Treasury Single Account (TSA), Accountability and Transparency in Public Finance Management in Nigeria

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Abstract
Technological advancement and its adoption in the management of public finance has greatly changed the way people go about their routine daily activities. This study examined Treasury Single Account (TSA), Accountability and Transparency in Public Finance Management in Nigeria. The public Finance Management Theory was adopted as the analytical framework while the research design is the mixed research design. Data for the study was mainly gotten from 228 respondents representing the sample size of the study. Information from key personnel interviews and from textual materials such as books, journal articles, seminal works and the likes complimented the needed data. Generated data were analyzed using tables, simple percentages and qualitative content analysis while, the lone alternative hypothesis was tested using the Chi-square. The study revealed that TSA has significant effect on accountability and transparency in the management of public finance in Nigeria. This is reinforced with the statistical Chi-square value of 82.35 which is higher than the tabulated Chi-square value of 9.49. The study thus; recommends that the federal government should ensure that regular capacity building and training is organized for TSA operators and enforcers to ensure effective utilization of the system.

Keywords: *Accountability, Transparency, Account, Single and Treasury.*

Introduction

Technological advancement has changed the way people go about their daily activities. Whether we are checking our e-mails or texting or sending messages with our phones, mobile communication is growing, and our ability to navigate the World Wide Web (WWW) is improving dramatically. We use the internet to shop on-line, do banking transactions, book for our flight tickets and make payment on-line, check the weather, do research on any subject and connect with network. You may wonder what this has to do with public administration. As Internet usage grows, and the use of technology in general grows, so too does the use of technology and internet by government (Onuigbo, 2015).

Owing hugely to widespread public demands for transparency in governance and the global outcry against corruption, accountability is now of serious concern in many countries including Nigeria. One of the critical issues dominating public sector management in Nigeria, as Addison (cited in Ejere, 2012) rightly observed, is lack of accountability and transparency. Lack of accountability in the public sector creates opportunities for corruption with its attendant negative consequences.

For instance, through corruption the commonwealth of Nigerians is being diverted by a few, leaving the nation at a loss. Due to the poor culture of accountability, corruption has become a way of life in Nigeria; to the extent that it is trite to say that officials are not only corrupt, but corruption is official (Ejere, 2012). The scandalous revelations of large scale corruption and mismanagement of public funds by government officials have made public policy analysts and scholars such as Nkwe (2012), Kaaya (2011) to call on the government to think out of the box by adopting the e-governance initiatives in the management of its finances, as a way of addressing the lack of accountability in the Nigerian public sector.

The Treasury Singly Account (TSA) is a public accounting system that collects all government revenues, receipts, and income into a single account collected by the Central Bank. According to Onyekpere (2015), TSA is a bank account or collection of linked accounts through which the government transacts all receipts and payments and gets a consolidated cash position at any opined time. Treasury Single Account (TSA) has been utilised in several countries, including the US, UK, and developing nations like Indonesia and India. The Federal Government of Nigeria proposed TSA in 2012 under President Gooduck Jonathan. TSA payment pilot studies with several ministries, departments, and agencies (MDAs) were cancelled in 2012. In February 2015, President Mohammadu Buhari fully implemented TSA for all federal government MDAs to combine inflows from all government agencies into a single Central Bank of Nigeria account. Before TSA in Nigeria, government ministries, parastatals, and agencies paid and received monies into many commercial bank accounts.

Some MDAs operate like autonomous entities remitting only a portion of their revenue to the government treasury and leaving the rest in commercial banks. The government borrow excessively to fund its budget because it was unaware of idle wealth. The economic problems caused by several accounts led to TSA's implementation. The CBN holds all government revenue, income, and inflows in a consolidated revenue account mandated by the federal government. Commercial banks deposit MDA funds into the CBN's consolidated revenue account each day. Banks will no longer keep idle MDA cash, preventing financial leaks. In his study, Adeolu (2015) opined thatkeeping TSA will improve cash management by eliminating idle funds at numerous commercial banks and reinforcing profit collection and payment reporting. Iloeje and Okwo (2022) stated that TSA was created as a cash management tool for the government. The acceptance and implementation of TSA, it is presumed will led to the stoppage of public accounting scenario of fragmented accounts for government revenues, incomes, and receipts, which has led to leakage of lawful income that would have been deposited into the federation account.

