CATHOLIC UNIVERSITY COLLEGE OF GHANA

THE ROLE OF ACCOUNTING PRACTICES IN THE CONTROL OF PUBLIC EXPENDITURE IN THE BONO NATIONAL HEALTH INSURANCE SCHEME.

OHENE-DJAN BENJAMIN

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BY

OHENE-DJAN BENJAMIN

Dissertation is submitted to the Faculty of Economics and Business Administration, Catholic University College of Ghana, in partial fulfilment of the requirements for the award of Master of Business Administration degree in Accounting

JULY 2020

DECLARATION

Candidate's Declaration

I, hereby declare that this dissertation is the result of my own original work and that no part of this work has been presented for another degree in this university or elsewhere.

Candidate's Signature...................................... Date...

Name: Ohne-Djan Benjamin

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the Catholic University College of Ghana.

Supervisor's Signature: .... Date....................................

Name: Mr. Stephen Frimpong

ABSTRACT

The goal of the study was to assess the role of accounting practices in promoting expenditure control at the National Health Insurance Scheme, Bono region. The case study research design was employed with questionnaire as the main data collection tool. The target population was management and account staff of the twelve (12) municipal and district schemes and the regional office constituting a sample of 122 officers. The data was analysed using both descriptive (percentages, frequencies, mean and standard deviations) and inferential statistical tools (multiple regression analysis). The study revealed that the NHIS has accounting practices and procedures that emphasis the basic accounting cycle such as documentations, the use of journal and ledgers, preparation of trail balance, financial statements and provision of authorization and approval. Expenditure control practices that been practiced in the various schemes include uniform policies and procedures, the use of authorization and approval, segregation of duties, verifications, among others. There are also challenges mitigating against the application of the accounting practices including delays in approval from the head office or the unavailability of scheme manager, the threshold is very small and the allowable expenditures create undue delay in operations. The results indicate that accounting practices in the NHIS influence expenditure control practices. The study recommends to the National Health Insurance Authority to build the capacity of management members by training these officers of the various schemes on the accounting practices and procedures, and the public expenditure management practices to equip them in exercising and managing the scheme's finances.

DEDICATION

This work is dedicated to my wife, Garvy Kumi.

ACKNOWLEDGEMENTS

All praise and thanks to God for seeing me through the preparation and completion of this study. Greater acknowledgements to my supervisor, Mr. Stephen Frimpong, who spent precious time and effort in making this study a success. To all staff of the Faculty of Economic and Business Administration, CUCG - Fiapre, I am very grateful for your help in this study. I am humbled and grateful to my cousin Joyce Addai, and my children, Nora Ohene-Djan, Vanessa Ohene-Djan and Pearl Ohene-Djan for their enormous support.

My heartfelt thanks go to the entire family for their immense support and inspiration throughout the academic year.

God bless you all.

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LIST OF ACRONYMS

GDP Gross Domestic Product

IMF International Monetary Fund

NHIA National Health Insurance Authority

NHIS National Health Insurance Scheme

SSNIT Social Security and National Insurance Trust

WHO World Health Organisation

CHAPTER ONE

INTRODUCTION

Public sector accountability which is aimed at the control and management of public funds is one of the most sensitive aspects of the activities of government in all democracies across the globe. The 1992 Constitution of Ghana specifically contains varied provisions relating to legislative powers and control over public funds. Despite these provisions, the standard and required level of accountability in public expenditure has not been achieved in Ghana particularly public sector institutions. The situation has remained worrisome for many years even though the country does not lack in the appropriate laws and regulation required to sanitise the system. Over the years, there have been some bold steps and initiatives in the recent past by the government by strengthening existing institutions and creating new ones with responsibility for fraud and other controls, the issue of weak accounting technique has not been addressed to the attainment of level of expenditure control.

Background to the Study

There are several suggestions aimed at enhancing efficiency in public expenditure management, some of which are in alignment with the philosophy of equity which Scott (2016) study was premised on. For example, as Broback and Sjolander (2002) indicated, the state expenditure should improve the financial situation of public institutions in all fronts. Several authors have attempted to explain what quantifies as public expenditure, among them, Adams (2006) who posits that public (government) expenditure refers to the expenses that are incurred by government in running its affairs. In addition, Bhatia (2009) as well as Adejoh and Sule (2013) have held that government expenditures are the expenses incurred for the maintenance of good governance in the interests of the society as well as the economy in general. Abba and Kakanda (2017) contend that every government has numerous objectives to achieve that include securing of lives and properties, provision of infrastructure and other social amenities, creating an enabling business environment, employments creation and jobs protection among others, to its citizens. Abba and Kakanda add that government expenditures include money spent on security, payment of salaries, payments for contracts, health care services, maintenance of law and order, and building of schools and provision of educational facilities. Bhatia (2009) however, contends that with the expanding activities of the state and the growing complications of modern government functions, it is becoming increasingly difficult to make a clear distinction between expenditure ascribed to maintenance of the government itself and those incurred to benefit society and the economy.

In line with Bhatia's contention, Akrani (2011) also argued that public expenditure is spending made by the national government on collective needs and wants such as pension, services, and infrastructure.

Finance is a critical resource in the chain of production and therefore must be prudently used to achieve results. It is on this premise that financial control and accountability in public sector becomes imperative. This research work attempts to discover the reason(s) behind poor performance by government in relation to financial control and accountability in the public sector.

Government agencies or the public sector is very heterogeneous in nature and so the nature of financial control is completely different from that of the private sectors in so many ways. At one end, we have government owned companies that must operate like private business, in the middle, our parastatal, that are somewhat amorphous, often having conflicting goals to achieve and then the government machinery itself which is a service outfit (Azubuike & Njemanze, 2006).

In most developing countries including Ghana, government participation in economic activity is usually significant. One of the ways through which government has intervened in Ghana's economy is through the establishment of public enterprises and statutory bodies delivering goods and services of an economic or social character on behalf of the government. The rationales behind the role of accounting in control of public enterprises in Ghana are many, some of the reasons include: the high level of corruption, mismanagement, misappropriation and outright embezzlement of public fund by a few individuals. According to Abu-bader, (2003), it is possible for important profitable enterprises to be controlled by a few individuals or group, this organization provides certain critical activities, like economic stability and providing employment opportunities.

In Ghana, public enterprises are engaged in a wide spectrum of economic activities including agriculture, mining, construction, manufacturing, commerce and services. The classification of public enterprises in Ghana had been made according to varieties of criteria by different authorities. The public service renew commission (1975) classified public sector enterprise into;

i. Public utilities
ii. Regulatory of service body
iii. Financial institutions

iv. Commercial and industrial enterprises

Being a mixed economy, individuals also own and operate private enterprises. A firm is classified as private enterprise when it is founded and managed by an individual and or a group of individuals. These firms are expected to be registered in the local government within which they operate.

The rationales for the establishment of private enterprises are numerous just like establishment of public enterprises. They include amongst others, Provision of employment opportunities, Generating income for the owners of the enterprises. Government has interest in profit of the enterprises to determine the tax liabilities of the firms, improve the performance of the public sector through competition. Moreover, the general public is concerned with the contribution which it makes towards social upliftment which is exhibited to the environment in which the business is located and its willingness to contribute to the development of the environment. The activity of the public enterprises has been on the increase in recent times which necessitated the introduction of the accounting practice to check and monitor the financial activities of these enterprises. In this book, titled the principles of accounting, by Barr (1995), accounting is defined as a process in which data relating to the economic activities of an organization are measured, recorded and communicated to interested parties for analysis and interpretation.

The role of accounting in public enterprises in Ghana is primarily to ensure accurate accountability and present fair financial position of the organization (Agara, 2005). The role is of utmost importance in an organization. An organization can only grow or profit when the resources are well managed and effective observation over expenditure. These resources can only be well managed if accounting department of the organization gives accurate financial information to know how much the enterprise is having. It is only when this is done that the firm can effectively allocate its scarce resources and efficiently carry out and meet its organizational goals and objectives (Nongo, 2005).

The role of accounting seems to be more pronounced in the public enterprises. In recent time, with the concurrent cases of misappropriation of funds in the public enterprises and improper accountability (Agara, 2005). These factors have led to a lot of public enterprises going into oblivion. If the government had reorganized the role of accounting, all this problems should not have arisen. No enterprises can move forward without having a well-organized financial department to give accurate financial information about the firm (Wapole, 2005). In situation where improper accounting records are not minimized or eradicated, there is bound to be cases of public enterprises failure. Consequently, staff of such enterprises will be forced out of their job.

This work is carried out to assess the role of accounting in the control of public expenditure (in relation to the Accounting System of the Accounting General Office). This is with the view of identifying weaknesses and limitations inherent in the system and to propose means of eliminating completely or at least reducing them to the barest minimum.

Statement of the Problem

The Auditor General had over the years flagged misappropriation of internally generated revenue, funds not fully accounted for, suppression of accounting books, unsupported fund disbursements and poor accounting for salaries (Republic of Ghana, 1998a; 1998b; 2000). Other major lapses included payment vouchers with no supporting documents, missing payment vouchers, excess expenditure without approval, unretired imprests and fraudulent and irregular payments. According to the reports, each of these lapses entailed losses of several millions of Ghanaian Cedis to these institutions and the country at large. Findings from the Auditor-General's report on the public accounts of Ghana (Ministries, Departments and other Agencies) suggest lack of proper accounting practices by officials of various public institutions that entrusted with management and responsibilities of these institutions. The recent surcharging of individuals by the Auditor General is a testament to the irregularities occurring in various public sector institutions.

It is in this light that this study is set to critically examine the role of accounting in the control and effective management of public sector expenditure in Ghana. Expenditure control is defined to be a whole system of controlling finances or otherwise, established by the management in order to carry out the transactions or the organizations in an orderly manner and to ensure adherences to management policies safeguard the assets and secure as far as possible. The competence and accuracy of the records, (Champ, 1987).

The study sought to find out the role of accounting practices including reporting and authorisation in the control of public expenditures in the public services in Ghana using the National Health Insurance Scheme (NHIS) in the Bono region.

Objectives of Study

The general objective of the study is to assess the role of accounting practices (reporting and authorization) in the control of public expenditures in Ghana; the case of the National Health Insurance Scheme (NHIS) in the Bono region. The specific objectives for the study are:

i. To identify the accounting practices (reporting and authorization) used to control expenditures at the NHIS.
ii. To examine strategies in ensuring expenditure control practices of the NHIS, Bono region.
iii. To identify the various challenges that confront the NHIS in operationalizing the accounting practices in the control of the scheme's expenditures.
iv. To evaluate the effects of the accounting practices (reporting and authorization) on the control of public expenditures at the NHIS, Bono region.

Research Questions

i. What are the accounting practices (reporting and authorization) used to control expenditures at the NHIS?
ii. What are the strategies of controlling expenditure at the NHIS, Bono region?
iii. What are the various challenges that confront the NHIS in operationalizing the accounting practices in the control of the scheme's expenditures?
iv. To what extent does accounting practices (reporting and authorization) affect the control of public expenditures at the NHIS, Bono region?

Research Hypotheses

Based on the objective one, the study hypothesis that;

H_0 – Accounting practices does not significantly improve public expenditures at the NHIS.

H_1 – Accounting practices significantly improve public expenditures at the NHIS.

Significance of the Study

This research work which focuses on the impact or role of accounting in the control of public expenditure in Ghana would be of great importance to federal, state and local governments who are basically responsible for incurring public expenditure.

This is because this research work would awaken their consciousness on the enormous role accounting plays on the control of public expenditures.

This research would also be of great importance to administrators of public institutions who before now may be ignorant of the roles accounting plays in ensuring transparency and accountability in the execution of public expenditures.

Finally, this research will also serve as a steppingstone for students of institution of higher learning who may be researching on similar or topic related to this. It could help precisely on the review of related literature.

Delimitations

In the course of this study the researcher examined the role of accounting in the control of public expenditure in Ghana. However, this research covered only the NHIS. With regard to accounting practices as independent variable in this study, the study measured it using reporting and authorisation. Expenditure control was the dependent variable as measured by policies, procedures, authorisation, verification and thresholds. The geographical area for this study was restricted to the twelve (12) NHIS offices and regional office of the NHIS, Bono. Furthermore, only those who are in-charge of financial and payment authorisation and approval such as Scheme Managers and accounts staff formed the core sample for the study.

Limitations

This research work is not free of limiting factors. The researcher would be constrained by the following factors:

- **Finance:** Previously, research project such as this used to be a joint or group work, but now is embarked upon individually. Thus, the meager fund at the disposal of the researcher constrained him from extending the research to other schemes. Some other public (government) establishment in addition to the NHIS would have been visited by the researcher if not for this constraint.
- **Scarcity of related literature:** Most of the libraries visited lacked journals with articles related to the topic of this study. Even when there is related article, such article will not give detailed analysis of the topic. More so, there is scarcity of already made research on this topic. Although one was gotten in the course of the research for it, but its contents were insufficient for this study. All of these constrained the researcher from making intense analysis.
- **Staff non-cooperation:** The uncooperative attitude of some of the staff of the NHIS in terms of releasing data constituted a major setback for the researcher. Most of the staff are not willing to let out some of the needed data for this research.

