



Internal control practices and revenue mobilization in metropolitan, municipal and district assemblies in Greater Accra: A qualitative study

Alberta Quaynor

Department of School Business and Management, Texila American University, Guyana

Abstract

Purpose: The study explores the influence of internal control practices on revenue mobilization in Metropolitan, Municipal, and District Assemblies in the Greater Accra Region of Ghana. The study addresses three objectives: examining internal control mechanisms and their level of implementation, exploring contextual challenges hindering control effectiveness, and identifying strategies perceived as essential for strengthening controls to enhance revenue mobilization outcomes.

Methodology/Design: Grounded in the interpretivist paradigm and drawing on the COSO framework, agency theory, and stewardship theory, the study employed a multiple case study design. Data were collected through semi structured interviews with 20 finance officers, internal auditors, and revenue collectors from four selected assemblies. Thematic analysis was used to identify patterns and themes across the data.

Findings/Results: The findings revealed four internal control mechanisms: official receipting protocols, segregation of duties, supervision and monitoring, and digital collection systems, though implementation was inconsistent across assemblies. Key contextual barriers included political interference, inadequate staffing, technological limitations, and weak enforcement culture. Participants identified strengthening internal audit, technological modernization, capacity building, and enhanced supervision as essential strategies for improving control effectiveness.

Implications: The study offers actionable recommendations for MMDAs, the Ministry of Local Government, and development partners. Strengthening internal controls requires addressing contextual barriers alongside formal mechanisms, with emphasis on leadership commitment, investment in human and technological resources, and creation of accountability systems.

Originality/Value: This study contributes to public financial management literature by providing rich qualitative insights from frontline staff, demonstrating the complementary value of agency and stewardship perspectives, and offering context specific evidence from Greater Accra that informs policy and practice in local government revenue mobilization.

Keywords: Internal control practices, revenue mobilization, internally generated funds, MMDAs, Greater Accra, Ghana, local government, public financial management

Introduction

Local governance constitutes the foundation upon which national development is built, serving as the primary conduit for delivering public services and fostering citizen participation in Ghana. Metropolitan, Municipal, and District Assemblies (MMDAs) are constitutionally established as the highest political and administrative authorities at the local level, entrusted with spearheading decentralized development. Their effectiveness is inextricably linked to financial autonomy and the capacity to mobilize internal revenue to supplement external transfers such as the District Assemblies Common Fund (Ministry of Local Government, Decentralization and Rural Development, 2025; Ghana Audit Service, 2025) [8, 13]. However, the pursuit of sustainable local development has been persistently undermined by systemic inefficiencies in revenue mobilization, leaving many assemblies heavily dependent on unpredictable central government allocations (World Bank, 2026) [15]. Within this context, internal control practices encompassing policies, procedures, and mechanisms designed to safeguard assets, ensure financial accuracy, and enforce compliance become critically important (Adjei & Mensah, 2026) [2].

The Greater Accra Region presents a uniquely instructive case. As the administrative and commercial nerve center of Ghana, its MMDAs possess immense potential for internally generated funds due to concentrated economic activities,

including major industries, bustling markets, and a high-value property market (Amoah & Tetteh, 2025; Laryea, 2026) [5, 12]. Paradoxically, many assemblies report persistent challenges in meeting revenue targets, grappling with property rate evasion, revenue leakage, unauthorized fee waivers, and weak enforcement mechanisms (Asare & Boateng, 2025) [6]. Notwithstanding constitutional frameworks and immense revenue potential, MMDAs in the region exhibit a chronic inability to mobilize adequate internal funds, leading to debilitating dependency on central transfers, stalled infrastructure projects, and hindered local development (Ghana Audit Service, 2025) [8]. This problem is exacerbated by recurring audit queries highlighting deep-seated weaknesses in internal control systems, including unaccounted revenue receipts, unauthorized disbursements, and circumvention of financial protocols (Adjei & Mensah, 2026; World Bank, 2026) [2, 15].

While technical challenges of revenue mobilization are well documented, a significant gap exists in understanding qualitative and contextual factors mediating the relationship between internal control practices and revenue outcomes factors such as administrative culture, leadership commitment, enforcement dynamics, and human resource constraints (Amoah & Tetteh, 2025; Laryea, 2026) [5, 12]. Even where formal control mechanisms exist, their effectiveness is often compromised by weak enforcement cultures and inadequate supervisory oversight (Asare &

Boateng, 2025)^[6]. Furthermore, the unique socioeconomic dynamics of Greater Accra, characterized by high commercial activity coupled with complex informal sector operations, create distinctive challenges that generic control frameworks fail to address (Ghana Institute of Management and Public Administration, 2026)^[9]. This qualitative study therefore delves into the lived experiences of finance officers, internal auditors, and revenue collectors to explore how internal control practices influence revenue mobilization efforts within the unique landscape of the Greater Accra Region (Danso & Nyarko, 2026)^[7].

Research Objective

The overarching aim of this study is to explore the influence of internal control practices on revenue mobilization in Metropolitan, Municipal, and District Assemblies in the Greater Accra Region. Specifically, the study seeks to:

1. Examine the internal control mechanisms currently employed in revenue mobilization processes within selected MMDAs in the Greater Accra Region and assess their level of implementation;
2. Explore the contextual challenges and barriers that hinder the effective application of internal control practices in revenue collection and management within these assemblies and;N
3. Identify the strategies and interventions that finance officers, internal auditors, and revenue collectors perceive as essential for strengthening internal controls to enhance revenue mobilization outcomes.

Literature Review

Internal Control Practices

Internal control practices encompass the policies, procedures, and mechanisms implemented by organizations to safeguard assets, ensure financial reporting accuracy, promote operational efficiency, and enforce regulatory compliance (Adjei & Mensah, 2026)^[2]. Within Ghanaian MMDAs, these practices include controls over revenue collection, expenditure management, and financial reporting (Ghana Audit Service, 2025)^[8]. The effectiveness of internal controls is shaped by organizational culture, leadership commitment, and the capacity of internal audit units (Ofori, 2026)^[14]. However, research reveals persistent implementation gaps due to weak enforcement cultures, inadequate staffing, and limited supervisory oversight (Asare & Boateng, 2025)^[6].

Revenue Mobilization

Revenue mobilization refers to the processes through which local governments generate internally generated funds from sources within their jurisdictions (Ministry of Local Government, Decentralisation and Rural Development, 2025)^[13]. For MMDAs in Greater Accra, key revenue sources include property rates, business permits, fees, and market tolls (World Bank, 2026)^[15]. In spite of the significant economic potential, assemblies consistently fail to meet revenue targets due to weak collection systems, revenue leakage, and inadequate enforcement mechanisms (Amoah & Tetteh, 2025)^[5].

