Credential Fraud and Educational Governance: Systemic Vulnerabilities from Early Schooling to Higher Education

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DOI: https://doi.org/10.47772/IJRISS.2026.1026EDU0467

Received: 14 July 2026; Accepted: 20 July 2026; Published: 30 July 2026

ABSTRACT

Credential fraud has emerged as a significant challenge to educational governance, institutional accountability, and the credibility of academic qualifications across educational systems. The problem is particularly concerning in developing countries where weak verification mechanisms, inadequate record management systems, and limited regulatory oversight create opportunities for the falsification of academic credentials. This study examined systemic vulnerabilities contributing to credential fraud and explored measures for strengthening educational governance through effective verification systems and accountability mechanisms. Guided by three research questions, the study investigated the prevalence of credential fraud, the effectiveness of verification procedures, and the role of digital academic records in preventing fraudulent practices within educational institutions.

The study adopted a qualitative survey research design with elements of a mixed-methods approach to obtain both quantitative and qualitative insights into the problem of credential fraud. The target population consisted of 50 students, teachers, and school administrators of John P. Mitchell Public School, in Margibi County, Liberia. Given the relatively small population size, a census approach was employed, whereby all 50 members of the population participated in the study. Data were collected through a structured questionnaire comprising 10 closed-ended questions and supplemented by informal interviews with selected teachers and administrators. To ensure the validity and reliability of the research instrument, the questionnaire was subjected to expert review and pilot testing prior to its administration.

The data were analyzed using frequencies and percentages. Findings revealed that forged report cards and transfer documents constituted the most prevalent form of credential fraud, accounting for 60% of respondents. Background checks were identified as the most effective verification procedure by 40% of respondents, while identity authentication and other verification methods received lower levels of support. The findings further revealed that 40% of respondents indicated that their institutions do not maintain digital academic records, suggesting a low level of digitalization in academic record management and verification processes.

In addition to descriptive analysis, inferential statistical techniques, including chi-square analysis, were utilized where appropriate to examine relationships between institutional practices, digitalization levels, and credential fraud. Qualitative data obtained from interviews were analyzed using thematic analysis, which enabled the identification of recurring themes related to institutional weaknesses, fraud prevention strategies, and challenges in credential verification. The integration of quantitative and qualitative findings provided a more comprehensive understanding of the factors contributing to credential fraud within educational institutions.

The study concludes that credential fraud remains a major threat to educational integrity due to weaknesses in document verification, inadequate digital record systems, and insufficient institutional safeguards. The prevalence of forged academic documents highlights the need for stronger monitoring and accountability mechanisms across educational institutions. The researcher recommends the adoption of comprehensive background-check procedures, the establishment of secure digital academic record systems, and the strengthening of institutional verification frameworks to improve governance and reduce opportunities for credential fraud. Furthermore, the study recommends increased investment in digital technologies, staff capacity building, and standardized verification procedures to strengthen institutional accountability and enhance the integrity of academic credentials. The study contributes to ongoing discussions on educational accountability and provides practical insights for policymakers, educational leaders, and future researchers seeking to enhance the credibility and integrity of academic qualifications.

CHAPTER ONE: INTRODUCTION

Overview

Credential fraud has become a persistent and expanding threat to global education systems, undermining academic integrity, institutional credibility, and the reliability of educational qualifications across all levels of learning. According to UNESCO (2021), academic fraud and credential misrepresentation continue to weaken trust in formal education systems, particularly in regions where verification systems remain underdeveloped. This chapter presents the background, problem statement, objectives, research questions, and theoretical foundations of the study. It further outlines the significance, scope, limitations, and conceptual framework guiding the investigation into systemic vulnerabilities that enable credential fraud from early schooling to higher education.

Background to the Study

Globally, credential fraud has become a major concern for education systems, employers, and regulatory bodies. The proliferation of diploma mills, falsified transcripts, and manipulated academic records has intensified due to globalization and increased labor mobility (OECD, 2023). Despite advancements in digital verification technologies, fraud persists due to fragmented institutional databases and weak cross-border verification systems (World Bank, 2022). UNESCO (2021) further notes that educational credential integrity is now a global governance issue, affecting both developed and developing economies.

In Sub-Saharan Africa, credential fraud is exacerbated by weak institutional coordination, limited digital infrastructure, and inconsistent policy enforcement (African Union, 2022). Many educational systems still rely on manual record-keeping, making them highly vulnerable to falsification and alteration of academic documents. According to the African Development Bank (2023), the absence of centralized education data systems across the region has made verification slow, unreliable, and prone to manipulation. This has created significant challenges for regional labor markets and cross-border academic recognition.

In Liberia, credential fraud continues to pose serious challenges within both secondary and tertiary education systems. Reports from educational stakeholders indicate increasing cases of forged report cards, counterfeit diplomas, and altered academic transcripts, particularly in urban and semi-urban institutions. The Ministry of Education (MOE, 2023) highlights that many schools still operate without fully digitized academic record systems, relying instead on manual documentation. This creates systemic weaknesses that allow fraudulent academic practices to persist, undermining trust in the national education system.

Statement of the Problem

Despite ongoing reforms in education systems, credential fraud continues to undermine the credibility of academic qualifications. Institutions face challenges related to weak verification systems, poor record management, and limited adoption of digital technologies. Empirical evidence suggests that forged report cards and transfer documents remain highly prevalent, accounting for significant institutional vulnerability (UNESCO, 2021). Furthermore, many institutions lack centralized digital academic records, making verification slow and unreliable (World Bank, 2022). Weak enforcement of background checks and audit systems further worsens the situation, creating opportunities for fraudulent academic certification. The problem, therefore, is the persistent vulnerability of educational systems to credential fraud due to systemic weaknesses in governance, documentation, and verification mechanisms.

Purpose of the Study

The purpose of this study is to examine credential fraud and educational governance, focusing on systemic vulnerabilities across early schooling through higher education. It seeks to identify the prevalence of credential fraud, assess verification mechanisms, and evaluate the role of digital record systems in strengthening educational integrity and accountability.

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume X Issue XXVI July 2026 | Special Issue on Education

Research Objectives

The study is guided by the following objectives:

1. What are the most common forms of credential fraud in educational institutions?
2. What is the effectiveness of existing verification procedures in preventing credential fraud in educational institutions?
3. How do digital academic record systems influence credential verification and educational governance in educational institutions?

Justification of the Study

This study will addresses a growing threat to educational integrity and institutional trust. Credential fraud reduces the value of academic qualifications and undermines human capital development. According to OECD (2023), strengthening verification systems is essential for ensuring workforce quality and institutional credibility. The findings of this study will benefit policymakers, educational administrators, and regulatory bodies by providing evidence-based insights into fraud prevention and governance strengthening. It also contributes to academic literature on digital transformation, institutional accountability, and education system reform.

Delimitation of the Study

The study is limited to credential fraud and educational governance within selected educational institutions, focusing on early schooling through higher education. It examines verification systems, record management practices, and institutional governance structures. Geographically, the study is restricted to selected institutions within Marshall Education District, Margibi County, Liberia.

