



## Treasury Single Account and Reduction of Financial Crime in the Enugu State Civil Service Commission

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### Abstract

Government's efforts at socio-economic development have often been whittled down by inadequate finance and the outright mismanagement and embezzlement of the available resources. Hence, it is regrettable the level of poverty in Nigeria, the rate of unemployment which has worsened with low life expectancy and increased in maternal mortality rates etc. The study "Treasury Single Account and Reduction of Financial Crime in Enugu state civil service Commission., Nigeria" was undertaken to assess amongst others the effects of Treasury Single Account on the promotion of financial accountability and financial discipline in the state civil service. The study was anchored on Barley's Agency Theory of 1973. The study adopted a descriptive and survey design. The result revealed amongst others that there is a positive relationship between Treasury Single Account and promotion of financial accountability and discipline in Enugu State civil service Commission. However, dissatisfaction was more with the abuse of the entire process, the level of awareness creation of the policy, coverage, poor network services, poor funding amongst others. The implication is that the policy is yet to achieve the basic purpose of its establishment of ensuring increase in government revenue by completely reducing leakages, and to reduce corruption to its barest minimum in the country. The study therefore recommended amongst others that in improving accountability of public sector funds, there should be appropriate sanctions where financial irregularities are discovered. This will strengthen the goal of the TSA system in Nigeria thereby by instilling discipline and accountability of public sector funds.

**Keywords:** Treasury Single Account, Financial accountability, financial Discipline, Enugu State, Nigeria

**Citation of article:** Udoikah, J. M. *et al* (2023). Treasury Single Account and Reduction of Financial Crime in the Enugu State Civil Service Commission. *African Journal of Politics and Administrative Studies AJPAS*, 16 (1):483-508

**Date Submitted:** 04/02/2023 **Date Accepted:** 05/04/2023 **Date Published:** June, 2023



<https://dx.doi.org/10.4314/ajpas.v16i1.28>

## Introduction

Efficient management and control of cash resources is an important factor considered for government to achieve its unwritten social contracts with its citizens. More so, the resources are relatively scarce therefore it must be judiciously managed to achieving intended goals in public service delivery. Public service is expected to be planned in such a manner that it will be cost effective, accountable, and efficient. Therefore, all revenue collected (taxes and non-taxes) by Ministries, Departments and Agencies (MDAs) must be accountable and remitted to government treasury in order for government to meet its obligations. Prior to the implementation of Treasury Single Account System (TSA) in Nigeria, the Ministry of Finance and Central Bank of Nigeria (CBN) seems to lack strong centralized control of government cash resources. As a result, its cash lies idle unnecessarily in numerous Money Deposit Bank (MBD) accounts and the irony is that, government starts borrowing to execute its budget deficits. Indeed, the lack of control over cash resources in the custody of the MDAs breeds crime among its public officials which eventually snowball to institutional and infrastructural deficiencies in the country (Adeolu, 2015; Oguntodu, Alalade, Adekunle, & Adegbe, 2016).

The enforcement of the TSA policy which has become mandatory for all MDAs to comply with is in line with sections 80 and 162 of the 1999 Constitution of Federal Republic of Nigeria, thus, giving credence to the legality of the policy. Also, there seems to be a lot of loopholes and weakness in the regulatory Acts of MDAs which public office holders play with to misappropriate and siphon the treasury into their private pockets. One of the loopholes according to Yusuf & Mohammed (2016) is Section 22(1) of the Fiscal Responsibility Act (FRA) 2007, which permits all government revenue generating agencies to use 20% (percent) of their operating surplus to cover their operating expenses and remit the remaining 80% percent of their operating surplus to the Consolidated Revenue Fund (CRF) of the Federal Government. This MDAs resorting into frivolous operating costs and giving leeway to declaring almost zero operating surpluses and the consequence is government inability to meet up with its obligation to its citizenry due to drought of fund. According to Akomaye, (2007), the audit report of MDAs revealed flagrant disregards to the rules and regulations, throw over financial discipline, accountability, probity and



<https://dx.doi.org/10.4314/ajpas.v16i1.28>

transparency which resulted into corrupt practices such as over-estimation of government contracts, abandonment of government projects after mobilization fees are paid, budget padding, non-certification of payment vouchers by staff, incurring expenditure through fraudulent means; public officer using private companies to bid for government contracts, ghost workers syndrome, employment racketeering, bribery to circumvent justices among others. Gbegi and

Adebisi (2015) posited that corruption has been Nigeria biggest problem especially in the public sector, it has not only made the citizens lost public trust in government but it has also drained the government of several billions of Naira. The level of corruption in public sector is pervasive, if not checkmated through various policy statements, enactments and reforms, the goal of establishing the public sector may not be realized. Hence, there is a need for efficient preventive mechanism that will sanitize the public system and make it extremely difficult for the public officers to spend recklessly public funds in their control. Moreover, the International Monetary Fund (IMF, 2001) advised developing countries especially in Africa with fragmented government banking arrangement to adopt Treasury Single Account (TSA) as a pre-requisite for cash resources management and treasury oversight. Although, TSA was a mere policy on paper after its adoption in Nigeria by the administration of former President Goodluck Jonathan, the full implementation of TSA policy for all MDAs commenced in President Buhari administration in 2015. This was done through directive from CBN to all MDAs to remit all their earnings to a single account to be domiciled with the apex bank, powered by an indigenous remita software platform (Mba, 2015). This policy was in place to curb crime and corruption because the wave of crime and corruption in recent times is disturbing.

