

Assessment of the Implementation of 2007 Public Procurement Acts in Service Delivery of National Insurance Commission, Abuja

Augustina Augustine, Becky Ade Aliogba & Daniel Amehojo

Department of Public Administration,

Nasarawa State University, Keffi

Corresponding author: aonojastin@gmail.com

Abstract

The public procurement Act (PPA) is a critical legislative instrument designed to promote transparency, efficiency and accountability in the procurement process across Nigerian public institutions. This study assesses the influence of adherence to the 2007 Public Procurement Act on the accountability mechanisms within the National Insurance Commission (NAICOM) in Abuja. The population of the study is 267 of which sample of 100 was taken; simple percentage tool of analysis was adopted. The study objectives are to assess the influence of adherence to the 2007 Public Procurement Act on the accountability mechanisms within the National Insurance Commission (NAICOM) in Abuja and to evaluate the extent to which the implementation of the 2007 Public Procurement Act contributes to achieving value for money in the procurement processes of the National Insurance Commission (NAICOM) in Abuja. The study used likert scale closed – ended (fixed-alternative) questions that required strongly agree, agree, undecided, disagree, and strongly disagree. The study adopted survey and documentary research design methods. The study relied on both primary and secondary sources of data. The study gathered quantitative data through structured questionnaire distributed to employees at various levels within the NAICOM who are involved in the supervision of insurance industries. The study revealed that the implementation of the 2007 Public Procurement Act significantly contributes to achieving value for money in the procurement processes of the National Insurance Commission (NAICOM) in Abuja.

Keywords: Public Procurement Act, Value for Money, Accountability, NAICOM, Nigeria.

Introduction

Public procurement has largely been a public sector activity in Africa. From a backroom administrative function, it is now being recognised as a major multi-stakeholder public function, with huge ramifications on public service delivery and therefore on economic and social development (Ekwekwuo, 2016). A nation's insurance industry plays a pivotal role in the nation's development through the supervision and development of the Nigerian insurance industry for the protection of insurance consumers and other stakeholders (Ogunlana, 2010). While the arrangement and organisation of participants for supervision are critical to project delivery, participants are often faced with a maze of possible procurement paths and regulations (Dada, 2012). He further stressed that the industry is responsible for

the regulation, supervision, and development of the Nigerian insurance industry for the protection of insurance consumers and other stakeholders. NAICOM has been ensuring compliance with legal and regulatory requirements, including capital adequacy, sound and prudent management, standards for the conduct of insurance business, and protection of policyholders and the general public (Dada, Okikiolu, & Oyediran, 2016).

Nigeria is one of the African countries with a new legal framework for public procurement that meets the benchmarks described in the African Development Bank Concept Note. Procurement reforms in Nigeria have been part of the broader public sector reform effort, seeking to improve government effectiveness in service delivery. In 1999, there was a clear understanding by the government that

weaknesses in the existing procurement system were contributing to the nagging issue of corruption (Ekwekwuo, 2016). In the last two decades or so, a good number of African governments have implemented public procurement reforms aimed at strengthening their public procurement systems, e.g., Ghana, Liberia, Sierra Leone, Kenya, Zambia, Lesotho, Nigeria, etc. (Ezeh, 2015; Familoye, Ogunsemi, & Awodele, 2015). They all agreed that these governments have obviously realised that sound public procurement policies and practices are among the essential elements of good governance and that good procurement practices reduce costs and produce timely results, whereas poor practices lead to waste and delays and often lead to allegations of corruption and government inefficiency.

In 1999, Nigeria transitioned to a democratic government under President Olusegun Obasanjo after over a decade and a half of military dictatorship. Aboki (2006) stressed the need for change in governance and argued that the government structures inherited by the new administration then naturally had all the traditional drawbacks of dictatorship, especially with regard to the lack of accountability to the citizenry and general arbitrariness in governance. Specifically, the federal government of Nigeria under President Olusegun Obasanjo alerted the nation to the serious and catastrophic danger that characterised public contract processes (Adewole, 2014; Ezeh, 2015). The World Bank Country Procurement Assessment Report (CPAR) revealed that Nigeria was losing an average of \$10 billion (ten billion United States dollars) annually due to various abuses associated with public procurement and contract awards.

