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I. Title page
II. Abstract (150-250 words)
III. Keywords (3-5)
IV. Introduction
V. Literature Review
VI. Methodology
VII. Results and Discussion
VIII. Conclusion and Recommendations
IX. References (APA 7th Edition)
X. Appendices (if necessary)
XI. Author Biographies (optional)

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EFFECT OF INTERNAL CONTROL MECHANISMS ON FINANCIAL MANAGEMENT IN LOCAL GOVERNMENT COUNCILS OF PLATEAU STATE

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ABSTRACT

This study set out to examine the effect of internal control mechanisms on financial management within the local government councils of Plateau State, Nigeria. The review focused on the four key internal control components adopted in this study: Segregation of Duties (SoD), Authorization and Approval (AAP), Compliance Monitoring (CMT), and Information and Communication (IAC). The study adopted a quantitative research design and was underpinned by a positivist research philosophy. The sample size of the study was 400 respondents drawn from selected local government councils in Plateau State, out of which 391 valid responses were obtained through a structured Google-based questionnaire. The study adopted a survey sampling procedure, and primary data were collected. The technique for data analysis includes descriptive statistics, correlation analysis, and multiple regression analysis. Finding from the regression model showed that segregation of duties, authorization and approval, and information and communication had significant positive effects on financial management, whereas compliance monitoring was not statistically significant on financial management in the local government councils of Plateau State, Nigeria. The study concluded that internal control mechanisms are indispensable for sound financial management in Plateau State local government councils. The effectiveness of these mechanisms directly determines the councils' ability to manage public resources responsibly, deliver services efficiently, and maintain public confidence. The study recommends that the Plateau State Government develop a comprehensive policy framework to institutionalize best practices in internal control systems across all local government councils. This policy should integrate segregation of duties, authorization and approval, information and communication, and compliance monitoring as mandatory standards for financial governance. To ensure sustainability, the framework should be backed by legislation, enforced by the Plateau State Ministry of Local Government and Chieftaincy Affairs, and periodically evaluated by the State House of Assemble.

1. INTRODUCTION

Financial management remains one of the costliest governance issues world-wide. The 2024 Report to the Nations produced by the Association of Certified Fraud Examiners (ACFE) estimates that organisations lose about 5 % of their annual revenue to occupational fraud, translating into billions of dollars siphoned from public-service delivery every year (ACFE, 2024). Local-government entities (because they handle large volumes of low-value transactions and often operate with weaker oversight) are consistently ranked among the most vulnerable tiers of government. The World Bank and OECD consequently frame strong internal-control systems as a prerequisite for achieving Sustainable Development Goal 16 on transparent and accountable institutions.

Internal control mechanisms are increasingly recognised as critical instruments for ensuring financial discipline and preventing mismanagement. Global frameworks such as the COSO Integrated Framework and the U.S. Government Accountability Office's Green Book have underscored the importance of institutionalising strong internal control practices, especially within decentralised governance systems. These frameworks identify key control components—such as segregation of duties, authorisation and approval, compliance monitoring, and information and communication—as essential to safeguarding public resources and upholding transparency (GAO, 2024; COSO, 2023). Despite these global developments, many public institutions, particularly at the sub-national level in developing countries, continue to struggle with implementing effective internal control systems.

In Nigeria, the problem is especially pronounced at the local government level. The 774 Local Government Councils (LGCs) are constitutionally mandated to deliver basic services and manage significant financial allocations from the Federation Account. However, weak financial management and rampant internal control failures have undermined their capacity to deliver on this mandate. In Plateau State, Auditor-General's report (2023) reveals persistent irregularities across several councils, including unreconciled bank accounts, unsigned payment vouchers, and missing documentation to support expenditures. The report further notes the absence of functional internal audit units and a lack of adherence to standard authorisation procedures—clear evidence of a breakdown in internal control systems. These deficiencies have tangible consequences: delayed service delivery, loss of public funds, and diminished citizen trust in local governance.

The practical realities within Plateau State councils show that many key elements of internal control remain either weakly implemented or entirely neglected. Segregation of duties is poorly enforced, with some council officials performing multiple incompatible roles, such as initiating, approving, and recording transactions. Authorisation thresholds are often undefined or easily bypassed, allowing discretionary spending with little oversight. Compliance monitoring mechanisms are intermittent at best, with internal audit queries often unaddressed or repeated year after year. Furthermore, financial information is not disseminated in a timely or transparent manner, reducing the effectiveness of decision-making and public scrutiny. These gaps create a fertile environment for financial mismanagement, fraud, and abuse of public resources. A close empirical review reveals several gaps; First, the geographical gap. Contemporary African scholarship on internal controls is heavily skewed toward East and Southern Africa, with scant attention to Nigerian LGCs in general and Plateau State councils in particular. Seminal works by Kinyua (2022), Pkatey (2024), Aikins, Mensah & Owusu (2024), Meyer & Fourie (2025), Boateng (2023), Maseke (2023) and Omar & Kamau (2025) examine counties, metropolitan assemblies or municipalities in Kenya, Ghana, South Africa and Namibia, but leave the Nigerian sub-national context largely uncharted. The paucity of Plateau-specific studies means that reform initiatives often rely on assumptions untested in the local socio-political milieu.

Second, where Nigerian studies exist, many collapse the multi-faceted nature of internal control into a single composite index, masking the distinct contributions of each lever. Influential papers by Adeyemi & Akindele (2023), Olowookere (2022), Suleiman (2024), Igbinosun & Aruomoaghe (2024), Yusuf (2023), Eke & Ogu (2024) and Lawal, Yusuf & Bello (2023) measure "overall internal-control effectiveness" without disaggregating segregation of duties, tiered authorisation, monitoring intensity or communication quality. Consequently, policymakers cannot isolate which specific lever delivers the greatest reduction in mismanagement risk—knowledge essential for prioritising scarce reform resources.

The main question of this study is; to what extent do internal control mechanisms affect the mitigation of Financial management in local government councils of plateau state. The following research questions guide this study:

i. To what extent does segregation of duties affect Financial management in local government councils of Plateau State?
ii. What is the effect of authorisation and approval procedures on Financial management in local government councils of Plateau State?
iii. How does compliance monitoring influence Financial management in local government councils of Plateau State?
iv. What is the role of information and communication in mitigating Financial management in local government councils of Plateau State?

