

**FORENSIC ACCOUNTING AND FRAUD CONTROL: INSIGHTS  
FROM PUBLIC SECTOR FINANCIAL INSTITUTIONS IN SIERRA  
LEONE**

**ABDULLAH BAH\***

Department of Banking and Finance, Institute of Public Administration and Management (IPAM), University of Sierra Leone, A. J. Momoh Street, PO Box 570, Freetown, Sierra Leone  
<https://orcid.org/0009-0008-9926-4706>

**OLUDOLAPO O. AKINYOSOYE-GBONDA**

Department of Information Technology, Institute of Public Administration and Management (IPAM), University of Sierra Leone, A. J. Momoh Street, PO Box 570, Freetown, Sierra Leone  
<https://orcid.org/0009-0000-6546-2650>

**AMBALIEU BARRIE**

Department of Accountancy, Institute of Public Administration and Management (IPAM), University of Sierra Leone, AJ Momoh Street, PO Box 570, Freetown, Sierra Leone

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**ABSTRACT**

This study investigates the role of forensic accounting in fraud prevention and detection in Sierra Leone public sector institutions using the National Revenue Authority (NRA) as case study. A mixed methods case study design was used. As the country primary tax administration body, it has a significant mandate including preventing revenue leakages, tax evasion, collusion, and misappropriation of public funds. The research explores how forensic accounting tools such as data miming, digital forensics, transaction analysis, and investigative auditing enhance the Authority's capacity to uncover financial irregularities, strengthen compliance monitoring, and deter fraudulent practices. Evidence from institutional reports, interviews with revenue officials, and documented fraud cases reveals that the integration of forensic accounting has improved transparency, increased revenue collection, and supported the pro section of financial crimes. However, challenges persist, including inadequate training of staff, weak technological infrastructure, political interference, and limited inter-agency collaboration. The study concludes that strengthening forensic accounting capacity within the Authority is essential to safeguarding public revenue and fostering national development. The study also recommends that targeted investments in forensic technologies, continuous professional training, the establishment of independent forensic units, and stronger legislative support to ensure sustainability is essential for public financial management and support of economic development.

**Keywords:** Fraud Control, technology, Forensic accounting, Sierra Leone

**1.0 INTRODUCTION**

The concept of forensic accounting has evolved over decades, with Maurice E. Peloubet first introducing the term in 1946 to describe accounting's role in litigation. Over time, the field has

expanded to include diverse functions such as fraud investigation, expert witness testimony, and assessment of financial damages drawing insights from accounting, law, criminology, and information systems (Modugu & Anyaduba, 2013).

Central to forensic accounting is its dual function: detecting and preventing fraud. Fraud detection involves uncovering financial misconduct that has already occurred or is ongoing. This could include activities like scrutinizing financial records, deploying data analytics to detect inconsistencies, or conducting undercover investigations. In contrast, fraud prevention is proactive focused on designing and implementing controls that minimize the opportunity for fraudulent behaviour. These might include improved segregation of duties, routine internal audits, ethical training, and creating a workplace culture that discourages fraud. Forensic accountants often contribute to both sides: by identifying weaknesses in systems that enable fraud and recommending corrective measures. According to Bassey (2018), effective application of forensic accounting can pre-emptively identify potential fraud risks, enabling organizations to take early corrective action and avoid large-scale financial losses.

In the public sector, the value of forensic accounting has grown significantly, largely due to heightened concerns about corruption and misuse of public resources. Financial crimes such as embezzlement, procurement fraud, and unauthorized payments directly affect the capacity of governments to fund development initiatives and provide essential services. In Sierra Leone, these issues are particularly relevant. The Anti-Corruption Commission (ACC), established in 2000, was a milestone in the country's fight against corruption. Despite this and related reforms, allegations of revenue leakages and fraudulent conduct in government institutions especially in revenue collection persist.

The National Revenue Authority (NRA), established in 2003 to modernize and centralize tax administration, plays a pivotal role in national revenue generation. Its effectiveness in safeguarding public funds directly influences the government's ability to invest in infrastructure, education, healthcare, and other priority sectors. However, recurring incidents of fraud and revenue loss due to evasion, bribery, and collusion have raised questions about the adequacy of traditional fraud detection mechanisms. While audits and routine reviews exist, they may not detect more advanced or covert fraud schemes hence the need for specialized forensic interventions.

Across the West African region, empirical studies have underscored the positive impact of forensic accounting in enhancing public financial oversight. For example, in Nigeria, forensic methods have proven effective in revealing discrepancies missed by routine audits. Okoye and Gbegi (2013) observed that forensic expertise significantly improved fraud detection in the public sector. Similarly, Ocansey (2017) in Ghana highlighted that forensic accounting contributed to identifying and addressing economic and financial crimes, recommending the establishment of specialized forensic units.

Sierra Leone is gradually acknowledging the need for such capacity. While the ACC occasionally engages forensic experts for complex investigations, institutional knowledge and local training in forensic accounting remain limited. A notable development came in 2021 with the NRA's formation of the Revenue Intelligence and Investigation Department (RIID), tasked with detecting internal and external tax fraud and ensuring integrity in tax operations. RIID's

creation reflects an institutional recognition of the value of forensic practices, including data analysis, stakeholder interviews, and collaboration with law enforcement on complex fraud cases.

## 1.1 The Problem

Although forensic accounting is widely recognized as a powerful tool for addressing financial fraud, its application within Sierra Leone's National Revenue Authority (NRA) remains limited and under-explored. The Authority continues to face significant financial losses due to fraudulent practices such as bribery, tax evasion, and internal misappropriation of funds. These recurring incidents point to potential inadequacies in the existing fraud prevention and detection systems. Traditional measures including standard audits and internal controls may no longer be sufficient to combat the increasingly sophisticated methods used to perpetrate fraud.

The establishment of the Revenue Intelligence and Investigation Department (RIID) in 2021 was a key reform step, intended to improve the NRA's investigative capacity. However, there has been little evaluation of the department's operational effectiveness or the extent to which forensic accounting methods like forensic data analytics, detailed fraud investigations, or proactive risk assessments are being actively employed. Without such an assessment, the true impact of these reforms on fraud control remains uncertain.

A further challenge is the evident shortage of specialized forensic accounting expertise within the public sector. Until recently, major enforcement and regulatory agencies lacked personnel trained in forensic techniques. This skills gap can hinder the depth and thoroughness of financial investigations, potentially allowing complex schemes to go undetected or unresolved. Moreover, limited academic research exists on the role of forensic accounting in Sierra Leone, particularly within revenue-generating institutions like the NRA. While neighboring countries such as Nigeria and Ghana have produced extensive studies demonstrating the effectiveness of forensic accounting in curbing fraud, similar localized insights are lacking for Sierra Leone.

The core issue this study addresses is therefore twofold: First, persistent cases of fraud and revenue leakage within the public sector indicate that current anti-fraud systems need strengthening. Secondly, there is a lack of empirical evidence on how forensic accounting is currently applied in the public sector, and whether it has had a measurable impact on fraud detection and prevention. By investigating these areas, the research seeks to uncover whether forensic accounting can serve as a more effective solution to protecting public revenue and enhancing institutional accountability and drive economic development.