Most countries including the developed ones are not excluded from this challenge especially in their public sectors. For instance, in Australia according to Global Economic Crime Survey and Observation (2011), in spite of the country's stable economy, the government is still under pressure to cut down jobs in the public sector due to frequent corruption cases that involve huge loss of cash resources. According to Abayomi (2016), the value of cash resources lost yearly to corruption in the public sector of Nigeria cannot be precisely quantified but its runs to several billions of Naira. As a matter of fact, the



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Corruption Perception Index for year 2016 ranked Nigeria 136th position of the most corrupt country out of 176 countries of the World with 72% of this corruption in the public sector (Transparency International, 2018). Against this background, this study therefore is carried out to establish whether TSA policy can solve this endemic problem of crime reduction in the Enugu state civil service Commission.

### **Statement of the Problem**

The rate of crime and corruption in Nigeria are the problem that necessitated this research. Crime 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 “crime” 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). In Nigeria today, several government businesses and activities have collapse as a results of problems of crime such as embezzlement, theft of fund, inflation of contract, poor credit facilities, concealment, forgery, counterfeiting, stolen cheques and weakening of internal control system, money laundering, paper hanging and frequently changes in government functionaries e.t.c to the extent that it damage critical governance of the country and scare away both foreign and domestic investors and expose country to reputation risk (Ibrahim , Adeyemi&Odunayo, 2015). It was in the search for an adequate solution to reducing crime that the present government of President Buhari through the “change agenda” has taken the fight against crime and corruption as one of its major program. Among the weapons suggested to be utilized is the full implementation of the TSA Policy.

However, the adventure of TSA is an essential reform for any government in pursues fiscal sustainability and prudent management of its resources invariably, increases accountability and transparency, improves the processing of payments and collections and reduces borrowing costs. TSA at the federal level has allowed, for the first time, visibility of the total quantity of government funds at any point in time serves as antidote to corruption in active sectors of economy.



Several studies have been carried out in the past on this subject. For instance, Oti, Igbeng and Obim (2016) investigated an appraisal of policy impact of treasury single account in Nigeria while Ekubiat and Ime (2016) conducted study on the adoption of treasury single account by State Governments of Nigeria; benefit, challenges and prospects. Other research works includes, (Odia & Odia 2016; Eme, Chukwurah & Iheanacho 2015; Pattanayak&Fainboim, 2016). None of research works has use the Enugu state civil service Commission. as a study case in dealing with treasury single account and crime reduction. The omissions of this form a major gap in this study. However, it is on the above premises that this work stems to undertake a cursory look at the impact of treasury single account on crime reduction in Enugu State Civil Service Commission.

### **Objectives of Study**

The objective of this study is to:

1. Ascertain the impact of Treasury single account in promoting accountability and transparency of public funds in Enugu State Civil Service Commission.
2. Determine the impact of Treasury single account in enhancing financial discipline in Enugu State Civil Service Commission.

### **Statement of Hypotheses**

#### **Hypotheses One**

**H<sub>0</sub>:** Treasury single account has no significant impact in promoting accountability of public funds in Enugu State Civil Service Commission.

**H<sub>1</sub>:** Treasury single account has significant impact in promoting accountability and transparency of public funds in Enugu State Civil Service Commission.

#### **Hypotheses Two**

**H<sub>0</sub>:** Treasury single account has no significant impact in enhancing financial discipline in Enugu State Civil Service Commission.

**H<sub>1</sub>:** Treasury single account has significant impact in enhancing financial discipline in Enugu State Civil Service Commission.



## **Conceptualization**

### **Treasury Single Account**

The idea of treasury single account came into being when some agencies refused to declare and remit the 25 percent of their annual revenue they generated to the treasury as demanded by law. In 2012 about N120 billion was forcefully collected by government from MDAs being 25 percent of their gross revenue to the treasury with another N34 billion collected in 2013, (Abayelu, 2015). Before then, most of the MDAs were reluctant to remit the requested amounts by law to the treasury, (Daily Trust Editorial, 2015:16). Prior to TSA, Nigeria had fragmented banking arrangements for revenue and payment transactions; with this arrangement there were more than 10,000 bank accounts in multiple banks, which made it impossible to establish government consolidated cash position at any point in time, and this led to pockets of idle cash balances held in MDAs' accounts when government was out borrowing money (Obinna, 2015).

