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Enhancing Council Accountability and Performance Through Internal Audit in The Gambia and Sub-Saharan Africa

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ABSTRACT

Purpose: This paper examines the role of internal audit in accountability and performance in local government councils in The Gambia where the reforms of a decentralisation has enlarged the mandates without corresponding governance capacity. It bridges the gap in the empirical and theoretical literature by examining the effectiveness of internal audit at the sub-national level and deriving comparative lessons of African countries.

Method: The qualitative research design was applied. They were semi-structured interviews with 26 officials, structured qualitative surveys and document analysis of audit reports and policy documents. The data were coded using open and axial and selective coding, cross-source triangulation to reveal institutional, political and operational forces which influence internal audit practices.

Findings: The internal audit units lack independence, capacity, and ability to impact on procurement, budgeting, and service delivery decisions due to limited independence, capacity, and political interference. The challenges in developing countries are similar, and the ones peculiar to Gambia are the CEOs-controlled reporting lines and the administrative culture of the hierarchies. Observations in other countries such as Kenya, Ghana and South Africa reveal that independent audit committees and performance audit practices as well as statutory enforcement mechanisms enhance the utilisation and accountability results of audit.

Implications: To improve internal audit, reforms that will improve the independence of auditors, institutionalise the follow up procedures, and the implementation of audit recommendations is necessary. All these are needed to reduce internal audit operations into concrete gains in accountability and council performance.

Novelty/Value: This research is among the earliest qualitative evaluations of internal audit systems in Gambian local councils. It combines institutional and principal-agency theory and African comparative experience to suggest situation-specific avenues of enhancing accountability in decentralised governance settings.

Keywords: internal audit, local governance, accountability, public financial management, decentralisation, Sub-Saharan Africa.

INTRODUCTION

Governance in the public sector increasingly depends on robust systems of accountability, transparency, and internal control. In many developing countries, decentralisation has transferred substantial fiscal and administrative responsibilities to subnational authorities, often without commensurate strengthening of oversight structures (Emmanuel et al., 2025). As a result, local governments frequently struggle to ensure compliance, safeguard public resources, and deliver services effectively. In The Gambia, despite reforms intended to empower local councils, persistent weaknesses in internal controls, procurement oversight, and financial reporting continue to undermine local governance. (Aikins et al., 2022; Oppong, 2025). This paper therefore addresses the core research problem: why have internal audit mechanisms introduced within Gambian local councils failed to translate formal decentralised authority into measurable improvements in accountability and performance?

To frame this inquiry, the study draws on institutional theory and principal agent theory. Institutional theory highlights how formal oversight structures may become decoupled from practice when norms, incentives, or political relationships discourage compliance. Principal agent theory explains how decentralisation, by widening the gap between central principals and local agents, increases the need for credible monitoring mechanisms such as internal audit. Together, these perspectives provide a coherent analytical lens for understanding why devolved audit structures may function symbolically rather than substantively, or why they may succeed under certain institutional conditions (Augustine, 2025; Boufounou et al., 2024; Rasid, 2025).

Within this theoretical framing, the paper conceptualises internal audit effectiveness as a multidimensional construct comprising: (1) independence and objectivity, including reporting lines and legal protection; (2) technical capacity, staffing, and professional competence; (3) management responsiveness and systematic follow-up on audit recommendations; and (4) tangible utilisation of audit outputs in budgeting, procurement, planning, and performance monitoring. These dimensions shape the study's analytical framework and guide the interpretation of the Gambian case.

Although research on public-sector auditing in Africa has expanded, three gaps remain. The first is an empirical gap: there is limited evidence on internal audit performance at the subnational level in The Gambia, where institutional arrangements differ markedly from the central government. The second is a theoretical gap: few studies apply institutional or principal agent theory to explain how decentralisation affects the functioning of internal audit systems at local councils. The third is a practical gap: policymakers lack comparative insights on which audit reforms such as audit committees, statutory reporting mechanisms, or enhanced professionalisation are feasible and effective in low-capacity, decentralised contexts. This study addresses all three gaps by analysing the factors that condition internal audit effectiveness in Gambian local councils and by identifying reform options drawn from relevant African experiences.

The Gambia provides a compelling context for such analysis. Local councils operate under evolving decentralisation reforms, limited resources, and substantial oversight expectations. Yet audit capacity, organisational independence, and follow-up mechanisms remain inconsistent across councils. To enrich the analysis and to provide actionable policy lessons, the study incorporates comparative insights from Kenya, Ghana, and South Africa countries selected because they have documented institutional innovations (such as audit committees, performance audits, and sanctioning mechanisms), represent different models of decentralisation, and offer practical lessons with potential applicability to the Gambian context.

In addressing these issues, the study has five objectives: (1) to examine the current state of internal audit structures within Gambian local councils; (2) to assess factors that enable or constrain audit effectiveness; (3) to interpret audit practices through institutional and principal agent lenses; (4) to derive comparative lessons from selected African countries; and (5) to propose feasible reforms to strengthen accountability and performance at subnational levels. The study's conceptual framework introduced in the next section illustrates how internal audit effectiveness interacts with institutional and political factors to influence governance outcomes within decentralised systems.

LITERATURE REVIEW

Overview of Research

Decentralisation has become a prominent governance reform across sub-Saharan Africa, intended to deepen democratic participation, strengthen service delivery, and promote local development. In The Gambia, decentralisation reforms have expanded the responsibilities of local councils in budgeting, financial management, revenue mobilisation, and community development (Kurnia & Edwar, 2022). However, empirical assessments show that these reforms have not translated into the expected improvements in governance. National Audit Office (NAO) reports from 2020–2023 highlight recurring procurement breaches, delayed financial statements, unvouched expenditures, and difficulties in reconciling revenue accounts indicators of persistent weaknesses in internal control systems (Diamond et al., 2024).

