

Pay As You Earn (PAYE) Tax as Panacea to Backlog of Gratuities and Pensions of Civil Servants in Nigeria

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Abstract

Gratuities and pensions are payments due to retired civil servants; however, payments of these have not been timely and consistent to the extent that 23 state governments are owing N836.40 billion as gratuities and pension liabilities as of the end of 2022. Non-payment of these retirement benefits is often accompanied by social and health problems, leading to the premature death of retirees. Consequently, this study aims to examine the potential of monthly Pay As You Earn (PAYE) tax to eliminate the backlog of retirement benefits owed to retired civil servants. To achieve this aim, quantitative secondary data of PAYE tax collections by state governments is collected from the annual Internally Generated Revenue reports of states published by the National Bureau of Statistics (NBS) 2010-2022. Descriptive statistical analysis tools are employed to analyze collected data while Burgess's activity theory and public policy analytical framework guided the conduct of the study. On the overall, results from the study revealed that while the 23 state governments owe N836.40 billion as liabilities of retirement as at 2022, the same states have collected the sum of N5,672 billion as PAYE tax 2010-2022. On individual states, 20 states have collected PAYE tax 2010-2022 more than their liabilities of retirement benefits, while only three states collected PAYE tax less than their accumulated liabilities of retirement benefits. The short-

run policy implication is for states to set aside collected PAYE tax to settle the backlog of benefits and adopt the Contributory Pension Scheme (CPS) to avoid future recurrence of the backlog.

Key Words: Gratuities, Pension, Retirement, Pay As You Earn, Burgess's Activity Theory

1. Introduction

The rapid development of developed countries is attributed to, among many other factors, the highly established system of civil service that ensures meeting the needs of society and keeping pace with globalization. Consequently, reforming the civil service has become one of the most important policy issues globally, as the quality of public administration has a direct impact on the country's economy, the welfare of the population, and the inflow of foreign investment (Baxitbaevich, 2022). The civil service is defined from various perspectives; it is defined as the body of government officials who are employed in civil occupations that are neither political nor judicial (Bridges, Bridges, Edward, & Chapman, 2024). The civil service is also seen as an activity towards the implementation of public policy, with the aim of achieving the goals and objectives of the state through all available political forces, to ensure balance in society (Baxitbaevich, 2022). Within the context of the United Kingdom the civil service is regarded as 'servants of the Crown, other than holders of political and judicial offices, who are employed in a civil capacity and whose remuneration is paid wholly or directly out of moneys voted by Parliament' (Lowe, 1981, p. 6).

The history of civil service could be traced to Chinese empire around 206 B. C. during which citizens are selected based on merit to administer day to day activities of the empire (Garba and Jirgi, 2014). However, modern Civil Service has its origin from the United Kingdom after the implementation of the Northcote-Trevelyan Report's recommendations in the mid-19th century (United Kingdom Civil Service Commission, 2012). In the United States of America (USA), despite the argument that the development of the Federal civil service is as old as the founding of the United States of America, the history of modern civil service came into being in 1883 when the Civil Service Act became law and the United States Civil Service Commission was established (United States Office of Personnel Management, 2003). The civil service is a segment known with virtues of integrity, honesty, impartiality and objectivity, permanence, political neutrality, anonymity, impartiality, and professionalism (Garba & Jirgi, 2014; Lowe, 1981).

The civil service is regarded as 'black box' through which policy decisions are taken, implemented, and recorded (Lowe, 1981) or as the constant factor in governance (Salisu, 2009). Consequently, the fundamental role of the civil service is to actively serve the government of the day in policy development and delivery. It is also saddled with providing such advice on the pros and cons of policy options even in the face of conflicts with government of the day. Similarly, it functions to translate policy decisions into action, implementing the policy direction set by the government. Likewise, the civil service functions as a keeper of institutional memory by keeping proper and adequate records of government proceedings (James, Russell, & Renwick, 2023). Perhaps, in return for these services the civil service is remunerated through such benefits as salaries, bonuses and compensations depending on the jurisdiction (Organization for Economic Cooperation and Development, 2020). However, it may be of significance to differentiate between public and civil

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servants. A civil servant is a government or crown servant excluding political office holders, judicial officers and members of the armed forces appointed directly or indirectly by the Crown and paid out of funds provided by parliament. A public servant is one who occupies an office independent of his person or any person employed and paid from the public revenue (Smith, 1998); the focus of this study is the civil service. Empirical studies are conducted on civil service such as on its diversity and progression in the United Kingdom (Andrew & Ashworth, 2013; Fitzpatrick&Richards, 2019; Friedman, 2022).

Similarly, studies are conducted on civil service reform in the United States of America (Ash, Morelli, & Vannoni, 2020; McGrath, 2013) in India (Rajaraman&Saha, 2008). Likewise, Sui, Ding, Zu and Zhao (2022) studied internet use and happiness of civil servants, Gong and Wu (2012) evaluated increased pay and corruption while Gu and Zhao (2015) assessed performance of civil service all in China. There are also studies on civil in Nigeria focusing on various issues such as remuneration and salary (Pillah, 2023); management of the service (Abasili, Achufusi&Nwokike, 2023; Owotemu& Daniel, 2021); bureaucratic theory and the civil service (Morgan, Okon&Enu, 2019); challenges of the service (Akinola, 2017; Dominic & Peter, 2018); reforms in the service (Murana, Olayinka&Omotayo, 2016; Nebo, Nnamani&Okechukwu, 2015; Okpata, 2014); and civil service and sustainable development (Garba & Jirgi, 2014). Thus far, there are numerous studies on civil service; however, the contribution of this study is by focusing on non-payment of entitlements of civil servants in form of gratuities and pension in the context of Nigeria as a developing country. This introduction is section one of the study; section two is on literature review; section three is on research methods; section four is results and discussion; section five is conclusions of the study while section six is recommendations of the study.

2. Literature Review

2.1 Nigeria and its Civil Service

Nigeria is a West African country that came into being in 1914 after the amalgamation of the Northern and Southern protectorates by the British colonial administration. The country has a land mass of 932,768 square kilometers and a population of 218,541,212 million as of the end of 2022. Currently, the country is practicing federalism structured into three levels of federating units, which are the federal government at the center, 36 states, and 774 local governments (Elaigwu, 2024; World Bank, 2024). The history of civil service in Nigeria could be traced to the colonial administration which served as a vehicle for achieving government objectives of service delivery and development for the colonial government (Murana, Olayinka&Omotayo, 2016). Section 318 of the Nigerian constitution give a concise interpretation of civil service at the federal and state levels. At the federal level, "civil service of the Federation" means service of the Federation in a civil capacity as staff of the office of the President, the Vice-President, a ministry or department of the government of the Federation assigned with the responsibility for any business of the Government of the Federation.