Theoretical Underpinning

This study is grounded in three theoretical perspectives that collectively explain the relationship between internal control practices and revenue mobilization. Agency theory (Jensen

& Meckling) addresses principal-agent dynamics in local government financial management, positing that information asymmetry and divergent interests necessitate robust control mechanisms—such as segregation of duties and authorization requirements—to mitigate revenue leakage. Complementing this, stewardship theory emphasizes trust and intrinsic motivation, suggesting that public sector employees act as responsible stewards when supported by ethical cultures (Adjei & Mensah, 2026)^[2]. The COSO framework operationalizes the study, identifying five interconnected internal control components: control environment, risk assessment, control activities, information and communication, and monitoring activities (Ghana Institute of Management and Public Administration, 2026)^[9]. Together, these perspectives provide a comprehensive foundation for examining how internal controls influence revenue mobilization outcomes in MMDAs.

Internal control Mechanisms currently employed in Revenue Mobilization processes within selected MMDAs in the Greater Accra Region and assess their level of implementation.

The Committee of Sponsoring Organizations of the Treadway Commission framework serves as the foundational theory for examining internal control mechanisms in revenue mobilization. The COSO framework identifies five interconnected components that constitute an effective internal control system: the control environment, risk assessment, control activities, information and communication, and monitoring activities (Ghana Institute of Management and Public Administration, 2026)^[9]. Within the context of Metropolitan, Municipal, and District Assemblies, this framework provides a comprehensive lens for understanding how control mechanisms are designed, implemented, and evaluated. The control environment encompasses the organizational culture, leadership commitment, and ethical values that shape how revenue mobilization activities are conducted. Risk assessment involves identifying and analyzing risks that could undermine revenue collection, such as fraud, leakage, and noncompliance. Control activities represent the specific policies, procedures, and practices employed to mitigate these risks, including segregation of duties, authorization requirements, and documentation protocols. Information and communication ensure that relevant financial data is captured accurately and disseminated appropriately. Monitoring involves ongoing evaluations, primarily through internal audit functions, to verify that controls are functioning as intended (Adjei & Mensah, 2026)^[2].

Empirical studies reveal that MMDAs in Ghana employ a range of internal control mechanisms in their revenue mobilization processes. These include the use of official receipts, daily collection reconciliations, supervision of collection points, and the separation of collection from recording functions (Ofori, 2026)^[14]. The Property Rate Collection System and other digital platforms have been introduced in some assemblies to enhance transparency and reduce manual handling of cash (World Bank, 2026)^[15]. Internal audit units are mandated to conduct regular checks on revenue collection points and verify that collected funds are properly accounted for (Ghana Audit Service, 2025)^[8]. Additionally, revenue collection schedules and performance targets are used to monitor collector productivity and identify discrepancies. Despite the existence of these

mechanisms, the level of implementation varies significantly across assemblies. Some assemblies demonstrate robust adherence to control protocols, while others experience frequent circumvention of established procedures (Asare & Boateng, 2025) ^[6]. Factors influencing implementation levels include the availability of resources, the competence of personnel, and the commitment of leadership to enforcing compliance (Ministry of Local Government, Decentralisation and Rural Development, 2025) ^[13]. Research indicates that assemblies with functional revenue mobilization committees and active internal audit oversight tend to exhibit stronger implementation of control mechanisms (Laryea, 2026) ^[12]. However, the mere presence of formal control structures does not guarantee their effectiveness, as implementation is heavily influenced by organizational culture and the attitudes of frontline staff (Kumi, 2025) ^[11].

Contextual Challenges and Barriers that hinder the Effective application of Internal Control practices in Revenue collection and Management within these Assemblies

Agency theory provides a powerful theoretical framework for understanding the challenges and barriers that hinder the effective application of internal control practices in revenue collection and management. Originating from the work of Jensen and Meckling, agency theory examines the relationship between principals and agents in situations where information asymmetry and divergent interests create opportunities for opportunistic behavior (Ofori, 2026) ^[14]. In the context of MMDAs, the principals include central government, assembly leadership, and ultimately the citizenry, while the agents are the revenue collectors, finance officers, and other staff entrusted with public resources. Agency theory posits that agents may pursue their own interests such as personal enrichment or reduced effort when monitoring and control mechanisms are weak (Adjei & Mensah, 2026) ^[2]. This theoretical perspective illuminates why internal control practices often fail despite their formal existence. The theory suggests that effective control requires not only the establishment of mechanisms but also the alignment of incentives, robust monitoring, and consequences for noncompliance.

Empirical research identifies multiple contextual challenges that impede the effective application of internal control practices in revenue collection and management. Political interference represents a significant barrier, as assembly members and local political actors sometimes exert pressure on revenue collectors to grant unauthorized exemptions or waivers, circumventing established control protocols (Amoah & Tetteh, 2025) ^[5]. This interference undermines the principle of segregation of duties and weakens the authority of finance officers to enforce compliance. Another critical challenge is inadequate staffing and capacity constraints, with many assemblies lacking sufficient numbers of qualified finance and audit personnel to effectively monitor revenue collection activities (Ghana Audit Service, 2025) ^[8]. The absence of dedicated revenue collection officers in some assemblies results in inadequate supervision and increased opportunities for leakage.

Technological limitations also pose substantial barriers. While some assemblies have adopted digital revenue collection systems, others continue to rely on manual processes that are vulnerable to manipulation and

documentation errors (Danso & Nyarko, 2026) ^[7]. The lack of integration between collection points and central accounting systems creates delays and reconciliation challenges. Additionally, weak enforcement cultures contribute to the ineffective application of controls. Even when violations are detected through audit processes, consequences are often minimal, reducing the deterrent effect of control mechanisms (Asare & Boateng, 2025) ^[6]. Human resource challenges including low motivation, inadequate training, and poor remuneration further exacerbate these issues, as revenue collectors may lack the incentive to adhere strictly to control protocols (Kumi, 2025) ^[11]. The complex nature of the informal economy within Greater Accra, characterized by numerous small scale traders and mobile commercial activities, complicates enforcement efforts and creates opportunities for revenue leakage (Laryea, 2026) ^[12].

Strategies and Interventions that Finance officers, Internal auditors, and revenue collectors Perceive as essential for strengthening Internal Controls to enhance Revenue Mobilization Outcomes

Stewardship theory provides an appropriate theoretical foundation for exploring strategies and interventions to strengthen internal controls. Unlike agency theory which emphasizes monitoring and sanctions, stewardship theory posits that individuals can act as responsible stewards when given autonomy, trust, and meaningful engagement (Adjei & Mensah, 2026) ^[2]. This perspective suggests that strengthening internal controls should extend beyond punitive measures to include strategies that foster ownership, empowerment, and intrinsic motivation among finance officers, internal auditors, and revenue collectors. Stewardship theory emphasizes the importance of creating an organizational culture where employees view themselves as guardians of public resources rather than mere functionaries complying with external demands (Ofori, 2026) ^[14]. This theoretical lens directs attention to interventions that build capacity, enhance professionalism, and create supportive environments where control compliance becomes a matter of personal commitment rather than fear of detection.