In response to these challenges, national policy reforms mandated the establishment of internal audit units within all local councils. Internal audit was intended to function as a key mechanism for ensuring financial integrity, enforcing compliance with regulations, detecting irregularities, and supporting transparent budget execution. Theoretically, decentralisation reshapes principal–agent relationships by increasing the distance between central authorities and local decision-makers; this heightens the need for effective monitoring tools such as internal audit. From an institutional theory perspective, decentralised governance can also lead to the creation of formal oversight structures that exist symbolically but have limited practical influence unless they are supported by strong norms, authority, and enforcement mechanisms (Arslan & Alqatan, 2020; Balarabe, 2025; Aguilera & Ruiz Castillo, 2025)

Despite these expectations, the performance of internal audit units in The Gambia remains far below desired standards. Although audit structures exist on paper, several councils continue to experience contract splitting, missing procurement documentation, poor revenue reconciliation, and non-compliance with statutory financial guidelines. These governance failures suggest that internal audit units are not fully empowered to fulfil their intended role. Internal auditors often lack independence due to reporting lines tied to Chief Executive Officers (CEOs), limiting their ability to examine politically sensitive or high-risk transactions. Capacity constraints including insufficient staffing, inadequate professional training, and lack of logistical resources further restrict the scope and quality of audit activities. These challenges mirror broader findings across sub-Saharan Africa, where audit effectiveness is frequently undermined by political interference, limited resourcing, and weak institutional protections (Boufounou et al., 2024; Njagi, 2023).

Given these institutional and political constraints, the relationship between policy intention and actual performance remains weak. Internal audit units tend to operate reactively rather than strategically, focusing on routine checks rather than comprehensive assessments of risk, performance, or value for money. Moreover, the absence of structured follow-up mechanisms means that audit recommendations are often not implemented, reducing the credibility of the audit function and limiting its contribution to improving governance. This gap reflects a form of institutional "decoupling," where audit structures are adopted to comply with reform requirements but lack the authority, support, or organisational culture needed to function meaningfully.

A clearer understanding of how internal audit operates within Gambian local councils is therefore critical for informing future reforms. Comparative experiences from Kenya, Ghana, and South Africa offer valuable insights into how institutional design and legal enforcement can enhance audit effectiveness. Kenya's system demonstrates the value of empowered audit committees, Ghana emphasises the role of performance audits, and South Africa illustrates how statutory deadlines and sanctions can reduce irregular expenditures and improve compliance. These countries were selected because they provide well-documented and diverse models of subnational audit reform that can inform practical and context-appropriate improvements for The Gambia.

In this study, internal audit effectiveness is understood as comprising four core dimensions: (1) independence and objectivity, (2) professional capacity and resources, (3) management responsiveness and structured follow-up, and (4) utilisation of audit results in planning, procurement, budgeting, and performance management. These elements underpin the study's analytical approach and are reflected in the conceptual framework presented in the next section, which maps how internal audit interacts with institutional and political factors to influence accountability and council performance. Internal audit has increasingly been recognized as a central pillar of accountability, transparency, and performance in public-sector institutions. In decentralised governance systems where responsibilities are dispersed across subnational authorities the role of internal audit becomes even more critical because it provides assurance on the integrity of financial management, operational processes, and compliance with regulations (Nwoba, 2024; Usman, 2024). According to the Institute of Internal Auditors (IIA), internal audit offers independent and objective evaluations designed to add value and strengthen an organisation's governance, risk management, and control framework (Kamara, 2024). These framing positions internal audit not merely as a compliance mechanism but as a strategic instrument for enhancing performance-oriented governance (Bonrath & Eulerich, 2024; Hecimovic & Canestrari-Soh, 2025).

Theoretically, three perspectives are particularly relevant for analysing internal audit effectiveness in decentralised public institutions. Principal agent theory highlights how decentralisation widens the gap between central oversight bodies and local actors, increasing information asymmetry and creating incentives for opportunistic behaviour. Internal audit serves as a monitoring mechanism to reduce these agency risks by providing reliable information and oversight. Institutional theory explains how formal structures such as internal audit units may be adopted symbolically to signal compliance with good governance norms while lacking substantive authority, independence, or resources to function effectively. Finally, public accountability frameworks emphasize the importance of transparency, legal enforcement, and managerial responsiveness in ensuring that audit findings translate into corrective action. These theoretical lenses guide the interpretation of empirical findings across African contexts and provide a foundation for analysing the Gambian case.

Auditor Independence and Institutional Authority

A consistent theme in the literature is that internal audit effectiveness depends heavily on the level of independence afforded to auditors. Studies across sub-Saharan Africa highlight that weak reporting structures, political interference, and limited autonomy hinder auditors' ability to examine sensitive transactions and enforce accountability (Ataribanam, 2024; Geqeza & Dubihlela, 2024). find that where internal audit units lack legal protection, supportive leadership, and clear audit charters, they tend to function symbolically rather than substantively. This is directly relevant to The Gambia, where internal auditors frequently report to Chief Executive Officers an arrangement that compromises independence and limits enforcement of audit recommendations (James & Akyar, 2025; Emmanuel et al., 2025).

Professional Capacity, Resources, and Audit Quality

Capacity constraints are another dominant issue across African local governments. Research highlights that auditor competence, continuous professional development, and adequate logistical resources significantly influence audit quality (Augustine, 2025; Rasid, 2025). In many decentralised settings, internal audit units are understaffed, lack certified professionals, and operate with minimal equipment or transportation. As a consequence, audits tend to be limited to basic compliance checks rather than comprehensive reviews of performance, risk, or value for money. These patterns mirror challenges faced by Gambian councils, where inadequate staffing and limited training restrict the depth of audit coverage (Ataribanam et al., 2025).