The main objective of this study is to examine the effect of internal control mechanisms in Financial management in local government councils of plateau state. To achieve this aim, the specific objectives are to:

i. Examine the effect of segregation of duties on Financial management in local government councils of Plateau State;
ii. Investigate how authorisation and approval procedures influence Financial management in local government councils of Plateau State;
iii. Assess the effect of compliance monitoring on Financial management in local government councils of Plateau State; and
iv. Evaluate the effect of information and communication on Financial management in local government councils of Plateau State.

To achieve the aforementioned objectives, the study formulates some specific hypotheses which are:

H_{01}: Segregation of duties has no significant effect on Financial management in local government councils of Plateau State;

H_{02}: Authorisation and approval procedures have no significant effect on Financial management in local government councils of Plateau State;

H_{03}: Compliance monitoring has no significant effect on Financial management in local government councils of Plateau State; and

H_{04}: Information and communication have no significant effect on Financial management in local government councils of Plateau State.

2. LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Financial management

Financial management has been broadly defined as the strategic management of financial resources to achieve organizational goals effectively and efficiently. Pandey (2010) described it as the management of fund flows within an organization, while Van Horne and Wachowicz (2008) emphasized its concern with acquiring, financing, and managing assets to balance profitability and liquidity. Brigham and Ehrhardt (2013) viewed it as the efficient use of financial resources to meet organizational objectives through investment, financing, and dividend decisions. From a public sector standpoint, Nweze (2014) highlighted financial management as the planning, organizing, controlling, and monitoring of financial resources in a transparent and accountable manner. In this study, financial management serves as the dependent variable, representing how effectively Plateau State local government councils utilize public resources. Weak financial management in Nigerian local governments—often due to corruption, poor internal controls, and political interference—has impeded grassroots development. Strengthening internal control mechanisms such as segregation of duties, authorization and approval, compliance monitoring, and information and communication can enhance accountability, ensure prudent resource use, and promote sustainable development in local governance.

2.1.2 Internal Control Mechanisms

Internal control mechanisms play a pivotal role in ensuring the integrity and reliability of financial reporting, compliance with laws and regulations, and the effectiveness and efficiency of operations (Hamed, 2023). The concept of internal control has evolved significantly over the years, with seminal frameworks such as the COSO Internal Control-Integrated Framework providing a comprehensive guide for organizations. According to COSO, internal control is a process effected by an entity's board of directors, management, and other personnel, designed to provide reasonable assurance regarding the achievement of objectives in the categories of operations, reporting, and compliance (COSO, 2013; Clarke, 2020). This definition underscores the importance of an integrated approach where various mechanisms such as segregation of duties, authorization and approval, and compliance monitoring work cohesively to safeguard organizational assets and ensure accurate financial reporting.

2.1.2.1 Segregation of Duties

Segregation of Duties (SoD) is a foundational internal control principle aimed at reducing the risk of errors, fraud, and misappropriation of assets by distributing tasks and associated privileges among multiple employees. The COSO Internal Control Framework identifies segregation of duties as a vital component under the "control activities" category. Eldridge et al. (2019) emphasise that SoD works best when duties related to authorisation, custody, and record-keeping are separated across different individuals. This layered approach creates a system of checks and balances, preventing any one employee from having unilateral control over financial processes. For instance, if one officer is responsible for processing payments, another should be responsible for reconciling bank accounts, and a third should approve the disbursement. This triangulation of roles limits the opportunity for undetected fraud or manipulation. In the context of local government councils in Plateau State, segregation of duties is particularly important given the limited staffing, informal systems, and occasional role overlaps that exist. When incompatible duties are concentrated in one individual (such as when a treasurer both initiates and approves payments) it creates opportunities for financial mismanagement. Therefore, enforcing SoD, even though role rotation or independent verification where staffing is limited, can enhance transparency, strengthen internal control, and reduce the incidence of financial abuse.

2.1.2.2 Authorization and Approval

Authorisation and approval are fundamental elements of internal control that ensure financial transactions are executed in accordance with laws, policies, and ethical standards. Moeller (2014) emphasizes that effective authorisation systems enhance accountability by requiring transactions to undergo defined review and consent processes, thereby minimizing opportunities for misappropriation. Similarly, Chambers and Odar (2015) warn that without clear approval procedures, even well-structured financial systems can be undermined by procedural loopholes or undue influence. This challenge is particularly pronounced in local government settings, where weak documentation and political interference can compromise control integrity. In Plateau State local government councils, audit reports have repeatedly highlighted expenditures made without proper authorization or supporting evidence, pointing to procedural lapses and enforcement weaknesses. Strengthening financial discipline therefore requires establishing clear approval hierarchies, defining expenditure limits, training financial officers on authorization protocols, and adopting automated approval systems. When consistently implemented, these measures promote transparency, accountability, and responsible stewardship of public resources.

2.1.2.3 Compliance Monitoring

Compliance monitoring is a key component of internal control that ensures an organization's financial activities comply with established laws, policies, and ethical standards. As noted by Spalding and Oddo (2011), it not only detects violations but also promotes continuous improvement by addressing risks before they escalate into major breaches. In the public sector, this mechanism is particularly crucial for upholding transparency and accountability, as emphasized by Arens, Elder, and Beasley (2020), who observed that routine compliance checks help identify weaknesses and policy deviations early for timely corrective action. However, in Plateau State local government councils, compliance monitoring remains weak due to inactive internal audit units and poor implementation of audit recommendations, as highlighted in Auditor-General reports. Strengthening this area through functional internal audit departments, periodic performance reviews, and strict enforcement of audit findings is therefore essential to improving financial governance, curbing mismanagement, and restoring public confidence in local government administration.

2.1.2.4 Information and Communication

Information and communication constitute a vital element of internal control systems, ensuring that financial information, policies, and operational updates are accurately generated, disseminated, and understood across all levels of an organization. COSO (2013) emphasizes that effective information and communication systems provide timely and reliable data to support decision-making, risk management, and operational efficiency. Similarly, Romney and Steinbart (2018) note that communication quality determines the accuracy of financial reporting and the responsiveness to control lapses. In the context of Plateau State local government councils, weak documentation, poor interdepartmental communication, and limited ICT integration have undermined financial accountability and efficiency. Issues such as delayed reconciliations and undocumented approvals often arise from these deficiencies. Enhancing this control component through regular reporting, staff capacity building, ICT modernization, and transparent communication channels would greatly strengthen financial governance and promote accountability within the councils.

