

**THE TREASURY SINGLE ACCOUNT (TSA)  
POLICY IN THE NIGERIAN PUBLIC SECTOR:  
THE QUALITATIVE ANALYSIS**

**TAIWO ISAAC BABATOPE**

**UNIVERSITI SAINS MALAYSIA**

**2023**

**THE TREASURY SINGLE ACCOUNT (TSA)  
POLICY IN THE NIGERIAN PUBLIC SECTOR:  
THE QUALITATIVE ANALYSIS**

**by**

**TAIWO ISAAC BABATOPE**

**Thesis submitted in fulfilment of the requirements  
for the degree of  
Doctor of Philosophy**

**April 2023**

## ACKNOWLEDGEMENT

My appreciate to God Almighty for His grace over my life and for given me the opportunity to complete this dissertation successfully. I wish to appreciate my academic gurus and competent supervisors, Dr. Zubir Azhar and Dr. Dayana Jalaludin, for their academic professionalisms, academic criticisms, and good mentoring which has helped in achieving good PhD thesis. God will bless you and grant you more greater achievements in your pursuits.

Further appreciation to my lecturers and fellow PhD students at Universiti Sains Malaysia, all authors, and writers whose ideas and facts has enhanced in written my PhD thesis immensely. I also appreciate my employer, Ekiti State University (EKSU), for given me TETFund sponsorship, thanks to the Vice Chancellor, the University Management, staff, and student. My immense appreciation to the TETFund for this laudable financial assistant given to me to attain this level, thanks to our TETFund desk officer in EKSU, all the TETFund officials in Abuja, and Federal Republic of Nigeria.

My gratitude to my lovely wife Mrs. Mary O. Taiwo, my children, Deborah, James, Peter, and John, my parents (Late) Elder and Deaconess E. O. Taiwo and my in-laws (Late) Hon. and Mrs. L. O. Folayan. I also thank these important people, Pastor A. T. Taiwo (FCA), Dr. K. O. Adekanmbi (FCA), Engr. E. B. Taiwo, and all my brothers, sisters, friends, and relatives. On my final note, having this international educational experience has been a great privilege and achievement, therefore, I give God Almighty all the honour, power and glory for the sound health, knowledge, wisdom, and strength to successfully complete the thesis and finished my PhD programme.

## TABLE OF CONTENTS

<b>ACKNOWLEDGEMENT</b> .....	<b>ii</b>
<b>TABLE OF CONTENTS</b> .....	<b>iii</b>
<b>LIST OF TABLES</b> .....	<b>viii</b>
<b>LIST OF FIGURES</b> .....	<b>ix</b>
<b>LIST OF ABBREVIATIONS</b> .....	<b>x</b>
<b>LIST OF APPENDICES</b> .....	<b>xiii</b>
<b>ABSTRAK</b> .....	<b>xiii</b>
<b>ABSTRACT</b> .....	<b>xv</b>
<b>CHAPTER 1 INTRODUCTION</b> .....	<b>1</b>
1.1 Introduction.....	1
1.2 Background of the Study .....	2
1.3 Statement of the Problem .....	12
1.4 Objectives of the Study .....	19
1.5 Research Questions .....	19
1.6 Contribution of the Study .....	20
1.7 Scope of the Study .....	22
1.8 Organization of the Thesis.....	25
1.9 Definition of Terms.....	26
<b>CHAPTER 2 LITERATURE REVIEW</b> .....	<b>31</b>
2.1 Introduction.....	31
2.2 The New Public Management (NPM) Concept.....	31
2.3 The Financial Management Concept Under NPM.....	38
2.4 The Treasury Single Account (TSA) Policy.....	42
2.5 Institutional Pressures .....	51
2.5.1 Coercive isomorphism .....	52

2.5.2	Mimetic isomorphism.....	53
2.5.3	Normative isomorphism.....	55
2.6	Conflict of Interests.....	57
2.6.1	Decoupling.....	58
2.6.2	Loose Coupling.....	59
2.6.2(a)	Horizontal loose coupling.....	60
2.6.2(b)	Vertical loose coupling.....	61
2.7	Accountability.....	63
2.8	Transparency.....	69
2.9	Financial Malpractices.....	74
2.10	Efficiency.....	75
2.11	Discussion of Empirical Review of Issues Highlighted in the Study.....	76
2.12	Summary.....	81
<b>CHAPTER 3 TSA IMPLEMENTATION IN NIGERIA AND THEORETICAL REVIEW.....</b>		<b>82</b>
3.1	Introduction.....	82
3.2	The Description and Nature of the Public sector.....	82
3.2.1	Types of Public Sector:.....	83
3.2.2	The Movement of Government Revenue in Public Sector.....	85
3.2.3	Public Sector Expenditure.....	88
3.3	The Implementation of TSA in Nigeria.....	90
3.4	The Description of TSA Operation in Nigeria.....	94
3.4.1	The TSA Policy Structural Framework Established in Nigeria.....	95
3.4.2	The Control Mechanisms through TSA in Nigeria.....	97
3.4.3	Various Accounts Operated under TSA Policy in Nigeria.....	98
3.4.4	The Major Parties and their Roles in the TSA policy Implementation.....	101

3.4.5	Features of the Treasury Single Account (TSA) Policy in Nigeria: .....	106
3.5	The Need for Exploring TSA Implementation in Nigeria.....	107
3.6	Theoretical Framework .....	111
3.6.1	Institutional Theory .....	111
3.6.1(a)	Institutional Theory on Likely Pressures and Conflicts of Interest.....	117
3.6.2	Legitimacy Theory .....	118
3.6.2(a)	The legitimacy theory in the public sector .....	119
3.6.2(b)	Types of Legitimacy Theory .....	121
3.6.3	Institutional Theory and Legitimacy Theory on Financial Performance .....	123
3.6.4	Summary .....	127
3.6.5	Literature Gap .....	128
<b>CHAPTER 4</b>	<b>METHODOLOGY .....</b>	<b>132</b>
4.1	Introduction.....	132
4.2	Research Paradigm.....	133
4.3	Research Design.....	136
4.4	Sampling and Sample Size .....	137
4.5	Selection Criteria of Participants .....	138
4.6	Data Collection, Validity, and Reliability of the Research Instruments and Analysis of Data .....	139
4.6.1	Process and Instrumentation .....	139
4.6.2	Method of Interview .....	140
4.6.3	Interview Guide.....	141
4.6.4	Assumptions about the Data Collection.....	143
4.6.5	Validity of the Research Instrument.....	143
4.6.6	Reliability.....	145
4.6.7	Research Procedure .....	145

