



ABSTRACT

This study examines the Effect of Insurgency on Revenue Generation in Borno State. Primary and secondary sources of data were used. Hypotheses were stated; questionnaires were drawn in line with the hypothesis for testing. Analyses were carried out using descriptive statistics, nonparametric and parametric statistics. All null hypotheses were rejected that

INSURGENCY AND REVENUE GENERATION: AN EMPIRICAL ANALYSIS IN BORNO STATE

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Introduction

Tax administration with a skilled and responsible staff operating in peaceful environment is almost the most important precondition for realisation of "tax potential" of the state. Jenkins (1992), emphasises that the tax system can never work better than its tax administration, however, best tax administration would not turn a bad tax system into a well-operating one, he also warns that many ambitious tax reforms failed because of the inefficient tax administration. Without the permanent reorganisation of the tax administration and almost daily improvements in methods of its management, it is impossible to expect that tax reforms could be realised successfully. Hence, in tax reforms there is a close correlation between successful tax policy and efficient tax administration. In other words, there is no good tax policy without efficient tax administration capable of handling challenges of the time such as robbery, kidnapping or insurgency.

Insurgency is a problem which makes policy makers and revenue authorities in developing economies to face constraints that require careful consideration in executing appropriate and



effective tax administration policy. In particular, insurgency is a typical case of insecurity, causing devastating phenomenon, both to the population and to economic activities. The existence of insurgency inevitably affects the tax administration because as the conflict intensifies communities are displaced; economies were devastated and isolate the affected community from the substantial economic and social progress. Borno State has experienced years of insurgency hence, its communities were affected.

Insurgency has posed challenges on the fiscal policy and revenue needs of Borno State in terms of demand for resuscitation and rehabilitation of human and physical economic resources. The State has lost existing and potential taxpayers to the insurgency through premature death, abduction and relocation to different parts of the country. Many were displaced into an unproductive and redundant environment such as the Internally Displaced Persons (IDPs) Camps. Hence, there are tax administration problems which include assessment of tax liabilities under fearful condition, fear of the unknown while on field and unnecessary

leads to the acceptance of the alternative hypothesis. Among the findings were that: Insurgency have significant adverse effect on tax assessment process resulting to inappropriate assessment of tax liabilities; Insurgency have significant effect influencing poor personal income tax collection; and Insurgency have no significant effects on remittance of taxes to the Authority. The study concludes that Insurgency is a serious threat to fiscal policy, economic activity and the population, except there are peace and harmonious co-existence, taxation and tax administration cannot be managed effectively. This study has shown that personal income tax administration is suffering in the days of insurgency and that taxation of self-employed taxpayers is more affected from assessment process to collection level are adversely influenced.

Keyword: Insurgency, Revenue Generation, Income Tax



closure of offices during working hours and possible relocations of business premises.

Studies like Kayaga (2007), suggests that insurgency affects personal income tax administration while some studies examine implications of the Personal Income Tax (Amendment) Act 2011 on compliance but there are limited studies linking insurgency to revenue generation. Whilst empirical clear argument to support existing literature evidence holding the insurgency in Borno to its internally generated revenue remains a wide research gap, this study therefore, examines the effects of insurgency on the revenue generation in Borno State

The main objective of this study is to examine the effect of insurgency on the Revenue Generation in Borno State, the specific objectives are to:

- i. Examine the effect of insurgency on the internally Generated Revenue in Borno State;
- ii. Assess the effect of insurgency on the collection of Self-Assessment tax.

To address the problem at hand, the following questions were raised:

1. Does insurgency significantly affect the internally generated tax in Borno State?
2. Does insurgency significantly affect the collection of Self-assessment tax?

For the purpose of this study the hypotheses tested were;

HO₁ Insurgency has no significant effect on the internally generated Revenue.

HO₂ Insurgency has no significant effect on the collection of Self-assessment tax.

