Treasury Single Account Effectiveness on Corruption Control and Public Organizations Efficient Administration in Nigeria

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Abstract – This study investigated the effectiveness of the TSA Policy in combating corruption in Nigerian public sector. The study was carried out in Edo, Delta, Enugu, and Anambra States respectively (covering South-South and South-East Nigeria). Primary data were obtained through structured questionnaire. Survey design was employed in the study. A total of two hundred and sixty-four (264) respondents were sampled. Convenient Sampling Technique was employed in selecting one hundred and two (102) auditors and one hundred and sixty-two (162) accountants in the four states public organisations. Fouty-two (42) public organisations were sampled. Descriptive statistical techniques such as frequency distribution, charts, standard deviation, tables, and percentages response analysis were used in analyzing the data. Cronbach alpha coefficient was used to test for reliability of the research instrument and the result was (.711). The Pearson Product Moment Correlation Coefficient (PPMCC) and the Mean was employed in inferential analysis with ρ = 0.928. SPSS 23.0 was used. The TSA policy is effective in combating corruption in the public sector of Nigeria and the TSA has resulted in more ineffectiveness in the administration of public sector organizations. The study therefore recommends among others that the TSA Policy should by embraced by all arms of government.

Keywords: Effectiveness, TSA, Corruption, Nigeria, Corruption Control, Administration.

1.1 Introduction

Corruption is a global experience that had been a common denominator among several nations from ancient times (Odunga, 2000 cited in Sorunke, Omojola & Adeleke, 2016). Also, the current world faces a collection of issues that threaten the survival of many countries. Unfortunately, corruption is one of these challenges (Lawrence, 2016). Meanwhile, corruption had lingered as one of the key threats to political and economic development and growth of many nations' economy in the globe. It is a phenomenon infesting both the public and private sectors of several economies, and it is not limited to a particular country. Sadly, corruption exists in all economy and every nation of the globe (Enofe, Afiangbe & Agha, 2017).

Meanwhile, in Nigeria Transparency International (TI) reported that more than five hundred (500) billion dollars were embezzled between 1960 and 2009 (Chukwuemeka, Ugwuanyi & Ewuim, 2012). Nigeria had been endowed from creation by God with all necessary natural resources of various importance to humanity scattered all over the country for the good of Nigerians in particular and the wide world in general (Ogbeidi, 2012). However, the evolution and appearance of corruption had resulted in an adverse relationship between the standard of living of Nigerians and the natural resources located in the domain. Asis (2000) completely agreed. He opined that there is an inverse relationship between corruption and economic growth in Nigeria. In the same line of thought, Umah and Eboh (2013) study revealed that a negative relationship exists between corruption and economic growth in Nigeria.

However, over the last two decades, the government had created some institutions whose primary aim was to combat financial crime in the public sector specifically. These agencies and institutions include the EFCC, ICPC, and CCB etc. Unfortunately, some if not all are seen as a simple tool in the hand of the government (Onuoha, 2010; Uwak & Udofia, 2016). In the light of this dilemma, the present government recently formulated Treasury Single Account Policy to address the issue of corruption in the public sector. Obinna (2015) noted that the

fundamental goal of TSA is to ease implementation of the FG's Cash Management Policy (CMP) and combat corruption in Nigerian public sector. This study therefore seeks to establish the effectiveness of the TSA Policy in combating financial corruption in Nigeria and the administrative effectiveness in MDAs in Nigeria.

Little or no attention has been paid on the effectiveness of TSA on corruption crusade in Nigeria in large coverage. Closely related attempts in this regard were the studies conducted by Solanke (2018), Olorunnishola & Fasina (2018), Enofe, Afiangbe, and Agha (2017), Yusuf (2016); Ekubiat and Edet (2016) and Nwaorgu, Ezenwaka, and Onuorah (2017) respectively. Though their study assessed the impact of TSA on corruption; they focused majorly on Edo, Ekiti, Bauchi, Akwa Ibom states and Federal Health Tertiary Institutions in South-East Nigeria respectively. A very close attempt was the study of Olorunnishola & Fasina (2018) who sampled 40 staff of different categories but this work sampled only accountants and auditors in four states. This study aims at determining the effectiveness of TSA focusing on wider coverage. This research also aims at determining the effect of TSA on public organizations management in Nigeria.

1.2 Statement of the Problem

Corruption as previously acknowledged is rampant in every society and Nigeria is not excluded. Several countries together with Nigeria have been intensifying measures and policies to ensure reduction or probably eradication of the act "corruption" that has eaten so deep into our people. A major challenge faced in an attempt to achieve this, is, ascertaining the measures that will be applied to effectively reduce this plague (Enofe, Afiangbe & Agha, 2017).

It was in the search for an adequate solution to reducing corruption that the present government of President Buhari through the "change agenda" has taken the fight against corruption as one of its major program. Among the weapons suggested to be utilized is the full implementation of the TSA Policy. The question therefore on the hearts of most Nigerian is, will this policy effectively curb corruption in Nigeria? Also, had TSA resulted to inefficient administration of MDAs in Nigeria?

1.3 Objective of the Study

The broad objective of the study is to broadly determine the effectiveness of the TSA Policy in combating corruption in the public sector. However, the specific objectives are to:
- determine the extent of the TSA Policy effectiveness in combating corruption in the public sector of Nigeria.
- determine if TSA had resulted to inefficiency in public organizations management in Nigeria.

1.4 Hypotheses of the Study

The hypotheses of this research are formulated in view of the stated objectives.
1. The TSA Policy is effective in combating corruption in the public sector of Nigeria.
2. TSA had resulted to more inefficiency in public organizations administration in Nigeria.

2.0 Conceptual Framework

2.1 Treasury Single Account (TSA) Policy

Omolehinwa and Naiyeju (2015) defined the Treasury Single Account TSA as an integrated government bank account or a group of connected accounts via which all government receipts (revenue) and payments (expenditures), as well as loans and grants, are carried out. Also, ICAN (2009) asserted that the Treasury Single Account (TSA) is a component of the Public Financial Management (PFM) Reforms accepted in 2004. Looking at the foundation and implementation of TSA in Nigeria, Eme, Chukwurak, and Iheanacho (2015) submitted that TSA came into effect on April 2012 for e-payment and January 2015 for the e-collection.

1st April 2015 marks the commencement of Ministries, Departments and Agencies (MDAs) payment of funds to the Federal Government into a unified account maintained by the Central Bank of Nigeria (CBN). Eme, Chukwurak, and Iheanacho (2015) noted that the installation of TSA in Nigeria is not the product of the present

administration of Mohamadu Buhari. It was conceived and nurtured by the past administration. However, during the past administration, it was just only on paper.

Furthermore, at the closure of 2012, ninty three out of 837 Ministry, Department, and Agencies (over10 per cent) were already on Treasury Single Account. This increased to 217 MDAs by 31st December 2013. Besides, the TSA installation took the FG from an overdraft of ₦102b in 2011 to an average credit balance of ₦4.6b in 2013 (Okogu,2014; FGN,2013 cited in Odia & Odia, 2016).

IMF (2010) cited in Adebisi and Okike (2016) asserted that an effective TSA system portrayed three essential principles which include one, unified account; the government banking arrangement should be unified, to enable ministries of finance/treasury oversight function of government cash flows in and out of this bank account and allow complete functioning of all financial resource. Secondly, complete control: No other government agency should operate bank accounts outside the oversight of the treasury. Thirdly, complete coverage; TSA should have comprehensive coverage. It should ideally include cash balances of all government entities, both budgetary and extra-budgetary, to ensure full consolidation of government's cash resources.