Political Interference and Administrative Culture

Numerous scholars emphasise that political context and organisational culture strongly shape the functioning of internal audit in the public sector. Political interference such as restricting access to records, discouraging audits of sensitive areas, or ignoring audit recommendations is a recurring barrier in many African countries (Boufounou et al., 2024; Njagi, 2023). Ataribanam (2024) argues that internal audit often exists as a formal requirement but lacks the power to drive reform due to entrenched administrative norms resistant to transparency. These insights help explain why audit recommendations in many Gambian councils remain unimplemented despite repeated identification of procurement and financial reporting irregularities (Padi & Musah, 2022).

Utilization of Audit Reports and Follow-up Mechanisms

The literature also underscores that producing audit reports is only the first step; their effectiveness depends on management's willingness to act on the findings. Evidence from Ghana, Kenya, and South Africa demonstrates that structured follow-up mechanisms such as audit committees, statutory reporting frameworks, and enforceable corrective actions significantly increase the likelihood that audit recommendations will be implemented (Boufounou et al., 2024; Leitoro, 2021). In contrast, many Gambian councils lack functional audit committees or formalised follow-up processes, resulting in minimal integration of audit results into budgeting, procurement, and planning.

Comparative Evidence: Lessons for The Gambia

Comparative experiences provide instructive lessons for the Gambian context.
Kenya's Public Finance Management Act (2012) institutionalises audit committees that review audit findings, monitor corrective actions, and strengthen auditor independence Leitoro, (2021). Ghana's performance audit systems enhance the ability of local assemblies to systematically evaluate service delivery effectiveness. South Africa's PFMA enforces stringent reporting deadlines and sanctions for non-compliance, reducing irregular expenditures and improving audit utilisation. These countries were selected because they represent diverse but well-documented models of decentralised internal audit systems, each demonstrating how legal frameworks, accountability structures, and enforcement mechanisms can enhance audit effectiveness. Their relevance lies not in replication but in illustrating adaptable institutional pathways for strengthening accountability in The Gambia.

Synthesis and Link to Current Study

Overall, the literature demonstrates that internal audit effectiveness in the public sector is shaped by four key themes:
(1) independence,
(2) professional capacity,
(3) political and institutional context, and
(4) utilisation of audit outputs.
However, despite increasing scholarship on internal auditing in African public institutions, little attention has been given to internal audit systems within Gambian local councils, which manage substantial public funds and face governance challenges distinct from central government institutions. Existing studies focus largely on national-level audit bodies or broader public finance reforms, leaving a significant gap concerning how internal audit functions operate, what constraints they face, and how they influence accountability at the subnational level.

This study contributes to the literature by synthesising these conceptual themes and applying them to an understudied context the internal audit systems of local councils in The Gambia while drawing comparative insights from other African countries to propose feasible governance reforms.

Based on the overview of this research, the core four dimensions, and comparative evidence, the research focus (RF) is as follows.
RF: What role does the internal audit practice play in accountability and performance in local councils in The Gambia, and what are the institutional, political, and operational factors that drive the effectiveness of the internal audit practice?

RESEARCH METHOD

This study adopted a qualitative research design to explore the effectiveness of internal audit functions in Gambian local councils and to identify the institutional, political, and operational factors that shape their performance. A qualitative approach was appropriate given the study's aim of generating in-depth insights into processes, behaviours, and institutional dynamics that cannot be captured through quantitative indicators alone (Bazen et al., 2021; Lim, 2024).

Sampling Strategy and Case Selection

A purposive sampling strategy was used to ensure the selection of information-rich participants and documents directly relevant to the internal audit function. Four local councils were selected as case studies based on three criteria: (1) geographical diversity (urban and rural councils), (2) variation in audit capacity and performance as evidenced in National Audit Office (NAO) reports, and (3) administrative accessibility to facilitate data collection. This ensured that the sample reflected a broad cross-section of local governance contexts.

Interviewee Selection and Sample Size Justification

A total of 26 participants were interviewed. These included internal auditors, Chief Executive Officers (CEOs), finance directors, councillors, treasury staff, and officials from oversight institutions such as the Ministry of Local Government and the NAO. Participants were selected using a combination of purposive and snowball sampling. Initial contacts were identified based on their direct responsibilities in financial management, internal audit, regulatory oversight, or governance reforms. Additional interviewees were recommended by initial participants based on their expertise.

The sample size was justified on the basis of data saturation, which was reached when additional interviews no longer yielded new themes. Saturation was achieved after approximately 22 interviews, with the final four conducted to confirm theme stability.

Document Review and Selection Criteria

Document analysis supplemented the interviews. Documents included:

1. NAO audit reports (2020–2023).
2. Local council financial statements.
3. Internal audit reports and work plans.
4. Decentralisation policy documents.
5. Public Finance and Audit Acts.
6. Internal audit manuals and guidelines

Documents were selected based on relevance to internal audit processes, financial accountability, and governance practices. This enabled triangulation of narrative data with documentary evidence of actual performance.

Use of Structured Questionnaires as Qualitative Tools

Although the study primarily employed interviews, structured questionnaires were also used to capture factual, descriptive, and perception-based information from internal auditors across the councils. These questionnaires were designed with open-ended questions to elicit qualitative responses regarding audit practices, independence, challenges, and interactions with senior management. The questionnaires thus functioned as qualitative instruments, providing comparable but nuanced data that supported deeper thematic analysis.

Data coding and analysis

The qualitative analysis imported all interview transcripts, questionnaire responses and documentary notes. The data were independently coded by two researchers, one Lead researcher, Lamin K. Drammeh, and the other coder, Driana Leniwati. NVivo 12 and Atlas.ti structured the coding and an audit trail were kept. In areas where there was no software, the recording of the same stages was done using a structured coding matrix created in Excel.