At the state level, "civil service of the state" means service of the government of a state in a civil capacity as staff of the office of the governor, deputy governor or a ministry or department of the government of the state assigned with the responsibility for any business of the government of the

state. Currently, the civil service at the federal is provided for under section 69 of the Nigerian constitution, section 197(a) provided for state civil service, while the states created the local civil service (The Nigerian Constitution, 1999). Thus, the civil service is divided into federal, state and local government services each having a commission saddled with recruitment, progression and discipline of employees (Federal Civil Service Commission, 2024; Gombe State Civil Service Commission, 2024). As in other jurisdictions, the Nigerian civil service is deep rooted on virtues of integrity, honesty, impartiality and objectivity, permanence, political neutrality, anonymity, impartiality, and professionalism (Garba & Jirgi, 2014).

The civil service has always been the tool at the disposal of Nigerian government for the implementation of developmental goals and objectives. It is also regarded as responsible for the creation of an appropriate conducive environment in which the economy can perform optimally as pivot for growth of Nigerian economy. It is also the instrument which government uses to regulate and manage all aspects of the society; such as allocation and utilization of resources, approval of licenses and permits for carrying out critical activities in the society. Therefore, the success or otherwise of a government is heavily dependent on the performance of the civil service. In return for its services, the civil service is compensated by government through remuneration defined as all forms of financial returns and benefits that an employee is given (Dominic & Peter, 2018). In addition, civil servants are entitled to payment of gratuities and pension as provided in section 173(1) of the 1999 constitution (Nigerian Constitution, 1999).

2.2 Gratuity and Pension in Nigerian Public Service

Gratuity is a lump sum of money paid by an employer to an employee on retirement from service as a show of gratitude for the employee's services (Aminu, 2013). Gratuity is also seen as a once and for all lump sum paid to an employee on retirement, upon death, or on total incapacitation while at work (Abdulazeez, 2015). On the other hand, a pension is an amount set aside by an employer or an employee to ensure that employees have something to fall back on as income on retirement. Thus, it is aimed at providing workers with the security of guaranteed income when they retire or to their dependents when death occurs (Okolie & Idibra, 2022). However, in 2004, an Act on retirement benefits was enacted, and based on its provisions, it is contended that payment of gratuities is abolished while pension has become a contributory scheme between the employer and the employee under the Contributory Pension Scheme ([CPS] Pension Reform Act, 2004). However, this is largely implemented at the federal level, while at the state level, a total of 25 states have enacted laws on the CPS; 7 states are still at the bill stage, while four states are operating another pension scheme on 31st December 2021. On the overall, only 4 states have full remittances of the CPS (Ewah, 2023; National Pension Commission, 2021). Consequently, it could be contended that the states are still lagging behind in reforming their existing pension scheme which is characterized by backlog of gratuities and pension owed civil servants (Amaize, et al. 2023).

It is contended that guaranteeing the future needs of civil servants as employees in form of steady and consistent payment of gratuities and pensions ameliorate their fears, enhance their motivation which results in greater productivity in the service. Therefore, it could be argued that prompt and consistent payment of gratuities and pensions to retirees is not to the gain of the retirees alone, but their place of work and the development of the country in general (Fiiwe, 2020). Despite this win-

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win benefits, 23state governments in Nigeria are owing their retirees huge sum of money in form of unpaid gratuities, pensions and even monthly salaries (Vanguard, 2023); although, this study is focusing on gratuities and pensions only. Delayed payment of retirement benefits has affected payment of school fees and feeding family dependents and reduces the social standing of retirees in their communities (Udom, Ukommi, & Ekanem, 2022). Indeed, delayed payments of gratuities and pensions contribute to pensioners' diminishing status, deteriorating health, and premature mortality shortly after retirement (Okolie & Idibra, 2022). This is coming at a time when payments of the benefit of retirees has recently attracted the interest of policy makers and researchers globally (Fiiwe, 2020). As such this study is contributing to discussions on this subject enjoying globally attractions by focusing on backlog of payments of gratuities and pensions of retirees in the 36 states of Nigeria.

2.3 Pay as You Earn (PAYE)) in Nigeria

Prior to discussing PAYE in Nigeria, it may be of significance to give brief history of PAYE which is contended to have originated from the United Kingdom precisely in 1944 traceable to Sir Kingsley Wood as the then Chancellor of the United Kingdom. It is a tax in which the income tax is withheld from the income of the taxpayer so that what the taxpayer receives at the end is the net payment excluding the income tax (Gauke, 2024). Therefore, Nigeria being a colony of the United Kingdom, the system of PAYE in the United Kingdom was applied in Nigeria although it is argued that Personal Income Tax (PIT) regarded as PAYE was introduced in Northern Nigeria back in 1904 through the native revenue ordinance Act which was later extended to the western and eastern regions in 1917 and 1928 respectively. These ordinances were consolidated and incorporated into direct taxation ordinance number 4 of 1940 (Onaiwu & Arekhandia, 2021). However, the laws providing for payment of modern PAYE in Nigeria are provided for in the Income Tax Management Act 1961 as amended (Micah, Ebere, & Umobong, 2012; Onaiwu & Arekhandia, 2021).

PAYE is a form of direct tax in which the employee pays tax on whatever income is earned from an employment such as salaries, bonuses, commission, directors' fees and any other income from employment. It is also regarded as a tax deducted from employees' monthly earnings including any allowances or benefits; thus, it is a progressive tax arrangement whereby an employee pays income tax on current earnings when it becomes payable often at the end of the month. PAYE applies only to employees' resident in Nigeria in public and private sector and employees of Nigerian government overseas. The employer deducts the tax from the earnings of the employees and remit same to the relevant state tax authority or federal tax authority in case of PAYE of members of the armed forces, police, residents of the FCT and staff of Ministry of foreign Affairs and non-resident individuals (Onaiwu & Arekhandia, 2021; Taxes and Levies Act, 1998).