Ofoeze (2004) carefully pointed that akin to most concepts in social science, corruption as no one all-encompassing, satisfying meaning. Speaking generally, corruption is a terminology used to described conducts and practices that are considered immoral, for example, fraud, bribery, shoplifting, lying under oath, lying, dishonesty, indiscipline, and sexual immorality or perversion. Corrupt practices also include economic and financial crimes, nepotism, favouritism or discrimination in decision-making or allocation of resources. Corruption represents a deterioration from the right standards, that is, an anti-social behaviour (Okojie & Momoh, 2005).

2.2 Corruption

World Bank cited in Sandholtz and Koetzle (2000) sees corruption as the mishandling of public office for private benefit. Similarly, corruption is the exploitation of public power and office for private or personal gains (Enweremadu & Okafor, 2009; Vian, Brinkerhoff, Feeley, Salomon & Nguyen, 2012). Economic and financial corruption encompasses a broad range of unlawful activities; including fraud, tax evasion etc. (United Nations, 2005; cited in Aslani, Lotfaliyan, Shafieipour & Ghasemi, 2011). Even though some of these definitions of corruption have been around for over decades, the latest development in Nigeria where discoveries of embezzled government fund run into billions of Dollars, make these definitions very adequate and appropriate. Corruption is probably the main means of build up quick wealth in Nigeria. Corruption occurs in many forms, and it has contributed immensely to the poverty and misery of a large section of the Nigerian population.

2.3 Efficiency, Effectiveness, and Economy

Brown and Jackson (1982) in Zinyama (2013) noted that efficiency involves spending well. Meaning efficiency is noticed when the relationship between input and output. While, Effectiveness entails how well stated goals and objectives are achieve. Economy according to Brown and Jackson (1982) in Zinyama (2013) means spending less, entails the reduction of an entity's activity.

2.3 The Context of Corruption and its Causes

Heilbrunn (2004) believed that greed is a reason for corruption in rich countries. To Ibrahim (nd), the causes of corruption are One, weak legislative and judicial system. Two, the absence of real openness and transparency, (Pellegrini & Gerlagh, 2007), three, political instability and volatility resulting from war, conflict etc. four, poor accountability and control by those in government and authority, five, craving for an unjust gain.

In another view, Wraith and Simpkins (1983) cited in Nwosu and Ugwuerua (2014) identified other causes of corruption to include: (i) Change in the value orientation of the populace. (ii) Common interest exchanged with individual interest. (iii) Concerned for materialism at the expense of public interest, (iv) Tribalism (Nwosu & Ugwuerua, 2014). To Melaye (2003), he sees greed, poverty; unemployment and poor youth empowerment, are essentially the reasons while corruption persists in Nigeria.

2.4 Brands of Corruption

In an elaborate study, Alatas (1990) cited in Ajie and Wokekoro (2012) divided corruption into seven distinct divisions: autogenic, defensive, extortive, inventive, nepotistic, supportive, and transactive. (i) Autogenic corruption: here only one person the perpetrator is involved. (ii) Defensive corruption involves circumstances where an individual needing a vital service is constrained to bribe in order to avoid unpleasant consequences inflicted on his interests. (iii) Extortive corruption is the deeds of an individual requesting personal compensation before rendering of service to the person. (iv) Inventive corruption: involves the offer of goods or rendering of services to a person or group of persons without a direct link to any specific favour at the nearby, but in expectation of future situations when the favour may be demanded. (v) Nepotistic corruption is the partisan treatment of, or unwarranted appointment of friends or relations to the public workplace, in defiance of the accepted rules and guidelines. (vi) Supportive corruption; this does not involve money or instant benefits but involves decisions taken to protect or reinforce the existing corruption. (vii) Transactive corruption refers to instances where both parties are common and willing to taking part in the corrupt practice to the advantage and benefit of both parties.

Furthermore, to Duke (2018), corruption of need and corruption of greed are the two types of corruption in Nigeria.

2.5 Corruption and its Effects

Ekwueru and Daminabo (2008) submitted that public fund intended for basic and social services stolen by a few Nigerians through corrupt acts reduces economic and social development, resulting in the poverty of most Nigerians. For instance, an Australian came to Nigeria and lamented that he was prevailed upon by his Nigerian boss then in government to inflate a contract by a sum of N5.5bn. Surely, this amounts to a maximum disservice to the country (Ekwueru & Daminabo, 2008). In Nigeria, despite the huge government budgets over the years for the provision of goods and services, there has been a discernibly wide expectation gap (Achua, 2009). Ajie and Wokekoro (2012) agreed that corruption has overwhelming consequences on political and socio-economic development.

Furthermore, Agbu (2003) cited in Raimi, Suara, and Fadipe (2013) gave four severe implications of corruption as follows: First, corruption affects negatively the quality of governance and social structure. Secondly, corruption has battered government's ability to make available the needed social amenities. Thirdly, it slows down economic development and precipitates deterioration of public infrastructure and amenities. Fourthly, at the political level, untamed corruption in the government entrenches wicked governance in Nigeria notwithstanding an assortment of the legislative promulgation to check this distasteful phenomenon.

Meanwhile, Melaye (2013) looking at the effects of corruption to Nigeria noted that truly, corruption resultant effects and implications are a poor investment, the rise in poverty, national crises and ultimately poor national development. Prevalent corruption in our nation has also resulted in extensive poverty and low human development indices. In 1999, when Nigeria moved from military to democratic government, an independent estimation of poverty percentage of Nigerians living on a petty sum of below a dollar a day was 70% (Xavier & Subramanian, 2008 cited in Enweremadu, 2012). Nevertheless, there was an improvement in 2004 when it reduced to 54.4%. This is yet a very high percentage compared with past years. The poverty rate was just 27.2% in 1980, 46.3% in 1985, and 42.7% in 1992 (the Federal Republic of Nigeria, 2005 cited in Enweremadu, 2012). Bad governance also resulted in the illiterate population. The national literacy level for men in Nigeria, as lately as 2004, was 50.6%. The percentage is lower for women which were 37.7% (Enweremadu, 2012). Other indices of human development pursue similar trends. According to the World Bank, the per capita income of Nigerians was $390 in 2004, well lower than the Africa average of $600 in the same period. Moreover, Nigeria's per capita income in 1980 was $1,000. Life expectancy at birth did not fare any better, 47 years in 2000 (World Bank, 2004 in Enweremadu, 2012).

In "Corruption in Nigeria's Public Sector Organisations and its Implications for National Development," Uwak and Udofia (2016) discovered that corruption affects the political, economic, and social lives. In addition, corruption has remarkable negative implications on the development and growth of any nation. On the political dimension, it involves the corrupt manner in which political leaders ascend to positions of authority. While on the

economy, corruption involves the investment and spending of public resources on projects that will benefit individual pockets rather than benefiting the generality of the populace. On the social dimension, corruption destroys the social system and makes the populace not to have confidence in the political organism. The pursuit for self-preservation has superseded national interest and the absence of national interest is the lack of national development in Nigeria (Uwak & Udofia, 2016). However, Ogundiya (2009) consider the effects of corruption in four dimensions; Political, economic, social and environmental aspects of Nigeria national engagement. He took into recognition the corruption effect on the environment which Uwak and Udofia (2016) failed to consider. Okoye (2005) opined that above 70% of Nigerians are living below the poverty line in the midst of the abundant wealth in the nation.

