The Implementation Treasury Single Account (TSA) as a Panacea to Developing Economies – The Case of Sierra Leone

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Abstract: Treasury Single Account (TSA) is one of the critical reforms set in Sierra Leone to consolidate government funds into a unified system and ensure greater transparency in public finance management. This study discusses the role of TSA in resource mobilization, its economic benefits, and its limitations. Corruption in MDAs has been a long-standing hindrance to Sierra Leone's development and has undermined efforts to improve the socio-economic well-being of citizens. The study adopted a mixed-methods approach using qualitative, quantitative, and descriptive analyses based on primary and secondary data. One hundred copies were distributed to TSA implementing MDAs and supervising agencies, which comprise the Ministry of Finance and Bank of Sierra Leone. It is also necessary to state that other tools were used: questionnaires and document analysis. Microsoft Excel and SPSS were used for data to produce statistical output, such as frequency distribution, percentages, and graphs. Findings indicate that TSA has had impacts on improving fiscal discipline and the predictability of budget and increasing fiscal space on the MDAs' practices. This study's results recommend further strengthening both the legal and regulatory framework in the system process of operating TSA, optimally and efficiently through the government institution. Future outcomes depend on sustained reforms targeted to ensure system strengthening and timely resource allocation to support effective public financial management, hence the promotion of the socio-economic development of Sierra Leone.

Keywords: Treasury Single Account, Implementation, Economics, Corruption, Case.

1. Introduction

Revenue generation is one of the most fundamental aspects of governance since it allows governments to fulfill their obligations and propel national development. Good management of public resources forms the basis of ensuring fiscal discipline, accountability, and sustainable economic growth [1]. Economic prosperity is highly linked with the effectiveness of a country's banking sector since cash management arrangements directly impact the productivity of national economies. This, therefore, calls for the consolidation and management of cash resources to improve fiscal efficiency and reduce financial mismanagement [2]. The Government of Sierra Leone (GoSL) introduced the Treasury Single Account (TSA) in 2015, recognizing the critical need to improve public financial management. This reform was meant to consolidate government receipts and payments within the banking system, streamlining cash management processes [3]. Before the TSA, government entities operated fragmented accounts, leading to inefficiencies, financial mismanagement, and limited accountability. The TSA was designed to harmonize government accounts, enabling better monitoring, improved resource utilization, and enhanced transparency [1].

The TSA operates as a consolidated pool of connected bank accounts. This, therefore, gives the government a sense of its cash situation. In such a system, it is guaranteed that transaction level control does not affect general cash management in any way to boost the utilization of financial resources [3]. The TSA also encourages efficient fund consolidation by linking all government accounts to commercial banks. This leads to cheaper borrowing costs and greater fiscal discipline [4]. Its implementation is part of broader public financial management reforms to address systemic inefficiencies and curb corruption within government agencies. The TSA brings important advantages to the public sector [5]. It ensures complete and timely information on government cash resources, enhances operational controls during budget execution, and improves cash management efficiency [6]. It also reduces bank charges, the costs of transactions, and reserve requirements for liquidity, besides improving the quality of fiscal data through more reliable bank reconciliations. TSA further enables effective payments, which in turn enhances the governance of the financial sector [7]. In operation, TSA uses ICT to achieve objectives. Implementation of TSA begins with a detailed enumeration of all government accounts to ensure that they are authorized and controlled under one system [8].

Even with this potential, Sierra Leone's public sector has long been challenged in its fiscal management. The country, being very richly endowed with natural resources, has yet to manage to translate such wealth into sustainable development [9]. The pervasiveness of corruption, the mismanagement of public funds, and financial irregularities in the MDAs have hindered progress much more. Inefficiencies in public financial management have, over the years, constrained economic growth and placed limitations on government efforts to address acute socio-economic needs [10]. Fiscal indiscipline and

pervasive corruption, particularly in previous administrations, left the economy saddled with external debt and weakened public trust and fiscal sustainability [11].

The TSA is a move towards better cash management. The government had to ration cash to meet its daily spending needs, which disrupted financial planning and resource allocation. The TSA will consolidate government accounts into a single treasury framework addressing systemic challenges. The harmonized approach promotes good governance, enhances transparency, and provides a foundation for sustainable economic development. The TSA requires coordination of governmental institutions and banks in its operating system. The Ministry of Finance plays a role in monitoring and controlling the system, while the execution falls to commercial banks and the central bank. Consolidation of accounts reduces redundancy and enhances the government's ability to track cash flows, which means better financial decisions are made. The system tracks and reconciles transactions in real time to minimize the chances of government financial mismanagement.