Treasury single account (TSA) is a banking arrangement for consolidating government financial resources in one bank account. TSA is one account housing multiple bank accounts of ministries, departments and agencies of government domiciled with the Central Bank. TSA is not a special fund rather it is a system of collecting and disbursing government funds directly through single account domiciled with the Central Bank of Nigeria (Yusuf, 2017). Federal government implemented TSA for better consolidation and management of cash balances of thousands of government accounts with Deposit Money Banks (DMBs) which gave room for: fragmented banking arrangements with over 10,000 MDAs accounts in 2010; inability to establish cash position of government at a glance; diversion of idle cash balances in the MDAs accounts towards end of every fiscal year; growing domestic debts and high costs of debt servicing; government borrowing from itself as Commercial banks use MDAs idle balances to buy treasury bills and other loan instruments; and inability to have robust cash planning and management (Odewole, 2016).

Due to the potential of TSA to curb fiscal indiscipline, the Accountant General of the Federation (AGF) in 2007 set up inter-ministerial committee to develop a roadmap on improving our cash management system. After series of consultations including technical



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support by International Monetary Fund (IMF), Federal government in 2011 finally adopted TSA that is centralized but with decentralized transaction processing system which create lacuna for new dimension of petty corruption. TSA became operational in April 2012 with 217 MDAs in the pilot phase accessed their allocations directly from the Consolidated Revenue Fund Account.

### **Financial Accountability in the Civil Service**

Accountability which should be the watchword of any good governance has literally become a thing of the past in many public institutions in Nigeria. The regulatory Acts designed to enhance accountability in the public service are being flaunted by many MDAs. Adegbite (2010) defined accountability as the obligation to demonstrate that work has been conducted in consonance with agreed rules and procedures and that the officer's report is fair and accurate on performance results. The paper noted that there are four major components of accountability which are: financial accountability; administrative accountability; political accountability and social accountability. Achua (2009) asserted that accountability is the obligation of the leaders in handling resources, public office or designated office objectively. While Johnson (2004) indicates that accountability is an essential component for the overall success of any public system. Therefore, accountability implies that those who are charged with policy making should be obliged to give an explanation of their stewardship to the people.

According to Onuorah and Appah (2012), accountability is all about being responsible to people who invested their trust, faith and resources in a leader. Public fund are met to be used to care for the people and not for private purposes, therefore, the public officers saddle with the responsibility to utilize the fund must be accountable to the people so as to build their public trust. Evidence of declining in public trust has been seeing in voter's apathy, negative perception of government as an institution prone to corruption. And rebuilding the trust back may be challenging, therefore, there is need for financial reporting and accountability policies in public sector. According to Obinna (2015), the fundamental objective of TSA is to facilitate overall accomplishment of the Federal Government Cash Management Policy, and increase accountability in public expenditure. TSA implementation is a critical step towards curbing embezzlement public fund and



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enthronement of accountability. Therefore, the need for accountable and transparent policies like TSA to bring financial sanity and control to the entire system in the public sector is a step in the right direction, it is expected to promote high standard of governance, and performance (Kanu, 2016).

### **Financial Discipline**

Public financial discipline is concerned with the planning, organizing, procurement and utilization of government financial resources. Premchand (1999) sees public financial discipline as the link between the community's aspirations with resources, and the present with future. It lies at the very heart of the operations and fiscal policy of government. Financial discipline in the public sector has to do with adequate public financial management. Public. Adequate financial management according to Onuorah and Appah (2012) involves budget formulation, budget structures, payment system, government accounting and financial reporting and audit.

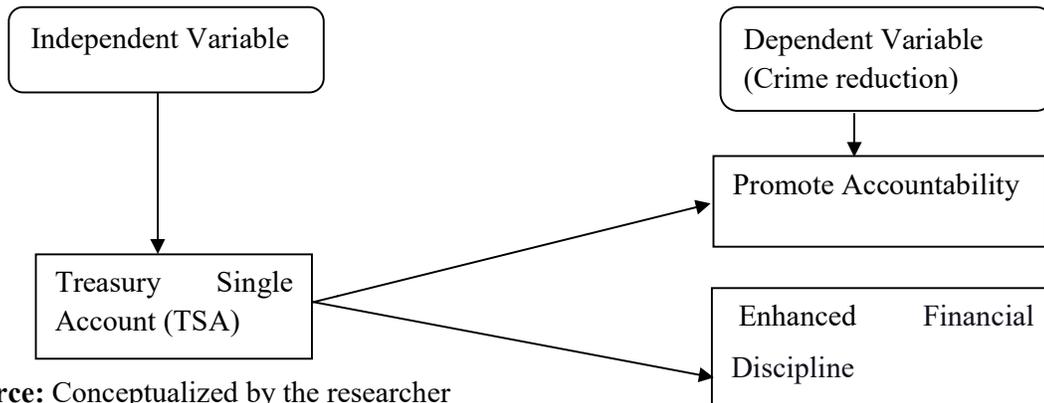
The budget formulation is the step that involves the allocation of resources before the submission to the legislature for review and final approval. According to Onuorah and Appah (2012), in Nigeria, the budget formulation involves the articulation of the fiscal, monetary, political, economic, social and welfare objectives of the government by the President; based on; (i) the department issues policies and guidelines which form the basis of circulars to Ministries/Departments requesting for inputs and their needs for the ensuring fiscal periods; (ii) accounting officers of responsibility units are required to obtain and collate the needs of their units; and (iii) accounting officers of ministries, in this case the Permanent Secretaries, are required to collate these proposals which would be defended by unit heads before the supervising minister. From the foregone, it is established that financial discipline is how well funds are being spent in line with budgets and clearly spelt out financial policies.