Corruption Crusade: Combatants and Policies
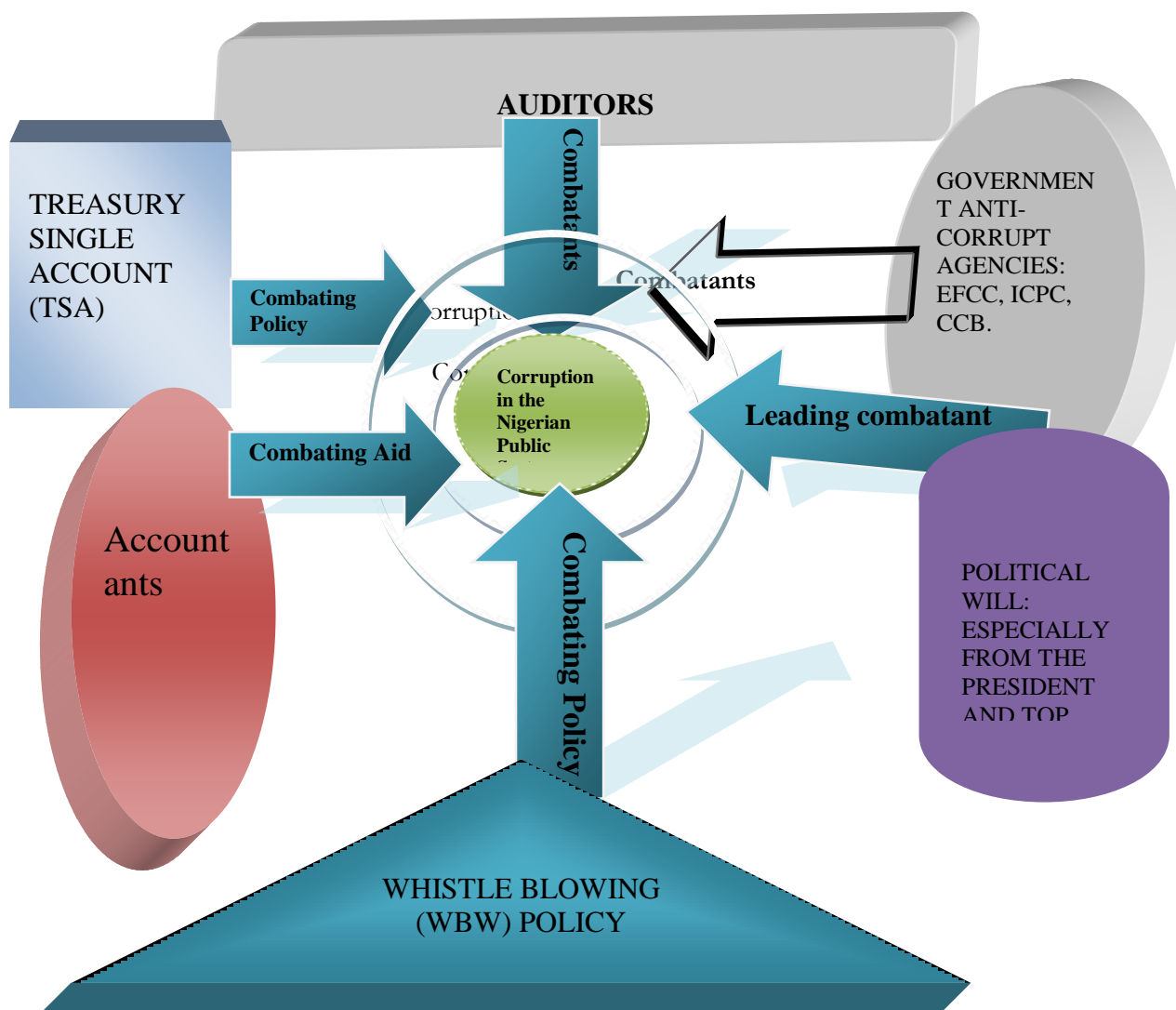
Source: (Researchers expression of corruption crusade: combatants and policies)

In Nigeria, the ongoing move of corruption is very disturbing. The corruption crusade: combatants and policies likely explained that corruption increased over the years in Nigerian public sector. Corruption moved from the smaller cycle to the larger cycles despite the various attempts (arrows) towards combating and curtailing it. Achua (2011) in agreement asserted that crimes continue to occur and grow regardless of the ongoing and existing government reform efforts of employing a due process to lessen the range of corruption in public procurement.

Furthermore, Heilbrunn (2004) submitted that corruption is an indicator of deeper political leadership dilemmas at the state level. Meanwhile, Hart (2009) lamented that corruption is a failure of the political, judicial, economic, and social government institutions in the country.

However, considering the auditor as a combatant, Achua (2011) gave a practical instance over a decade ago. The AG for the Federation's report for 2001 financial year discovered irregularities in some audited MDAs and some federal bodies. Over-invoicing, payment for jobs not done, lack of receipts to back up purchases made, double-debiting, contract inflation, lack of audit inspection, non-retirement of cash advances, brazen violation of financial regulations, release of money without the approving authority's involvement etc within the reporting period (National Integrity Systems, 2004). Unfortunately, about sixty-nine MDAs together with the National Assembly and the Presidency were indicted by the report. Sadly, subsequent reports from the AG for the Federation up to 2006 had not been better off (Achua, 2011). Furthermore, in 2003, several government officers were charged in court for blowing up the National Identity Card Scheme by as huge as $2.5 million (Achua, 2011).

Dike (2005) cited in Zubairu, Sakariyau, and Dauda (2011) noted that in combating corruption in any society, the integrity, value, and quality of leadership is very important. To fight corruption at both private and public sectors, there must be political will. However, Melaye (2013) was very quick in stating that the government of President Goodluck Jonathan was unable to prosecute corrupt public servants even those that were uncovered. President Jonathan lacked the political will to fight corruption. In 'Anti-Corruption Policies in Nigeria under Obasanjo and Yara'dua: What to do after 2011', Onuoha (2010) highlighted only three causes for their failure. These he said were inadequate funding, sluggish judicial process, and absence of political will. Meanwhile, Zubairu, Sakariyau, and Dauda (2011) considering the quality leadership way out of corruption in the public sector of Nigeria suggested that to extinguish corruption and improve accountability; there has to be the political will be the leaders. Very importantly, political will is the most central requirement as an all-inclusive and comprehensive anti-corruption strategy will be unsuccessful if the political leadership in a country does not hold it up (Quah, 2003 cited in Achua, 2011). The president and top government functionaries with a determined will are likely very essential in leading the combat against corruption in Nigerian public sector. The position of Quah (2003) is very vital. He noted that the effectiveness and efficiency of the various combatants and combating policies is principally a function of the political will of the political leadership in the country.

Unfortunately, Etanibi, Dung, Ayo, Yunusa, and Segun (2015) discovered that there is a lack of political will at the uppermost heights of government to combat corruption in the public sector. Regrettably, the will to fight corruption in the three tiers of government is still very feeble.

2.6 TSA, Corruption, and Corruption Control

The FG ordered all agencies generating revenue to shut their accounts with commercial banks by February 28th 2015 and relocate the revenue into a CRF of the Federation and TSA (Eme, Chukwurah, and Emmanuel 2015). The Office of the AG of the Federation (OAGF) directed all MDAs of the FG yet to comply with the TSA domiciled at the CBN to embrace the policy not later than 28th February 2015. By implication, the MDAs ordered to close all accounts they maintain in different Banks. Obinna (2015) asserted that the fundamental goal of TSA is to ease implementation of the FG's Cash Management Policy (CMP) and to achieve accountability for government expenses. TSA control aggregate cash flow. Otunla added that the policy had instilled financial discipline and prudence.