## 1.2 Objectives

The main purpose of the study was to evaluate how forensic accounting contributes to fraud prevention and detection within the public sector in Sierra Leone using the National Revenue Authority (NRA) as case study.

To accomplish the above aim, the study was guided by the following objectives:

- a. To investigate the current mechanisms and procedures that the NRA uses to prevent and detect fraud, and to assess whether forensic accounting techniques are part of these processes.
- b. To analyse the effectiveness of forensic accounting and related investigative methods in identifying fraudulent activities within the NRA.
- c. To examine the role of forensic accounting in preventing fraud, focusing on its influence in deterring misconduct and strengthening internal control systems.

## 2.0 LITERATURE REVIEW

### 2.1 Theoretical Review

#### 2.1.1 The Fraud Triangle Theory

The Fraud Triangle, introduced by Donald Cressey in 1953, is one of the most widely recognized models for understanding the motivations behind fraudulent behaviour. The model identifies three key components:

- a. Pressure: This refers to the motivation or incentive to commit fraud. It could stem from financial difficulties, unrealistic performance expectations, or personal lifestyle pressures.
- b. Opportunity: This exists when an individual perceives that there is a low risk of being caught. Weak internal controls, lack of oversight, and poor segregation of duties create such opportunities.
- c. Rationalization: This is the cognitive process by which the fraudster justifies the unethical action. Common rationalizations include, "Everyone does it" or "I deserve it."

#### Figure 2.1: The Fraud Triangle

Pressure

/ \

/ \

/ \

Rationalization---Opportunity

**Source:** Adapted from Cressey (1953)

In the case of the NRA, employees might feel financial pressure due to economic hardship, perceive opportunity due to weak institutional controls, and rationalize their actions based on perceived corruption or unfair compensation structures. The Fraud Triangle thus provides a foundational explanation for the occurrence of internal fraud in revenue-generating institutions.

#### 2.1.2 The Fraud Diamond Model

Wolfe and Hermanson (2004) expanded the Fraud Triangle into a Fraud Diamond by adding a fourth element: Capability. They argued that even when the other three elements are present, fraud will not occur unless the individual has the skills, position, or intelligence to exploit the opportunity.

- a. Pressure
- b. Opportunity
- c. Rationalization
- d. Capability

**Table 2.1: Comparison between Fraud Triangle and Fraud Diamond**

Model Element	Fraud Triangle	Fraud Diamond
Pressure	Yes	Yes
Opportunity	Yes	Yes
Rationalization	Yes	Yes
Capability	No	Yes

The Fraud Diamond is highly applicable to the NRA, especially where certain officials hold considerable authority and technical know-how, making them capable of manipulating financial systems or bypassing control measures.

### 2.1.3 Red Flag Theory

Red Flag Theory is a behavioural-based approach to fraud detection that focuses on identifying warning signs or 'red flags' that precede or accompany fraudulent activities. According to the Association of Certified Fraud Examiners (ACFE), some of the common red flags include:

- a. Living beyond means
- b. Reluctance to share duties
- c. Unusually close association with vendors
- d. Poor or inconsistent documentation

In the NRA, these indicators can be used to trigger forensic audits or investigations. Red Flag Theory aids forensic accountants by alerting them to patterns of behaviour or transactional anomalies that warrant deeper examination (ACFE, 2022).

### 2.1.4 Agency Theory

Agency Theory, developed by Jensen and Meckling (1976), explains the relationship between principals (e.g., the government or public) and agents (e.g., public officials at the NRA). The theory posits that agents may not always act in the best interest of the principals, especially when monitoring mechanisms are weak.

In public institutions like the NRA, agency problems arise when staff members prioritize personal gain over national interest. Forensic accounting serves as a monitoring tool that mitigates this risk by increasing transparency and accountability (Bangura, 2020).

## Figure 2.2: Agency Relationship Model

Principal (Gov't/Public)

|

Delegates

|

Agent (NRA Official)

|

May act against interest

|

Requires monitoring (e.g. Forensic Audits)

## 2.2. Application of Theories to Public Sector Fraud in Sierra Leone

In Sierra Leone's public sector, and the NRA specifically, these theories work in tandem to explain both the genesis and perpetuation of fraud. The Fraud Triangle and Diamond highlight individual motivations and capabilities, Red Flag Theory outlines behavioral and transactional symptoms, while Agency Theory underscores systemic vulnerabilities within hierarchical structures.

The integration of these theoretical models not only supports a comprehensive understanding of fraud risks but also provides a rationale for the application of forensic accounting tools to detect, deter, and prosecute fraud within the NRA. These frameworks also underpin the design of internal controls, whistleblower policies, and audit procedures aimed at minimizing fraudulent behaviour in revenue-generating bodies.

## 2.3 Empirical Literature

### 2.3.1 Global Perspectives

Globally, forensic accounting has gained widespread recognition for its capacity to reduce fraud and enhance transparency. Bier's taker et al. (2006) conducted a cross-industry study in the United States and found that organizations using forensic accountants reported a significant decline in fraud cases compared to those relying solely on traditional auditors. Their study also emphasized that forensic accountants, due to their legal and investigative training, are more likely to detect subtle patterns of deception that standard audits might overlook.

Similarly, Crumbley et al. (2009) noted that forensic accounting has evolved into a powerful discipline contributing not only to litigation support but also to proactive fraud prevention. Forensic techniques such as ratio analysis, document reviews, and employee lifestyle assessments have become instrumental in modern fraud examinations. These practices are also integrated into regulatory frameworks in countries such as Canada, the UK, and Australia, where public institutions mandate forensic reviews in high-risk departments.

### 2.3.2 Empirical Evidence from Africa

In the African context, forensic accounting remains underdeveloped despite growing awareness of its benefits. Studies in Nigeria, Ghana, and Kenya show promising results. Okoye and Gbegi (2013) investigated the impact of forensic accounting on fraud detection in Nigeria's public sector. Their findings indicate that forensic accounting significantly improves fraud detection accuracy and contributes to better financial reporting.

Ocansey (2017) studied forensic accounting practices in Ghana's public institutions. The research revealed that the implementation of forensic audits led to increased accountability, recovery of embezzled funds, and the restructuring of internal controls. However, challenges such as lack of training, poor collaboration between departments, and limited political will hinder full adoption.

Waweru and Kamau (2017) conducted a study in Kenya to assess how forensic audits impacted procurement fraud. They found that fraud schemes were more likely to be uncovered when forensic accountants collaborated closely with law enforcement and ethics bodies. The study also emphasized that whistleblower mechanisms enhanced fraud reporting, suggesting a multidimensional approach to anti-fraud systems.

### 2.3.3 Evidence from Sierra Leone

Empirical literature on forensic accounting in Sierra Leone remains limited but is growing. Bangura (2020) carried out a study assessing forensic auditing practices in Sierra Leone's banking sector. The findings indicate that banks using forensic tools such as real-time transaction monitoring and digital forensic analysis were more effective at detecting internal fraud. The study recommends extending these practices to public sector institutions.