Step 1. Open coding

All the transcripts were read line-by-line to create preliminary descriptive codes. Throughout the dataset, 98 open codes were created, including: CEO reporting line, fear of reprisal, lack of transport, no audit committee, and late accounts. Close to the data, codes were labelled and short memos were enclosed.

Step 2. Axial coding
Open codes were matched and grouped into larger categories according to the interrelation and commonalities. Indicatively, the axial category of Independence constraints, included CEO reporting line, CEO performance appraisal, and fear of reprisal. This generated 18 axial categories.

Step 3. Biased coding / biased development of themes.
The conceptual framework and theoretical lenses, specifically the institutional theory and the principal agency theory, assisted with the synthesis of the core themes of the study through the synthesis of axial categories. Results section is organized into four last themes:
1. Internal Audit Design, Ability and Autonomy.
2. Problems Institutional, Political and Operational.
3. Internal Audit Impact on Council Choice and Performance.
4. Comparative Instruction on Kenya, Ghana and South Africa.

Inter-coder reliability and validation
The discrepancies in coding were addressed and resolved through weekly debriefs. Cohen Kappa was estimated on a 20 percent sample and it had a value greater than 0.70 and this gives high agreement. Member checking involved the preliminary themes being shared with five key informants to confirm. Themes were confirmed and formulated through triangulation with document evidence, i.e., NAO reports, internal audit reports, and financial statements. The audit Table 1 shows an example of captures the process of open codes advancing to axial categories and the end-resultant selective themes.

Table 1. Audit Table (example)

Open code (example)	Axial category	Final theme	Example data source/quote
“Auditors report to CEO”	Independence constraints	Internal Audit Structure, Capacity & Independence	Interview 7: “Because the CEO evaluates us, there are issues you simply cannot pursue deeply.”
“No audit committee”	Lack of follow-up mechanisms	Influence of Internal Audit on Decision-Making	Document review: council minutes show no standing audit committee.
“Lack of transport for fieldwork”	Logistical constraints	Institutional, Political & Operational Problems	Interview 14: “We can’t visit remote sites no fuel, no vehicle.”
“Kenya audit committees cited”	Comparative reforms awareness	Comparative Insights	Interview with national auditor: “Kenya’s committees are helpful…”

Ethical Considerations
Ethical approval was obtained from the relevant institutional review board. All participants were informed of the purpose of the study, their right to withdraw, and the voluntary nature of participation. Written or verbal consent was obtained prior to each interview. Confidentiality was maintained by anonymizing names, positions, and identifiable council details in all transcripts and reports. Sensitive documents were handled securely and stored in password-protected files.

Conceptual Framework (qualitative conditioning factors instead of moderators)
Figure 1 treats contextual influences as qualitative conditioning factors shaping the process through which internal audit structures and practices affect council responses and public accountability outcomes.

The conceptual framework in Figure 1 adopts a qualitative, that explains how internal audit effectiveness influences accountability and performance in local government councils within a decentralised governance system. The framework is designed to illustrate process relationships rather than statistical interactions, consistent with qualitative research principles.

At the core of the framework is the internal audit structure, which encompasses auditor independence, professional capacity, and institutional authority. Independence refers to reporting lines, objectivity, and freedom from managerial or political interference. Capacity includes staffing levels, professional competence, training, and logistical resources. Institutional authority reflects the legal mandate and organisational recognition granted to internal audit units. These elements jointly shape the ability of internal auditors to perform their roles effectively.

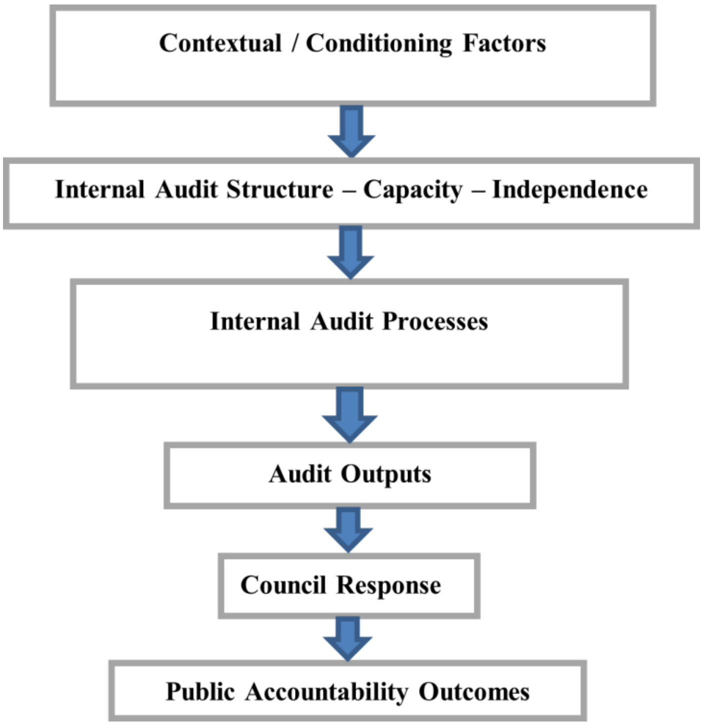

Figure 1. Conceptual Framework

Internal audit processes represent the operational activities through which audit units' function. These processes include audit planning, risk assessment, fieldwork, reporting, and follow-up activities. The quality and consistency of these processes determine whether audit outputs are credible, timely, and relevant to decision-makers.

Audit outputs consist of audit reports, findings, and recommendations related to financial management, procurement, compliance, and performance. The influence of these outputs depends on how they are received and acted upon by council management and oversight structures.

Council response refers to management actions following audit findings. This includes acceptance or rejection of recommendations, implementation of corrective measures, and integration of audit results into budgeting, procurement, and planning decisions. Where council response is weak or absent, audit findings remain symbolic and fail to improve accountability.