2.2 Empirical Studies Review

2.2.1 Segregation of Duties and Financial management

Boufounou et al (2024) aim to enhance internal control mechanisms in local government organizations (LGOs) in Greece as a critical measure to mitigate corruption and ensure economic development. Using a comprehensive analysis based on survey data and regression analyses, the study examines the internal control landscape within LGO revenue departments, identifying factors that influence its effectiveness and suggesting strategies for improvement. The findings reveal that robust internal control mechanisms are essential for combating corruption and promoting economic development, emphasizing the importance of competent personnel, legislative compliance, interdepartmental collaboration, and the use of technology. While it emphasizes the role of competent personnel, legislative compliance, and interdepartmental collaboration, the study fails to account for the broader population gap in understanding how the factors they explore can apply to local government councils in other countries, particularly in developing economies like Nigeria. There is limited exploration of how cultural and socio-political contexts in regions like Plateau State, Nigeria, influence the success or failure of these control mechanisms. This gap can be crucial when considering the generalizability of their findings to the Nigerian context, which may face distinct challenges such as weaker enforcement of legislative compliance or different levels of staff competency. Further research could help fill this population gap by comparing the internal control mechanisms between developed and developing countries, providing a more comprehensive understanding of how these strategies mitigate financial mismanagement.

Oyedokun and Elizabeth (2024) investigated the efficacy of trend analysis and internal control systems in preventing financial fraud within the local government council of Oyo State, Nigeria. Utilizing a descriptive research methodology, the study gathered opinions from local government staff through structured questionnaires and key informant interviews across all local governments in Oyo State. Descriptive and inferential methods were employed to analyze the responses. The findings revealed a positive relationship between trend analysis and financial reporting quality, as well as a favorable perception of the internal control system's effectiveness in preventing financial fraud. The study concluded that local government authorities should adopt forensic auditing techniques and strategies to enhance their internal control systems, combat financial fraud, and promote transparent financial management practices. However, their study focuses exclusively on the Oyo State local government councils, which creates an evidence gap regarding the broader applicability of these findings to other local governments within Nigeria or in other countries. The study primarily relies on descriptive and inferential analysis of survey responses, which may overlook contextual factors that influence financial management in different local governments. For instance, Plateau State's unique political and administrative dynamics might present challenges in adopting similar internal control strategies. There is a need for further empirical research to compare how trend analysis and internal control systems perform across diverse local governments, filling the evidence gap regarding regional variations and the generalizability of these findings.

Osolo & Njeru (2022) used a descriptive design to analyze the effectiveness of internal control components on fraud prevention in government parastatals with the case study of Kenya Pipeline Company. The study revealed a strong correlation between internal control and fraud prevention, indicating that it is imperative for state-owned corporations in Kenya to put up strong internal control systems to deter the occurrence of fraudulent cases and to safeguard public resources. While the study demonstrates a strong correlation between internal control measures and fraud prevention, it presents a population gap by focusing exclusively on one specific parastatal in Kenya. The findings may not necessarily be applicable to other parastatals or government organizations with differing operational structures, sizes, or resources. This gap calls for future research that broadens the scope to include multiple government parastatals or even compares state-owned companies across different countries, which would offer a more generalized understanding of the effectiveness of internal controls in fraud prevention within the public sector.

Ndanyi (2021) examines the impact of internal control systems on the financial management function in urban governance in Uganda. The study identifies numerous challenges faced by financial management units, such as overwhelming deadlines, limited resources, political patronage, and a lack of professional skills among practitioners. Utilizing a qualitative research approach, the study argues that overcoming these impediments requires strategic financial resource management and a balance among stakeholders to ensure effective and efficient allocation across all governance sectors. The findings suggest that capacity enhancement of staff and strict adherence to internal control mechanisms are essential for establishing a vibrant financial management system in urban authorities. While the study emphasizes capacity enhancement and adherence to internal controls, it does not address the conceptual gap regarding the specific role of segregation of duties within these control systems. In the context of financial mismanagement, particularly within local government councils, segregation of duties is critical to preventing fraud and ensuring accountability. By not incorporating this concept, the study overlooks a vital aspect of internal control mechanisms. Further research could fill this gap by explicitly examining how segregation of duties can be implemented within Uganda's internal control systems and how its application might mitigate Financial management in the broader context of local governance.

Augustine (2020) examines the financial management (FM) in local government (LG) in Nigeria, addressing the challenges and prospects faced in the 21st century. The study employs an exploratory research design, focusing on relevant literature to determine FM's contribution to the economy, efficiency, and effectiveness of LG administration. The findings highlight that poor FM has led to inefficiency and failure in achieving substantial development within LGs, largely due to the gap between citizens' needs and available financial resources. The study concludes that LG administrators should adopt modern FM practices akin to those in the private sector to enhance efficiency, financial capability, transparency, and accountability in service delivery. While the study on financial management in Nigerian local governments provides a critical review of challenges like inefficiency and resource misallocation but fails to directly address the role of segregation of duties as a specific mechanism to mitigate financial mismanagement. This represents a conceptual gap in the literature, as the study primarily focuses on adopting modern financial management practices but does not delve into the technicalities of internal controls like segregation of duties, which is a proven method for preventing financial mismanagement. The findings, although insightful, suggest a need for further research that specifically connects segregation of duties with the reduction of Financial management in Plateau State's local government councils, thereby addressing this conceptual gap and providing more targeted strategies for improving financial practices.

2.2.2 Authorization and Approval and Financial management

Kesuma & Fachruzzaman (2024) performed an empirical re view of 10 national and international articles about the effect of the internal control framework on accounting fraud in the public sector in Indonesia, and found that the application of the components of internal control has a positive effect on the effectiveness of accounting fraud prevention in public sector organizations. While the review suggests that internal control components positively impact accounting fraud prevention, it presents a population gap by focusing solely on public sector organizations in Indonesia. The findings may not be generalizable to Plateau State's local government councils, as different regions face unique challenges in governance, institutional culture, and resource availability. Future studies could address this gap by comparing the effectiveness of internal control systems across different countries or regions,

specifically focusing on local government councils in Nigeria, to provide more relevant insights for mitigating Financial management in Plateau State.
Meanwhile, Agwor & Akani (2023), using explanatory variables (Safeguarding of Assets and Management Integrity/Ethical Values) and as criterion variables (Asset Misappropriation and Employee Embezzlement), examined internal control systems and fraud prevention in the public service of Bayelsa State, Nigeria. A cross-sectional survey research design was employed with data collected via questionnaire from 48 respondents across the 10 purposively sampled ministries and parastatals. The Spearman Rank Order correlation with the aid of Statistical Package for Social Sciences (SPSS) Version 20, was adopted for data analysis. The study found a strong relationship between internal control and fraud, safeguarding of assets significantly related to asset misappropriation, and there was a significant relationship between management integrity/ethical values and employee embezzlement. However, the study presents an evidence gap by focusing exclusively on a single state (Bayelsa) and only 48 respondents. While it offers a strong correlation between internal control systems and fraud prevention, it does not explore how these findings apply to other states or local government councils in Nigeria, particularly Plateau State. Broader research that includes multiple local governments and a larger sample size would provide a more robust understanding of the effectiveness of authorization and approval processes in mitigating Financial management across different contexts.