Definition of Terms

- **Public expenditure:** Okwo (2011) defined it as the spending made by the government of a country on the collective needs and wants of her citizenry. It normally leads to the provision of infrastructures.
- **Accounting:** Onyekwelu (2010) defined it as the process by which data relating to economic activities of an organization are measured, recorded, summarized, interpreted and communicated to users to enable them make informed decisions.
- **Standard costing:** Nweze (2014) defined it as a system of cost accounting which makes use of predetermined cost relating to each element of cost layout, material and overhead for each line of product manufactured or service supplied.
- **Budgeting:** Adeniji (2009) defined it as the processes involved in making a budget. That is the act of constructing a budget.
- **Budget:** Adeniji (2009) defined it as a financial summary of estimated incomes and expenditure of government for a fiscal year.
- **Budget implementation:** That is defined as the execution of budget through either revenue generation or public expenditure.
- **Budgetary control:** This is the methodical control of an organization's operations through establishment of standards and targets regarding income and expenditure and a continuous monitoring and adjustment of performance against them.
- **Accounting controls:** These are measures instilled by a good accounting system to ensure accurate recording of transaction, adherence to rules, safety of assets and accuracy of financial statement.

- **Accounting system:** This is defined as an organized set of manual and computerized accounting methods, procedures and controls established to gather, record, classify, analyze, summarize, interprete and present accurate and timely financial data for management decisions.
- **Public institution:** This is defined as an institution or organization owned and majority managed by the government for the interest of the general public.
- **Administrator:** This is an individual who administers affairs, one who directs, manages, executes or dispenses, whether in civil, judicial, political or ecclesiastical affairs. He is also known as a manager.
- **Mixed economy:** This is defined by Udeabah (2004) as an economic system in which public and private ownership of means of production exist and in which government participates extensively in the regulation management and supervision of economic activities.
- **Productivity of public expenditure:** This is defined as the ability of government expenditure to yield the required outcome for which such expenditure was incurred.

Organization of the Study

The study is organized into five chapters. Chapter One entails introduction to the study and includes background to the study, rationale, objectives and research questions. Chapter Two reviews literature relevant to the study. The literature review is based on empirical studies conducted by other researchers that are related to the objectives of this study, in addition to the study's theoretical and conceptual frameworks. Chapter Three focuses on the research methodology. This includes the study design, setting, instruments for data collection and sampling, ethical considerations and data analysis. Chapter Four deals with the presentation of data and discussions based on the findings of the study. Chapter Five deals with conclusions based on the research process, summary of the major findings of the study in addition to recommendations for policy and practice as well as further research

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter assesses literature on the topic under study. The chapter defines the variables of the study, followed by some concepts and theories of accounting and control systems and expenditure control in the public sector. This literature review provides empirical review on the various objectives of the study by different authors. This is to throw more light on issues pertaining to assessing the role of accounting in the control of public expenditure in Ghana. The final section of this chapter highlights the conceptual framework for the study.

Theoretical Framework

The theoretical frameworks guiding this study are the agency and stewardship theories. According to Whetten (1989), three key elements should be embedded in all theories and they are: “the what, how and why”. The what’ gives details about the general phenomenon and other related factors in a comprehensive manner. While ‘the how’ best defines the connection among the factors, ‘the why’ clarifies the objectives underpinning the chosen factors and its anticipated relationships (Reay & Whetten, 2011; Whetten, 1989). The agency and stewardship theories have been used by scholars to explain the concept of accountability. Both theories predict enhanced institutional performance including financial management practices, but sharply diverge on behavioural expectations and structural set-ups. Public financial accountability is meant to ensure that all public officers and organisations as trustees of public funds properly account for the management of these funds. In the context of this study, the public is the owner of all the resources available to government. The public is therefore the principal in this study. The principal elects their representatives (government) who ought to act in the best interest of the tax payer. The government thus serves as an agent to the principal. The government entrusts the agency role into the hands of established institutions (NHIS etc.) to effectively manage public finance.

Agency Theory

The agency theory is a supposition that explains the relationship between principals and agents in an institution. The agent's behaviour is centred on personal interest and does not align with the principal's interest. Therefore, institutional frameworks are put in place to control and monitor agents opportunistic behaviour, in order to ensure goal congruence between the principal and agent. Generally, agency theory places key emphasis on two parties with regards to their relationship. They are the principal and the agent or manager (Jensen & Meckling, 1976; Eisenhardt, 1989). From a broader perspective, the relationships between the two parties are assessed from a behavioural and a structural viewpoint. The agency theory tends to suggest that agents, when given an opportunity will act in a self-seeking way which may be contrary to the owner's (in this case the public) interest (Jensen & Meckling, 1976; Eisenhardt, 1989; Chrisman et al., 2004). In an effort to check such behaviour, principals will put in place institutional frameworks that would serve as a check on the agent in order to control such cunning behaviour and bring into both actors' interest (Cruz et al., 2010).

The agency theory places emphasis on efficiency, effectiveness and value for money as the yard stick for ensuring institutional performance.

(Corbetta & Salvato, 2004). The theory suggests that there is a major problem due to the separation between the ownership and management of an institution. Agency costs are suffered in an effort to lessen such problems (Lee & O'Neill, 2003; Wasserman, 2006). Thus, the major component of the agency theory lies in the separation of ownership and management. According to Ross (1973), the principal employs the agent, and it is anticipated that the agent would act in the best interest of the principal. According to Eisenhardt (1989), the principal may reduce the agency problem in two ways. First, in an effort to check the opportunistic behaviour of the agent, the principal should create an institutional framework that enhances monitoring and evaluation of the real behaviour of the agent (Chrisman et al., 2007; Anderson & Reeb, 2004). Such institutional framework should include inter alia, reporting measures, additional supervision and a board of directors (Donaldson & Davis, 1991). Second, is the creation of a governance structure whereby the agreement would be subject to the outcome of the agent's performance (Eisenhardt, 1989).

Stewardship Theory

Stewardship theory is based on the assumption that stewards are not self-seeking. The steward's values are geared towards rendering effective services in the organisation (the National Health Insurance Scheme) in line with the owner's (Public) interest. Institutional systems such as the NHIS structure have been put in place purposely to empower stewards (the officers of the NHIS), and to facilitate goal congruence. Research has shown that this theory is applicable in the context of public sector accounting practices aimed at controlling expenditure. The theory delved into the service relationship between the owner (principal) and the manager or steward (Donaldson & Davis, 1991;

Davis et al., 1997). The theory suggested that stewards will act in a social way, behaviour that is geared towards the interest of the principal and by implication, the organisation (Zahra et al., 2008). Such behaviour is developed by the excellent relationship that exists between the principal and steward, as well as the environmental impact and principles of the organisation (Davis et al., 1997; Corbetta & Salvato, 2004).

The theory focused on utility maximisation by the firms. In this vein, the anticipated outcome of the stewardship theory is profitability which is partly achieved through financial management practices (Tosi et al., 2003). The theory suggested that profits would be maximised on condition that, the owner and steward in the employment contract choose to act as stewards (Davis et al., 1997). The key notion that underpins the theory is that the principal-steward contract is grounded on choice. Consequently, if the two parties behave like stewards, while placing the principal's interest first, a positive impact is anticipated with regards to organisational performance due to goal congruence (Eddleston & Kellermanns, 2007). The owner is also responsible for the creation of an organisational structure where these stewardship behaviours would prevail. In sum, a stewardship arrangement can be seen as collectivistic and supportive, ensuing the maximisation of resources for the organisation such as the NHIS (Davis et al., 1997).

Meaning of Accounting

According to Akpan (2009), accounting is the practice and body of knowledge concerned primarily with methods for recording transactions, keeping financial records, performing internal audits, reporting and analyzing financial information to the management, and advising on taxation matters.

It is a systematic process of identifying, recording, measuring, classifying, verifying, summarizing, interpreting and communicating financial information. It reveals profit or loss for a given period, and the value and nature of a firm's assets, liabilities and owners' equity (American Institute of Certified Public Accountants, 2009).

Accounting provides information on the resources available to a firm, the means employed to finance those resources, and the results achieved through their use.

Accounting can be divided into several fields including financial accounting, management accounting, auditing, and tax accounting. Financial accounting focuses on the reporting of an organization's financial information, including the preparation of financial statements, to external users of the information, such as investors, regulators and suppliers; and management accounting focuses on the measurement, analysis and reporting of information for internal use by management (American Institute of Certified Public Accountants, 2009). The recording of financial transactions, so that summaries of the financials may be presented in financial reports, is known as bookkeeping, of which double entry bookkeeping is the most common system.

Accounting is facilitated by accounting organizations such as standard-setters, accounting firms and professional bodies. Financial statements are usually audited by accounting firms, and are prepared in accordance with generally accepted accounting principles (GAAP). GAAP is set by various standard-setting organizations such as the Financial Accounting Standards Board (FASB) in the United States and the Financial Reporting Council in the United Kingdom. As of 2012, "all major economies" have plans to converge towards or adopt the International Financial Reporting Standards (IFRS) (Australian Accounting Research Foundation (2010).

Baird (2013) defined accounting as the systematic and comprehensive recording of financial transactions pertaining to a business.

Accounting also refers to the process of summarizing, analyzing and reporting these transactions (Burton, 2011). The financial statements that summarize a large company's operations, financial position and cash flows over a particular period are a concise summary of hundreds of thousands of financial transactions it may have entered into over this period. Accounting is one of the key functions for almost any business; it may be handled by a bookkeeper and accountant at small firms or by sizable finance departments with dozens of employees at larger companies.

Accounting Practices in Organisations

Accounting forms an integral part of the management process in an organization, where it provides essential information to the business in its planning, evaluating, controlling and decision making process (Mahfar & Omar, 2004). Accounting information is provided by accounting systems. Accounting system comprises all the procedures necessary to record transactions, assets and liabilities in the books of accounts which will form a reliable basis for the preparation of the financial statements (Hussein, 1983), as cited by Sathyamorthi (2001). Without an accounting system, it would be very difficult for SMEs to determine performance, identify customer and supplier account balances and forecast future performance of the organization (Stefanou, 2006). Padachi, (2012) also observed that proper system of accounting indicates how well the business is performing and what decisions are necessary to be made in order to keep the business in the market and emphasized the need for businesses to maintain proper books of accounts.

According to the Price Water House Coopers (2013), the term Public Sector refers to national governments, regional (e.g. state, provincial, territorial) government, local (e.g. city, and town) governments and related government entities (e.g., agencies, boards, commissions and enterprises). All public entities and NGOs other than government business enterprise qualify as a public entity to use International Public Sector Accounting Standards (IPSAS) issued by International Federation of Accountant's International Public Sector Accounting Standards Board (IPSASB).

Among the Government Business Enterprises (GBEs) include both trading enterprises, such as Ghana Water Company (GWC) Electricity Company of Ghana (ECG), and financial enterprises or institutions such as Ghana Commercial Bank, National Investment Bank, Agricultural Development Bank. GBEs are, in substance, no different from entities conducting similar activities in the private sector. GBEs generally operate to make a profit, although some may have limited community service obligations under which they are required to provide some individuals and organizations in the community with goods and services at either no charge or a significantly reduced charge. Most GBEs have to comply with IFRS due to the regulatory requirements such as the Security and Exchange Commission (SEC), Bank of Ghana (BoG), (Price Water House Coopers, 2013).

Accounting procedures are the methods needed to put accounting concepts into practice sometimes taken to mean the concept themselves (Dyckman, 1998). Accounting procedures are used to prepare, present, and report the financial status of companies. Countries develop standardized procedures to enable companies to report their financial status in a way that useful to potential investor. According to Roger et al. (1992), accounting procedures are the process by which financial transactions are systematically placed in accounting records. They therefore categorize the procedures into recording transaction, classifying transaction, reporting transaction and interpreting report. This also categorized into three by Wood and Sangster (2008). Accounting practices can also be referred to as day – to -day implementation of the accounting policies of an organization. Policies are specific principles applied by an entity in preparing and presenting financial statements (Greuning, 2005). Accounting practices may vary among organizations. However, there are certain basic accounting practices which are relevant for proper record keeping in every organization.

The Basic Accounting Cycle

Accounting cycle refers to the steps involved in the business activities during the period. The cycles refers to the arrangements of data as recorded and processed until financial statement stage.

Source Documents: These are documents such as cash slips, invoices, and receipts that form the source of proof for a transaction. It is the first documents that relate to a transaction. These includes cheque counterfoils, Bank deposit slips and internet payment confirmation. However, according to Edward and Hermanson (2010), many companies now a days send and receive source documents electronically, rather than on paper. In such an electronic computer environment, source documents might exist only in the computer databases of the two parties involved in the transaction.