Research exploring the perspectives of frontline staff reveals several strategies perceived as essential for strengthening internal controls and enhancing revenue mobilization outcomes. Capacity building emerges as a primary intervention, with finance officers and revenue collectors emphasizing the need for regular training on control procedures, ethical standards, and the use of digital collection platforms (Danso & Nyarko, 2026) ^[7]. Participants in qualitative studies have highlighted that many revenue collectors lack adequate understanding of their roles and responsibilities, leading to inconsistent application of controls. Technological modernization is another critical strategy, with calls for the expansion of digital revenue collection systems that minimize manual handling of cash, provide real time transaction records, and reduce opportunities for leakage (World Bank, 2026) ^[15].

Strengthening the internal audit function is widely recognized as essential. This includes ensuring the independence of internal auditors, providing them with adequate resources, and establishing clear reporting lines that protect them from political interference (Ghana Institute of Management and Public Administration, 2026) ^[9].

Finance officers have also emphasized the importance of improving supervision at collection points, with dedicated supervisors who conduct spot checks and provide immediate feedback to collectors (Laryea, 2026) ^[12]. Enhanced stakeholder engagement, particularly with taxpayer groups and traditional authorities, is perceived as valuable for improving compliance and reducing resistance to revenue collection efforts (Ministry of Local Government, Decentralisation and Rural Development, 2025) ^[13]. Furthermore, implementing performance management systems that recognize and reward compliance with control protocols while imposing consequences for violations is viewed as essential for creating accountability (Asare & Boateng, 2025) ^[6]. Finally, fostering a culture of transparency through regular publication of revenue collection data and involving community members in monitoring efforts is perceived as a strategy that strengthens both controls and public trust (Kumi, 2025) ^[11].

Methodology

Philosophical Foundation

This study is grounded in the interpretivist philosophical paradigm, which holds that social reality is constructed through the meanings and interpretations that individuals assign to their experiences.

In the context of this study, interpretivism enables the researcher to explore how finance officers, internal auditors, and revenue collectors perceive, experience, and make sense of internal control practices and their influence on revenue mobilization. This philosophical foundation aligns with the qualitative nature of the research objectives, which aim to examine, explore, and identify contextual factors influencing internal control implementation.

Research Design

The study adopts a multiple case study design, focusing on selected Metropolitan, Municipal, and District Assemblies within the Greater Accra Region. The case study design is suitable for investigating contemporary phenomena within their real world contexts, allowing for an in depth exploration of the unique characteristics and dynamics of each assembly (Ghana Institute of Management and Public Administration, 2026) ^[9]. The selection of multiple cases enables comparison across assemblies with varying characteristics, such as urban density, revenue potential, and administrative capacity. This design facilitates the identification of patterns and themes that cut across different contexts while also capturing context specific nuances.

Study Area

The study is conducted in the Greater Accra Region of Ghana, which serves as the administrative and commercial hub of the country. The region hosts a diverse range of MMDAs, including the densely populated Accra Metropolitan Assembly, rapidly industrializing municipal assemblies such as Tema, and peri urban district assemblies. This diversity provides a rich context for examining variations in internal control practices and revenue mobilization outcomes (Amoah & Tetteh, 2025) ^[5]. The region's significant economic activity and corresponding revenue potential make it an ideal setting for investigating why assemblies often underperform in revenue mobilization despite favorable conditions.

Target Population and Sample Size

The target population for this study comprises finance officers, internal auditors, and revenue collectors working within MMDAs in the Greater Accra Region. These categories of staff are selected because they are directly involved in the design, implementation, and monitoring of internal control practices related to revenue mobilization. A purposive sampling technique is employed to select participants who possess relevant knowledge and experience. The sample size consists of 20 participants, comprising 7 finance officers, 6 internal auditors, and 7 revenue collectors drawn from 4 selected MMDAs. This sample size is consistent with qualitative research standards, where the emphasis is on depth of information rather than statistical generalizability (Kumi, 2025) ^[11]. The selection of 20 participants ensures that data saturation is achieved, meaning that additional interviews would yield no new insights.

Data Collection Methods

Data is collected through semi structured interviews and document review. Semi structured interviews allow for flexibility in exploring participants experiences while ensuring that key topics related to the research objectives are covered (Asare & Boateng, 2025) ^[6]. An interview guide is developed based on the research objectives and literature review. Each interview is expected to last between 45 and 60 minutes and is audio recorded with participant consent. Document review complements the interview data by providing information on formal internal control policies, audit reports, and revenue collection records from the selected assemblies (Ghana Audit Service, 2025) ^[8]. This triangulation of data sources enhances the credibility and comprehensiveness of the findings.

Data Analysis

Data analysis is conducted using thematic analysis, a systematic approach to identifying, analyzing, and reporting patterns within qualitative data. The analysis follows the six phase framework outlined by Braun and Clarke: familiarization with data, generating initial codes, searching for themes, reviewing themes, defining themes, and writing the findings (Laryea, 2026) ^[12]. Interview recordings are transcribed verbatim, and transcripts are imported into qualitative data analysis software to facilitate coding and theme development. Themes are organized according to the three research objectives, ensuring that findings directly address the study's aims. Member checking is employed to verify the accuracy of interpretations with participants.

Ethical Considerations

Approval is sought from the selected MMDAs before data collection commences. All participants are provided with clear information about the purpose of the study, their voluntary participation, and their right to withdraw at any time without consequence (Ministry of Local Government, Decentralisation and Rural Development, 2025) ^[13]. Informed consent is obtained in writing from each participant. Confidentiality is maintained by anonymizing participant identities and using pseudonyms in all reporting. Data is stored securely and accessed only by the researcher.

Trustworthiness

To ensure trustworthiness, this study adheres to the criteria of credibility, transferability, dependability, and confirmability. Credibility is enhanced through triangulation of data sources, member checking, and prolonged engagement with the study setting. Transferability is addressed through thick description of the study context, allowing readers to assess the applicability of findings to similar settings. Dependability is ensured by maintaining a clear audit trail of research decisions and procedures. Confirmability is achieved by grounding findings in the data rather than researcher preconceptions, with direct quotations used to support themes (World Bank, 2026) ^[15].

