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PUBLIC FINANCIAL MANAGEMENT AND SERVICE DELIVERY IN NIGERIA PUBLIC SECTOR

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Abstract
This study examines the impact of Public Financial Management (PFM) practices—specifically the Treasury Single Account (TSA), Integrated Personnel and Payroll Information System (IPPIS), and budget implementation—on public service delivery in Nigeria's public sector. The study was motivated by persistent challenges in service delivery, fiscal leakages, poor budget execution, corruption, and weak accountability despite several PFM reforms introduced by the Nigerian government. The objectives were to assess the effect of TSA and IPPIS on transparency and efficiency in service delivery, and to evaluate how budget implementation challenges influence service delivery outcomes in selected Ministries, Departments, and Agencies (MDAs). Anchored on Public Choice Theory, the study adopted a mixed-methods research design. The population comprised staff of selected MDAs across the six geopolitical zones of Nigeria. A sample size of 400 respondents was selected using stratified and purposive sampling techniques, while key informants were interviewed for qualitative insights. Data were collected through structured questionnaires and interviews. Quantitative data were analysed using Pearson correlation and regression analysis. Findings revealed a strong positive relationship between TSA, IPPIS, and improved service delivery, while budget implementation challenges significantly and negatively affected service delivery performance ($F = 8.435$, $R^2 = 0.245$, $p < 0.002$). The study concludes that effective PFM reforms enhance accountability, fiscal discipline, and service delivery efficiency in Nigeria's public sector.

Keywords: Accountability, budget implementation, governance, public financial management, service delivery

1. Introduction

Public finance refers to the study of how governments at all levels generate revenue, manage expenditures, and allocate financial resources to deliver essential services and support economic development (Fatile, Adejuwon, Haruna, & Obisanya, 2025). It focuses on how public funds are collected, spent, and controlled to achieve societal goals. Public finance evaluates government financial operations, including budgeting, auditing, public debt, and financial management, to ensure efficient public service delivery and national development.

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Globally, strong Public finance management (PFM) systems are associated with improved fiscal sustainability, equitable resource distribution, and enhanced service delivery outcomes (OECD, 2021). International institutions such as the World Bank, International Monetary Fund (IMF), and African Development Bank emphasise the importance of PFM in promoting fiscal discipline, combating corruption, and enhancing the quality of public services, especially in developing economies like Nigeria (World Bank, 2018; IMF, 2021). In line with these global best practices, Nigeria has implemented key PFM reforms over the past two decades, including the Treasury Single Account (TSA), Integrated Payroll and Personnel Information System (IPPIS), and Medium-Term Expenditure Framework (MTEF) (Federal Ministry of Finance, Budget and National Planning, 2020). These reforms were designed to strengthen financial discipline, improve expenditure control, and ensure alignment between fiscal planning and national development priorities.

Despite these interventions, Nigeria's public finance ecosystem remains constrained by inefficiencies as the nation continues to face persistent weaknesses in its PFM system. Budget implementation remains inconsistent: in 2021, the actual capital budget utilisation stood at 57.8%, down from 68.4% in 2020 (BudgIT, 2022). Revenue mobilisation remains weak, with only 53% of projected revenue achieved in 2021, amounting to ₦5.3 trillion out of ₦10 trillion (Federal Ministry of Finance, 2022). Procurement processes remain largely opaque, and audit systems continue to struggle with enforcement, leading to reduced value for money in public spending (Oke, 2020).

These inefficiencies directly impact service delivery, particularly in critical sectors. In the health sector, despite the statutory provision of 1% of the Consolidated Revenue Fund to the Basic Health Care Provision Fund (BHCPF), only 53% of the allocated amount was released in 2021, and less than 45% of primary healthcare centres nationwide were fully functional (NPHCDA, 2021). In education, a 2022 UNICEF report revealed that only 26 out of 36 Nigerian states accessed their Universal Basic Education Commission (UBEC) grants in the preceding fiscal year, largely due to their inability to meet the counterpart funding requirement (UNICEF, 2022). In the infrastructure sector, over 45% of federal capital projects initiated between 2015 and 2020 were either abandoned or poorly executed due to late fund releases and accountability lapses (ICRC, 2021).

These challenges highlight a critical gap between reform intentions and tangible improvements in service outcomes. While the TSA and IPPIS have enhanced payroll control and revenue centralisation, their broader impact on service delivery remains under-researched. Moreover, the persistence of leakages and bureaucratic bottlenecks suggests that reform depth and institutional capacity are still inadequate. The disconnect between PFM reform and actual service delivery demands a deeper institutional analysis. Scholars such as Olowu (2019) and Oke (2020) argue that without political will, inter-agency collaboration, and capacity development, reforms will continue to be cosmetic and fail to deliver meaningful outcomes.

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Globally, Public Financial Management (PFM) is recognised as a cornerstone of effective governance and sustainable development. Well-functioning PFM systems ensure fiscal discipline, promote efficient resource allocation, and enhance the quality and timeliness of public service delivery. Countries such as Rwanda, South Korea, and Chile have implemented robust reforms, including consolidated treasury systems, performance-based budgeting, and digital procurement platforms, leading to capital budget absorption rates exceeding 85% and significantly improved outcomes in education, healthcare, and infrastructure (World Bank, 2021; OECD, 2022). These global benchmarks represent the ideal standard of linking financial inputs to tangible public sector outcomes.