A major initiative initially designed to respond to this challenge was the establishment of the Budget Monitoring and Price Intelligent Unit (BMPIU) at the presidency. The BMPIU was a stop-gap due process measure aimed at due diligence in government procurements and awards so as to facilitate fair deals for the government through price monitoring. However, the

challenges with the Budget Monitoring and Price Intelligence Unit (BMPIU) stop-gap measure include the absence of a legal framework, the inability to reduce corrupt practices as a result of collusion by public officials, and the lack of clear role definitions and delineations for proper public procurement practices in line with global best practices so as to adequately ensure transparency, probity, accountability, value for money, and openness (Adewole, 2014; Eze, 2015).

In recent years, several reforms have been initiated on virtually every aspect of public service delivery, such as the Due Process Certification Policy in 2002, the National Economic Empowerment and Development Strategy (NEEDS) in 2004, the Infrastructure Concession Regulatory Commission (Establishment, etc.) Act, 2005, whose goal is to regulate, monitor, and supervise the contracts on infrastructure or development projects, and the 'Service Compact with all Nigerians' (SERVICOM), which committed the civil service to providing quality basic services to all citizens "in a timely, fair, honest, effective, and transparent manner" (Federal Government of Nigeria, 2004).

The implementation of the 2007 Public Procurement Act has had a significant impact on various government agencies and organisations in Nigeria. This Act was designed to ensure transparency, accountability, and efficiency in the procurement process, ultimately improving service delivery. In this context, the assessment of its implementation on the service delivery of the National Insurance Commission (NAICOM) in Abuja is crucial for understanding its effects on the operations and performance of this regulatory body. This assessment aims to evaluate how the Act has influenced NAICOM's procurement practices, operational effectiveness, and overall service delivery to stakeholders and the public. By examining the implementation of the Act within NAICOM, valuable insights can be gained regarding its impact on the Commission's ability to fulfil its mandate and serve the public interest.

Theoretical Framework

The Ladder of Accountability is used as the theoretical framework or model for explaining the variables that make up the study, (Stewart, 1984). The theory states that different groups and different sets of information are involved at different levels of accountability, which are different between bond and link accountability.

The Ladder of Accountability theory by Stewart Theory was adopted and applied to the study of the implementation of the 2007 Public Procurement Act on service delivery in the National Insurance Commission. The Ladder of Accountability is a conceptual framework that explains the levels of accountability in an organization, ranging from low to high accountability (*Tanui and Moronge, 2020*). In the context of the National Insurance Commission, the implementation of the 2007 Public Procurement Act can be analyzed as follows:

Low Accountability: At this level, there is minimal adherence to the requirements of the 2007 Public Procurement Act, leading to a lack of transparency, fairness, and non-discrimination in the procurement process. This results in inefficient use of resources and poor service delivery (*Abebrese and Konadu, 2017*).

Middle Accountability: In this stage, the National Insurance Commission follows the requirements of the 2007 Public Procurement Act, but there may be some gaps in the implementation process. This could be due to limited resources, lack of expertise, or bureaucratic obstacles (*Abebrese and Konadu, 2017*).

High Accountability: At this level, the National Insurance Commission effectively implements the 2007 Public Procurement Act, ensuring transparency, fairness, and non-discrimination in the procurement process. This leads to the achievement of value for money, resulting in efficient use of resources and improved service delivery (*Dagbanja, 2014*). Factors that can influence the implementation of the 2007 Public Procurement Act in the National Insurance Commission include strategic planning, enforcement, and organizational

culture (*Kiama, 2014*).

Methodology

Population, Sample and Sampling Techniques

The target population of this study comprised 267 Human Resources Department staff working in the head office and the other three branch offices of National Insurance Commission, Abuja. The sample size of 100 was determined using the Yamane statistical technique. The statistical formula is given as follows:

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

$$N = 267; e = 0.10; e^2 = 0.01$$

$$n = \frac{267}{1 + 267(0.01)} = \frac{267}{2.68}$$

$$n = 99.6 \text{ approx. } 100$$

Therefore: $n = 100$.

The study used documents containing information related to the study from the National Insurance Commission's electronic database. The study also reviewed some materials from the office using the purposive sampling technique. Purposive sampling, also known as judgmental, selective, or subjective sampling, is a form of non-probability sampling in which researchers rely on their own judgment when choosing members of the population to participate in their surveys.

Primary and secondary methods of data collection were used in this study, which adopted quantitative and qualitative methods. Quantitative data are numerical data, and the closed-ended questionnaire was used to generate the data. Qualitative data, on the other hand, is the opinion of the respondents through the closed-ended questions used to obtain information, while secondary data were sourced from documented materials such as the Annual Statistical Insurance Market Report, Bulletin of Insurance Market, official records from National Insurance Commission websites and conference papers and other Materials sourced from Nasarawa State University Library, the National Library of Nigeria, and the internet using Google Search.