4.7	Qualitative Data Analysis.....	146
4.7.1	Purpose of the Data Analysis .....	147
4.8	Ethical Consideration .....	150
4.9	Conclusion .....	152
<b>CHAPTER 5</b>	<b>RESEARCH FINDINGS .....</b>	<b>154</b>
5.1	Introduction.....	154
5.2	Background Information of the TSA Policy Implementation .....	154
5.3	TSA Policy Implementation in Ekiti State .....	161
5.3.1	Phases of the TSA Policy Implementation in Ekiti State .....	162
5.4	Findings on the Research Specific Objectives.....	172
5.4.1	The Pressures in the TSA Implementation .....	172
5.4.2	Stakeholders Reaction to the TSA policy Implementation.....	182
5.4.3	Accountability and Process of Accountability in the TSA policy .....	190
5.4.3(a)	Financial Accountability .....	192
5.4.3(b)	Process of Accountability in TSA policy .....	196
5.4.4	Financial Performance of Public Sector in Ekiti State .....	207
5.4.4(a)	Consolidation of Government Financial Resources.....	213
5.4.4(b)	Procedures for Government Revenue Generation .....	215
5.4.4(c)	State Fiscal Transparency, Accountability and Sustainability Indications .....	218
5.4.4(d)	Procedure of Government Expenditures in Ekiti State.....	224
5.5	Impacts of the TSA Policy on Financial Malpractices and Corrupt Practices in Ekiti State Public Sector .....	226
5.6	Indications of ICT and Staff Redundancy .....	228
5.7	Challenges Facing the State Public Sector After TSA Policy .....	231
5.8	Summary.....	233

<b>CHAPTER 6</b>	<b>THEORETICAL ANALYSIS .....</b>	<b>236</b>
6.1	Introduction.....	236
6.2	Perceptions on the Institutional theory and Legitimacy Theory.....	237
6.2.1	Institutional Theory Analysis.....	237
6.2.2	Legitimacy Theory Analysis.....	241
6.3	The Rationale on Public Sector Financial Operations Reform.....	244
6.4	Paths to Accountability in the Implementation of TSA Policy .....	246
6.5	Sustaining Improvement in the Analysis and Conclusion.....	249
6.6	Summary.....	259
<b>CHAPTER 7</b>	<b>CONTRIBUTIONS, RECOMMENDATIONS, AND CONCLUSIONS .....</b>	<b>262</b>
7.1	Introduction.....	262
7.2	Recapitulation of the Study Findings.....	262
7.3	Research Contributions .....	264
7.3.1	Theoretical Contributions .....	264
7.3.2	Practical Contributions .....	268
7.4	Limitations of the Study .....	271
7.5	Policy and Practical Recommendation.....	272
7.6	Conclusion.....	274
7.7	Suggestion for Further Research.....	275
<b>REFERENCES</b>	<b>.....</b>	<b>277</b>
<b>APPENDICES</b>		



## LIST OF TABLES

	<b>Page</b>
Table 3.1	Past Study of TSA in Nigeria..... 129
Table 5.1	Ekiti State of Nigeria Statement of Financial Performance for 11 Years ..... 210
Table 5.2	States Transparency and Integrity Index ..... 222

## LIST OF FIGURES

	<b>Page</b>
Figure 1.1	The Research Structure.....25
Figure 3.1	Government Revenue Paths.....87
Figure 3.2	Centralized Payments by the Treasury through TSA.....89
Figure 4.1	Stages of the Data Analysis ..... 147
Figure 5.1	Parties Involved in the Process of the TSA Policy Implementation ..... 158

## LIST OF ABBREVIATIONS

ACE	Anti-Corruption Evidence
AGF	Accountant-General for the Federation
ANAN	Association of National Accountants of Nigeria
APC	All Progressive Congress
BIR	Board of Internal Revenue
CBN	Central Bank of Nigeria
CITN	Chartered Institute of Taxation of Nigeria
CMU	Cash Management Unit
CRF	Consolidated Revenue Fund
DiD	Difference-in-Difference
EFCC	Economic and Financial Crimes Commission
EPS	Electronic Payment System
FAC	Federal Allocation Committee
FM	Financial Management
IASB	International Accounting Standards Board
ICAN	Institute of Chartered Accountants of Nigeria
ICPI	International Corruption Perception Index
ICT	Information Communication Technology
IGR	Internally Generated Revenue
IPSAS	International Public Sector Accounting Standard
IPSASB	International Public Sector Accounting Standards Board
IT	Information Technology
MDAs	Ministries, Department, and Agencies
MoU	Memorandum of Understanding
NIS	New Institutional Sociology

NPM	New Public Management
OECD	Organization for Economic Cooperation and Development
OIE	Old Institutional Economics
POS	Point of Sale
PPP	Public-Private Partnerships
SFTAS	State Fiscal Transparency, Accountability and Sustainability
TCE	Transactional Cost Economics
TSA	Treasury Single Account
VAT	Value Added Tax
WHT	Withholding Tax
ZBAs	Zero-Balance Accounts

## LIST OF APPENDICES

- Appendix I      Population of Nigeria as of 9th September 2019
- Appendix II     Transparency    International    Corruption    Perception    Index  
(1999 to 2021)
- Appendix III    Research questions, Data sources and Justifications
- Appendix IV     African Map
- Appendix V      Interviewees