2.4 Empirical Literature Review

Friedman (2022) descriptively explore how class shapes the composition of civil service in the United Kingdom both vertically in terms of occupational grade and horizontally in terms of department, location, and profession. The study collected data on the class backgrounds of civil servants in the United Kingdom from the data base of Civil Service People Survey (CSPS) for

2019 encompassing 308,556 respondents. An initial descriptive analysis is conducted on collected data, followed by quantitative analysis of results of interviews with civil servants on how class background impacts the composition of the civil service vertically and horizontally. Results from the study shows that the Civil Service has significantly more staff from privileged class backgrounds than any of the comparison groups. Likewise, civil servants from disadvantaged backgrounds are particularly under-represented in London, with only 22% from working class backgrounds compared to 48% in the northeast. The north-south divide also exists with the three most exclusive work regions located in the south of England and two of the three most open areas located in the north of England. Similarly, the proportion of senior civil servants from advantaged backgrounds today is higher with 69% from professional/managerial class backgrounds, 14% from intermediate backgrounds and 17% from working-class backgrounds.

Sui, Ding, Zu and Zhao (2022) empirically analyzed the impact of Internet use on the happiness of Chinese civil servants using a sample of 3,793 civil servants in Hunan Province, China. To conduct the study, questionnaires were administered in 13 states covering departments such as education, civil affairs, health, broadcasting, statistics, taxation and food and drug safety. Total of 4,000 questionnaires were administered while 3,793 were returned as valid questionnaires satisfying acceptable criteria. While happiness is the dependent variable, internet use is the independent variable, the mediating variable is health and the control variables are demographic variables of gender, age, marital status, education level, personal income, smoking and drinking history. Collected data was analyzed using Order Probit model, and Propensity Score Matching Model (PSM) to explain the relationship between internet use and happiness of civil servants. Results from the study revealed that the regression coefficient of the effect of Internet use on civil servants' happiness is 0.085. Similarly, when the control variables of gender, age, marital status and education are added, the regression coefficient is 0.050. Likewise, when the control variables of job income, smoking history and drinking history are added the regression coefficient is 0.045; therefore, significant in all the three instances at 1% significance level. Therefore, on the overall, results indicate that Internet use is positively related to civil servants' happiness in China.

Ash, Morelli and Vannoni (2020) conducted an empirical study that focuses on the drivers of civil service reforms in the United States of America (USA) 1965 – 1983. To conduct the study data is collected from the partisan balance dataset. First, is data on *Divided Any*, indicating division of party control across the two legislative chambers and the governor. Second, is data on *Divided Government Veto*, which captures a more divisive situation where the legislative party has a veto-proof majority. Third is the *Divided Governor*, which means that the legislature is politically unified, but the governorship is controlled by the other party. Fourth, *Divided Chambers* in which the two legislative chambers are controlled by different parties. Data is also collected on the control variables of citizen ideology, the fraction of the urban population and the number of full-time state employees. Collected data was analyzed using an econometric model that relies on the fixed effects estimation using Ordinary Least Squares (OLS) which highlights the important differences between the forms of divided government. Results from the study on the overall, revealed that there is a generally positive effect of divided government on the probability of civil service reforms

with the largest and most significant effects being in Divided Government Veto and Divided Chambers.

Das (2017) empirically studied reforms in the Indian civil service 2004-2016 by gauging the reports of the Second Administrative Reforms Commission (SARC) focusing on the domain of autonomy, accountability, tenures and training for the civil servants. Data for the study is obtained by content analysis of government orders, notifications and legislative measures on reforming the civil service. The content analysis is supported by administration of structured questionnaires to civil servants across the country to obtain more in-depth knowledge on the reforms. Results from the study revealed that government is failing on implementation of civil service reforms with deferment of or not taking decisions at all on 8 out of 10 recommendations given to the government. Responses from the civil servants revealed heavy interest in the autonomy of the civil service through effective reforms. On accountability, of the 38 recommendations, the government implemented only 13 in full, partially implemented 8 while 17 are not implemented. Response from civil servants on accountability revealed keen interest on hybrid of accountability involving citizen participation, peer review and performance appraisal. On tenure, training and miscellaneous recommendations in the civil service, government fully implemented 13, partially implemented 17, 8 recommendations are not implemented while 3 are unqualifiable recommendations out of total 41 recommendations. Responses from the civil servants indicate agreement on fixing minimum tenures as absolute necessity and desirable in the service.

Narrowing down to Nigeria, in an inverted pyramid of literature review, there are numerous studies on the nation's civil service. Lekaga (2020) conducted an empirical study that analyzed retirement benefits in some selected federal establishments in Nigeria. The study was aimed at finding answers to (1) What are the welfare packages available for retirees in Nigeria? (2) What are the limitations inherent in the old and new pension schemes in Nigeria? (3) What are the effects of the 2004 Pension Reform Act on the benefit of retirees? To conduct the study, questionnaires were administered to 90 respondents drawn from three purposefully selected federal establishments in Rivers State Nigeria. Collected data was subjected to descriptive analysis of tables and percentages while triangulation of the Deferred Wage and Burges's Activity theories guided the conduct of the study. Results from the study indicated that for question one, respondents agree that gratuities and pensions are the available retirement packages. Respondents showed that the limitations of the old system include lack of access by workers to the processes of administering their benefits, non-transferability of benefits and non-flexibility in the choice of pension administrators while uncertainty on when to start drawing benefits is pointed as the limitation of the new scheme. Respondents agree that they are now part of the process of managing their benefits sequel to the 2004 pension reform act; however, they are still entertaining fears of getting their benefits timely on retirement.

Morgan, Okon, and Emu (2019) conducted a study that critiqued the bureaucratic theory from the perspective of the Nigerian civil service experiences specifically to (1) determine the effect of hierarchical arrangement of staff in the Nigeria Civil Service (2) ascertain the effect of over rigidity of duties in the Nigeria Civil Service and (3) examine the impact of management by formal rule in the Nigeria Civil Service. The study collected primary data through the instrument of

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questionnaires administered to 200 federal civil servants spread across five Federal Ministries in Cross River State using census method. Collected data was subjected to descriptive statistical analysis to evaluate the variables based on the values of standard deviation and mean while multiple regression analysis was used to test developed hypotheses and ascertain the significance level of the variables utilized in the study. The study is however, not guided by any theoretical underpinning. Results from the study revealed aggregate mean and standard deviation of 4.00 and 0.61 respectively indicating that the three bureaucratic variables used for the study correlates with the Nigerian Civil Service. Similarly, results from multiple regression analysis revealed that hierarchical arrangement of staff has significant statistical influence on the Nigerian Civil Service, while over rigidity of duties and management by formal rules does not statistically influence the Nigerian Civil Service.