Journals: These are chronological (data) records of transactions entered into by a business. They are that first basic entry of debit and credit for transaction.

Ledger (T-Account): This is a collective term for the accounts of a business. The accounts is in the shape of a “T” therefore referred to as “T” accounts.

Trial Balance: This is a sheet showing all the accounts of a business, drawn up as a trial (test) of whether the total of all the debit side balances are equal to the total of credit side balances. The trial balance is prepared as a final check just before the financial statements are drawn up.

Financial Statement: It is most important reports of a business. They are prepared from the data collected in the trial balance. And the main purpose is to show the financial position, general performance and cash flow statements of the business. They are prepared at the end of the year and consist of income statement, statement of changes in owner’s equity, statement of financial position, cash flow statement and auditors report where necessary.

Authorisation: Prior to authorizing a major purchase and periodically for routine purchases, the availability of budget appropriations should be verified. In an electronic system, application controls should be built into the software to prevent the approval of a requisition or the issuance of a purchase order if sufficient appropriations are not available. In other systems, the budget officer should be consulted to determine the availability of appropriations (DiNapoli, 2010). Where practical, the approval to purchase goods or services should be authorized by personnel other than the employee requesting the purchase; the approval to purchase should also be segregated from the receiving of goods and services (DiNapoli, 2010).

Arithmetical Accounting Controls

These are the controls within the record keeping function and are designed to provide reasonable assurance that all transactions have been properly authorised, all data is accurately recorded ensuring no transactions are omitted, and accounting records are reconciled with independently provided information, such as the bank statement (DEECD, 2013). The financial security of the institution is dependent upon the safe collection and banking of money, and best practice procedures must be in place to safeguard receipts and ensure that all money collected is recorded on the bank deposit slip and banked promptly (DEECD, 2013).

Delegation, Authorisation and Approval

There should be an organisational structure (head office, regional to district) that provides the delegation of authority to incur and to authorise expenditure (DEECD, 2013). All transactions should be authorised or approved by a responsible person who is familiar with the program budget requirements. Limits to amounts that may be authorised should be set and observed after approval by structure (DEECD, 2013).

Overview of Accounting Policies

Ezejelue, (2012) is of the view that in accounting; there exists the possibility of handling certain transactions using many methods. Examples:

i. Depreciation: This could be computed on straight line basis, reducing balance methods or other methods.

ii. Stock Valuation: This can be valued on First-In First-Out (FIFO) basis, Weighted Average basis and so on.

iii. Translation of Account of Foreign Operations: This can be done by using any of these three methods, namely; Closing Rate, Temporal Method and Monetary or Non-monetary.

For the users of the financial statements to understand the statement, they must know the basis of arriving at the figures. This led to the idea of accounting policies.

Ezejelue, (2012) therefore defined accounting policies as policy statements indicating which method (s) was/were used in preparing the financial statements.

According to Glautier and Underdown (2009), accounting policies are the specific standards set by a company governing how financial statements are prepared, and how financial transactions and other accounting events are handled and recorded. The accounting policies of a company influence reporting accuracy and regulatory compliance, and should be taken into account when evaluating balance sheets and quarterly reports.

Gorelik (2011) noted that accounting policies are the specific policies and procedures used by a company to prepare its financial statements. These include any methods, measurement systems and procedures for presenting disclosures. Accounting policies differ from accounting principles in that the principles are the rules and the policies are a company's way of adhering to the rules.

Grady (2011) defined accounting policies as the disclosure of the accounting policies of an organization (the reporting entity) which, as required under the GAAP, must identify and describe;

1) The accounting principles followed,
2) Methods of application of these principles,
3) How such methods affect determination of and changes in the financial position,

   And

4) Appropriateness of the accounting principles in recognition of revenue and allocation of costs.

According to Horngreen (2011) accounting policies are the principles, rules and procedures selected, and consistently followed, by the management of an organization (the accounting entity) in preparing and reporting the financial statements. Accounting policies deal specifically with matters such as consolidation of accounts, depreciation methods, goodwill, inventory pricing, and research and development costs. Accounting policies must be disclosed in the annual financial statements.

Accounting policies should be applied consistently for similar transactions, events or conditions, unless an IFRS requires or permits different accounting policies to be applied to different categories of items.

An entity can change an accounting policy only if it is required by an IFRS or results in the financial statements providing reliable and more relevant information. If the change is due to requirement by an IFRS, an entity shall account for the change from the initial application of the IFRS in accordance with the specific transitional provisions (i.e. the standard may specify retrospective application or only prospective application), if any. Where there are no specific transitional provisions in the IFRS requiring the change in accounting policy, or an entity changes an accounting policy voluntarily, it should apply the change retrospectively.

Where a change in accounting policy is applied retrospectively, an entity should adjust the opening balance of each affected component of equity for the earliest prior period presented and the other comparative amounts for each prior period presented as if the new accounting policy had always been applied. The standard permits exemption from this requirement when it is impracticable to determine either the period-specific effects or cumulative effect of the change

A change in accounting estimate is "an adjustment of the carrying amount of an asset or liability, or the amount of the periodic consumption of an asset that results from the assessment of the present status of, and expected future benefits and obligations associated with, assets and liabilities (Johnson, 2012). Changes in accounting estimates result from new information or new developments and, accordingly, are not correction of errors."

Changes in accounting estimates are reflected prospectively (that is, from the date of change) by including it in the income statement for the period of the change (if the change affects that period only), or the period of the change and future periods (if the change affects both). However, to the extent that a change in an accounting estimate gives rise to changes in assets and liabilities, or relates to an item of equity, it is recognized by adjusting the carrying amount of the related asset, liability, or equity item in the period of the change.

Nature of Government Accounting

The primary purpose of a private sector organization is to make profit.

As a result of this, the focus of accounting in private sector is to enable the business to determine the profit of the business over a given period. However, because government ministries are not run for the purpose of profit making, many factors influence government accounting such as the role of government in the different fields like health and education and the methods set by government to achieve its set objectives (Jones, & Bendiebury, 2013). The focus of accounting in government is the determination of how much money was received and the sources of such receipts, how much money was spent and for what purposes and what remains after meeting the financial obligations. This then means that government accounting is more concerned with information gathering that will enable government to prepare Receipts and Payments accounts as it is the case with Clubs and Societies rather than the profit and loss account of a private sector business (Kam, 2013). This point is reinforced by the fact that the Accountant-General of the Federation is referred to as the "Chief Accounting Officer for the receipts and payments of the government of the federation.

As a result of more interest in receipts and payments account, the government accounting practice that evolved over the years focused on cash receipts and disbursements on the basis of budgetary headings to reveal the balances available at a given time under various heads and sub-heads of votes. This therefore means that the basis of accounting in government is normally the cash basis (or modified cash) rather than the accrual basis of the private sector.

Meigs and Meigs (2011) stated that under the cash basis, the government revenue is recorded and accounted for when cash is received and expenditure is incurred when cash is paid irrespective of the accounting period in which the benefit is received or the service rendered. This therefore means that the amount incurred by the government to purchase official car will be treated the same way as salaries paid to the workers in that both will be written off as part of expenditure for the period the costs were incurred.

Since the payments made for the acquisition of fixed assets by the government are written off in the year of acquisition irrespective of the useful life of the fixed assets, it follows that fixed assets like buildings and motor vehicles which will normally be seen on the balance sheet of a private sector business will be absent in the case of government. This explains why, for example, the Accountant-General's Statement which is a statement of assets and liabilities of government does not indicate anything on the fixed assets of the government (Matthews, & Perrera, 2011). Since fixed assets are not capitalized, it follows that there is no room for depreciation in government accounting system that uses cash basis of accounting.

It should also be pointed out that since revenue is recognized only when cash is received, debtors as it is known in the private sector will be absent from government financial statements (but will, of course, be recorded).

In the private sector, accrued expenses are recognized as current liabilities and taken into consideration in determining the total debt of the organization. Government departments do not recognize current liabilities thereby giving a wrong impression of total government debt (if the liabilities are significant).

One other point to discuss on the topic is the role of fund accounting in government. McGregor (2009) stated that in the case of a private sector business, the whole of the business is treated as an accounting entity. This implies that accounting measures and reporting are carried out in the name of one single entity. As a result, unless an asset is set aside for a specific purpose (such as replacement of a fixed asset) the organization' s resources are available as a pool which can be used in any area of its operation to achieve the main goal of profit making. Thus, the pool of resources can be used to acquire fixed assets, pay wages or pay debt.

However, in the case of the government that has diversity of goals and functions to carry out, the resources are not available as a pool to be spent on just any area of government operation at the discretion of the officials. There are often restrictions on how available resources may be utilized on individual areas of government operation. The mechanism for carrying out the restriction is the fund accounting (Nweze, 2015). Under this arrangement, separate funds are provided for carrying out different specific functions of government. A fund is the total amount of money set aside for a specific purpose. Each fund is then accounted for separately, so that the fund is the accounting entity on which accounting reports are based. Thus, fund accounting can be defined as a method of accounting, which treats a fund as the accounting entity on which accounting reports are based rather than the organization as a whole (Nwoha, 2010).

Oti (2012) stated that the purpose of fund accounting is to ensure that the government organization uses the resources provided for each fund only for the purposes designated for the fund.

Thus, the fund of motor vehicle advances can only be used to advance vehicle loans to the civil servants and money for other funds cannot be used by them as vehicle loans.

In the private sector, the technique of flexible budgeting has been developed to set standard for cost in the light of output achieved. The absence of output measure in the delivery of public goods means that such technique cannot be used in a typical government department.

Developing Accounting Policies

Management is responsible for establishing a process for preparing accounting policies. Although the process may not be documented or formally applied, it normally consists of the following (Horngreen, 2011);

1. Identifying situations for which accounting policies are required,
2. Identifying the relevant factors that may affect the accounting policies.
3. Accumulating relevant, sufficient, and reliable data on which to base the policies.
4. Developing assumptions that represent management's judgment of the most likely circumstances and events with respect to the relevant factors.
5. Determining the policies amount based on the assumptions and other relevant factors.
6. Determining that the accounting policies are presented in conformity with applicable accounting principles and that disclosure is adequate.

According to Omolehinwa (2012), the risk of material misstatement of accounting policies normally varies with the complexity and subjectivity associated with the process, the availability and reliability of relevant data, the number and significance of assumptions that are made, and the degree of uncertainty associated with the assumptions.

An entity's internal control may reduce the likelihood of material misstatements of accounting policies. Specific relevant aspects of internal control include the following:

1. Management communication of the need for proper accounting policies.
2. Accumulation of relevant, sufficient, and reliable data on which to base an accounting policies.
3. Preparation of the accounting policies by qualified personnel.
4. Adequate review and approval of the accounting policies by appropriate levels of authority, including;

- Review of sources of relevant factors.
- Review of development of assumptions.
- Review of reasonableness of assumptions and resulting policies.
- Consideration of the need to use the work of specialists.
- Consideration of changes in previously established methods to arrive at accounting policies

5. Comparison of prior accounting policies with subsequent results to assess the reliability of the process used to develop policies.
6. Consideration by management of whether the resulting accounting policies are consistent with the operational plans of the entity.

Evaluating Accounting Policies

Meigs and Meigs (2011) are of the view that the auditor's objective when evaluating accounting policies is to obtain sufficient appropriate audit evidence to provide reasonable assurance that:

1. All accounting policies that could be material to the financial statements have been developed.

2. Those accounting policies are reasonable in the circumstances.
3. The accounting policies are presented in conformity with applicable accounting principles and are properly disclosed.

In evaluating whether management has identified all accounting policies that could be material to the financial statements, the auditor considers the circumstances of the industry or industries in which the entity operates, its methods of conducting business, new accounting pronouncements, and other external factors. The auditor should consider performing the following procedures:

1. Consider assertions embodied in the financial statements to determine the need for policies (examples of accounting policies included in financial statements).
2. Evaluate information obtained in performing other procedures, such as—
   - Information about changes made or planned in the entity's business, including changes in operating strategy, and the industry in which the entity operates that may indicate the need to make an accounting policies.
   - Changes in the methods of accumulating information.
   - Information concerning identified litigation, claims, and assessments, and other contingencies.
   - Information from reading available minutes of meetings of stockholders, directors, and appropriate committees.

- Information contained in regulatory or examination reports, supervisory correspondence, and similar materials from applicable regulatory agencies.

3. Inquire of management about the existence of circumstances that may indicate the need to make accounting policies.

In evaluating the reasonableness of accounting policies, the auditor normally concentrates on key factors and assumptions that are;

1. Significant to the accounting policies.
2. Sensitive to variations.
3. Deviations from historical patterns.
4. Subjective and susceptible to misstatement and bias.

The auditor normally should consider the historical experience of the entity in making past policies as well as the auditor's experience in the industry.

However, changes in facts, circumstances, or entity's procedures may cause factors different from those considered in the past to become significant to the accounting policies.

