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AN EVALUATION OF TRANSPARENCY AND ACCOUNTABILITY MECHANISMS IN THE MANAGEMENT OF TREASURY SINGLE ACCOUNT (TSA) FUNDS IN KOGI STATE, NIGERIA

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ABSTRACT--
This study evaluates the transparency and accountability mechanisms associated with the management of Treasury Single Account (TSA) funds in Kogi State, Nigeria. The adoption of the TSA policy was intended to address persistent challenges of financial mismanagement, leakages, and lack of transparency in public service fund administration. Using a descriptive survey research design, the study focused on staff of the Kogi State Government Internal Revenue Service (KGIRS) in Lokoja, specifically within the internal audit, accounting, and finance departments. A population of 650 senior and junior staff was identified, from which a sample size of 87 respondents was determined using the Taro Yamane formula and selected through simple random sampling. Primary data were collected using structured questionnaires administered through online survey tools, while secondary data were sourced from journals, magazines, and newspapers. Data analysis was conducted using descriptive statistics, including frequency counts, percentages, mean, and standard deviation, alongside inferential analysis using Pearson's Product Moment Correlation (PPMC). The findings reveal a strong positive and significant relationship ($r = 0.768$, $p < 0.05$) between TSA implementation and transparency and accountability in fund management. The results indicate that the centralization of government revenues and expenditures under the TSA has improved financial visibility, reduced opportunities for misappropriation, and strengthened accountability mechanisms in Kogi State's public services. The study concludes that sustained enforcement of the TSA policy is essential for consolidating gains in financial accountability and recommends continuous capacity building and strict compliance to enhance its effectiveness.
KEYWORDS*: Treasury Single Account, Transparency, Accountability, Public Financial Management, Kogi State*

INTRODUCTION

The decentralized public finance system in Nigeria emerged from historical practices and the absence of a centralized control mechanism, resulting in numerous government accounts that made it difficult to consolidate and analyze financial data. This fragmentation weakened transparency and accountability, while poor internal controls and limited oversight enabled manipulation and diversion of public funds across multiple accounts. Inefficient revenue collection and widespread leakages reduced available resources, forcing government to rely heavily on borrowing to meet obligations (Adesola, 2021). The lack of a unified platform for managing cash inflows and outflows further created inefficiencies and delayed resource allocation, ultimately necessitating public financial management reforms. In response to these challenges, Nigeria introduced the Treasury Single Account (TSA) policy in 2015. The TSA consolidates all federal government revenue and expenditure transactions into a single account or a set of linked accounts maintained at the Central Bank of Nigeria (CBN). The policy was designed to enhance transparency, accountability, and efficiency in public financial management by giving the Treasury full control over government cash resources (Bello, 2021).

Globally, the TSA has become a widely adopted financial management system. Many governments have embraced the TSA model to address fiscal challenges and strengthen governance structures. According to Ogah (2021), the system has gained significant traction due to its effectiveness in improving transparency and fiscal discipline. The World Bank reports that by 2020, over 150 countries had implemented or were in the process of implementing some

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form of TSA, reflecting its broad acceptance and relevance in modern public financial management reforms (Achua, 2019). Several countries provide practical examples of TSA implementation. India launched the Integrated Financial Management Information System (IFMIS) in 2003, incorporating the Government Account Receipts and Payments (GARP) system to centralize government transactions and improve accountability. Ghana followed with the Ghana Integrated Financial Management Information System (GIFMIS) in 2008, which centralized government funds to enhance budget execution and fiscal discipline. Similarly, Tanzania introduced the Government e-Payment Gateway (GePG) in 2012, consolidating revenues and payments into a single account at the central bank, thereby improving revenue efficiency and reducing leakages (Anyanwu, 2019).