Public accountability outcomes represent the ultimate governance effects of internal audit effectiveness. These outcomes include improved financial discipline, reduced irregularities, enhanced transparency, and better service delivery performance at the council level.

The framework also recognises contextual or conditioning factors, including the legal environment, civil society oversight, and media scrutiny. In this qualitative study, these factors are not treated as statistical moderators but as contextual conditions that shape how and under what circumstances internal audit mechanisms influence accountability. Supportive legal enforcement and external scrutiny can strengthen the impact of audit findings, while weak enforcement and limited public oversight can diminish audit effectiveness.

Rationale for including 'contextual or conditioning factors'

In this qualitative study the items labelled in Figure 1 as "Moderating Factors" civil-society pressure, media oversight, legal reforms are treated as contextual/conditioning factors rather than statistical moderators. They are used as sensitizing concepts to examine how external forces shape the causal processes linking internal audit practices to accountability and council performance. Using them as contextual conditions aligns with process-oriented qualitative approaches (Matthew B. Miles, A. Michael Huberman, Johnny Saldaña, 2024) in which context explains variation in how mechanisms operate across cases. Thus, our analytic interest is in how and under what circumstances these forces strengthen or weaken audit influence not in estimating interaction coefficients

The conceptual framework in Figure 1 illustrates how institutional and political conditions shape the effectiveness of internal audit units in local government councils. When internal auditors operate in supportive environments with adequate independence, resources, and authority, they are better able to detect irregularities, strengthen internal controls, and influence decision-making. This effectiveness is expected to translate into improved accountability and organizational performance. However, this relationship is moderated by external forces including civil society oversight, media scrutiny, and legal enforcement mechanisms which can either strengthen or weaken the extent to which audit findings lead to corrective action and sustained improvements in governance.

RESULTS AND DISCUSSION

Results

The results are presented under four major empirical themes. Across all themes, the findings distinguish between challenges that are commonly observed in developing country audit environments and those that are uniquely characteristic of the Gambian local government context. All findings derive directly from interviews, questionnaires, and document review.

Internal Audit Unit Structure, Capacity and Independence.

Across the three councils, internal audit structures differed in maturity, staffing, and reporting arrangements. Common to many developing countries, internal audit units operated with:

1. Insufficient staffing.
2. lack of certified auditors
3. limited logistical support (computers, transport, audit software).
4. Outdated or incomplete audit manuals

These capacity constraints are consistent with widespread patterns in African local government audit systems. However, several challenges were uniquely Gambian:

1. Auditors reporting directly to Chief Executive Officers (CEOs).
2. CEOs conducting auditors' performance appraisals.
3. Auditors expressing fear of reprisals for probing politically sensitive transactions

> *One internal auditor stated: "Because the CEO evaluates us, there are issues you simply cannot pursue deeply."*

Survey evidence supports these concerns:
68% rated internal audit independence as low or very low.
74% believed staffing was insufficient to carry out effective audits.
These findings show that structural dependence particularly the CEO reporting line is a distinctly Gambian factor that significantly limits independence.

Institutional, Political and Operational Problems.

Several problems observed in Gambian councils align with common audit weaknesses in developing countries, such as:

1. Limited training opportunities.
2. Absence of modern audit tools

3. Delays in accessing documents.
4. Weak enforcement of audit recommendations

However, interviews revealed context-specific political pressures in The Gambia:

1. verbal directives not to audit certain transactions
2. political actors influencing access to procurement files.
3. reluctance of senior management to implement recommendations involving influential individuals.

> *One auditor explained: "We file reports, but nothing happens. Some recommendations stay for years without any follow-up."*

Document reviews confirmed:

1. repeated procurement violations.
2. missing supporting documents.
3. late submission of accounts

These operational issues were compounded by institutional culture, which multiple respondents described as "fear-based," "hierarchical," and "not accountability-oriented."

Influence of Internal Audit on Council Decision-Making and Performance

Across the councils, audit findings had minimal influence on planning, budgeting, procurement, and performance monitoring. This weak utilisation reflects trends seen in many developing countries managers often view audits as compliance tools rather than strategic instruments. However, the Gambian case exhibits additional context-specific causes:

1. Absence of functioning audit committees in all councils.
2. no statutory follow-up mechanism or legal obligation to implement recommendations.
3. incentive systems that reward compliance with leadership preferences rather than adherence to audit advice

Survey data showed:
only 25% agreed that council leaders take audit reports seriously.
60% believed audit reports were technically sound but ignored.

> *A finance officer noted: "Internal audit produces the reports, but decision-makers do not treat them as urgent or necessary."*

A few isolated successes were recorded, such as improved supplier transparency in Basse after a procurement review, but these were exceptions rather than the norm.

Comparative Insights from Kenya, Ghana, and South Africa (Empirical Component)

Interviews with policymakers and senior auditors revealed strong awareness of African governance models. Respondents frequently referenced:

1. Kenya's audit committees as desirable oversight structures.
2. Ghana's performance audits as tools for linking audit to service delivery.
3. South Africa's statutory timelines and sanctions as mechanisms that enforce compliance.

These were not introduced as literature but as empirical perceptions from participants, who saw these reforms as potential models. Respondents emphasised that several mechanisms could realistically be applied in The Gambia:

1. empowering independent audit committees (Kenya).
2. introducing performance audits for service-delivery sectors (Ghana).
3. enforcing mandatory compliance and deadlines for financial reporting (South Africa)

> *One senior officer summarised: "Without enforcement, even the best audit report won't change anything. We need an audit committee and laws that compel follow-up."*

These participant insights provide empirical grounding for the comparative lessons developed in the Discussion.

