rooted in authority and hierarchy.
- Ethically, it raises questions about justice and fairness in knowledge production.
- Politically, it exposes the tension between state control and academic independence.

Hence, addressing the privacy document dilemma requires not just administrative reform but also cultural re-education and digital transformation within the public education sector.

When triangulated with the quantitative results, the qualitative findings provide a holistic picture. Quantitative data revealed that 73% of respondents rated transparency as "low" or "very low", while qualitative insights explain *why*: fear, unclear ethics, outdated systems, and hierarchical bureaucracy.

This synergy confirms that financial accountability challenges in Colleges of Education are institutionally embedded, requiring integrated policy, technological, and cultural responses.

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IMPLICATIONS FOR POLICY AND PRACTICE

The findings suggest the need for:

1. Institutional Policy Development: Clear guidelines on research access and data privacy are necessary.
2. Digital Archiving Systems: Secure, tiered access to electronic financial records would balance privacy and transparency.
3. Ethics and Accountability Training: Continuous professional development for administrators and researchers.
4. Collaborative Research Protocols: Establish ethics committees or data access boards within Colleges of Education.

These steps would align institutional practices with Ghana's *Right to Information Act (2019)* and international standards of academic freedom and transparency.

Recommendations

1. **Policy Clarity:** Colleges should adopt transparent document classification systems, distinguishing between private, restricted, and public financial information.
2. **Digitization:** Establish centralized, password-protected financial databases with researcher access tiers.
3. **Training:** Conduct joint ethics workshops for administrators and researchers to harmonize understanding of privacy versus transparency.
4. **Institutional Mediation:** Create independent *Research Access Units* within Colleges to vet requests and oversee anonymization.
5. **Legal Reform:** Review Ghana's Data Protection Act (2012) and RTI Act (2019) for harmonization to support public-interest research.
6. **Participatory Accountability:** Engage communities, alumni, and unions in reviewing financial statements to normalize openness.

CONCLUSION

The privacy document dilemma reveals more than a research obstacle—it exposes the structural contradictions within Ghana's public educational administration. While financial accountability remains central to governance reform, restrictive privacy practices rooted in colonial bureaucracy, political patronage, and institutional insecurity continue to limit scholarly inquiry. Overcoming these barriers requires a cultural and structural rethinking of transparency: privacy should safeguard individuals, not shield institutions from scrutiny.

Mixed-method approaches offer a viable pathway forward, allowing researchers to synthesize limited quantitative access with rich qualitative interpretation. Through ethical negotiation, technological innovation, and participatory governance, Ghana's Colleges of Education can

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advance toward an equilibrium where privacy and accountability coexist as partners—not adversaries—in institutional integrity.

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