Contrary to these standards, Nigeria's experience reveals a persistent mismatch between PFM reforms and service delivery outcomes. Despite the introduction of instruments such as the Treasury Single Account (TSA), Integrated Personnel and Payroll Information System (IPPIS), Government Integrated Financial Management Information System (GIFMIS), and Medium-Term Expenditure Frameworks (MTEF), key sectors remain plagued by systemic inefficiencies. For instance, between 2015 and 2022, less than 60% of capital budgets were implemented, while over 40% of infrastructure projects were either abandoned or poorly executed (BudgIT, 2023; ICPC, 2022). In the health sector, only 53% of the Basic Health Care Provision Fund (BHCPF) was released in 2021, with fewer than half of primary healthcare centres fully operational (NPHCDA, 2021). Similarly, numerous states failed to access Universal Basic Education Commission (UBEC) grants due to counterpart funding constraints, contributing to under-resourced educational institutions (UNICEF, 2022). These deviations highlight entrenched issues of poor budget credibility, procurement bottlenecks, weak accountability, and resource leakages.

Several scholarly efforts have examined the causes and consequences of Nigeria's PFM-service delivery gap. Fatile (2012) underscores the pervasive role of corruption, institutional inertia, and lack of enforcement in undermining reform outcomes. In his 2014 work, Fatile further critiques the performance management frameworks in Africa's public service, citing poor implementation and political interference as key impediments. Similarly, Nchuchuwe and Adejuwon (2015) emphasise the exclusion of citizens from fiscal processes and the fragmentation of institutional mandates. Oke (2022) expands on these insights by revealing structural incoherence and the absence of performance benchmarks within Nigeria's PFM architecture. While these studies offer valuable perspectives, many remain theoretical or overly descriptive, with limited empirical evidence on how PFM reforms influence service delivery across sectors.

Therefore, this study seeks to empirically investigate the relationship between public financial management practices and service delivery performance in Nigeria, with a specific focus on health, education, and infrastructure sectors. The goal is to assess how PFM tools such as TSA and IPPIS influence the quality and efficiency of public services, and to explore stakeholder perceptions regarding transparency, accountability, and budget execution. Ultimately, this research aims to offer evidence-based insights that bridge the gap between PFM theory and service delivery practice, thereby

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contributing to more responsive and impactful fiscal governance in Nigeria. The research hypotheses for the study are thereby formulated as follows.

i. There is no significant relationship between public financial management practices (TSA, IPPIS) and the quality of public service delivery in Nigeria.

ii. Budget implementation challenges do not significantly affect service delivery performance in the public sector.

2. Literature Review

Public Financial Management (PFM)

Over the past two decades, Nigeria has undertaken several significant reforms aimed at improving Public Financial Management (PFM) outcomes. The Fiscal Responsibility Act (2007) was introduced to promote prudent fiscal management and ensure long-term debt sustainability. In the same year, the Public Procurement Act (2007) was enacted to establish transparent and competitive bidding processes, thereby reducing corruption in public procurement. The introduction of the Treasury Single Account (TSA) helped centralise government revenue collection, minimising leakages and improving oversight of public funds. Additionally, the Integrated Payroll and Personnel Information System (IPPIS) was implemented to eliminate ghost workers and ensure accurate and efficient payroll administration for federal government employees. Another vital reform, the Medium-Term Expenditure Framework (MTEF), aligns annual budgeting processes with medium-term development priorities, fostering fiscal discipline and strategic planning. More recently, the launch of the Open Treasury Portal (2019) has significantly enhanced financial transparency by making details of government financial transactions publicly accessible. Collectively, these reforms represent Nigeria's commitment to strengthening its PFM systems, promoting transparency, accountability, and efficient resource utilisation. While these reforms have recorded notable successes, issues such as political interference, technical challenges, and resistance to change continue to undermine their full implementation (World Bank, 2020).

Public Financial Management (PFM) encompasses the institutional frameworks, processes, and tools that guide how public funds are raised, allocated, spent, and reported. It includes budgeting, accounting, auditing, procurement, revenue mobilisation, and fiscal risk management (Allen, Hemming, & Potter, 2013). Robust PFM systems are foundational for fiscal discipline, resource efficiency, and improved service delivery. In developing countries like Nigeria, the World Bank (2018) highlights that weak PFM undermines macroeconomic stability and citizen trust.

The Public Expenditure and Financial Accountability (PEFA) assessment (2019) provided a comprehensive national evaluation, confirming measurable gains in audit trails and financial reporting systems following TSA and IPPIS implementation. This multilateral assessment established international benchmarks for Nigeria's PFM performance, noting improvements in budget credibility and transparency of public finances, though it identified persistent weaknesses in budget execution and parliamentary oversight.

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Treasury Single Account (TSA)

The Treasury Single Account (TSA) is a fiscal consolidation mechanism designed to unify all government revenue inflows into a single account maintained by the Central Bank, thereby eliminating the fragmentation of government accounts across commercial banks. Introduced in Nigeria in 2015, the TSA was a response to systemic inefficiencies in public financial management, including leakages, idle funds, and weak oversight (Adegbite, 2016; Oke & Ahmed, 2021). The conceptual foundation of TSA is grounded in cash management theory, which posits that centralised pooling of funds enhances liquidity control, reduces borrowing costs, and supports optimal cash planning (Williams, 2010).