Awotomilusi et al. (2023) to evaluate the effect of internal control systems on fraud prevention and detection in public institutions in Ekiti State, Nigeria, used structured questionnaires to collect data from internal audit and finance staff of all public institutions in the state. The sample size was determined using Slovin's formula, and data was analyzed using both descriptive and inferential statistics. The study's findings indicated that the control environment, monitoring, and information and communication had a significant positive effect on fraud prevention and detection. However, risk assessment and control activities showed an insignificant positive relationship. However, this study introduces a conceptual gap by not specifically addressing the role of "Authorization and Approval" in the context of fraud prevention. Authorization and approval are key components of internal control that ensure appropriate oversight of financial transactions and prevent mismanagement. This gap could be filled by future research that explicitly explores how effective authorization and approval mechanisms in local government councils contribute to mitigating financial mismanagement, offering deeper insights into the operational aspects of internal control systems.

On the other hand, Oduwole & Akintoye (2023) focused on agricultural firms in Abeokuta, Ogun State, Nigeria, to examine how internal control affects fraud prevention using data collected from 30 respondents using a questionnaire. Their study revealed that risk assessment had a positive and significant effect on fraud prevention, while control environment and safeguarding of assets had negative and insignificant effects. This study presents an evidence gap as it focuses on agricultural firms rather than local government councils. The financial and operational context of local governments, particularly in Plateau State, differs from that of agricultural firms, and internal control systems may operate under different dynamics. A study focused on local government councils would fill this gap, providing a clearer understanding of how internal control, particularly authorization and approval, impacts the mitigation of Financial management in the public sector.

Similarly, Ibanga & Etim (2022) explored the role of internal control systems in preventing fraud and mis appropriation of funds in the public sector, using Akwa Ibom State Polytechnic, Nigeria, as a case study. Data was collected by administering questionnaires to a sample size of 92 respondents, which was determined by employing the Taro Ya mane formula. The results revealed that the control environment, risk assessments, control activities, and information and communication all contributed to preventing fraud and misappropriation of funds in the public sector. While their findings suggest that control environment, risk assessments, control activities, and information communication all contribute to fraud prevention, the study introduces a population gap by focusing solely on a single institution, a higher education polytechnic. The findings may not be fully applicable to Plateau State's local government councils, which operate under different institutional structures, governance models, and financial management frameworks. Future research could bridge this gap by investigating the role of internal controls in multiple public sector institutions, such as local governments, to better understand how internal control systems can prevent financial management across diverse public sectors.

2.2.3 Compliance Monitoring and Financial management

Adejuwon and Adejuwon (2022) studied the effect of internal control system on the performance of selected money deposit banks in Nigeria: Non-Financial Key Performance Indicators Approach was carried out, using stratified and simple random sampling techniques. The three non-financial KPIs of the Balanced Scorecard Model (BSM), i.e customer satisfaction, internal process and learning/innovative perspectives, were used as dependent variables on the independent variables proxied by control activities, control environment, information and communication, risk assessment and monitoring control. Survey research design was used and data collected were analysed using descriptive statistics and ANOVA. It was found out that the internal control elements have strong positive relationship with the banks' non-financial KPIs. While internal controls play a key role in both sectors, local government councils face additional challenges such as political pressures, public service accountability, and public resource management, which are not present in the banking sector. Therefore, the findings from this research cannot be directly applied to the public sector context, particularly in Plateau State's local government councils, creating a significant population gap in understanding how compliance monitoring might mitigate Financial management in this specific setting.

Frazer, (2021) analysis of internal control systems and fraud prevention. A random sample of restaurants doing business in Nassau County in the State of New York State was selected. The data was analyzed using multiple regression and descriptive statistics. The results from this study indicated that there was a statistically significant relationship between internal control and fraud prevention and waste. While the research examines the relationship between internal controls and fraud prevention in private-sector restaurants. However, the issues surrounding Financial management in local governments—such as misallocation of funds, inadequate financial reporting, and political interference—differ fundamentally from those in the private sector. The study does not explore how these factors influence the effectiveness of compliance monitoring in public organizations, leading to an evidence gap in applying its findings to public financial management, where compliance monitoring is focused on public accountability, transparency, and resource allocation.

Wanjala and Riitho, (2020) analysis the relationship between the implementation of internal control and fraud mitigation among the savings and credit cooperatives societies (Saccos) in Kenya. The study uses on the five components of internal control model. Data was collected using a structured questionnaire. Ordinary Least Square Regression approach was used for analysis. Results of the data analysis found that all the internal control variable significant positive effect on fraud mitigation among Saccos in Kenya. This analysis focuses on Savings and Credit Cooperatives (SACCOs) in Kenya, which, while part of the financial sector, operate under vastly different structures from local government councils. SACCOs are member-based financial institutions with a primary focus on mutual financial benefit, whereas local government councils are public institutions that provide services, manage local governance, and adhere to different regulatory controls and accountability mechanisms. The specific challenges of managing public funds in local government councils, such as political interference and public scrutiny, are not addressed, creating a population gap when applying these findings to local government financial management.

Adejuwon and Adejuwon (2020) focused on the impact of risk assessment on the financial performance of selected money deposit banks in Nigeria. The study employed a survey research method and applied both stratified and simple random sampling techniques to gather data. Key financial performance indicators, such as Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), and Loans to Deposit Ratio (LDR), were used as dependent variables. The research found a strong positive relationship between risk assessment and the banks' performance. The study suggests that proper implementation of internal control systems can significantly improve the financial outcomes of banks, reinforcing the idea that internal controls are a critical factor in achieving financial success. The research on risk assessment and its impact on the financial performance of banks uses indicators such as Return on Assets and Return on Equity, which are relevant in the private sector but do not align with the financial goals of public institutions like local government councils. Local governments are primarily concerned with budgeting, service delivery, and the effective use of public resources, rather than profit generation or financial performance metrics. This creates a conceptual gap as the framework for assessing financial performance in the private sector does not adequately capture the complexities of Financial management in the public sector, particularly in the context of compliance monitoring and public accountability.