Dominic and Peter (2018) conducted an empirical study that appraised the challenges of civil service and workers' performance in Nigeria essentially aimed at assessing the challenges of the civil service which affects workers' performance. Data for the study is collected by means of content analyses of documented secondary data; thus, documentary method is the methodology adopted by the study. Abrahams Maslow theory of hierarchy of needs founded on the idea that individuals work to satisfy human needs, from the simplest forms such as food to the complex psychological needs such as self-esteem is the theoretical underpinning that guided the conduct of the study. Results from the study revealed that successive governments in Nigeria have introduced various reform measures in the service aimed at improving the efficiency and effectiveness of the civil service. Despite these efforts, the results indicate that the Nigeria civil service has remained weak, inefficient and incapable of reforming the service itself regardless of the rest of the economy. The result further revealed that a plausible explanation for state of the Nigerian civil service is majorly explained by the endemic nature of corruption in the service, inappropriate incentive structures and lack of political will to implement good reform measures. Similarly, hiring of civil servants are often based on personal connections and firing in the service is often based on personal vendetta rather than on productivity related indicators.

Murana, Olayinka and Omotayo (2016) examined the Nigerian Civil Service Reforms with a view to knowing its impacts on effective service delivery. Data for the study is collected from secondary sources by means of content analysis of documents pertaining to civil service reforms in Nigeria. These are the Morgan Commission of 1963; the Adebo Commission of 1971; the Udoji Commission of 1974; the Dotun Philips Commission of 1988; the Allison Ayida Civil Service Reform of 1995; the Civil Service Reforms 1999-2007; and the Orosanye Presidential Committee on civil service 2011. The study is underpinned by the structural-functionalism theory promoted by Radcliffe-Brown (1881-1955) and Gabriel Almond (1911-2002). Results from the content analysis of the reforms documents revealed on the overall that the various reforms have failed to reposition the service for effective service delivery in the country. This could be attributed to numerous problems such as lack of political will by the government to effectively implement reform programs, lack of adequate salaries and remunerations, corruption and politicization of the civil service, over bloated bureaucracy in the service, weakness of the civil service, lack of requisite

tools and equipment for the civil servants to discharge their work, frequent and often unwarranted postings and reshufflings of top administrators.

Garba and Jirgi (2014) empirically evaluated the Nigerian civil service and sustainable development in which data for the study was collected through administration of questionnaire. Specifically, 52 questionnaires were administered to civil servants out of which 40 were returned as valid which forms the bases of analysing collected data. The questionnaire measured the demographic characteristics of respondents such as sex, age, educational qualification and nationality. The independent variable in the study is the Civil Service with constructs of integrity, honesty, political neutrality and professionalism. The dependent variable is sustainable development and its constructs are quality of human life, resources availability, development and future generation. Answers for the research questions are designed based on four point Likert scale responses of 1 indicating strongly disagree; 2 is disagree; 3 is agree and 4 is strongly agree. Descriptive statistical tools of frequency and percentages and Analysis of Variance (ANOVA) were used to analyze collected data while the study is not guided by any theoretical underpinning. Results from the study on the overall revealed no statistically significant relationship between the Nigerian civil service and sustainable development.

Studies by Friedman (2022); Sui, Ding, Zu and Zhao (2022); Ash, Morelli and Vannoni (2020); and Das (2017) termed as the first group of literature review were conducted in countries other than Nigeria; thus, differences in location alone justify the conduct of the current study. Conversely, Lekaga (2020); Morgan et al. (2019); Dominic and Peter (2018); Murana et al. (2016) and Garba and Jirgi (2014) termed as the second group of literature review were conducted in Nigeria; thus, there is no differences in location here. However, for both the first and second group of reviewed literature, there are differences in the population or sample type, size, sampling method, research method, data collection, data analysis (National et al. of America, 2024) that justify the conduct of this study.

3. Research Methods

Backlog of gratuities and pensions liabilities owed civil servants by state governments in Nigeria have become serious problems causing serious social problems such as discontinued education by children of retirees, inability of retirees to feed their families basic food, loss of social status, deteriorating health and premature death of retirees (Okolie & Idibra, 2022; Udom, Ukommi, & Ekanem, 2022). This study is aiming to proffer possible solution to this lingering problem from within the public service by proposing that PAYE tax currently paid by public servants is enough in itself to overcome the problem if states governments could dedicate PAYE tax to an account of its own. To achieve the aim of the study data on PAYE tax collections by the 36 states of the federation 2010-2022 is collected from the annual reports of National Bureau of Statistics (NBS) on Internally Generated Revenue At State Level. Data on liabilities of gratuities and pensions that retirees in the civil service are being owed by the state governments are collected from reports of national newspapers as at 2022. However, while data on the liabilities are available for 23 states, while 13 states are not owing retirees. Consequently, the states are divided into two in discussing the trends of PAYE collections over the period of the study. Similarly, data on collections on PAYE tax by the 23 states are matched with available data on gratuities and pensions liabilities to

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demonstrate how the PAYE tax could offset the liabilities. It is observed that some states have missing data on the PAYE while in 2013 there is no breakdown of collections by each state. However, the missing values and the non-disaggregated data for each state will not in any way affect the results of the study. Descriptive statistical tools of Figures, tables, percentage are used to analyze and present collected data.

3.1 Theoretical Framework

Theoretical framework connotes blueprint or guides to the conduct of a study (Fulton, 2010); indeed, it is the foundation upon which research works are laid (Kivunja, 2018). Similarly, to make research findings more meaningful (Yang et al., 2019) theoretical framework need to be situated and contextualized in research studies (Akintoye, 2015). This current study is guided by the triangulation of Burges's Activity theory (Lekaga, 2020) and public policy analytical framework (Mohammed, 2019), as depicted in Figure I.