One of the main functions of the TSA is to counter the possibilities of corruption through government coffers. Consolidating accounts enhances transparency, minimizing the chances that funds are channeled otherwise than intended. It also promotes accountability as audits will be straightforward to obtain, tracing what is issued to whom, among various government transactions. More attention to this makes the people trust it and ensures that resources find their way as initially agreed upon. Introducing TSA in Sierra Leone fills a major gap through systemically efficiencies in public financial management. Consolidating government accounts ensures transparency, accountability, and fiscal discipline. This brings better cash management to the government; resources could thus be well used in reaching its developmental goals. While much work still needs to be done, the TSA implementation reflects the government's seriousness about reform and its vision for an efficient and responsible public sector. This will prove to be a system that will help foster economic growth and improve the well-being of Sierra Leone's citizens.

The primary objective of this study is to examine the role of TSA in mobilizing government resources and how its implementation has contributed to Sierra Leone's economic development.

2. Methodology

The methodology implemented in this study is qualitative and quantitative, both descriptive and analytic, to scrutinize the impact of TSA on the Sierra Leonean economy. Extracted from both primary and secondary sources, data collection gives a comprehensive, holistic understanding of the concept of TSA implementation, as well as its contributions and corresponding challenges. The qualitative component relies heavily on secondary data from reputable sources such as publications, reports, policy documents, and academic literature. Quantitative analysis will be complemented by using structured and semi-structured questionnaires to collect data from policymakers, financial institutions, and stakeholders directly involved in the operations of the TSA. The structured

interviews and surveys thus highlight the TSA implementation level, challenges faced, and gains achieved since its commencement. In this case, data gathering will involve researching many relevant materials, ranging from Sierra Leone statistical bulletins, international research on TSA impacts, national legislation, reports, and journals. Specific documents will be from the Ministry of Finance, the Bank of Sierra Leone, and other essential revenue-generating agencies. The analysis is considered from the time the TSA started its functions in Sierra Leone to date to make sense of a historical perspective. The study employs qualitative methods to analyze policies and practices surrounding the TSA, and it uses quantitative methods to analyze its tangible effects on the economy through measurable indicators.

A. Study Design

This study aims to examine the impacts of the implementation of the Treasury Single Account on the economic development of Sierra Leone. The study design will combine qualitative and quantitative approaches to give a holistic understanding of the TSA's contributions, challenges, and overall implications. This study aims to discover the advantages, limitations, and implications of TSA implementation by its alignment with the Fiscal Management and Control Act of 2017. Primary and secondary sources, including structured interviews, were used to gather data and some statistical tools for analysis in the research design.

B. Research Design and Approach

A descriptive and comparative research design was used in this study. As Osuagwu (1999) argues, the research design controls data collection, analysis, and interpretation processes to ensure generalizability for larger populations or applicability across a range of contexts. The current study, therefore, supports evaluating how far the TSA impacts resource mobilization and the ensuing economic development in Sierra Leone. It involves a comparative analysis of the performance of MDAs whose implementation of the TSA is being carried out and supervising institutions like the MoF and BSL.

C. Data Sources and Collection Techniques

The study aims to achieve its objectives through both primary and secondary data sources. Primary data was collected through a structured and semi-structured interview, guided questionnaire, and direct interactions with policymakers and other stakeholders. Open-ended and close-ended questions were set in the interview to capture broader perspectives and narrower insights into what the TSA has been doing and where it has experienced challenges. Secondary sources involved government publications, reports, policy documents, statistical bulletins, articles, and literature on international issues about the TSA and public financial management.

1) Primary Methods

Primary data are collected through interviews and questionnaires with directors, finance officers, procurement officials, and other technical staff in MDAs. The qualitative findings about the operational aspects, benefits, and challenges of the TSA will be drawn from the interviews. Questionnaires

that measure the opinions of respondents based on the Likert scale for various aspects of TSA implementation concerning its contribution to the mobilization of resources, as well as economic development, were given to a total of 100 distributed across all the MDAs and the supervisory agencies to ensure completeness in data gathering.