### **Diagrammatical Representation of the Study Framework**

Presented below is the diagrammatical representation of the variables of the study (capturing the entire dependent and independent variables) concerning the examination of the impact of treasury single account on crime reduction in Enugu state civil service.



**Figure 1:** A Framework for Analyzing the Relationship between Treasury Single Accounts and Crime Reduction in Enugu State Civil Service



**Source:** Conceptualized by the researcher

### Theoretical Review

Treasury single account and crime reduction in Enugu state civil service is hinged on White Collar Crime theory. This is of the fact that the essence of TSA adoption is to block financial largest, promote accountability and transparency in the public financial system of the economy. The term white-collar crime dates back to 1939 and was propounded by Sutherland (1949) cited in Michael (2004), who originally presented this theory in an address to the American Sociological Society in attempt to study two field, crime and high society. He was the first to coin the term and hypothesis white-collar criminals, attributed different characteristics and motives than typical street criminals. These attributed characters of criminalities are not different from the attributes of MDAs, bankers and even CBN workers toward management of public finance in Nigeria. Sutherland noted that in his time, less than two percent of the persons committed to prison in a year belong to the upper class.

Likelihood of going to jail for a white-collar crime, compared to more visible, typical crimes, although, the percentage is a bit higher today and even worst in Nigeria because the sacred cows called multinational oil companies in Nigeria whose level of crime are more



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than the small companies. Much of Sutherlands work was to separate and define the difference in blue collar street crimes, such as arson, burglary, theft, assault, rape and vandalism which are often blamed on psychological, associational and structural factors. Instead, white-collar criminals are opportunists, who over time learn they can take advantage of their circumstances to accumulated financial gain. No wonder MDAs, big companies and small take advantage of their circumstances of the corruption that was in alarming rate in Nigeria. They are educated, intelligent, affluent, individuals who are qualified enough to get a job which allows them the unmonitored access to often large sum of money.

But the federal Bureau of Investigation (FBI) has adopted a narrow approach defining white-collar crime as those illegal acts which are characterized by deceit, concealment, or violation of trust and which are not dependent upon the application or threat of physical force or violence. It is because of this reason that the adoption of TSA in Nigeria became paramount as it is the only catalyst that can curb crime and corruptions which is a cankerworm that has eaten deep the caprice of our economy over decades in Nigeria and it is an effective and efficient prerequisite for modern cash management because of its nature to establish over

### Methodology

This is a descriptive and survey study of Enugu state civil service commission comprising of 80 persons. However, the sample size for this work is determined using Taro Yamani formula which is detailed as follows;

$$n = \frac{N}{1+N(e)^2}$$

Where n = Sample size = ?  
N = Population of study = 80  
e = error margin = 5% or 0.05

Substituting in the formula

$$\begin{aligned} n &= \frac{80}{1+80(0.05)^2} \\ &= \frac{80}{1+80(0.0025)} \\ &= \frac{80}{80} \end{aligned}$$



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$$= \frac{1 + 0.2}{\frac{80}{1.2}} = \underline{67}$$

From the above, 67 questioners were distributed to the respondents.

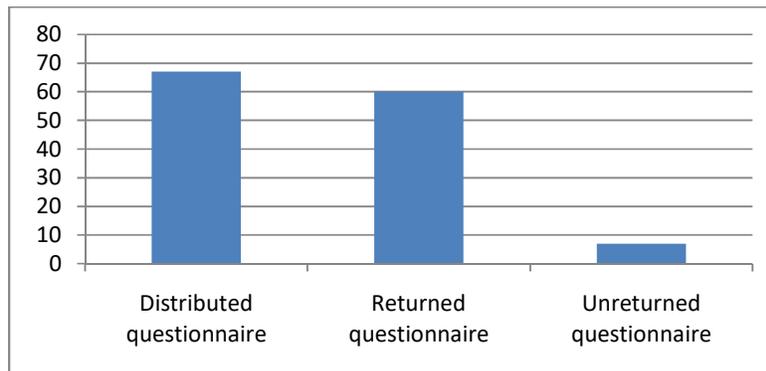
## Results

### Data Presentations and Analysis

**Table 1:** Data Distributed and Returned

Distributed questionnaire	Returned questionnaire	% of returned	Unreturned questionnaire	% of unreturned
67	60	89.6	7	10.4

**Source:** Field Survey (2021)



**Chart 1:** Chart on Data Distributed and Returned

**Table 2:** Sought to ascertain the extent treasury single account has impacted in promoting accountability of public funds in Enugu State Civil Service?