Nigeria's TSA implementation in 2015 consolidated over 20,000 government accounts across ministries, departments, and agencies into a single account at the CBN. This reform reportedly led to the recovery of large sums of idle funds, improved cash management, and enhanced transparency. Other countries such as Indonesia and Kenya also implemented IFMIS with TSA components around 2015–2016 to modernize financial management, reduce fiscal risks, and improve accountability. The Philippines adopted the Treasury Single Account System (TSAS) in 2017 to centralize revenues and expenditures, reduce borrowing costs, and strengthen fiscal discipline (Boncondin, 2023). At the subnational level in Nigeria, the TSA has been linked to efforts to curb payroll fraud. Former Kogi State Governor Yahaya Bello revealed that a committee uncovered over ₦1.3 billion being paid monthly to ghost workers—individuals fraudulently listed on the payroll. This discovery highlighted severe financial leakages and mismanagement within the public service (Emmanuel, 2019). The governor emphasized the TSA as a mechanism to eliminate such practices, warning against attempts to manipulate the system and stressing its role in strengthening financial accountability (Frank, 2019).

Financial accountability in public services entails the obligation of government officials to manage public funds transparently, responsibly, and in line with legal and ethical standards. In Kogi State, financial accountability is critical to ensuring effective service delivery and public trust. Studies indicate that financial accountability remains an ongoing challenge in Kogi State's public service. According to Onuorah and Appah (2021), addressing these challenges requires coordinated efforts from government institutions, civil society, and citizens. The TSA, as described by Schechter (2023), serves as a cornerstone of financial governance by promoting transparency, efficient cash and liquidity management, and the prevention of fraud. Its success, however, depends largely on effective implementation and oversight mechanisms (Okwoli, 2022; Yusuf, 2023). Despite its intended benefits, the TSA has attracted criticism. Some stakeholders argue that the centralized nature of the system has created bureaucratic bottlenecks and delays in fund disbursement, hindering timely execution of government activities (Olola, 2019). Others contend that centralization may merely relocate opportunities for corruption to a single control point if oversight is weak, while also limiting financial autonomy and flexibility of government agencies (Inanga, 2019). These concerns highlight the need for a critical evaluation of the TSA's impact, forming the basis for this study on the Treasury Single Account policy and financial accountability in public services in Nigeria, with specific reference to Kogi State.

Statement of the Problem

Despite the recognized benefits of the Treasury Single Account (TSA) system, its implementation in Nigeria—particularly in Kogi State—continues to face serious challenges relating to compliance, technical limitations, and inadequate capacity building within Ministries, Departments, and Agencies (MDAs). Many MDAs have struggled with system integration, operational inefficiencies, and insufficient technical support, undermining the effectiveness of the TSA despite the consolidation of over ₦1.7 trillion in government revenue by 2020. Persistent financial irregularities, including the discovery of over 1,000 ghost workers across MDAs in 2021, reflect entrenched problems of fraud and mismanagement that weaken public trust and reduce the impact of the TSA, especially against the backdrop of rising national poverty levels, which reached about 66% in 2023. In Kogi State, longstanding issues of corruption, embezzlement, opaque financial transactions, and the revelation of thousands of ghost workers have severely constrained public service delivery and socio-economic development. Although the adoption of the TSA was intended to centralize funds, enhance transparency, and strengthen accountability, the state continues to experience delays in fund disbursement, weak cash and liquidity management, and ongoing cases of financial leakages such as unauthorized payroll entries and fraudulent withdrawals, as reported by the Auditor General. These challenges persist alongside worsening poverty levels in Kogi State, which rose from 45.2% in 2019 to 69.8% in 2020 and remained high at 64.9% in 2023, thereby raising critical concerns about the effectiveness of the TSA in improving financial accountability and public service delivery and necessitating a systematic investigation into its implementation and outcomes.

Research Questions

The study address the questions posed below:

i. What measures are in place to ensure the transparency and accountability of funds managed under the Treasury Single Account in Kogi State?