Data Presentation, Analysis and Results accountability mechanisms within the
Tables 1: Influence of adherence to the 2007 National Insurance Commission
 Public Procurement Act on the (NAICOM) in Abuja

	Strongly Agreed	Agreed	Strongly Disagreed	Disagreed	Undecided	Total
National Insurance Commission makes Procurement Budgetary provisions within the stipulated time	55 (55.5%)	17 (17.2%)	5 (5%)	15 (15.2%)	7 (7.1%)	99
Prequalification and award of contract is made within the stipulated time by National Insurance Commission	60 (60.1%)	16 (16.2%)	8 (8.1%)	10 (10.1%)	5 (5.1%)	99
Tenders Advertisement are made within the timeline by National Insurance Commission	22 (22.2%)	43 (43.4%)	13 (13.1%)	15 (15.2%)	6 (6.1%)	99
National Insurance Commission Prepares and evaluates procurement needs assessment within the stipulated timeline.	19 (19.2%)	40 (40.4%)	11 (11.1%)	22 (22.2%)	7 (7.1%)	99
National Insurance Commission carries out market and statistical surveys within the stated timeline before embarking of procurement	18 (18.2%)	38 (38.4%)	16 (16.2%)	21 (21.2%)	6 (6.1%)	99

Source: Field Survey, 2023

Question one above sought the opinion of respondents on the Procurement Act, 2007 to ascertain if National Insurance Commission procurement makes Procurement Budgetary provisions within the stipulated time. The result indicates that 55 (55.5%) of the respondents strongly agreed that National Insurance Commission procurement makes Procurement Budgetary provisions within the stipulated time, 17 (17.2%) Agreed, while 5 (5%) Strongly Disagreed, 15 (15.2%) Disagreed and 7 (7.1%) of the respondents were undecided.

Responses on whether Prequalification and award of contract is made within the stipulated time by National Insurance Commission revealed that 60(60.1%) of the respondents strongly agreed that Prequalification and award of contract is made within the stipulated time by National Insurance Commission, 16 (16.2%) Agreed, 8 (8.1%) of the respondents

strongly disagreed, while 10 (10.1%) Disagreed and 5 (5.1%) of the respondents were undecided.

Question three above sought the opinion of respondents on the Procurement Act, 2007 to determine whether National Insurance Commission maintains records of each procurement process from the date of advertisement through contract signature and for a minimum of ten (10) years. The data obtained revealed that 22 (22.2%) of the respondents strongly agreed that tenders advertisement where made within the timeline by National Insurance Commission, 43 (43.4%) Agreed, 13 (13.1%) of the respondents strongly disagreed, 15 (15.2%) Disagreed and 6 (6.1%) of the respondents were undecided.

Responses on whether National Insurance Commission Prepares and evaluates procurement needs assessment within the stipulated timeline revealed that 19 (19.2%) of the respondents strongly

agreed that National Insurance Commission prepares and evaluates procurement needs assessment within the stipulated timeline, 40 (40.4%) Agreed, while 11 (11.1%) of the respondents strongly disagreed, 22 (22.2%) Disagreed and 7 (7.1%) of the respondents were undecided.

Responses to ascertain whether National Insurance Commission carries out market and statistical surveys within the stated timeline before embarking on procurement, data obtained from the responses revealed that 18 (18.2%) of the respondents strongly agreed that National Insurance Commission

carries out market and statistical surveys within the stated timeline before embarking of procurement, 38 (38.4%) Agreed, 16 (16.2%) of the respondents strongly disagreed, 21 (21.2%) of the respondents disagreed and 6 (6.1%) of the respondents were undecided.