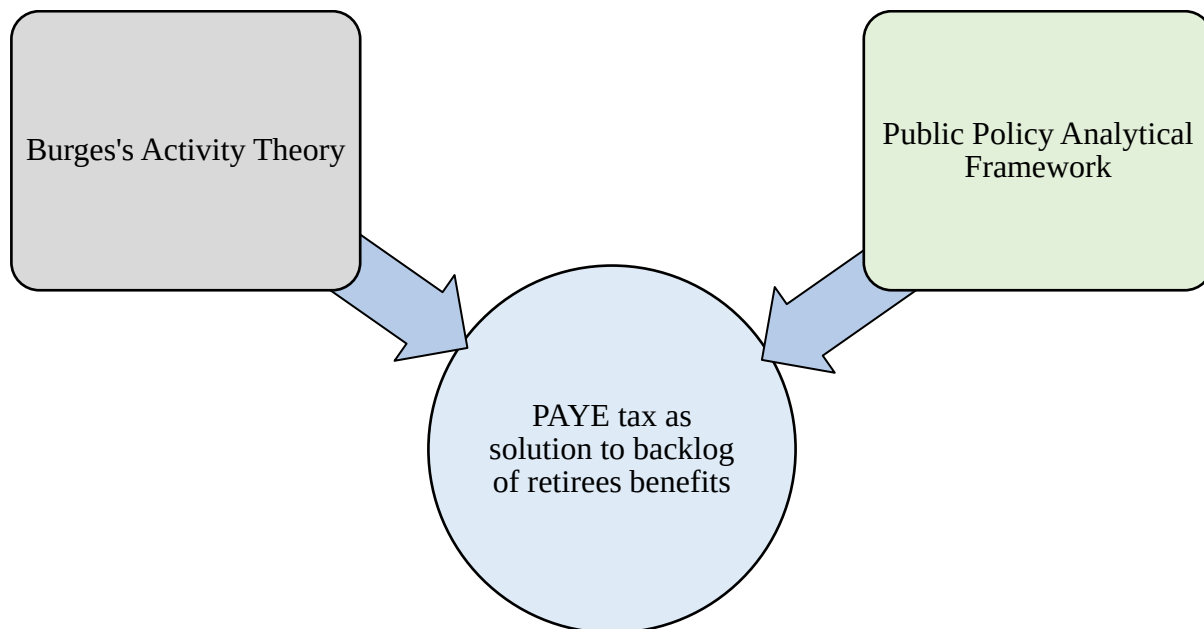


Figure I: Theoretical Framework Underpinning the Study

The Burgess's Activity theory is interested in the life after work by retirees; thus, the theory argues that for a retirement plan to be seen as effective, it should provide means of engaging the individuals with activities that could serve as replacement of loss roles. The theory proposes that older adults are happiest when they stay active and maintain social interaction without which the human brain described as a machine becomes unexploited, unchallenged and deteriorates faster than it should. This is implying that if the retirees are left without any activity, it will not only affect their social life but their health and total wellbeing. Consequently, on taking off the retirees from work that they are engaged in for decades, there is the need to introduce them to new forms of activity that should engage not only their mind, but their social life (Amune, Aidenojie & Obinyan, 2015; Lekaga, 2020). This study argues that paying retirees their gratuities

which is a lump sum timely may enable them to make investments that may engage them while the monthly pension will give them income that may complement the investments.

Public policy analysis which has its roots at least in the United States of America in the Flood Control Act of 1933 states that the government will undertake public works on rivers and harbors if the benefits of doing so outweigh the costs, and if the lives and social security of people would otherwise be adversely affected (Dorfman, 1976). Thus, public policy analysis dwells on analysis of policies of governments and institutions with the aim of establishing whether implemented policies are good or bad (Bromley, 1990). Drawing from this, the study evaluate the potential effectiveness of PAYE tax paid by serving public servants in settling the backlog of retirees benefits in federating states of Nigeria. Evaluation is the process of gathering and analysing information about a program or policy to aid in making judgments, to improve its effectiveness, and/or serve as a basis for making further decisions (Patton, 1987). Evaluation could be carried out from different perspectives; one, formative evaluation which is undertaken when developing a new programme or activity or when adapting or modifying an existing programme to ensure that a programme is viable, suitable and adequate before it is fully implemented.

Two, process evaluation which is to determine whether implemented programme are going as intended. Three, outcome evaluation, that measure the effects of a programme on a target population which is carried out by assessing progress of the outcome of objectives that the programme was designed to achieve. Four, impact evaluation, which assesses the effectiveness of a programme in achieving its ultimate goals (CDCP, 2017). With prevalence of serious social problems, deteriorating health and premature death of retirees (Okolie & Idibra, 2022; Udom, Ukommi, & Ekanem, 2022) due to non-payment of retirement benefits, formulating a public policy that will solve this problem is in the best interest of the society. Thus, if affected state governments could domicile PAYE tax in an account for the purpose of solving backlog of retirement benefits, it may in the best interest of the public. Therefore, this study uses the lens of Burgess's Activity theory and public policy analytical framework to guide the conduct of the study.

4. Result and Discussions

The research is essentially about buttressing PAYE tax currently being paid by serving civil servants in the states of Nigeria to serve as a solution to settlement of backlog of gratuities and pensions retirement benefits owed retirees. While data is available on PAYE tax collections by the state governments 2010-2022, data on backlog of retirement benefits that affected state governments are owing retirees is available for 2022 as an accumulated data over the years. Similarly, out of the 36 states in Nigeria, 13 states are not owing any retirement benefits while 23 states are owing N836.40 billion as backlog of gratuities and pensions. Consequently, Figure I is on trends of PAYE collections by the 36 states of Nigeria 2010-2022.