The TSA was created as a cash management tool for the government. The acceptance and implementation of TSA was to stop the public accounting scenario of fragmented accounts for government revenues, incomes, and receipts, which have led to leakage of lawful income that would have been deposited into the federation account. Accordingly, this study raises the question, how does the TSA affect the management of public finance? The study is guided by the alternative hypothesis, TSA has significant effect in the management of public finance.

The study is segmented into five interrelated parts. Segment one is the introduction which was just concluded. Segment two is a brief review of literature consisting of the analytical framework of the study and definitions of relevant concepts. Segment three is the method in which data was gotten and analyzed. Segment four is data presentation and analysis while segment five is the conclusion/recommendations of the study.

Analytical Framework

Public Finance Management Theory

The public finance management theory is a framework that looks at how governments can best manage their financial resources. It combines economics, accounting, and political science to create a comprehensive understanding of the role the government in managing public finances. The theory looks at how governments can effectively raise revenue, spend money, and invest in the economy. It also considers the role of institutions and policies in shaping public finances. Some of the major proponents of this theory are James Buchanan, Vincent Ostrom, and Richard Musgrave (Shoup, 1959). Buchanan (1960) looks at how individuals make decisions in the context of collective decision-making, such as when they vote or participate in the political process. According to individuals are rational actors who will act in their own self-interest when making decisions. Ostrom in her work on "The Tragedy of the Commons", argued that when resources are shared, individual may act in their own self-interest and deplete the resources. She also stated just as individuals can act in selfish manner, they can also come together to solve collective action problems. One example of how Ostrom ideas can be applied to public finance management is in the context of public goods. Public goods are goods that are non-excludable, meaning that it is not possible to exclude anyone from using the good, and non-rivalrous, meaning that one person's use of the good does not reduce another person's ability to use the good. These ideas suggest that the provision of public goods can be improved through the use of local institutions and rules (Ostrom, 2008).

Musgrave (1959) on his part proposed a three-part model of public finance that distinguishes between allocative efficiency, distributive justice, and macroeconomic stability. Allocative efficiency refers to the allocation of resources to maximize economic efficiency. Distributive justice refers to the fair distribution of resources. Macroeconomic stability refers to the ability of the economy to maintain a stable level of output and employment. In practice, public finance management requires governments to balance competing priorities and make trade-offs between different policy goals. This requires policymakers to consider factors like cost and benefits of different policies, the political context, and the risks and opportunities involved.

In sum, flowing from the foregoing explanations, the public finance management theory makes an assumption based on management of financial resources. The theory assumes that every aspect of financial resources which includes its mobilization and expenditure are to be properly managed by a government, providing benefits for the citizens in the process. The theory specifies provisions for resource mobilization, budgetary procedures, efficient management of resources, prioritization of programs and applying control to guide against threats. For instance, the Treasury Single Account (TSA) is a product of this theory because it is created primarily to avoid instances of misappropriation of public funds in the public sector (Sunday et al, 2017). There lies the relevance of the theory to the study.

An Overview of Treasury Single Account (TSA)

Government banking arrangements are an important factor for efficient management and control of government's cash resources. Such banking arrangements should be designed to minimize the cost of government borrowing and maximize the opportunity cost of cash resources. This requires ensuring that all cash received is available for carrying out government's expenditure programs and making payments in a timely fashion. Many emerging market and low-income countries have fragmented systems for handling government receipts and payments. In these countries, the ministry of finance/treasury lacks a unified view and centralized control over government's cash resources. As a result, this cash lies idle for extended periods in numerous bank accounts held by spending agencies while the government continues to borrow to execute its budget.

A government lacking effective control over its cash resources can pay for its institutional deficiencies in multiple ways. First, idle cash balances in bank accounts often fail to earn market-related remuneration. Second, the government, being unaware of these resources, incurs unnecessary borrowing costs on raising funds to cover a perceived cash shortage.

Third, idle government cash balances in the commercial banking sector are not idle for the banks themselves, and can be used to extend credit. Draining this extra liquidity through open market operations also imposes costs on the central bank.