Objectives of the Study

The main objective of this study is to determine transparency and accountability mechanisms in the management of treasury single account (TSA) funds in Kogi State, Nigeria. Specifically, the study seeks to:

i. Assess the measures put in place to ensure the transparency and accountability of funds managed under the Treasury Single Account in Kogi State

Literature Review

Literature relevant to the research topic is presented under the following sub-headings: conceptual framework, theoretical framework, review of related empirical studies, and summary of literature review.

Treasury Single Account (TSA)

The Treasury Single Account (TSA) is a financial management system adopted by governments worldwide to consolidate all government cash resources into a single account maintained by the central bank or treasury (Kraan, 2022). The concept of TSA emerged as a response to challenges associated with fragmented cash management systems, including inefficiencies, lack of transparency, and susceptibility to financial mismanagement and corruption. By centralizing government funds into a single account, the TSA aims to enhance transparency, accountability, and efficiency in public finance management (Mhome, 2022). The concept of the Treasury Single Account revolves around the consolidation of government funds from various ministries, departments, and agencies (MDAs) into a single account held at the central bank or treasury. Under the TSA system, all government receipts, including tax revenues, fees, fines, and other sources of income, are deposited into the designated TSA account (Inanga, 2019). Likewise, government payments, including salaries, pensions, contracts, and other expenditures, are made from the same account.

Financial Accountability

Financial accountability is a fundamental principle in public finance management that entails the responsible stewardship and transparent use of public funds by government entities. It serves as a cornerstone of good governance, ensuring that government officials and institutions are held answerable for their financial decisions and actions (Groot, 2019). Financial accountability encompasses various aspects, including budgetary processes, revenue management, expenditure control, internal controls, and external oversight mechanisms. In essence, Lipsy (2019) financial accountability reflects a commitment to transparency, integrity, and adherence to established rules and regulations in managing public finances. Financial accountability revolves around the principles of transparency, integrity, responsibility, and oversight in the management of public funds. Financial accountability requires government entities to operate in an open and transparent manner, providing timely and accurate information about their financial activities, decisions, and outcomes (Langbein & Schapperle, 2023). Transparency enables stakeholders, including citizens, taxpayers, oversight bodies, and international organizations, to assess the use of public funds, detect irregularities, and hold government officials accountable for their actions.

Moreover, Merono-Cerdan (2019) financial accountability demands integrity and ethical conduct in the management of public finances. Government officials are expected to uphold high standards of honesty, probity, and ethical behavior in their financial dealings, avoiding conflicts of interest, bribery, corruption, and other forms of malfeasance that undermine public trust and confidence in government institutions. Mhome (2022) financial accountability requires government officials to exercise prudence, diligence, and fiduciary responsibility in managing public funds. Officials entrusted with financial responsibilities are accountable for their decisions and actions, including budget preparation, revenue collection, expenditure allocation, and asset management. They are expected to act in the best interests of the public, ensuring that resources are used efficiently, effectively, and for their intended purposes. Olamide (2020) financial accountability entails robust oversight mechanisms to monitor and evaluate the use of public funds, prevent

abuses, and detect and address instances of financial mismanagement, fraud, and corruption. Oversight mechanisms may include internal controls, external audits, legislative scrutiny, independent watchdog agencies, civil society participation, and public accountability mechanisms, all aimed at ensuring that government entities are held accountable for their financial performance and compliance with legal and regulatory requirements (Ojiakor, 2019).
Furthermore, Varshney (2019) financial accountability requires adherence to legal and regulatory frameworks governing the management of public funds. Government entities must comply with applicable laws, regulations, accounting standards, and fiscal policies to ensure the legality, validity, and integrity of financial transactions and reporting. Compliance with established norms and guidelines helps safeguard against financial irregularities, fraud, and abuse, and promotes trust and confidence in the integrity of financial management practices. Peter (2019) financial accountability involves the evaluation of financial performance and the transparent reporting of outcomes to stakeholders. Government entities are responsible for monitoring and assessing the efficiency, effectiveness, and impact of their financial activities and programs, using performance metrics, benchmarks, and indicators to measure progress toward stated objectives and outcomes. Oluwafemi (2018) transparent reporting enables stakeholders to hold government officials accountable for their financial performance and outcomes, facilitating informed decision-making, public scrutiny, and accountability. Financial accountability is a dynamic process that requires continuous improvement and adaptation to changing circumstances, emerging risks, and evolving stakeholder expectations. Government entities should regularly review and update their financial management practices, policies, and procedures to enhance effectiveness, efficiency, and accountability (Olowu, 2022). This includes investing in capacity building, training, and technology to strengthen financial management capabilities, promote innovation, and address emerging challenges in public finance management.