In evaluating reasonableness, the auditor should obtain an understanding of how management developed the policies (Johnson, 2012). Based on that understanding, the auditor should use one or a combination of the following approaches:

1. Review and test the process used by management to develop the policies.
2. Develop an independent expectation of the policies to corroborate the reasonableness of management's policies.

3. Review subsequent events or transactions occurring prior to the date of the auditor's report.

In many situations, the auditor assesses the reasonableness of accounting policies by performing procedures to test the process used by management to make the policies. The following are procedures the auditor may consider performing when using this approach:

1. Identify whether there are controls over the preparation of accounting policies and supporting data that may be useful in the evaluation.
2. Identify the sources of data and factors that management used in forming the assumptions, and consider whether such data and factors are relevant, reliable, and sufficient for the purpose based on information gathered in other audit tests.
3. Consider whether there are additional key factors or alternative assumptions about the factors.
4. Evaluate whether the assumptions are consistent with each other, the supporting data, relevant historical data, and industry data.
5. Analyze historical data used in developing the assumptions to assess whether the data is comparable and consistent with data of the period under audit, and consider whether such data is sufficiently reliable for the purpose.
6. Consider whether changes in the business or industry may cause other factors to become significant to the assumptions.
7. Review available documentation of the assumptions used in developing the accounting policies and inquire about any other plans, goals, and

objectives of the entity, as well as consider their relationship to the assumptions.

8. Consider using the work of a specialist regarding certain assumptions.
9. Test the calculations used by management to translate the assumptions and key factors into the accounting policies.

Public Financial Management in Ghana

Public financial management is concerned with the planning, organizing, procurement and utilization of government financial resources as well as the formulation of appropriate policies in order to achieve the aspirations of members of that society. Udoayang, Akpan, and Asuquo (2009) see public financial management 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.

The stages of public financial management include:

1. Policy formulation: Policy formulation is one of the most important stages in public financial management structure. According to Akpan (2009), "the transformation of the society's aspirations into feasible policies with well-recognized financial implications is at the heart of financial management. Issues not addressed during policy formulation tend to grow in magnitude during implementation and may frequently contribute to major reversals.
2. Financial management should be designed to achieve certain micro and macroeconomic policies. It entails a clearly defined structured and articulated system that moves to promote cost-consciousness in the use of resources.

The government needs to have an estimate of revenue and expenditure to achieve the policy objective of government.

Budget formulation: 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 American Institute of Certified Public Accountants (2009), in Ghana, the budget formulation involves the articulation of the fiscal, monetary, political, economic, social and welfare objectives of the government by the President; based on these, (i) the department issues policies and guidelines which form the basis of circulars to Ministries/Departments requesting for inputs and their needs for the ensuing 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.

Budget structures: According to Australian Accounting Research Foundation (2010), budget structure addresses the question of how the budget is or should be composed. In Ghana, budgets have revenues and expenditure sides. According to Baird (2013), many governments have yet to put in place cash management systems, which would pave way for coordinated domestic management. The practice of limiting outlays to collected revenues has exacerbated this problem. He, further argued that there is a massive underfunding of programs and projects provided for in the budget.

Payments system: This involves the operational procedures for receiving monies for the public and for making payments to them. In Ghana, governments make payments using a variety of procedures. These include book adjustments, issue of cheques, and payment authorities and electronic payment systems.

Government accounting and financial reporting: Government accounting and financial reporting is a very important component of the public sector financial management process in Ghana. As Burton (2011) noted, government accounting entails the recording, communicating, summarizing, analyzing and interpreting financial statement in aggregate and in details. In the same vein, Chambers (2006) argues that government accounts have the dual purpose of meeting internal management requirements while providing the public with a window on government operations. Government financial reports should be prepared with the objective in mind of providing full disclosure on a timely basis of all material facts relating to government financial position and operations (Ezejelue, 2012). Financial reports on their own do not mean accountability but they are an indispensible part of accountability.

Audit: One of the fundamental aspects of public sector financial management in Ghana is the issue of audit of government financial reports. Audit is the process carried out by the auditor general department or suitably qualified Auditors during the accounting records and the financial statements of enterprises are subjected to examination by the independent Auditors with the main purpose of expressing an opinion in accordance with the terms of appointment (Glautier & Underdown, 2009). The high level of corruption in the public sector of Ghana is basically as a result of the failure of auditing. As Gorelik (2011) puts it, “many audit agencies are legally prevented from reviewing policies. Most of them cannot follow the trail of money, as they do not have the right to look into books of contractors, and autonomous agencies".

One fundamental failure of audit is the absence of value for money in the Ghanaian public sector.

Legislative control: The legislature (the parliamentary public accounts committee) in Ghana is expected to perform this very important task of controlling and regulating the revenue and expenditure estimates in any fiscal year. It is the responsibility of the members of the parliament of Ghana to ensure that the budget estimates are properly scrutinized to ensure accuracy, effectiveness and efficiency of government revenue and expenditure.

Achieving Accountability in Public Financial Management in Ghana

Parliament of Ghana / Legislatures to champion the cause of accountability.

The legislators in Ghana and other developing countries have the constitutional responsibility to ensure that the executives are accountable to the people for the management of public funds. But the revise is the case in Ghana, where the legislators or parliament is part and parcel of the collapse of the system. However, for accountability to be achieved in Ghana, parliamentarians at all levels of government must ensure that appropriate laws and over-sight functions are properly performed by them.

Re-orientation of Value System

One fundamental problem in Ghana is the failure of the value system. This failure has resulted to the high level of corruption and lack of accountability by public officers. According to Grady (2011), corrupt tendencies pervade the strata of the Ghanaian society so much so that the youths, who are supposed to be the leaders of tomorrow, are neck deep in examination malpractice, 419 and internet fraud. She recommends that for Ghana, Nigeria, Kenya, etc to be among the most developed economies in 2020, and then the nation's value system should be strengthened through the reintroduction of civics and ethics into the curricula of our educational system while a national orientation for the rebirth of our value system should be urgently initiated.

Management Accountability Framework

Accountability law is only a part of the accountability process. A proper accountability framework would require that the government should put in place guidelines for preparing and approving work plan, method of monitoring plans, reporting performance, accumulation of portfolio of evidence on performance reporting, system of validation and oversight of performance reports, establishing and resourcing public accountability institutions, training pubic managers and guidelines for dealing with political institutions by public managers.

Creating an Environment of Accountability

An effective framework of accountability rests, besides, formal structures, on a proper environment. It requires such things as existence of a proper code of conduct, training in ethics, appearance of equal treatment by senior managers toward all employees, and unforgiving accountability of senior officers. It also means that the oversight bodies should adopt a reasonable attitude toward public managers.

Adoption of International Public Sector Accounting Standards

The success of accountability in the public sector in Ghana lies on the proper implementation of the International Public Sector Accounting Standards. Public sector organizations in Ghana use the cash basis of accounting. It is very necessary that Ministries, Departments and Agencies should begin to use the accrual basis of accounting. A complete accrual basis of accounting would make public managers accountable for recording and safeguarding of public assets, managing public cash flows, and disclosing and discharging public liabilities. Horngreen (2011) says that to attract foreign direct investments to Ghana, the financial reporting processes must be aligned with international standards.

Public Performance Reporting

Public managers are in a business that affects virtually every aspect of a person's life. People, therefore, have a right to know, how the public managers are doing their business. Johnson (2012) stated that the legislators need to take a lead in this regard and enact necessary laws making it obligatory for all public entities to report on their performance. Public reporting on performance of departments or programs should be made mandatory.

Determination of the Cost of Doing Government Business

One major problem affecting the growth of public expenditure and corruption in Ghana is the high cost of doing government business. A large number of costs in the form of use of existing assets and facilities are not recorded in the year the assets are used. The government following cash-based accounting does not have a system of charging depreciation to the government assets and allocating them to various programs and projects (Jones, &

Bendiebury, 2013). Thus, the true cost of doing government business remains hidden. A proper accountability framework would require that a detailed cost accounting system be introduced in government.

The Establishment of the Benchmark of Efficiency

A very important problem facing public sector managers in Ghana is the clear absence of performance benchmark. Public performance reporting requires that benchmarks of efficiency be devised for all ministries, departments and agencies. This should be done in consultation with the MDA's themselves and should remain open for periodic review and revisions.

Strengthening the Public Accounts Committee

Public accounts committees play a very significant role in accountability of public officers in Ghana. Public accounts committees should be strengthened with a system of familiarizing the members with the audit scope, approach and methods through workshops and powers to take action if their recommendations are not implemented.

Change in the structure of Government Accounting and Auditing Governmental accounting system in Ghana is grossly deficient. Financial reports are outdated and unreliable at all levels of government. Little attention is paid to financial accountability in the public service. Kam (2013) posits that there is an urgent need to protect the commonwealth from poor performance and fraud, and to protect individuals from lawless, arbitrary and capricious actions by the state's surrogate administrators. Therefore, there is an urgent need to restructure the public sector accounting system taking into consideration the frailties and flaws of governmental accounting in Ghana. Meigs and Meigs (2011) also says the rapid development and changes that have taken place in the nation's public sector since 1958. It is urgently necessary a comprehensive revision of the entire audit laws of the country with a view to aligning them with current realities and demands of globalization.

Accounting Information

To portray the usefulness of public sector accounting in financial control system, its accounting information should be relevant and reliable with strict adherence to established rules and standards. To be relevant, public sector accounting information must be timely with predictive or feedback value. To be reliable, public sector accounting standards and principles should be faithfully represented, verifiable and should be in compliance with the constitutional and regulatory framework of International public sector accounting Standard in line with the requirements and provisions of international federation of accountants (IFAC) policy.

The aim of having a strong system of financial control is to promote the public sector ability to reach its objectives, providing reliable financial data, safeguarding assets and records, evaluating operational efficiency through budget, organizational control and encouraging adherence to prescribed policies and regulations. According to Mathias (2004), the focus of public sector accounting is somewhat different from the private sector accounting. He opined that most government agencies and municipalities need to track funds generated from tax revenues and expenditures related to projects or appropriations. Furthermore, he asserted that governments may also need to follow a set of standards of accounting principles different from the private sector accounting rules. It must be recognized that the creation of an international Public sector accounting standard helps governments to follow similar rules in other to present credible accounting information in a similar manner. Government accounting typically uses a set of rules that track financial information. Rather than attempting to determine how-much money a public sector entity has made, the entity must report financial information to interested parties, primarily constituents. Invariably, the basic form of preparing the public sector financial statements should be somewhat different than those of the private sector, even when the accounting standards and principles used to produce them may somewhat be nearly identical. Judging by the definition of public sector accounting, it is important to differentiate between the process of accounting and the presentation of information (reporting) from the accounting system. Both are important but they are different issues. Adopting the external accounting standards, principles, and IPSAS financial statements, can help determine the need for improvements both in the effectiveness and quality of services that are provided to the citizens of the adopting nation and also create room for better understanding of the financial condition of the governments in that country.

Abu and Abdullah (2010) observe that government expenditure has continued to rise due to the huge revenue from production and sales of crude oil, and the increased demand for construction of public goods like roads, communication, power, education and health. Besides, there is increasing need to provide sound system of financial control for the management of public resources.

The role of public sector accounting seems to be more pronounce in the control of public revenue and expenses in relation to the Local government administration in Ghana, as it forms a growing trend among the general public during the period of economic recession. However, the aspect of public sector accounting that has received much attention in the literature, debate and empirical analysis is the role of accounting in the financial control of public revenue and expenditures. Many are of the view that a transparent financial control system on ground helps to ensure the monitoring and supervision of government assets, prevent fraud, minimize errors, increased investment and employment, authenticate the accuracy and reliability of accounting data, promote the efficient operation of the public sector while ensuring that established financial management practices are followed. Recently, there has been financial cases of misappropriate of funds in the public sector and improper accountability. These unending factors have led to the general public becoming aware of what is happening in the public sector and thereby drawing their attention to notion of public financial control.

Adams (2004) defined public sector accounting as the process of recording, communicating, summarizing, analyzing and interpreting government financial statement and statistics in details. The actual receipt and disbursement of public funds by Ministries, Departments and Agencies (MDAs) is the main area of concern in public sector accounting where proper financial control system is expected to be put in place. Afolabi (2004) stressed that rather than creating a hard set of rules to follow, the principles allow for an application of basic principles to either large and small entities or municipalities. An international set of accounting principles is also necessary for smaller nations to learn and adopt rules that could enhance their internal national accounting process. Most times, developing nations cannot or do not have the resources capable to create and instill a framework for their public sector accounting practices. The pivotal tools for controlling and coordinating public funds and thus translating government policy into effective action are the central administration of finance, because finance and its prudent control system are the bedrock of effective functioning of any government. In any government administration, the control administration of finance consisted of the Finance Department, the Accountant Generals Office and office of the Auditor General. These three forms the core of the financial mechanism and in their various financial capacities; play a major part in coordinating and combating the inflow and outflow of public funds in the public sector.