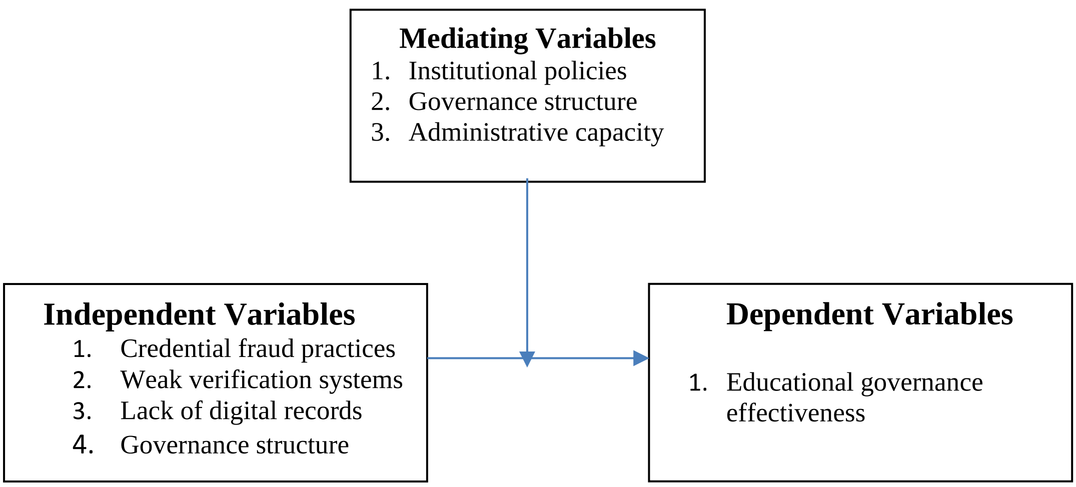
Theoretical and Conceptual Framework

Theoretical Framework

This study is anchored on **Systems Theory**, which views education as an interconnected system where institutional components interact to achieve educational outcomes. According to Von Bertalanffy (1968), weaknesses in any subsystem can affect the entire system. In education, weak verification systems, poor record management, and ineffective governance structures create systemic vulnerabilities that allow credential fraud to persist (World Bank, 2022). The theory is therefore appropriate for analyzing how institutional breakdowns contribute to fraud across all levels of education.

Conceptual Framework

The conceptual framework of this study is built around:



ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume X Issue XXVI July 2026 | Special Issue on Education

a) **Independent Variables:** Credential fraud practices, weak verification systems, lack of digital records
b) **Mediating Variables:** Institutional policies, governance structures, administrative capacity
c) **Dependent Variable:** Educational governance effectiveness

The framework assumes that weak verification systems and poor record management increase exposure to credential fraud, which ultimately undermines governance effectiveness.

Limitations

The study is limited by potential response bias and reliance on self-reported data. Additionally, access to institutional records may be restricted. Time and resource constraints may also limit the depth of data collection.

Location of the Study

The study was conducted at **John P. Mitchell High School in Margibi County,** located in **Margibi County, Liberia**. The school was selected due to its representation of both administrative and instructional structures typical of public secondary institutions in the county. John P. Mitchell High School was considered appropriate for the study because it reflects similar governance, management, and administrative challenges experienced across other educational institutions in Marshall Education District.

Definition of Key Terms

Credential Fraud: refers to falsification or alteration of academic documents for personal or professional gain.

Educational Governance: Systems and processes used to manage and regulate education institutions.

Verification Systems: refers to mechanisms used to authenticate academic qualifications.

Digital Academic Records: refers to electronic systems used for storing academic data.

Systemic Vulnerabilities: refers to structural weaknesses that enable fraud or inefficiency in institutions.

Chapter Summary

This chapter presented the foundational framework of the study, including background context, problem statement, objectives, theoretical basis, and conceptual direction. It established credential fraud as a systemic issue affecting educational governance globally and locally. The next chapter reviews existing literature on credential fraud, verification systems, and educational governance reforms.

Introduction

Education remains one of the most powerful instruments for national development, social mobility, and institutional transformation. Countries that invest in credible and quality education systems are more likely to produce competent professionals, strengthen governance institutions, improve economic productivity, and enhance national stability. However, these outcomes can only be achieved when academic qualifications genuinely reflect knowledge, competence, and merit.

Across many developing and post-conflict countries, credential fraud has increasingly become a silent but dangerous threat to educational integrity and national development. From grade school admissions to university graduation processes, many institutions continue to admit, promote, and certify students without adequately verifying the authenticity of required academic documents. This systemic weakness has allowed individuals to gain access to educational opportunities and professional positions using falsified records, counterfeit certificates, altered transcripts, and unearned qualifications.

Based on years of experience teaching at grade schools, colleges, and universities, it has become evident that many learning institutions rarely conduct thorough verification of academic credentials presented during admissions or recruitment processes. In many cases, institutions simply collect photocopies of documents and place them in student files without confirming whether the records are authentic or legitimately issued. This practice has created opportunities for widespread abuse throughout the educational system.

The consequences of this negligence are profound. When educational systems fail to verify qualifications, they risk producing graduates who are academically underprepared and professionally incompetent. Such failures weaken the quality of human capital available to serve critical sectors including education, healthcare, engineering, public administration, business, and national security. Ultimately, the nation suffers because institutions become populated by individuals who may possess certificates but lack the necessary skills, knowledge, and professional competence required for effective service delivery.

This article examines the growing problem of credential fraud across the educational lifecycle, identifies the institutional and governance weaknesses that sustain it, and proposes practical reforms that can help developing and post-conflict countries strengthen educational credibility, restore public trust, and build a more competent workforce for national development.

CHAPTER TWO: REVIEW OF RELATED LITERATURE

Overview

This chapter reviews existing literature on credential fraud and educational governance, focusing on systemic vulnerabilities from early schooling to higher education. It synthesizes global, regional, and local studies to provide a theoretical and empirical foundation for understanding how institutional weaknesses contribute to fraud. The review is structured around key themes including credential fraud patterns, verification mechanisms, digital transformation in education, and governance challenges. According to UNESCO (2021), strengthening educational integrity requires robust verification systems and coordinated institutional reforms. Similarly, OECD (2023) emphasizes that digital credential systems are essential for improving transparency, accountability, and trust in education systems.

Review of Related Literature

Concept of Credential Fraud

Credential fraud refers to the falsification, fabrication, alteration, or unauthorized acquisition of academic qualifications, certificates, diplomas, transcripts, and other educational credentials for personal, professional, or institutional gain. According to Eaton (2021), credential fraud has emerged as a global challenge affecting the credibility and integrity of educational systems. The phenomenon includes the use of counterfeit certificates, diploma mills, forged transcripts, impersonation during examinations, and misrepresentation of academic achievements. In recent years, technological advancements and the expansion of digital learning platforms have increased both opportunities for educational access and vulnerabilities to credential manipulation (UNESCO, 2022).

Researchers argue that credential fraud undermines meritocracy and weakens public trust in educational institutions (Newton, 2018). Employers, professional bodies, and governments rely on academic credentials as indicators of competence and qualification. Consequently, when fraudulent credentials enter the labor market, they compromise workforce quality, organizational performance, and public confidence in educational governance systems. Eaton and Carmichael (2020) further contend that credential fraud is not merely an individual ethical problem but a systemic governance issue that reflects weaknesses in educational oversight, verification mechanisms, and accountability structures.

Educational Governance and Accountability

Educational governance refers to the structures, policies, regulations, and processes through which educational institutions are managed, monitored, and held accountable. Effective governance ensures transparency, quality assurance, ethical compliance, and institutional integrity across all levels of education. According to the Organisation for Economic Co-operation and Development (OECD, 2021), governance frameworks are essential for maintaining educational quality and preventing misconduct, including credential fraud.

The literature suggests that weak governance systems create opportunities for fraudulent practices to flourish. Hallak and Poisson (2019) observe that corruption and inadequate accountability mechanisms in educational institutions often facilitate examination malpractice, document forgery, and illicit certification processes. Similarly, Transparency International (2022) identifies poor record management, insufficient regulatory oversight, and weak enforcement of educational standards as major contributors to credential-related fraud.