From a conceptual standpoint, the TSA represents more than a financial control mechanism; it is part of a broader public sector reform agenda aimed at promoting fiscal discipline, transparency, and improved governance. Within this framework, TSA is viewed as a strategic tool for strengthening accountability and enhancing the government's capacity to deliver on socio-economic development objectives (Dauda & Jehve, 2016; Ejim & Ede, 2018). The convergence of theoretical assumptions and reform outcomes suggests that effective implementation of TSA can reinforce financial stewardship and institutional trust.

Studies such as Oladipupo and Oluyori (2024) highlight the perceived improvements in stakeholder satisfaction linked to TSA and Integrated Payroll and Personnel Information System (IPPIS) integration, reinforcing the theoretical claim that centralisation facilitates operational efficiency. Agbaje et al. (2025) also demonstrate the alignment between TSA implementation and financial transparency goals, providing empirical support to theoretical assertions regarding governance and control.

Nevertheless, a significant conceptual gap persists in the literature: while TSA's role in improving financial control is well documented, there is limited inquiry into its impact on service delivery outcomes such as improved learning outcomes, reduced patient wait times or expanded vaccination coverage. Bridging this gap requires a more holistic understanding that links TSA-driven financial reforms to measurable improvements in public sector performance, as suggested by emerging frameworks in public administration and development economics. Thus, future conceptual and empirical work should interrogate the TSA not only as a fiscal instrument but also as a policy lever for achieving inclusive and effective public service delivery, consistent with the Sustainable Development Goals (SDGs) and the principles of New Public Management (NPM).

Integrated Personnel and Payroll Information System (IPPIS)

The Integrated Personnel and Payroll Information System (IPPIS) is a technology-driven public sector reform initiative introduced in Nigeria in 2007 to improve payroll integrity, reduce fraud, and enhance accountability in salary administration. By centralising personnel and payroll data, IPPIS aims to eliminate ghost workers, minimise manual processing, and support fiscal transparency (Okonjo-Iweala, 2018). The reform aligns with agency theory, which emphasises the use of monitoring and control

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mechanisms to mitigate principal-agent problems, particularly in bureaucratic settings where the divergence between policy objectives and agent behaviour is common (Ajibade, Alabi, & Yusuf, 2023). Conceptually, IPPIS is part of a broader trend in digital governance, where ICT tools are deployed to modernise administrative systems, enforce compliance, and promote institutional trust. The system is intended to improve budgetary discipline by ensuring that salary expenditures reflect actual human resources on the ground, thus enabling more accurate forecasting and planning (Olagunju & Simeon, 2021). Several studies support the conceptual claims of IPPIS in terms of operational efficiency. For example, Emetaram, Ezenwa, and Nkechi (2025) estimate that the system has helped the federal government save over ₦220 billion through the elimination of fictitious personnel. Likewise, Ajibade et al. (2023) provide statistical evidence that IPPIS correlates with improved transparency and payroll efficiency. However, these improvements appear to have had only a marginal impact on direct service delivery outcomes, such as healthcare and education quality, which are ultimate indicators of public sector effectiveness.

Challenges in implementation, such as limited ICT infrastructure, administrative bottlenecks, and resistance from labour unions, continue to undermine the system's efficiency, particularly in sectors like public universities and government-owned hospitals (Olagunju & Simeon, 2021). These institutional and political constraints highlight the limitations of technocratic reforms when they are not adequately contextualised within the realities of organisational culture and stakeholder dynamics. Consequently, while IPPIS represents a theoretically sound and operationally beneficial reform, its full potential lies in its integration with broader capacity-building and change management efforts. A more holistic conceptual framework is needed—one that not only addresses the technical dimensions of payroll reform but also considers its implications for service delivery, worker morale, and institutional performance.

Budget Implementation

Budget implementation refers to the operationalisation of approved government budgets, encompassing the release of funds, procurement processes, project execution, and monitoring mechanisms. Conceptually, it is a critical phase in the public financial management (PFM) cycle, serving as the bridge between budget planning and the realisation of public policy outcomes. The effectiveness of this phase is influenced not only by technical and administrative systems but also by political will, institutional arrangements, and enforcement capacity (Olurankinse, 2012).

The persistent gap between budget approval and actual implementation has raised concerns about the credibility and functionality of Nigeria's budgeting system. Scholars and practitioners alike have noted that despite robust budget frameworks, execution remains inconsistent across sectors. For instance, BudgIT (2019) highlighted that in Nigeria's primary health care sector, less than 50% of approved funds were utilised, undermining health infrastructure upgrades and medical service delivery. Adegoke and Ibrahim (2020) extended this critique by linking poor budget execution with infrastructural decay

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in public schools and hospitals, arguing that systemic underutilization reflects institutional inertia and poor procurement oversight.