Eme, Chukwurah, and Emmanuel (2015) noted that aside from the NNPC that directly sell crude oil on behalf of the FG, other MDAs are equally on the list of revenue generating agencies. These include the FIRS, Nigeria Ports Authority (NPA), Nigerian Maritime Administration and Safety Agency (NIMASA), National Communications Commission (NCC), the Nigeria Customs Service (NCS), and others. This singular absence had made it feasible for revenue generating agencies to have generated N3.06tr in 2009 but remitted N46.80b to the government account. Also, generated N3.07tr in 2010 but submitted N54.10b, and earned N3.17tr in 2011 and remitted N73.80b. The NNPC and its subsidiaries generated N6.132tr between 2009 and 2011 but remitted N00.0 to the government treasury (Okwe, et al., cited in 2015 Eme, Chukwurah, and Emmanuel 2015).

In "Financial Management Reforms and Corruption in Nigerian Public Sector", Enofe, Afiangbe, and Agha (2017) submitted that the foremost problem TSA is intended to deal with is the absence of unified outlook and

central control and management of public cash. These resulted in unused cash in several commercial bank accounts operated by MDAs. While the government borrowed funds to execute and implement its budget. Enofe et al. (2017) added that with the introduction of TSA, the leakages from government treasury would be reduced since there is central control.

Results of some previous researches revealed that TSA had played some roles on corruption control in Nigeria. Enofe, Afiangbe, and Agha (2017) discovered from their study that the Treasury Single Account (TSA) has a positive relationship with corruption. While Yusuf (2016) discovered that the installation and adoption of TSA policy in the Nigerian public sector are capable of plugging monetary leakages. However, Ekubiat and Edet (2016) study showed that TSA policy adoption and complete compliance by the state governments would be of maximum benefit to the country. Also, Mutalib, Bulkachuwa, Uarame, and Chijioke (2015) study revealed that the introduction of TSA on MDAs accounting system would halt the issue of corruption and embezzlement in the public sector. In Ekiti State, Olorunnishola & Fasina (2018) discovered that TSA is an effective policy in blocking financial leakages. While Solanke (2018) study revealed that there is variation in acceptability attitude towards TSA implementation in Nigeria.

2.7 Benefits and Challenges of TSA

The IMF in a 2010 paper titled "Treasury Single Account: Concept, Design, and Implementation Issues", outlined the benefits of operating a Treasury Single Account. It started by explaining that the primary objective of a TSA is to ensure effective aggregate control over government cash balances. Here are the benefits: one, Allows complete and timely information on government revenue 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. Two, improvement in appropriation control of public funds. Three, improvement in operational control during budget execution. Four, enables efficient fund management. Five, elimination of bank fees and transaction costs. Six, Facilitates efficient payment mechanisms. Seven, TSA also eliminates the risk of errors in reconciliation of financial statements and improves the timeliness and quality of the fiscal accounts. Eight, it Lowers liquidity reserve needs.

ICAN (2009) recognizes the general challenges confronting Treasury Single Account TSA to include the following; Fees levied by service provider subtracted at source not provided for in the annual Budget, absence of unified service contract among several stakeholders. Some MDAs still maintain hidden separate Bank Accounts in several commercial banks, connectivity problem due to network difficulties, inadequate infrastructure and poor incentives and logistics. Furthermore, inadequate funding by government, opposition from some MDAs in Nigeria, inadequate human capacity and low orientation of the procedures and workability also constitutes challenges.

2.8 TSA and Public Organizations Administration

1st April 2015 marks the commencement of Ministries, Departments and Agencies (MDAs) payment of funds to the Federal Government into a unified account maintained by the Central Bank of Nigeria (Eme, Chukwurak & Iheanacho, 2015).

Public organizations are government MDAs. Some MDAs generate revenue while others does not. Funds are needed to carry out some huge and elementary administrative functions in MDAs. Probably, some MDAs hitherto sponsored these administrative functions from funds generated to meet up with deadline and ensure efficiency. However, the evolution of the TSA Policy in 2015 marked a new era. Currently, MDAs apply for funds from the government for all administration expenditure. It is not unlikely that it might take some time before MDAs receives the requested funds. The MDAs will probably experience some administrative challenges and inefficient performance when funds requested are not provided or provided at a very late hour.

In the same vein, Utsu, Muhammed, and Obukeni (2016) noted that the Nigerian University System (ASSU) believed that their financial independence that TSA deprived them off is extremely central for the effective performance and administrative efficiency of university system in Nigeria. It has also been observed that the financial institutions but commercial banks specifically were not better off since the implementation of TSA. This is because public sector funds constitute a huge portion of commercial banks deposit.

2.9 TSA: Corruption VS Corruption

The principal provision is section 22 subsection (1) of the Constitution that demanded all MDAs generating revenue to remit 80% of their operating surplus to the CRF Account. Hence permitted these MDAs to swindle government funds that should be transferred to government account by fraudulently inflating their operating costs and expenses. This resulted in MDAs in most cases declaring and remitting to the government very small operating surplus (Okwe, Chijioke, Temiloluwa & Ogah, 2015 cited in Adebisi & Okike, 2016).

Furthermore, it is clear that one key reason for the installation of TSA in Nigerian is to combat corruption (ATSWA 2009; Enofe, Afiangbe & Agha, 2017). Corruption versus corruption arose from the view of Adebisi and Okike (2016). They noted that a key challenge to TSA implementation in Nigerian public sector is corruption. Nigerian political system had been corrupt, deficient of the will and capacity to prosecute guilty parties. Already this is in performance as the National Assembly that is required to watch over the compliance is lobbying for exclusion from the TSA in endeavor to put the public in the dark on the high cost of governance TSA aimed at ending.

Fig 2.1: Corruption versus the TSA Policy
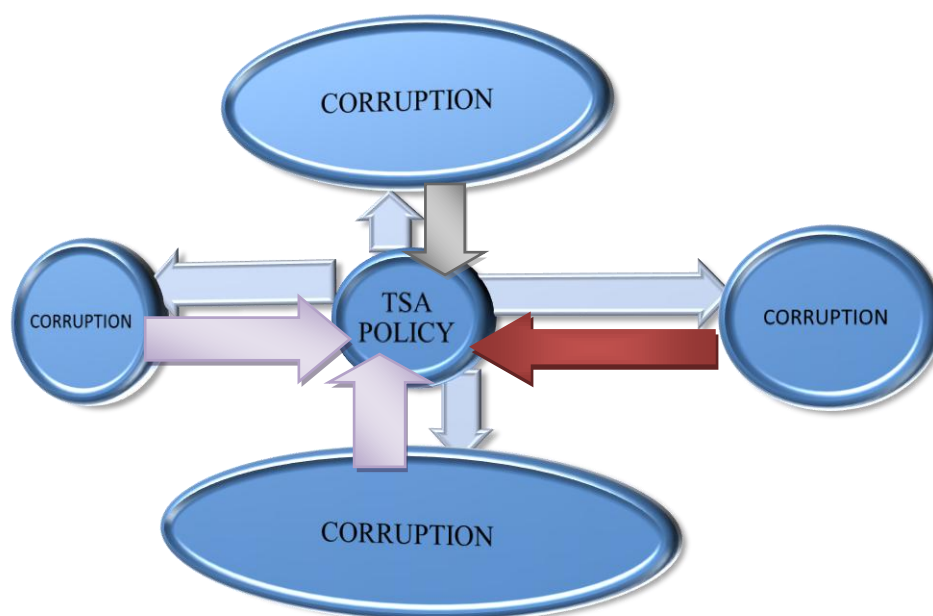
Source: (researchers expression of TSA vs. corruption, 2019)

Fundamental that the TSA Policy was formulated to confront financial corruption in all its dimensions in the Nigerian public sector, Adebisi and Okike (2016) however remarked that in the Nigerian context, the TSA Policy implementation is directly confronted by corruption probably the political corruption. Fig 1 simply explains the ongoing combat between corruption and the TSA Policy. Generally, it is probably not clear if corruption had significantly been curtailed since the implementation of the TSA Policy in the Nigerian public sector. It is not unlikely that the ordinary Nigerians are yet to fill the impact of the increase in government revenues resulting from blocked leakages of financial stream in the public sector. Furthermore, funds paid into the TSA and later appropriated to MDAs are not immune from fraud and embezzlement by government officials in the public sector.