Educational governance extends beyond administrative control to include ethical leadership, stakeholder participation, and institutional transparency. Strong governance systems establish clear procedures for credential verification, academic record management, and quality assurance. Conversely, institutions with limited monitoring capacity and ineffective internal controls are more vulnerable to credential fraud and related misconduct (Eaton, 2021).

Systemic Vulnerabilities from Early Schooling

The roots of credential fraud often emerge during the early stages of education. Scholars have noted that academic dishonesty and unethical learning behaviors developed during primary and secondary education can influence attitudes toward integrity in higher education and professional life. Bretag et al. (2019) argue that students who engage in cheating, plagiarism, and examination malpractice at lower educational levels are more likely to normalize dishonest practices later in their academic careers.

High-stakes examinations, intense competition for academic advancement, and societal pressure for educational success contribute significantly to dishonest behaviors among students. UNESCO (2022) reports that examination fraud remains a persistent challenge in many developing and developed countries, often resulting from inadequate supervision, weak assessment systems, and insufficient ethical education. Such practices create an environment where academic credentials become attainable through dishonest means rather than genuine achievement.

Another systemic vulnerability lies in the limited integration of ethics education within school curricula. According to McCabe et al. (2017), schools that fail to promote academic integrity and ethical responsibility may inadvertently contribute to a culture where fraudulent behavior is tolerated or rationalized. Consequently, early educational experiences play a critical role in shaping students' perceptions of honesty, accountability, and the value of legitimate academic achievement.

Credential Fraud in Higher Education

Higher education institutions face increasing challenges related to credential fraud due to globalization, massification of education, and technological advancements. Diploma mills, fake universities, forged transcripts, and manipulated academic records have become significant concerns worldwide (Eaton & Carmichael, 2020). The proliferation of online platforms has further complicated credential verification processes, creating opportunities for fraudulent actors to exploit institutional weaknesses.

Study indicates that inadequate quality assurance systems and inconsistent regulatory frameworks contribute significantly to credential fraud in higher education. Newton (2018) notes that institutions operating with weak accreditation standards are particularly susceptible to credential manipulation. Furthermore, cross-border educational mobility has increased the complexity of verifying academic qualifications obtained from different countries and educational systems.

The emergence of sophisticated digital technologies has introduced both risks and solutions. While fraudulent actors use advanced technologies to produce convincing counterfeit documents, educational institutions increasingly employ digital verification systems, blockchain technologies, and secure credentialing platforms to strengthen authentication processes (UNESCO, 2022). Despite these innovations, implementation challenges, financial constraints, and varying levels of technological capacity continue to hinder effective fraud prevention efforts in many institutions.

Theoretical Perspectives on Credential Fraud and Governance

Several theoretical perspectives help explain the relationship between credential fraud and educational governance. The Principal-Agent Theory suggests that fraud occurs when individuals exploit information asymmetries and weak monitoring systems for personal benefit (Jensen & Meckling, 1976). Within educational settings, students, administrators, or external actors may engage in fraudulent practices when oversight mechanisms are inadequate.

Institutional Theory also provides valuable insights into credential fraud. According to DiMaggio and Powell (1983), organizational behavior is shaped by institutional norms, rules, and expectations. Educational institutions that prioritize ethical standards, transparency, and accountability are more likely to discourage fraudulent practices. Conversely, environments characterized by weak institutional controls may inadvertently foster misconduct.

Additionally, the Fraud Triangle Theory developed by Cressey (1953) identifies pressure, opportunity, and rationalization as key factors influencing fraudulent behavior. In educational contexts, academic pressure, governance weaknesses, and the justification of dishonest actions can collectively contribute to credential fraud. This framework highlights the importance of addressing both individual motivations and systemic vulnerabilities within educational governance structures.

Empirical Review

Empirical studies consistently demonstrate a strong relationship between governance effectiveness and the prevalence of credential fraud. Eaton (2021) found that institutions with robust verification systems, transparent governance structures, and strong quality assurance mechanisms reported significantly lower incidences of credential fraud. Similarly, UNESCO (2022) emphasized that countries with comprehensive educational regulatory frameworks experienced greater success in maintaining credential integrity.

Research conducted by Bretag et al. (2019) revealed that academic dishonesty during earlier stages of education often predicts unethical conduct in higher education. Their findings suggest that interventions promoting academic integrity should begin before students enter universities. Furthermore, Hallak and Poisson (2019) reported that corruption within educational systems frequently contributes to examination malpractice and fraudulent credential acquisition, particularly in contexts characterized by weak institutional oversight.

Inclusive, the literature indicates that credential fraud is a multidimensional challenge rooted in systemic vulnerabilities across the educational continuum. Effective educational governance, ethical education, robust verification systems, and institutional accountability remain essential strategies for protecting the integrity and credibility of educational credentials.

CHAPTER THREE: RESEARCH METHODOLOGY

Research Design

A research design is the overall blueprint or strategy of a study that outlines how data are collected, measured, and analyzed to answer research questions while ensuring validity and reliability (Creswell, 2015). This study adopted a qualitative survey research design. Qualitative survey research involves the collection and analysis of non-numerical data to understand individuals' opinions, experiences, and perceptions regarding a particular phenomenon.

In this study, the qualitative survey design enabled the researcher to obtain in-depth insights into real-world conditions affecting the subject under investigation. It also allowed the use of a representative sample to draw meaningful interpretations about the broader population.

To strengthen the rigor of the study and address the complexity of credential fraud in educational institutions, the research incorporated elements of a mixed-methods approach. In addition to the questionnaire, informal interviews were conducted with selected school administrators and teachers to obtain deeper insights into institutional practices, challenges, and strategies related to credential verification and fraud prevention. The integration of qualitative and quantitative data provided a more comprehensive understanding of the phenomenon under investigation (Creswell & Creswell, 2018).

Population

refers to the entire group of individuals or units that possess characteristics relevant to a research problem (Babbie, 2020). The target population for this study consisted of 50 individuals drawn from students, teachers, and school administrators of Lango Lippaye High School.

Because the population was relatively small and manageable, the researcher employed a census approach whereby all 50 members of the target population were included in the study. The use of the entire population minimized sampling error and enhanced the representativeness of the findings.

Sample Size and Sampling Technique

Sampling refers to the process of selecting a representative subset of a population. This study adopted a non-probability purposive sampling technique, selecting respondents who had relevant knowledge of the phenomenon under investigation.

A total sample size of 50 respondents was selected from the target population. The sample included students, teachers, and school administrators who were considered most suitable for providing reliable information on the subject.

The purposive sampling technique was considered appropriate because it enabled the researcher to deliberately select participants who possessed firsthand knowledge and experience regarding institutional processes and credential verification practices. The distribution of respondents included students, classroom teachers, and administrative personnel to ensure that multiple perspectives on credential fraud and institutional accountability were represented in the study.

Data Collection Instruments

The primary data collection instrument used in this study was a well-structured questionnaire consisting of 10 closed-ended questions. The questionnaire was designed to gather consistent and measurable responses relevant to the research objectives.

To enhance the validity of the instrument, the questionnaire was reviewed by experts in educational research and measurement who assessed the relevance, clarity, and adequacy of the items in relation to the study objectives. Their recommendations were incorporated before the final administration of the instrument.

Furthermore, a pilot test was conducted with a small group of respondents who were not part of the main study population. Feedback obtained during the pilot exercise helped identify ambiguous questions and improve the overall structure of the questionnaire. This process contributed to the reliability and validity of the instrument (Fraenkel, Wallen, & Hyun, 2019).

In addition, a brief interview guide was developed to facilitate discussions with selected participants. The interviews provided supplementary qualitative information that helped explain patterns observed in the questionnaire responses.