Meaning of Financial Control

Financial control system is an overall management functional framework designed to achieve absolute control of public funds through planning, organizing, directing and control of all financial activities of public funds such as procurement and the utilization of such funds by applying the general management principles, statutory laws and guidelines as required by law to achieve control and transparency. Financial or accounting control, was also clearly defined by the American institute of certified public accountants said is the plan of the organization, and the coordinated procedures used within the public sector to;

1. Safeguard its assets from loss by fraud or errors.
2. Check the accuracy and reliability of accounting data which management uses in making decisions.

The aim of financial controls is to provide an overall guiding framework for a sound and efficient management of resources in all institutions. The goal of having a strong system of financial control is to promote the institution's ability to reach its objectives, providing reliable financial data, safeguarding assets and records, evaluating operational efficiency through budget, organizational control and encouraging adherence to prescribed policies and regulations. An institutions system of financial control has a key role in the management of risks that are significant to the fulfillment of its operational objectives. A sound system of financial control contributes towards safeguarding the stakeholders' investment and the institution's assets.

Financial controls facilitate effectiveness and efficiency of operations, thus helping to ensure the reliability of internal and external financial reporting and assist in compliance with laws and regulations (Hayles, 2005).

With respect to the formal institutions of financial control, the Constitution of the Republic of Ghana, 1992, establishes a cycle of financial accountability for public funds. The cycle provides that: (a) Legislature authorizes expenditure (b) The Executive controls the collection and issue of funds. In addition, it prepares the accounts. (c) The prepared accounts are audited by the Auditor-General and (d) The Auditor-General submits the results of his audit to the Parliament through its Public Accounts Committee (PAC). PAC acts on the report by inviting accounting officers to appear before it where need be. The wisdom in sharing these responsibilities is that absolute conferment of this power on one arm of government can create abuses in financial administration. In other words, financial administration requires a series of checks and balances so that public funds are not wasted or misapplied. Informal sector of financial control may promote financial accountability over public finance and these include; the mass media, the organized civil society, the World Bank and other international donors. By exposing wrong doings, the media may influence the behavior of public officials who may not want to be publicly exposed. The organized civil society too, may play a significant role in promoting financial accountability in the public sector. This can be achieved by an active inter-reaction between them and the legislature.

Problems of Accounting Procedures and Practices in Public Entities

No system in the world may lay claims to be absolutely watertight. Accounting as a system is not an exception (Robert, et al, 1990). Though accounting grows homogenously with socio-economic and political development, it however encountered some endemic perils, which similar professions indeed encountered. Some of these perils include:

Cultural Diversity

Stoner, et al. (2002), observed that culture is an implicit factor to the organizational and work force development. The integration of different cultures and ideological taught to form a common force in establishing international accounting standards worldwide took centuries to materialize.

Diversity and Complexity in Government Policies

The status-quo of independence immunity of sovereign nations determines the nature, scope and application of accounting systems peculiar and suitable for its socio-economic and political environment, (Glautier, and Underdown, 2001). It is however possible that those sovereign nations in line with their cultures, do formulate, design, and implement accounting systems which have less reference to other nations and such accounting systems will be void of international comparison.

Judicial Application and Interpretation of Business Transactions

Environmental factors, culture, religion and political power had a great influence on the interpretations and treatment of business transactions among nations. Prior to a decided case by Justice Joyce in 1904 in Garner V. Murray, solvent partners share deficiency in capital in proportion to their profit sharing ratio. However Justic Joyce inversed the old rules in favour of the proportion of capital contribution by solvent partners. He argued that capital loss does not excavate from ordinary business operations, but from equity, (Paul, 1985).

Empirical Studies

Baird (2013) carried out a study on the impact of accounting in controlling fraud in the public sector. His objectives were; to determine the extent of fraud in the public sector in Ghana and to examine the effect of accounting in control and prevention of fraud in the public sector. He used sample survey for this study and found out that; the accounting process involves a detailed correction and reporting of the expenditures and revenues involved in a business or company operation. Accounting tracks the financial details of the firm including the funds taken in and money spent by the company and the staff.

Akpan (2009) studied the impact of an accountant in the control of public expenditure. His objectives were; to ascertain the roles of an accountant in the control of government expenditure, to identify the challenges militating against accountants' role in the control of public expenditure. He used regression for his analysis and found out that; the role of accountants in budgeting relates more in the area of forecasting and control. Professional budgeting and accounting require the service of a trained accountant, but the processes include different essential services. The role of accounting in the control of public expenditure deals with the process of setting cost standards and ensuring that the standard set are maintained, However, if the already set standards appear to be in realistic such standard can be reviewed and adjusted for it to be more realistic. Control of public expenditure can be done through adequate budget implementation.

Further, Herrala and Haapasalo (2012) have contended that local governments often lack good public expenditure management systems to assist their tax and budget choices due to the general belief that firms can deliver goods and services more efficiently and at lower cost than the public sector, when operating in competitive markets. Further, empirical evidence relevant to the link between public expenditure management and service delivery is by Uchimura (2012). The study investigated the impact of local health expenditures on health service in Philippines municipalities. The study found that the higher health spending by the municipalities lead to provision of better public services in the form of immunization rates as a result of construction of more health stations and employment of more nurses. The findings by Uchimura (2012) contradict Otieno, Odundo and Rambo (2014) deduction that the disbursement and utilization of resources to local authorities in Kenya for over ten years had not contributed to improved delivery of essential services.

A study in Ghana, Osei-Akoto et al. (2007) compared public expenditure trends in urban as against rural districts in Ghana, and observed that, the more rural the district, the higher the levels of average capital expenditures due to size of bureaucracies, number of employees, and size of government at that level relative to the level of spending for infrastructural projects.

Conceptual Framework

Based on the foregoing discussions, a conceptual framework for accounting practices and public expenditure controls (Figure 1) was developed to show the link between accounting practices and public expenditure controls as applicable for the National Health Insurance Scheme (NHIS) of Ghana. The paper held that accounting practices such as reporting and authorization have effect on public expenditure control practices as indicated by policies, procedures, authorisation and threshold, by the NHIS. In line with the systems framework, this study conceptualized accounting practices as the independent variable while public expenditure control practices was the dependent variable. This conceptualization is represented in figure 1 below.

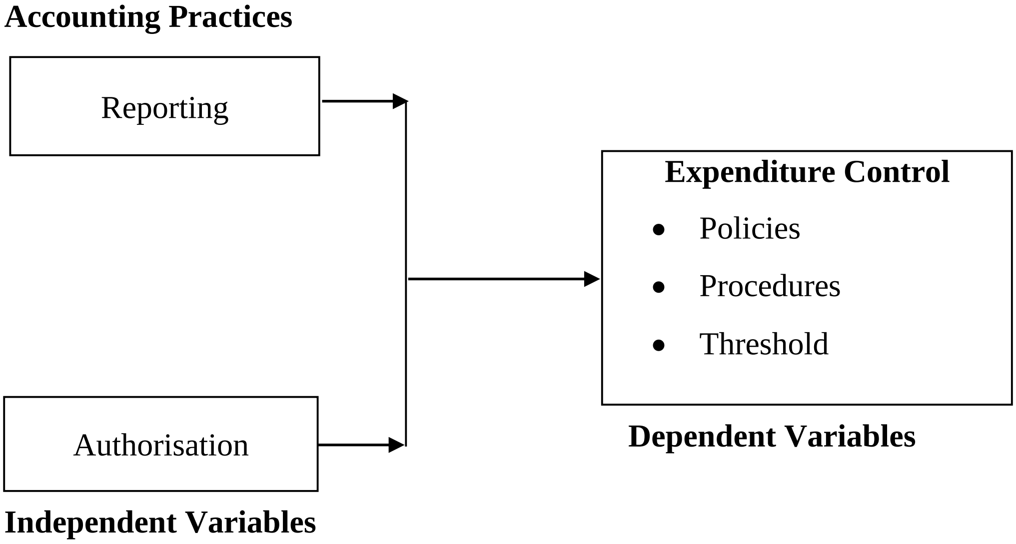

Figure 1: Conceptual framework of the study

Source: Author's construct (2020)

Financial Sustainability of NHIS in Ghana through Effective Financial Management

Africa indicated that an average of 100 million people is pushed into poverty yearly as a result of health care need. Appiah-Denkyira and Preker

(2007) observed that the primary challenge facing Africa in guaranteeing fundamental health care to citizens bothers on finance systems.

Health insurance may be organized either as a private sector purchased insurance by individuals hedging against the risks and the adverse effect of ill-health or as social health insurance. Health insurance schemes in Africa are increasingly recognized as a potential panacea for health care financing quagmire. These systems are believed to have the potential to enhance health facility utilization and as well protect people against high health care expenses. Additionally, health insurance schemes have the innate potential to address issues of equity. Financing health care through general taxation or the implementation of social health insurance policy is recognized as practical methods to achieve universal coverage with sufficient financial security for all against healthcare burden. A substantial fiscal foundation recognized widely serves as a prerequisite for an efficient health care delivery system. Available literature shows that Governments in sub-Saharan Africa face severe financial constraints in their effort to provide primary health care needs to their people (Abekah-Nkrumah et al., 2009).

According to W.H.O. (2010) report, Health Insurance in Africa is still having challenges with Ghana facing sustainability concerns concerning the National Health Insurance Scheme (NHIS). Some factors threaten the sustainability of Ghana's NHIS. These include provider's incentives to over-prescribe; very generous benefits package to cover 95% disease burden; Ineffective referral system due to patients’ inability to seek care from higher level facilities; and under-developed monitoring systems within the NHIS.

Moreover, the Ghana scheme has also reported deficit on its balance sheet since the year 2009 further worsening the plight and sustainability of it.

A robust fiscal base is a precondition for an efficient and sustainable healthcare delivery system. Earlier studies have already pointed out that most governments in sub-Saharan Africa face financial constraints in the provision of primary healthcare services to their citizens. Remaining financially sustainable does not only imply having consistent and reliable sources of funding, but the adequacy of the funds to support claim reimbursements and other mandatory expenditure on the Scheme.

In the case of Ghana, the scheme managers, as well as other authors, have queried the financial sustainability of the NHIS (Abekah-Nkrumah et al. 2009). The Ghana NHIS is reliant on two significant sources of funding namely the NHIS levy and Social Security and National Insurance Trust (SSNIT). Contributions from the NHIS levy and SSNIT account for over 90 percent (90%) of funding for the scheme. Whereas enrollment onto the system has soared since the year 2009, the scheme has consistently reported net operating deficits during the same period casting doubts on the financial health of it (NHIA Reports, 2009-2015, Jehu-Appiah, 2010). According to Leon (2001), an organization is extremely vulnerable to financial shocks if a significant portion of its budget is dependent on a few sources.

The second pillar of financial sustainability as promulgated by Leon (2001) requires that organizations do not only generate funds internally but also diversify their funding sources to remain financially sustainable. Managers of the Ghana NHIS scheme have often grumbled about inadequate revenue to defray increasing insurance claims. Also, insurance claims inflation by service providers is being reported. The continuous downturn in the financial fortunes of the Ghana NHIS has been a matter of grave concern to both patrons and managers alike. The introduction of capitation payment system in certain parts of the country is an attempt to revive the scheme. This measure has yet to reverse the financial ruins of the project. Many of the populace has even predicted the imminent collapse of the scheme if appropriate measures are not rolled out to ensure its sustainability. As yet, the few studies on the financial jurisprudence of the Ghana NHIS have focused on district-level schemes and not on the national level (Kofi Owusu Yeboah and Moses Kormedoda, 2014).

Government Operationalises Public Financial Management Act

Government has moved to strengthen Ghana's fiscal transparency and accountability with the passage of the Public Financial Management (PFM) Regulation L.I. 2378.

Although the document was published by the Ministry of Finance last week (22^{nd} November, 2019), the provision in the Regulations took a retrospective effect from March 12, 2019.

The regulation forms part of the International Monetary Funds (IMF) recommendations during its Final Extended Credit Facility (ECF) assessment of the country on the fiscal structural reforms.

The passage of the PFM Regulations will further underpin stronger cash management, spending execution and budget monitoring.

Information System (GIFMIS) in line with the objectives of the PFM Regulation strategy. The ministry will further seek to improve the quality of budget analysis and reporting by deploying an Oracle Business Intelligence

Suite Enterprise Edition system to facilitate real time fiscal and budget reporting.

Furthermore, to improve the quality of budgeting in all MDAs and to facilitate adherence to PFM Act, the ministry intends to transform the current Institute of Accountancy Training (IAT) into a globally structured PFM centre in future.

Fiscal Structural Reforms

As part of fiscal structural reforms, government in December 2018, enacted the fiscal rules and announced the creation of a fiscal council.

The fiscal responsibility Act, 2018 (982) establishes two numerical fiscal rules, limiting the overall fiscal deficit on a cash basis to 5 percent of GDP and mandating a positive primary balance. The rules cover the central and local governments, autonomous agencies, and statutory bodies. The law allows for suspension of the rules in circumstances of force majeure, severe economic shocks (including commodity price shocks), and periods when the GDP growth rate is one percent or below.