Discussion

The purpose of this discussion is to interpret the findings through the lens of the conceptual framework and to explain how each institutional, political, and operational constraint affects internal audit effectiveness and ultimately council accountability. The section also distinguishes between challenges commonly observed in developing countries and those that are uniquely Gambian, before examining how comparative mechanisms from Kenya, Ghana, and South Africa could realistically be adapted to the Gambian context.

1. Internal Audit Structure, Capacity and Independence

Theme 1. Internal Audit Structure, Capacity and Independence. This theme demonstrates how the reporting lines and staff levels dictate the ability of auditors to exercise independent judgment. The findings are in line with the previous studies, which attribute auditor independence to reporting structures and legal protection Ataribanam, 2024; Njagi,(2023). The auditor is undermined by reporting which is largely dominated by the CEO in a principal agency perspective. It diminishes the information powers of the auditor and minimizes the legitimacy of penalties, agency slack, a concept of the principal-agent theory. Institutional theory further contributes that formal audit frameworks may be less tied to practice where the organisational norms, fear or hierarchy, discourage enforcement.

Across many developing-country settings, internal audit independence is often weakened by political interference, hierarchical control, and resource limitations. These patterns were evident in all three Gambian councils.

However, two independence-related challenges were distinctly Gambian in nature:
1. Internal auditors formally reporting to CEOs, who also write their performance appraisals.
2. Fear of reprisal, which discouraged auditors from probing politically sensitive procurement or revenue anomalies.

Interpretation:
The conceptual framework identifies independence as the foundation of effective internal audit. In the Gambian councils studied:
1. When auditors report to CEOs, oversight becomes subordinate to administration.
2. As fear of reprisal increases, auditors avoid high-risk areas.
3. Reduced audit coverage leads to undetected irregularities.
4. Undetected irregularities weaken financial discipline and accountability.

Thus, the lack of independence prevents audit findings from influencing decision-making a case of institutional decoupling, where audit structures exist formally but lack substantive authority.

2. Institutional, Political and Operational Problems

Theme 2. Institutional, Political and Operational Problems. The political interference and logistical constraints evidence are in line with the literature that proposes that resource shortages and political capture decrease audit effectiveness Boufounou et al., (2024) and Geqeza & Dubihlela, (2024). The institutional theory allows explaining the continuation of symbolic compliance when informal power overshadows formal regulations. The facts, including verbal instructions not to be audited and limited access to documents, show precisely how this capture works.

Capacity constraints such as inadequate staffing, limited training, and absence of modern audit tools are widely documented across developing countries. Gambian councils reflected these usual limitations, but with additional context-specific features:
1. Some councils had only one uncertified auditor conducting all audit activities.
2. Lack of transportation and basic logistics restricted field verification and surprise audits.
3. Continuous professional development was virtually non-existent.

Interpretation:
The conceptual framework considers capacity a critical determinant of effective audit operations:
1. Insufficient staff ➡ reduced audit coverage.
2. Limited training ➡ poor ability to detect irregularities.
3. Inadequate logistics ➡ inability to verify revenue or inspect procurement documentation.

These capacity gaps limit both the scope and quality of internal audit, reducing its influence on budgeting, procurement, and planning processes.

3. Influence of Internal Audit on Council Decision-Making and Performance

Theme 3. Internal Audit Effect on Council Decision-Making and Performance. The fact that only a small portion of the audit findings has been used shows that the utilisation pillar of the conceptual framework has been broken. Based on comparative studies Leitoro, (2021) and Nwoba, (2024) it is observed that the audit committees and strong follow-up systems are essential to convert reports to action. Under the principal-agent view, this scenario represents a conflict of interests: decision-makers have neither the law nor the reputation to take audit advice, which is why the technical audit results are not utilized.

Interpretation:
The findings show that internal audit has limited influence on council decision-making and performance in the councils studied. Although audit reports are produced regularly and are technically sound, most audit recommendations are not implemented, indicating a breakdown in the utilisation component of the conceptual framework. Audit outputs are therefore treated mainly as compliance documents rather than tools for improving governance and performance.

This weak utilisation is explained by principal agent theory, as council decision-makers face little legal, institutional, or reputational pressure to act on audit findings. In the absence of such incentives, audit recommendations especially those involving sensitive issues are often ignored. The lack of audit committees and formal follow-up mechanisms further undermines enforcement, leaving audit findings without practical effect.

From an institutional theory perspective, this reflects institutional decoupling, where internal audit structures exist formally but are not embedded in actual decision-making processes. As a result, persistent procurement irregularities, weak financial controls, and limited performance improvements continue. Strengthening the impact of internal audit therefore requires institutional reforms that mandate follow-up, empower audit committees, and create incentives for management to act on audit findings.

The minimal integration of audit results into decision-making reflects earlier findings that management responsiveness is a critical determinant of audit effectiveness.
However, this study provides deeper qualitative evidence showing why this occurs:
1. fear of political backlash
2. lack of enforcement mechanisms
3. absence of audit committees

Organisational culture that treats auditing as procedural rather than strategic. This supports the argument in institutional theory that organisations may engage in “dissociating” maintaining audit structures but not aligning them with actual decision-making practices.

Comparative Insights from Kenya, Ghana and South Africa

Theme 4. Comparative Kenya, Ghana and South Africa. The participants admitted the institutional reforms in other nations and revealed the possible ways of The Gambia. All of the comparative insights were mapped to the corresponding conceptual dimensions- such as Kenya had strong follow up practices and utilisation, Ghana had performance audit capacity building and South Africa had legal enforcement practices. These illustrations were attributed to the gaps that were observed in the four themes discussed above, using the literature mentioned above. The relationships give tangible policy suggestions.

1. Verbal orders not to audit “sensitive” transactions.
2. Restricted access to procurement documents.
3. A hierarchical administrative culture where challenging leaders is discouraged.

These conditions reflect a deeper institutional logic where compliance with leadership preferences overrides compliance with audit standards.