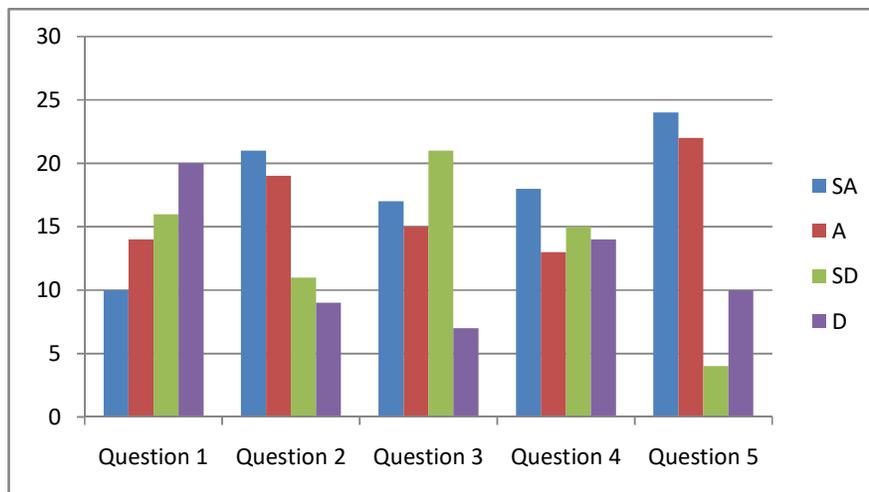
S/N	Questions	SA (4)	A (3)	SD (2)	D (1)	Total	FX	Mean (μ)
1	Treasury Single Account encourages good accountability of public funds in Enugu state civil service?	10	14	16	20	60	134	2.23



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2	Treasury Single Account compels public administrators to give proper account of their performance?	21	19	11	9	<b>60</b>	<b>172</b>	<b>2.87</b>
3	There are positive relationships between Treasury Single account and accountability of public funds in Enugu state civil service?	17	15	21	7	<b>60</b>	<b>162</b>	<b>2.70</b>
4	Accountability in Enugu state public sector has improved with the advent of TSA?	18	13	15	14	<b>60</b>	<b>155</b>	<b>2.58</b>
5	Before the introduction of TSA in Enugu state public sector accountability was at a satisfactory level?	24	22	4	10	<b>60</b>	<b>180</b>	<b>3.00</b>
<b>Total</b>		<b>90</b>	<b>83</b>	<b>67</b>	<b>60</b>	<b>300</b>		
<b>Percentages</b>		<b>30</b>	<b>27.7</b>	<b>22.3</b>	<b>20</b>	<b>100</b>		

Source: Field Survey (2021)



**Chart 2:** Chart on the extent Treasury single account has impacted in promoting accountability of public funds in Enugu State Civil Service

From table 1 above, 57.7% (30 + 27.7) of the respondents agreed that the treasury single account has an impact in promoting accountability of public funds in Enugu State Civil Service while 42.3% (22.3 + 20) disagreed.

**Table 3:** Sought to ascertain the extent treasury single account impacted in enhancing financial discipline in Enugu State Civil Service?