Data Collection Procedures

Data collection refers to the systematic process of gathering information required to answer research questions (Jilcha, 2019). For this study, the researcher obtained official written permission from the Executive Director of the Technical Institute for Many Empowerment (TIME) Inc. The letter was addressed to the administration of John P. Mitchell Public High School, requesting approval to engage students, teachers, and administrators as respondents.

The communication clearly explained the purpose of the study and assured respondents that all information collected would be used strictly for academic purposes and treated with confidentiality. After approval was granted, questionnaires were administered to selected respondents, and data were collected within the agreed timeframe.

Prior to participation, respondents were informed of their right to participate voluntarily and to withdraw from the study at any stage without penalty. Informed consent was obtained from all participants, and anonymity was maintained by ensuring that no identifying information was recorded on the questionnaires. These ethical considerations were implemented to protect participants and enhance the credibility of the research process (Saunders, Lewis, & Thornhill, 2019).

Data Analysis Procedures

Data analysis is the systematic process of organizing, interpreting, and presenting research data to draw meaningful conclusions (Miles & Huberman, 2015). After data collection, the researcher organized the responses into tables and charts for clearer interpretation. The data were analyzed using Microsoft Excel (2015), employing frequencies and percentages to summarize respondents' views. The results were then presented in tables and pie charts to enhance clarity and facilitate interpretation in relation to the research objectives.

To improve the depth of analysis, descriptive statistics such as frequencies, percentages, means, and graphical presentations were utilized to summarize the data. Additionally, inferential statistical techniques, including chi-square analysis, were employed where appropriate to examine relationships between institutional practices, levels of digitalization, and the prevalence of credential fraud. This enabled the researcher to move beyond simple description and explore significant associations among key variables.

Qualitative data obtained from interviews were analyzed using thematic analysis. Responses were carefully reviewed, coded, and categorized into themes reflecting institutional weaknesses, fraud prevention mechanisms, and challenges associated with credential verification. The integration of quantitative and qualitative findings enhanced the validity of the study and provided a more comprehensive interpretation of the research problem (Braun & Clarke, 2022).

The combination of descriptive and inferential analyses strengthened the study's ability to generate evidence-based conclusions and recommendations regarding institutional measures for addressing credential fraud in educational settings.

CHAPTER FOUR: DATA PRESENTATION AND INTERPRETATION

Data Presentation and Analysis

A total of 50 questionnaires were distributed and returned in full. Below are the tables and figures used to analyze the data obtained from the questionnaires.

Table 1: Gender of Respondents

	FREQUENCY			
Gender	**Male**	**Female**	**Total**	**Percentage**
Male	30	0	30	60%
Female	0	20	20	40%
Total	**30**	**20**	**50**	**100%**

Source: Researcher's Field Data, 2026

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume X Issue XXVI July 2026 | Special Issue on Education

Table 1 revealed that the majority of respondents were male, accounting for 60% (30 respondents), while females constituted 40% (20 respondents). This indicates that males were more represented in the study.

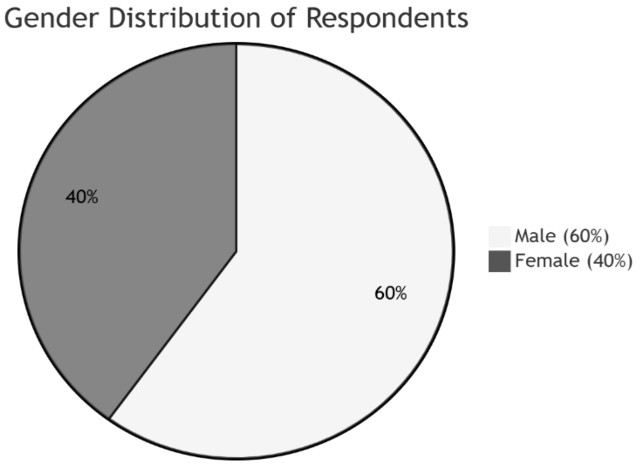
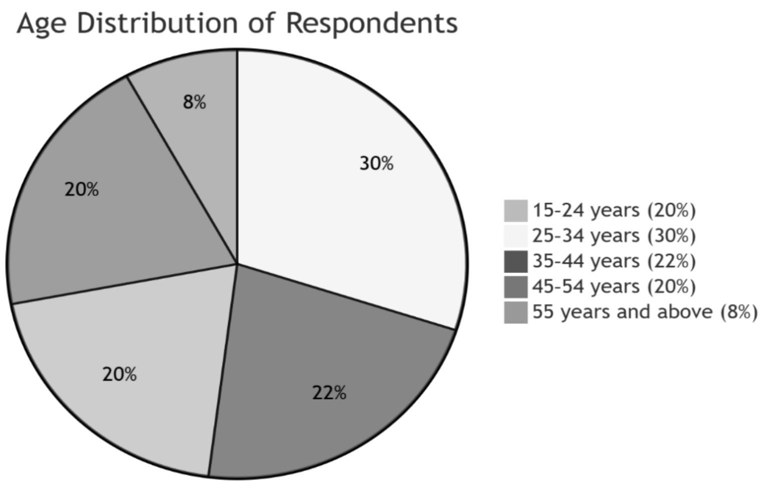


Table 2: Age Range of Respondents

	FREQUENCY			
Age Range	**Male**	**Female**	**Total**	**Percentage**
15–24	7	3	10	20%
25–34	12	3	15	30%
35–44	8	3	11	22%
45–54	3	7	10	20%
55 and Above	0	4	4	8%
Total	**30**	**20**	**50**	**100%**

Source: Researcher's Field Data, 2026

Table 2 revealed that the highest proportion of respondents were within the 25–34 years age category, accounting for 30% (15 respondents). This was followed by respondents aged 35–44 years, representing 22% (11 respondents). Respondents aged 15–24 years and 45–54 years each accounted for 20% (10 respondents), while those aged 55 years and above represented 8% (4 respondents). This suggests that the study largely captured opinions from active working-age participants.



Source: Researcher's Field Data, 2026

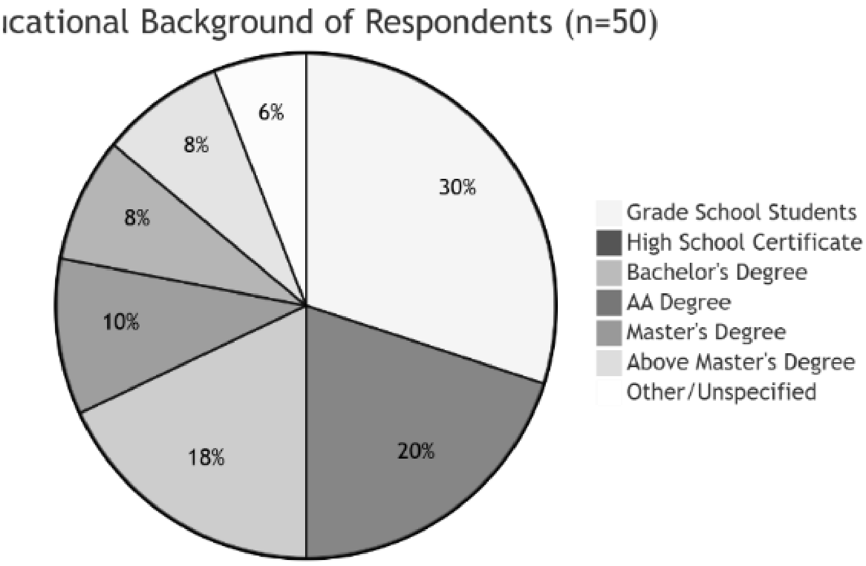
INTERNATIONAL JOURNAL OF RESEARCH AND INNOVATION IN SOCIAL SCIENCE (IJRISS)
ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume X Issue XXVI July 2026 | Special Issue on Education

Table 3: Level of Education

Level of Education	FREQUENCY			Percentage
	Male	Female	Total	
Grade School Student	10	5	15	30%
High School Certificate	6	4	10	20%
AA Degree	3	2	5	10%
Bachelor's Degree	7	2	9	18%
Master's Degree	1	3	4	8%
Above Master's Degree	3	1	4	8%
Other/Unspecified	0	3	3	6%
Total	**30**	**20**	**50**	**100%**

Source: Researcher’s Field Data, 2026

Table 3 revealed that the majority of respondents were Grade School Students, accounting for 30% (15 respondents). This was followed by High School Certificate holders, representing 20% (10 respondents), while respondents with Bachelor's Degrees accounted for 18% (9 respondents). AA Degree holders represented 10% (5 respondents), while Master's Degree holders and those with qualifications above Master's Degree each accounted for 8% (4 respondents). This demonstrates a diverse educational background among participants.