**POLISI PERBENDAHARAAN AKAUN TUNGGAL (TSA) DALAM SEKTOR  
AWAM NIGERIA: ANALISIS KUALITATIF**

**ABSTRAK**

Penyelidikan ini adalah tentang pelaksanaan dasar Akaun Tunggal Perbendaharaan (TSA) dalam sektor awam Nigeria. Dasar TSA telah dilaksanakan pada tahun 2015 melalui perintah Presiden, mengarahkan semua sektor awam Nigeria untuk menerima pakai dasar TSA, dan dengan itu, akaun bank kerajaan telah disatukan. Dasar TSA adalah di bawah pengawasan Akauntan Negara persekutuan, sebagai pegawai perbendaharaan. Penyelidikan ini secara khusus menggunakan Negeri Ekiti sebagai kajian kes untuk meneroka maklumat dengan mendalam tentang kemungkinan tekanan, kemungkinan konflik kepentingan dalam kalangan pemegang taruh dalam dasar TSA, dan untuk meneroka proses akauntabiliti yang kerajaan sediakan untuk pelaksanaan TSA dasar. Kajian ini selanjutnya meneroka kesan TSA terhadap prestasi kewangan sektor awam. Penyelidikan ini mengandungi tujuh bab dan menggunakan teori institusi untuk meneroka jenis tekanan yang bersifat isomorfisme paksaan, mimetik, dan normatif dan teori legitimasi untuk kepentingan pemegang taruh yang mewajarkan kesahihan dasar TSA. Dengan menggunakan kaedah kualitatif, data dikumpul melalui temu bual separa berstruktur yang dijalankan dengan pegawai kanan berpengalaman yang bertanggungjawab ke atas perbendaharaan dan dasar TSA di Negeri Ekiti. Data juga dikumpul melalui dokumen kewangan seperti Penyata Kewangan Beraudit Negeri Ekiti, Manual Pengurusan Tunai, Peraturan Kewangan dan garis panduan Bank Pusat Nigeria (CBN) untuk dasar TSA. Analisis tematik digunakan untuk menganalisis data yang dikumpul dan penyelidikan mendedahkan bahawa dasar TSA telah dilaksanakan untuk faedah yang dinikmati oleh negara lain

dan bagi memenuhi keperluan untuk pemberian kewangan kepada kerajaan negeri di bawah Akauntabiliti dan Kelestarian Ketelusan Fiskal Negeri (SFTAS) daripada organisasi kewangan antarabangsa seperti Bank Dunia. Tambahan pula, selepas pemekaan dan latihan pihak yang terlibat, mereka menerima kesahihan dasar TSA, dan kepentingan yang bercanggah dihapuskan. Penemuan juga mendedahkan bahawa pelaksanaan dasar TSA meningkatkan akauntabiliti kewangan dan ketelusan dalam prestasi kewangan, sekali gus membawa perubahan positif dalam penjanaaan hasil dan mengurangkan isu amalan rasuah dan penyelewengan kewangan dalam sektor awam Nigeria. Dasar kerajaan seharusnya mempertimbangkan kepentingan pemegang taruh dan harapan rakyat. Oleh itu, dasar TSA harus mempunyai pematuhan penuh kerana ia meningkatkan prestasi kewangan yang lebih baik yang mana rasuah dan penyelewengan kewangan dikawal, dan akauntabiliti kewangan dipertingkatkan di institusi awam kerajaan.

# **THE TREASURY SINGLE ACCOUNT (TSA) POLICY IN THE NIGERIAN PUBLIC SECTOR: THE QUALITATIVE ANALYSIS**

## **ABSTRACT**

This research is about implementation of the Treasury Single Account (TSA) policy in the Nigerian public sector. The TSA policy was implemented in the year 2015 through Presidential order, directing all Nigerian public sector to adopt TSA policy, and thus, government's bank accounts were consolidated. The TSA policy is under the supervision of federation Accountant-General, being the treasury officer. This research specifically used Ekiti State as case study to explore in-depth information regarding the likely pressures, possible conflict of interests among stakeholders in the TSA policy, and to explore the process of accountability that government put in place for implementation of the TSA policy. Further area of the study explored the impact of TSA on public sector financial performance. The research used institutional theory and legitimacy theory, the institutional theory was used to explore the type of pressures which are coercive, mimetic, and normative isomorphism and legitimacy theory to justify the legitimacy of the TSA policy. Qualitative methodology was used, data were collected through semi structured interviews conducted with experienced senior officers who were in-charge of the treasury and the TSA policy in Ekiti State. Data was also gathered through financial documents such as Audited Financial Statement of Ekiti State, Cash Management Manual, Financial Regulation, and the Central Bank of Nigeria (CBN) guidelines for the TSA policy. Thematic analysis was used to analyse collected data and the research revealed that, the TSA policy was implemented because of the benefits which other countries had enjoyed and to meet the requirement for financial grants to the state governments under



the State Fiscal Transparency Accountability and Sustainability (SFTAS) of the international financial organizations such as World Bank. Furthermore, after sensitization and training the parties involved, they accepted the legitimacy of the TSA policy, and conflicting interest was removed. The findings also revealed that the implementation of TSA policy enhanced financial accountability and transparency in financial performance, thus bringing positive changes in revenue generation and has reduced the issues of corrupt practices and financial malpractices in Nigerian public sector. Government policies should consider the stakeholders' interests and the expectations of the citizen for adequate compliance. Therefore, compliance with TSA policy enhanced financial accountability, controlled financial malpractices, and brought a better financial performance in government's public institutions.

## CHAPTER 1

### INTRODUCTION

#### 1.1 Introduction

This chapter begins with an ephemeral discussion of the world experience of New Public Management (NPM) to see the development of NPM reform in many countries. This led to discussion of NPM reform and improvement in the financial performance, particularly in the context of Nigerian public sector i.e., the implementation of Treasury Single Account (TSA). The TSA is an essential consolidating policy to centralize financial resources of governments in any country with a fragmented banking system for government funds (Babin & Smith, 2022; El-Meouch et al., 2022; Herger, 2022; Oloba et al., 2017). It is upon this that the IMF recommended the establishment of the TSA policy in government for the public sector financial resources control in many countries (Ahamada et al., 2022; Ahmed-gamgum & Ahmed, 2018; Lando et al., 2022).

This is aim at ensuring accountability on the financial resources of government, enhancing transparency and as well safe-keeping or avoid mismanagement of public funds (Geoffrey, 2011; Otemu, Rita, & Otemu, 2018). In Nigeria, the TSA policy was introduced as part of NPM reforms, because it is a financial control policy that is meant to address issues in the public sector's financial performance that falls under the national strategy of government for public sector reforms (Liguori & Steccolini, 2014; Ongaro & Kickert, 2019; Pedersen & Löfgren, 2012), towards the aspiration of government vision 2020 (Olanipekun et al., 2016). The subsequent section discusses the problem statement, and this is followed by the research objectives that are to be

achieved, followed by research questions and the scope of the research work. Lastly, the chapter ends by outlining the organization of the thesis and the definition of terms.