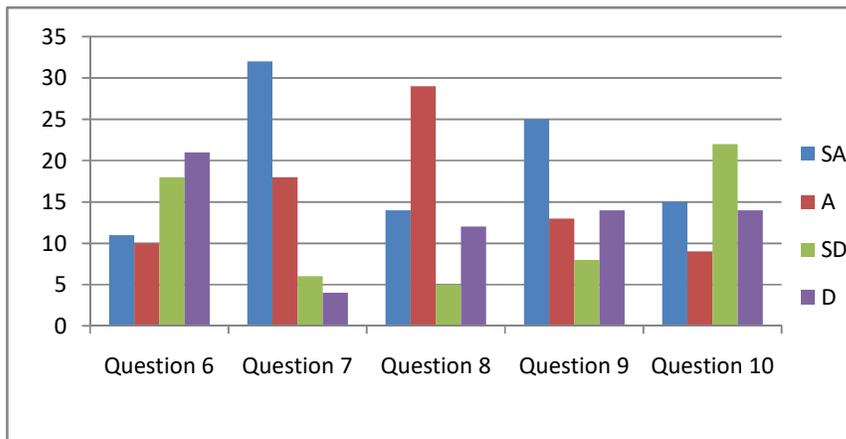
S/N	Questions	SA (4)	A (3)	SD (2)	D (1)	Total	FX	Mean ( $\mu$ )
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6	Treasury Single Account ensures proper cash management for collection of government revenue?	11	10	18	21	<b>60</b>	<b>131</b>	<b>2.18</b>
7	Efficient allocation of public funds is enhanced through the adoption of Treasury Single Account?	32	18	6	4	<b>60</b>	<b>198</b>	<b>3.30</b>
8	Treasury Single Account greatly enhances financial discipline in Enugu state civil service commission?	14	29	5	12	<b>60</b>	<b>165</b>	<b>2.75</b>
9	Treasury Single Account ensures the spending of funds in line with approved budgets and financial plans?	25	13	8	14	<b>60</b>	<b>169</b>	<b>2.82</b>
10	There is improvement in financial discipline after the introduction of TSA in Enugu state civil service?	15	9	22	14	<b>60</b>	<b>145</b>	<b>2.42</b>
<b>Total</b>		<b>97</b>	<b>79</b>	<b>59</b>	<b>65</b>	<b>300</b>		
<b>Percentages</b>		<b>32.3</b>	<b>26.3</b>	<b>19.7</b>	<b>21.7</b>	<b>100</b>		

**Source:** Field Survey (2021)



**Chart 3:** Chart on the extent treasury single account has impacted in enhancing financial discipline in Enugu State Civil Service.

From table 3 above 58.6% (32.3 + 26.3) respondents agreed with all the contents of the questions in regard to the extents treasury single account as impacted in enhancing financial discipline in Enugu State Civil Service, while 41.4% (19.7 + 21.7) disagreed.



### Testing of Hypotheses

This section of the analysis is aimed at approving or disapproving the hypotheses stated in chapter one. The Chi-Square statistical formula was used for testing hypotheses.

Meanwhile the following are the operational assumption of this study.

$$X^2 = \frac{\sum (of - ef)^2}{ef}$$

$$\begin{aligned} \text{Degree of freedom (df)} &= (R-1) (C-1) \\ &= (5-1) (4-1) \\ &= 4 \times 3 = 12 \end{aligned}$$

Error margin = 5% or 0.05

∴ Critical (Tabulated) value of  $X^2$  at df 12 under 0.05 = 21.026

### Hypotheses One

**H<sub>0</sub>**: Treasury single account has no significant impact in promoting accountability of public funds in Enugu State Civil Service.

**H<sub>1</sub>**: Treasury single account has significant impact in promoting accountability of public funds in Enugu State Civil Service.

The above hypotheses were tested using response on table 2

**Table 4:** Contingency Table for Hypotheses One

S/N	Questions	SA (4)	A (3)	SD (2)	D (1)	Total	FX	Mean (μ)
1	Treasury Single Account encourages good accountability of public funds in Enugu state civil service?	10	14	16	20	60	134	2.23
2	Treasury Single Account compels public administrators to give proper account of their performance?	21	19	11	9	60	172	2.87
3	There are positive relationships between Treasury Single account and accountability of public funds in Enugu state civil service?	17	15	21	7	60	162	2.70
4	Accountability in Enugu state public sector has improved with the advent of TSA?	18	13	15	14	60	155	2.58



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5	Before the introduction of TSA in Enugu state public sector accountability was at a satisfactory level?	24	22	4	10	<b>60</b>	<b>180</b>	<b>3.00</b>
	<b>Total</b>	<b>90</b>	<b>83</b>	<b>67</b>	<b>60</b>	<b>300</b>		
	<b>Percentages</b>	<b>30</b>	<b>27.7</b>	<b>22.3</b>	<b>20</b>	<b>100</b>		

Source: Field Survey (2021)

Calculation of expected frequency (ef)

	ef	=	$\frac{RT \times CT}{GT}$			
Question 1:	SA	=	$\frac{60 \times 90}{300}$	=	$\frac{5,400}{300}$	=18
	A	=	$\frac{60 \times 83}{300}$	=	$\frac{4,980}{300}$	=16.6
	SD	=	$\frac{60 \times 67}{300}$	=	$\frac{4,020}{300}$	=13.4
	D	=	$\frac{60 \times 60}{300}$	=	$\frac{3,600}{300}$	=12
Question 2:	SA	=	$\frac{60 \times 90}{300}$	=	$\frac{5,400}{300}$	=18
	A	=	$\frac{60 \times 83}{300}$	=	$\frac{4,980}{300}$	=16.6
	SD	=	$\frac{60 \times 67}{300}$	=	$\frac{4,020}{300}$	=13.4
	D	=	$\frac{60 \times 60}{300}$	=	$\frac{3,600}{300}$	=12
Question 3:	SA	=	$\frac{60 \times 90}{300}$	=	$\frac{5,400}{300}$	=18
	A	=	$\frac{60 \times 83}{300}$	=	$\frac{4,980}{300}$	=16.6
	SD	=	$\frac{60 \times 67}{300}$	=	$\frac{4,020}{300}$	=13.4
	D	=	$\frac{60 \times 60}{300}$	=	$\frac{3,600}{300}$	=12
Question 4:	SA	=	$\frac{60 \times 90}{300}$	=	$\frac{5,400}{300}$	=18