2) Secondary Methods

Secondary data collection involves reviewing relevant publications, journals, policy papers, and government reports. Specific sources include the TSA manual, annual accounts of sub-vented agencies, government budgets (2019–2022), and reports from the BSL and MoF. This method provides historical data and insights into the legislative framework and institutional practices associated with TSA implementation. The secondary data also aid in benchmarking Sierra Leone's TSA experience against international standards and practices.

D. Sampling and Population

The study focuses on a targeted sample of 86 respondents from 16 MDAs currently implementing the TSA with their supervising agencies, such as the MoF, BSL, Accountant General's Department (AGD), and the National Revenue Authority (NRA). Sampling will be done using convenience and purposive methods to ensure that all key stakeholders involved in the TSA implementation are included. The respondents include the directors, deputy directors, finance and procurement officers, technical and operational personnel, and other senior management personnel heading the TSA. A combination of MDAs selected for this study will cover widely spread out and diverse functions carried out in government, including but not limited to the EPA, the PRA, RMFA, and SLCAA.

E. Data Analysis and Presentation

1) Quantitative Analysis

Quantitative data analysis uses descriptive statistics, such as frequencies, percentages, tables, and charts, to summarize responses and illustrate trends. SPSS and Microsoft Excel process raw data, clean, edit, and code it into analyzable formats. Inferential statistics, particularly correlation and regression analysis, test relationships between variables and assess the TSA's impact on financial performance.

Multiple regression analysis is applied to find out if three independent variables—namely, resource mobilization (RM), benefits and implications (BaI), and constraints and shortcomings (CS)—have an influence on the dependent variable of "implementation of TSA as a panacea for economic development in Sierra Leone."." The predictive model assumes the equation:

$$[Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e]$$

where Y is the dependent variable, X_1, X_2, X_3 are independent variables, and $\beta_1, \beta_2, \beta_3$ represent the coefficients of variability.

2) Quantitative Analysis

Qualitative data analysis involves extracting themes, patterns, and categories from interview responses and reviewing documents. It studies the respondents' perspectives on TSA implementation, including perceived benefits, challenges, and conformity to economic objectives. This analysis applies thematic analysis for synthesizing qualitative data and enables the analysis of all stakeholder perceptions and contextual factors shaping TSA outcomes.

F. Presentation of Data

The data for analysis has been presented in visual and text formats, such as tables, charts, scatter graphs, and narrative summaries, to present findings for effective interpretation and decision-making.

G. Decision Rules and Hypothesis Testing

Statistical tests, such as the F-test, t-test, and p-value analysis, help determine the significance of the relationship observed. The acceptance or rejection of hypotheses is done by decision rules utilizing critical values and thresholds of significance. For example, if the calculated F-value exceeds the critical value, the null hypothesis will be rejected and the alternative accepted; thus, a significant relationship exists.

H. Validity and Reliability

The study's methodology integrates multiple data sources and triangulation to ensure validity and reliability. Interviews with diverse respondents are conducted, and the data collection methods are standardized to reduce bias. Documentary reviews will be conducted to assess the historical and contextual validity of findings, and statistical tools will be used to increase the reliability of quantitative findings.

I. Key Strengths of the Study Design

1) Holistic Analysis:

A combination of both qualitative and quantitative methods offers an integral and comprehensive view.

2) Focused Data Gathering:

MDAs responsible for direct execution are specifically covered to provide information depth regarding TSA, relevant enough.

3) Analysis Strength

A method for regression analysis using inferential statistics ensures stronger frameworks toward hypothesis testing.

4) Diverse Data Source:

Combining primary and secondary data enhances the study's reliability and contextual richness.

J. Potential Limitations of Study Design

1) Sampling Bias

Convenience and purposive sampling may introduce bias, limiting the generalizability of findings.

2) Data Quality

Secondary data may be inconsistent or inaccurate, affecting analysis outcomes.

3) Time Constraints

Collecting and analyzing data from multiple sources and respondents can be time intensive.

This study design provides a structured and systematic approach to evaluating the implementation and impact of the TSA in Sierra Leone. The research utilizes qualitative and

quantitative methods, diverse data sources, and robust analytical tools to provide actionable insights into TSA's role in enhancing economic development and resource mobilization. Despite some limitations, the design guarantees that the study will add meaning to the understanding and optimization of TSA practice in Sierra Leone.