Chapter Summary

The chapter has reviewed literature covering the study objectives including the various accounting practices, expenditure control practices in public institutions. Empirical reviews of related studies have been given prominence in this review and the construction of conceptual framework to operationalize the major themes that form the constructs of the study. The next chapter presents the research methods employed to achieve the stated objectives.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter is about the research methodology that was employed in carrying out the study. This includes the study area, research design, population of the study, sample size determination, sampling technique, data collection tools, data collection procedures and data analysis.

Study Area

The study was done in the Bono Region. The **Bono region** is one of the 16 administrative regions of Ghana. It is as a result of the remainder of Brong-Ahafo region when Bono East region and Ahafo region were created. The region was created after Ahafo region and Bono East region respectively have been carved out of the then Brong-Ahafo region. Bono Region shares a border at the north with the Savannah Region, is bordered on the west by Ghana-Cote d'Ivoire international border, on the east by Bono East, and on the south by Ahafo Region. It has a population of about 1,082,520 according to Ghana statistical service in 2019 census.

This has led to the influx of residents from other towns and regions in and outside Ghana, leading to the establishment of several businesses and establishments as a result of the increase in the number of people residing in the town. The NHIS Regional Office of Ghana is located at Gold House, off University of Energy and Natural Resources-SSNIT road. The Regional Director is the head of the service. The Municipal and District NHIS offices are located in each municipality and Districts. There are various departments within the service some of which include the finance department, human resource department, claims department and monitoring and evaluation department, among others.

Research Design

A case study approach under descriptive research design was used for the study. The choice of the case study method was motivated by the fact that it enables the researcher to conduct a systematic enquiry into an event or a set of related events which aim to describe and explain the phenomenon of interest. The case study gives indepth information on how the use of accounting in control has helped the organisation in offering express services its customers, and how this has helped increase the customer base of the organisation and most importantly served as contol mechimsm in public expenditure. It will further throw more light on how the use of accounting in control affects the performance of the organisation and income generation.

Population of Study

Salkind (2006) define population as the potential respondents to whom the results will be generalized. For the purpose of this study, the target population consisted of all the staff of the National Health Insurance Scheme stationed in the all the 12 municipal and district offices in the Bono region. The study population according to HR office of the regional office of the NHIS is 122 workers who are responsible for internal control of the NHIS finance in the Bono Region. This is made up of thirty-eight regional officers, thirty-six (36) account officers and forty-eight (48) staff working in all the twelve (12) municipal and district NHIS offices.

Table 1: Population Distribution of NHIS Staff in the Region

Categories of staff	Male	Female	Total pop.
Management staff	33	5	38
Account Officers	22	14	36
Municipal/Dist.	36	12	48
Total	91	31	122

Source: NHIA Bono Regional Directorate (2020)

Sample Size and Techniques

The sample frame is the actual element where the population and the sample is drawn from (Mouton, 1998). The units of analysis for this study are the individual staff of the National Health Insurance Scheme working in the MDAs in the Bono Region. However, a sample is a small proportion of a population that is selected for a study (Best & Kahn, 2003). A sample size of 122 respondents representing 100% was selected from the various offices (Regional), Municipal and District offices in the Bono region of Ghana.

Getting these NHIS offices and the staff from their stations will be subjected to various sampling methods and involved two phases. As suggested by Saunders et al. (2009, p.204) "effective sampling enhances the researcher to consider the right subgroup from the entire population for easily data collection whiles focusing on the whole population". Patton (2002) notes that the sampling strategy used should be relevant to the general aim of the study, the available resources at the disposal of the researcher and the research hypothesis based on the limitations encountered under the study. Considering these points, the study only employed the non-probability sampling method in selecting the relevant respondents and institution. A combination of purposive and convenience sampling techniques was adopted. The first phase of sampling involves the selection of the region and municipal and district offices. The study used the convenience and census sampling techniques to select the Bono region and offices respectively. This means that all the twelve MDs in the Bono region participated in the study.

In the selection of the workers, the study again used the census sampling technique to invite all the staff of the scheme to participate in the study. The choice of the census sampling technique is considered relevant due to the fact that the number of staff in the region is not too large enough to select some of the workers from the total staff population.

Data Collection Tools

The study adopted both primary and secondary data sources to collect information for the study. The primary source of data is the information that is collected by the researcher through the use of questionnaires (Leedy & Ormrod, 2005). Secondary data will also be used to support this data. According to Myers (2009), secondary data concerns previously published data relevant to the current study. The literature reviewed mostly constituted the secondary data which supported the primary sources of data collected from the main target participants under study.

The main tool for data collection for the study was questionnaires. Questionnaires were used because the data could be collected without the researchers having to be present when they were being answered by respondents. Questionnaires were also easier to administer. The questionnaire for the study was divided into four parts. Section A collected the biographic information of respondents, section B was to examine the accounting practices including reporting and authorization used to control expenditures at the NHIS, section C was to examine the strategies used to control expenditure practices at the NHIS, Bono region and, section D was to identify the various challenges that confront the NHIS in operationalizing the accounting practices in the control of the scheme's expenditures. The last section was to examine the effect of accounting practices such as reporting and authorization on the control of public expenditure (see Appendix).

Pilot Test

Pilot test involves conducting a preliminary test of data collection tools and procedures to identify and eliminate problems, allowing making corrective changes or adjustments before actually collecting data from the target people. A pilot test usually involves simulating the actual data collection process on a small scale to get feedback on whether or not the instruments are likely to work as expected in a "real world" situation. Reliability and validity test are conducted after the pilot test is completed before the actual questionnaires administration are conducted for the staffs. For this study, the pilot test was conducted with 20 staff in NHIA, Tano North and South in the Ahafo region.

Validity and Reliability

Prior to final questionnaire approval and administration, both validity and reliability of the survey will be done. According to Babbie (2005), validity is concerned with the extent to which a particular instrument measures what its developer intends for it to measure. On the other hand, Reliability concerns the extent to which measurements are repeatable. Thus, the repeatability of results of an instrument repeated trials. The reliability study indicates the degree of internal consistency between the multiple variables that makeup the scale, the extent to which the indicators or items of the scale are measuring the same concepts. Reliability test was analyzed by using SPSS version 19. The determination of reliability for this interview questions were based on the Cronbach's alpha value. Cronbach's alpha is a coefficient of reliability.

To ensure the validity and reliability of the survey, the instrument was developed based on the research questions. To ensure this, the draft survey was given to the supervisor who served as an expert to validate the content of the items. Again, the study believes that once the items are developed from the theoretical and empirical literature. Additionally, the draft survey was equally given to selected workers with other schemes to value judge the survey for its suitability during pretesting stage.

Data Collection Procedure

In carrying out the study, to have access to information from respondents, a letter of consent was first sent to the Regional Director in order to obtain permission to carry out the study. With the permission granted, the questionnaires were distributed to respondents at the shop during lunch break. The questionnaires were self-administered. Data was collected from the respondents for two weeks. The researchers were present for the data collection on the first day. The two-week period allocated for the study gave all selected respondents an opportunity to take part in the study. In order to ensure the security of data gathered, the questionnaires were placed in sealed envelopes.

Data Analysis

Data analysis usually involves reducing the raw data into a manageable size, developing summaries and applying statistical inferences. Both the descriptive and inferential statistics were used to analyse the data and Microsoft

Excel (MS Excel) program as the analytical package. The results were summarized and presented by means of charts, bar-graphs, frequencies and percentages.

In addition, the study performed a regression analysis to test the relationship between independent variables and dependent variable. The regression equation was:

$$Y = \beta 0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Whereby Y = Expenditure control practices

X_1= Reporting

X_2= Authorisation

β1, β2, β3 are coefficients of determination

ε is the error term.

Ethical Consideration

The ethical values were not compromised in this study. The observation of ethics is seen in terms of the protection of study participants and maintaining the integrity of the findings arising from the conduct of the study. The study observed respondents' anonymity, confidentiality, privacy and non-participation. Various consents (formal and informal) were given by the institution and participants before data collection is done. Besides, all authors consulted were acknowledged and data integrity was the hall-mark of this study.

Chapter Summary

This chapter was about the research methodology chosen for the study, it defines and justifies the chosen methodology, the description of the study was also looked into, together with the research approach, design, population and samples. Such went on further to data gathering methods used for the study and the justification thereof, it was important to give clear path of the next chapter that will focus on data analysis and presentation, lastly the validity and reliability of the study was also put to the spotlight in this chapter, next is presentation and analysis of data.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

In this chapter, the information collected and gathered through questionnaires, were analyzed, presented in tabular form and interpreted. The sample size of the research is one hundred and twenty-two (122), this constitutes the actual number of questionnaires distributed to respondents who are staff from the four selected departments.

Demographic Characteristics of Respondents

This subsection presents the background information of the study participants (staff and management). These included distributions on: gender, age, educational qualification and number of years in the scheme. The description on the socio-demographic and on the economic characteristics of respondents is meant to inquire the readers of this study to the various characteristics of the respondents and the main context within which interviews were conducted and obtained.

Table 2: Gender and Age of Respondents

Gender	Frequency	Percent
Male	91	74.6
Female	31	25.4
Total	122	100.0
Age Groups	Frequency	Percent
Below 25	8	6.6
25-35	45	36.9
36-45	47	38.5
45+	22	18.0
Total	122	100.0

Source: Field survey (2020)

Table 2 shows that the majority of the respondents (74.6%) were males. The age group with the highest percentage (38.5%) was 36-45 of the respondents. This is followed by those in the 25-35 age group with percentage score of about 36.9%. The age group that received the least number of instruments was those below 25 years with 6.6%. The implication of this is that, employees are more likely to gain enough capacity to contribute to the performance of the scheme through the implementation of accounting practices to control expenditures.

Table 3: Percentage of Employees with Various Qualifications

Qualification	No	Percent
Pre-degree	2	1.6
Diploma	21	17.2
Degree	76	62.3
Masters	23	18.9
Total	122	100

Source: Field survey (2020)

Table 3 shows that majority of the employees (62.3%) hold bachelors' degree. Masters' degree holders constituted 18.9% and the holders of Diploma certificates constitute 17.2%. Very few of the respondents (1.6%) were pre-degree holders. Per the results, majority of the employees hold the higher educational qualifications who are expected to know about accounting practices and can approach the work very well with the control of expenditures at the scheme.

Table 4: Percentage of Employees with Professional Degrees

Additional Q	No	Percent
CA/ACCA	15	12.3
ICM/ACCE	14	11.5
Technician	6	4.9
PGDE	14	11.5
None	73	59.8
Total	122	100

Source: Field survey (2020)

Table 4 shows that majority of the employees had no professional degree (59.8%). For those who have professional qualifications, 12.35 had CA/ACCA and 11.5% with ICM certificates as well as 11.5% having Postgraduate Diploma in Education. The rest, 4.9% hold Technician certificates.

Table 5: Employees' Years of Working Experience

Years of working	No	Percent
Below 2 yrs	5	4.1
3 – 5 yrs	13	10.7
6 – 8 yrs	11	9.0
8 – 10 yrs	35	28.7
More than 10 years	58	47.5
Total	122	100

Source: Field survey (2020)

Data in Table 5 indicate that large number of the employees (47.5%) had served more than 10 years of working experience. While 28.7% had 8-10 working experience, 10.7% each of the employees had been working between 3-5 years and 9% have between 6 to 8 years. This means that more employees have enough experience and have benefited from more introduction to accounting and expenditure control practices to improve overall financial management practices in the NHIS.

Table 6: Job Positions of Respondents

Additional Q	No	Percent
MIS Officers	13	10.7
Claims	17	13.9
Account Officers	36	29.5
Public Relations	13	10.7
HR officers	13	10.7
Manager	17	13.9
Monitoring	13	10.7
Total	122	100

Source: Field survey (2020)

Table 6 presents the various job positions held by the employees who participated in the questionnaire. The results in the table reveal that respondents from accounts formed the majority with 36, representing 29.5%, 13 each from the Public relations, HR, Monitoring and MIS category representing 10.7%, 17 each from the Manager and Claims category representing 13.9%. These results show that the case scheme consists of organizational structures consisting of various departments and/or position settings which imply that different levels of perception regarding practice of accounting in the Authority's operations.

The Various Accounting Practices and Procedures used by NHIS

In this objective, the study sought to find out from the respondents the accounting procedures and practices adopted by the National Health Insurance Scheme. In line with literature, accounting practices and procedures was conceived as reporting and authorization.

Table 7 shows the reporting practices and procedures adopted by the NHIS in controlling expenditures. The results indicate that respondents generally affirmed to the statements regarding the accounting practices. For instance, at the NHIS, it is required of every scheme to follow proper accounting procedures which include recording transaction, classifying transaction, reporting transaction and interpreting report of all processes (4.87), every scheme shall prepare a financial statement at the end of the year and consist of income statement, statement of changes in owner's equity, statement of financial position, cash flow statement and auditors report (4.82), and at the scheme, we prepare, present, and report the financial status of the scheme at every point in time (4.81). The NHIS requires chronological (data) records of transactions entered into by every scheme (3.72).