At the macro level, Nwagbala et al. (2023) conceptually situated budget execution within the broader developmental agenda, showing that weak implementation of health and education budgets undermines Nigeria's GDP growth potential. They argued that structural inefficiencies limit the absorptive capacity of institutions, even when funding is available. Similarly, Ayeni and Ezirim (2024) and Olaoye and Sade (2024) emphasise that macroeconomic volatility, particularly oil price shocks, undermines budget credibility, with disproportionate effects on capital projects and social sectors. Conceptually, effective budget implementation requires a systems-thinking approach that links fund disbursement to outcomes, ensures institutional coordination, and strengthens citizen oversight. Without this, even well-designed budgets may fail to deliver real developmental value.

Service Delivery in the Public Sector

Service delivery refers to the provision of essential public goods and services such as education, health care, infrastructure, and sanitation and is widely recognised as a primary function of government. Within the context of public financial management (PFM), service delivery is viewed as the ultimate performance metric through which the effectiveness of planning, budgeting, and financial control is judged (Grindle, 2007). Conceptually, public service delivery is grounded in the principles of equity, quality, accessibility, and responsiveness. When these principles are compromised, often due to financial mismanagement or political interference, the legitimacy and trust in public institutions erode. In Nigeria, underfunding, late disbursement, and weak planning have consistently hindered effective service provision, suggesting a disconnect between financial reforms and lived service experiences.

Recent governance literature stresses the need to shift from input-based to results-based financial systems, where governments are held accountable for actual outcomes rather than merely spending allocations. This shift aligns with the growing interest in results-based management (RBM) frameworks, which integrate performance monitoring with budgeting to enhance transparency and service impact.

While PFM reforms such as TSA and IPPIS have been widely credited for improving fiscal control and reducing leakages, their conceptual translation into improved service delivery remains contested. Olagunju and Simeon (2021) point out that, despite appreciating the anti-corruption potential of these systems, frontline workers in universities and hospitals reported low morale due to delayed payments and bureaucratic rigidity. Ajibade et al. (2023), in a sub-national survey, found increased stakeholder confidence in central financial systems, yet persistent dissatisfaction with the quality and reliability of service delivery.

BudgIT (2024) provides additional conceptual insight, noting that although procedural reforms are in place, frontline health workers still experience equipment shortages, late funding, and inadequate workforce support. These findings point to a structural misalignment between financial centralisation

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and local service realities. Ejim et al. (2025) and Agbaje et al. (2025) also observe that while audit compliance and financial reporting have improved, communities remain largely excluded from fiscal decision-making and lack access to disaggregated local expenditure data.

Empirical Review

PFM Practices and Perceived Service Delivery Quality

The empirical examination of Nigeria's PFM reforms began gaining momentum with foundational studies that established baseline relationships between reform implementation and service delivery outcomes. Dauda and Jehve (2016) provided early quantitative evidence using financial data to demonstrate how TSA implementation shifted government finances from overdraft positions to surplus, marking a significant departure from previous fiscal management patterns. Their analysis revealed the immediate financial benefits of centralised treasury operations, though the study's scope was limited to aggregate fiscal indicators without examining sectoral implications. Building on earlier work, Olagunju and Simeon (2021) conducted one of the first comprehensive studies examining both the benefits and implementation challenges of IPPIS. Their mixed-method approach revealed the dual nature of reform outcomes—while IPPIS significantly reduced ghost worker syndromes and enhanced payroll transparency, stakeholders reported system rigidity and procedural bottlenecks that affected service delivery efficiency. This study was pioneering in acknowledging the "pains" alongside the gains of PFM reforms.

Ajibade et al. (2023) advanced the empirical discourse through a structured survey of 115 stakeholders across Lagos and Ogun States, employing quantitative methods to measure confidence levels in financial flows. Their findings indicated high stakeholder confidence in TSA/IPPIS systems (correlation coefficients exceeding 0.65), though local infrastructure delivery remained problematic. This study was significant for its multi-state comparative approach, though its geographic limitation to southwestern Nigeria constrained generalizability.

Nwagbala et al. (2023) contributed to the macroeconomic perspective by establishing linkages between educational and health expenditure patterns and GDP performance. Their time-series analysis revealed positive correlations between sectoral spending and economic growth, while simultaneously documenting persistent implementation deficits that undermined potential gains. This study bridged the gap between PFM reforms and broader economic outcomes, though it lacked a granular analysis of service delivery indicators.

Recent empirical work has intensified focus on sectoral performance and stakeholder perceptions. BudgIT (2024) conducted a detailed budget performance analysis in Imo State's health sector, revealing critical findings where actual allocations fell below 5% of approved budgets, resulting in severe drug shortages and staffing deficits. Their national time-series analysis further documented that states utilised only approximately 58% of health budgets in 2023, creating cascading effects on

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equipment availability and service quality. This work was groundbreaking in linking budget execution rates to specific service delivery outcomes.

Ayeni and Ezirim (2024) extended sectoral analysis to infrastructure in Taraba State, documenting systematic budget leakages and poor project execution rates. Their case study methodology provided detailed insights into implementation challenges at the state level, though the single-state focus limited broader applicability. Concurrently, Olaoye and Sade (2023) employed econometric analysis to establish long-term causal relationships between oil revenue volatility and health/education budget performance, contributing to the understanding of Nigeria's resource-dependent fiscal dynamics. Oladipupo and Oluyori (2024) conducted one of the most comprehensive stakeholder surveys to date, examining correlations between TSA/IPPIS adoption and stakeholder satisfaction across health and education sectors. Their findings revealed strong positive correlations ($r \approx 0.68$) between reform implementation and perceived service quality, providing robust quantitative evidence of stakeholder confidence in PFM systems.