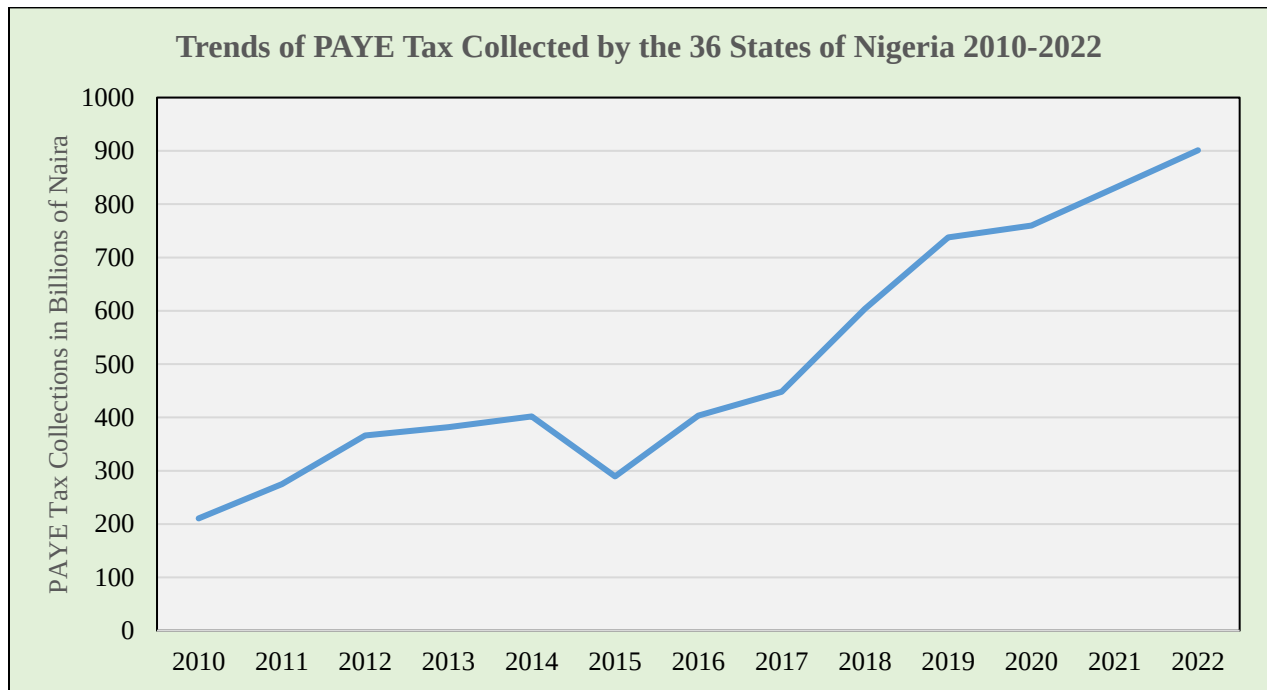


Figure 2. Trends of PAYE Tax Collected by 36 States in Nigeria 2010-2022

From Figure I, the total collected PAYE tax by the 36 states in Nigeria in 2010 was N211billion, which increased to N275billion in 2011. Collected PAYE tax further increased to N366billion in 2012, which further increased to N382billion in 2013 further increasing to N402billion in 2014. However, collected PAYE tax decreased to N289billion in 2015, but the decreasing trend was reversed in 2016 as collections rises to N403billion in 2016. Collected PAYE tax again increased to N448billion in 2017 which further increased to N603billion in 2018 and to N738billion in 2019. PAYE tax collections steadily increased to N760billion in 2020; then, to N831billion in 2021 and to N901billion in 2022. However, the focus of the study is to portray how PAYE tax collections by states with gratuities and pensions liabilities could utilize such to offset the liabilities by simply putting in a policy of dedicating collected PAYE tax to offset the liabilities. Consequently, Figure II is on trends of PAYE tax collections by the 23 states having outstanding liabilities of retirement benefits.

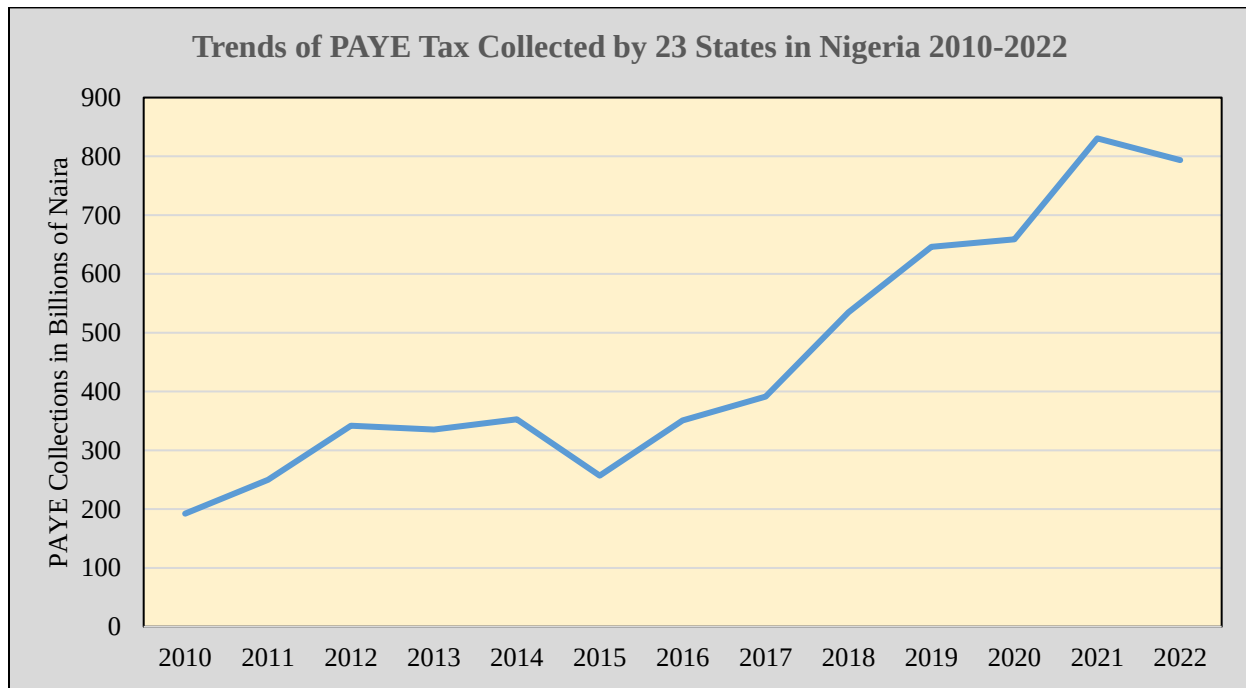


Figure 3: Trends of PAYE Tax Collections by 23 States with Liabilities of Retirement Benefits

From Figure 3, the collected PAYE tax by the 23 states with liabilities of retirement benefits was N192 billion in 2010, which increased to N250 billion in 2011, which further increased to N342 billion in 2012. Collections slightly decreased to N335 billion in 2013 but significantly increased to N353 billion in 2014 but sharply decreased to N257 billion in 2015. This decreasing trend was reversed in 2016 as collections rose to N351 billion which further increased to N391 billion in 2017 and sharply increased to N535 billion in 2018. This increasing trend is sustained in 2019 as collections rose to N646 billion which further increased to N659 billion in 2020 and to N831 billion in 2021 but sharply decreased to N794 billion in 2022. Figure III is on proportion of total collected PAYE tax by the 23 states 2010-2022 and their total gratuities and pension liabilities as at end of 2022.