Table 7: Reporting Practices or Procedures at the NHIS

Items	Mean	Std. Dev.
At the scheme, we prepare, present, and report the financial status of the scheme at every point in time	4.81	0.780
At the NHIS, it is required of every scheme to follow proper accounting procedures which include recording transaction, classifying transaction, reporting transaction and interpreting report of all processes	4.87	0.998
The NHIS require chronological (data) records of transactions entered into by every scheme	3.72	1.11

Source: Field survey (2020)

Table 8: Authorisation Practices or Procedures at the NHIS

Items	Mean	Std. Dev.
There is demand by authorities for cash slips, invoices, and receipts that form the source of proof for a transaction.	4.82	1.109
Every scheme shall prepare a financial statement at the end of the year and consist of income statement, statement of changes in owner's equity, statement of financial position, cash flow statement and auditors report.	4.82	0.955
Every scheme has clear authorization and approval schedule that must be followed which is the scheme manager	4.23	0.864
The authorization must ensure that there is availability of budget appropriations which have been verified by the scheme manager.	4.89	0.888
There is arrangements of authorization, disbursement procedures, segregation of duties, verifications and clearance	4.88	0.033

Source: Field survey (2020)

Table 8 shows the various authorisation practices and procedures adopted by the NHIS in controlling expenditures. The results indicate that respondents generally affirmed to the statements regarding the authorisation practices. For instance, respondents affirmed that authorization must ensure that there is availability of budget appropriations which have been verified by the scheme manager (4.89), there is arrangements of authorization, disbursement procedures, segregation of duties, verifications and clearance (4.88), there is demand by authorities for cash slips, invoices, and receipts that form the source of proof for a transaction (4.82), Again, respondents generally agreed that every scheme has clear authorization and approval schedule that must be followed which is the scheme manager (4.23).

In section B of the questionnaire, respondents were asked to indicate the accounting and control systems used in their business operations. The responses received are presented in Figure 2.

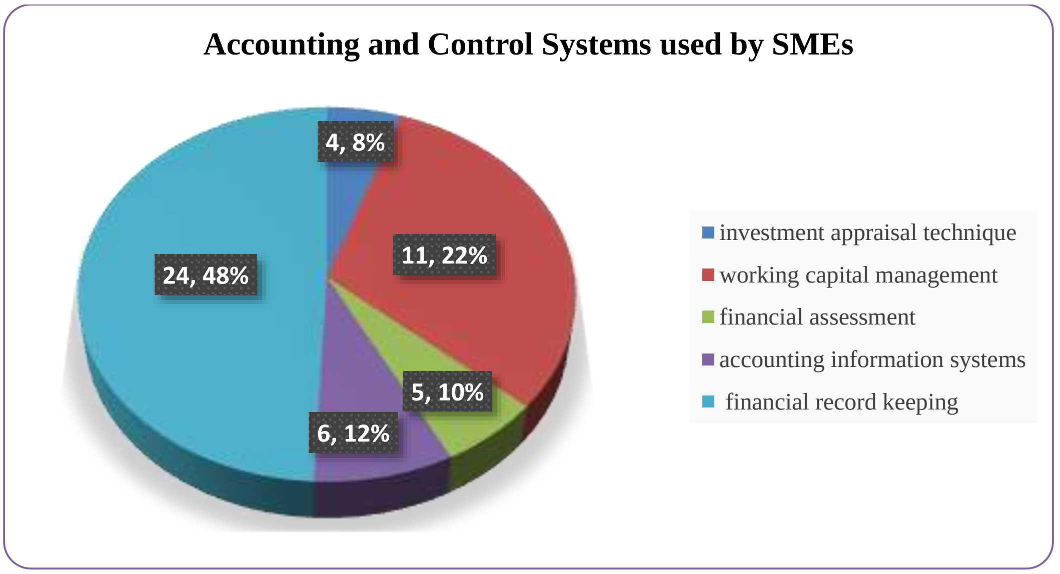

Figure 2: Results on accounting and control systems used by NHIS

Source: Field survey (2020)

As presented in Figure above, the major accounting and control systems used by the NHIS was financial record keeping (24, 48%). This finding is consistent with that of Kennedy and Tennent (2006) who in their study found financial record keeping as the general accounting and control system used by businesses. The use of financial record keeping enables NHIS management keeps tract of their financial transactions as it is a much easier accounting and control method as compared to the others.

The second major accounting and control system used by NHIS, according to the views of 11 (22%) respondents, was working capital management. In line with this trend of result, Muneer (2017) in his study found that, the efficient management of funds to enable the sector to increase their chances of making profits. Being able to make more profits will reduce the dependence of NHIS on sourcing finance from external sources.

Minor accounting and control systems used by NHIS per the responses received include accounting information systems (6, 12%), financial assessment (5, 10%) and investment appraisal techniques (4, 8%). These trends of results are consistent with the findings of Mazzarol et al. (2015) that businesses have largely informal and ad hoc accounting and control practices which are mostly based on the firm size and financial literacy levels of owners and managers. Hence, as the firm grows in size and complexity the owner-manager is required to adopt more sophisticated and systematic approaches to financial management. This is necessary as NHIS with higher financial literacy has greater capacity to monitor and control the financial performance of their sector.

Strategies in Controlling Expenditure at the NHIS, Bono region

This objective sought to find out the various strategies used in controlling expenditure in the NHIS. As depicted in the conceptual framework, one important requirement for level of expenditure control practices was the presence of policies, procedures, authorization and thresholds.

Table 9: Strategies of Expenditure Control Practices at NHIS

Items	Mean	Std. Dev.
At the scheme, there are clear policies and procedures that regulate expenditures controls	4.8	0.422
At the scheme office, there are other internal expenditure control procedures and policies have been introduced depending on the manager’s awareness of accounting issues	4.10	1.197
The NHIA requires that all schemes should follow standard accounting procedures to control expenditures and that practices are uniform across all the schemes.	4.82	1.109
The NHIS requires every scheme to follow authorization and approval, segregation, disbursement and verification processes	4.75	1.11
Verifications are made on every expenditures made by the authorized office	4.23	0.864
Some expenditures are given priority over others	3.98	1.397
There is arrangements of expenditure threshold that scheme office can authorize, beyond that such transactions or expenditure must be approved by head office	4.62	1.265

Source: Field survey (2020)

Table 9 shows the various expenditure control practices in the NHIS. The results show a general affirmation to all the items regarding expenditure control practices by the respondents. For instance, respondents generally agreed that the NHIA requires that all schemes should follow standard accounting procedures to control expenditures and that practices are uniform across all the schemes (4.82), at the scheme, there are clear policies and procedures that regulate expenditures controls (4.80), the NHIS requires every scheme to follow authorization and approval, segregation, disbursement and verification processes (4.75), there is arrangements of expenditure threshold that scheme office can authorize, beyond that such transactions or expenditure must be approved by head office (4.62), verifications are made on every expenditures made by the authorized office (4.23) and at the scheme office, there are other internal expenditure control procedures and policies have been introduced depending on the manager's awareness of accounting issues with mean score of 4.10 and standard deviation of 1.197. Again, respondents were in total agreement to the following statements such as some expenditures are given priority over others (3.98).

Challenges that Confront the NHIS in Operationalizing the Accounting Practices in the Control of the Scheme's Expenditures

This objective sought to identify certain challenges that mitigate against the practices of accounting in controlling expenditure in the NHIS.

Table 10: Respondents' Opinion on the Presence of Challenges

Challenges	No	Percent
Always	26	21.3
Sometimes	51	41.8
Rarely	22	18.0
Never	23	18.9
Total	122	100

Source: Field survey (2020)

The results in Table 10 indicate that large number of the respondents (41.8%) said there sometimes face challenges with the use of the accounting practices to promote expenditure control in the scheme. A little above one-fourth of the respondents (21.3%) said they always face challenges with the accounting practices. While 18.9% of the respondents indicated they have never faced challenges, 18% of the respondents said they rarely face challenges regarding the use of the accounting practices in controlling public expenditures at the NHIS.

Table 11: Challenges Faced by Officers in Using the Accounting Practices

Items	Mean	Std. Dev.
Delay in approval from the head office or the unavailability of scheme manager	4.25	.676
The threshold is very small and the allowable expenditures create undue delay in operations	4.00	.419
The lack of knowledge, attitudes and behaviours of scheme managers create problems in the applications of these control measures	3.83	.984
Confusion on roles and responsibilities as a results of the opportunistic behavior between spending officers and the approval officers.	3.64	.960

Source: Field survey (2020)

Table 11 shows respondents' level of agreement with the challenges they face in implementing the various accounting practices to control expenditure at the NHIS. The results indicate that respondents generally affirmed to the statements. For instance, respondents agreed that there is delay in approval from the head office or the unavailability of scheme manager with mean score of 4.25 and standard deviation of 0.676. This is followed by those who generally agreed that the threshold is very small and the allowable expenditures create undue delay in operations with mean score of 4.00 and standard deviation of 0.419. Again, those who generally agreed that there is lack of knowledge, attitudes and behaviours of scheme managers create problems in the applications of these control measures with mean score of 3.83 and standard deviation of 0.984. Lastly, respondents agreed that there is confusion on roles and responsibilities as a results of the opportunistic behavior between spending officers and the approval officers recording mean score of 3.64 and standard deviation of 0.960.

Effects of the Accounting Practices on the Control of Public Expenditures at the NHIS, Bono Region

As the main objective of this study, the study also sought to understand the extent to which the overall expenditure management practices influence service delivery. Four-point rating scale was used to measure the extent (1-No Extent, 2-Some Extent, 3-Large Extent and 4-Very large Extent) and interpreted using percentages.

Table 12: Extent to Which Accounting Practices Affect Expenditure Control

Effects	No	Percent
Very large extent	39	32.0
Large extent	67	54.9
Some extent	12	9.8
No extent	4	3.3
Total	122	100

Source: Field survey (2020)

Table 12 shows that the majority of the respondents (54.9%) said accounting practices to a large extent influence expenditure control at the NHIS. This is followed by 32% of the respondents who said accounting practices to a very large extent influence expenditure control at the NHIS. While 9.8% said accounting practices to some extent influence expenditure control at the NHIS, very few of the respondents (3.3%) said accounting practices to no extent influence expenditure control at the NHIS.

Regression Results

Also, multiple regression analysis was performed to established and test the hypothesis on how accounting practices such as reporting and authorization affect the control of public expenditure at the NHIS.

Table 13: Regression Results: Model Summary

Model summary									
					Change statistics				
Mode 1	R	R^2	Adjusted R^2	Std. Error	R^2 Ch	F cha	df1	df2	Sig F
1	.404	.163	.153	.	9.32048	897.531	5	136	.000

a. Predictors: (Constant), RP, AU

b. Dependent variable: Expenditure Control

Source: Field survey (2020)

The results provided in Table 13 reveal that accounting practices explained around 16.3 percent of the variation in public expenditure control (r squared). This implies that 83.7 percent of the variation in expenditure control in the surveyed NHIS can be explained by other factors that were not incorporated in the model. This is justifiable since expenditure control by government entities such as NHIS is affected by host of factors.

Table 14: Analysis of Variance

Source of variance	Sum of squares	df	Mean square	f	sig
Regression	7381.216	5	1476.243	16.993	.000
Residual	37875.933	436	86.871		
Total	45257.149	441			

a. Dependent variable: public expenditure control

b. Predictors: accounting practices

Source: Field survey (2020)

Table 14 presents the results of the analysis of variance. The findings indicate that the model was statistically significant ($F = 16.993$; $p < 0.05$). This implies that the model can provide predictive ability when accounting practices are used to explain public expenditure controls.

Table 15: Coefficient of Regression

	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
1 (Constant)	.361	.510		.708	.487
Reporting	.510	.069	1.460	7.376	.000
Authorisation	.383	.072	1.104	5.293	.000

Source: Field survey (2020)

Table 15 regression results indicate that reporting ($\beta = .510$, $p = .000$), and authorisation ($\beta = .383$, $p = .000$) had a positive and significant influence on public expenditure controls. This shows that the accounting practices such as reporting and authorisation in the NHIS studied influenced policies, procedures, authorisation and threshold. The null hypothesis that accounting practices had no significant effect on public expenditure control was therefore rejected.

Discussion of Results

This section presents the discussions of the results with reference with literature which has been presented in relation with the study objectives.