The most recent contributions come from Agbaje et al. (2025) through an IIARD study that employed chi-square tests to demonstrate TSA's significant impact on financial management transparency ($\chi^2 = 82.35$, $p < .05$). Their work also confirmed stakeholder perceptions of IPPIS efficiency in curtailing ghost worker-related expenses, providing statistical validation of reform effectiveness. Similarly, Ejim et al. (2025) reported significant relationships ($p < .01$) between TSA adoption and both accountability improvements and leakage reduction in Benue State. Despite the growing body of empirical evidence, several critical gaps persist in the literature. Most significantly, none of the reviewed studies establishes direct linkages between positive stakeholder perceptions and actual service delivery metrics.

Budget Implementation Challenges and Sectoral Service Performance

Multiple studies underscore systemic issues such as poor fund releases, procurement delays, revenue shortfalls, and weak institutional capacity. Fatile (2016)**,** in an evaluation of fiscal decentralisation, noted that while subnational governments had increased spending capacity, most lacked robust mechanisms for budget monitoring and execution. His findings showed that delays in capital budget implementation were the norm, especially in the health and education sectors. Nwagbala et al. (2023) examined the long-term impact of education and health budget allocations on GDP, using time-series regression models. They found a positive correlation between increased sectoral spending and macroeconomic growth, but also observed that misallocation and low budget execution rates undermined these gains. They recommended implementing performance-based budgeting to bridge the gap between allocations and outcomes. BudgIT (2024) provided an in-depth review of health sector financing in Imo State. Their analysis revealed that only 5% of allocated health funds were released, leading to shortages in essential drugs and frontline staff. Nationally, budget utilisation for health hovered around 58%, a pattern also observed in education, where most states failed to meet counterpart funding requirements for Universal Basic Education Commission (UBEC) grants.

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Ayeni and Ezirim (2024) focused on infrastructure performance in Taraba State. Their field assessment uncovered that over 45% of capital projects were either abandoned or poorly executed due to political capture, poor procurement planning, and underfunding. Olaoye and Sade (2024) took a macroeconomic approach, exploring how oil price fluctuations impact education and health sector financing. They found a long-term causal link between revenue volatility and service budget shortfalls, with states experiencing project abandonment during oil price shocks. Fajonyomi (2024) conducted a study on tertiary education financing and found that capital budget disbursements to federal universities were often delayed or slashed mid-year. This directly affected their ability to procure lab equipment and maintain teaching infrastructure. He called for stronger monitoring by the Budget Office of the Federation. Taken together, these studies suggest that while budget planning frameworks have improved, actual implementation remains a weak link in Nigeria's PFM ecosystem, leading to unmet development targets across key sectors.

Theoretical Framework: Public Choice Theory

Public Choice Theory was formally articulated by Buchanan and Tullock (1962) in *The Calculus of Consent* and has since been further advanced by economists such as Downs (1957), Niskanen (1971), and Olson (1965). This theory adopts an economic lens to analyse political behaviour and decision-making in public institutions. Public Choice Theory posits that political actors, whether elected officials, civil servants, or bureaucrats, are self-interested and often prioritise personal or political gain over public interest. This behaviour can result in rent-seeking, inefficiency, and policy stagnation, especially when institutional incentives are weak or misaligned (Mueller, 2020; Tullock, Seldon, & Brady, 2020). The theory argues that public officials may resist reforms that threaten their discretionary powers or rent-extraction opportunities. This theory provides a compelling framework for understanding the resistance to reform and the enduring inefficiencies within Nigeria's public financial management system. Despite the adoption of tools such as TSA and IPPIS, entrenched interests and political patronage networks often undermine full implementation. Public Choice Theory explains how institutional resistance, bureaucratic inertia, and elite capture obstruct the realisation of efficient service delivery outcomes (Omolehinwa & Naiyeju, 2015; Akinola, 2021).

Public Choice Theory has been criticised for its overly individualistic and cynical assumptions, which may obscure the role of collective action, public service motivation, and ethical governance (Bertelli & John, 2021). It downplays the influence of social norms, civic engagement, and institutional learning, particularly in pluralistic and transitional political systems. While both theories enrich the analytical depth of this study, the research is anchored primarily on the Principal–Agent Theory. This is because accountability, transparency, and control in public financial management are best explained through the lens of agent-principal relationships and the mechanisms designed to realign agent behaviour with public interest. TSA and IPPIS, for instance, directly aim to reduce moral hazard and discretionary abuse by embedding accountability structures in fiscal governance (Adegbite & Ayodele, 2023).

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However, Public Choice Theory complements this analysis by situating agent behaviour within broader political and institutional constraints, thereby offering a more nuanced understanding of why reforms often fail or produce limited results in the Nigerian setting. By combining these perspectives, the study adopts a multidimensional theoretical approach to interrogate both institutional mechanisms and actor incentives in shaping public sector outcomes.