Interpretation:
The conceptual framework shows how political context moderates the effect of internal audit:
1. Political pressure restricts access to key evidence.
2. Restricted access leads to incomplete or superficial audits.
3. Superficial audits result in weak findings that cannot drive accountability.

This creates a cycle of symbolic compliance, where audits are conducted but have no real impact in Table 2. The conceptual framework identifies four pillars of internal audit effectiveness independence, capacity, institutional/political context, and utilisation of findings moderated by broader forces such as legal reforms, media visibility, and civil society pressure.

Table 2. Linking Findings to the Conceptual Framework

Framework Component	Empirical Evidence	Accountability Effect
Independence	CEO reporting lines; fear of reprisal	Limited scope; avoidance of sensitive audits
Capacity	Single auditors; lack of training; no logistics	Poor-quality audits; reduced coverage
Institutional Context	Political restrictions; hierarchical culture	Decoupling of audit from practice
Utilization	No audit committees; no statutory follow-up	Weak management response; persistent irregularities
Moderating Factors	Weak enforcement; limited civil society voice	No external pressure to correct problems

This empirical-theoretical, strengthens the validity of the results and reinforces the argument that meaningful reform requires addressing these interlinked pillars, not only one.
Comparative Insights: How Kenya, Ghana, and South Africa Can Be Adapted to Gambia.

***Concrete mechanisms from each country and how they can be applied in The Gambia*.**
***Kenya: Audit Committees That Are Independent and Empowered*.** Kenya’s Public Finance Management Act (2012) requires every county to establish an independent audit committee.

The adaptation of audit committee reforms in Kenya to the Gambian context is by amending the Local Government Act to mandate the establishment of audit committees in every council would provide a formal legal foundation for systematic oversight of internal audit findings. A statutory requirement would remove discretion from council leadership and ensure that audit committees are not optional or symbolic bodies. By embedding audit committees in law, councils would be legally obligated to review audit reports, monitor management responses, and ensure continuity of oversight regardless of changes in political or administrative leadership.

The composition of audit committees is equally important for their effectiveness. Drawing committee members from civil society, retired auditors, and private-sector accountants would enhance independence, technical competence, and credibility. Civil society representatives would strengthen transparency and public accountability, while retired auditors and professional accountants would contribute technical expertise and practical knowledge of audit standards and financial management. This external composition would reduce political influence and limit the risk of audit committees becoming extensions of council management.

Granting audit committees, the authority to track the implementation of audit recommendations and to publicly report on progress would significantly strengthen enforcement and accountability. When committees are empowered to monitor corrective actions and disclose compliance status, council management faces greater reputational and institutional pressure to respond to audit findings. Public reporting also enables oversight by higher authorities, the media, and citizens, reinforcing external accountability mechanisms.

Together, these reforms directly strengthen the follow-up and utilisation pillar of the conceptual framework by transforming audit findings from static reports into actionable governance tools. Mandatory audit committees, independent membership, and enforcement authority ensure that audit recommendations are systematically reviewed, implemented, and monitored, thereby enhancing financial discipline, transparency, and council performance in the Gambian context.

Ghana: Performance Audits to Link Audit to Service Delivery. Ghana conducts performance audits focusing on economy, efficiency, and effectiveness in service delivery. There are three adaptation performance audits to link audit to service delivery in Ghana for The Gambia. First, train internal auditors in basic performance audit techniques. Second, begin with simple areas: waste management, revenue collection, licensing. Third, produce short performance audit briefs to inform council decisions.

Ghana's use of performance audits demonstrates how internal audit can extend beyond financial compliance to assess economy, efficiency, and effectiveness in service delivery. Adapting this approach to The Gambia would involve gradually building the capacity of internal auditors to conduct basic performance-oriented reviews, particularly in key service areas such as revenue collection, waste management, and licensing. These audits would allow councils to assess not only whether funds are spent according to rules, but whether they produce intended outcomes.

By introducing simplified performance audits, internal audit findings would become more relevant to council planning and managerial decision-making. This approach strengthens the utilisation pillar of the conceptual framework by aligning audit outputs with service delivery priorities and development objectives, thereby increasing the likelihood that audit findings are used to improve performance rather than remaining procedural reports.

South Africa: Statutory Enforcement and Mandatory Deadlines. South Africa's PFMA enforces strict reporting deadlines with penalties. There are three adaptation pathways of South Africa's enforcement and compliance mechanisms for The Gambia. First, introduce mandatory deadlines for submission of council accounts. Second, impose administrative sanctions for persistent delays. Third, require public disclosure of compliance status.

South Africa's public financial management framework illustrates the importance of statutory enforcement and mandatory compliance in strengthening audit effectiveness. Adapting this model to The Gambia would involve introducing clear deadlines for the submission of council accounts, coupled with administrative sanctions for persistent non-compliance. Such measures would increase the cost of ignoring audit requirements and encourage timely corrective action.

Public disclosure of councils' compliance status would further reinforce accountability by exposing performance to oversight institutions, the media, and citizens. These mechanisms strengthen the follow-up and utilisation pillar by creating legal and reputational incentives for council leadership to respond to audit findings, ensuring that audit recommendations lead to concrete improvements in financial discipline and governance outcomes. This strengthens external pressure and moderating forces in your conceptual framework.

Combined Interpretation: Why Internal Audit Remains Weak in The Gambia. Lessons from the other countries (Kenya, Ghana, and South Africa) are brought together to explain the challenges that continue to undermine audit effectiveness in Gambia.

1. Limited independence; auditors avoid investigating sensitive issues; irregularities persist.
2. Low capacity; audits lack depth; financial misstatements go undetected; poor accountability.
3. Political pressure ; weak enforcement of audit findings ; continued non-compliance.
4. No follow-up mechanism ; reports are ignored ; audit loses relevance.