3. Results

This study explores the "implementation of Treasury Single Account (TSA) as a panacea for developing economies," focusing on Sierra Leone. The results have been analyzed using data collected from various tools, such as questionnaires and interviews. The findings are compared with similar research and relevant literature.

A. Response Rate

Questionnaires, both soft and hard copies, were forwarded to all institutions implementing TSA in Sierra Leone. The researcher personally engaged the stakeholders face-to-face to elicit further responses. Among the 100 questionnaires distributed, 85 were returned, resulting in an 85% response rate. This was ensured through many personal follow-ups and proper communication regarding the importance of research. Table 1. Response Rate of Participants. Table 1 represents the Response Rate of participants included in this study.

Table 1
Response rate

Frequency	Percentage
Responded	85%
Not Responded	15%
Total	100%

B. Distribution by Gender

The study found that 74.3% of the respondents were male, while 25.7% were female. This shows a gender imbalance, with males dominating the staff in the relevant government institutions. Table 2 indicates the Gender of the Respondents included in this study.

Table 2
Gender of the respondent

Gender	Frequency	Percentage
Male	52	74.3%
Female	18	25.7%
Total	70	100%

C. Respondent by Age

Most respondents (72.9%) were between the ages of 41 and 50, while 10% were aged between 31 and 40, and 17.1% were aged between 51 and 60. These results indicate that most respondents are within a productive age range, making them capable of contributing effectively to the study.

Table 3
Respondent by age bracket

Age Group	Percentage
31-40 years	10%
41-50 years	72.9%
51-60 years	17.1%

D. Marital Status

Most respondents (70%) were married, while 30% were single. This demographic detail provides context for their perspectives and experiences in the workplace.

Table 4
Marital status

Marital Status	Frequency	Percentage
Single	21	30%
Married	49	70%
Total	70	100%

E. Level of Education

A significant portion of the respondents (67.1%) completed a master's degree, while 32.9% held a bachelor's degree. This indicates that most respondents were academically qualified to assess the TSA implementation and its implications for Sierra Leone's financial management. Table 5 indicates the Level of Education of participants included in this study.

Table 5
Level of education

Educational Level	Frequency	Percentage
Master's Degree	47	67.1%
Bachelor's Degree	23	32.9%
Total	70	100%

F. Working Experience

Most respondents (62.9%) had been working in government institutions for 0-3 years, 24.3% had worked for 4-6 years, and 12.9% had experience spanning 7-10 years. This suggests that a large portion of the respondents are relatively new to their roles within the government. Table 6 shows the Working Experience of participants included in this study.

Table 6
Working experience

Years of Work	Frequency	Percentage
0-3 years	44	62.9%
4-6 years	17	24.3%
7-10 years	9	12.9%
Total	70	100%

The study's first objective was to evaluate TSA's role in mobilizing government resources. It was found that the adoption of TSA led to more timely recording of government revenues, thus preventing leakages of public funds. Table 7 indicates The Adoption of TSA for Timely Capture of Government Revenues.

Table 7
The adoption of TSA for timely capture of government revenues

Institution	Strongly Agree	Agree	Neutral	Disagree	Total
RMFA	1.4%	7.1%	4.3%	1.4%	12.9%
SLPMB	1.4%	10.0%	1.4%	1.4%	14.3%
EPA	8.6%	4.3%	1.4%	0.0%	14.3%
SLMA	2.9%	5.7%	2.9%	0.0%	11.4%
UoSLTH	1.4%	5.7%	4.3%	0.0%	11.4%
NCRA	2.9%	5.7%	5.7%	0.0%	11.4%
PBSL	5.7%	7.1%	1.4%	0.0%	12.9%
PRA	24.3%	50.0%	24.3%	0.0%	100%

The TSA system was praised for improving financial oversight and reducing the chances of public fund

mismanagement. Over 74% of respondents either agreed or strongly agreed with the statement that the TSA system has led to better revenue capture and minimized the funds' leakage.

The second objective was to assess how the TSA implementation has contributed to Sierra Leone's economic development. The TSA has been shown to enhance financial accountability across government institutions, improve budget execution, and reduce borrowing costs.

Table 8
Has TSA Achieved financial accountability in government institutions?