The Accounting Practices (Reporting and Authorisation) used by NHIS

As indicated in the literature, accounting practices and procedures was conceived as a reporting and authorization. With regard to reporting, there was agreement that at the NHIS there is the practice of accounting to as means of controlling expenditures, as it is required of every scheme to follow proper accounting procedures which include recording transaction, classifying transaction, reporting transaction and interpreting report of all processes. There was a general affirmation by the officers from the municipal and district schemes as well as the regional directorate that the NHIS require chronological (data) records of transactions entered into by every scheme. Financial statements are also prominent feature in the whole accounting practices as the results show that every scheme shall prepare a financial statement at the end of the year and consist of income statement, statement of changes in owner's equity, statement of financial position, cash flow statement and auditors report. The findings support DEECD (2013) arguments that these are the controls within the record keeping function and are designed to provide reasonable assurance that all transactions have been properly authorised, all data is accurately recorded ensuring no transactions are omitted, and accounting records are reconciled with independently provided information, such as the bank statement.

With regard to authorisation as accounting practices, the results indicated that there is demand by authorities for cash slips, invoices, and receipts that form the source of proof for a transaction. What is also clear in the issue of authorization as an accounting practice to ensure the control of expenditures. As the results indicated, authorization must ensure that there is availability of budget appropriations which have been verified by the scheme manager, and there is arrangements of authorization, disbursement procedures, segregation of duties, verifications and clearance. As stated by DEECD, (2013), there should be an organisational structure (head office, regional to district) that provides the delegation of authority to incur and to authorise expenditure. All such transactions should be authorised or approved by a responsible person who is familiar with the program budget requirements. Limits to amounts that may be authorised should be set and observed after approval by structure (DEECD, 2013).

Strategies of Expenditure Control Practices at the NHIS, Bono Region

Various expenditure control practices are done at the NHIS in the region. As indicated in literature, expenditure management practices were seen from the presence of policies, procedures, authorisation, verification and thresholds. When it comes to policies and procedures as strategies to control expenditure, the results show that there are clear policies and procedures that regulate expenditures controls and that the NHIA requires that all schemes should follow standard accounting procedures to control expenditures and that practices are uniform across all the schemes.

Furthermore, there is arrangements of expenditure threshold that scheme office can authorize, beyond that such transactions or expenditure must be approved by head office. Also, verifications are made on every expenditure made by the authorized office. Another observation made in the analysis was the effect that at the scheme office, there are other internal expenditure control procedures and policies have been introduced depending on the manager's awareness of accounting issues.

Again, regarding the schemes giving some expenditures priority, the results show that indeed some expenditures are given priority over others.

Challenges that Confront the NHIS in Operationalizing the Accounting Practices in the Control of the Scheme's Expenditures

The results clearly shows that officers face challenges in the operationalization of the accounting practices and procedures in controlling expenditures at the NHIS in the region. The results indicate that respondents generally affirmed to the fact that there is delay in approval from the head office or the unavailability of scheme manager, the threshold is very small and the allowable expenditures create undue delay in operations. Again, the results show that there is lack of knowledge, attitudes and behaviours of scheme managers create problems in the applications of these control measures. Lastly, respondents agreed that there is confusion on roles and responsibilities as a results of the opportunistic behavior between spending officers and the approval officers.

Effects of the Accounting Practices on the Control of Public Expenditures at the NHIS, Bono Region

Responses to whether accounting practices influence expenditure control at the NHIS indicate that accounting practices to a very large extent influence expenditure control at the NHIS. The regression results indicate that accounting practices as measured by reporting and authorization have had positive and significant influence on public expenditure controls. This shows that the accounting practices as measured by reporting and authorisation in the NHIS studied influenced policies, procedures, authorisation, verification and thresholds.

Chapter Summary

The chapter has presented the results from the data analysed and the subsequent discussions of the results that emerged from the data analysed. As indicated from the results and discussions, the NHIS has accounting practices and procedures that emphasis the reporting and provision of authorization and approval. Expenditure control practices that been practiced in the various schemes include uniform policies and procedures, the use of authorization and approval, segregation of duties, verifications, among others. There are also challenges mitigating against the application of the accounting practices including delays in approval from the head office or the unavailability of scheme manager, the threshold is very small and the allowable expenditures create undue delay in operations. The results indicate that accounting practices in the NHIS influence expenditure control practices. The next chapter presents the summary of the findings, conclusions and put forward recommendations.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

In this chapter, the conclusions derived from the findings of this study on the role of accounting in the internal control of public expenditure are described.

As indicated earlier, the goal of the study was to assess the role of accounting practices (reporting and authorisation) in promoting expenditure control at the National Health Insurance Scheme, Bono region. The case study research design was employed with questionnaire as the main data collection tool. The target population was management and account staff of the twelve (12) municipal and district schemes and the regional office constituting a sample of 122 officers. The data was analysed using both descriptive (percentages, frequencies, mean and standard deviations) and inferential statistical tools (multiple regression analysis).

Summary of Findings

In the course of this study. The researcher made the following discoveries:

The study revealed that at the NHIS there is the practice of accounting reporting to as means of controlling expenditures, as it is required of every scheme to follow proper accounting procedures which include recording transaction, classifying transaction, reporting transaction and interpreting report of all processes. The study revealed that the NHIS used journal form of accounting as it requires chronological (data) records of transactions entered into by every scheme. Financial statements are also prominent feature in the whole accounting practices as the results show that every scheme shall prepare a financial statement at the end of the year.

With regard to authorisation, the results indicated that there is demand by authorities for cash slips, invoices, and receipts that form the source of proof for a transaction. Again, authorization must ensure that there is availability of budget appropriations which have been verified by the scheme manager, and there is arrangements of authorization, disbursement procedures, segregation of duties, verifications and clearance.

In the second objective, the study revealed that expenditure control practices that been practiced in the various schemes include uniform policies and procedures, the use of authorization and approval, segregation of duties, verifications, among others.

The third objective which sought to identify the various challenges mitigating against the application of the accounting practices revealed delays in approval from the head office or the unavailability of scheme manager, the threshold is very small and the allowable expenditures create undue delay in operations.

Finally, in the fourth objective which examined the effect of accounting practices on expenditure control practices, the study revealed that accounting practices to a very large extent influence expenditure control at the NHIS. The regression results indicate that reporting and authorization have had positive and significant influence on public expenditure controls. This shows that the accounting practices in the NHIS studied influenced policies, procedures, authorisation and thresholds.

Conclusions

As indicated from the results and discussions, the NHIS has accounting practices and procedures that emphasis the basic accounting cycle such as documentations, the use of journal and ledgers, preparation of trail balance, financial statements and provision of authorization and approval. Expenditure control practices that been practiced in the various schemes include uniform policies and procedures, the use of authorization and approval, segregation of duties, verifications, among others. There are also challenges mitigating against the application of the accounting practices including delays in approval from the head office or the unavailability of scheme manager, the threshold is very small and the allowable expenditures create undue delay in operations. The results indicate that accounting practices in the NHIS influence expenditure control practices.

Recommendations

Based on the findings of this study, the followings are the recommendations preferred by the

researcher to ensure that the findings which are positive are sustained and those that are negative are addressed adequately.

i. The study recommends to the National Health Insurance Authority to build the capacity of management members by training these officers of the various schemes on the accounting practices and procedures, and the public expenditure management practices to equip them in exercising and managing the scheme's finances.

ii. The study recommends to the National Health Insurance Authority to ensure full compliance of these accounting standards and public expenditure management practices by punishing and sanctioning officers that flout or set aside these practices in the use and management of the scheme's finances. This would ensure that all management officers in the position to authorize and approve transactions would at all times exercise their powers within the stipulated guidelines as set out by the authority.

iii. The study recommends to the National Health Insurance Authority to improve the approval process of expenditures. As the study revealed, there are delays in the approval process from the headquarters and that is having impact on their operations. This could be through regular updates from the authorities in-charge of expenditure approvals.

iv. The study further recommends to the NHIA and other public sector institutions to clearly define the roles and responsibilities to ensure that no confusion arises in the discharge of officers' duties.

Suggestion for Future Studies

The study was limited to only management and accounting staff of the NHIS, Bono region. This limited the extent to which the findings from the study could be generalized. To avert this situation, future studies should include more regions and increase the sample size of the NHIS staff. Future studies should include interviews to gather comprehensive data that would help improve generalizability of the study findings and also understand the true nature of the accounting practices. Moreover, all the internal control practices such as accounting, financial and budgeting control practices should be tested to understanding the main control that influence expenditure management practices in public sector institutions not only NHIS.

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APPENDIX A

Appendix I: Questionnaire

CATHOLIC UNIVERSITY COLLEGE

GRADUATE SCHOOL OF BUSINESS

MASTERS BUSINESS ADMINISTRATION

The purpose of this research is to “evaluate the role of accounting in the control of public expenditures in Ghana”. The National Health Insurance was chosen because of its high level of public sector services in Ghana. You are considered a major stakeholder who can provide useful and insightful information on the topic and therefore I shall be very grateful if you can spare part of your time to be of assistance to me. You are assured of confidentiality and anonymity because the study is purely for academic purposes (Master of Business Administration degree at the Catholic University College).

Business Administration degree at the Catholic University College).

Village	
Respondent’s name/ Mobile	

SECTION I: SOCIO- ECONOMIC FACTORS OF HOUSEHOLD HEAD

1. Sex
    a. Male [ ]
    b. Female [ ]
2. Age [ ] years
3. What is your marital status?
    c. Single [ ]

a. Married [ ]

b. Widow [ ]

4. What is your highest educational level?

a. No formal education [ ]

b. Basic education [ ]

c. Secondary Education [ ]

d. Tertiary education [ ]

5. How many years did you spend in school?

…………………………………………………………………………………

6. What is the size of your household?

a. Adult [ ]

b. Children < 18 years [ ]

7. What is the type of business you works?

a. Sole Proprietorship [ ]

b. Public Service [ ]

c. Contract / farmer [ ]

d. other specify……………………………………….

SECTION B: Reporting and Authorisation accounting practices used to control expenditures at the NHIS.

To what extent do you agree with the following statements? Rated on a five-point Likert scale, where 5 = ‘strongly agree’, 4 = ‘agree’, 3 = ‘neutral’, 2 = ‘disagree’ and 1 = ‘strongly disagree

	Reporting	**1**	**2**	**3**	**4**	**5**
8	At the scheme, we prepare, present, and report the financial status of the scheme at every point in time					
9	At the NHIS, it is required of every scheme to follow proper accounting procedures which include recording transaction, classifying transaction, reporting transaction and interpreting report of all processes					
10	The NHIS require chronological (data) records of transactions entered into by every scheme					
11	Every scheme shall prepare a financial statement at the end of the year and consist of income statement, statement of changes in owner’s equity, statement of financial position, cash flow statement and auditors report.					
	Authorisation					
12	Every scheme has clear authorization and approval schedule that must be followed which is the scheme manager					
13	There is demand by authorities for cash slips, invoices, and receipts that form the source of proof for a transaction.					
14	The authorization must ensure that there is availability of budget appropriations which have been verified by the scheme manager.					
15	There is arrangements of authorization, disbursement procedures, segregation of duties, verifications and clearance					

SECTION C: Strategies to Control Expenditure at the NHIS, Bono region.

To what extent do you agree with the following statements? Rated on a five-point Likert scale, where 5 = 'strongly agree', 4 = 'agree', 3 = 'neutral', 2 = 'disagree' and 1 = 'strongly disagree

		1	**2**	**3**	**4**	**5**
16	At the scheme, there are clear policies and procedures that regulate expenditures controls					
17	At the scheme office, there are other internal expenditure control procedures and policies have been introduced depending on the manager's awareness of accounting issues					
18	The NHIA requires that all schemes should follow standard accounting procedures to control expenditures and that practices are uniform across all the schemes.					
19	The NHIS requires every scheme to follow authorization and approval, segregation, disbursement and verification processes					
20	Verifications are made on every expenditures made by the authorized office					
21	Some expenditures are given priority over others					
22	There is arrangements of expenditure threshold that scheme office can authorize, beyond that such transactions or expenditure must be approved by head office					

SECTION D: Challenges that confront the NHIS in operationalizing the accounting practices in the control of the scheme's expenditures

23. Do you ever encounter problems when applying these accounting procedures to control expenditures at the scheme?

a. Always [ ]
b. Sometimes [ ]
c. Rarely [ ]
d. Never [ ]

In the following statements indicate your opinion on the challenges the schemes face with these accounting procedures to control expenditures at the NHIS by ticking (√) agree, undecided, or disagree as may apply as the case in the NHIA

	Statement	Agree	Undecided	Disagree
24	Delay in approval from the head office or the unavailability of scheme manager			
25	The threshold is very small and the allowable expenditures create undue delay in operations			
26	The lack of knowledge, attitudes and behaviours of scheme managers create problems in the applications of these control measures			
27	Confusion on roles and responsibilities as a results of the opportunistic behavior between spending officers and the approval officers.			
28	Inadequate resources			

SECTION E: Effects of the accounting practices on the control of public expenditures at the NHIS, Bono region.

29. To what extent does accounting practices influence the control of public expenditures at the NHIS?

a. Very large extent [ ]

b. Large extent [ ]

c. To some extent [ ]

d. No extent [ ]

Thanks for your attention please