## **1.2 Background of the Study**

In considering the public sector, several reformations have taken place which gave numerous names to the institutions of government that are being described as public sector; one major reform is the New Public Management (NPM) according to Christopher and Bouckaert (2011), Groot and Budding (2008), Guthrie et al. (1999), Nchimbi (2019), and Ongaro and Ferlie (2019). The term NPM is described as a reform that has existed since the 1980s in European countries (Hammerschmid et al., 2019). This term NPM has been described by Hood (1991), as a reform that has been tagged a generalized reform program in the public sector. Today, the NPM reform has been implemented largely for better development and economic cooperation in Europe, and other developed/developing countries such as the USA, Australia, New Zealand, and many other nations worldwide (Klenk & Reiter, 2019).

It is considered that NPM reforms are part of government's effort to increase good governance through which financial performance is better demonstrated in public institutions for accountability and transparency (Klenk & Reiter, 2019; Ongaro & Ferlie, 2019). NPM reforms aim to achieve effectiveness in the service delivery of public institutions and thereby make the government portray better financial performance to the general public, who are stakeholders in any government operation (Makana, 2013). As argued through many perspectives, NPM has increased government financial performance accountability and transparency (Siddiquee, 2006). The implementation of NPM, as described earlier, has been largely undertaken in the UK and some of the developed countries, and developing countries such as the USA,

Malaysia, Canada, Brazil and France. Ideally, talking about NPM, the government has been able to determine better financial policy which is implemented to improve the economy and society's well-being (Beer & Keune, 2022; French et al., 2022; Matei & Antonie, 2014).

The government plays a vital role in delivering services to the citizen, these services are provided by public sector through better policy implementation (Amobi & Ejete, 2016; Oguntodu, Alalade et al., 2016; Onyeizugbe, Chinedu Uzochukwu Igbodo & Enaini, 2017; Pedersen & Löfgren, 2012). The services have become a big concern of the government, considering the criticisms raised by some stakeholders. The stakeholders are drawing government attention to improvement on their perception regarding the issue of financial performance as it affected by financial malpractices and corrupt practices thus affecting public sector, reported by the International Corruption Perception Index (ICPI) (Rahman et al., 2015). The financial performance is the issue that this study is concerned, as it is affected by financial malpractices, corrupt practices and, therefore. financial control policy is needed. Corruption has been a worldwide phenomenon affecting the public sector and Nigeria in general, and it has persisted as endemic (Abed & Davoodi, 2000; Gregory, 1995; Marong, 2002; Sadiq & Abdullahi, 2013; Sartor & Beamish, 2019). The Nigerian government has hereby considered this, and to control the phenomenon affecting public sector financial performance, the TSA policy was introduced to consolidate all the accounts of various MDAs to enable proper accountability in their financial performance (George & Ihuoma, 2019; Onyeizugbe, Chinedu Uzochukwu Igbodo & Enaini, 2017).

Consequently, the TSA policy was first introduced in Nigeria by previous administration headed by former President Goodluck Jonathan in 2012, but this

government failed to implement the TSA policy. The said TSA policy was thereafter implemented in Nigeria by the present government headed by President Muhammadu Buhari in year 2015 as part of government concerns to NPM reform. NPM reform is to control and centralized all financial resources of the government, so as to have better accountability and probity in public funds and financial performance, where there is reduction in corrupt practices in the public sector (George & Ihuoma, 2019).

In democratic system of government, every country has to be governed in such a way that there is prudence and accountability and also, efficient service delivery deemed necessary and economical to the citizenry (Shewamene, 2014). This is achieved through a policy, directing public sector to maintain effective and efficient habit in spending public fund, having better financial performance in a way that makes the public sector properly accountable (Mbotto et al., 2017). The involvement of government in yearly public fund collection and disbursement is through the various MDAs of government. The revenue collection has provided fund for government to execute programs tailor at activities that enhance better accountability and transparency in government financial performance (Johnson & Bowman, 2022; Waheduzzaman & Khandaker, 2022; Zhang, 2022; Zulkifli et al., 2014).

Public institutions must ensure better accountability and transparency when managing financial resources under government covers and reducing financial and economic crises. The mode of spending government financial resources has led to the crises due to the alarming rate of mismanagement that happens in many countries, which has called for governments attention so that there is integrity as well as accountability and transparency at the centre of government and thus, provides governance better expectation in any country worldwide (World Bank, 2000).

Studying the Nigerian government, a considerable number of reforms have been undertaken to manage the public sector under NPM reforms. Those reforms are to ensure that there is accountability and transparency, and as well effectiveness in service delivery of government within the public sectors (Nchimbi, 2019; Yakubu, 2019). Since the year 1945, Nigeria government has considered the above-mentioned facts, and implemented reform agenda for public sector, in order to contribute to economic development within the country, and as well making the government responding appropriately to peoples' yearning and expectations (Alada, 2016). Therefore, public sector of any country must ensure that all its financial operations are performed to bring growth and development. The public sector must also ensure that there is success in the government financial operations within the country, (Bana, 2009).

Nigeria gained her independence from the British on October 1, 1960, after three years amalgamation of the three (3) protectorates (Oladapo, 2014). The country in the world map is among the West African countries. Nigeria has lots of natural resources and the country has produced a large number of human capitals that has contributed to the world economic developments. The country Nigeria has amalgamated different regions of an ancient kingdom that have a long history of organized and different communities. As a matter of important, the country needs to have reformation as there is large number of people with the population figure in the year 2010, which was around 158,503,197 (See Appendix I) and supported by (Ufot-Akpabio & Ofem, 2019). Presently, the population stood at 200,963,599 figured from the United Nations, Department of Economic and Social Affairs, 2019 (Ufot-Akpabio & Ofem, 2019).

The country Nigeria is the most populous in Africa, one third larger than Texas and having Benin Republic, Niger Republic, Cameroon, and Chad (See Appendix IV) as countries together in West Africa (Idris, 2019). The system of government in Nigeria is federalism, the capital city of Nigeria is Abuja, the country also run multiparty system, and the value of currency in Nigeria is Naira. After transitioning in the year 1999 from military to civilian rule, there has been a big change in administration due to different political ideologies. This development has inevitably calling for increase of accountability and transparency in line with the global NPM reform (Sulu-Gambari et al., 2018).

The government administrative structure in Nigeria comprises the Executive (President, Governors, and Chairman of local government), the Legislatures (Senator and National Representative at federal, House of Assembly members at state and Councillors at the local government), and Judiciary (federal and state Judges) (Fatile & Adejuwon, 2017; Uche & Okonkwo, 2020). The Executive oversees financial administration of government and public funds through the office of the Accountant-General who handles the government treasury. The reporting structure is through the Ministries, Departments and Agencies (MDAs) to the Accountant-General and the Accountant-General, after making the necessary reconciliations with the Central Bank as the apex bank, bankers' bank and government's bank that house the TSA, then report to the Executive at federal and state executives council to deliberate and review the financial performance of government under review (Ajibade et al., 2018; Oyedokun, 2017; Selfano et al., 2014).