3. Methodology

This study adopts a mixed-method research design, combining quantitative and qualitative approaches. The quantitative component enables empirical analysis of the relationship between public financial management (PFM) variables and service delivery outcomes, while the qualitative approach allows for in-depth exploration of institutional, procedural, and operational bottlenecks. The study focused on Nigeria, with particular attention to three critical public service sectors: health, education, and infrastructure. These sectors were selected because of their strategic importance to national development and citizens' welfare. Case studies and data were drawn from selected federal and state-level institutions within the identified sectors across Lagos State (South West), Kano State (North West), Rivers State (South South), Enugu State (South East), Bauchi State (North East), and the Federal Capital Territory (FCT), Abuja, representing the federal level. These states were selected based on geopolitical representation, population significance, economic relevance, level of public sector activities, and the presence of major public institutions relevant to the study objectives.

The population comprises public sector stakeholders involved in financial planning, budgeting, procurement, monitoring, and service delivery across federal and state-level Ministries, Departments, and Agencies (MDAs). These include the Federal Ministry of Finance, Budget, and National Planning, Federal and State Ministries of Health, Education, Infrastructure, Office of the Accountant-General of the Federation, Office of the Auditor-General, Budget Office of the Federation, State-level budget offices and service delivery departments. The population is infinite in nature; hence, Taro Yamane's (1967) sample size determination formula was utilised in determining the sample size.

$$n=N/(1+N(e)^2)$$

$$n=2001/1+2001(0.05)^2 = 333$$

Where: n = sample size N = total population e = margin of error (0.05)

A total sample of approximately 333 respondents across selected states and the federal level is anticipated. A multi-stage sampling technique was employed for the study.

Stage One – Purposive Sampling: Six states representing geopolitical diversity and performance contrast in PFM and service delivery were selected; Lagos (South West – reform leader), Kano (North West – high population), Rivers (South-South – resource-rich), Enugu (South East – mid-performing), Bauchi (North East – vulnerable context), FCT Abuja (federal representation).

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Stage Two – Stratified Sampling: A sampling technique was used to identify and stratify target agencies in each state and at the federal level, focusing on health, education, and infrastructure.
Stage Three – Random Sampling: Respondents within each MDA were randomly selected, ensuring representation across roles and departments.

Table 3.1: Population and sample sizes for the study

S/N	Location	Sectors Covered	Estimated Population	Sample Size (Using Yamane's Formula)
1	Federal (FCT)	Finance - 88 Health - 111 Education - 231 Infrastructure – 70	500	83
2	Lagos State	Finance - 54 Health - 158 Education - 132 Infrastructure – 156	400	67
3	Kano State	Finance - 51 Health - 101 Education - 43 Infrastructure – 155	350	58
4	Rivers State	Finance - 56 Health - 45 Education - 132 Infrastructure – 67	300	50
5	Enugu State	Finance - 31 Health - 106 Education - 80 Infrastructure - 33	250	42
6	Bauchi State	Finance - 24 Health - 62 Education - 86 Infrastructure - 29	201	33
	Total		**2,001**	**333**

Source: Compiled by the Researcher (2025)

Primary Data: Structured questionnaires were adapted for public officers in budgeting, finance, procurement, and service delivery, while key informant interviews were conducted with senior officials, auditors, and development partners to obtain in-depth insights into the implementation and effectiveness of Public Financial Management reforms in Nigeria. The interview data were analysed using thematic content analysis, where responses were carefully transcribed, coded, and grouped into

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recurring themes and patterns relating to transparency, accountability, budget implementation, and service delivery challenges. This approach enabled the study to identify common perceptions, institutional experiences, and policy gaps across the selected sectors and states.

Secondary data were obtained from national and subnational budget performance reports, federal and state audit reports, independent reviews by BudgIT, SERAP, NPHCDA, UBEC, and ICRC, as well as publications from the IMF, World Bank, African Development Bank, and Public Expenditure and Financial Accountability (PEFA) assessments.

The questionnaire contains closed-ended questions using a 5-point Likert scale measuring key constructs: Budget planning and execution, Revenue mobilisation, Fund utilisation, Transparency and accountability, Quality of public service delivery. The interview guide explored the Implementation experience with PFM reforms (e.g., TSA, IPPIS), institutional challenges and enablers, Sector-specific service delivery bottleneck, Stakeholder coordination and monitoring dynamics. Descriptive statistics (means, frequencies, standard deviations) were set to summarise responses. Inferential statistics such as correlation and multiple regression were used to test hypotheses on the relationship between PFM variables and service delivery outcomes using SPSS. For qualitative data, thematic analysis using NVivo was used to identify institutional patterns, reform impacts, and sectoral insights.

4. Results and Discussions

Hypotheses Testing

H_{01}: There is no significant relationship between public financial management practices (TSA, IPPIS) and the quality of public service delivery in Nigeria.

Correlation analysis was used to test whether there is a significant relationship between public financial management practices—specifically the Treasury Single Account (TSA) and the Integrated Payroll and Personnel Information System (IPPIS)—and the quality of public service delivery in Nigeria.