Treasury Single Account, Transparency and Accountability of Funds Management
Measures have been implemented to ensure the transparency and accountability of funds managed under the Treasury Single Account (TSA), reflecting a commitment to sound financial governance practices (Achua, 2019). These measures encompass a range of mechanisms and safeguards aimed at promoting transparency, deterring fraud, and enhancing accountability throughout the financial management process. One key measure is the establishment of robust reporting and disclosure requirements, which mandate government entities to provide timely and accurate information about their financial activities, transactions, and balances (Anyanwu, 2019). This includes regular publication of financial statements, budgetary reports, and expenditure records, accessible to stakeholders such as citizens, oversight bodies, and auditors. By making financial information readily available, the TSA enhances transparency, enabling stakeholders to monitor government finances and hold officials accountable for their stewardship of public funds.

Also, Appah (2019) another critical measure involves the implementation of internal controls and oversight mechanisms to safeguard against financial mismanagement and fraud. Government entities are required to maintain stringent internal control systems, including segregation of duties, authorization procedures, and reconciliation processes, to prevent unauthorized access to funds and detect irregularities. Additionally, Boncondin (2023) independent audit functions, both internal and external, play a vital role in ensuring compliance with established policies and procedures, identifying weaknesses in financial controls, and recommending corrective actions to mitigate risks and enhance accountability. Furthermore, Aucoin & Heintzman (2020) the adoption of technology-enabled solutions, such as electronic payment systems and automated financial management platforms, enhances the transparency and efficiency of fund management under the TSA. These systems facilitate real-time monitoring of financial transactions, improve data accuracy and integrity, and reduce the risk of manual errors and manipulation. Additionally, digital platforms enable greater transparency in revenue collection, expenditure tracking, and financial reporting, promoting accountability and integrity in the management of public funds (Behn, 2021).

Moreover, Barton & Simnett (2022) public engagement and participation mechanisms serve as important tools for promoting transparency and accountability in TSA implementation. Governments may establish citizen feedback channels, public hearings, and online portals to solicit input, address grievances, and enhance public awareness of financial management processes. By actively involving citizens in oversight and decision-making processes, governments foster a culture of accountability, empower stakeholders to demand transparency, and strengthen trust and confidence in public institutions. Appah & Appiah (2020) the TSA implements various measures to ensure transparency and accountability in the management of public funds, including robust reporting requirements, internal controls, technological innovations, and public engagement mechanisms. These measures collectively contribute to enhancing the integrity, effectiveness, and public trust in financial governance practices, ultimately advancing the goals of fiscal transparency, accountability, and sustainable development.

Methodology

The study on the impact of treasury single account policy and financial accountability in the public services of Kogi State Nigeria adopted descriptive survey research design. The population of the study comprises of all the Kogi Government Internal Revenue Service (KGIRS) Lokoja staff in internal audit department, accounting department and finance department which is estimated to be 650 senior and junior staff (field survey research 2023). Sampling techniques can be referred to as the technique or process of selecting sample from the target population. The sampling method or technique used is random sampling method. The samples selected for this research work are drivers with sample size (87). Usually there are two main sources of data the primary and secondary data. The primary source of data are considered to be most reliable because the researcher in a better position than anyone else to understand and interpret what he recorded and know the condition under which the data were obtained.