Government should have a good service delivery to the citizen and the quality of such services are provided by the government as part of the NPM reforms. Federal government in Nigeria implemented the TSA policy as a financial control policy in

public sector in order to block leakages in the financial resources of government and thereby improve accountability and transparency in the government's financial performance (Ajibade et al., 2018). The TSA policy is not a new concept, it has been in existence in developed countries like USA, UK, France and also in developing economies like India and Indonesia for decades (Igbokwe-Ibeto et al., 2017), Argentina and other countries like Mexico, Bolivia, Chile, Costa Rica, Ecuador, and Colombia, (Pimenta & Pessoa, 2016), in countries like France and Brazil, the policy is named Centralized Treasury (Fainboim & Pattanayak, 2011), and in Malaysia, it is called NPM (Siddiquee, 2006). Under this NPM reform, the country operates a Consolidated Fund Account (CFA) (Malaysia government, 2016), and in South Africa, it is called Treasury Regulation (Makana, 2013).

The policy has brought positive impacts to these countries mentioned above, it is upon these positive impacts that gave Nigeria considerable move for the TSA policy implementation in the country. Therefore, the implementation of TSA policy in Nigeria was through the federal government's governance and economic reform programs in 2004 which later discarded in year 2005 as a result of serious pressure from the banking industry in the country (Igbokwe-Ibeto et al., 2017; Nwankwo, 2017; Otemu, Rita, & Otemu, 2018). The TSA policy in Nigeria is one of the public sector financial reforms to serve as government strategy which is implemented for public sector reformation towards Vision 2020, which was proposed for financial stability in government and good governance in the country (Otemu et al., 2018). This vision of government particularly for 2020 has been designed to provide adequate solution to ineffective and inefficient financial performance in government and thus, enables better accountability and transparency in the public sector financial performance in Nigeria.



In Nigeria as recommended according to the Central Bank of Nigeria (CBN) financial policy guidelines, the TSA policy is to control financial operations of all the MDAs and with this, no MDA of government should operate a bank account aside the TSA that have all oversight functions over government treasury which maintained treasury structures and processing arrangements for governments' transaction in line with TSA policy implementation (Fainboim & Pattanayak, 2011; Ikya, Akaa, & Ucherwuhe, 2017; Otemu et al., 2018; Salman & Adeseye, 2017). The treasury, being the office in-charge of financial resources of government, must manage and control the government financial resources to have enough funds available for government to meet its financial obligations, Also to make use of idle cash efficiently, and control government debt optimally according to the regulations (Ikya et al., 2017). The provisions of the financial regulations together with the Nigeria 1999 Constitution as amended provides that, the MDAs with other institutions designated to collect revenue for government such as fees, fines, interest, Value Added Tax (VAT), and Withholding Tax (WHT) are expected to be remitted into the Consolidated Revenue Fund (CRF) (Salman & Adeseye, 2017).

The CBN maintained the TSA account, this maintenance thus tally with the government policy in controlling every resources such as financial resources management. This allows the government to have a better banking arrangement with financial institution to ease the consolidation and helps in disbursement of government financial resources optimally (Ahmed, 2016). Ahmed (2016) stated that the TSA policy was a useful policy for the government revenue consolidation so that, there is availability of more funds thereby reduces government cost of borrowing. The pool of funds in a single account would make the government have enough funds for its

operations. In nations with many banking arrangements, operationalization of the TSA policy thus helps to prioritise in financial control in the public sector (Ofor et al., 2017).

Olorunnishola and Fasina (2018), said that it is an unholy alliance between MDAs and banks to against the TSA policy. The resultant effect has negative influence on the greater expectations of future economic prospects and possibility to intrude accountability and transparency in the MDAs operations. The TSA policy has helped the government banking structure to have a unit governments' bank account where all revenues are consolidated, where enough cash resources accrued to government, and with operationalization of the TSA policy, all the transactions made by government on daily basis are shown and viewed at a glance and government financial position is known to the treasury (Yusuf, 2016).

The former Accountant General of Federation (AGF) in Nigeria, before year 2015, backed the TSA policy, argued that the TSA policy prompt accountability, transparency, as well as efficiency in financial control of the Nigerian economy (Ofor et al., 2017). He also suggested that the TSA policy deemed to checkmate issues relating to enhancing better accountability and transparency in the public sector financial performance such that, controlling the public finances as organizational secrecy among the MDAs has become a thing of past. Also, the agencies generating revenue that have been deprived and short-changed the treasury due to multiple banking operations under their arm's length of which government authorities was not aware before the implementation of TSA policy is now being discovered and consolidated to the TSA (Arjan, 2016).

The closing of all MDAs in the country various bank accounts operated with the financial institutions and moved the balances therein, to the federation TSA, was

given the deadline of a total compliance till 15 September 2015 (Olanipekun et al., 2016). This enhanced e-collection revenue scheme employed by the TSA policy in public sector for smooth revenue generation of government and consolidation of such revenues into TSA for appropriate fund management (Eme, Chukwurah, & Emmanuel, 2015). The TSA policy, which is meant for consolidation of government accounts was introduced to maximize public fund such that, there is a better concentration in the use of government revenues. It also reduces float costs and corrupt practices, and largely, enhance better accountability where there is financial performance discipline in the public sector (Abiola, 2018; Olanipekun et al., 2016).

The TSA policy implementation is to make a difference to other financial management systems because, it concerned mainly on accruing financial resources to one source with a designated bank account so that, government can determine the total income at any time. Other financial management systems of government are concerned with budgeting system, accounting system, reporting system and evaluation system for accountability and transparency performances in the operation of government, which the TSA policy is also concerned about. But these other systems are not concerned about the consolidation of accounts.

The TSA policy is different from the previous Nigerian financial management system that before the TSA policy implementation, Nigerian financial performance allows multiple accounts which individual MDA operates, and they are the signatories (Mbotto et al., 2017). They only used to submit financial reports at the end of the fiscal year. On submission of the reports, the board of survey inspects their accounting records between 2nd and 5th of January every year, before the financial activities of the new year begins. With the TSA policy, MDAs does not have any separate account outside the TSA, and they only have accounting records showing amounts remitted

and expended for reconciliation and for the board of survey exercises (Pattanayak & Fainboim, 2011).