2.10 MDAs Excused from TSA

Adebisi and Okike (2016) noted that all completely or partly funded MDAs are to conform to the TSA policy by the president to close all accounts with commercial banks and transfers the balances to the TSA. Nevertheless, there are some exceptions to the instruction as noted by Taiwo (2015) cited in Adebisi and Okike (2016). These

are entities where government is just a stakeholder and public corporations that are rendering commercial services rather than social services. Examples include Asset Management Corporation of Nigeria (AMCON), Federal Mortgage Bank, and the Sovereign Wealth Fund. These entities though excluded from TSA, they keep an account with the CBN where all revenue is deposited and can withdraw from the account amount equal to the amount approved in their budget (Taiwo, 2015 cited in Adebisi & Okike, 2016).

2.11 Theoretical Framework

2.11.1 Accountability Theory

Vance, Lowry, and Egget propounded the accountability theory (Nwaorgu, Ezenwaka & Onuorah, 2017). Accountability involves the process in which an individual has a possible responsibility to give details of his actions to another person who has the power to give judgment on his actions and to order possible positive or negative penalty in response to them. Vance, Lowry, and Egget (2013) submitted that accountability theory gives details on how the seeming want explain one's behaviours to another person making one to believe and feel accountable for the procedure by which decision making and verdict have been passed. In turn, this supposed want to account for a decision-making procedure, and result amplifies the likelihood that an individual would consider genuinely and analytically about one's procedural behaviours.

Furthermore, Nwaorgu, Ezenwaka, and Onuorah (2017) noted that TSA is connected with accountability. It involves employing ICT to link all the accounts of MDAs to one central account with the CBN. Vance, Lowry, and Egget (2013) showed how accountability theory could be employed to bring the total implementation of TSA Policy. The TSA was installed to accomplished accountability in the operations of government businesses in the public sector.

2.11.2 Public Choice Theory (PCT)

PCT involves the use of economic instruments to solve conventional political difficulties. Rowley (2008) cited in Okungu (2015) supports PCT as he contends that it entails the study of political activities. PCT has extraction in the positive analysis. In addition, PCT is used in normative analysis in order to spot challenges or encouragement to use economic analysis for performance enhancement. The reward structure in the public sector is not designed towards advancing performance. However, there are no motivations for elected official and bureaucratic to control expenses.

Modern PCT originates from the papers of Duncan Black in 1958. He is term the founding father of public choice theory (Charles, 2008 cited in Okungu, 2015). This was affirmed from a series of works from 1948, which culminated in "The Theory of Committees and Elections" 1958 (Duncan, 1958). PCT also contended that public institutions are generally sluggish in responding to transformation or change in the society as well as being negligent to service consumers in the public sector (Rowley, 2008 cited in Okungu, 2015).

TSA policy is a tools or instruments employed by the government to combat conventional problem specifically corruption in the Nigeria society.

2.12 Empirical review

In 'Investigating the Effectiveness of TSA in Blocking Public Funds Leakages in Nigeria' Olorunnishola & Fasina (2018) employed judgmental sampling method in sampling 40 staff from a population of 158 employees of four government institutions in Ado Ekiti, Ekiti State Nigeria. Descriptive statistics such as percentages, average, standard deviation, and Regression were used in analysing the data. Result of the Regression analysis revealed that TSA is an effective policy in blocking financial leakages in the public sector.

Similarly, Solanke (2018) investigated 'Opinion and Perception of Treasury Single Account Implementation: Implications for Revenue Generation and Utilisation in Nigeria'. Primary data was used in the study. A total sample size of 200 was purposively selected. Data were analysed using frequency and percentages, as well as analytic weighted mean. The result showed variation in acceptability attitude towards TSA implementation in Nigeria.

In addition, in "Treasury Single Accounting (TSA) and Public Sector Accountability in Nigeria", Nwaorgu, Ezenwaka, and Onuorah (2017) examined the impact of TSA and accountability in Nigerian Public Sector. A descriptive survey design was employed in the study. The study population was six hundred (600) staff of four (4) federal health tertiary institutions in South-East Nigeria particularly those from the accounting departments. Two hundred and fifty Account Department staff was sampled employing the proportionate random sampling method. Descriptive statistics and regression models were employed in analysing the data. Findings from the study revealed that the adoption and emphasis on TSA and accountability in the Public Sector are capable of blocking monetary loopholes. Concluded that TSA policy would in a large extent closed known monetary outflows in revenue leakages and enhancing transparency and accountability in Nigerian public sectors. The study, therefore, recommended that government should employ substantial public education on the imperative of the TSA policy.

Enofe, Afiangbe, and Agha (2017) employed survey design in their study. Sample size of ninety (90) respondents that comprises 40 staff in federal MDAs, thirty (30) respondents from Edo state public service, and twenty respondents from local government MDAs. The study adopted the ordinary least square (OLS) and Eview8 in analysing the research questions as the statistical technique. The findings discovered that Treasury Single Account (TSA), adoption of International Public Sector Accounting Standards (IPSAS); and Government Integrated Financial Management Information System (GIFMIS) had a positive relationship with Corruption (COR) but at a different level of significance. Furthermore, a positive non-significant correlation exists between TSA and corruption. The study recommended that the government should implement IPPIS to its fullest level to exploit its potential of reducing corruption.

While Yusuf (2016) studied the "Effects of Treasury Single Account (TSA) on Public Finance Management in Nigeria". Primary and secondary data were used in the study. The study populations were MDAs in Bauchi State metropolitan area using a sample of seventy-two respondents via judgment sampling. The data analysis was done using the Pearson Correlation techniques. The findings of the study revealed that the installation and adoption of TSA in Nigerian public sector are capable of plugging monetary leakages, promoting transparency and accountability in the public Financial System in Nigeria.

However, Ekubiat and Edet (2016) carried out a study on the "Adoption of Treasury Single Account by State Governments of Nigeria: Benefit, Challenges, and Prospects". Both primary and secondary data were employed for the study. Descriptive cross-sectional survey design was employed for the study. The study population consisted of 200 Professional Accountants in Akwa Ibom State. Sample size of 133 respondents was selected using Taro Yamane's statistical formula and Purposive sampling technique. The data collected were analysed using descriptive statistics and t-test statistics. The study revealed that TSA adoption and complete execution by the state governments would be of maximum benefit. However, some challenges will be in the short-run, but the benefits at a long run will unquestionably supersede the challenges.

Finally, Mutalib, Bulkachuwa, Uarame, and Chijioke (2015) also carried out a study on the "Impact of Treasury Single Account (TSA) on Ministries, Departments and Agencies (MDAs) Accounting Information and Accountability: A Conceptual Review". The study main objective was to examine the impact of Treasury Single Account on MDAs accounting information and accountability of public funds in Nigeria. Primary and secondary data were employed for the study. The finding was that since the introduction of TSA on MDAs' accounting information, the issue of corruption, embezzlement of government funds would be outdated.