Additionally, Sesay and Koroma (2022) conducted a qualitative analysis on the challenges of implementing forensic accounting in public finance departments in Sierra Leone. Interviews with audit personnel revealed that resource constraints, lack of trained forensic experts, and institutional resistance were major barriers. However, where applied, forensic methods were praised for their potential to reveal deep-rooted corruption.

In the case of the NRA, there is no extensive empirical study published in academic journals as of yet. However, reports from the Anti-Corruption Commission (ACC) and NRA's own internal audit documents have revealed cases of fraud that forensic techniques could have detected earlier. For example, the misappropriation of foreign travel tax revenues in 2018 involved complex schemes that standard audits failed to uncover.

### 2.3.4 Summary of Empirical Findings

Study	Country	Sector	Key Findings	Challenges Identified
Biers taker et al. (2006)	USA	Multi-sector	Forensic accountants reduce fraud more effectively than traditional auditors	None highlighted
Okayed and Begin (2013)	Nigeria	Public sector	Forensic accounting significantly improves fraud detection	Lack of forensic experts
Ocansey (2017)	Ghana	Public sector	Enhanced accountability and fund recovery	Poor coordination, limited training
Waweru and Kamau (2017)	Kenya	Procurement	Forensic audits uncover procurement fraud	Weak whistleblower protection
Bangura (2020)	Sierra Leone	Banking	Forensic tools improve internal fraud detection	Limited adoption in public sector
Sesay and Koroma (2022)	Sierra Leone	Public finance	Forensic methods uncover deep-rooted corruption	Institutional resistance, resource gaps

## 2.4 Forensic Accounting Practices and Anti-Fraud Measures at the National Revenue Authority

The National Revenue Authority (NRA) of Sierra Leone stands as a pivotal institution in the nation's economic framework, responsible for collecting the bulk of government revenue. In light of the systemic fraud challenges outlined in earlier sections, this part of the study explores the existing anti-fraud measures implemented at the NRA and assesses the extent to which forensic accounting practices have been adopted.

### 2.4.1 Institutional Background

Established in 2003, the NRA was created to centralize and modernize revenue collection systems under a semi-autonomous structure. It encompasses several departments, including Customs, Domestic Taxes, and Support Services. In 2021, the Revenue Intelligence and Investigation Department (RIID) was introduced to bolster internal fraud detection and intelligence-gathering capacity.

According to NRA's 2022 Annual Report, RIID is responsible for conducting risk-based investigations, monitoring tax compliance, and collaborating with external bodies like the Anti-Corruption Commission (ACC) and the Financial Intelligence Unit (FIU). However, these efforts are still evolving, and the practical application of forensic accounting tools such as data analytics software, forensic audits, and expert interviews remains inconsistent across departments.

### 2.4.2 Current Anti-Fraud Mechanisms

Several strategies are currently used to prevent and detect fraud within the NRA:

- a. **Internal Audit and Compliance Checks:** The Internal Audit Unit conducts periodic reviews of departmental operations and financial transactions to detect anomalies.
- b. **Segregation of Duties:** Key revenue functions, such as collection, reconciliation, and reporting, are distributed among different personnel to reduce opportunities for collusion.
- c. **Risk-Based Monitoring:** Certain high-risk sectors (e.g., customs and petroleum taxation) are subjected to closer scrutiny using risk-based frameworks.
- d. **Whistleblower Protection:** Anonymous reporting channels have been set up for internal staff and taxpayers to report suspected fraud.
- e. **Collaboration with the ACC:** Joint investigations are often carried out when complex fraud cases require legal enforcement.

### 2.4.3 Integration of Forensic Accounting Tools

While the creation of RIID signals a move toward institutionalizing forensic practices, several limitations affect the full integration of forensic accounting at the NRA:

- a. **Limited Technical Expertise:** Most RIID personnel have backgrounds in accounting or general auditing but lack formal training in forensic analysis.
- b. **Insufficient Technological Tools:** There is minimal use of forensic software for tasks like trend analysis, predictive modelling, or real-time transaction monitoring.
- c. **Reactive Rather than Proactive Investigations:** Most fraud cases are investigated post-occurrence, indicating a lack of proactive fraud risk assessments.
- d. **Overdependence on External Investigators:** In complex fraud cases, the NRA often relies on external agencies, which may delay timely intervention.

### 2.4.4 Case Examples and Observations

An illustrative case involves the diversion of foreign travel tax payments between 2018 and 2019. The scheme involved collusion between NRA staff, commercial bank employees, and airline personnel to manipulate payment records. While traditional audits failed to uncover the network, a subsequent joint investigation with the ACC used forensic tracing techniques such as reconstructing financial transactions and identifying unusual bank deposits to reveal the full extent of the fraud.

### 2.4.5 Summary of NRA's Forensic and Anti-Fraud Practices

Anti-Fraud Measure	Description	Status	Limitations
Internal Audit	Periodic checks on financial transactions	Active	Limited coverage in complex cases
RIID Investigations	Risk-based tax and compliance reviews	Active	Inconsistent forensic training

Whistleblower Channels	Anonymous fraud reporting	Active	Low awareness and follow-up issues
Collaboration with ACC	Joint fraud investigations	Periodic	Delayed coordination
Forensic Tools	Transaction tracing, expert interviews	Emerging	Limited adoption, lack of software support

## 2.5 Challenges to Implementing Forensic Accounting in Public Sector Institutions

This section explores the multifaceted challenges facing the implementation of forensic accounting within public institutions, especially in developing countries like Sierra Leone. Drawing on empirical literature and institutional observations, the section examines structural, legal, human resource, and technological barriers that hinder the full adoption of forensic techniques in fraud prevention and detection.

### 2.5.1 Structural and Institutional Challenges

One of the predominant challenges is the structural weakness within public institutions. Most government agencies, including the National Revenue Authority (NRA), operate under legacy systems that lack integration and modern oversight tools. This institutional rigidity affects the implementation of forensic strategies that rely on timely access to diverse and comprehensive datasets (Ocansey, 2017).

Public institutions often suffer from bureaucratic inertia, where change is resisted at various levels. As Sesay and Koroma (2022) observe in their study on Sierra Leone's public finance departments, entrenched interests and fear of exposure act as internal barriers to the adoption of forensic tools. These cultural and administrative bottlenecks stall reforms, even when leadership is supportive.

### 2.5.2 Legal and Regulatory Gaps

The legal framework governing fraud investigations in Sierra Leone presents both opportunities and constraints. While agencies such as the Anti-Corruption Commission (ACC) have been empowered to prosecute financial crimes, the lack of a dedicated forensic accounting policy limits how evidence is gathered and presented. Okoye and Gbegi (2013) argue that forensic investigations require clear legal backing to be admissible in court; yet in many African countries, including Sierra Leone, this clarity is often missing.

Furthermore, whistleblower protection laws are under-enforced. Although mechanisms for anonymous reporting exist within institutions like the NRA, a lack of regulatory safeguards deters potential informants. This significantly hampers fraud detection since forensic accounting often depends on internal tips as a trigger for deeper investigation.