Source: Researcher’s Field Data, 2026

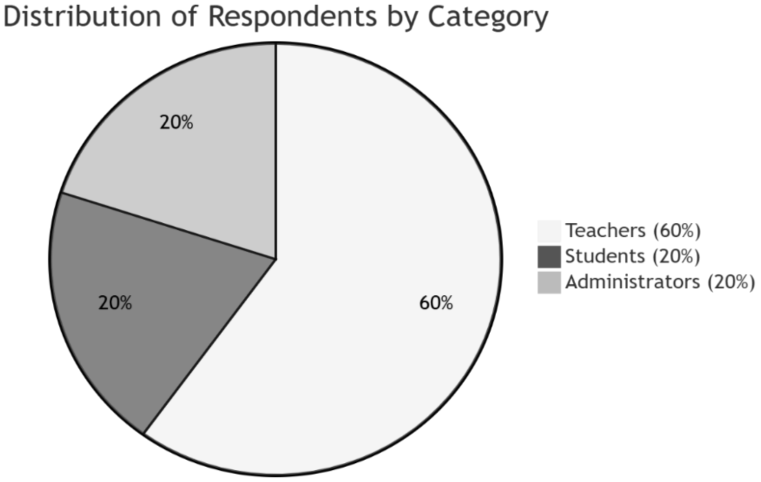
Table 4: Category of Respondents

Category	FREQUENCY			Percentage
	Male	Female	Total	
Teacher	20	10	30	60%
Student	7	3	10	20%
Administrator	3	7	10	20%
Total	**30**	**20**	**50**	**100%**

Source: Researcher’s Field Data, 2026

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume X Issue XXVI July 2026 | Special Issue on Education

Table 4 revealed that teachers constituted the largest category of respondents, accounting for 60% (30 respondents). Students and administrators each represented 20% (10 respondents). This indicates that teachers provided the majority of responses regarding institutional practices and governance.



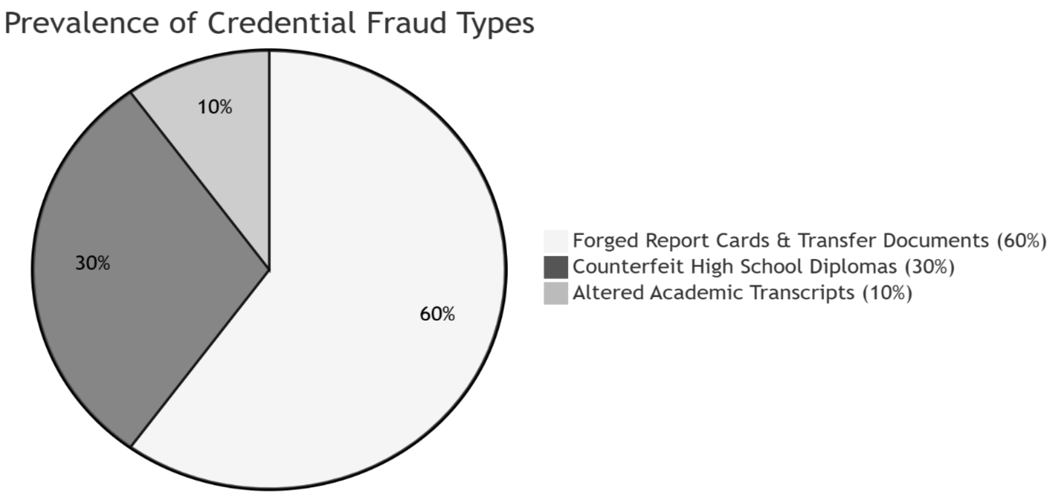
Source: Researcher's Field Data, 2026

Table 5: Which Credential Stands Tall Among the Others?

	FREQUENCY			
Response	**Male**	**Female**	**Total**	**Percentage**
Forged Report Cards and Transfer Documents	20	10	30	60%
Counterfeit High School Diplomas	10	5	15	30%
Altered Academic Transcripts	0	5	5	10%
Total	**30**	**20**	**50**	**100%**

Source: Researcher Field Data, 2026

Table 5 revealed that forged report cards and transfer documents were identified as the most prevalent forms of credential fraud, accounting for 60% (30 respondents). This was followed by counterfeit high school diplomas at 30% (15 respondents) and altered academic transcripts at 10% (5 respondents). This finding suggests that document-related fraud remains a significant challenge within educational institutions.



Source: Researcher Field Data, 2026

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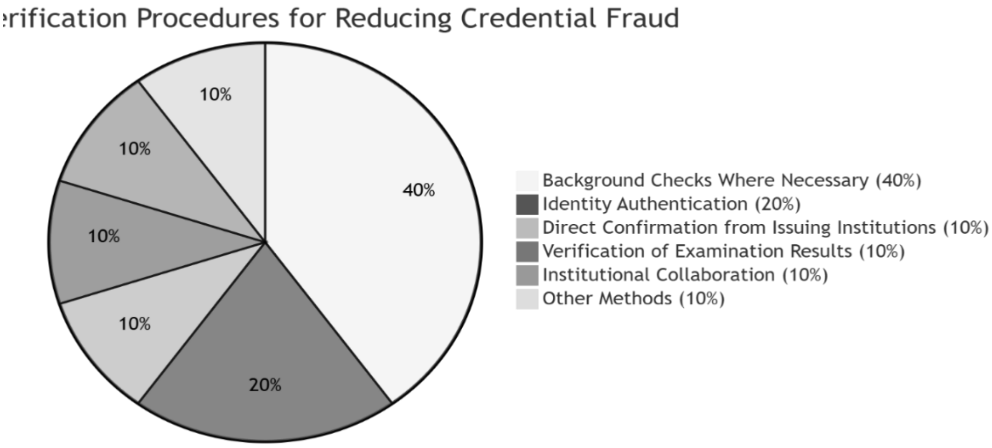
Table 6: Verification Procedures that Strengthen Admissions

	FREQUENCY			
Response	**Male**	**Female**	**Total**	**Percentage**
Direct Confirmation from Issuing Institutions	4	1	5	10%
Verification of Examination Results	3	2	5	10%
Identity Authentication	6	4	10	20%
Background Check Where Necessary	13	7	20	40%
Institutional Collaboration	2	3	5	10%
Other Responses	2	3	5	10%
Total	**30**	**20**	**50**	**100%**

Source: Researcher Field Data, 2026

Table 6 revealed that background checks where necessary were identified as the most effective verification procedure, accounting for 40% (20 respondents). Identity authentication followed with 20% (10 respondents), while direct confirmation from issuing institutions, verification of examination results, institutional collaboration, and other methods each accounted for 10% (5 respondents). This indicates that respondents consider comprehensive verification processes essential in reducing credential fraud.