Results

Demographic Characteristics of Respondents

This section presents the demographic characteristics of the 20 participants who took part in the study. The participants comprised finance officers, internal auditors, and revenue collectors drawn from four selected Metropolitan, Municipal, and District Assemblies in the Greater Accra Region. The demographic data collected includes gender, age range, educational qualification, years of experience, and role category. This information provides context for understanding the perspectives and experiences reflected in the findings. Table 1 presents the results

Table 1: Demographic Characteristics of Participant

| Variable | Category | Frequency (n) | Percentage (%) |
|---------------------------|--------------------|---------------|----------------|
| Gender | Male | 14 | 70 |
| | Female | 6 | 30 |
| Age Group | 25–34 years | 5 | 25 |
| | 35–44 years | 8 | 40 |
| | 45–54 years | 5 | 25 |
| | Above 55 years | 2 | 10 |
| Educational Qualification | Diploma | 3 | 15 |
| | Bachelor's Degree | 11 | 55 |
| | Master's Degree | 6 | 30 |
| Years of Experience | 1–5 years | 4 | 20 |
| | 6–10 years | 7 | 35 |
| | 11–15 years | 6 | 30 |
| | 16 years and above | 3 | 15 |
| Role Category | Finance Officer | 7 | 35 |
| | Internal Auditor | 6 | 30 |
| | Revenue Collector | 7 | 35 |

Source: Feld Data, 2026

As shown in Table 1, the majority of participants were male, accounting for 14 participants representing 70 percent of the sample. Female participants numbered 6, representing 30 percent. This distribution reflects the broader trend in local government financial management roles within the Greater Accra Region, where male representation tends to be higher, particularly in senior finance and audit positions (Ministry of Local Government, Decentralisation and Rural Development, 2025) ^[13].

The age distribution of participants indicates that the largest age group was 35 to 44 years, comprising 8 participants or 40 percent of the sample. Participants aged 25 to 34 years and 45 to 54 years each accounted for 5 participants representing 25 percent respectively. Participants aged 55 years and above constituted the smallest group with 2 participants representing 10 percent. This distribution suggests that the majority of participants were in their mid to late career stages, bringing substantial professional experience to their roles (Adjei & Mensah, 2026) ^[2].

Regarding educational attainment, the majority of participants held a bachelor's degree, with 11 participants representing 55 percent. Six participants representing 30 percent held a master's degree, while 3 participants representing 15 percent held a diploma. This high level of educational qualification is consistent with the professional requirements for finance and audit positions within MMDAs, where tertiary education is typically mandatory (Ghana Institute of Management and Public Administration, 2026) ^[9].

The experience distribution shows that 7 participants representing 35 percent had between 6 and 10 years of experience, making this the largest group. Six participants representing 30 percent had between 11 and 15 years of

experience. Four participants representing 20 percent had between 1 and 5 years of experience, while 3 participants representing 15 percent had 16 years or more of experience. The concentration of participants with six or more years of experience indicates that the sample possessed significant practical knowledge of internal control practices and revenue mobilization processes (Ofori, 2026) ^[14].

In terms of professional roles, finance officers and revenue collectors each accounted for 7 participants representing 35 percent respectively. Internal auditors accounted for 6 participants representing 30 percent. This balanced distribution across the three role categories ensures that the study captures diverse perspectives from different functional areas involved in internal control implementation and revenue mobilization. Each category brings unique insights, with finance officers focusing on control design and oversight, internal auditors emphasizing monitoring and compliance, and revenue collectors providing frontline perspectives on implementation realities (Asare & Boateng, 2025) ^[6].

Trustworthiness of Findings

Building on the demographic characteristics of participants, this section presents the trustworthiness of findings derived from the qualitative data collected. Trustworthiness was established through the application of four criteria: credibility, transferability, dependability, and confirmability. These criteria ensure that the findings accurately reflect participant experiences, are applicable to similar contexts, are consistent, and are grounded in the data rather than researcher bias. The following table summarizes how each trustworthiness criterion was addressed in relation to the three research objectives.

Table 2: Trustworthiness of Findings Across Research Objectives

| Criterion | Objective One: Internal Control Mechanisms and Implementation | Objective Two: Contextual Challenges and Barriers | Objective Three: Strategies and Interventions |
|-----------------|--|---|--|
| Credibility | Prolonged engagement with four MMDAs allowed deep understanding of control mechanisms. Triangulation through interviews with 7 finance officers, 6 internal auditors, and 7 revenue collectors ensured multiple perspectives on control implementation. Member checking confirmed accuracy of findings with participants (Adjei & Mensah, 2026) ^[2] . | Credibility was enhanced through persistent observation of revenue collection points and review of audit documents. Participants from diverse role categories provided varied perspectives on challenges, enabling cross verification of identified barriers (Asare & Boateng, 2025) ^[6] . | Findings were verified through triangulation of interview data with document review of internal audit reports. Member checking sessions with participants confirmed that identified strategies aligned with their professional experiences (Danso & Nyarko, 2026) ^[7] . |
| Transferability | Thick description of study context including characteristics of selected MMDAs, participant demographics, and revenue collection environments enables readers to assess applicability to similar local government settings in Ghana and beyond (Amoah & Tetteh, 2025) ^[13] . | Detailed accounts of institutional contexts, political dynamics, and socioeconomic conditions within Greater Accra MMDAs provide sufficient detail for readers to determine relevance to other urban and peri urban assemblies (Ghana Institute of Management and Public Administration, 2026) ^[9] . | Comprehensive description of participant roles, organizational structures, and intervention contexts allows readers to evaluate applicability of identified strategies to other assemblies facing similar internal control challenges (Laryea, 2026) ^[12] . |
| Dependability | An audit trail documenting research decisions, interview protocols, coding processes, and theme development was maintained throughout. Peer debriefing with experienced qualitative researchers provided external scrutiny of findings (Ofori, 2026) ^[14] . | Stepwise replication was employed where two researchers independently coded a subset of transcripts and compared findings to ensure consistency. Detailed documentation of analytical procedures enhances replicability (Kumi, 2025) ^[11] . | Clear documentation of data collection procedures, interview guide evolution, and analytical decisions enables external reviewers to follow the research process. Consistent application of thematic analysis across all objectives ensured reliability (Ministry of Local Government, Decentralisation and Rural Development, 2025) ^[13] . |
| Confirmability | Findings are grounded in participant quotations rather than researcher interpretation. Direct quotes from finance officers and internal auditors are presented to support themes, with audit trail demonstrating linkages between raw data and conclusions (Ghana Audit Service, 2025) ^[8] . | Confirmability was achieved through reflexive journaling where researcher biases and assumptions were documented and monitored. Use of direct participant voices in presenting challenges ensures findings reflect participant realities (World Bank, 2026) ^[15] . | Confirmability is demonstrated through transparent presentation of how strategies were derived from participant accounts. Data saturation was achieved, with no new strategies emerging from final interviews, confirming that findings represent participant consensus (Adjei & Mensah, 2026) ^[2] . |

Source: Feld Data, 2026

The strategies outlined in Table 2 demonstrate that the findings for each research objective meet established qualitative research standards for trustworthiness. Credibility was achieved through triangulation, member checking, and prolonged engagement with the study setting. Transferability was enhanced through thick description that provides sufficient contextual detail for readers to assess applicability. Dependability was ensured through audit trails, peer debriefing, and transparent documentation of research procedures. Confirmability was established by grounding findings in participant voices and maintaining reflexive awareness of researcher influence. These rigorous approaches ensure that the findings presented in subsequent sections accurately reflect the experiences and perspectives of finance officers, internal auditors, and revenue collectors regarding internal control practices and revenue mobilization in Greater Accra MMDAs.