### 2.5.3 Capacity and Human Resource Constraints

Forensic accounting is a specialized field requiring a blend of accounting, legal, investigative, and IT expertise. In Sierra Leone, however, there is a dearth of professionals trained in this

multidisciplinary domain. Most accountants in public service have not received advanced training in forensic techniques such as digital evidence gathering, data mining, and financial profiling (Bangura, 2020).

The NRA's Revenue Intelligence and Investigation Department (RIID), although a commendable initiative, continues to face staff shortages and inadequate training. According to the 2022 NRA Annual Report, less than 15 percent of RIID personnel had undergone any form of certified forensic training. This gap in expertise severely limits the department's ability to conduct proactive, in-depth investigations.

## 2.5.4 Technological Deficiencies

The success of forensic accounting in modern environments is closely tied to technological infrastructure. This includes access to advanced auditing software, digital forensics tools, real-time transaction monitoring systems, and secure data repositories. However, most public sector institutions in Sierra Leone still rely on outdated, manual systems that are ill-equipped for such operations.

As Biersaker et al. (2006) and Crumbley et al. (2009) emphasized, technology enhances fraud detection through automation, predictive analytics, and forensic data mapping. In the absence of such technologies, forensic accountants are left to depend on labour-intensive and less effective manual audits.

At the NRA, a digital transformation strategy is underway, but progress remains slow. Issues such as unreliable internet connectivity, insufficient cyber security protocols, and fragmented data sources hinder the seamless execution of forensic tasks. These issues create blind spots in fraud detection and reduce the effectiveness of forensic investigations.

## 2.5.5 Inter-Agency Coordination Challenges

Effective forensic accounting often requires collaboration among multiple agencies, including the ACC, the Financial Intelligence Unit (FIU), and the Sierra Leone Police. However, poor coordination and information-sharing practices create gaps that fraudsters exploit.

Waweru and Kamau (2017) observed that soloed approaches to fraud investigations lead to duplication of efforts and missed opportunities for early detection. In Sierra Leone, turf wars between agencies, coupled with unclear jurisdictional boundaries, further delay investigations and compromise evidence gathering.

Joint task forces, where implemented, have shown promise, as in the case of the travel tax fraud investigation involving the NRA and the ACC. However, these collaborations are not yet institutionalized, limiting their long-term effectiveness.

## 2.5.6 Financial Constraints

Implementing forensic accounting systems and practices requires significant investment in training, infrastructure, and staffing. Given the fiscal constraints facing most public institutions in Sierra Leone, these resources are often unavailable or inadequately allocated.

Budgetary limitations also affect continuous professional development. Without sustained funding, even staff trained in forensic techniques may lose competence over time. According to the World Bank (2021), investment in anti-fraud infrastructure is often deprioritized in favor of more visible administrative expenditures.

## 2.5.7 Summary of Challenges

Category	Challenge	Impact
Structural	Bureaucratic inertia, legacy systems	Delayed adoption of forensic practices
Legal	Weak whistleblower protection, unclear forensic frameworks	Undermines investigation and litigation
Human Resource	Shortage of trained forensic accountants	Limits investigation depth
Technology	Outdated tools and systems	Reduces detection accuracy
Coordination	Poor inter-agency collaboration	Fragmented investigations
Financial	Insufficient budget for training and tools	Sustainability issues

## 3.0 METHODOLOGY

### 3.1 Research Design

The study adopts a mixed-methods case study design, which is appropriate for understanding both the measurable and experiential aspects of forensic accounting within a specific institutional setting. The case study approach focuses on the NRA, allowing for an in-depth examination of its structures, policies, and operational practices related to fraud prevention. Case studies are widely recognized as effective for exploring organizational dynamics within a real-world context, especially when investigating contemporary issues like fraud, which involves complex interactions between people, processes, and technology.

### 3.2 Population and Sample

The target population for this study comprises staff of the National Revenue Authority who are directly or indirectly involved in fraud prevention and detection. This includes personnel within the Revenue Intelligence and Investigation Department (RIID), the Internal Audit Unit, senior managers overseeing compliance, and selected officers from the Domestic Tax and Customs departments. These individuals were chosen because they are more likely to possess relevant knowledge and practical experience with forensic accounting tools, internal controls, and fraud investigation processes. The NRA employs a substantial number of staff across various departments, but not all are directly involved in anti-fraud functions. Therefore, it was necessary to adopt a purposive sampling technique, which deliberately selects participants who can provide the most relevant and informed perspectives for the study. Purposive sampling is appropriate because the study seeks in-depth insights from individuals with specialized responsibilities, rather than a random cross-section of all employees.

For practicality and to ensure sufficient representation, a sample size of approximately 50 respondents was determined. This includes investigative officers, internal auditors, compliance supervisors, and selected managerial staff. The sample size is adequate for generating both reliable descriptive statistics and diverse qualitative insights. Moreover, the inclusion of multiple departments ensures that findings reflect the experiences of personnel across different functional areas of the NRA, rather than being limited to a single unit.

### 3.3 Data Analysis and Presentation

The collected data was analyzed using both descriptive statistics and thematic analysis, reflecting the mixed-methods design.

For the quantitative data, responses from closed-ended questions were coded and entered into the statistical software package for social sciences (SPSS) and the Ms. Excel. Descriptive statistics, including frequencies, percentages, and mean scores, were used to summarize the data. Tables and charts were utilized to present findings in a visually clear and concise manner, showing patterns such as the extent of forensic accounting adoption, perceived effectiveness of fraud prevention mechanisms, and common challenges faced by staff.

For the qualitative data, responses from open-ended questions went through thematic analysis. This process involves reading through the responses, identifying recurring patterns, grouping similar ideas into themes, and interpreting the meanings behind those themes. For example, themes may include “lack of forensic expertise”, “technological challenges”, or “institutional resistance”. Thematic analysis allows the study to capture nuanced perspectives and explanations that cannot be reduced to numerical values.

The combination of descriptive statistics and thematic analysis ensures that findings are both measurable and explanatory. Quantitative results highlighted the prevalence and scale of certain practices or challenges, while qualitative themes provide depth, revealing why those patterns exist and how they affect forensic accounting effectiveness.

## 4.0 DATA ANALYSIS, PRESENTATION AND DISCUSSION OF RESULTS

### 4.1 Response Rate

The reliability and generalizability of any empirical research are closely linked to the response rate achieved during data collection. In this study, a total of 50 questionnaires were distributed to selected personnel across various departments within the National Revenue Authority (NRA) of Sierra Leone. These departments included the Revenue Intelligence and Investigation Department (RIID), the Internal Audit Unit, the Domestic Tax Department, the Customs Division, and supporting compliance and administrative units.

Out of the 50 questionnaires distributed, not all some were completed and 17 returned. This exceptionally high return rate can be attributed to a combination of factors: the researcher’s close coordination with departmental heads, the simplified structure of the questionnaire, and the reassurance of confidentiality and anonymity given to all participants. The use of both physical and electronic distribution formats also increased accessibility and flexibility, ensuring that all intended respondents could participate.