Correlations

		TSA	IPPIS	Quality of	Service Delivery
TSA	Pearson Correlation	1	.523**		.410**
	Sig. (2-tailed)		.000		.000
	N	233	233		233
IPPIS	Pearson Correlation	.523**	1		.569**
	Sig. (2-tailed)	.000			.000
	N	233	233		233
Quality of service delivery	Pearson Correlation	.410**	.569**		1
	Sig. (2-tailed)	.000	.000		
	N	233	233		233

**. Correlation is significant at the 0.05 level (2-tailed).

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The Pearson correlation analysis revealed statistically significant positive correlations between both TSA (r = 0.410, p = 0.000) and IPPIS (r = 0.569, p = 0.000) with the quality-of-service delivery. Additionally, there was a significant positive correlation between TSA and IPPIS themselves (r = 0.523, p = 0.000), indicating a complementary relationship between the two financial management tools. These results suggest that improvements in the implementation of TSA and IPPIS are associated with enhanced quality in public service delivery. Given that all correlations are significant at the 0.05 level, the null hypothesis (H_{01}), which posited no significant relationship, is rejected. Therefore, the study confirms that public financial management practices such as TSA and IPPIS significantly contribute to improving the quality of public service delivery in Nigeria.

H_{02}: Budget implementation challenges do not significantly affect service delivery performance in the public sector.

Simple linear regression analysis was conducted to test this hypothesis.

Model summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate	F	Sig.
1	.495[a]	.245	.218	.96744	8.435	.002[b]

a. Predictors: (Constant), Budget implementation challenges

The model summary showed a moderate positive correlation (R = 0.495) and an R-squared value of 0.245, indicating that approximately 24.5% of the variance in service delivery performance is explained by budget implementation challenges. The F-statistic (F = 8.435, p = 0.002) indicates that the model is statistically significant.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.127	.536		.237	.813
	Budget implementation challenges	-.684	.167	.481	4.105	.002

a. Dependent Variable: Service delivery performance

Furthermore, the regression coefficient for budget implementation challenges was negative (B = -0.684, p = 0.002), signifying an inverse relationship, meaning that an increase in budget implementation challenges leads to a decline in service delivery performance. The result is statistically significant at the 0.05 level. Therefore, the null hypothesis (H_{02}), which stated that budget implementation challenges do not significantly affect service delivery performance, is rejected. The findings confirm that challenges in implementing the budget have a substantial and negative impact on the performance and effectiveness of public service delivery.

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Summary of Quantitative Findings

Hypothesis	Variables	Statistical Test	Test Statistic	Decision	Interpretation
H_{01}: There is no significant relationship between public financial management practices and the quality of public service delivery in Nigeria.	TSA, IPPIS vs Quality of Service Delivery	Pearson Correlation	$r_{(TSA)}$ = 0.410, p-value <0.05 $r_{(IPPIS)}$ = 0.569, p-value <0.05	Reject H_{01}	There is a strong, positive and significant relationship between PFM practices and quality of service delivery.
H_{02}: Budget implementation challenges do not significantly affect service delivery performance in the health, education, and infrastructure sectors.	Budget Challenges vs Service Delivery Performance	Regression	F = 8.435, R^2 = 0.245 B = -0.684 P-value < 0.002	Reject H_{02}	Budget implementation challenges have a statistically significant negative effect on service delivery in key sectors.

Source: Compiled by the researcher, 2025.

Thematic Analysis of Qualitative Findings

To address Objective 3 of this study, *to examine the perceptions of public sector stakeholders regarding the transparency, efficiency, and accountability of the current PFM system*, a thematic analysis was conducted using qualitative data from key informant interviews. Thematic coding was applied following Braun and Clarke's (2006) six-step framework. Five core themes emerged from the data, which are presented below with supporting quotes and analytical insights.

Theme 1: Perceived Gains in Transparency through TSA and IPPIS Implementation

A consistent narrative among respondents was the significant improvement in transparency due to the introduction of the Treasury Single Account (TSA) and the Integrated Personnel and Payroll Information System (IPPIS). Respondents credited TSA with reducing fund misappropriation and enabling real-time monitoring of government financial flows. IPPIS was widely acknowledged as instrumental in curbing ghost workers and sanitising payroll operations."With TSA, it is now difficult

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for MDAs to operate hidden accounts. Everything is traceable from the Centre." — *Senior Finance Officer, FCT Abuja*

These responses align with extant literature on the positive impact of PFM digital reforms on fiscal openness (World Bank, 2021). The overall perception reflects that transparency has significantly improved, although full compliance and integration remain incomplete in certain agencies.

Theme 2: Persistent Inefficiencies in Budget Execution and Fund Utilisation

Despite improvements in financial controls, many stakeholders reported ongoing inefficiencies in the budget execution process. Key issues included delayed fund releases, rigid procurement frameworks, and underfunded mandates. These issues were prevalent in service-oriented ministries such as health and education, where timely fund utilisation is critical. "The funds may be approved, but implementation takes too long due to procurement hurdles." — *Director, Ministry of Education, Kano State*. This perception resonates with findings from PEFA (2019), which identified timeliness of funds and procurement efficiency as key weaknesses in Nigeria's public finance system.