The TSA policy initiated by Nigerian government is described as a development which aimed at removing financial irregularities and corrupt practices that affect Nigeria economy (Yusuf & Mohammed, 2016). Therefore, the effects of the TSA policy as a new financial control reform policy in Nigeria for the public sector financial performance required urgent and undivided attention of researchers, among is this study to justify the accountability and transparency. The previous studies of Fatile and Adejuwon (2017), Igbekoyi and Agbaje (2017), Igbokwe-Ibeto et al. (2017), and Ogonna and Amuji (2018), examined this trend in the TSA policy. However, their studies did not specifically address the impacts of TSA policy on the financial performance characterized by corrupt practices and financial malpractices, thereby affected accountability and transparency, especially from the perspective of Ekiti State in Southwest Nigeria.

This study considers implementation of the TSA policy as a financial control policy to control financial operations in public sector to reduce the level of corruption and financial malpractices, that are currently affecting financial performances in Nigerian public sector. Therefore, this study explores TSA policy implementation to show the pressures, conflict of interests, and the accountability process in the TSA policy implemented by the government. The study is to also determine the impacts of the TSA policy in reducing financial malpractices, thus leading to changes in the public sectors financial performances in Ekiti State Nigeria.

### **1.3 Statement of the Problem**

The TSA policy implementation order was made on February 28, 2015, through presidential Order No. 55 already pronounced in the year 2012, which mandated all the MDAs to comply with TSA policy and remit collections of all revenue generated to the TSA created by government (Fatile & Adejuwon, 2017). The presidential order makes the TSA policy implementation compulsory for all the MDAs in Nigeria public sectors. But the complexity and size of Nigerian public sectors in support the government to improve the financial activities and accounting system of MDAs, poses significant challenges to the policy implementation, which has gone beyond mere technological risk, failure, and functional deficiency (Chima, 2022; Hendriks, 2012; Jimoh et al., 2022).

The main reasons why TSA policy was implemented is for the government to enhance financial control of public sectors so that better accountability, transparency, and efficiency in public sectors' financial performances are enhanced by the government. Government has been facing numerous challenges in achieving better financial performances and these challenges have caused Nigerians to encountered numerous problems, even up to the present time. The challenges include, high rate of inflation, unemployment, increase in poverty level, low investments, increase in level of corruption, and weak growth in nation economy (Edogbanya & Ja'afaru, 2013; Oladapo, 2014).

Some of the challenges affecting financial performances of public sectors, which this study considers important are financial malpractices and corrupt practices that have aggravated political and social undue influence on the financial resources, due to lack of adequate financial control in government financial operations. The issue

of financial malpractices in the public sectors is a serious challenge that have been affecting the financial activities and performances of Nigerian government. This led to TSA policy implementation in the year 2015 to enhance financial controls. Inadequate financial control policy has given room for loopholes in financial resources of government and thus, caused poverty in the country as public funds are going to few hands as a result of weak financial control. The poverty alleviation programs of federal government have been tackling the poverty challenges, while the issue of financial malpractices and corrupt practices are still affecting the public sector in the country (Rahman et al., 2015; Yahaya & Muideen, 2019).

The effects of this inadequate financial control have resulted to a problem and thereby affects accountability and transparency of public sectors in managing financial resources of government in Nigeria (Fatile & Adejuwon, 2017). A comparison done based on the snapshot of the Corruption Perception Index for the past twelve years (2010-2021), i.e., between the 5 years prior and 7 years after the implementation of TSA policy in the country shows effects regarding the corruption situation in Nigeria (See Appendix II). This Corruption Perception Index report ranked Nigeria as one of the most corrupt countries. Considering this issue of corruption, it is a global phenomenon of which in developed countries, they are less corrupt compared to developing countries which had high rate of corrupt practices (Oladapo, 2014). Financial irregularities such as account leakages are pandemic in Nigeria (Singal, Nagi, & Goyal, 2019), and has a significant issue because of its negative effects on the general public, which also drawbacks economic growth and development (Odia & Odia, 2016; Wynne et al., 2009).

Before the implementation of TSA policy to control revenue generation in Nigeria, it is shown that payment of revenue accrued to the government were going to

many bank accounts. This is a gross violation of Nigeria 1999 Constitution, Sections 80 and 162 which provide for a federation account to receive all revenues, incomes and receipts for government as reported in the Daily Trust Editorial, September 14, 2015 (Oru & Odumisor, 2018; Yusuf, 2016). This breach by the successive governments in Nigeria for not monitoring all government accounts of revenues, incomes, and receipts to be centralized in consolidated federation account in the past was the rot in mismanagement of government financial resources (Eme et al., 2015; Okerekeoti & Okoye, 2017; Oloba et al., 2017).

In considering current situation of Nigerian public sectors there is issue of accountability, extant literatures have highlighted the importance of financial accountability, political accountability and bureaucratic accountability that led to economic stability as the country allows the rule of laws guiding policy and reforms implementation, (Heald & Steel, 2018; Hedger & Blick, 2008; McLaughlin et al., 2005). In Nigeria, the perceived accountability that was lacking was financial accountability, which is not adequately maintained, thereby affecting service delivery of government to the citizen (Sulu-Gambari et al., 2018). Failure of appropriate financial accountability in MDAs of government has contributed to the poor financial activities of public sectors in Nigeria. The reactions and the experiences of people working as public servants after considering effects of NPM reform on financial performance of public sector (Chandler et al., 2002), accountability and process of accountability in the implementation of TSA policy is to be explored.

This issue of transparency is another challenge, and it is termed to be the way of reporting, which is the outputs and outcomes of a reform process in government financial activities (Curry, 2014). To address the resultant legitimacy gap among the various stakeholders, the financial activities of government must report the true and

actual financial activities that occurred in a fiscal year (Phiri et al., 2019; Sour, 2017). It further brings about effective tracking of government financial revenues (Esoimeme, 2019), and it coordinates the connections between reporting on the policymaking and the allocation of financial resources, after the policy implementation (Curry, 2014). This has been a challenge in the case of Nigeria because there is a breach between the policymaking and the allocation of public funds as a result of bureaucratic system of government in Nigeria (Abba, 2016; Gatimu, 2019).