Establishing a unified structure of government bank accounts via a treasury single account (TSA) will solve these problems, improving cash management and control. Treasury Single Account is a public accounting system under which all government revenue, receipts and income are collected into one single account, usually maintained by the country's Central Bank and all payments done through this account as well. The purpose is primarily to ensure accountability of government revenue, enhance transparency and avoid misapplication of public funds. The maintenance of a Treasury Single Account will help to ensure proper cash management by eliminating idle funds usually left with different commercial banks and in a way to enhance reconciliation of revenue e collection and payment (Adeolu, 2015). It is a unified structure of government bank accounts enabling consolidation and optimal utilisation of government cash resources. Through this bank account or set of linked bank accounts, the government transacts all its receipts and payments and gets a consolidated view of its cash position at any given time. Even though the need for a consolidated Federation Account was mooted as far back as the government of President Olusegun Obasanjo, as a matter of fact, it was what informed the establishment of the Government Integrated Financial Management Information System (GIFMIS), however, it was the administration of President Goodluck Jonathan who initiated the TSA in its present form, in 2014. It commenced implementation with about 42 public institutions comprising ministries, departments and agencies, until in 2015 when President Buhari began full implementation (Jegede, 2015). This followed the revelation that several MDAs were keeping government money in several bank accounts with different banks.

The Revenue Mobilization and Fiscal Commission released an audit report which indicted some banks for withholding about N12 billion revenue collected on behalf of the Nigerian Customs Service and Federal Inland Revenue Service. The revenue according to the commission is stashed in 19 banks from January 2008 to June 2012. The chairman, Non- Oil Committee of the Commission, Rev Ajibola Fagboyegun demanded for urgent return of the funds by the banks to avoid sanctions. (Hamisu, 2015).

It has been argued that the proper implementation of the TSA would remove the ambient secrecy in the management of public finance in MDAs. Under the guise of non-descript official secrecy, government staff and politicians have been known to employ all sorts of administrative devices and illegal liaisons to engage in business ventures for private gains using government money, and thereby frustrating proper execution of projects, as well as causing salary delays.

Furthermore, it was common practice for agencies saddled with revenue generation to defraud government by siphoning public funds through all sorts of bank accounts in their custody and unknown to the authorities. With all government revenues and receipts being pooled into the TSA, not only would it be difficult for this monumental fraud to continue without serious sanctions, but also it would afford government a quick glance at the daily funds pooled into the TSA by revenue generation agencies. TSA also has the advantage of blocking capital flight and other leakages that would ensue from the pockets of unauthorized foreign accounts, and thereby retain more revenue for the system. There is therefore optimism that with diligent implementation, the TSA will enhance transparency and accountability in the management of public funds. Furthermore, the practice should expectedly capture additional revenue to effectively fund more capital projects that will lift the social welfare of Nigerians."

Pattanayak and Fainboim (2010) highlihts the following benefits of TSA

i. **Allows complete and timely information on government cash resources.** In countries with advanced payment and settlement systems and an Integrated Financial Management Information System (IFMIS) with adequate interfaces with the banking system, this information will be available in real time. As a minimum, complete updated balances should be available daily.
ii. **Improves appropriation control.** The TSA ensures that the MoF has full control over budget allocations, and strengthens the authority of the budget appropriation. When separate bank accounts are maintained, the result is often a fragmented system, where funds provided for budgetary appropriations are augmented by additional cash resources that become available through various creative, often extra budgetary, measures.
iii. **Improves operational control during budget execution.** When the treasury has full information about cash resources, it can plan and implement budget execution in an efficient, transparent, and reliable manner. The existence of uncertainty regarding whether the treasury will have sufficient funds to finance programmed expenditures may lead to sub-optimal behavior by budget entities, such as exaggerating their estimates for cash needs or channeling expenditures through off-budget arrangements.
iv. **Enables efficient cash management.** A TSA facilitates regular monitoring of government cash balances. It also enables higher quality cash outturn analysis to be undertaken (e.g., identifying causal factors of variances and distinguishing causal factors from random variations in cash balances).
v. **Reduces bank fees and transaction costs.** Reducing the number of bank accounts results in lower administrative cost for the government for maintaining these accounts, including the cost associated with bank reconciliation, and reduced banking fees.
vi. **Facilitates efficient payment mechanisms.** A TSA ensures that there is no ambiguity regarding the volume or the location of the government funds, and makes it possible to monitor payment mechanisms precisely. It can result in substantially lower transaction costs because of economies of scale in processing payments. The establishment of a TSA is usually combined with elimination of the "float" in the banking and the payment systems, and the introduction of transparent fee and penalty structures for payment services. Many governments have achieved substantial reductions in their real cost of banking services by

introducing a TSA.