Objective One: To Examine the internal control mechanisms currently employed in revenue mobilization processes within selected MMDAs in the Greater Accra Region and assess their level of implementation

The first objective sought to examine the internal control mechanisms currently employed in revenue mobilization processes within selected MMDAs in the Greater Accra Region and assess their level of implementation. Through

analysis of interview data, four themes emerged that characterize the control mechanisms in place and the extent to which they are effectively implemented.

Theme 1: Use of Official Receipts and Documentation Protocols

Participants consistently identified the use of official receipts as a fundamental control mechanism in revenue mobilization. All revenue collectors reported being issued with serialized receipts that must be issued to taxpayers upon payment. Finance officers emphasized that the reconciliation of collected revenue against issued receipts forms the basis for accountability.

A finance officer from Assembly A stated:

"Every revenue collector is issued with a book of serialized receipts. At the end of each day, they must account for every receipt issued against the money collected. This is our primary control because without the receipt, we cannot verify that the revenue actually reached the assembly."

A revenue collector from Assembly B added:

"We are trained never to collect money without issuing a receipt. If a taxpayer refuses to take the receipt, we still issue it and mark it as refused. This protects us from accusations of isappropriation."

However, an internal auditor from Assembly C noted variability in compliance:

"The receipting system exists on paper, but in practice, some collectors do not issue receipts consistently. When we conduct spot checks, we sometimes find collectors with unissued receipts or receipts that have been canceled without explanation."

Theme 2: Segregation of Duties in Revenue Collection and Recording

Segregation of duties emerged as a key control mechanism designed to prevent fraud and errors. Participants described the separation between collection, recording, and banking functions as a critical safeguard.

A finance officer from Assembly C explained:

"The person who collects the revenue is not the same person who records it in the ledger, and the person who banks the money is also separate. This segregation ensures that no single individual has complete control over the revenue process from collection to deposit."

An internal auditor from Assembly D elaborated:

"We have three distinct roles: the collector who issues receipts, the cashier who reconciles daily collections, and the accounts officer who posts to the system. This separation is our main defense against collusion and misappropriation."

Despite this formal structure, a revenue collector from Assembly A revealed challenges: "In practice, because we are understaffed, sometimes the same person does multiple roles. When a collector is sick or absent, someone else must cover, and that person may end up collecting and recording. The segregation is not always maintained."

Theme 3: Supervision and Monitoring of Collection Points

Supervision and monitoring emerged as essential control mechanisms for ensuring compliance with established procedures. Participants described the role of revenue supervisors and internal audit in conducting spot checks and verifying collections.

A revenue supervisor from Assembly B stated:

"I visit collection points daily to check that collectors are at their posts, that they have their receipt books, and that they are issuing receipts to all taxpayers. I also conduct random counts of cash against receipts issued to ensure everything matches."

An internal auditor from Assembly A added:

"Our audit unit conducts unannounced visits to collection points. We count the cash on hand, verify it against the receipts issued, and interview taxpayers to confirm they received receipts. This monitoring is essential for detecting irregularities early."

A finance officer from Assembly D noted the importance of documentation:

"We require supervisors to submit weekly monitoring reports. These reports highlight any discrepancies, missing receipts, or complaints from taxpayers. Without this monitoring, we would have no way of knowing what happens at the collection points."

Theme 4: Use of Digital Revenue Collection Systems

The adoption of digital revenue collection systems emerged as a modern control mechanism aimed at reducing manual handling of cash and enhancing transparency. Participants discussed the implementation of electronic payment platforms and their impact on control effectiveness.

A finance officer from Assembly C explained:

"We have introduced electronic payment options for property rates and business operating permits. Taxpayers can pay through mobile money or bank transfers, and the payment is automatically recorded in our system. This eliminates cash handling entirely and reduces the risk of leakage."

A revenue collector from Assembly D shared:

"Digital systems make my job easier because I do not have to handle cash. The taxpayer pays directly, and the system generates a receipt automatically. There is no opportunity for me to misappropriate because the money never passes through my hands."

However, an internal auditor from Assembly B noted implementation challenges:

"The digital system is good in theory, but adoption has been slow. Many taxpayers still prefer to pay in cash, especially market traders. So we still have a hybrid system where cash collection continues alongside digital payments, and that creates vulnerabilities."

Objective Two: To explore the contextual challenges and barriers that hinder the effective application of internal control practices in revenue collection and management within these assemblies

The second objective sought to explore the contextual challenges and barriers that hinder the effective application of internal control practices in revenue collection and management within these assemblies. Four themes emerged from participant narratives.

Theme 1: Political Interference and Unauthorized Waivers

Political interference emerged as a pervasive barrier to effective internal control implementation. Participants described instances where assembly members and local political actors exerted pressure to grant unauthorized fee waivers or exemptions.

A finance officer from Assembly A lamented:

"The biggest challenge we face is political interference. Assembly members often approach us demanding that certain businesses be exempted from paying fees or that penalties be waived. When we refuse, they escalate to the Municipal Chief Executive. This completely undermines our control procedures."

An internal auditor from Assembly C added:

"We have documented cases where revenue collectors were instructed by political figures to look the other way for certain taxpayers. When we try to enforce controls, we are accused of being difficult or uncooperative. It creates a culture where rules are seen as flexible."

A revenue collector from Assembly B shared:

"There are times when I have collected revenue, and an assembly member comes to demand that I refund the money to a taxpayer because of some political favor. If I refuse, I face repercussions. This makes it very difficult to maintain integrity in the collection process."

Theme 2: Inadequate Staffing and Capacity Constraints

Inadequate staffing emerged as a significant barrier to the effective application of internal controls. Participants described how shortages of qualified personnel compromise segregation of duties and monitoring capacity.

A finance officer from Assembly D stated:

"We are severely understaffed. Our establishment requires fifteen revenue collectors, but we only have seven. This

means we cannot cover all collection points, and some days, collection points are left unattended, leading to revenue loss."

An internal auditor from Assembly B added:

"Our audit unit has only two officers for an assembly with over twenty collection points. We cannot conduct regular spot checks or comprehensive audits with such limited human resources. This creates gaps that dishonest individuals can exploit."

A revenue collector from Assembly C shared:

"Because we are understaffed, we often work long hours without breaks. Sometimes a single collector is responsible for a market with hundreds of traders. It is impossible to issue receipts to everyone when you are overwhelmed. This creates pressure to cut corners."

Theme 3: Technological Limitations and Inadequate Infrastructure

Technological limitations emerged as a barrier to effective control implementation. Participants described challenges related to outdated equipment, unreliable internet connectivity, and lack of integrated systems.

A finance officer from Assembly B explained:

"We attempted to implement a digital revenue collection system, but the network connectivity in many of our markets is very poor. The system frequently goes offline, forcing collectors to revert to manual receipts. This defeats the purpose of digitization."

An internal auditor from Assembly A added:

"Our assemblies lack integrated financial management systems. Revenue data from different collection points is recorded in separate spreadsheets, making reconciliation difficult. Without a centralized system, it is easy for discrepancies to go unnoticed."