Source: Researcher Field Data, 2026

Table 7: Does Your Institution Have Digital Academic Records?

	FREQUENCY			
Response	**Male**	**Female**	**Total**	**Percentage**
Yes	12	3	15	30%
No	15	5	20	40%
Not Really	3	12	15	30%
Total	**30**	**20**	**50**	**100%**

Source: Researcher Field Data, 2026

Table 7 revealed that 40% (20 respondents) indicated that their institution does not maintain digital academic records. Respondents who reported that digital records exist accounted for 30% (15 respondents), while another 30% (15 respondents) responded “not really.” This finding suggests a low level of digitalization in academic record management.

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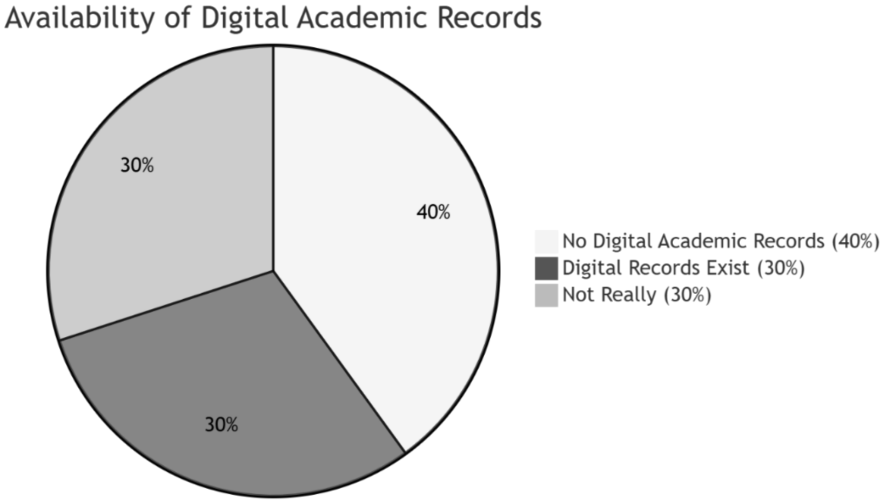


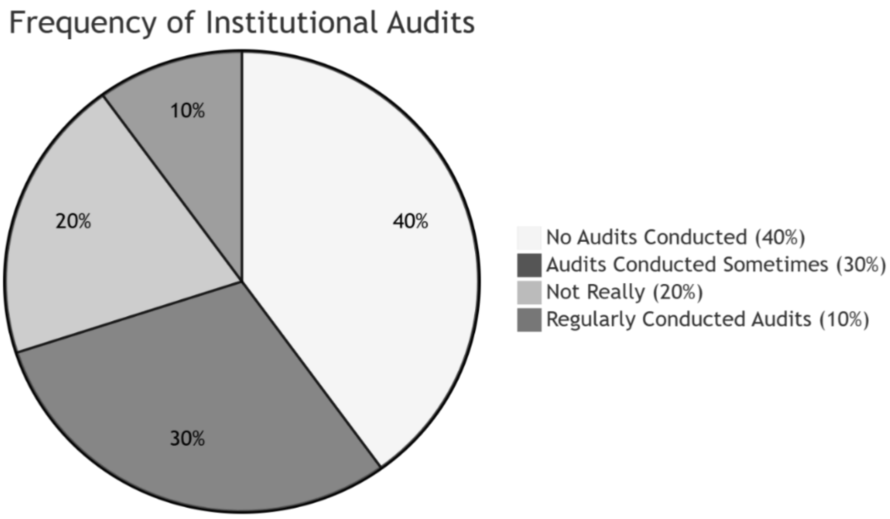
Source: Researcher Field Data, 2026

Table 8: Does Your Institution Conduct Audits?

	FREQUENCY			
Response	**Male**	**Female**	**Total**	**Percentage**
Yes	3	2	5	10%
No	15	5	20	40%
Sometimes	10	5	15	30%
Not Really	2	8	10	20%
Total	**30**	**20**	**50**	**100%**

Source: Researcher Field Data, 2026

Table 8 revealed that the majority of respondents indicated that their institution does not conduct audits, accounting for 40% (20 respondents). Respondents who stated that audits are conducted sometimes accounted for 30% (15 respondents), while 20% (10 respondents) responded “not really.” Only 10% (5 respondents) confirmed that audits are regularly conducted. This suggests weaknesses in institutional monitoring and accountability mechanisms.



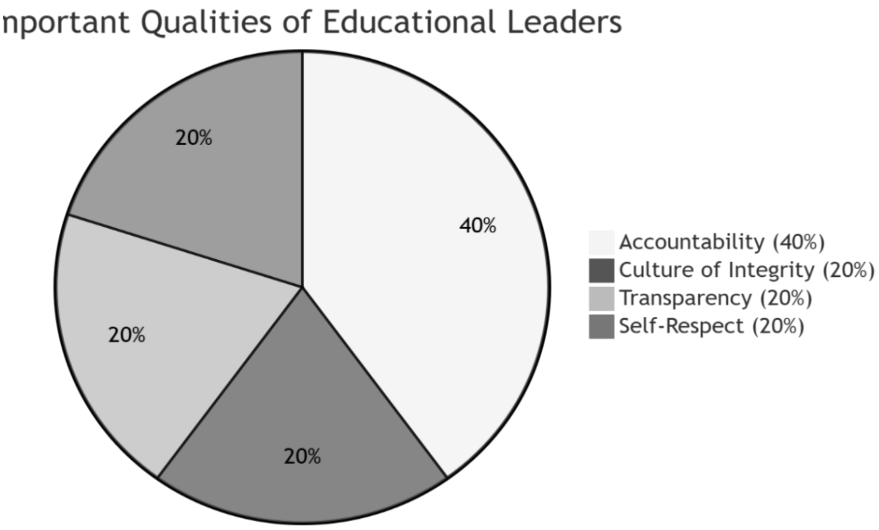
Source: Researcher Field Data, 2026

Table 9: Qualities of Educational Leaders

	FREQUENCY			
Response	**Male**	**Female**	**Total**	**Percentage**
Culture of Integrity	5	5	10	20%
Accountability	15	5	20	40%
Transparency	6	4	10	20%
Self-Respect	4	6	10	20%
Total	**30**	**20**	**50**	**100%**

Source: Researcher Field Data, 2026

Table 9 revealed that accountability was identified as the most important quality of educational leaders, accounting for 40% (20 respondents). Culture of integrity, transparency, and self-respect each accounted for 20% (10 respondents). This finding demonstrates that respondents place a high value on accountability in educational leadership.



Researcher Field Data, 2026

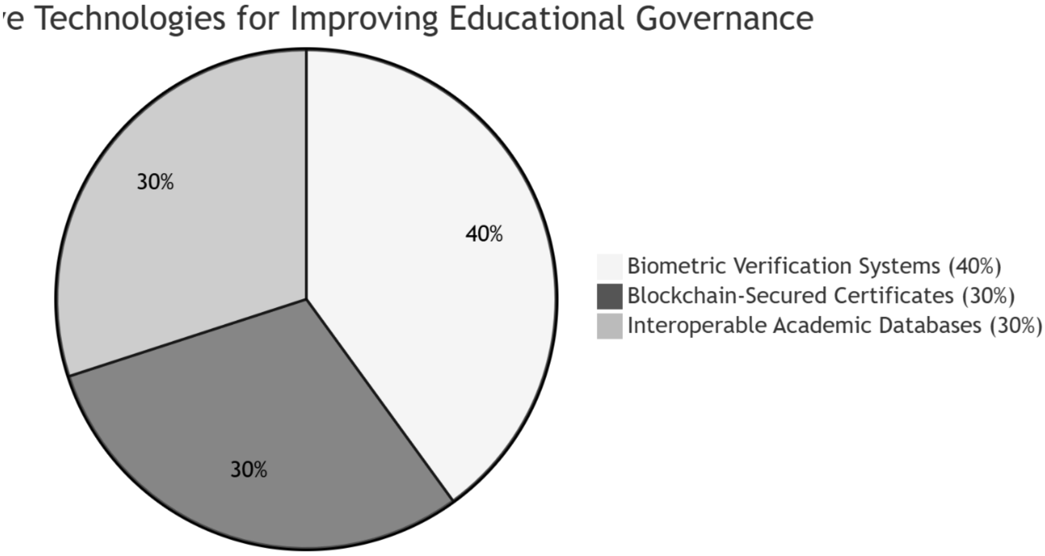
Table 10: Technologies Improving Educational Governance