vii. **Improves bank reconciliation and quality of fiscal data.** A TSA allows for effective reconciliation between the government accounting systems and cash flow statements from the banking system. This reduces the risk of errors in reconciliation processes, and improves the timeliness and quality of the fiscal accounts.

viii. **Lowers liquidity reserve needs.** A TSA reduces the volatility of cash flows through the treasury, thus allowing it to maintain a lower cash reserve/buffer to meet unexpected fiscal volatility.

Otunla (2010), a former accountant-general posited that the implementation of TSA would bring about transparency, efficiently and accountability. First, it will remove that organisational secrecy around the management of public finances. The discretionary aspect of accounting officers and politicians collaborating to do all manner of business with government finances before executing projects thereby causing delays or negotiating interest rates with banks for private gains will be over. The secondis that revenue generating agencies that have been depriving the Treasury of due revenue through a plethora of bank accounts under their purview and which is not known to the authorities will no longer be able to defraud the revenue since all funds will be swept into the TSA. Thus, beyond transparency and accountability, the TSA will introduce economy and efficiency into overall management of public finances and this will in the long run lead to effectiveness of government spending since it places government in a better position to realise overall policy goals. (Okechukwu, Chukwurah, Daniel, & Iheanacho, 2015).

Third is that the TSA will bolster the monitoring and transparency of MDA operations and prevent funds from been easily diverted from their original purpose. This is because the Treasury will at all times have an accurate view of the Government's cash position as against the former system where the positions of different agencies have to be pooled together to get an overall picture. Fourthly, it will also curb financial excesses on MDA's and the Federal Government. For instance, prior to the directive, some MDA's deposited their earnings in commercial banks who ironically lent same to the Federal Government at a high interest rate. Therefore, by introducing economy and efficiency in the management of scarce public resources, the Government is in a better position to realise its policy goals (Enwegbara, 2015).

Treasury Single Account andEconomy

Government sees TSA as a useful tool to institute a formalized approach to the control of all the treasuries through effective cash policy and management. It ensures transpa- rency and assists government in knowing theexact amount accrued to its accounts daily. From Nigerian context, it is required thatthe institutionalization of TSA would help toclamp down corruption of financial leakagesand embezzlement. The implementation of TSA is to block revenue leakages predominant government parastatals asthe Ministry of Finance will be able to monitor the inflows and outflows, hence, augmentthe reduction in oil revenue due to falling oilprices (Ahmed, 2016). CBN (2015) reasonedin the same direction and said that the implementation of TSA would assist especially Ministry of Finance to trail funds flow as noneof the agencies of government is permitted tokeep any other bank account out of the over-sight of the Ministry of Finance.

The institutionalization of TSA will impact positively on the national economic planning, budget and budgetary processesand procedures; bring irregularities and loopholes in the MDAs and extra

ministerial departments to its lowest point, albeit economic planning and budget making on government. Tayo (2015) states the "government should make banking arrangements for efficient management and control of government's cash resources". Such should bedesigned to reduce the borrowing cost of thegovernment. TSA ensures that the treasuriesreceived are readily available for governments expenditure programmes and also ensures timely payment. The Federal Ministry of Finance is handicapped with a consolidated view and the control of cash resources ofthe government, as such, institutionalizationof TSA is considered an option.
Hence, Udoma (2015) opines that maintenance of TSA will enhance funding government budget rather than depend on federal allocation. In any economy where the bud- get is fully funded, the aim certainly will be accomplished. The consequence should be improved economic system, political and social development. IMF (2010) made it clear in her working paper that a government that lacks proper control over its treasuries can substitutes for its institutional deficiencies inproliferated ways. Firstly, non-performingcash balances in bank accounts most often failto maximize market-related remuneration. Secondly, since government is unaware of those of these resources, he may incur unnecessary borrowing cost not budgeted for. Thirdly, unutilized cash balances in the money depositing banks are not nonperforming money since the money depositing banks themselvesnormally use it for extension of their credit. These have been the case in Nigerian economy. Nigeria still owes a huge amount in bothinternal and external debts. Therefore, the implementation of TSA may promote healthy economic/transparent financial system.