Institution	Strongly Agree	Agree	Neutral	Disagree	Total
RMFA	5.9%	8.1%	1.9%	0.0%	28.7%
SLPMB	1.4%	5.7%	10.0%	0.0%	14.3%
EPA	2.9%	8.6%	5.7%	0.0%	14.3%
SLMA	2.9%	5.7%	3.9%	0.0%	11.4%
UoSLTH	1.4%	5.7%	2.7%	0.0%	11.5%
NCRA	4.3%	4.3%	2.9%	0.0%	11.4%
PBSL	4.3%	4.3%	2.9%	0.0%	12.9%
PRA	1.4%	7.1%	2.9%	0.0%	11.4%

The study found that the TSA system has positively impacted financial management in Sierra Leone. It increased revenue predictability, improved fiscal discipline, and facilitated better cash resource management. Additionally, the system has contributed to economic development by fostering financial accountability and reducing operational inefficiencies across the public sector. This study presented the findings based on the participants' responses, revealing the TSA's perceived benefits in improving resource mobilization, financial accountability, and overall economic growth. The next chapter will discuss these findings about the theoretical frameworks and literature reviewed in earlier study sections.

4. Discussion

The Treasury Single Account in Sierra Leone has become the most effective tool for better governing better govern public finances, significantly contributing to the country's economic development and financial transparency [12]. Over the years, the TSA has greatly promoted resource mobilization through smoothening revenue collection on the part of the government to reduce instances of misgovernance of funds. The TSA has harmonized its earnings into one account, thus nullifying the dispersion of public cash into different bank accounts, often leading to inefficiencies in previous administrations and creating conduits for financial leakages [13]. The system enables prudent control and monitoring of all the government's financial resources, maximizes the use of funds, and ensures that public money is appropriately utilized for its intended objective [14]. According to survey findings, over 75% of the respondents from the MDAs affirmed that the TSA has contributed to the government's efforts of mobilizing resources as a good thing. Since TSA centralized revenue collection, there has been no leakage, as in the case of the management of numerous independent bank accounts, which would have exposed them to corruption and inefficiency [15]. Respondents from key revenue-generating government agencies, including those from the RMF agency and the Public Revenue Authority (PRA), believe that the TSA system has effectively improved

revenue collection and increased financial accountability, making the management process more transparent [16]. According to these agencies, the existence of the TSA has harmonized the management of funds, reducing the likelihood and opportunity for misallocation and, therefore, misuse of available government resources. One major benefit of the TSA is the reduction of overhead costs in government institutions [17]. Eliminating the need for several bank accounts and their corresponding administrative processes has resulted in cost savings and made government spending more efficient. It has allowed the government to transfer resources to more productive and viable development projects, boosting economic growth within the nation [18]. Additionally, the system has improved governmental institutions' financial discipline by ensuring that funds are utilized only when necessary and on the right things. Government account synchronization and closure of non-existent accounts under TSA have enabled better fiscal management [19].

The study findings indicate that 52.3% of respondents believe that the TSA has achieved greater financial accountability among governments. Several managing agencies involved in handling public finances reported these positive discoveries since they enhanced their effectiveness in meeting goals regarding finances [20]. Nonetheless, the successes notwithstanding, challenges accompany the implementation of the TSA. Some respondents mention that the major areas are release delay in funds from the ministry of finance to all sorts of MDAs that intend to raise revenues for governmental activities [21]. In some instances, it delays the implementation of the schedule of projects and programs targeted for implementation in the plans and operations. The major revenue-generating agencies state that disbursements have created bottlenecks and cannot discharge their mandate on schedule [5]. It is a cause of worry because some MDAs have project delays, indirectly affecting the effectiveness of services in the economy [22]. On balance, TSA's effect on the economy's development in Sierra Leone remains positive. The TSA has played an important role in increasing fiscal discipline, enhancing transparency, and reducing corruption by consolidating public funds and improving financial management [23].

The TSA system has helped reduce idle funds sitting in various MDAs' bank accounts, which the government can use better for pressing needs. This, in turn, increases the liquidity available to the government to meet their short-term needs on development projects, social services, or whatever the priorities are in the nation [24]. It also enhanced the ability of the government to monitor revenues and expenditures in real-time, making the financial system more transparent and accountable. This has been particularly beneficial to the government in building public confidence and proving that public resources are being utilized to maximize efficiency for proper purposes. [25] The responses to the survey also reflected that most respondents viewed the TSA as a necessary tool in economic growth promotion (Ministry of Finance, Sierra Leone, 2022). The TSA has improved the management of public finances, creating a more stable financial environment to attract

investments, foster growth in the private sector, and ensure that the government can meet its obligations [26].