Nyakarimi et al., (2020) examined the effect of internal control system on fraud prevention as proxy of risk management in banking sector in Kenya. The study involved all the banks where branch managers, operations managers and cash supervisors were sought for the study. The study analysed 117 questionnaires from respondents. Factor analysis was used to reduce the number of variables for analysis purposes. Correlation research study and structural equation model were applied in the study to establish the relationship between variables and in analysis of hypotheses. The study found that control environment has no statistically significant and a negative effect on fraud prevention. While the study on the effect of internal control systems on fraud prevention in the banking sector in Kenya, particularly among branch managers, operations managers, and cash supervisors, focuses on a specific demographic within the private financial sector. Local government councils, however, have a more diverse workforce that includes political leaders, administrative staff, and other public sector employees. The findings from this study, therefore, cannot be directly applied to the local government setting, where compliance monitoring for fraud prevention might be influenced by additional factors such as political interference, public accountability, and the public interest, thus creating a population gap in applying these results to the Plateau State local government councils.

2.2.4 Information and Communication and Financial management

Razzouki et al. (2024) investigated the impact of internal control on the innovation and performance of public organizations in Morocco using a causal and quantitative methodology on a sample of 187 public organizations. Data was collected through a questionnaire and analyzed using the structural equation modeling approach (PLS-SEM4). The results revealed that strong internal control significantly and positively influences the performance and innovation of public organizations in Morocco. While the study investigates the impact of internal control on public organization performance in Morocco, focusing on a wide range of public organizations. While the study highlights the role of internal controls in enhancing organizational performance and innovation, it focuses on a general public sector environment, which may differ significantly from the structure and operations of local government councils in Plateau State, Nigeria. Local government councils deal with unique governance issues, such as political interference, budget constraints, and service delivery challenges, which are not typically addressed in studies on general public organizations. Therefore, there is a population gap in applying these findings to the specific context of mitigating Financial management through information and communication in local government settings.

In Kenya, Osolo & Njeru (2022) used a descriptive design to analyze the effectiveness of internal control components on fraud prevention in government parastatals with the case study of Kenya Pipeline Company. The study revealed a strong correlation between internal control and fraud prevention, indicating that it is imperative for state-owned corporations in Kenya to put up strong internal control systems to deter the occurrence of fraudulent cases and to safeguard public resources. While fraud prevention is relevant to both government parastatals and local government councils, the latter has a broader mandate involving public service delivery, budget oversight, and regulatory compliance. The study highlights the importance of internal control systems, but it does not address how information and communication specifically contribute to mitigating Financial management in a decentralized governance structure, such as that of local governments in Plateau State. This limitation creates an evidence gap in understanding the specific role of information and communication in mitigating Financial management within local governments.

Adejuwon and Adejuwon (2020) focused on the impact of information and communication on the financial performance of selected money deposit banks in Nigeria. The study employed a survey research method and applied both stratified and simple random sampling techniques to gather data. Key financial performance indicators, such as Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), and Loans to Deposit Ratio (LDR), were used as dependent variables. The research found a strong positive relationship between information and communication and the banks' performance. The study suggests that proper implementation of internal control systems can significantly improve the financial outcomes of banks, reinforcing the idea that internal controls are a critical factor in achieving financial success. Although the research found a strong positive relationship between information and communication and financial performance, the operational context of banks differs significantly from that of local government councils. The financial goals of banks, such as profitability and return on investment, are not directly comparable to the objectives of local government councils, which focus on public service delivery, resource allocation, and accountability. This creates a population gap when trying to apply the findings to local government councils in Plateau State, where Financial management is influenced by different dynamics, such as political decisions and public sector regulations.

Also, in Ghana, et al., (2018) investigated the effect of internal control components on fraud prevention in Ghana's Local Government System, with primary data collected through a questionnaire from 35 local government institutions in Ghana and analyzed using multiple regression analysis. The study revealed that risk assessment and information technology positively and significantly deter fraud, while control environment, control activities, monitoring, and information communication had a positive but insignificant influence on fraud prevention. While the research shows a positive but insignificant influence of information communication on fraud prevention, it primarily focuses on fraud, which is just one aspect of financial mismanagement. In the context of Plateau State's local government councils, Financial management can also involve inefficient budget management, poor financial reporting, and corruption. The study does not fully capture how information and communication contribute to addressing these broader issues of financial mismanagement, creating a *conceptual gap* in understanding the specific role of information communication in mitigating various forms of Financial management within local government systems. Additionally, the study's focus on fraud prevention may overlook other critical financial governance challenges, such as transparency, accountability, and proper resource allocation, which are essential in the local government context.

To further illustrate the importance of internal control in national economic growth and sustainability, an empirical review by Qin (2018) on internal control studies in and outside China, revealed that most research has focused on larger firms. And because small enterprises drive China's economic growth, Qin emphasized the need for future research on internal controls in small enterprises, suggesting that high-quality controls based on COSO's five elements can enhance management and risk prevention, thereby promoting sustainable development. While the study conducted an empirical review of internal control studies primarily focuses on larger firms, leaving out small enterprises, which play a critical role in driving China's economic growth. The need for research on internal controls in small enterprises highlights a significant population gap when applying these findings to the public sector, particularly to local government councils in Plateau State, Nigeria. Local governments face distinct challenges, such as political oversight, public accountability, and resource allocation, which are not typically present in the private sector. Therefore, while Qin emphasizes the importance of internal controls for sustainable development in small businesses, the findings may not directly apply to local government Financial management and compliance monitoring, creating a population gap in understanding how internal controls can mitigate Financial management in public institutions.

2.3 Theoretical Review

2.3.1 Contingency Theory

Contingency Theory was developed by Fiedler (1964) and expanded by Donaldson (2001), posits that organizational effectiveness depends on how well management practices align with contextual factors such as environment, size, and strategy. It argues that there is no universal best approach to management; rather, internal control systems must adapt to specific circumstances to achieve optimal outcomes. Empirical evidence by Chenhall (2003) and Fisher (1995) supports this contextual alignment, showing that management control systems are more effective when tailored to their operational environments. However, critics like Otley (2016) note that the theory is largely descriptive and fails to account for human agency and institutional pressures. In the context of this study, Contingency Theory is particularly relevant as it explains why internal control mechanisms—such as segregation of duties, authorization and approval, compliance monitoring, and information and communication—must be adapted to the political, administrative, and cultural realities of Plateau State local government councils. This theoretical lens highlights that strengthening financial management in the councils requires flexibility and contextual responsiveness rather than uniform control practices.