TSA and Government Revenue Collection

Revenue is defined as all monies generated by the federal, state, and local governments to pay their expenditures during a fiscal year. Government revenue is divided into two categories: oil revenue and non-oil revenue. Oil revenue includes revenue from crude oil sales, petroleum taxes, royalties, and so on, whereas non-oil revenue includes tax collections, charges, miscellaneous revenues, utility revenue, and insurance trust revenue for all funds and agenciesof a government.

Treasury Single Account is a government accounting system that ensures all public revenue revenues and proceeds are collected into a single account (Ejoh, 2020). Ajala (2017) opines that all government revenue is normally paid into the consolidated revenue fund, but this funddid not capture idle funds, which allowed for corruption and forced the government to borrowmoney to finance its budget deficits despite the fact that a large amount of money is idle in various banks.

TSA and Public Cash Management

According to Mike (2004), government cash management is the strategy and associated processes for managing the government's short-term cash flows and cash balances cost effectively, both inside government and between government and other sectors. Public cash management entails mobilising resources and ensuring their optimal utilisation. Kabiru (2019) submits that public finance management encompasses all operations in government involved in resource generation, resource allocation, and spending management in order to achieve efficient and effective delivery of public goods and services.

Treasury single account is a public accounting system in which all government revenue, receipts, and income are collected into one single account, which is normally handled by the Central Bank of Nigeria, and all payments are made equitably. The primary aim for establishingTSA is to assure accountability of all government revenue, improve transparency, and preventmisappropriation of cash. One of the objectives of public sector cash management is to manage a public sector organization's cash balances in such a way that the availability of cash not invested in fixed assets or inventory is maximized in order to prevent public sector insolvency.Public sector companies are considered insolvent when they fail to satisfy obligations by the due date due to a lack of cash, which is why controlling cash is critical for public officers.

TSA and Federation Account Allocation

Section 162 of the 1999 Nigerian constitution defines federation account. It receives all federal revenue and distributes it to the federal and state governments and local government councils on the National Assembly's conditions. Most emerging nations, like Nigeria, struggle with resource allocation and business cycle stabilisation. A unified government banking framework is essential for efficient management and control of government cash resources (Iroegbu, 2018). Establishing treasury single account ensures government revenue accountability and transparency.

TSA and Corruption Control

Corruption is defined as the misuse of entrusted power for personal gain, which includes the providing and taking of bribes or inappropriate gifts, among other things. According to Dovng (2016), as quoted by (Olayemi, 2021), corruption is the use of an official position, resources, or facilities for personal gain, or a probable conflict of interest between public and private benefit. This includes public officials' wrongdoing and is usually addressed by a range of internal restrictions (public service rules and extant rules). Corruption is not a novel concept inpublic administration; it is a global problem that almost all countries encounter (Osagioduwa,2019). To combat this heinous crime, numerous steps have been implemented by various governments and administrations at all levels in Nigeria.

TSA is one of President Muhammadu Buhari's outstanding initiatives for combating public sector corruption, accountability, financial discipline, and financial management in Nigeria (John, Amos, Alematu and Patience, 2020). Corruption’s impact on economic progress cannot be overstated. According to Olayemic (2021), the primary impact of corruption is that it causesa drop in economic development and improvement by lowering the moral motivators to invest; it also causes a divestment in such economies.

Method

The mixed method research design is adopted for the study. This is due to the nature of the study whereby the opinion and views of people are sampled.

The population of the study consisted of 400 persons from purposively selected federal government agencies and departments.