It was noted that in public service, some staff have failed to show accountability and transparency in their various MDAs operations. This was revealed in the audit report of federal government of 33 agencies generating revenue which failed to remit N450 billion. It is also revealed in the audit report of federal government as of July 22, 2019, that 160 MDAs in 2016 and 265 MDAs in 2017 were affected (Punch New paper, December 6, 2019). This thereby led to failure of government in discharging government duties to maintaining good governance within the country (Agu, 2016; Fatile & Adejuwon, 2017). This affected the pace of economic growth, development, and the general wellbeing of the citizens (Fourie, 2006; Hedger & Blick, 2008).

Nigeria public sector used to have a cherished history of dedicated and committed public officers, until few decades ago before the year 2015, when public service was known for lack of professionalism, causing widespread of financial malpractices, inefficiency in financial performances (Leena & Raj, 2017). Despite the commendable efforts by a few reliable role models to turn the current situation in a right direction, the predominant tendency is still gloomily far below a modern nation expectation for development (Hammerschmid et al., 2019).



The public sector in Nigeria is described having public servants with financial malpractices e.g., traces of ghost staff on MDAs payroll, presence of unemployed workers handling official work in other government parastatals (Agboola, 2018; Emilia et al., 2018). There were also cases of embezzlement of public funds, these practices have been like cankerworm eating deep into fabric of Nigerian economy and thereby kept the country in an unhealthy state, which should not be so because of huge human resources managing the natural resources owned by the country (Dori, 2016; Idris, 2019).

The issues around implementation of this TSA policy were continuously debated and investigated (Abdullahi et al., 2019; Oru & Odumusor, 2018). The TSA policy is described as a cornerstone of good governance in public sector, to provide assessments on public sector financial operations. There was an indication of poor management of public fund, this has been a great challenge facing many developing countries and Nigeria is also affected because the country faces challenges in achieving public sector efficient financial resources control and economic stability (Fatile, & Adejuwon, 2017; Fourie, 2006). The country is currently in huge debt (Mbotor & Bassey, 2018; Yusuf, 2016).

There are pressures causing challenges to reformation in any government policy implementations (Lassou, 2017; Phiri et al., 2019). These come, most especially from the political class (Dobija et al., 2019), caused by changes in political-administrative structures, governance paradigms (i.e., changes from military dictatorship to democratic governance), pressures from various social and political movement groups like trade unions, professional bodies and other organizations that have the centre of their interests on social justice and democratization principles and ideals (Alada, 2016; Klassen, 2016).

There are also pressures presumed from tertiary institutions (Nigerian Universities) which considers that their autonomy will be deprived by the TSA policy implementation in Nigeria (Sailendra & Fainboim, 2010). There are some MDAs usually cause a delay in the process of carrying out budget operations, and while some MDAs do not comply with the requests as demanded from individual budget MDAs, which has posed challenges to the central payment office for control and execution (Olaoye & Olajide, 2017). The TSA policy is not considered as a good policy by some affected citizens and rather, they understand the implementation of TSA policy to have caused loss of jobs, increase in price of goods and services in the country (Nwankwo, 2017). No fewer than 10,000 accounts operated by some 900 MDAs with various financial institutions had been closed (Olorunnishola & Fasina, 2018).

There is a lot of setbacks associated with TSA policy as Accountant-General of the federation recently declared that there were still challenges regarding capacity and technical know-how, e.g., erratic power supply which often affect the disbursement of funds to MDAs to aid their operations (Ikya et al., 2017). Also, the inappropriate government resources control and management, and as well as lack of stronger political will and commitment by the government, makes implementation of the TSA policy very challenging. A recent study by Lassou (2017), supported that not all sectors endorsed the TSA policy, because of government involvement in fight against financial malpractices which remains an elusive effort in public sector institutions.

With regards to scope, the decision of government in Nigeria aims at covering a wide number of people up to 200 million using a single policy without considering obsolete nature of public sector. Also, public sector bureaucracy nature in Nigerian system of government was not considered (Yakubu, 2019). Makinde (2005). Similarly,

to buttress this assumption, the author described that many agenda of government in making policies were borne out of over-ambitions, not out of sincere or genuine effort in bringing rapid development to the country, but rather the policies were borne to boost more ego on the political leaders in the country.

There is need for this research to explore the implementation of TSA policy as one of NPM reforms for Ekiti State public sector, to find out how the TSA policy controls the issue of financial malpractices in various MDAs. This is done to enhance accountability, transparency, and better financial performance in government. The research considers accountability and the process of accountability, uncover the public servants and other stakeholders' attitude, explore to know the sources of pressure in the policy implementation. In addition, to also discover the conflicts that had emerged from implementation of the TSA policy. This will enable to understand if the implementation was merely cosmetic, not well embraced, politicized, or faulted by the bureaucratic system of government.

The study of Oru and Odumusor (2018), described that given the level of bureaucracy in government, the government should allow transparency in the operations of public institutions. Rather, this is affecting and hampering their operations. In the study of Paterson, Changwony, and Miller (2019), the new public management studies stated that there was an increasing interest in researching the public sector financial performances, which enhances financial accountability in government. Heald and Steel (2018), research focuses on diminishing government roles in delivery, financing, and regulation of public services. The studies conducted by Abiola (2018), Clement (2015), Isa (2016), and Oguntodu, Alade, and Adekunle (2016), only described the perceptions of individual organizations or governments on the TSA policy implementation in Nigeria. These previous studies have not discussed

the implementation of TSA policy reducing financial malpractices in Nigerian public organization's financial performances.

#### **1.4 Objectives of the Study**

The study main objective is to examine the implementation of TSA policy to control financial activities and curb financial malpractices within the public sector in Nigeria. The definite objectives are to:

- i. explore the source of pressure in the implementation of TSA policy in Ekiti State government,
- ii. uncover the conflicts that have emerged from the TSA policy implementation in Ekiti State government,
- iii. unfold the accountability processes that underpin the TSA policy implementation in Ekiti State government, and
- iv. unravel the impacts of TSA policy implementation on Ekiti State government public sector financial performance.

#### **1.5 Research Questions**

To understand the TSA policy implementation in the Nigerian public sector, the research is therefore, designed to answer the following questions:

- i. What are the sources of pressure through which the TSA policy implementation was explored in Ekiti State government?

- ii. What are the conflicts that have emerged from the TSA policy implementation in the Ekiti State government? Why did these conflicts happened and what have their impacts been?
- iii. How have the accountability processes that underpin the implementation of the TSA policy unfolded in Ekiti State government?
- iv. How have the TSA policy affected the financial performance of public sector in Ekiti State government?