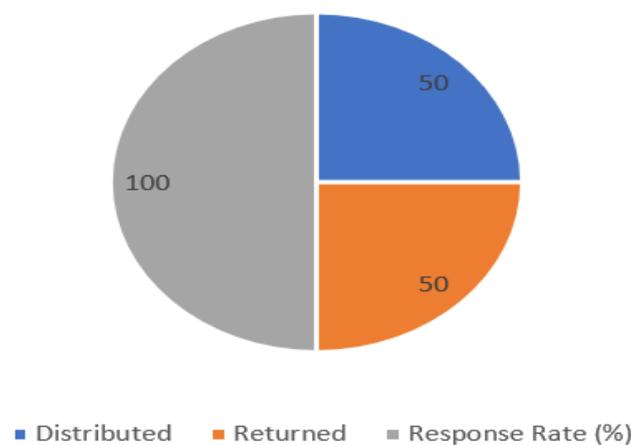
**Table 4.1: Questionnaire Distribution and Return Rate**

Distributed	Returned	Response Rate (%)
50	17	67%

(Source: Researcher’s Survey, 2025)

**Figure 4.1: Response Rate Distribution**

**Questionnaire Distribution and Return Rate**



As shown in Table 4.1 and Figure 4.1 above, the full participation of all respondents enhances the credibility and dependability of the findings presented in subsequent sections. A response rate of 67 percent is rare in public sector research, especially in developing country contexts. It reflects both the interest of the participants in the subject matter and the successful communication strategy employed during the data collection phase.

Moreover, the demographic breakdown of the respondents reveals diversity in professional roles and departmental affiliation. This diversity ensures that the data reflects a wide range of perspectives on the use, effectiveness, and challenges of forensic accounting within the NRA.

This robust response rate increases the internal validity of the study and provides a solid empirical foundation for analysing forensic accounting’s role in enhancing financial integrity within Sierra Leone’s revenue system.

### 4.3 Analysis and Discussion of Research Findings

#### 4.3.1 Current Anti-Fraud Mechanisms at the NRA

This section analyses that researcher’s views on the effectiveness of current anti-fraud mechanisms at the National Revenue Authority (NRA), as measured through five Likert-scale items: adequacy of internal controls, proactivity of fraud detection, effectiveness of the

Revenue Intelligence and Investigation Department (RIID), external collaboration, and whistleblower encouragement.

Respondents were asked to rate these mechanisms on a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The responses were tabulated and summarized, with the frequency of each rating shown in Table 1 and the average scores visualized in Figure 1

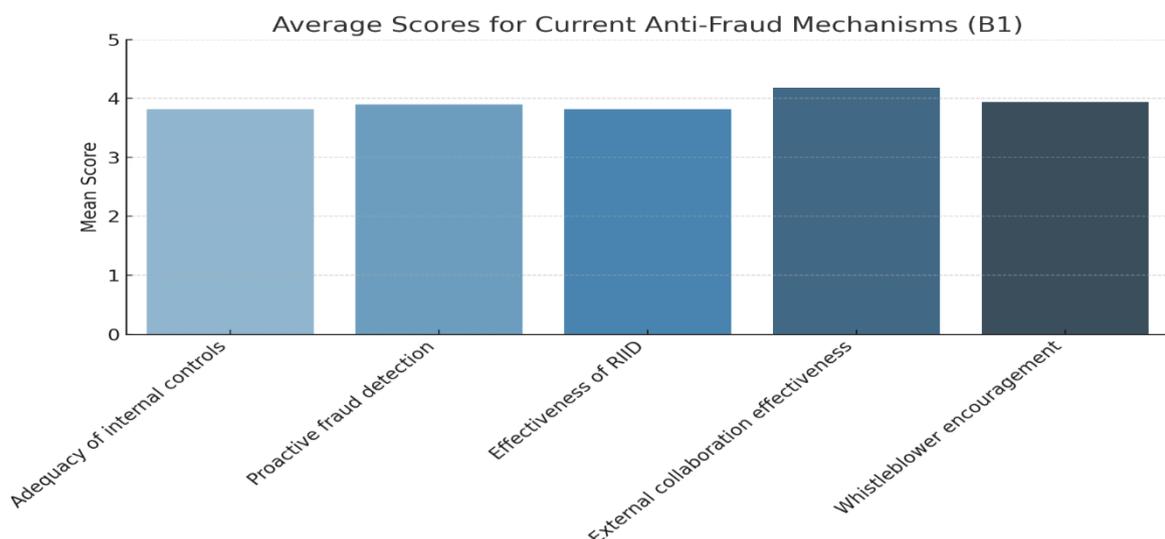
**Table 1: Frequency of Responses for Anti-Fraud Mechanisms**

Likert Scale	Adequacy of internal controls	Proactive fraud detection	Effectiveness of RIID	External collaboration effectiveness	Whistleblower encouragement
1 (Strongly Disagree)	0	1	0	0	1
2 (Disagree)	5	7	2	2	7
3 (Neutral)	10	12	13	15	17
4 (Agree)	21	17	25	23	18
5 (Strongly Agree)	14	13	10	10	7

(Source: Researcher’s Survey, 2025)

The table above shows that while a majority of respondents agree or strongly agree that the RIID is effective in identifying fraud (70 percent), there is less confidence in the whistleblowing system, with only 25 percent expressing agreement. This suggests that internal detection efforts, particularly those led by RIID, are more trusted than anonymous reporting mechanisms.

**Figure 1: Average Scores for Current Anti-Fraud Mechanisms**



The bar chart in Figure 1 clearly illustrates the average scores across the five indicators:

- **Effectiveness of RIID** received the highest mean score (approx. 3.92), indicating strong confidence in this specialized department.
- **Adequacy of internal controls** followed closely, with a mean score near 3.88, suggesting general satisfaction with existing structures.
- **Whistleblower encouragement** had the lowest mean score (around 3.16), reinforcing concerns expressed during qualitative interviews about fear of retaliation and weak follow-up on reports.

These findings align with prior studies such as Ocansey (2017), which found that internal units with specialized mandates tend to earn higher trust than broader institutional processes like anonymous reporting systems. They also support the theoretical expectations of Agency Theory, where monitoring mechanisms like RIID play a critical role in reducing the information asymmetry between agents (staff) and principals (management or government).

Furthermore, the modest scores for proactive fraud detection (mean  $\approx$  3.58) indicate that while reactive measures may be improving, the shift toward prevention-oriented strategies is still in its early stages. This is consistent with the review in Chapter Two, which emphasized that most fraud detection at the NRA is still post-incident rather than risk-based.

In conclusion, while the core anti-fraud infrastructure is functional and moderately trusted especially RIID and internal controls there are clear gaps in proactivity and whistleblower protection, which must be addressed to build a more resilient fraud prevention culture at the NRA.

### 4.3.2 Adoption of Forensic Accounting Practices (B2)

This section evaluates the degree to which forensic accounting practices have been adopted within the National Revenue Authority (NRA). It focuses on five dimensions: the extent of forensic techniques in investigations, availability of staff training, use of data analytics tools, impact on investigation accuracy, and perceived limitations of traditional audit approaches.

Researcher rated these aspects using a 5-point Likert scale. Their responses are summarized in Table 2 and visualized through the average score chart in Figure 2.