For the purpose of the study questionnaire was used as the instrument of data collection. The questionnaire contained a list of questions concerning treasury single account policy and financial accountability in the public services. Online survey and tracking software was used for data collection. This refers to how the data collected by the researcher were use or analyzed. The data collected for research work needs analysis and for the purpose of this work statistical method was used. Descriptive statistics is a numerical measures used to describe and summarize the characteristics of a dataset.

RESULTS

Research Question One: What measures are in place to ensure the transparency and accountability of funds managed under the Treasury Single Account in Kogi State?

Table 1 displays the mean and standard deviation of responses regarding the measures implemented to ensure transparency and accountability of funds managed under the Treasury Single Account.

S/N	ITEMS	N	X	ST.D	Skew	Kurt	Decision
1	The Treasury Single Account (TSA) policy in Kogi State is effectively not communicated to stakeholders.	80	2.69	1.13	-.212	-1.358	Agreed
2	There are clear guidelines and procedures for accessing information on TSA fund management in Kogi State.	80	2.85	1.07	-.523	-.956	Agreed
3	Regular audits and financial reviews are conducted to ensure compliance with TSA regulations in Kogi State.	80	2.76	1.13	-.383	-1.239	Agreed
4	There is transparency in the allocation and utilization of funds under the TSA in Kogi State.	80	2.43	1.12	.137	-1.345	Disagreed
5	Mechanisms are in place to address and investigate any reported cases of mismanagement or corruption related to TSA funds in Kogi State	80	2.94	1.12	-.600	-1.047	Agreed
6	The public does not have access to information on TSA fund allocations and expenditures in Kogi State	80	2.79	1.21	-.373	-.1.450	Agreed
7	Stakeholder feedback and input are considered in the decision-making processes related to TSA fund management in Kogi State.	80	3.11	.94	-.697	-.580	Agreed
	Average Mean		2.75	1.10	-.379	-1.282	Agreed

Table 1 presents the descriptive statistics on measures adopted to ensure transparency and accountability in the management of Treasury Single Account (TSA) funds in Kogi State. The results show that respondents generally perceive the TSA policy as being effectively communicated (mean = 2.69; SD = 1.13), with skewness and kurtosis indicating slight negative skewness. Similarly, the existence of clear guidelines and procedures for accessing information on TSA fund management recorded a mean score of 2.85 (SD = 1.07), suggesting agreement among stakeholders. Conversely, respondents agreed that mechanisms exist to address cases of mismanagement or corruption (mean = 2.94; SD = 1.12) and that stakeholder feedback is considered in TSA-related decision-making processes (mean = 3.11; SD = 0.94). Although public access to information on TSA fund allocations and expenditures recorded a mean score of 2.79 (SD = 1.21), suggesting general agreement, the findings overall indicate that while transparency and accountability mechanisms are largely in place, improvements are needed particularly in the area of fund allocation and utilization under the TSA system in Kogi State.