Table 2: The implementation of the 2007 Public Procurement Act contributes to achieving value for money in the procurement processes of the National Insurance Commission (NAICOM) in Abuja

	Strongly Agreed	Agreed	Strongly Disagreed	Disagreed	Undecided	Total
National Insurance Commission makes Budgetary provisions before procurement process	17 (17.2%)	38 (38.3%)	14 (14.1%)	23 (23.2%)	7 (7.1%)	99
National Insurance Commission Advertise Tenders before bidding	17 (17.2%)	33 (33.3%)	10 (10.1%)	28 (28.3%)	11 (11.1%)	99
National Insurance Commission carries out appropriate market and statistical surveys before embarking on procurement	18 (18.2%)	41 (41.4%)	12 (12.1%)	20 (20.2%)	8 (8.1%)	99
National Insurance Commission Prepares and evaluates needs assessment before embarking on procurement	15 (15.2%)	48 (48.5%)	11 (11.1%)	22 (22.2%)	3 (3%)	99
The implementation of the 2007 Public Procurement Act influenced fair competition among vendors in the procurement processes of the National Insurance Commission (NAICOM)	18 (18.2%)	35 (35.4%)	8 (8.1%)	23 (23.2%)	15 (15.2%)	99

Source: survey, 2023

Responses to ascertain whether National Insurance Commission makes Budgetary provisions before procurement process revealed that 17(17.2%) of the respondents strongly agreed, 38 (38.3%) agreed while 14 (14.1%) of the respondents strongly disagreed, 23 (23.2%) disagreed and 7 (7.1%) of the respondents were undecided as regard National Insurance Commission makes budgetary provisions before procurement process.

Responses to ascertain whether National

Insurance Commission Advertised Tenders before bidding revealed that 17 (17.2%) of the respondents strongly agreed, 33 (33.3%) agreed while 10 (10.1%) of the respondents strongly disagreed, 28 (28.3%) disagreed and 11 (11.1%) of the respondents were undecided as regard National Insurance Commission Advertised Tenders before bidding.

Responses to ascertain whether National Insurance Commission carries out appropriate market and statistical surveys

before embarking on procurement revealed that 18 (18.2%) of the respondents strongly agreed, 41 (41.1%) agreed while 12 (12.1%) of the respondents strongly disagreed, 20 (20.2%) disagreed and 8 (8.1%) of the respondents were undecided as regard National Insurance Commission carries out appropriate market and statistical surveys before embarking on procurement.

Responses on whether National Insurance Commission prepares and evaluates needs assessment before embarking on procurement revealed that 15 (15.2%) of the respondents strong agreed, 48 (48.5%) agreed, while 11 (11.1%) of the respondents strongly disagreed, 22 (22.2%) disagreed and 3 (3%) of the respondents were undecided.

Responses on whether the implementation of the 2007 Public Procurement Act influenced fair competition among vendors in the procurement processes of the National Insurance Commission (NAICOM) revealed that 18 (18.2%) of the respondents strongly agreed, 35 (35.4%) agreed while 8 (8.1%) of the respondents strongly disagreed, 23 (23.2%) disagreed and 15 (15.2%) of the respondents were undecided.

Test of Hypothesis

H₀: There is no significance influence of adherence to the 2007 Public Procurement Act on the accountability mechanism within the National Insurance Commission (NAICOM) in Abuja

Responses	O	E	O – E	(O – E) ²	(O – E) ² /E
Strongly Agreed	55	19.8	35.2	1239.04	62.58
Agreed	17	19.8	-2.8	-7.84	-0.40
Strongly Disagreed	5	19.8	-14.8	-219.04	-11.06
Disagreed	15	19.8	-4.8	-23.04	-1.16
Undecided	7	19.8	-12.8	-163.84	-8.27
Total	99	99			41.69

To determine the tabulated chi-square (X²) tab. Using the degree of freedom DF= n-1 and level of significance of 0.05.

Where n = number of different values observed in row

X² Tabulated = 5.991

Decision Rule: Accept the null hypothesis (H₀) if x² cal < x² tab. Reject the null hypothesis (H₀) if x² cal > x² tab.

Decision Rule

From the computation above it is seen that x² cal is greater than x² tab (41.69 > 5.991)

the null Hypothesis (H₀) is therefore rejected and alternative Hypothesis (H_i) is accepted which state There is significance influence of adherence to the 2007 Public Procurement Act on the accountability mechanism within the National Insurance Commission (NAICOM) in Abuja.

H₀₂: The implementation of the 2007 Public Procurement Act does not significantly contribute to achieving value for money in the procurement processes of the National Insurance Commission (NAICOM) in Abuja.

Responses	O	E	O – E	(O – E) ²	(O – E) ² /E
Strongly Agreed	17	19.8	-2.8	-7.84	-0.40
Agreed	38	19.8	18.2	331.24	16.72
Strongly Disagreed	14	19.8	-5.8	-33.64	-1.70
Disagreed	23	19.8	3.2	10.24	0.52
Undecided	7	19.8	-12.8	-163.84	-8.27
Total	99	99			6.87

To determine the tabulated chi-square (X^2) tab. Using the degree of freedom $DF = n-1$ and level of significance of 0.05.