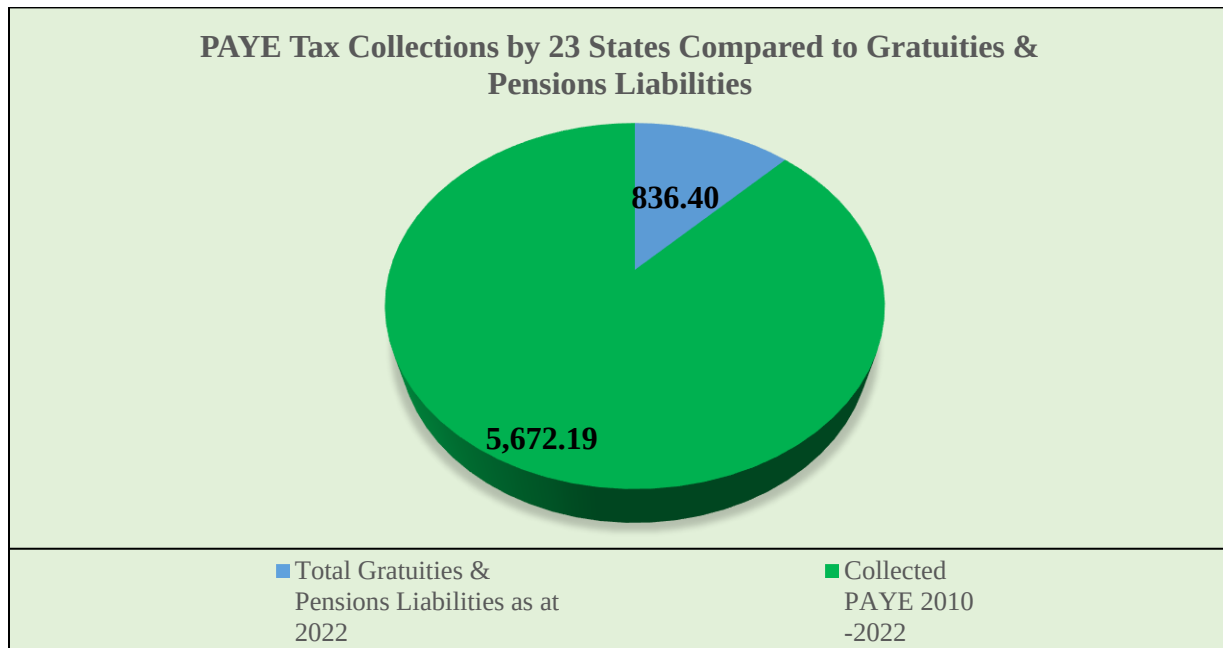


Figure 4: Total Liabilities of Retirement Benefits Compared with PAYE Collections 2010-2022

From Figure 4, total liabilities of gratuities and pensions that 23 states are owing civil servants as at 2022 is ₦836.40 billion while total collected PAYE tax by the states 2010-2022 is ₦5,672 billion. Thus, total collected PAYE tax is 7 times more than the total gratuities and pensions liabilities. Table I is on total liabilities of retirements benefits of the 23 states individually and their collected PAYE tax over the period of the study.

Table 1: Liabilities of Retirement Benefits and Collected PAYE by 23 States 2010-2022

S/N	States	Liabilities of Retirement Benefits in Billions of Naira (N)	Collected PAYE in Billions
1	Adamawa	4	50
2	Akwa Ibom	7	203
3	Anambra	14	71
4	Bauchi	23	75
5	Bayelsa	28	91
6	Benue	100	87
7	Cross River	12	76
8	Delta	24	463
9	Ekiti	54	43
10	Enugu	40	89
11	Kano	30	118

12	Katsina	40	64
13	Lagos	10	2,680
14	Nasarawa	10	66
15	Niger	50	63
16	Ogun	16	244
17	Ondo	64.4	100
18	Osun	56	68
19	Oyo	76	153
20	Plateau	36	96
21	Rivers	21	674
22	Sokoto	119	60
23	Yobe	2	39
Total		836.40	5,672

From Table 1, Adamawa state has retirement liabilities of ~~₦4~~billion as 2022 while the state has collected ~~₦50~~billion as PAYE tax 2010-2022. Akwa Ibom state has liabilities of retirement benefits amounting to ~~₦7~~billion as at 2022 while the state collected PAYE tax amounting to ~~₦203~~billion 2010-2022. Anambra state has outstanding retirement benefits of ~~₦14~~billion as at 2022 and the state collected ~~₦71~~billion as PAYE tax 2010-2022. Bauchi state has outstanding liabilities of retirement benefit amounting to ~~₦23~~billion as at 2022 while the state collected the sum of ~~₦75~~billion as PAYE tax 2010-202. Outstanding liabilities of retirement benefits for Bayelsa state as at 2022 is ~~₦28~~billion while the state collected the sum of ~~₦91~~billion over the period 2010-2022 as PAYE tax. Benue state has outstanding retirement benefits of ~~₦100~~billion as at 2022 while the state collected ~~₦87~~billion as PAYE tax 2010-2022. Cross Rivers state has liabilities of retirement benefit amounting to ~~₦12~~billion while the state collected the sum of ~~₦76~~billion as PAYE tax 2010-2022. Delta state has ~~₦24~~billion as liabilities of retirement benefits as at 2022 while the state collected the sum of ~~₦463~~billion as PAYE tax 2010-2022.

Ekiti state is owing the sum of ~~₦54~~billion as liabilities of retirement benefits as at 2022 while the state collected the sum of ~~₦43~~billion as PAYE tax 2010-2022. Enugu state is owing the sum of ~~₦40~~billion as liabilities of retirement benefits as at 2022 while the state collected the sum of ~~₦89~~billion as PAYE tax 2010-2022. Kano state is owing the sum of ~~₦30~~billion as outstanding liabilities of retirement benefits while the state collected the sum of ~~₦118~~billion. Katsina state is owing the sum of ~~₦40~~billion as liabilities of retirement benefits as at 2022 while the state collected the sum of ~~₦64~~billion as PAYE tax 2010-2022. Lagos state is owing the sum of ~~₦10~~billion as liabilities of retirement benefits as at 2022 while the state collected the sum of ~~₦2,680~~billion as PAYE tax 2010-2022. Nasarawa state is owing the sum of ~~₦10~~billion as liabilities of retirement benefits while the state collected the sum of ~~₦66~~billion as PAYE tax 2010-2022. Niger state is owing the sum of ~~₦50~~billion as liabilities of retirement benefit as at 2022 while the state collected

the sum of ~~₦63~~ billion as PAYE tax 2010-2022. Ogun state is owing the sum of ~~₦16~~ billion as liabilities of retirement benefits as at 2022 while the state collected the sum of ~~₦244~~ billion as PAYE tax 2010-2022.