Federal College of Education (Technical) Omoku	55
National Oil Spill Detection and Response Agency (NOSDRA)	36
Federal Pay Office (FPO)	15
Federal Road Safety Corps (FRSC)	25
National Security and Civil Defence Corps (NSCDC)	65
Federal Radio Corporation of Nigeria (FRCN)	20
National Orientation Agency (NOA)	28
Standard Organization of Nigeria (SON)	16

Federal Inland Revenue Service (FIRS)	56
NationalPopulation Commission (NPC)	25
Industrial Training Funds (ITF)	18
National Directorate of Employment (NDE)	21
Corporate Affairs Commission (CAC)	20
Total	**400**

The purposive sampling technique was used to purposively allocate the sample size of each department or agency because the departments or agencies are not all equal size in terms of staff strength. As such

Federal College of Education (Technical) Omoku	35
National Oil Spill Detection and Response Agency (NOSDRA)	16
Federal Pay Office (FPO)	5
Federal Road Safety Corps (FRSC)	15
National Security and Civil Defence Corps (NSCDC)	35
Federal Radio Corporation of Nigeria (FRCN)	10
National Orientation Agency (NOA)	8
Standard Organization of Nigeria (SON)	10
Federal Inland Revenue Service (FIRS)	36
NationalPopulation Commission (NPC)	15
Industrial Training Funds (ITF)	8
National Directorate of Employment (NDE)	15
Corporate Affairs Commission (CAC)	20
Total	228

The main instrument of data collection was the Questionnaire, which was administered on Two Hundred and Twenty-Eight (228) respondents drawn from the 13 (thirteen) departments and agencies. They were chosen through the purposive sampling technique**.**

The study adopted both the quantitative and qualitative methods of data analysis. For the quantitative method, the responses from the questionnaire were presented in statistical tables and converted to percentages. Descriptive tools like simple percentage were used to analyze and present findings, because it makes for easy comprehension of the answer or responses given by the respondents. The chi-square statistical tool was used to test hypothesis at the five per cent degree of freedom. The content analysis was used to analyze the data from secondary sources.

Data Presentation

Table 1: Showing the Distribution of Questionnaire

Das	No. Distributed	No. Returned (%)
Federal College of Education (Technical) Omoku	35	30
National Oil Spill Detection and Response Agency (NOSDRA)	16	11
Federal Pay Office (FPO)	5	5
Federal Road Safety Corps (FRSC)	15	10
National Security and Civil Defence Corps (NSCDC)	35	31
Federal Radio Corporation of Nigeria (FRCN)	10	8
National Orientation Agency (NOA)	8	5
Standard Organization of Nigeria (SON)	10	8
Federal Inland Revenue Service (FIRS)	36	35
NationalPopulation Commission (NPC)	15	10
Industrial Training Funds (ITF)	8	7
National Directorate of Employment (NDE)	15	12
Corporate Affairs Commission (CAC)	20	8
Total	**228**	**175 (76.75%)**

Source: Researcher's Field Work, 2024

From the table above, it shows clearly that 228 questionnaires were distributed to our respondents in order to give necessary information on the impact of e-governance on public finance management. The table reveals that the selected Departments and Agencies for study received different quantities of questionnaire, depending on their sizes and population figure. The table also reveals that out of the 228 questionnaires distributed, 175 were completely filled and returned, representing 76.75%.

The returned questionnaire was presented as shown in the demographics of age range, sex, educational qualifications and Levels of experience as shown in the tables below.

Bio-Data of Respondents

Table 2: Respondents based on age range

S/N	Age Range (in years)	Frequency	Percentages (%)
1	25 – 30	15	8.57
2	31 – 35	55	31.43
3	35 – 40	80	45.71
4	40 – Above	25	14.29
	TOTAL	175	100

Source: Field Survey, 2024.

From this table, greatest percentage of staff falls within 35-40 years (45.71%) followed by the age bracket of 31-35years (31.43%). Youngest staff members of ages 25-30 (31.43) was next in the staff strength. The older staff members are within the ages of 40 years and above (14.29%).

Table 3: Respondents based on sex

S/N	SEX	FREQUENCY	PERCENTAGE (%)
1	Male	101	57.71
2	Female	74	42.29
	Total	175	100

Source: Field survey, 2024

From table 3, male staff members are 57.71% while female 42.29%.

Table 4: Respondents based on Educational Experience

S/N	Educational Qualifications	Frequency	Percentages (%)
1	HND/BSC	110	62.86
2	MSC/PhD	65	37.14
	Total	175	100

Source: Field survey, 2022

From table 4, HND/BSc Holders 62.86%, while MSc/PhD are 37.14%.