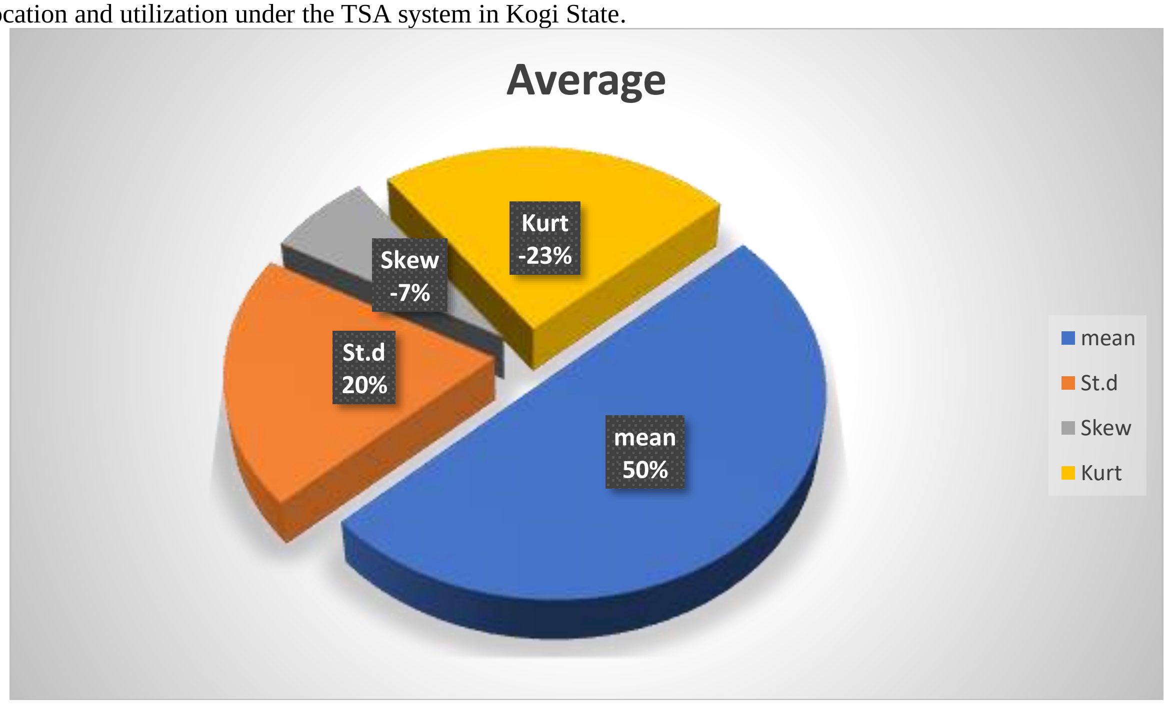

Fig 1: Average Score

In Figure 1 above the average score for the responses regarding measures implemented to ensure transparency and accountability of funds managed under the Treasury Single Account (TSA) in Kogi State indicates the means of 2.75, with a standard deviation of 1.10 which is above the critical mean of 2.5 is therefore accepted which implies that there is an average level of agreement among respondents regarding the effectiveness of measures implemented for transparency and accountability. The skewness value of -0.379 suggests a slight negative skewness, indicating that the distribution of responses may be slightly skewed to the left. Similarly, the kurtosis value of -1.282 suggests that the distribution may be slightly platykurtic, meaning it has thinner tails and a flatter peak compared to a normal distribution. These findings imply that, on average, respondents agree that measures implemented to ensure transparency and accountability of funds managed under the TSA in Kogi State are effective. However, there may be some variability in opinions among respondents, and the distribution of responses may deviate slightly from a normal distribution.

DISCUSSION OF FINDINGS

Research question one above shows that the implementation of the TSA policy in Kogi State has had a significant impact on enhancing transparency and accountability in fund management. It suggests that as the TSA policy is adopted and enforced, there is a notable improvement in the transparency of financial transactions and the accountability of public funds within government agencies and departments which is in line with Adeleke and Adeyemi (2017) study examined the impact of the TSA policy on the Nigerian economy. It emphasizes how the centralization of government funds through the TSA enhances transparency and accountability in financial transactions, thereby contributing to improved governance and economic stability. Also, Adekoya and Kolade (2018) research evaluated the impact of the TSA policy on economic growth in Nigeria. It highlights how the implementation of the TSA promotes transparency and accountability in public fund management, fostering investor confidence and stimulating economic development.

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Conclusion
In conclusion, the findings of this study highlight the significant impact of the Treasury Single Account (TSA) policy implementation in Kogi State. Firstly, it has led to a notable improvement in transparency and accountability in fund management within government agencies and departments. The adoption and enforcement of the TSA policy have enhanced transparency in financial transactions and increased accountability of public funds, thereby addressing long-standing challenges related to financial mismanagement and opacity in fund utilization.

Recommendation
Based on these findings, it is recommended that:

1. The government of Kogi State continues to prioritize the enforcement and adherence to the TSA policy to sustain the gains achieved in transparency, accountability, and efficiency in fund management.

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