Integrated Interpretation of Internal Audit Constraints and Accountability Outcomes

Limited independence of internal auditors has a direct and significant effect on audit effectiveness in Gambian local councils. When auditors operate under reporting arrangements controlled by senior management, particularly Chief Executive Officers, they face constraints in pursuing investigations involving politically sensitive or high-risk transactions. As a result, auditors tend to avoid areas that could trigger resistance or reprisals, leading to incomplete audit coverage. This selective auditing allows financial and procurement irregularities to persist without detection or corrective action.

Low professional and operational capacity further weakens the internal audit function. Inadequate staffing, limited training, and insufficient logistical support restrict auditors' ability to conduct comprehensive and risk-based audits. Consequently, audits often lack analytical depth and focus narrowly on routine compliance checks. These limitations reduce the likelihood of identifying complex financial misstatements, control weaknesses, or inefficiencies, thereby undermining accountability and the reliability of financial management systems.

Political pressure also plays a critical role in weakening audit outcomes. Informal interference, restricted access to documents, and resistance from influential actors diminish the enforcement of audit findings. Even when irregularities are identified, weak political commitment and absence of sanctions discourage management from acting on recommendations. This environment normalises non-compliance and reduces the deterrent effect of internal auditing.

Finally, the absence of formal follow-up mechanisms such as audit committees significantly reduces the relevance and impact of audit reports. Without structured systems to monitor implementation and hold management accountable, audit findings remain unaddressed. Over time, repeated inaction signals that audit reports have little practical consequence, eroding confidence in the audit function and further weakening its role in promoting accountability and performance.

Together, these interconnected constraints demonstrate that internal audit ineffectiveness in Gambian local councils arises from structural, capacity, political, and institutional weaknesses rather than from technical shortcomings alone. Addressing these issues requires coordinated reforms that strengthen auditor independence, enhance capacity, reduce political interference, and institutionalise follow-up mechanisms to ensure that audit findings lead to meaningful governance improvements. Thus, internal audit effectiveness is weakened by a combination of structural, institutional, political, and cultural barriers, not by any single factor.

When improvements are made in auditor independence, professional capacity, enforcement mechanisms, and institutional culture, internal audit is better positioned to function as an effective governance tool. Greater independence allows auditors to examine high-risk and politically sensitive areas without fear of reprisal, while enhanced capacity enables more thorough, risk-based, and performance-oriented audits. Stronger enforcement mechanisms, including formal follow-up requirements and accountability structures, ensure that audit findings are taken seriously by council management. At the same time, a supportive institutional culture that values transparency and accountability encourage the integration of audit recommendations into managerial decision-making.

Together, these improvements strengthen the quality and credibility of audit activities and increase management responsiveness to audit findings. As audit recommendations are implemented more consistently, oversight of financial management and procurement practices improves, leading to greater transparency, reduced irregularities, and better compliance with regulations. Over time, these changes contribute to stronger accountability systems and measurable improvements in council performance and service delivery.

The four points conversely, improvements in independence, capacity, enforcement, and institutional culture would create a reinforcing cycle of stronger audits better oversight improved accountability enhanced council performance.

CONCLUSION

This study examined the effectiveness of internal audit systems within Gambian local councils and explored the institutional, political, and operational factors that shape their performance. The findings show that while several challenges mirror those commonly observed across developing countries such as limited staffing, inadequate training, and weak logistical support others are distinctly characteristic of the Gambian context. These include internal auditors reporting to Chief Executive Officers, fear of reprisals for auditing sensitive transactions, the absence of audit committees, and a hierarchical administrative culture that discourages open scrutiny. Together, these factors produce a pattern of institutional decoupling where formal audit structures exist, but their influence on governance remains limited.

Using the study's conceptual framework, the results reveal clear causal pathways linking constraints to accountability outcomes. Weak independence leads to avoidance of high-risk areas, resulting in undetected irregularities and persistent misuse of funds. Capacity limitations reduce the depth and reliability of audits, diminishing the credibility of audit recommendations. Political interference and restricted access to documents undermine the integrity of audit processes, while the absence of statutory follow-up mechanisms allows management to ignore audit findings without consequences. These interrelated weaknesses collectively prevent internal audit from functioning as an effective accountability instrument within local councils.

The comparative analysis demonstrates that lessons from Kenya, Ghana, and South Africa offer realistic pathways for strengthening internal audit in The Gambia. Kenya's model illustrates the importance of independent audit committees with authority to enforce corrective actions. Ghana's use of performance audits shows how internal audit can move beyond financial compliance to support service delivery and development outcomes. South Africa's strict reporting deadlines and sanction mechanisms highlight how legal enforcement and transparency can transform audit findings into meaningful action. Adapting these mechanisms to the Gambian context through statutory amendments, capacity-building, and clear enforcement procedures could significantly improve both the effectiveness and the perceived value of internal audit in local governance.

Overall, the study contributes to the literature by providing an empirically grounded and theoretically informed analysis of internal audit effectiveness in an understudied context. It highlights the need for reforms that strengthen auditor independence, enhance technical capacity, institutionalise follow-up mechanisms, and reduce political interference. Addressing these challenges is essential for improving financial management, reducing irregularities, and building a culture of accountability within Gambian local councils. Strengthening internal audit is therefore not only a technical requirement but a strategic governance reform with significant implications for transparency, decentralisation, and local development.

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Authors’ Contribution

LKD conceptualized and designed the study, conducted the interviews, performed data analysis, and drafted the original manuscript. DL provided methodological guidance, supervised the research process, supported data interpretation, contributed to data validation, refined the literature framework, assisted with qualitative analysis, and critically reviewed and finalized the manuscript. NM contributed to conceptual development, provided scholarly oversight, and reviewed the manuscript for intellectual content. All authors read and approved the final version of the manuscript.

Conflict of Interest

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