## **1.6 Contribution of the Study**

This study explored the level of stakeholders' acceptance and the possible challenges that have been experienced in the TSA policy implementation in Ekiti State, Southwest Nigeria for more understanding of the policy to enhance better accountability, transparency, and efficiency in public sector financial operations. The TSA policy implementation involves all the MDAs and exhibits their supports to the new public sector reform in centralizing financial resources of the government for better accountability and transparency. Better understanding of the TSA policy gives identification and recognition of possible objectives and challenges which the TSA policy could provide, and the concerns of stakeholders is explored thereafter which makes the implementation of TSA policy more successful in promoting financial accountability, probity, and transparency in Nigeria with reference to public sector in Ekiti State, Southwest Nigeria.

This research is motivated on the rising concern in the cases of incessant frauds and financial irregularities affecting the country, and this study is to explore how the effect of the challenges affects public sector accountability and transparency in

Nigeria. Furthermore, this research explores impacts of the TSA policy in reducing financial malpractices in Ekiti State, Southwest Nigeria public sector. This is in line with the NPM reform, and that all government MDAs both fully or partially funded MDAs to comply with the reform by closes all accounts of MDAs with financial institutions in government's name and transfers the funds in such accounts to the TSA maintained by the treasury. Federal government ordered and gave the directives in February year 2015, to all agencies that generate revenue to close their accounts in various commercial banks, after the closure, the balances in the accounts should be transferred into consolidated revenue fund account of government with TSA policy that have electronic revenue collection platform. This TSA was implemented under the current Nigeria President (President Buhari). This development has continued generating a lot of debate within the country (Eme et al., 2015).

The study is to help the public sector of economy and other sectors like commercial banks in formulating an appropriate policy for efficient performance of the public sector together with reliability and integrity of the operation and financial information that helps in enhance better financial accountability and transparency in the Nigerian public sector. This study will contribute by adding to existing body of knowledge, more empirically to the accounting, business, and auditing fields, in exploring various financial policies implemented by government to actualize stakeholders' expectations at controlling government financial resources, employees' attitudes, and better financial performances in the public sector.

More significantly, this present study is useful to every top management in government, head of various government MDAs and other public corporations to know the importance and effectiveness of the TSA policy in discharging their responsibilities and operations to the general public. Also, it serves as a yardstick in improving

government accountability, transparency, and financial performance. It is necessary for the government and public servants to discover various loopholes and leakages in the revenue collections so that, appropriate corrections could be made in enhancing efficiency, accountability, and transparency in their financial operations.

The results from the study are going to be significant in enlighten both the government and policymakers to know how important the TSA policy in banking arrangement of government and suggests total compliance to be a financial control guiding policy. Thus, it is important that public sector understand the impacts and benefits of TSA to government financial resources, the pros, and cons of the policy on the economy is also to be adequately traced. The research is going to support literature and contributes theoretically, methodologically and practically to the existing literature for employers, consulting organizations, future researchers who intends to carry out further research by filling the identified gaps in the literature as regards the TSA policy in reducing financial malpractices in public sector for accountability, transparency and in other similar areas of government financial policy and public sector financial performances, and thus useful as literature review.

### **1.7 Scope of the Study**

This research is focusing on the implementation of TSA policy, and the impact of the policy on the financial performance of Nigerian public sector at reducing financial malpractices. The study is conducting in the government MDAs in Ekiti State, Southwest Nigeria and to realize the objectives of the study, the Accountant-General Office is the unit of analysis while Auditor-General Office, Ministry of Finance, and Accounts and Finance section of General Administration Office and

Board of Internal Revenue of Ekiti State are selected as external offices for exploring the data collection.

Ekiti State is one of the Southwest states in Nigeria which comprises six states namely, Ekiti, Osun, Ondo, Oyo, Ogun, and Lagos (See Appendix IV). The selection of Ekiti State in Southwest Nigeria was because Ekiti State has contributed positively to public sector revenue drive in Nigeria (National Bureau of Statistics 2018). The state is populated with public sector institution than private establishments and have similar internal control systems and accounting systems compare to the other states in Nigeria. Selection of the state is also justified because the state has been seen to have the same structure of government both in administration and bureaucracy for controlling financial resources of public sector in the state governments and also have relationship with federal government because the state shares monthly allocation from the federal government, and federal government control the agencies that are in-charge of financial crime through the Economic and Financial Crime Commission, (EFCC) which Ekiti State is involved.

The selection of the Accountant-General Office is because, the office is in-charge of government treasury, accounts reconciliation, control finances of government and enforcing implementation of the TSA policy (Onyeizugbe, Chinedu, & Enaini, 2017). Other external offices i.e., Auditor-General Office, Ministry of Finance and Account section in the government General Administration Office and Board of Internal Revenue are responsible for financial activities of government both in revenue collections and release of expenditures as well as audit activities.

However, the research also considers base year for the interviews and information gathering on the government activities in the state selected covering year



2010. The selection of the period as base year is because it marks the beginning of political stability sustaining public sector economic development in Nigeria and it is the period of 5 years prior to the TSA policy implementation. The study further explores from 2015 the year of TSA policy implementation to 2020.

The study uses institutional theory and legitimacy theory, the institutional theory described procedure that institutions adopted as acceptable practices or polices which are used by other institutions that resembling in structure and cultural norms (DiMaggio & Powell, 1983; Meyer & Rowan, 1977). The institutional theory is used to address and explore the pressures, conflict of interest in the implementation of TSA policy and to enhance efficient financial performances in the government institution. Legitimacy theory on the other hand is used, the theory is found to have been applicable in the public sector at all levels of government in addressing stakeholders' expectation on government at implementing policy to combat issues affecting financial operations of government and thereby affects the wellbeing of people in the societies (Geoffrey, 2019).

Legitimacy theory is use also to explain the NPM reform adopted by any government in dealing with challenges which has been prevailing and commensurate with the societal challenges, which are financial malpractices, accountability challenges, and transparency issues in Nigerian public sector (Kusano & Sanada, 2019). These two theories explain the theoretical framework to give understanding on the three objectives of the research on TSA policy and provide a guide while the third objective is explained on the concept of accountability process for data collection on the TSA policy implementation as a financial policy to control financial resources of government in recent time in Nigerian public sector. The transformation is essential for survival of the government institutions to provide good and quality of service