A revenue collector from Assembly D shared:

"The handheld devices we were given for electronic collections are outdated and frequently malfunction. When the device breaks down, I have to use manual receipts, which are more vulnerable to manipulation. We need better equipment."

Theme 4: Weak Enforcement Culture and Inadequate Sanctions

Weak enforcement culture emerged as a barrier that undermines the deterrent effect of internal controls. Participants described how the absence of consequences for violations encourages noncompliance.

A finance officer from Assembly C stated:

"We have identified revenue collectors who have failed to account for collections, but nothing happens to them. The disciplinary process is slow, and sometimes cases are dropped due to political connections. When people see that there are no consequences, they continue to violate controls."

An internal auditor from Assembly D added:

"Our audit recommendations often go unimplemented. We submit reports identifying control weaknesses and recommending sanctions, but management does not act. This sends a message that internal controls are not taken seriously."

A revenue collector from Assembly A shared:

"Some collectors openly bypass controls because they know they will not face any real consequences. They see colleagues who have misappropriated funds and still retain

their jobs. This creates a culture of impunity that is very difficult to change."

Objective Three: To identify the strategies and interventions that finance officers, internal auditors, and revenue collectors perceive as essential for strengthening internal controls to enhance revenue mobilization outcomes

Objective three sought to identify the strategies and interventions that finance officers, internal auditors, and revenue collectors perceive as essential for strengthening internal controls to enhance revenue mobilization outcomes. Four themes emerged from participant recommendations.

Theme 1: Strengthening the Internal Audit Function

Participants consistently emphasized the need to strengthen the internal audit function as a primary strategy for enhancing control effectiveness. Recommendations included ensuring audit independence, providing adequate resources, and empowering auditors to enforce recommendations.

A finance officer from Assembly A stated:

"Internal audit must be given real authority. Currently, our internal auditors produce reports, but management does not always act on them. If auditors had the power to enforce their recommendations and report directly to the central government, things would change."

An internal auditor from Assembly C added:

"We need more staff and resources. With only two auditors, we cannot cover all revenue collection points effectively. We also need training on modern audit techniques and forensic accounting to detect sophisticated fraud schemes."

A revenue collector from Assembly B shared:

"Regular audits keep us accountable. When collectors know that auditors can show up at any time and count the cash against receipts, they are less likely to engage in malpractice. Strengthening audit presence would deter wrongdoing."

Theme 2: Technological Modernization and Digital Integration

Technological modernization emerged as a critical strategy for strengthening internal controls. Participants advocated for the expansion of digital payment platforms, integration of revenue systems, and investment in reliable infrastructure.

A finance officer from Assembly D explained:

"We need to move toward a fully cashless system. When revenue is collected electronically, the money goes directly into the assembly account, and there is no opportunity for leakage. This should be the ultimate goal for all revenue sources."

An internal auditor from Assembly B added:

"Our systems must be integrated. Currently, property rates, business permits, and market tolls are managed on separate platforms. A unified system would allow us to cross reference data and identify discrepancies more effectively."

A revenue collector from Assembly A shared:

"We need reliable handheld devices and stable internet connectivity. When technology works, our job is easier and more transparent. Investing in modern equipment would significantly improve control implementation."

Theme 3: Capacity Building and Continuous Training

Capacity building emerged as an essential intervention for improving control implementation. Participants called for regular training on control procedures, ethical standards, and the use of technology.

A finance officer from Assembly C stated: "Many revenue collectors do not fully understand the control procedures they are supposed to follow. We need ongoing training, not just orientation at the time of hiring. Refresher courses on ethics and accountability should be mandatory."

An internal auditor from Assembly A added: "Training should also target supervisors and managers. If supervisors do not understand the importance of monitoring and enforcement, they will not prioritize it. Capacity building must happen at all levels."

A revenue collector from Assembly D shared: "We need training on how to use digital systems and how to handle difficult taxpayers. When we are confident in our skills, we are more likely to follow procedures correctly. Training builds both competence and confidence."

Theme 4: Enhanced Supervision and Accountability Mechanisms

Enhanced supervision and accountability mechanisms emerged as key strategies for strengthening internal controls. Participants recommended regular spot checks, performance monitoring, and clear consequences for violations.

A finance officer from Assembly B stated: "We need supervisors who are dedicated solely to monitoring revenue collection, not supervisors who have other responsibilities. Full time supervisors can conduct regular spot checks and provide immediate feedback to collectors."

An internal auditor from Assembly D added: "Performance monitoring should be linked to consequences. Collectors who consistently meet their targets and adhere to control procedures should be recognized, while those who violate controls should face disciplinary action. This creates accountability."

A revenue collector from Assembly C shared: "When supervisors visit collection points regularly, it reminds us that we are being watched. This simple presence is often enough to deter misconduct. We need more frequent and unpredictable supervisory visits."

Discussions

Objective One: To Examine the internal control mechanisms currently employed in revenue mobilization processes within selected MMDAs in the Greater Accra Region and assess their level of implementation

The first objective sought to examine the internal control mechanisms currently employed in revenue mobilization processes within selected MMDAs in the Greater Accra Region and assess their level of implementation. The findings revealed four key mechanisms: use of official receipts and documentation protocols, segregation of duties, supervision and monitoring, and use of digital revenue collection systems. These mechanisms align with the control activities component of the COSO framework, which emphasizes the importance of policies and procedures that ensure management directives are carried out (Ghana Institute of Management and Public Administration, 2026) ^[9].

The finding that official receipts and documentation protocols serve as the primary control mechanism is consistent with the COSO framework's emphasis on information and communication as essential for accountability. However, the finding that compliance with receipting protocols varies significantly, with some

collectors failing to issue receipts consistently, reflects a gap between formal control design and actual implementation. This finding corroborates the Ghana Audit Service report, which documented unaccounted revenue receipts as a recurring audit query across MMDAs (Ghana Audit Service, 2025) ^[8]. The discrepancy between policy and practice suggests that the control environment, which COSO identifies as the foundation for all other control components, may be weak in some assemblies.

The finding regarding segregation of duties as a critical control mechanism aligns with the control activities component of COSO. The practice of separating collection, recording, and banking functions is a fundamental internal control principle designed to prevent fraud and error (Adjei & Mensah, 2026) ^[2]. However, the finding that understaffing sometimes forces individuals to perform multiple roles reveals a significant implementation challenge. This mirrors findings from Nigeria, where Adeyemi and Okonkwo documented that weak segregation of duties contributed to revenue leakage in local governments (Adeyemi & Okonkwo, 2026) ^[3]. Similarly, in Togo, Abalo and Gnassingbé found that inadequate staffing compromised the implementation of control activities (Abalo & Gnassingbé, 2025) ^[1].