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	A	=	$\frac{60 \times 83}{300}$	=	$\frac{4,980}{300}$	=16.6
	SD	=	$\frac{60 \times 67}{300}$	=	$\frac{4,020}{300}$	=13.4
	D	=	$\frac{60 \times 60}{300}$	=	$\frac{3,600}{300}$	=12
Question 5:	SA	=	$\frac{60 \times 90}{300}$	=	$\frac{5,400}{300}$	=18
	A	=	$\frac{60 \times 83}{300}$	=	$\frac{4,980}{300}$	=16.6
	SD	=	$\frac{60 \times 67}{300}$	=	$\frac{4,020}{300}$	=13.4
	D	=	$\frac{60 \times 60}{300}$	=	$\frac{3,600}{300}$	=12

**Table 5:** Calculation of chi-square  $X^2$  for Hypotheses One

		of	ef	(of - ef)	(of - ef) <sup>2</sup>	$\frac{(of - ef)^2}{ef}$
Question 1:	SA	10	18	-8	64	3.555
	A	14	16.6	-2.6	6.76	0.407
	SD	16	13.4	2.6	6.76	0.504
	D	20	12	8	64	5.333
Question 2:	SA	21	18	3	9	0.500
	A	19	16.6	2.4	5.76	0.346
	SD	11	13.4	-2.4	5.76	0.429
	D	9	12	-3	9	0.750
Question 3:	SA	17	18	-1	1	0.055
	A	15	16.6	-1.6	2.56	0.154
	SD	21	13.4	7.6	57.76	4.310
	D	7	12	-5	25	2.083
Question 4:	SA	18	18	0	0	0
	A	13	16.6	-3.6	12.96	0.780
	SD	15	13.4	1.6	2.56	0.191
	D	14	12	2	4	0.333
Question 5:	SA	24	18	6	36	2.000
	A	22	16.6	5.4	29.16	1.756
	SD	4	13.4	-9.4	88.36	6.594
	D	10	12	-2	4	0.333
<b>Total</b>						<b>30.413</b>



<https://dx.doi.org/10.4314/ajpas.v16i1.28>

**Source:** Researcher’s Computation (2021)

Chi-square calculated ( $X^2_c$ ) =30.413

Chi-square tabulated ( $X^2_t$ ) =21.026

**Decision**

Observing from the above computation, the Chi-square calculated ( $X^2_c$ ) is greater than the Chi-square tabulated ( $X^2_t$ ) (i.e 30.413>21.026), and in line with our decision rule stated in chapter three of this study we accepted the alternative hypotheses and hence concluded that treasury single account has significant impact in promoting accountability of public funds in Enugu State Civil Service.

**Hypotheses Two**

**H<sub>0</sub>:** Treasury single account has no significant impact in enhancing financial discipline in Enugu State Civil Service.

**H<sub>1</sub>:** Treasury single account has no significant impact in enhancing financial discipline in Enugu State Civil Service.

The above hypotheses were tested using response on table 3

**Table 6:** Contingency table for Hypotheses Two

S/N	Questions	SA (4)	A (3)	SD (2)	D (1)	Total	FX	Mean (μ)
6	Treasury Single Account ensures proper cash management for collection of government revenue?	11	10	18	21	60	131	2.18
7	Efficient allocation of public funds is enhanced through the adoption of Treasury Single Account?	32	18	6	4	60	198	3.30
8	Treasury Single Account greatly enhances financial discipline in Enugu state civil service commission?	14	29	5	12	60	165	2.75
9	Treasury Single Account ensures the spending of funds in line with approved budgets and financial plans?	25	13	8	14	60	169	2.82
10	There is improvement in financial discipline after the introduction of TSA in Enugu state civil service?	15	9	22	14	60	145	2.42
	<b>Total</b>	<b>97</b>	<b>79</b>	<b>59</b>	<b>65</b>	<b>300</b>		