Where n = number of different values observed in row

X^2 Tabulated = 5.991

Decision Rule: Accept the null hypothesis (H_0) if x^2 cal < x^2 tab. Reject the null hypothesis (H_0) if x^2 cal > x^2 tab.

Decision Rule

From the computation above it is seen that x^2 cal is greater than x^2 tab (6.87 > 5.991) the null Hypothesis (H_0) is therefore rejected and alternative Hypothesis (H_i) is accepted which state that the implementation of the 2007 Public Procurement Act significantly contribute to achieving value for money in the procurement processes of the National Insurance Commission (NAICOM) in Abuja.

Discussion and Findings

The findings revealed a noteworthy impact of adherence to the 2007 Public Procurement Act on the accountability mechanism within the National Insurance Commission (NAICOM) in Abuja. The Act appears to play a crucial role in shaping and reinforcing accountability practices within the Commission, implying that a structured and standardized procurement framework contributes positively to governance and oversight mechanisms.

Moreover, the implementation of the 2007 Public Procurement Act is reported to significantly contribute to the achievement of value for money in the procurement processes of NAICOM. This indicates that the Act is not merely a regulatory formality but serves as a practical tool for optimising resource allocation and ensuring efficiency in the Commission's procurement activities. The emphasis on value for money suggests that adherence to the Act leads to more judicious use of resources, enhancing the overall effectiveness of the National Insurance Commission's operations.

In summary, the findings underscore the pivotal role of the 2007 Public Procurement Act in fostering accountability and promoting value for money within the

National Insurance Commission in Abuja. These insights could potentially inform policy discussions and reforms in public procurement practices, emphasising the importance of compliance with established regulations for improved governance and resource management.

Conclusion and Recommendations

In conclusion, the findings highlight the crucial role that adherence to the 2007 Public Procurement Act played in forming the accountability mechanism within the National Insurance Commission (NAICOM) in Abuja. The Act emerges as a key driver of accountability practices, indicating that a well-regulated procurement framework positively influences governance and oversight mechanisms within the Commission.

Furthermore, the study reveals that the implementation of the 2007 Public Procurement Act goes beyond a mere regulatory formality; it significantly contributes to the realisation of value for money in NAICOM's procurement processes. This suggests that the Act's mandated structured and standardized procurement approach results in more effective resource allocation and improved operational outcomes.

These dual findings collectively highlight the Act's pivotal role in enhancing both accountability and value for money within NAICOM. The implications extend beyond regulatory compliance, emphasising the practical benefits of a robust and transparent procurement framework for public entities. As policymakers and stakeholders consider these insights, it becomes evident that sustained adherence to established procurement regulations can serve as a cornerstone for effective governance and resource management in organisations like the National Insurance Commission.

Based on the findings the following are recommended:

- i. Given the significant influence of adherence to the 2007 Public Procurement Act on accountability mechanisms within NAICOM, it is

recommended that the Commission invest in comprehensive training programmes for its staff. These programmes should focus on building deep understanding of the Act, emphasising the importance of compliance, and providing practical guidance on how adherence can strengthen accountability practices. Additionally, awareness campaigns within the organisation can serve to reinforce the commitment to transparency and responsible procurement practices.

- ii. Considering that the implementation of the 2007 Public Procurement Act significantly contributes to achieving value for money in NAICOM's procurement processes, it is recommended that the Commission periodically review and optimise its procurement procedures. This involves a continuous assessment of the effectiveness and efficiency of the existing processes in line with the Act's requirements. By identifying and addressing potential bottlenecks or areas for improvement, NAICOM can further enhance the value-for-money outcomes of its procurement activities, ensuring that resources are allocated judiciously and operational efficiency is continually optimised.