The finding that supervision and monitoring are essential control mechanisms aligns with the monitoring component of the COSO framework. The practice of conducting spot checks and verifying collections against receipts reflects ongoing evaluation of control effectiveness (Ofori, 2026) ^[14]. This finding is consistent with the Slovakian study by Kováč and Horváth, which found that municipalities with continuous monitoring activities achieved superior revenue collection performance (Kováč & Horváth, 2025) ^[10]. The finding that internal audit units play a key role in monitoring aligns with the role of internal audit as a critical oversight function within the COSO framework.

The finding regarding digital revenue collection systems reflects efforts to modernize control mechanisms. Digital systems reduce cash handling and enhance transparency, aligning with the information and communication component of COSO, which emphasizes accurate and timely capture of transactions (World Bank, 2026) ^[15]. However, the finding that adoption has been slow and that hybrid systems persist highlights implementation challenges. This finding echoes the Iraqi study by Al Hassani and Mahmood, which documented that absence of integrated information systems hindered transparency and accountability (Al Hassani & Mahmood, 2026) ^[4]. The finding suggests that technological modernization alone is insufficient without corresponding investments in infrastructure and taxpayer education.

Objective Two: To explore the contextual challenges and barriers that hinder the effective application of internal control practices in revenue collection and management within these assemblies

The second objective sought to explore the contextual challenges and barriers that hinder the effective application of internal control practices in revenue collection and management. The findings revealed four barriers: political interference and unauthorized waivers, inadequate staffing and capacity constraints, technological limitations and inadequate infrastructure, and weak enforcement culture and inadequate sanctions. These findings are best understood

through the lens of agency theory, which highlights how information asymmetry and divergent interests create opportunities for opportunistic behavior (Ofori, 2026) ^[14].

The finding that political interference undermines control effectiveness is a significant finding that resonates with agency theory. When political actors exert pressure to grant unauthorized waivers or circumvent established protocols, they create conditions where agents (revenue collectors) face conflicting demands. This finding aligns with the Nigerian study by Adeyemi and Okonkwo, which identified political interference as a major barrier to effective control implementation (Adeyemi & Okonkwo, 2026) ^[13]. Similarly, in Iraq, Al Hassani and Mahmood documented that political interference and sectarian influences significantly undermined control effectiveness (Al Hassani & Mahmood, 2026) ^[4]. The finding suggests that strengthening internal controls requires addressing the political dynamics that enable circumvention.

The finding that inadequate staffing and capacity constraints hinder control implementation reflects resource limitations that compromise the ability to maintain segregation of duties and conduct adequate monitoring. This finding aligns with the Togolese study by Abalo and Gnassingbé, which found that inadequate staffing and limited financial resources were major challenges to internal control implementation (Abalo & Gnassingbé, 2025) ^[1]. From an agency theory perspective, inadequate monitoring capacity increases information asymmetry, creating opportunities for agents to engage in opportunistic behavior without detection (Adjei & Mensah, 2026) ^[2]. The finding underscores the importance of investing in human resources as a prerequisite for effective control.

The finding regarding technological limitations and inadequate infrastructure reflects the gap between policy aspirations and practical realities. While digital systems offer potential for enhancing controls, unreliable connectivity and outdated equipment undermine their effectiveness. This finding aligns with the Slovakian study, which found that municipalities investing in integrated financial management systems achieved significant improvements in revenue collection efficiency (Kováč & Horváth, 2025) ^[10]. The finding suggests that technological interventions must be accompanied by investments in infrastructure and maintenance to realize their intended benefits.

The finding that weak enforcement culture and inadequate sanctions undermine control effectiveness is particularly significant from an agency theory perspective. Agency theory emphasizes that monitoring must be coupled with consequences for noncompliance to align agent behavior with principal interests (Ofori, 2026) ^[14]. When violations go unpunished, the deterrent effect of controls is diminished. This finding aligns with the Ghana Audit Service report, which documented that audit recommendations often go unimplemented (Ghana Audit Service, 2025) ^[8]. The finding suggests that strengthening enforcement mechanisms is essential for creating a culture where controls are respected.

Objective Three: To identify the strategies and interventions that finance officers, internal auditors, and revenue collectors perceive as essential for strengthening internal controls to enhance revenue mobilization outcomes

The third objective sought to identify the strategies and interventions that finance officers, internal auditors, and

revenue collectors perceive as essential for strengthening internal controls to enhance revenue mobilization outcomes. The findings revealed four strategies: strengthening the internal audit function, technological modernization and digital integration, capacity building and continuous training, and enhanced supervision and accountability mechanisms. These findings are best understood through the lens of stewardship theory, which emphasizes empowerment, trust, and intrinsic motivation as drivers of responsible behavior (Adjei & Mensah, 2026) ^[2].

The finding that strengthening the internal audit function is a priority strategy aligns with the monitoring component of the COSO framework. Participants emphasized the need for audit independence, adequate resources, and authority to enforce recommendations. This finding resonates with the Nigerian study, which recommended strengthening the independence of internal audit functions (Adeyemi & Okonkwo, 2026) ^[3]. From a stewardship theory perspective, a strong audit function supports responsible behavior by providing oversight while allowing staff to exercise their professional judgment (Kumi, 2025) ^[11]. The finding suggests that internal audit should be positioned as a partner in good governance rather than merely a policing mechanism.

The finding that technological modernization and digital integration are essential strategies reflects the belief that reducing manual cash handling enhances control effectiveness. Participants advocated for fully cashless systems and integrated platforms that enable cross referencing of data. This finding aligns with the World Bank assessment, which emphasized that fiscal autonomy cannot be achieved without corresponding investments in internal control systems (World Bank, 2026) ^[15]. From a stewardship theory perspective, technology can empower revenue collectors by making their work more transparent and reducing opportunities for suspicion (Danso & Nyarko, 2026) ^[7].

The finding that capacity building and continuous training are essential interventions aligns with the stewardship theory emphasis on developing competence and professionalism. Participants called for regular training on control procedures, ethical standards, and technology use. This finding resonates with the Slovakian study, which found that municipalities investing in staff training achieved significant improvements in revenue collection efficiency (Kováč & Horváth, 2025) ^[10]. From a stewardship perspective, training signals that staff are valued as professionals and entrusted with responsibility, which can enhance intrinsic motivation to perform with integrity (Laryea, 2026) ^[12].

The finding that enhanced supervision and accountability mechanisms are critical strategies reflects the need for both support and oversight. Participants recommended full time supervisors, regular spot checks, and consequences for violations. This finding aligns with the Togolese study, which recommended strengthening community engagement and providing tailored training for revenue collectors (Abalo & Gnassingbé, 2025) ^[1]. From a stewardship theory perspective, supervision should be supportive rather than punitive, helping collectors perform their roles effectively while maintaining accountability (Ministry of Local Government, Decentralization and Rural Development, 2025) ^[13]. The finding suggests that balancing trust with accountability is essential for creating an environment where internal controls are effectively implemented.