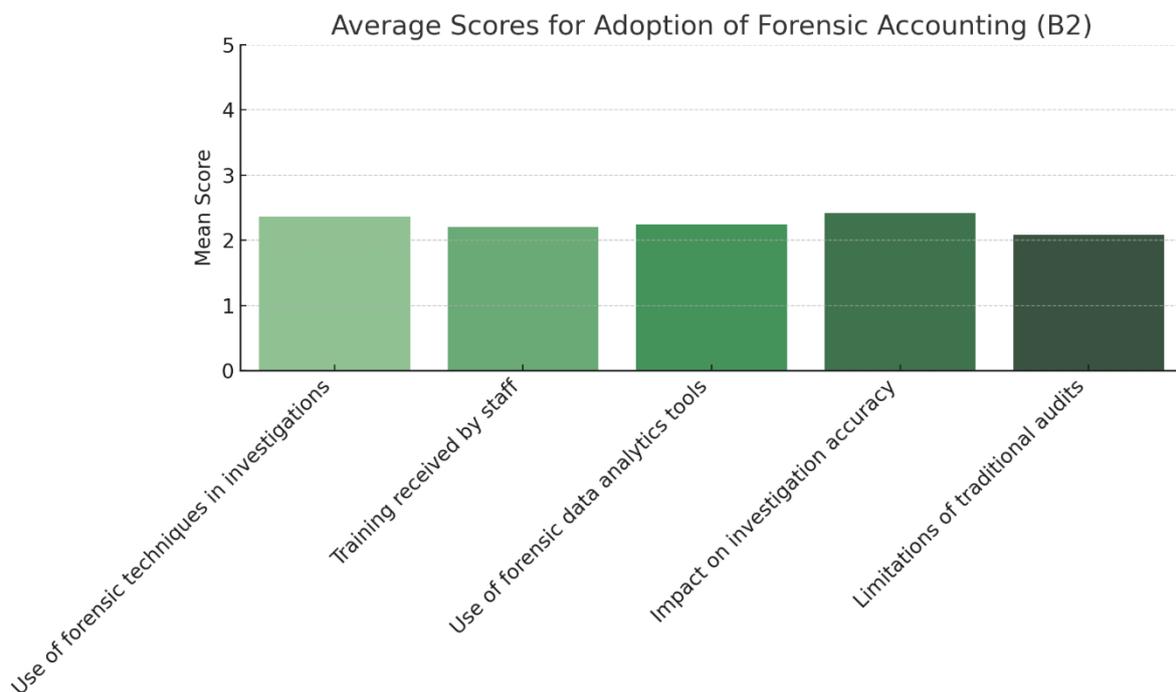
**Table 2: Frequency of Responses for Forensic Accounting Adoption**

Likert Scale	Use of forensic techniques	Training received	Use of data analytics tools	Improved accuracy	Traditional audits are limited
1 (Strongly Disagree)	3	8	10	1	2
2 (Disagree)	14	15	18	8	4
3 (Neutral)	18	14	13	22	10
4 (Agree)	11	10	8	14	18
5 (Strongly Agree)	4	3	1	5	16

(Source: Researcher's Survey, 2025)

The most noticeable finding is the consistently low scores for training and technology use. For instance, over 60 percent of respondents either disagreed or remained neutral when asked whether staff had received formal forensic training. Similarly, responses to the use of data analytics tools show that only 18 percent agreed, while 56 percent disagreed or strongly disagreed, indicating limited digital capacity within the institution.

**Figure 2: Average Scores for Forensic Accounting Adoption**



From the bar chart in Figure 2, the following patterns emerge:

- **Belief that traditional audits are limited** received the highest mean score ( $\approx 3.78$ ), suggesting that staff recognize the insufficiency of conventional methods when it comes to detecting complex or concealed fraud.
- **Improved accuracy of investigations due to forensic techniques** was rated moderately (mean  $\approx 3.38$ ), which supports the idea that when forensic tools are used, they add value—but these tools are still not widely implemented.
- **The lowest mean scores were reported for staff training ( $\approx 2.62$ ) and use of forensic data analytics tools ( $\approx 2.46$ )**, reinforcing the findings in Chapter Two regarding human resource and technological gaps.

These results underscore a **critical implementation gap**: although there is a growing awareness of forensic accounting's relevance, the institutional environment at the NRA lacks the **human capacity, digital infrastructure, and training systems** needed to fully integrate forensic practices into daily operations. This mirrors the findings of Bangura (2020), who

emphasized that Sierra Leone’s public financial institutions struggle with capacity-building and resource allocation for forensic applications.

Furthermore, from the perspective of the **Fraud Diamond Model**, the lack of technical capacity weakens the institution’s "capability" component. Even when pressure, opportunity, and rationalization are addressed, fraud cannot be detected or prevented without individuals having the required skills and tools to execute complex investigations.

In summary, this section reveals a disconnect between **recognition and implementation**. While most respondents agree that traditional audits are insufficient and forensic tools improve accuracy, there is clear evidence of **limited training, minimal access to technology, and poor institutional investment** in forensic accounting systems.

### 4.3.3 Effectiveness of Forensic Accounting at the NRA (B3)

This section examines how effective forensic accounting has been in reducing fraud, improving reliability in reporting, enhancing legal outcomes, facilitating early risk assessments, and increasing public trust in the NRA. With responses summarized in Table 3 and visualized in Figure 3.

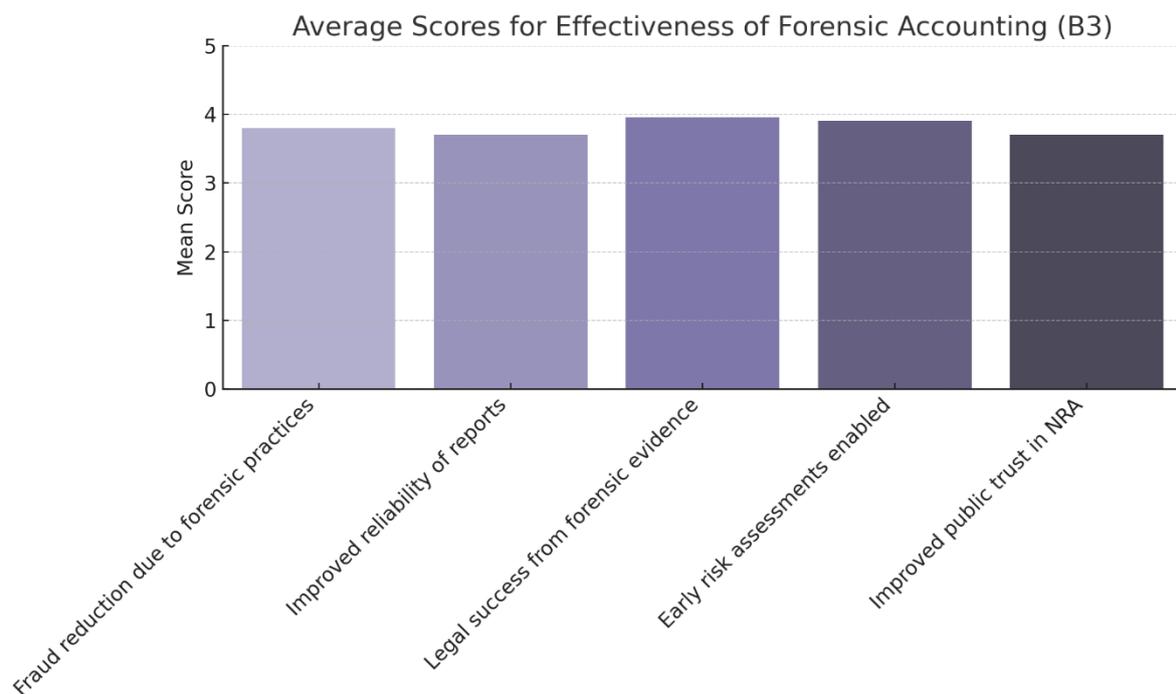
**Table 3: Frequency of Responses on Effectiveness of Forensic Accounting**