References

- Abebrese, E., & Konadu, F. (2017). *Effects of the Public Procurement Act on Public Financial Management in Ghana. Institutions & Transition Economics: Macroeconomic Issues e Journal*.
- Aboki, L. Y. (2006). Monitoring and evaluation for accountability: the case of Nigeria's virtual poverty fund. Retrieved from http://www.ucl.ac.uk/~uctpdro/files/Paper_OPEN_M&E.pdf
- Adewole, A. (2014). Governance Reform and the Challenge of Implementing Public Procurement Law Regime across Nigerian State and Local Governments. *International Journal of Public Administration and Management Research (IJPAMR)*, 2(4), 25–32.
- Arrowsmith, S, & Trybus, M. (2003). *Public Procurement: The Continuing Revolution*. New York: Kluwer Law International.
- Cane, P. (2004). *Administrative law*. 4th edition. London: Oxford University Press.
- Dada M.O., Okikiolu, M.B., and Oyediran, S.O. (2006). *A survey of public-private-partnership in Nigerian project procurement*. In G. Aouad, M. Kagioglou, K. Harris, H. deRidder, R. Vrijhoef and C. van den Broek (eds.). Proceedings:
- Dada, M. O. (2012). Predictors of Procurement Selection: An Investigation of Traditional and Integrated Methods in Nigeria. *Journal of Construction in Developing Countries*, 17(1), 69–83.
- Dagbanja, D. (2014). *Promoting a Competitive Local Business Community in Ghana: The Role of the Legal Framework for Public Procurement*. *Journal of African Law*, 58, 350- 375.
- Ekwekwuo, C. C. (2016). *A case study of the Nigerian procurement monitoring program and its portal and observatory*. Wyith Limited and Wyith Institute, 1–5. Retrieved from http://www.commentary.com/procurement_monitoring.htm
- Ezeh, E. M. (2015). *Public Procurement Reform Strategies: Achieving Effective And Sustainable Outcomes*. Retrieved from [http://www.cips.org/Documents/Engr. Emeka Ezech presentation \(21 May\) \[Repaired\].pdf](http://www.cips.org/Documents/Engr. Emeka Ezech presentation (21 May) [Repaired].pdf)
- Familoye, O., Ogunsemi, D. R., & Awodele, O. A. (2015). Assessment of the Challenges Facing the Effective Operations of The Nigeria Public Procurement Act 2007. *International Journal of Economics, Commerce, and Management*, 3(11), 957–968.
- Harrink, J.H.A. (1999). *Excelling with e-procurement*, Price Waterhouse Coopers, Sydney

- Kiama, G.P. (2014). *Factors Affecting Implementation of Public Procurement Act in SACCO Societies in Kenya. The International Journal of Academic Research in Business and Social Sciences*, 4, 169-194.
- Koike, O., & Koikeosamu, O. (2014). Public Procurement Reforms in Japan: Local Challenges for Social Outcomes. *Yokohama Journal of Social Sciences*, 19(3), 153-161.
- Obieje, I. (2019). *Improving the achievement of value for money in construction procurement under the Nigerian Public Procurement Act (2007)*.
- Ogunlana, P. (2010). *Fighting Corruption in tactical procurement*: University of Twente.
- Olatunji, S. O., Olawumi, T. O. and Odeyinka H. A. (2016). Nigeria's Public Procurement Law- Puissant Issues and Projected Amendments; *Public Policy and Administration Research*, 6(6), pp 73 - 86
- Othman, R, Z., Husein, N, Norlaili, S., Z, & Jusoff, K. (2010). The Malaysian Public Procurement's Prevalent System and its Weaknesses. *American journal of economics and business administration*, 2(1), 6.
- PPA (2007) Public Procurement Act 2007, Federal Republic of Nigeria
- Shehu, A. S. (2014). *An Overview of Public Procurement Guidelines in Nigeria*. Paper presented at the Institute of Quantity Surveyors National Seminar 'Procurement of Construction Works and Services– Adapting to Contemporary Challenges', Gombe International Hotel, Nigeria
- Tanui, J.K., & Moronge, M. (2020). *Determinants of implementation of asset disposal practices in state enterprises in Kenya. Strategic Journal of Business & Change Management*.
- Thai, K. V. (2008) Challenges in Public Procurement. In *International Handbook of Public Procurement* . 1-20. Florida: *PR Academics Press*.
- Tukamuhabwa, B. (2012) Antecedents and Consequences of Public Procurement Non-compliance Behavior; *Journal of Economics and Behavioral Studies* 4(1) pp. 34-46,
- Waters D. (2004). *Introduction to Supply Chain Management*, (2nd Edition), Palgrave Macmillan, Britain
- Williams-Elegbe, Sope. (2011). *the Reform and Regulation of Public Procurement in Nigeria*. Pub. Cont. LJ, 41, 339.
- World Bank, (2003) Challenges in Public Procurement: Comparative Views of Public Procurement Reform in Gambia. In K. V. Thai, *International Handbook of Public Procurement* 21-36. Uganda: *Pracademics Press*