3.0 Methodology.

Quantitative and survey design was employed in this research as it can provide a much wider coverage and it is fast and economical. Chigo and Ijeoma (2017) believed that it offers convenience and can be analyzed without wasting much time; results generated will be detailed and would represent the larger population. This is because the study employed the perceptions of the respondents in achieving the stated objectives. The population of this study is made up of accountants and auditors in government institutions in Edo and Delta States in South-South Nigeria, and Enugu and Anambra States in South-East Nigeria. These states were selected for this study for the reason that they were convenient. The population consists of 2921 accountants and auditors. Forty two (42) public organisations were sampled. The convenient sampling method was adopted in selecting two hundred and sixty-four (264) respondents. 102 auditors and 162 accountants were sampled in the four (4) states. The number was considered adequate and representative enough to inform this sample as a result of the wide spread of the

organization and also respondents are considered knowledgeable enough to be able to supply credible information that will help the completion of this study. **T**he research instrument adopted is structured questionnaire. The data used for analysis are collected through the use of likert scale closed ended structured questionnaire. The data collected were analysed using the Pearson Product Moment Correlation coefficient (PPMCC) at 0.05 significance level and the mean. Cronbach's Alpha statistical tool was employed in determining reliability. The result showed a reliability of 0.711. TSA effectiveness is proxy with increase in government funds and reduction of financial leakages. Due to the large geographical scope, busy schedule of respondents, and time the question were very direct and few.

In selecting the sample size for this study, the Okpanachi (2011) (cited in Chigo and Ijeoma, 2017) restructured Yemane (1967) sampling model is employed to justify the sufficiency of the sample size. The formula applied is given as

$n = N / (3 + N e^2)$

Where n = Number of samples, N = Total population, e = Error tolerance and 3 = adjusted constant.

$n = 2921/ (3 + 2921 \times 0.05^2) = 284$

Table 3.1 Numbers and sampled accountants and auditors

States	Numbers of respondents
Edo	65
Delta	66
Enugu	96
Anambra	37
Total	264

(Field survey)

3.1 Model Specification
Conceptual Model
 CRR-CTRP=f(TSAPO)
Where
CRR-CTRP = corruption control
TSAPO = Treasury Single Account Policy
Analytical Model
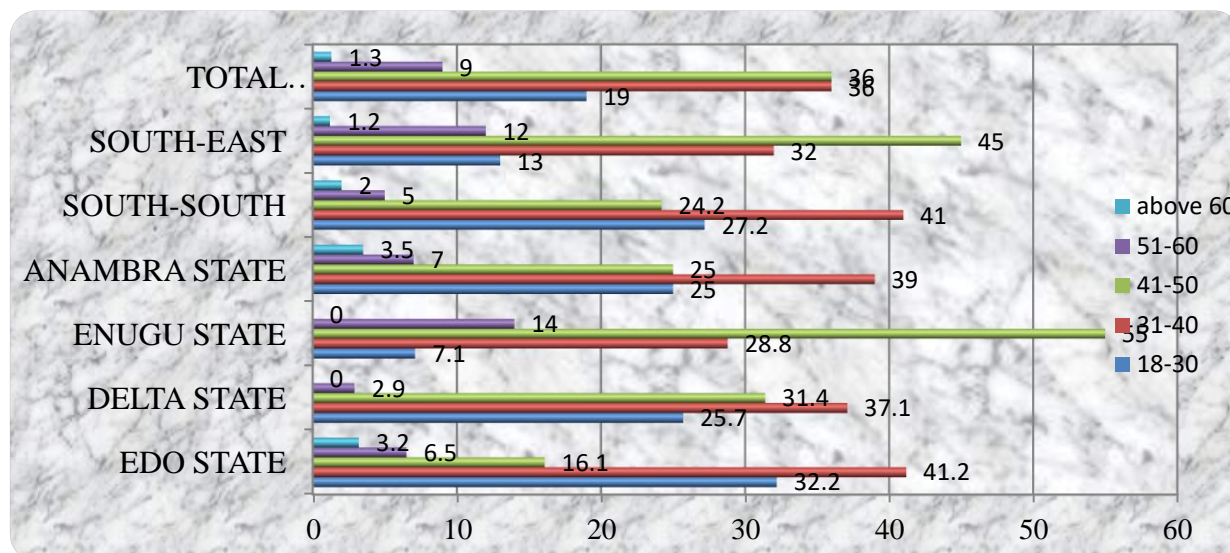 $CRR\text{-}CTRP = a + \beta (TSAPO) + \varepsilon$
Where
α = Intercept
β= Coefficient of the explanatory variable (slope)
€ =Represents the error term in the model

4.0 data analysis and presentation
Table 4.1 Age Distribution of Some Respondents

Source (Authors extraction).

In Edo State, 32.2% of the accountants are between the ages of 18-30, 41.2% in the ages of 31-40, 16.1% in the ages of 41-50, 6.5% between the ages 51-60, and 3.2% between the ages of 60 and above. In Delta State, 25.7% of the respondents are between the ages of 18-30, 37.1% are between the ages of 31-40 years, 31.4% are between the ages of 41-50 years, 2.9% are in the ages 51-60, and 0% between the ages of 60 and above. In addition, in Enugu state, 7.1% are between the ages of 18-30 years, 28.8% are between the ages of 31-40 years, 55% are between the ages 41-50 years, and 14% in ages 51-60 years while 0% between 60years and above. In Anambra, 25% are between the ages of 18-30 years, 39% are between the ages of 31-40 years, 25% are between the ages 41-50 years, and 7% between the ages of 51-60 years while 3.5% in ages 60 years and above. Furthermore, in the South-South, 27.2% are between the ages of 18-30 years, 41% are between the ages of 31-40 years, 24.2% are between the ages 41-50 years, and 5% between the ages of 51-60 years while 2% in ages 60years and above. In the South-East, 13% between the ages of 18-30 years, 32% between the ages of 31-40 years, 45% between the ages of 41-50 years, 12% in ages 51-60 years while 1.2% in ages 60years and above. In total, 19% are between the ages of 18-30 years, 36% are between the ages of 31-40 years, 36% are between the ages 41-50 years, 9% between the ages of 51-60 years while 1.3% in ages 60years and above.

Table 4.2 Gender Distribution of Respondents

States, Zones and Total Respondents	AUDITORS		ACCOUNTANTS	
	M % F	Cumulative %	M % F	Cumulative %
Edo	65.0 35.0	100.0	58.0 42.0	100.0
Delta	80.0 20.0	100.0	57 .0 43.0	100.0
Enugu	53.0 47.0	100.0	30.0 70.0	100.0
Anambra	67.0 33.0	100.0	39.0 61.0	100.0
South-South Nigeria	73.0 27.0	100.0	58.0 42.0	100.0
South-East Nigeria	56.0 44.0	100.0	33.0 67.0	100.0
Total	66.0 34.0	100.0	44.0 56.0	100.0

From table 4.1, 80.0% of the auditors sampled in Delta State are male while 20.0% are female. 53.0% of the auditors in Enugu State are male while 47.0% are female. 65.0% and 67.0% are male, and 35.0% and 33.0% are female auditors in Edo and Anambra States respectively. Considering the geopolitical zones, South-South had 73.0% male auditors and 56.0% male auditors in the South-East. In total, 66% are male auditors, and 34% are female auditors.