2.3.2 Stewardship Theory

Stewardship Theory, proposed by Donaldson and Davis (1991), argues that managers and public officials function as responsible stewards who prioritize organizational and societal goals over personal gain. Unlike Agency Theory, which stresses monitoring and control to limit self-interest, Stewardship Theory emphasizes trust, empowerment, and transparent communication as the foundations of accountability and effective governance. Empirical evidence from Davis, Schoorman, and Donaldson (1997) and Muth and Donaldson (1998) supports this view, showing that empowered managers and stewardship-oriented boards enhance organizational performance. However, critics highlight that the theory's optimistic assumptions may not hold in environments with weak governance, political interference, and limited accountability—conditions often seen in developing countries like Nigeria. Within this study, Stewardship Theory is particularly relevant as it underscores how mechanisms such as authorization and approval, and information and communication, reinforce transparency and trust in financial management. In Plateau State local government councils, where confidence in public administration has been undermined by mismanagement, the theory provides a useful framework for understanding how effective internal controls can transform officials into trustworthy custodians of public resources, thereby promoting accountability and sound financial governance.

3. Methodology

This study is grounded in a quantitative research approach with a survey research design, which emphasizes the use of numerical data to objectively measure variables and test relationships between them. The research also adopts a non-experimental design, meaning that the study does not involve manipulation of variables or control groups. Rather, it seeks to observe and analyse the existing conditions and behaviours as they occur naturally within the local government councils in Plateau State. This section outlines the target population, the sample size, and the sampling techniques used in this study. These decisions are guided by the need to ensure representativeness, relevance, and reliability in drawing conclusions about internal control mechanisms and financial management within local government councils in Plateau State.

The population of this study comprises of 502 staff from the financial and administrative offices working across the 17 Local Government Councils (LGCs) in Plateau State, Nigeria. These include personnel directly involved in the design, execution, supervision, and monitoring of internal control mechanisms and financial processes. Specifically, the population includes: Council Chairpersons, Finance department (Treasurer/DFS and accountants), Budget department (Budget officers), Audit unit, and Procurement (heads/store officers). These individuals are selected because of their proximity to financial operations, their understanding of internal control practices, and their ability to provide informed responses on financial management issues.

To determine a suitable sample size for the study, the Taro Yamane (1967) formula was applied:

$$n = \frac{N}{1+N(e)^2}$$

Where: n = sample size; N = total population (502); and e = margin of error (assumed at 5% or 0.05)
Substituting the formula:
$n = 502/1+502(0.05)^2 = 502/1+ 502(0.0025) = 502/1.255 = 400$
Thus, the sample size is 400 respondents.

Table 3.2: Sample Distribution

S/N	LGCs	Population	Computation	Sample size
1	Barkin Ladi	26	26 / 502 * 400	21
2	Bassa	37	37 / 502 * 400	30
3	Bokkos	42	42 / 502 * 400	34
4	Jos East	29	29 / 502 * 400	23
5	Jos North	33	33 / 502 * 400	26
6	Jos South	32	32 / 502 * 400	26
7	Kanam	29	29 / 502 * 400	23
8	Kanke	25	25 / 502 * 400	20
9	Langtang North	29	29 / 502 * 400	23
10	Langtang South	25	25 / 502 * 400	20
11	Mangu	29	29 / 502 * 400	23
12	Mikang	24	24 / 502 * 400	19
13	Pankshin	29	29 / 502 * 400	23
14	Qua'an Pan	26	26 / 502 * 400	21
15	Riyom	33	33 / 502 * 400	26
16	Shendam	27	27 / 502 * 400	21
17	Wase	27	27 / 502 * 400	21
	Total	**502**		**400**

Source: Author's Computation, 2025.

This study adopts a multi-stage sampling technique, involving the following procedures: First, all 17 local government councils in Plateau State are purposively selected to ensure geographical coverage and policy relevance, based on their constitutional mandate and access to public funds. The sample of 400 is proportionally allocated across the 17 councils to ensure fairness and representativeness. Within each LGC, respondents are stratified based on their roles (e.g., treasurers, auditors, finance directors) to ensure that all key departments involved in internal controls are represented. Finally, random sampling is used within each stratum to select individual respondents, ensuring objectivity and minimising selection bias.

Primary data were collected from the 17 Local Government Councils (LGCs) of Plateau State with the use of structured questionnaire. To ensure the internal consistency of the questionnaire, the Cronbach's Alpha test was conducted using data from a pilot test of 30 respondents selected from similar LGCs not included in the main study.

Table 3.3: Reliability Test Results (Cronbach's Alpha)

Variable	No. of Items	Cronbach's Alpha	Interpretation
Segregation of Duties	5	0.81	Reliable
Authorisation and Approval	5	0.84	Reliable
Compliance Monitoring	5	0.79	Reliable
Information and Communication	5	0.87	Highly Reliable
Financial Mismanagement	7	0.83	Reliable
Overall Scale	27	**0.85**	**Highly Reliable**

Source: SPSS version 27.0, 2025

A Cronbach's Alpha value of 0.70 and above is considered acceptable, while values above 0.80 indicate good internal consistency. The reliability scores for all variables in this study are above 0.79, indicating that the instrument is reliable and suitable for analysis. The model for this study is a Multiple Linear Regression Model expressed as follows:

$FM = \beta_0 + \beta_1(SoD) + \beta_2(AAP) + \beta_3(CMT) + \beta_4(IAC) + \varepsilon$

Where:

FM = Financial management, SoD = Segregation of Duties, AAP = Authorisation and Approval, CMT = Compliance Monitoring, IAC = Information and Communication, β_0 = Constant term (intercept), β_1–β_4 = Regression coefficients for the independent variables and ε = Error term (residual)

4. DATA PRESENTATION AND ANALYSIS

This section presents the descriptive statistics of the data collected for the study. The target population consisted of 400 respondents drawn from the financial and administrative officials of the 17 Local Government Councils of Plateau State. Out of this, 391 valid responses were obtained through the administration of structured Google Form questionnaires, representing a response rate of 97.7%, which is sufficient for reliable analysis. The responses provide insight into the perceptions and practices of local government staff regarding internal control mechanisms and their relationship with financial management in Plateau State.