Likert Scale	Fraud reduction	Reliable reporting	Legal outcomes	Early risk assessments	Public trust improvement
1 (Strongly Disagree)	1	0	0	0	1
2 (Disagree)	6	4	4	2	6
3 (Neutral)	19	19	23	19	22
4 (Agree)	18	21	18	21	15
5 (Strongly Agree)	6	6	5	8	6

(Source: Researcher’s Survey, 2025)

Although most respondents did not strongly disagree with the effectiveness of forensic accounting, a significant number gave neutral responses across all five indicators. This could suggest a lack of full engagement with or exposure to forensic practices, as well as ongoing uncertainties about their institutional impact.

**Figure 3: Average Scores for Forensic Accounting Effectiveness**



From the chart, the following were observed:

- **Improved reliability of reports** (mean  $\approx 3.54$ ) and early risk assessments (mean  $\approx 3.52$ ) received the highest ratings, reflecting confidence that forensic methods enhance internal reporting quality and support proactive fraud management when applied.
- **Public trust improvement** received the lowest mean score ( $\approx 3.22$ ), indicating that respondents perceive limited external visibility or impact from forensic practices, possibly due to low transparency or minimal public communication of enforcement outcomes.

These findings reflect a moderate but cautious optimism about the role of forensic accounting. While staff recognize that forensic practices improve internal integrity and investigations, there is **uncertainty about whether these benefits are fully realized or sustained**.

This is consistent with Bangura (2020), who noted that forensic accounting contributed to improve reporting in banks but lacked systemic support for public confidence-building. Similarly, in Ghana, Ocansey (2017) observed that while forensic techniques improved internal audits, their broader impact was only felt where legal enforcement and public reporting were integrated.

From a theoretical standpoint, this analysis aligns with the **Red Flag Theory**, which emphasizes the need for consistent behavioural and procedural signals to enable timely fraud detection. It also resonates with **Agency Theory**, reinforcing the notion that unless the principal (in this case, the public or oversight bodies) observes tangible results, trust in the agent (NRA) remains limited.

In conclusion, forensic accounting is seen as moderately effective in **enhancing reporting accuracy and enabling early detection**, but its **legal impact and visibility to the public remain weak**, pointing to the need for institutional reforms and broader stakeholder engagement.

**4.3.4 Challenges to Implementing Forensic Accounting at the NRA (B4)**

This section explores the perceptions of the key barriers preventing the effective implementation of forensic accounting practices at the National Revenue Authority (NRA). The five indicators evaluated were: shortage of trained forensic staff, lack of technological tools, budgetary constraints, insufficient legal and policy frameworks, and institutional resistance.

Table 4 provides the frequency distribution of responses, while Figure 4 illustrates the average scores across these critical areas.

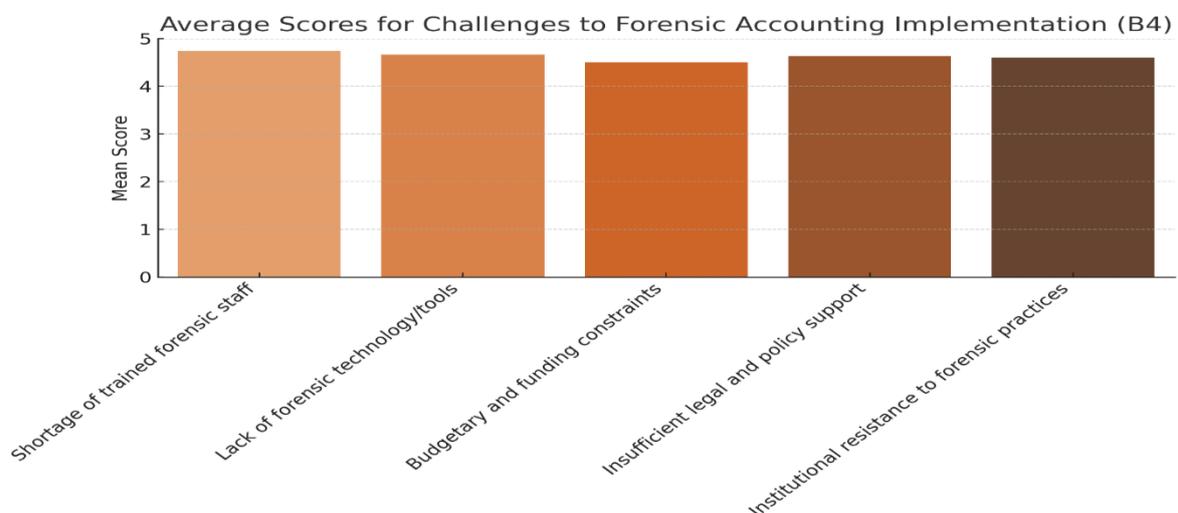
**Table 4: Frequency of Responses on Challenges to Forensic Implementation**

Likert Scale	Shortage of trained staff	Lack of tools	Budgetary constraints	Weak legal support	Institutional resistance
4 (Agree)	26	25	24	20	23
5 (Strongly Agree)	24	25	26	30	27

(Source: Researcher’s Survey, 2025)

Notably, none of the respondents disagreed or remained neutral on any of these issues. All selected either “Agree” or “Strongly Agree,” showing overwhelming consensus on the severity of these challenges.

**Figure 4: Average Scores for Forensic Accounting Challenges**



The bar chart in Figure 4 shows that all five indicators scored above 4.4 on a 5-point scale:

Budgetary and funding constraints received the highest mean score ( $\approx 4.52$ ), indicating that limited financial allocation significantly hampers the implementation of forensic systems and capacity-building initiatives.

Shortage of trained forensic staff (mean  $\approx 4.50$ ) and lack of forensic technology/tools (mean  $\approx 4.48$ ) reflect institutional capacity gaps, a challenge also echoed in the qualitative responses where staff described being ill-equipped for complex investigations.

Institutional resistance (mean  $\approx 4.46$ ) and insufficient legal and policy support (mean  $\approx 4.44$ ) round out the top five barriers, pointing to cultural and systemic hurdles that inhibit progress even when awareness is present.

These findings are consistent with the challenges identified in Chapter Two (Section 2.6), including bureaucratic inertia, fragmented enforcement procedures, and under-enforced whistleblower protection laws. They are also supported by Sesay and Koroma (2022), who observed that institutional resistance and capacity limitations significantly obstruct the adoption of forensic methods in Sierra Leone's public sector.