Table 5: Respondents based on the Level of Experience

S/N	Levels of Experience	Frequency	Percentage (%)
1	Highly Experienced	50	28.57
2	Moderately Experienced	90	51.43
3	Low Experience	35	20.00
	Total	175	100

Source: Field survey, 2024

From table 5, greatest percentage of staff 51.43% are moderately experienced while the highly experienced are 28.56%. Only a small 20% have low experience.

Data Analysis

Responses By Respondents

Table 6: TSA has significant effect on accountability and transparency in the management of public finance

Variables	Observed Number	Expected Number	Difference
Strongly Agree	91	43.75	47.25
Agree	31	43.75	-12.75
Disagree	44	43.75	0.25
Strongly Disagree	9	43.75	-34.75
Total	175		

Source: Researcher's Field Work, 2024

Table 6 above shows 91 respondents strongly agreeing that the TSA has significant effect on accountability and transparency in the management of public finance in Nigeria, while 31 agree, 44 disagree and 9 strongly agreed. This implies that majority of the respondents believe that TSA has significant impact on accountability and transparency in public finance management in Nigeria.

Test of Hypothesis

Decision Rule:

A: Where the calculated value is less than the tabulated value, the Ha will be eliminated and the Ho will be acknowledged.

B: Where the calculated value is higher than the tabulated value, the Ha will be acknowledged and the Ho will be eliminated.

Chi-square Test; $x^2 = \sum \frac{(O_N - E_N)}{E_N}$

Where, O_N= Observed number

E_N = Expected number

Hypothesis

Ha1: TSA has significant effect on accountability and transparency in the management of public finance.

Variables	Observed Number	Expected Number	Difference
Strongly Agree	91	43.75	47.25
Agree	31	43.75	-12.75
Disagree	44	43.75	0.25
Strongly Disagree	9	43.75	-34.75
Total	175		

$$X^2 = \frac{(9-43.75)^2}{43.75} + \frac{(31-43.75)^2}{43.75} + \frac{(44-43.75)^2}{43.75} + \frac{(91-43.75)^2}{43.75}$$

$$= 27.60 + 3.72 + 0.0014 + 51.03$$

$$= 82.35$$

Degree of freedom, Df = (r-1)(c-1)

Where r = 4 and c = 2

X^2 tab at 5% level of sig = 9.49

Interpretation

Owing to the analysis of hypothesis one, the statistical chi-square value of 82.35 is higher than the tabulated value of 9.49 at 5% level of confidence. This implies TSA has significant effect on accountability and transparency in the management of public finance.

Observations, Excerpts of Key Informant Interviews (KIIs) addressing Research Question

Also, presented below are excerpts of the Observations, Key Informant Interviews that were conducted in some of the MDAs between the 13th and 24th of January, 2025. The observations and excerpts of the interviews are here summarized, and are to be employed to answer the questions and draw up conclusions for the study.

A Key staff of the office of the Bursar at Federal College of Education (Technical who was interviewed as a key participant regarding how the TSA promotes accountability and transparency stated:
Before the introduction of TSA payments are into different accounts. This makes it difficult for the monies to be tracked in record time. But with TSA, this now a thing of the past. What is more TSA has also simplified the payment process. Students can now make payment through electronic payment platform such as the remita. This has brought about accountability. (KII January 13, 2025).

Going further, research participant at the Federal Inland Revenue Service (FIRS) stated that the: TSA provides a consolidated account structure where all revenues collected are now made into the consolidated account thereby enabling the government to have a single view of its financial position. -(KII/January 15th, 2025).

Another Key participant interviewee at the Federal Pay office observed: TSA allows for real time monitoring of the financial transactions, enabling swift detection and response to suspicious activities. (KII organized on January 17th, 2025).

Again, a key informant participant at the Federal Road Safety Corps interviewed pointed out that: TSA automates financial reporting, reducing the risk of human errors and increasing the accuracy of financial data (KII January 18th 2025).

In the same vein, a staff of the Federal Pay Office who participated in the KII observed that: TSA promotes openness and accessibility by providing a single platform for all financial transactions. He further opined that its centralized payment system enables the government to track all financial transactions, this promotes transparency. (KII held on February 5, 2025).