	FREQUENCY			
Response	**Male**	**Female**	**Total**	**Percentage**
Blockchain-Secured Certificates	10	5	15	30%
Biometric Verification Systems	10	10	20	40%
Interoperable Academic Databases	10	5	15	30%
Total	**30**	**20**	**50**	**100%**

Source: Researcher Field Data, 2026

Table 10 revealed that biometric verification systems were considered the most transformative technology for improving educational governance, accounting for 40% (20 respondents). Blockchain-secured certificates and interoperable academic databases each accounted for 30% (15 respondents). This finding suggests that respondents perceive technology-based verification systems as effective tools for combating credential fraud and enhancing governance.

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume X Issue XXVI July 2026 | Special Issue on Education



Source: Researcher Field Data, 2026

Findings

Table 1: revealed that the majority of respondents were male, accounting for 60% (30 respondents), while females constituted 40% (20 respondents). This indicates that males were more represented in the study.

Table 2: revealed that the highest proportion of respondents were within the 25–34 years age category, accounting for 30% (15 respondents). This was followed by respondents aged 35–44 years, representing 22% (11 respondents). Respondents aged 15–24 years and 45–54 years each accounted for 20% (10 respondents), while those aged 55 years and above represented 8% (4 respondents). This suggests that the study largely captured opinions from active working-age participants.

Table 3: revealed that the majority of respondents were Grade School Students, accounting for 30% (15 respondents). This was followed by High School Certificate holders, representing 20% (10 respondents), while respondents with Bachelor's Degrees accounted for 18% (9 respondents). AA Degree holders represented 10% (5 respondents), while Master's Degree holders and those with qualifications above Master's Degree each accounted for 8% (4 respondents). This demonstrates a diverse educational background among participants

Table 4: revealed that teachers constituted the largest category of respondents, accounting for 60% (30 respondents). Students and administrators each represented 20% (10 respondents). This indicates that teachers provided the majority of responses regarding institutional practices and governance.

Table 5: revealed that forged report cards and transfer documents were identified as the most prevalent forms of credential fraud, accounting for 60% (30 respondents). This was followed by counterfeit high school diplomas at 30% (15 respondents) and altered academic transcripts at 10% (5 respondents). This finding suggests that document-related fraud remains a significant challenge within educational institutions.

Table 6: revealed that background checks where necessary were identified as the most effective verification procedure, accounting for 40% (20 respondents). Identity authentication followed with 20% (10 respondents), while direct confirmation from issuing institutions, verification of examination results, institutional collaboration, and other methods each accounted for 10% (5 respondents). This indicates that respondents consider comprehensive verification processes essential in reducing credential fraud.

Table 7: revealed that 40% (20 respondents) indicated that their institution does not maintain digital academic records. Respondents who reported that digital records exist accounted for 30% (15 respondents), while another 30% (15 respondents) responded “not really.” This finding suggests a low level of digitalization in academic record management.

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume X Issue XXVI July 2026 | Special Issue on Education

Table 8: revealed that the majority of respondents indicated that their institution does not conduct audits, accounting for 40% (20 respondents). Respondents who stated that audits are conducted sometimes accounted for 30% (15 respondents), while 20% (10 respondents) responded "not really." Only 10% (5 respondents) confirmed that audits are regularly conducted. This suggests weaknesses in institutional monitoring and accountability mechanisms.

Table 9: revealed that accountability was identified as the most important quality of educational leaders, accounting for 40% (20 respondents). Culture of integrity, transparency, and self-respect each accounted for 20% (10 respondents). This finding demonstrates that respondents place a high value on accountability in educational leadership.

Table 10: revealed that biometric verification systems were considered the most transformative technology for improving educational governance, accounting for 40% (20 respondents). Blockchain-secured certificates and interoperable academic databases each accounted for 30% (15 respondents). This finding suggests that respondents perceive technology-based verification systems as effective tools for combating credential fraud and enhancing governance.

Discussion of Findings

The study revealed that males constituted the majority of respondents (60%). This finding may reflect the gender composition of educational staff and stakeholders within the institution. Similar observations have been reported in educational workforce studies in Sub-Saharan Africa, where male participation often exceeds female representation in administrative and decision-making roles (UNESCO, 2024).

The finding that respondents aged 25–34 years represented the largest age group (30%) suggests that the study captured the views of individuals within their most active professional years. According to the International Labour Organization (2024), individuals within this age range are often heavily involved in educational administration and workforce development activities.

Regarding educational qualifications, Grade School Students (30%) and High School Certificate holders (20%) formed the largest groups. This indicates that respondents represented varying educational backgrounds, providing a broad perspective on credential fraud and educational governance. Research by UNESCO (2024) emphasizes the importance of obtaining views from diverse educational groups when assessing institutional challenges.

One of the most significant findings was that forged report cards and transfer documents accounted for 60% of reported credential fraud cases. This finding is consistent with recent studies that identify document falsification as one of the most common forms of academic fraud globally (UNESCO, 2024; International Association of Universities, 2023). The persistence of forged academic documents poses significant risks to institutional credibility and admission integrity.

The finding that background checks were considered the most effective verification procedure (40%) supports previous research indicating that thorough applicant verification significantly reduces the likelihood of fraudulent admissions. According to the International Center for Academic Integrity (2023), institutions that employ comprehensive verification mechanisms experience fewer cases of academic credential fraud.

The study further revealed that 40% of respondents indicated that their institution lacks digital academic records. This finding aligns with UNESCO's Global Education Monitoring Report (2024), which notes that many institutions in developing countries continue to rely on paper-based record systems, thereby increasing vulnerability to manipulation, loss of records, and credential fraud.

Similarly, the finding that 40% of respondents reported the absence of institutional audits suggests weaknesses in accountability and monitoring mechanisms. Effective auditing systems have been recognized as essential tools for ensuring transparency and institutional integrity (World Bank, 2023). The absence of regular audits may therefore create opportunities for unethical practices and weak governance structures.

Another important finding was that accountability was identified as the most important leadership quality (40%). This supports the work of educational leadership scholars who argue that accountability promotes transparency, trust, and effective decision-making within educational institutions (Leithwood et al., 2023). Respondents' emphasis on accountability reflects the growing demand for responsible educational leadership.

The finding that biometric verification systems were considered the most transformative educational technology (40%) is consistent with recent technological trends in educational administration. Research by the International Association of Universities (2024) indicates that biometric systems enhance identity verification, reduce impersonation, and strengthen institutional security. Likewise, blockchain-secured certificates have increasingly been recognized as effective tools for combating credential fraud and improving document authenticity.

Overall, the findings suggest that credential fraud remains a significant challenge within educational institutions. The results further demonstrate that strengthening verification procedures, adopting digital record management systems, conducting regular audits, promoting accountable leadership, and implementing modern technologies such as biometrics and blockchain can significantly improve educational governance and institutional credibility.