Theme 3: Weaknesses in Accountability Enforcement and Oversight

While formal accountability institutions exist—such as audit offices and procurement oversight bodies—respondents frequently cited a disconnect between monitoring and actual enforcement. Many acknowledged that while audit recommendations are produced regularly, implementation is often partial or ignored. "Accountability structures are in place on paper, but enforcement is still weak." — *Officer, Office of the Auditor-General, Enugu State*. The perception of symbolic compliance without substantive enforcement reflects the concerns raised by scholars such as Andrews (2013), who cautioned against reforms that focus on form over function.

Theme 4: Sectoral Bottlenecks in Service Delivery Linked to PFM Gaps

Sector-specific constraints were prominent in health, education, and infrastructure. In the health sector, delayed procurement of drugs and equipment was commonly reported. Education officials cited underfunding of basic services. Infrastructure respondents raised concerns about inflated contracts and weak cost estimation. "Our biggest issue is late funding. Projects stall and communities lose trust." — *Infrastructure Project Manager, Rivers State*. These findings affirm the link between financial planning efficiency and actual service delivery outcomes, underscoring the need for sector-specific PFM strengthening.

Theme 5: Fragmented Stakeholder Coordination and Reform Integration

A significant concern raised was the fragmented coordination among federal and state agencies, and among ministries at the same level of government. Respondents emphasised the need for synchronised budget planning, unified digital systems, and improved cross-sector collaboration. "There's often duplication because ministries don't talk to each other. Everyone is working in silos."

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— *Budget Analyst, Lagos State. This* reflects the challenges of multi-level governance in federal systems, where policy coherence is often compromised by poor inter-agency alignment.

The findings of this study reveal a significant positive relationship between public financial management (PFM) practices, namely the Treasury Single Account (TSA) and the Integrated Personnel and Payroll Information System (IPPIS) and the quality of public service delivery in Nigeria. This aligns with existing studies, such as those by Dauda and Jehve (2016) and Oladipupo and Oluyori (2024), which found that TSA improved fiscal balances and IPPIS reduced ghost workers, thereby boosting stakeholder confidence in financial systems. Similarly, Agbaje et al. (2025) confirmed that stakeholders perceive IPPIS as effective in curtailing financial inefficiencies, reinforcing the notion that well-implemented PFM reforms foster institutional trust and service efficiency.

Additionally, the regression results demonstrated that budget implementation challenges have a statistically significant negative effect on service delivery performance. This finding is consistent with BudgIT (2024), which documented poor budget utilisation and associated deficits in health and education services across Nigerian states. Studies by Ayeni and Ezirim (2024) and Olaoye and Sade (2023) further support this, linking implementation inefficiencies to project delays and systemic underperformance in infrastructure delivery. Moreover, stakeholder perceptions gathered through the study echoed earlier works such as those by Ajibade et al. (2023) and Olagunju and Simeon (2021), who noted that while TSA and IPPIS improved financial transparency, bureaucratic delays, rigidity, and uneven fund releases continued to undermine service impact at the grassroots. Although many reforms have formalised financial systems, community-level transparency and real-time service monitoring remain underdeveloped (Ejim et al., 2025; PEFA, 2019), suggesting a gap between policy implementation and local accountability mechanisms.

5. Conclusion and Recommendations

The findings of this study offer important theoretical and practical implications. Theoretically, the results affirm Principal–Agent Theory and Public Choice Theory by demonstrating that transparent and structured financial systems, such as TSA and IPPIS, contribute significantly to improved efficiency, accountability, and service delivery in the public sector. The role of stakeholder perceptions and engagement is also emphasised, showing how these elements shape the effectiveness of public financial reforms. Practically, the study provides clear direction for enhancing public financial management in Nigeria. It recommends the continued strengthening and enforcement of TSA and IPPIS, addressing challenges in budget implementation, and improving coordination among ministries and agencies. Additionally, it highlights the need for capacity building of public finance personnel and the importance of engaging stakeholders through inclusive participation and real-time monitoring. Collectively, these measures can improve transparency, boost service delivery, and support the long-term sustainability of financial reforms in Nigeria's public sector.

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This study concludes that, based on the findings, effective public financial management practices, particularly TSA and IPPIS, play a significant role in enhancing the quality of public service delivery in Nigeria. Moreover, challenges in budget implementation represent a serious impediment to achieving performance targets in essential public service sectors. The evidence demonstrates that while Nigeria has made commendable strides in adopting financial control reforms, the full benefits of these reforms will only be realised when they are complemented by timely and efficient budget implementation mechanisms. Transparency, accountability, and institutional synergy remain essential to improving service delivery outcomes across the public sector. Based on the conclusion of this research, the following recommendations are proposed:

Strengthen TSA and IPPIS Compliance to Improve Transparency and Efficiency
To enhance the transparency and efficiency of public financial management systems, all MDAs should be fully integrated into the TSA and IPPIS platforms. Regulatory bodies must enforce compliance, while periodic audits should be conducted to identify gaps and ensure fiscal discipline.
Reform Budget Implementation Processes to Improve Service Delivery
In line with addressing budget execution challenges, the Ministry of Finance and relevant budget agencies should streamline fund disbursement procedures, adopt performance-based budgeting, and eliminate bureaucratic delays. This will ensure the timely and effective delivery of services, especially in critical sectors like health, education, and infrastructure.

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