Meanwhile, in Edo, 58.0% of the accountants are male. Next was Delta State with 57.0% male accountants. Anambra State had 39% male accountants while Enugu State had 30% male accountants. 61% of the respondents from Anambra State are female. Looking at the zones, South-South had 58.0% male accountants and 42.0% female accountants. While in the South-East, 67.0% accountants are female and 33.0% are male accountants. In

total, 44.0% are male accountants, and 56.0% are female accountants.

Table 4.3 Years of Working Experiences of Respondents.

Respondents	ACCOUNTANTS						AUDITORS					
States	2-5 %	6-0 %	11-20 %	21-30 %	Above 30 %	Total	2-5 %	6-10 %	11-20 %	21-30 %	Above 30 %	Total
Edo	32.3	29.1	22.6	12.9	3.1	100.0	17.2	37.9	13.8	24.1	6.9	100.0
Delta	23.7	31.4	23.7	11.4	5.7	100.0	6.7	26.7	30.0	36.6	0.0	100.0
Anambra	53.8	17.9	14.3	7.1	7.1	100.0	33.3	11.2	22.2	33.3	0.0	100.0
Enugu	0.0	21.4	48.3	28.6	7.1	100.0	3.4	16.7	33.3	23.3	23.3	100.0
South-South	28.8	30.3	24.2	12.2	4.5	100.0	11.9	32.2	22.0	30.5	3.4	100.0
South-East	17.9	20.2	36.9	21.4	7.1	100.0	10.3	15.4	30.8	25.6	17.9	100.0
Total	22.7	24.7	31.3	17.3	6.0	100.0	11.1	25.5	25.5	28.8	9.1	100.0

Source (fieldwork).

32.3% of accountants in Edo State had been working for 2-5 years. While 3.1% had been working over 30 years in Edo State. Meanwhile, in Delta, 31.4% of the accountants had been working for 6-10years. More of the respondents from Enugu State had been working for 11-20 years given at 48.3%. Whereas, in Anambra State, more of the accountants had 2-5 years working experiences, and this was 53.8%. Meanwhile, in Delta State, the situation was quite different. More of the respondents have been working between 6-10 years, and this was given at 31.4%. Accountants with 21-30 years working experiences are more in Enugu State, and it was given at 28.6%. Accountants working for over 30 years are the same in Anambra and Enugu States, and it is 7.1% in both states.
Furthermore, Anambra State had 33.3% of auditors working between 2-5 years. Meanwhile in Enugu State, 3.4% of auditors had worked between 2-5 years. 37.9% of the auditors in Edo State had been working between 6-10years. 33% of auditors in Enugu State had been working between 11-20years. In Delta State, 36.6% of the Auditors had been working for 21-30 years. In Enugu State 23.3% of the auditors had been working for over thirty (30) years.

Table 4.4 TSA had resulted in serious ineffectiveness in the administration of the public sector organisations in Nigeria.

Respondents	AUDITORS						ACCOUNTANTS					
	SA%	A%	UD%	D %	SD %	Cumulative %	SA%	A%	UD%	D%	SD%	Cumulative %
Edo	6.3	28.1	9.4	31.3	21.9	100.0	18.4	18.4	23.7	23.7	15.8	100.0
Delta	3.4	13.3	30.0	40.0	13.3	100.0	2.8	30.6	30.6	22.2	13.8	100.0
Enugu	15.6	12.5	28.1	31.3	9.4	100.0	23.4	25.0	6.3	21.9	23.4	100.0
Anambra	22.2	33.3	44.5	11.1	00.0	100.0	7.1	25.0	32.2	25.0	10.7	100.0
South-South	4.9	21.0	19.4	35.4	17.7	100.0	10.8	24.3	40.5	23.0	14.9	100.0
South-East	17.1	17.1	31.7	26.8	7.3	100.0	18.5	25.0	14.1	22.8	19.6	100.0
Total	9.8	19.6	24.6	35.3	13.7	100.0	15.1	24.7	19.7	22.9	17.6	100.0

Source (Authors extraction).

In Edo State, 34.4% (6.3%+28.1%) sampled auditors and 36.8% (18.4%+18.4%) sampled accountants fully agreed that TSA had resulted to serious ineffectiveness in the administration of public sector organisations in Nigeria. While 53.2% (31.3%+21.9%) sampled auditors and 39.5% (23.7%+15.8%) sampled accountants disagreed. In Delta State, 16.7% (3.4%+13.3%) sampled auditors and 33.4% (2.8%+30.6%) sampled accountants agreed. While 53.3% sampled auditors and 36.0% sampled accountants disagreed. Moreover, in Enugu State, 28.1% (15.6%+12.5%) sampled auditors and 48.4% (23.4%+25.0%) sampled accountants fully agreed. while 40.7% (31.3%+9.4%) sampled auditors and 45.3% (21.9%+23.4%) sampled accountants disagreed. Furthermore,

In Anambra State, 55.5% (22.2%+33.3%) sampled auditors and 32.1% (7.1%+25.0%) sampled accountants agreed. While 11.1% (11.1%+0.0%) sampled auditors and 35.7% (25.0%+10.7%), sampled accountants disagreed. In the South-South, 25.9% (4.9%+21.0%) sampled auditors and 35.1% (24.3%+10.8%) sampled accountants fully agreed, while 53.1% (35.4%+17.7%) sampled auditors and 37.9% (23.0%+14.9%) sampled accountants completely disagreed. Meanwhile, In the South-East, 34.2% (17.1%+17.1%) sampled auditors and 43.5% (25.0%+18.5%) sampled accountants fully agreed, while 34.1% (26.8%+7.3%) sampled auditors and 42.4% (22.8%+19.6%), sampled accountants disagreed. In sum, 29.4% (9.8%+19.6%) sampled auditors and 39.8% (15.1%+24.7%) sampled accountants agreed, while 49% (35.3%+13.7%) sampled auditors and 40.5% (22.9%+17.6%) accountants disagreed.

Hypothesis one: TSA is effective in combating corruption in Nigerian public sector.
Table 4.5 Pearson's Correlation Analysis:

		TSA	CORR
TSA	Pearson Correlation	1	.928**
	Sig. (2-tailed)		.007
	N	264	264
CORR	Pearson Correlation	.928**	1
	Sig. (2-tailed)	.007	
	N	264	264

**. Correlation is significant at the 0.01 level (2-tailed).

Result**:** The result of the Pearson Product Moment Correlation shows that there is a statistically significant relationship between Treasury Single Account and corruption reduction in the public sector of Nigeria (i.e. $p < 0.05$ at 0.05 significance level). It also indicates that the relationship between Treasury Single Account and financial corruption reduction in the public sector of Nigeria is positive (i.e. when adherence to Treasury Single Account increases, combating financial corruption increases too). In conclusion, the result of the analysis indicates that the strength or magnitude of relationship between the Treasury Single Account and fighting financial corruption in the public sector is very strong ($r = .928$). The result implies that Treasury Single Account reduces financial crimes in the public sector by 92.8 per cent.

Decision rule: If p-value is less than 0.05, reject the null hypothesis and accept the alternate hypothesis. Decision**:** The result of the Pearson Product Moment Correlation suggests that Treasury Single Account (TSA) helps in fighting corruption in the public sector of Nigeria ($r = .92.8$, alpha-significance is .007 at $p < 0.05$). Therefore, we reject the null hypothesis and accept the alternate hypothesis which states that Treasury Single Account (TSA) is effective in combating financial corruption in Nigerian public sector.

Hypothesis two: TSA had resulted to more inefficiency in public organizations administration in Nigeria.