Respondents further mentioned that the TSA system has significantly reduced corruption within the public sector. The danger of all funds passing through one account leads to greatly diminished risks of embezzlement and misdirection of national resources. Such a fact has made the government more transparent in its financial operations [27]. It thus helped restore public confidence in the administration of the national finances. As such, the TSA played a vital role in enhancing financial governance and creating an environment that is friendly to economic development. Further, the TSA has assisted the TSA in promptly collecting and remitting revenue so that MDAs are spared from making separate banking arrangements for their operations [28]. It streamlines revenue collection activities by the government to receive funds promptly into the national treasury, which it will use to pay government expenditures. Given these benefits, the TSA system has proven to be important in advancing the government's financial management agenda. The survey results revealed that respondents viewed the TSA as an essential tool in reducing financial leakages and enhancing financial discipline, with a substantial number of respondents agreeing that the TSA system was beneficial to the economy of Sierra Leone [29]. However, it was also noted that this study pointed out the problems encountered in the delay of fund release and the need for the Ministry of Finance to work better with other government agencies to ensure timely releases of funds [2].

Overall, the findings indicate that the TSA system has significantly improved financial governance, reduced corruption, and promoted economic stability in Sierra Leone [26]. Therefore, transparency within a TSA system shall be seen as proper management, which further may reflect positive long-term economic development outcomes with a possible reduction in general management inefficiencies. Suppose these marked areas, including delay in the disbursement, are considered [4]. In that case, the TSA system will continue to become one of the key pillars for the country in addressing the improvement of fiscal management and promoting accountability in financial matters while also providing resources for the nation's development [25]. In conclusion, it has been assumed that despite surmounting some operational challenges to be overcome, the TSA strategy has widely proven effective in improving efficiency and transparency in Sierra Leone's financial management system. This can be seen as the positive impact of TSA on resource mobilization, economic development, and financial accountability [24]. Thus, with continued efforts in addressing operational challenges, the system is expected to continue contributing more to the country's financial and economic stability.

5. Conclusion

In conclusion, this study revealed that Treasury Single Account implementation in Sierra Leone has been positive to have a positive impact, especially on the coordination of fiscal and monetary policies, improving the quality of fiscal data, and hence positively contributing to the mobilization of government revenue. The government has made a good achievement in reducing public funds leakages by introducing TSA, as portrayed by the robust agreement among respondents from different Ministries, Departments, and Agencies. Results indicate that more than half of the institutions covered (51.4%) and a reasonable percentage (24.3%) strongly agreed that TSA is an effective financial mobilization tool. In addition, establishing TSA has streamlined the synchronization of income between government MDAs' accounts and deposit money banks where these accounts were kept, thus bringing about greater financial accountability and transparency. The closure of multiple bank accounts held by MDAs has resulted in a more consolidated system of managing public funds, reducing inefficiencies and curtailing corruption. Although TSA has mostly affected public sector finances in the positive way intended, some challenges have arisen during implementation. Some of these concerns include that most respondents noted delays from the Ministry of Finance, often causing government plans to go unimplemented in the same time frame intended by plans. However, the overall impact of TSA has been positive and has contributed to financial discipline, overhead cost reduction, and better allocation and management of government funds. The study concludes that TSA has played a significant role in promoting accountability, enhancing financial transparency, and facilitating more efficient revenue mobilization in Sierra Leone, confirming its potential as a vital tool for economic development.

A. Recommendations and Future Directions

The Treasury Single Account should be implemented in Sierra Leone to ensure success and sustainability. There must be deliberate, strong political will in the government that is critical for proper adoption and for the system to thrive over time. The TSA should also be promoted to promote financial prudence in Sierra Leone. To address this issue, the Ministry of Finance should ensure that the disbursement processes are streamlined, thereby ensuring timely access of the funds to the MDAs while not compromising on discipline on the financial front. Through these suggested actions and future research lines, Sierra Leone can realize the areas of strength and weaknesses within the TSA system and fine-tune its practice for better outcomes shortly.

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