**Percentages** **32.3 26.3 19.7 21.7 100**

**Source:** Field Survey (2021)

Calculation of expected frequency (ef)

ef	=	$\frac{RT \times CT}{GT}$			
Question 6:	SA	=	$\frac{60 \times 97}{300}$	=	$\frac{5,820}{300}$ =19.4
	A	=	$\frac{60 \times 79}{300}$	=	$\frac{4,740}{300}$ =15.8
	SD	=	$\frac{60 \times 59}{300}$	=	$\frac{3,540}{300}$ =11.8
	D	=	$\frac{60 \times 65}{300}$	=	$\frac{3,900}{300}$ =13
Question 7:	SA	=	$\frac{60 \times 97}{300}$	=	$\frac{5,820}{300}$ =19.4
	A	=	$\frac{60 \times 79}{300}$	=	$\frac{4,740}{300}$ =15.8
	SD	=	$\frac{60 \times 59}{300}$	=	$\frac{3,540}{300}$ =11.8
	D	=	$\frac{60 \times 65}{300}$	=	$\frac{3,900}{300}$ =13
Question 8:	SA	=	$\frac{60 \times 97}{300}$	=	$\frac{5,820}{300}$ =19.4
	A	=	$\frac{60 \times 79}{300}$	=	$\frac{4,740}{300}$ =15.8
	SD	=	$\frac{60 \times 59}{300}$	=	$\frac{3,540}{300}$ =11.8
	D	=	$\frac{60 \times 65}{300}$	=	$\frac{3,900}{300}$ =13
Question 9:	SA	=	$\frac{60 \times 97}{300}$	=	$\frac{5,820}{300}$ =19.4
	A	=	$\frac{60 \times 79}{300}$	=	$\frac{4,740}{300}$ =15.8
	SD	=	$\frac{60 \times 59}{300}$	=	$\frac{3,540}{300}$ =11.8
	D	=	$\frac{60 \times 65}{300}$	=	$\frac{3,900}{300}$ =13
Question 10:	SA	=	$\frac{60 \times 97}{300}$	=	$\frac{5,820}{300}$



<https://dx.doi.org/10.4314/ajpas.v16i1.28>

$$\begin{array}{rclclcl}
 & & 300 & & \frac{300}{300} & =19.4 \\
 A & = & \frac{60 \times 79}{300} & = & \frac{4,740}{300} & =15.8 \\
 SD & = & \frac{60 \times 59}{300} & = & \frac{3,540}{300} & =11.8 \\
 D & = & \frac{60 \times 65}{300} & = & \frac{3,900}{300} & =13
 \end{array}$$

**Table 7:** Calculation of chi-square  $X^2$  for Hypotheses Two

	of	ef	(of - ef)	(of - ef) <sup>2</sup>	$\frac{(of - ef)^2}{ef}$
Question6: SA	11	19.4	-8.4	70.56	3.637
A	10	15.8	-5.8	33.64	2.129
SD	18	11.8	6.2	38.44	3.257
D	21	13	8	64	4.923
Question 7: SA	32	19.4	12.6	158.76	8.183
A	18	15.8	2.2	4.84	0.306
SD	6	11.8	-5.8	33.64	2.850
D	4	13	-9	81	6.230
Question 8: SA	14	19.4	-5.4	29.16	1.503
A	29	15.8	13.2	174.24	11.027
SD	5	11.8	-6.8	46.24	3.918
D	12	13	-1	1	0.076
Question 9: SA	25	19.4	5.6	31.36	1.616
A	13	15.8	-2.8	7.84	0.496
SD	8	11.8	-3.8	14.44	1.223
D	14	13	1	1	0.076
Question 10: SA	15	19.4	-4.4	19.36	0.997
A	9	15.8	-6.8	46.24	2.926
SD	22	11.8	10.2	104.04	8.816
D	14	13	1	1	0.076
<b>Total</b>					<b>64.265</b>

**Source:** Researchers Computation (2021)

Chi-square calculated ( $X^2_c$ ) =64.265

Chi-square tabulated ( $X^2_t$ ) =21.026

**Decision**



<https://dx.doi.org/10.4314/ajpas.v16i1.28>

Observing from the above computation, the Chi-square calculated ( $X^2_c$ ) is greater than the Chi-square tabulated ( $X^2_t$ ) (i.e 64.265>21.026), and in line with our decision rule stated in chapter three of this study we accepted the alternative hypotheses and hence concluded that Treasury single account has significant impact in enhancing financial discipline in Enugu State Civil Service.

## Findings

In line with the results of the tested hypotheses, here below are the summary of the findings

1. Treasury single account has significant impact in promoting accountability of public funds in Enugu State Civil Service.
2. Treasury single account has significant impact in enhancing financial discipline in Enugu State Civil Service.

Following the findings cum conclusion of this study, it is recommended that:

- i. In improving accountability of public sector funds, there should be appropriate sanctions where financial irregularities are discovered. This will strengthen the goal of the TSA system in Nigeria thereby by instilling discipline and accountability of public sector funds.
- ii. In maintaining financial discipline through TSA, the government should ensure that the TSA system does not create unnecessary bottleneck and clog in the financial operations of the concerned MDAs.
- iii. The institutions of governance - including the police, judiciary, the media and anti-graft agencies must be strengthened to tackle the issues of crime and ensure transparency, probity and accountability in public finance and expenditure management.
- iv. In order ensure the success of the TSA policy, the government must demonstrate the political will to ensure the sustainability of the TSA policy.



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