CHAPTER FIVE: SUMMARY, CONCLUSION, AND RECOMMENDATIONS

Summary

This study examined credential fraud as a challenge to educational governance, institutional accountability, and the credibility of academic qualifications. The study sought to identify the prevalence of credential fraud, assess the effectiveness of verification procedures, and determine the role of digital academic records in preventing fraudulent practices within educational institutions.

A descriptive research design was adopted for the study. Data were collected from teachers, students, and educational administrators through structured instruments and analyzed using frequencies and percentages. The study was guided by three research questions focusing on the nature of credential fraud, verification mechanisms, and the use of digital records in educational institutions.

The findings revealed that forged report cards and transfer documents were the most common forms of credential fraud, accounting for 60% of respondents. This indicates that document falsification remains a major threat to educational integrity and institutional accountability. The study further found that background checks were considered the most effective verification procedure by 40% of respondents, suggesting that systematic verification of academic credentials plays a significant role in detecting fraudulent claims. In addition, the findings showed that 40% of respondents reported that their institutions do not maintain digital academic records, highlighting a significant gap in the digitalization of academic record management and verification processes.

Overall, the study demonstrated that weaknesses in verification procedures, inadequate digital record systems, and insufficient monitoring mechanisms contribute significantly to the persistence of credential fraud in educational institutions.

Conclusion

Based on the findings of the study, it can be concluded that credential fraud remains a serious challenge to educational governance and the credibility of academic qualifications. The high prevalence of forged report cards and transfer documents indicates that educational institutions continue to face difficulties in verifying the authenticity of academic credentials. Such fraudulent practices undermine trust in educational systems and compromise institutional accountability.

The study also established that background checks are among the most effective methods for verifying credentials and reducing opportunities for fraud. However, the limited use of comprehensive verification

ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume X Issue XXVI July 2026 | Special Issue on Education

procedures and the absence of reliable digital academic record systems in many institutions create vulnerabilities that can be exploited by individuals seeking to present false qualifications.

Furthermore, the findings suggest that inadequate digitalization of academic records hinders effective credential verification and increases the likelihood of document manipulation. Therefore, strengthening verification frameworks, improving record management systems, and enhancing institutional accountability are essential steps toward safeguarding educational integrity and maintaining public confidence in academic qualifications.

Recommendations

Based on the major findings of the study, the following recommendations are made:

1. ***Educational institutions should adopt comprehensive background-check procedures*** for all academic credentials submitted by students and applicants. Since 40% of respondents identified background checks as the most effective verification method, institutions should make credential verification a mandatory component of admission and employment processes.

2. ***Institutions should establish secure digital academic record systems*** *to improve the storage,* management, and verification of educational records. This will reduce dependence on paper-based documents and minimize opportunities for credential forgery and manipulation.

3. ***School administrators and policymakers should strengthen institutional verification frameworks*** by developing clear policies, monitoring mechanisms, and accountability measures for credential authentication. Regular audits and collaboration among educational institutions can further enhance the integrity and credibility of academic qualifications.

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ISSN No. 2454-6186 | DOI: 10.47772/IJRISS |Volume X Issue XXVI July 2026 | Special Issue on Education

APPENDIX

APPENDIX A: RESEARCH QUESTIONNAIRE

CREDENTIAL FRAUD AND EDUCATIONAL GOVERNANCE: SYSTEMIC VULNERABILITIES FROM EARLY SCHOOLING TO HIGHER EDUCATION

Section A: Demographic Information

Please tick (✓) the appropriate response.

1. Gender

☐ Male
☐ Female

2. Age Range

☐ 15–24 Years
☐ 25–34 Years
☐ 35–44 Years
☐ 45–54 Years
☐ 55 Years and Above

3. Highest Educational Qualification

☐ Grade School Student
☐ High School Certificate
☐ AA Degree
☐ Bachelor's Degree
☐ Master's Degree
☐ Above Master's Degree
☐ Other (Specify) __________

4. Category of Respondent

☐ Student
☐ Teacher
☐ School Administrator

Section B: Prevalence of Credential Fraud

5. In your opinion, which form of credential fraud is most common in educational institutions?

☐ Forged Report Cards and Transfer Documents
☐ Counterfeit High School Diplomas
☐ Altered Academic Transcripts
☐ Fake University Degrees
☐ Examination Impersonation
☐ Other (Specify) __________

6. How frequently do you believe credential fraud occurs within educational institutions?

☐ Very Frequently
☐ Frequently
☐ Occasionally
☐ Rarely
☐ Never

7. Which factors contribute most to credential fraud?

☐ Weak Verification Procedures
☐ Poor Record Management
☐ Lack of Accountability
☐ Corruption
☐ Limited Technological Infrastructure
☐ All of the Above

Section C: Verification Procedures and Institutional Accountability

8. Which verification procedure do you consider most effective in preventing credential fraud?

☐ Direct Confirmation from Issuing Institutions
☐ Verification of Examination Results
☐ Identity Authentication
☐ Background Checks
☐ Institutional Collaboration
☐ Other (Specify) ___________

9. Does your institution verify academic credentials before admission or employment?

☐ Always
☐ Often
☐ Sometimes
☐ Rarely
☐ Never

10. Does your institution conduct regular audits of academic records?

☐ Yes
☐ No
☐ Sometimes
☐ Not Sure

11. Which leadership quality is most important for promoting educational integrity?

☐ Accountability
☐ Transparency
☐ Integrity
☐ Professionalism
☐ Ethical Leadership

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Section D: Digital Academic Records and Technology

12. Does your institution maintain digital academic records?

☐ Yes
☐ No
☐ Partially
☐ Not Sure

13. How effective are digital records in preventing credential fraud?

☐ Very Effective
☐ Effective
☐ Moderately Effective
☐ Slightly Effective
☐ Not Effective

14. Which technology has the greatest potential to improve educational governance?

☐ Biometric Verification Systems
☐ Blockchain-Secured Certificates
☐ Interoperable Academic Databases
☐ Artificial Intelligence Verification Tools
☐ Digital Student Information Systems

15. To what extent do you agree that technology can reduce credential fraud?

☐ Strongly Agree
☐ Agree
☐ Undecided
☐ Disagree
☐ Strongly Disagree

Section E: Educational Governance and Policy Reforms

16. How would you rate your institution's efforts to prevent credential fraud?

☐ Excellent
☐ Good
☐ Fair
☐ Poor
☐ Very Poor

17. Which strategy would most effectively strengthen educational governance?

☐ Stronger Verification Systems
☐ Digital Record Management
☐ Regular Institutional Audits
☐ Staff Training
☐ Government Monitoring and Regulation
☐ All of the Above

18. Should educational institutions adopt mandatory credential verification policies?

☐ Yes
☐ No
☐ Not Sure

19. Should governments establish national digital academic credential databases?

☐ Yes
☐ No
☐ Not Sure

20. Overall, do you believe credential fraud poses a serious threat to educational integrity?

☐ Strongly Agree
☐ Agree
☐ Undecided
☐ Disagree
☐ Strongly Disagree

INTERVIEW GUIDE FOR TEACHERS AND ADMINISTRATORS

1. What forms of credential fraud have you observed within educational institutions?
2. What institutional weaknesses make credential fraud possible?
3. How effective are current verification procedures in detecting fraudulent credentials?
4. What challenges does your institution face in verifying academic records?
5. How can digital technologies improve credential verification and educational governance?
6. What role should educational leaders play in promoting accountability and transparency?
7. How can governments and educational institutions collaborate to reduce credential fraud?
8. What policy reforms would you recommend to strengthen educational integrity?
9. How does credential fraud affect the credibility of educational institutions?
10. What long-term strategies would you recommend for preventing credential fraud in Liberia and other developing countries?