Table 4.1: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
FM	391	1.00	5.00	4.1896	.57015
SoD	391	1.00	5.00	4.1959	.58070
AAP	391	1.00	5.00	3.7816	.72880
CMT	391	1.00	5.00	3.9708	.68588
IAC	391	1.00	5.00	4.1581	.70854
Valid N (listwise)	391				

Source: SPSS 27, 2025

The descriptive statistics revealed that respondents generally perceived financial management practices in Plateau State local government councils as effective, with a mean score of 4.19 and low variability (SD = 0.57), indicating strong and consistent budgeting, expenditure control, and accountability systems across councils. Segregation of duties had a mean of 4.20 and a moderate SD of 0.58, suggesting that most councils effectively separate financial roles to reduce fraud risk, though some still experience overlaps. Authorisation and approval recorded a mean of 3.78 and a higher SD of 0.73, showing that while approval procedures exist, they are unevenly enforced across councils. Compliance monitoring yielded a mean of 3.97 and SD of 0.69, reflecting moderate agreement that monitoring mechanisms such as audits and supervisory reviews are in place but not uniformly applied. Finally, information and communication had a mean of 4.16 and SD of 0.71, indicating that most respondents viewed communication systems as supportive of transparency and accountability, though variations in timeliness and documentation still persist among councils.

Table 4.2: Correlations

		FM	SoD	AAP	CMT	IAC
Pearson Correlation	**FM**	1.000				
	SoD	.406	1.000			
	AAP	.776	.401	1.000		
	CMT	.709	.364	.873	1.000	
	IAC	.616	.271	.679	.809	1.000

Source: SPSS 27, 2025

The correlation analysis revealed varying strengths of association between financial management (FM) and the internal control mechanisms in Plateau State local government councils. Segregation of duties (SoD) had a moderate positive correlation with FM (r = 0.406), indicating that clearer role separation enhances financial performance, though its effect may be limited without other controls. Authorisation and approval (AAP) showed the strongest correlation with FM (r = 0.776), confirming that strict approval hierarchies are vital for fiscal discipline and accountability.

Compliance monitoring (CMT) also demonstrated a strong positive correlation (r = 0.709), highlighting the importance of regular oversight in preventing financial irregularities. Information and communication (IAC) exhibited a moderately strong relationship with FM (r = 0.616), emphasizing that efficient information flow and reporting systems improve transparency and management effectiveness. Additionally, the internal control variables were highly interrelated, particularly AAP and CMT (r = 0.873) and CMT and IAC (r = 0.809), suggesting that internal controls operate synergistically rather than independently, collectively reinforcing sound financial governance in the councils.

Table 4.3: Model Summary

R	R^2	Adjusted R^2	Std. Error	Change Statistics			Durbin-Watson
				R^2 Change	F Change	Sig.	
.792[a]	.628	.624	.34961	.628	162.804	.000	1.826

Source: SPSS 27, 2025

The model summary shows that the correlation coefficient (R) is 0.792, which indicates a strong positive relationship between financial management and the four internal control mechanisms examined in the study. The coefficient of determination (R^2) is 0.628, meaning that about 62.8 percent of the variations in financial management within Plateau State Local Government Councils are explained by segregation of duties, authorisation and approval, compliance monitoring, and information and communication. The adjusted R^2 value of 0.624 further suggests that the explanatory power of the model remains robust even after adjusting for the number of predictors. The standard error of estimate, at 0.34961, indicates that the model's predictions are reasonably accurate. The Durbin-Watson statistic of 1.826 falls within the acceptable range of 1.5 to 2.5, confirming that there is no significant autocorrelation problem in the data, and the model can therefore be considered reliable.

Table 4.4: ANOVA

	Sum of Squares	df	Mean Square	F	Sig.
Regression	79.597	4	19.899	162.804	.000
Residual	47.180	386	.122		
Total	126.777	390			

Source: SPSS 27, 2025

The ANOVA results show that the regression sum of squares is much larger than the residual sum of squares, which suggests that a substantial portion of the variation in financial management is explained by the predictors. The F-statistic of 162.804, with a significance value of 0.000, indicates that the overall model is statistically significant at the 5 percent level. This means that, taken together, segregation of duties, authorisation and approval, compliance monitoring, and information and communication have a statistically significant effect on financial management in Plateau State Local Government Councils.

Table 4.5: Multi-Collinearity Statistics

	Tolerance	VIF
SoD	.838	1.194
AAP	.229	4.369
CMT	.152	6.598
IAC	.342	2.921

Source: SPSS 27, 2025

The multicollinearity results show that segregation of duties had a tolerance of 0.838 and a VIF of 1.194, indicating minimal overlap and an independent contribution to financial management. Authorisation and approval recorded a tolerance of 0.229 and a VIF of 4.369, reflecting a moderate but acceptable association with other variables, particularly compliance monitoring. Compliance monitoring had the lowest tolerance (0.152) and highest VIF (6.598), suggesting stronger interdependence with other controls, though still within permissible limits. Information and communication recorded a tolerance of 0.342 and a VIF of 2.921, showing low to moderate correlation, confirming that while it complements other mechanisms, it retains distinct explanatory power in the model.

Table 4.5: Regression Coefficients Results

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.345	.148		9.074	.000
SoD	.112	.033	.114	3.372	.001
AAP	.500	.051	.640	9.855	.000
CMT	-.029	.066	-.035	-.442	.659
IAC	.144	.043	.179	3.366	.001

Source: SPSS 27, 2025

4.3 Test of hypotheses and discussion of findings

The study formulated four hypotheses to examine the effect of internal control mechanisms on financial management in Plateau State Local Government Councils. The hypotheses were tested using the regression coefficients, t-values, and significance levels. The decision rule is that a hypothesis is accepted if the significance value (p-value) is less than 0.05 and rejected if the p-value is greater than 0.05.

Hypothesis One (H1): Segregation of duties has no significant effect on financial management in Plateau State Local Government Councils.

The regression results revealed that segregation of duties had a coefficient of 0.112, a t-value of 3.372, and a p-value of 0.001, indicating a significant positive effect on financial management in Plateau State local government councils. This implies that clearly assigning distinct responsibilities within financial operations reduces fraud risk and promotes accountability. The finding aligns with prior studies such as Boufounou et al. (2024), Oyedokun and Elizabeth (2024), and Osolo and Njeru (2022), who established that strong internal control structures—particularly the separation of financial roles—enhance transparency, prevent mismanagement, and promote institutional efficiency. These studies collectively affirm that segregation of duties remains a cornerstone of sound internal control, helping to safeguard public resources and sustain effective financial governance at the grassroots level.