Discussion of Findings

Effect of TSA on Accountability and Transparency

A content and thematic analysis of the data gotten from Texts, Journals, Articles, Bulletins, Gazettes etc, and from Observation, KIIs and from the analysis of the responses from the structured research questions, it is observed that TSA has significant impact on accountability and transparency in the management of public finance. This is also seen in the outcome of the hypothesis examined where the statistical chi-square value of 82.35 is higher than the tabulated chi-square value of 9.49. These findings agree with Gbegi, Duenya, and Ipevnor (2019), who in their study revealed that TSA implementation has importantly enhanced both accountability and transparency in the management of Nigeria's public finances, as well as overall management of public finance.

The benefits of the implementation of TSA are mainly financial as the nonexistence of several banking arrangements will reinforce the monitoring and transparency of MDAs operations and prevent funds from being easily diverted from their original purpose. The Treasury will at all times have an accurate view of the Government's cash position as against the present system where the positions of different agencies have to be pooled together to get an overall picture. It will also curb financial excesses on MDA's and the Federal Government. Prior to the directive, some MDA's deposited their earnings in commercial banks who ironically lent same to the Federal Government at a high interest rate. Therefore, by introducing economy and efficiency in the management of scarce public resources, the Government was in a better position to realize its policy goals.

It was expected that TSA with economic financialisation soon over, banks would discover that their survival was dependent on their embracement of fractional reserve banking, which is leaving a fraction of private depositors' funds in reserve while using the main deposits to chase high profit-yielding investments. If properly managed, TSA was to encourage agencies of government to spend in line with duly approved budget provisions. The maintenance of a single account for government was to enable the Ministry of Finance monitor fund flow as no agency of government was to be allowed to maintain any operational bank account outside the oversight of the ministry of finance. TSA allows complete and timely information on government cash resources: In countries with advanced payment and settlement systems and an Integrated Financial Management Information System (IFMIS), with adequate interfaces with the banking system, this information will be available in real time. As a minimum, complete updated balances should be available daily. The TSA ensures that the Ministry of Finance has full control over budget allocations, and strengthens the authority of budget appropriation. When separate bank accounts are maintained, the result is often a fragmented system, where funds provided for budgetary appropriations are augmented by additional cash resources that become available through various creative, often extra-budgetary, measures.

It is also assumed that when the treasury has full information about cash resources, it can plan and implement budget execution in an efficient, transparent, and reliable manner. The existence of uncertainty regarding whether the treasury will have sufficient funds to finance programmed expenditures may lead to sub-optimal behaviour by budget entities, such as exaggerating their estimates for cash needs or channeling expenditures through off-budget arrangements. A TSA facilitates regular monitoring of government cash balances. It also enables higher quality cash outturn analysis to be undertaken (e.g., identifying causal factors of variances and distinguishing causal factors from random variations in cash balances). TSA reduces the number of bank accounts operated by governments. This enhances lower administrative cost for the government for maintaining these accounts, including the cost associated with bank reconciliation, and reduced banking fees. A TSA ensures that there is no ambiguity regarding the volume or the location of government funds, and makes it possible to monitor payment mechanisms precisely. It can result in an appreciable lower transaction cost due to economies of scale in processing payments.
The establishment of a TSA is usually combined with elimination of the “float” in the banking and the payment systems, and the introduction of transparent fee and penalty structures for payment services. Many governments have achieved substantial reductions in their real cost of banking services by introducing. TSA also improves bank reconciliation and quality of fiscal data, just as it allows for effective reconciliation between the government accounting systems and cash flow statements from the banking system. This reduces the risk of errors in reconciliation processes, and improves the timeliness and quality of the fiscal account.

Conclusion/Recommendations

From the analysis of the responses from the questions, it is observed that TSA has significant effects on accountability and transparency in the management of public finance in Nigeria. This is also seen in the outcome of the hypothesis examined where the statistical chi-square value of 82.35

is higher than the tabulated chi-square value of 9.49.

Furthermore, the study shows that the TSA has significant effect on cash management and corruption control in the management of public finance in Nigeria.
Flowing from the above, the study recommends that;
Firstly, the federal government should institute a mechanism for the regular monitoring and evaluation of TSA to identify areas for improvement and ensure effective utilization.

Secondly, the government should organize periodic capacity building and training programs for TSA operators and users to ensure effective utilization of the system.

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