Ondo state is having liabilities of retirement benefit amounting to ~~₦64.4~~ billion as at 2022 while the state collected the sum of ~~₦100~~ billion as PAYE tax 2010-2022. Osun state is having liabilities of retirement benefit amounting to ~~₦56~~ billion as at 2022 while the state collected the sum of ~~₦68~~ billion as PAYE tax 2010-2022. Oyo state is having liabilities of retirement benefit amounting to ~~₦76~~ billion as at 2022 while the state collected the sum of ~~₦153~~ billion as PAYE tax 2010-2022. Plateau state is having liabilities of retirement benefit amounting to ~~₦36~~ billion as at 2022 while the state collected the sum of ~~₦96~~ billion as PAYE tax 2010-2022. Rivers state is having liabilities of retirement benefit amounting to ~~₦21~~ billion as at 2022 while the state collected the sum of ~~₦674~~ billion as PAYE tax 2010-2022. Sokoto state is having liabilities of retirement benefit amounting to ~~₦119~~ billion as at 2022 while the state collected the sum of ~~₦60~~ billion as PAYE tax 2010-2022. Yobe state is having liabilities of retirement benefit amounting to ~~₦2~~ billion as at 2022 while the state collected the sum of ~~₦39~~ billion as PAYE tax 2010-2022.

Results in Figure II on the trends of PAYE tax collections by the 36 states of the federation on the overall showed increasing trends 2010-2022 with 2015 as an exception during which PAYE tax sharply decreased compared to 2014. Similarly, the trends of PAYE tax collection by the 23 states owing civil servants retirement benefits in Figure III revealed an increasing trends of PAYE tax collections on the overall although in 2015 collections sharply declined compared to 2014. These increasing trends in PAYE tax collections in 2015 could be attributed to increasing number of citizens becoming employed; thus, earning taxable income on which PAYE tax is deducted (Small and Medium Enterprises Development Agency, 2024). Using the lens of the chosen theories underpinning this study, it could be argued that both employees and governments are becoming more conscious of life after working as civil servant as postulated by Burgess's Activity theory. Perhaps, the state governments are enforcing collections of appropriate PAYE tax most especially that some state have adopted the contributory pension scheme while other states could be having the signaling effect of the scheme. State governments are reported as reforming their tax administration through implementation of policies such as digitalizing tax administration (Mohammed, et al, 2023). Therefore, increasing trends in PAYE tax collections could also be attributed to implemented tax digitalization policies by the state governments which is better explained by public policy analytical framework guiding the conduct of this study. In practice, increasing number of workers automatically increases PAYE tax collections. The sharp decline in PAYE collections recorded in 2015 could be attributed to symptom of recession in the economy recorded in the year (Ekott, 2020).

Results in Figure IV, indicated that while the 23 states owing civil servants liabilities of retirement benefits amounting to ~~₦836.40~~ billion as at 2022, the same states have collected the sum of ~~₦5,672~~ billion as PAYE tax 2010-2022. This is implying that collected PAYE tax from serving civil servants by the states 2010-2022 is almost 7 times the liabilities they are owing; thus, could comfortably offset the liabilities and still have surpluses to prepare for the payment of monthly pensions. Results in Table I disaggregated the cumulative figure of liabilities of the retirement

benefits of N836.40billion according to individual states and their respective collected PAYE tax of N5,672billion to demonstrate the capabilities of PAYE tax to offset the liabilities of retirement benefits. Out of the 23 states, only 3 states of Benue, Ekiti and Sokoto states collected PAYE tax that is less than their liabilities of retirement benefits', the remaining 20 states have collected PAYE tax more than enough to settle liabilities of their retirement benefit. From the perspective of Burgess's activity theory, state governments owing civil servant retirement benefits could do a great service to the society by settling retired civil servants their benefits timely and consistently. This may enable the retired civil servants to utilize most especially their gratuities which is a lump sum to make investments that may engage not only their minds and social life (Amune, Aidenojie&Obinyan, 2015; Lekaga, 2020). Similarly, timely payments of monthly pensions may serve as an income stream to be utilized prior to or in addition to returns from the investments.

From the perspective of public policy analysis pivoted on undertaking public services when found beneficial to the society, the affected state governments should implement the policy of setting aside PAYE tax paid by serving civil servants to an account separate from all accounts of the state governments. On pooling total collections of the PAYE tax at the end of each year, the state governments should use same to offset liabilities of retirements benefits. This in turn may eliminate the prevalence of serious social problems, deteriorating health and premature death of retirees due to non-payment of retirement benefits (Okolie & Idibra, 2022; Udom, Ukommi, & Ekanem, 2022). In practice, the ability of the state governments to pay off the retirement liabilities of civil servants may give the retirees peace and stability of mind, make investment decisions, become engaged in other life endeavors post-retirement, and may make serving civil servants more loyal and committed to the service. On the part of the governments, timely payment of retirement benefits of civil servants may ensure cordial and peaceful relationships with organized labor and their unions and receive efficient services from the civil servants, which in turn results in service delivery and achievement of government goals and objectives.

5. Conclusion

Results in Figure III showed the total liabilities of retirement benefits that the 23 states affected with indebtedness of liabilities of retirement benefits are owing civil servant N836.40billion while they collected PAYE tax of N5,672billion, which is almost 7 times than owed liabilities. Thus, it could be concluded that the affected state governments are capable of using PAYE tax paid by serving civil servants to pay the liabilities of the retirement benefits of civil servants. Based on findings of this study indicating that outstanding liabilities of retirement benefits owed by 23 states could be conveniently settled by PAYE tax that the state governments are collecting, it is recommended that affected state governments should implement the policy of setting aside and pooling PAYE tax paid by serving civil servants in a dedicated account. Similarly, it is recommended that the state governments should act within the confine of Burgess's activity theory by paying retired civil servants timely and consistently to provide post retirement happiness to retirees. Likewise, the state governments should leverage on technology to ensure that proper and appropriate records of retiring civil servants and their benefits are kept to overcome difficulties in record keeping. Similarly, it is recommended that state governments generally in Nigeria should

fast track their adoption of the Contributory Pension Scheme (CPS) which is reasonably found to have overcome numerous challenges of payment of retirement benefits in the federal civil service.

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