However, contrasting evidence from scholars like Ndanyi (2021), Augustine (2020), and Siyanbola (2013) shows that in contexts characterized by political interference, limited staffing, or weak institutional enforcement, the practical impact of segregation of duties may be diminished. These contextual limitations help explain why some studies underemphasize its significance. Theoretically, the result is grounded in Agency, Contingency, Stewardship, and Institutional theories. Agency theory underscores the role of segregation of duties in minimizing conflicts of interest, while Contingency theory emphasizes contextual adaptability. Stewardship theory suggests that proper role separation strengthens trust and accountability, and Institutional theory highlights its conformity with governance regulations. Collectively, these perspectives explain why segregation of duties significantly enhances financial management effectiveness in Plateau State local government councils.

Hypothesis Two (H2): Authorisation and approval has no significant effect on financial management in Plateau State Local Government Councils.

The regression analysis showed that authorization and approval had a coefficient of 0.500, a t-value of 9.855, and a p-value of 0.000, indicating a strong and statistically significant positive effect on financial management in Plateau State local government councils. This finding confirms that authorization and approval is the most influential internal control component, highlighting the importance of well-structured approval hierarchies in preventing unauthorized expenditures and ensuring fiscal discipline. The result aligns with studies such as Kesuma and Fachruzzaman (2024), Agwor and Akani (2023), and Awotomilusi et al. (2023), which demonstrated that effective approval systems and oversight mechanisms strengthen accountability, prevent misappropriation, and promote transparent financial governance in public institutions. These consistent results across diverse contexts affirm that enforcing approval procedures is fundamental to maintaining control and ethical conduct in financial operations.

However, some studies, including Oduwole and Akintoye (2023), Maaroufi (2022), and Benson and Jagongo (2018), offered contrasting or limited insights by prioritizing other internal control elements such as risk assessment or control environment while overlooking the unique role of authorization processes. These discrepancies are likely due to contextual variations, as local governments often operate in politically charged and resource-constrained settings where approval and authorization are central to ensuring financial probity. Theoretically, the finding is supported by Agency, Contingency, Stewardship, and Institutional theories, which collectively emphasize that strong authorization frameworks reduce agency conflicts, adapt control systems to contextual realities, reinforce responsible stewardship, and ensure compliance with institutional norms. Thus, authorization and approval emerged as the strongest determinant of sound financial management, serving as the backbone of accountability and fiscal integrity in Plateau State local government councils.

Hypothesis Three (H3): Compliance monitoring has no significant effect on financial management in Plateau State Local Government Councils.

The regression analysis revealed that compliance monitoring had a coefficient of -0.029, with a t-value of -0.442 and a p-value of 0.659, indicating no significant effect on financial management in Plateau State local government councils. This suggests that monitoring mechanisms in the councils are weak, inconsistent, or poorly enforced, limiting their capacity to promote financial accountability. Unlike findings from Adejuwon and Adejuwon (2022), Frazer (2021), and Wanjala and Riitho (2020), which demonstrated significant positive effects of compliance monitoring in private and financial sectors, this study found otherwise, likely due to contextual challenges in local governments such as limited resources, poor follow-up on audit recommendations, and political interference. These weaknesses reduce the effectiveness of monitoring mechanisms that, in other sectors, help prevent mismanagement and enhance transparency.

This finding aligns more closely with the works of Nyakarimi et al. (2020) and Gesara et al. (2016), who also found that certain internal control components, including compliance monitoring, were not statistically significant in influencing financial outcomes. The result can be explained through Contingency, Agency, Stewardship, and Institutional theories. Contingency theory posits that the success of monitoring depends on contextual adaptability and institutional capacity, while Agency theory emphasizes that weak oversight allows agents to act in self-interest. Similarly, Stewardship theory suggests that in the absence of responsible leadership, compliance controls lose their relevance, and Institutional theory explains that in politically dominated systems, compliance practices may become ceremonial rather than effective. Therefore, in Plateau State local government councils, compliance monitoring remains largely ineffective due to weak institutional enforcement, insufficient autonomy, and low administrative capacity.

Hypothesis Four (H4): Information and communication has no significant effect on financial management in Plateau State Local Government Councils.

The regression analysis showed that information and communication had a significant positive effect on financial management in Plateau State local government councils ($\beta = 0.144$, $t = 3.366$, $p = 0.001$). This finding implies that effective communication, accurate documentation, and timely reporting enhance accountability and transparency in financial operations. The result supports previous studies such as Razzouki et al. (2024), Adejuwon and Adejuwon (2020), and Luo (2017), who all confirmed that robust information systems and clear communication channels improve financial performance and governance by minimizing data distortion and promoting informed decision-making.

However, some prior studies presented mixed evidence. Ghana et al. (2018) and Olayode and Ayeni (2018) found that while communication had a positive influence, it was statistically insignificant compared to other control mechanisms. These variations likely stem from contextual factors such as weak infrastructure or political interference. Theoretically, this study's findings align with the COSO Internal Control Framework, Agency, Institutional, and Stewardship theories, all of which emphasize that transparent information systems reduce information asymmetry, foster accountability, and strengthen institutional trust. Thus, effective information and communication remain vital components for improving financial management and governance efficiency in Plateau State local government councils.

5. CONCLUSION AND RECOMMENDATIONS

In conclusion, the study established that internal control mechanisms are essential for improving financial management in Plateau State local government councils. While segregation of duties, authorization and approval, and effective information and communication systems significantly enhanced transparency and accountability, compliance monitoring remained weak due to inadequate enforcement and political interference. Therefore, strengthening internal control structures, promoting digital financial reporting, and ensuring independent oversight are crucial for achieving efficient and accountable financial governance at the local level.

The following recommendations are designed to promote transparency, accountability, and efficiency in grassroots financial governance:

i. Councils should clearly define financial roles and prevent any officer from controlling all aspects of a transaction through job rotation and separation of functions, while the Local Government Service Commission and Auditor-General enforce compliance through routine audits.

ii. Approval hierarchies should be strengthened and electronic approval systems with multiple signatories adopted, with oversight provided by the Ministry of Local Government and Chieftaincy Affairs, EFCC, and ICPC, alongside regular training of officers on ethical standards.

iii. Integrated financial management systems (IFMIS) should be implemented for real-time reporting, with the Ministry of Finance and Bureau of Statistics ensuring periodic publication of financial reports and promoting transparent communication and citizen engagement.

iv. Independent compliance committees should be established at the council level, reporting directly to the State Auditor-General, with regular external audits mandated and the Public Accounts Committee and Civil Society Organizations engaged for oversight.

v. The Plateau State Government should institutionalize a unified internal control policy integrating all control components, backed by legislation and periodic review by the State House of Assembly to ensure consistency and accountability across councils.

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