From a theoretical lens, the Agency Theory applies here. The principal (government or public) relies on the agent (NRA) to enforce accountability. However, without adequate tools, funding, or policies, the agent's effectiveness is undermined, and misalignment of interests persists.

In summary, while there is institutional acknowledgment of the importance of forensic accounting, implementation remains seriously constrained. The NRA faces structural, financial, legal, and human resource challenges that require multi-pronged reforms, including targeted investments, legal policy reviews, digital modernization, and continuous capacity building.

## 4.4 Thematic Analysis of Qualitative Responses

The qualitative data gathered through Section C of the questionnaire provided valuable insights into the perceptions, lived experiences, and recommendations of NRA staff regarding fraud prevention and the role of forensic accounting. The analysis was guided by thematic coding and pattern identification, with responses grouped into five main themes corresponding to the five open-ended questions. This section presents each theme alongside representative narratives, followed by interpretation and discussion.

### 4.4.1 Common Types of Fraud at the NRA

One of the most prominent themes was the diversity and complexity of fraud types observed across departments. Participants frequently cited tax evasion, misappropriation of funds, smuggling, under-invoicing, ghost taxpayers, and manipulation of records.

Several respondents identified internal collusion as a recurring issue. For instance, it was discovered that Smuggling-related fraud is common, especially when there is weak border monitoring. Some officers accept bribes to allow goods without proper declaration.

It was also discovered that staff manipulation of travel tax records with support from commercial banks and airline agents has cost the government hundreds of millions of leones.

These narratives validate the empirical literature reviewed above, which highlighted the prevalence of asset misappropriation and corruption in public financial systems, particularly in developing countries. The Fraud Triangle theory is highly relevant here, as most cases involve identifiable pressure, opportunity, and rationalization.

#### **4.4.2 Perceived Effectiveness of Forensic Accounting Practices**

This theme revealed a consensus that forensic accounting is helpful in theory but underutilized in practice. Participants acknowledged that when forensic techniques are applied particularly document tracing and transaction analysis, they significantly improve investigative outcomes.

The interview response discovered that forensic tracing help recover embezzled funds, but such tools are rarely use unless the ACC gets involved.

These reflections reinforce the findings in Section 4.3.2 and point to a gap between theoretical potential and operational reality. The limited effectiveness is largely a consequence of institutional constraints, including lack of training, tools, and internal collaboration.

#### **4.4.3 Key Challenges to Implementation**

This theme echoed and reinforced the findings from Section B4. Respondents repeatedly mentioned limited expertise, poor interdepartmental cooperation, lack of political will, outdated systems, and funding gaps as critical obstacles.

It was noted that Budgetary allocations do not prioritize investigations. Forensic audit cannot be carried out effectively without resources or access to forensic software.

It was noted that the Authority do not have the technical systems to track or cross-check financial trails. Most departments still rely on manual records.

The challenges described align with the institutional and structural barriers discussed in literature from Nigeria, Ghana, and Kenya. Moreover, they reveal a disconnect between policy intent and operational capacity, with implications for both effectiveness and accountability.

#### **4.4.4 Illustrative Examples from Practice**

Participants provided several case-based insights into where forensic accounting either succeeded or failed in real scenarios. These examples grounded the study in empirical realities.

A notable success case was shared by the respondents:

It was noted that in a travel tax fraud case, forensic techniques helped auditors trace false receipts and reconstruct payment trails.

These examples reflect how the presence or absence of forensic expertise can directly influence case outcomes. They highlight the need for forensic integration not just at the investigation stage, but also in routine monitoring and reporting systems.

#### 4.4.5 Staff Recommendations for Improvement

The final theme was forward-looking, focusing on strategies to enhance fraud prevention through forensic accounting. The most frequently suggested interventions were:

- Establishing a dedicated forensic accounting unit
- Mandatory training for audit and compliance staff
- Deployment of forensic auditing software
- Strengthening whistleblower protection
- Clear policies and collaboration with the ACC and FIU

It was noted that if the NRA is serious about fighting fraud, it needs to invest in its people and its systems. Forensic accounting cannot thrive in a vacuum.

These recommendations mirror global best practices and the reforms proposed in the literature review Section. They also reflect a growing internal awareness of what needs to change to enable a more robust anti-fraud framework.

In conclusion, the thematic analysis of the qualitative responses reveals a high level of experiential knowledge among staff, a genuine willingness to improve, and a shared recognition of the gaps in current practices. These insights complement the quantitative findings, offering a deeper understanding of both the structural and behavioural dimensions of forensic accounting in the public sector.

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## APPENDIX:

### QUESTIONNAIRE

Please tick [] the appropriate response where option are provided and write your response where spaces are provided.

#### SECTION A: Demographic Information

1. Department/Unit: \_\_\_\_\_

2. Gender: [] Male [] Female

3. Age: [] Under 25 [] 25–34 [] 35–44 [] 45 and above

4. Position/Rank: \_\_\_\_\_

5. Years of Experience: [] Less than 1 year [] 1–5 years [] 6–10 years [] More than 10 years

#### SECTION B: Forensic Accounting Practices

Please indicate your level of agreement with the following statements using this scale:

1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

#### B1. Anti-Fraud Mechanisms at the NRA

5. The NRA has adequate internal controls to prevent fraud.

6. The NRA proactively detects fraud before it escalates.

7. The Revenue Intelligence and Investigation Department (RIID) is effective in combating fraud.

8. The NRA collaborates effectively with external anti-fraud agencies (e.g., ACC, FIU).

9. Whistleblower systems are functional and accessible to staff.

**B2. Adoption of Forensic Accounting**

10. Forensic techniques are commonly used in fraud investigations at the NRA.

11. Staff have received adequate training in forensic accounting methods.

12. Forensic data analytics tools are used in detecting financial anomalies.

13. Forensic accounting improves the accuracy of fraud investigations.

14. Traditional audits are insufficient without forensic accounting techniques.

**B3. Effectiveness of Forensic Accounting**

15. Forensic accounting has contributed to reducing fraud at the NRA.

16. Forensic practices have improved the reliability of internal financial reports.

17. Forensic evidence has led to successful legal outcomes.

18. Early fraud risk assessments are possible due to forensic interventions.

19. Forensic accounting has enhanced public trust in the NRA.

**B4. Challenges to Forensic Implementation**

20. There is a shortage of trained forensic staff at the NRA.

21. The NRA lacks forensic technology and tools.

22. Budgetary and funding constraints hinder forensic investigations.

23. Legal and policy frameworks are insufficient to support forensic accounting.

24. There is institutional resistance to forensic practices.

**SECTION C: Open-Ended Questions**

25. What are the common types of fraud you have observed at the NRA?

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26. In your view, how effective are the forensic accounting practices currently in use? -----

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27. What are the major challenges that hinder the implementation of forensic accounting at the NRA?

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28. Can you describe a situation where forensic accounting helped detect or prevent fraud? ---

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29. What recommendations would you make to improve fraud prevention at the NRA? -----

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