Computation of Chi-Square, X^2

Respondent	Oi	Ei	$(Oi-Ei)$	$(Oi-Ei)^2$	$\Sigma(Oi-Ei)^2/Ei$
Strongly agree	35	52.8	-17.8	316.84	6.0007575758
Agree	61	52.8	8.2	67.24	1.2734848485
Undecided	60	52.8	7.2	51.84	0.9818181818
Disagree	68	52.8	15.2	231.04	4.3757575758
Strongly disagree	40	52.8	-12.8	163.84	3.1030303030
$X^2 = \Sigma(0i-Ei)^2/Ei$					15.734845

Source: field work

$X^2 = \Sigma(0i-Ei)^2/Ei$ Where X^2 = Chi-square,   Oi = Observed frequency or data,   Ei = Expected frequency or data. Source: Agbadudu (1994:170 cited in Josiah, Adediran & Akpeti, 2012).

Ei = 264/5 = 52.8
The cal X² = 15.734845
X² a k=   a=0.05   k=5-1=4   X² 0.05, 4   X² = 9.49
At 5% level of significance and 1 degree of freedom, tab X² = 9.49 while Cal X² = 15.734845

Decision Rule: From the above, Cal X² exceeds tab X² and since cal X² > tab X², we will therefore reject the null hypothesis and accept the alternative hypothesis.

Decision: This means that TSA had resulted to more inefficiency in public organizations administration in Nigeria.

Response Analysis

Questions	SA	A	UD	D	SD	Mean	S.D.
1. TSA has resulted in serious ineffectiveness in the administration of public sector.	35	61	60	68	40	2.9	7.1
2. TSA had resulted to drastic reduction of corrupt activities in Nigerian public sector.	59	102	59	36	8	3.6	8.0
3. TSA had resulted in the generation of more revenue to the government in Nigeria.	65	110	69	16	4	3.8	8.6
4. Funds paid into the TSA by MDAs are still embezzled by government officers through various means.	40	83	89	34	18	3.4	7.8

Decision rule: (i) mean score > 2.5 means that the item should be accepted.   (i) Mean score < 2.5 means that the item should not be accepted.

The results from the table revealed that the respondents agreed that: TSA has resulted in ineffectiveness in the administration of public sector organizations.

4.2 Discussion of findings

The result of the Pearson Product Moment Correlation revealed that TSA is effective in combating financial related crime in the public sector. The result is in agreement with the finding of Olorunnishola & Fasina (2018) who discovered that TSA is an effective policy in blocking financial leakages. Also, Enofe, Afiangbe, and Agha (2017) discovered that TSA has a positive relationship with corruption reduction. In the same vein, Oti, Igbeng, and Obim (2016), and Nwaorgu, Ezenwaka, and Onuorah (2017) studies revealed that the adoption and emphasis on TSA and accountability in the public sector are capable of blocking monetary loopholes, enhancing openness and accountability in federal health tertiary institutions in South-East Nigeria. Similarly, Yusuf (2016) discovered that the installation and adoption of TSA in Nigerian public sector is capable of plugging monetary leakages, promoting transparency and accountability in the public financial system in Nigeria. In agreement, Mutalib, Bulkachuwa, Uarame, and Chijioke (2015) study revealed that the introduction of TSA would result to corruption, embezzlement of government funds ending. Also, Adebisi and Okike (2016), Aminatu (2016), Ahmed (2016), and Tari, Myatafadi, and Kibikiwa (2016) study revealed that TSA adoption is an effective tool for curbing revenue leakage in Nigerian public sector. The view of Odia and Odia (2016) was not different. Odia and Odia affirmed that TSA is one of the very good measures taken by the present government in its combat of financial crime in Nigeria. The scattering of government (MDAs) funds in over 10,000 different accounts in different commercial banks serves as a medium for the perpetration of corruption by government officials in the MDAs. Meanwhile, in a related study, Ekubiat and Edet (2016) discovered that TSA adoption and complete compliance by the state governments would be of maximum benefit to the country. Adeolum (2015) cited in Kanu (2016) noted that the installation of TSA would help to guarantee proper cash management by eliminating redundant funds usually left with several commercial banks and enhanced reconciliation of revenue collection and payment.
Differently, Okwe, Chijioke, Temiloluwa, and Ogah (2015) cited in Adebisi and Okike (2016) submitted that the principal concerned in Section 22(1) which authorized all Ministries, Departments and Agencies (MDAs)

generating revenue to remit eighty percent of their operating surplus to the Consolidated Revenue Fund (CRF) Account. This provided grounds for MDAs to defraud the government of funds that should have been forwarded to its coffers by fraudulently inflating their operating costs very high. Therefore, they declared and paid to the government very low operating surplus. Utsu, Muhammed, and Obukeni (2016) also noted that the Nigerian University System (ASSU) believed that their financial independence that TSA deprived them off is extremely central for the effective performance of university system in Nigeria. It has also been observed that the financial institutions but commercial banks specifically were not better off since the implementation of TSA. This is because public sector funds constitute a huge portion of commercial banks deposit. Indeed, it is estimated that commercial banks hold about N2.2 trillion public sector funds at the 1st quarter of 2015 (Utsu, Muhammed & Obukeni, 2016).

5.0 Conclusion and Recommendations

It is clear from the result that TSA had been effective in combating financial related crime in the current Nigeria public sector. We also concluded that TSA had resulted in ineffectiveness in the administration of public sector organizations. Vital recommendations include;

1. Constant monitoring of the MDAs compliance to the E-payment should be fostered.
2. The ineffectiveness in public sector administration resulting from TSA installation should be investigated and lasting solution administered by the government.
3. There should be an incessant sensitisation of relevant stakeholders on the necessities for TSA.
4. Professional groups, such as Accountancy, Finance, and Management bodies should work in partnership with the government and be involved in educating their members in order to have their buy-in.
5. TSA requires political will, determination and sincerity on the part of government so as to rise above the diverse challenges identified in order to achieve the expected benefits of the system through reduction in the cost of governance in Nigeria and revolutionize our society for better.
6. TSA should be embraced by all arms of government.
7. MDAs administrative funds should always be released speedily.

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APPENDIX

RESEARCH QUESTIONNAIRE

Dear Respondent,

REQUEST FOR COMPLETION OF QUESTIONNAIRE

This research work with the title "Treasury Single Account effectiveness on corruption control and public organizations efficient administration in Nigeria".

I am not ignorant of your normal busy schedule. As a result, the questionnaire has been designed in such a way that it will not take much of your valuable time. This exercise is essentially for academic purposes. Be assured that every piece of information obtained from you will be treated with the strictest confidence.

Thanks for your time and cooperation.

Yours sincerely,

Instruction

    (a) Please tick (√) as appropriate the box provided below.

    (b) Make your highly appreciated comment at the end of the pages.

SECTION A (Bio Data)

    (1) Age Group: 18-30 yrs [ ], 31-40 yrs [ ], 41-50 yrs [ ], 51-60 yrs [ ], above 60 yrs [ ].

    (2) Gender: Male   [ ] Female [ ]

    (3) Years Work Experiences of Respondents:2-5yrs[ ] 6-10yrs[ ]11-20yrs[ ]21-30yrs[ ]above 30yrs[ ]

Please indicate your opinion base on your experience by ticking within the provided boxes of your choice.

E.g. Strongly Agree {SA}   [ ] Agree {A}   [ ] Undecided {UD}   [ ] Disagree {D}   [ ] Strongly Disagree {SD} [ ]

Questions				
. has resulted in serious inefficiency in the administration of public sector.				
. had resulted to drastic reduction of corrupt activities in Nigerian public sector.				
. had resulted in the generation of more revenue to the government in Nigeria.				
ds paid into the TSA by MDAs are still embezzled by government officers through various means.				