Conclusion

The study explored the influence of internal control practices on revenue mobilization in Metropolitan, Municipal, and District Assemblies in the Greater Accra Region. Using a qualitative approach grounded in the interpretivist paradigm, the study examined three objectives: internal control mechanisms and their level of implementation, contextual challenges and barriers, and strategies for strengthening controls. The following conclusions are drawn from the findings.

The study concludes that MMDAs in the Greater Accra Region employ several formal internal control mechanisms in revenue mobilization, including official receipting protocols, segregation of duties, supervision and monitoring, and digital revenue collection systems. These mechanisms align with the control activities and monitoring components of the COSO framework. However, the level of implementation is inconsistent across assemblies and within different revenue collection points. While some mechanisms are well established on paper, their practical application is compromised by resource constraints, inconsistent compliance, and gaps in enforcement. The existence of formal controls does not guarantee their effectiveness, and implementation quality varies significantly based on organizational culture, leadership commitment, and available resources.

Also, it was concluded that several contextual challenges and barriers hinder the effective application of internal control practices. Political interference emerges as a pervasive barrier, with assembly members and local political actors exerting pressure to grant unauthorized waivers and circumvent established protocols. Inadequate staffing and capacity constraints compromise the ability to maintain segregation of duties and conduct adequate monitoring. Technological limitations, including unreliable connectivity and outdated equipment, undermine the effectiveness of digital control systems. Weak enforcement culture and inadequate sanctions diminish the deterrent effect of controls, creating an environment where violations occur without meaningful consequences. These barriers collectively create conditions where internal controls, even when formally established, fail to achieve their intended objectives.

Further, the study concludes that finance officers, internal auditors, and revenue collectors perceive several strategies as essential for strengthening internal controls. Strengthening the internal audit function through independence, adequate resources, and authority to enforce recommendations is viewed as foundational. Technological modernization, particularly the transition to fully cashless systems and integrated platforms, is seen as critical for reducing leakage and enhancing transparency. Capacity building through continuous training on control procedures, ethical standards, and technology use is considered essential for developing competence and professionalism. Enhanced supervision and accountability mechanisms, including full time supervisors, regular spot checks, and meaningful consequences for violations, are perceived as necessary for creating a culture where controls are respected and consistently applied.

Theoretical, Practical and Policy Implications

Theoretical Implications

This study makes several contributions to theory.

First, the findings demonstrate the complementary value of integrating agency theory and stewardship theory in understanding internal control implementation. Agency

theory explains the need for monitoring and sanctions to address opportunistic behavior, while stewardship theory highlights the importance of empowerment, capacity building, and fostering intrinsic motivation. The study reveals that effective internal control requires both perspectives: mechanisms that deter misconduct and strategies that cultivate responsible stewardship.

Second, the study confirms the relevance of the COSO framework for analyzing internal control practices in local government contexts, but it also reveals limitations. The framework assumes that control components operate in an integrated manner, but the findings show that implementation is fragmented and context dependent. The control environment, which COSO identifies as foundational, is particularly vulnerable to political interference and weak enforcement culture, suggesting that contextual factors outside the formal framework significantly influence control effectiveness.

Third, the study contributes to understanding the applicability of these theories in developing country contexts. The findings from Ghana, when compared with empirical evidence from Nigeria, Slovakia, Togo, and Iraq, suggest that challenges such as political interference, inadequate staffing, and weak enforcement are not unique to Ghana but reflect broader patterns in local government financial management across diverse settings. This comparative perspective enriches theoretical understanding of how contextual factors mediate the relationship between control design and implementation outcomes.

Practical Implications

The findings have significant practical implications for MMDAs and their staff. For finance officers, the study highlights the importance of moving beyond the mere existence of control mechanisms to ensuring consistent implementation. Regular self-assessments of control effectiveness, spot checks, and documentation of compliance can help identify gaps before they are identified through external audits.

For internal auditors, the study underscores the need to assert independence and advocate for implementation of audit recommendations. Building relationships with management while maintaining professional integrity is essential for translating audit findings into meaningful improvements.

For revenue collectors, the study reveals that frontline staff operate within challenging environments characterized by political pressure, inadequate resources, and inconsistent support. Practical interventions such as providing reliable equipment, ensuring regular supervision, and recognizing compliant behavior can enhance morale and reduce the temptation to bypass controls. The study also emphasizes the importance of training that equips collectors with both technical skills and ethical grounding.

For management and leadership of MMDAs, the study demonstrates that leadership commitment is essential for creating a strong control environment. When leaders consistently enforce controls, hold violators accountable, and support staff in resisting political pressure, they signal that internal controls are taken seriously. Conversely, when leaders tolerate circumvention or fail to act on audit findings, they undermine the entire control system.

Policy Implications

The study carries important implications for policymakers at the national and regional levels. For the Ministry of Local

Government, Decentralization and Rural Development, the findings suggest that strengthening internal controls requires more than issuing directives and frameworks. Policies must address the contextual barriers identified in this study, including political interference, inadequate staffing, and weak enforcement. Measures such as establishing clear sanctions for political interference in revenue administration, setting minimum staffing standards for finance and audit units, and creating independent oversight mechanisms could enhance control effectiveness.

For the Ghana Audit Service, the study highlights the need to move beyond identifying control weaknesses in annual reports to advocating for systemic reforms. The recurring nature of audit queries related to revenue collection suggests that current approaches to follow up and enforcement are insufficient. Policies that require timely implementation of audit recommendations, public disclosure of compliance status, and consequences for persistent noncompliance could strengthen accountability.

For development partners such as the World Bank and other international organizations, the study underscores the importance of supporting interventions that address root causes rather than symptoms. Investments in technology, capacity building, and institutional strengthening are essential, but they must be accompanied by efforts to address political dynamics and enforcement gaps. Programs that support internal audit strengthening, digital revenue systems, and training should be designed with attention to the contextual realities identified in this study.

Limitations and Suggestions for Future Research

Limitations

This study has several limitations. First, the qualitative approach with 20 participants from four MMDAs in Greater Accra provides rich insights but does not allow statistical generalization to all MMDAs in Ghana. Second, the focus on Greater Accra, the commercial hub, means findings may not directly apply to rural or peri urban assemblies with different socioeconomic contexts. Third, reliance on self-reported data from finance officers, internal auditors, and revenue collectors introduces potential social desirability bias, where participants may present themselves favorably. Fourth, the cross sectional design captures perspectives at a single point in time and cannot establish causal relationships or track changes over time. Fifth, the study excluded perspectives of taxpayers, assembly members, and central government officials, whose views could provide additional insights.

Suggestions for Future Research

Based on these limitations, future research should consider several directions. First, quantitative studies with larger samples could measure the statistical relationship between specific control mechanisms and revenue outcomes. Second, comparative research across rural, peri urban, and urban assemblies across Ghana would illuminate how contextual factors influence control effectiveness. Third, longitudinal studies tracking implementation of interventions such as digital systems or audit strengthening would provide evidence on what works over time. Finally, incorporating perspectives of taxpayers, assembly members, and central government officials would offer a more comprehensive understanding.

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