LITERATURE AND CONCEPTUAL FRAME WORK

Conceptual Issues

Taxation as Source of Government Revenue

Government requires fund to execute its programmes and taxation is one of the sources available. Akanle, (1991 p.1), defines tax as “a compulsory levy imposed on a subject or upon his property by the



government having authority over him”. These definitions indicate that taxation is compulsory contribution for the taxable citizenry. Akhidime and Abusonwan (2013), describes tax as a rateable portion of the produce and labour of the individual citizens, taken by the nation, in the exercise of its sovereign rights; for the support of government, for the administration of the laws, and as the means for continuing in the operating the various legitimate functions of the state. Inference from the above authors is that taxation is certain and specified percentage of individual’s income to be compulsorily contributed to the government toward provision of basic and social amenities.

There are several classification of taxation but the study will consider direct and indirect classification. Direct taxes, in the general sense, is one levied directly on the income and property of individuals and companies. They are paid directly to the government by the persons on whom it is imposed often accompanied by a tax return filed by the taxpayer (Siwisa, 2005). The idea is, the burden of direct tax is not usually shifted on the ground that is to another party. Siwisa (2005), further says, that some of the advantages advanced for direct taxation include progressiveness, equitability and more economical to collect. Having being based on the ability to earn, the taxpayers are expected to pay taxes when they actually earn an income. On the other hand, the major disadvantage of direct tax, particularly progressive tax, is the attraction it has for tax evasion and avoidance by those that considered the system as unfavourable to them because the more you earn the higher the rate. It also discourages struggle to earn more. Indirect Taxes, are taxes collected by an intermediary (such as a retail store) from the person who bears the ultimate financial burden of the tax (such as the consumer). Indirect Taxes operate on the principle of Pay As You Acquire (PAYA), as the tax is inbuilt into the purchase price of goods (Osemeke, 2010). The benefits of indirect tax include its ease of payment, and difficulty it has against evasion, while its weakest point from the point of its administration the uneconomical collection challenges the tax collection authorities.

In revenue administration, the essence of initiatives is to enhance voluntary compliance and thus reduce the administrative cost of



collection. Historically, developing countries have had significant compliance problems due to lack of awareness among taxpayers of the need to comply with tax laws, high compliance costs, arbitrariness of assessment and corruption, making tax-payers unwilling to comply voluntarily, and poor enforcement due to external challenges like security threat. Administration of income tax in Nigeria as in some other developing countries is characterized by low compliance level and despite Nigeria's human and natural endowment as well as economic potentiality, the country has continued to record one of the lowest tax compliance level in Africa (CITN, 2010). Furthermore, tax administration is coupled with challenges of insurgency being unleashed on Borno state by the fundamentalist group, Boko Haram has heightened fears among the populace and that the hostility has gone beyond religions or political colouration. Going by the latest report from the Human Rights Watch (HRW), over 1000 has been killed since 2009 when the sect began its onslaught on the country.

Assessment Process

Concepts in respect assessment process includes: Reliefs and Allowances PITA 2011, introduces consolidated tax free allowance that is Consolidated Tax Relief and Allowance (CTRA) to be computed as the higher of ₦200, 000 or 1% of gross income plus 20% as personal relief to replace the previous personal reliefs allowances and housing allowances (₦150,000), transport allowance (₦20,000), entertainment (₦6,000), whereas children allowance (₦2,500) dependent allowance (₦2,000) and others were retained. The advantage of this clause is that every taxpayer under PIT can claim it irrespective of employed or self-employment; specific Tax deductible contributions, the amendment provides for the following as tax deductible income: National Housing Fund Contribution, National Health Insurance Scheme, Life Assurance Premium, National Pension Scheme and gratuities.

Taxpayers can take advantage of these allowable deductions as there is since no ceiling is placed to the amount an income earner can contribute hence, can be used as a tax avoidance scheme to the advantage of the taxpayer and there by challenged the assessment process; and Duty to



Keep Books of Account PITA, 2011 creates a new sub section 6 in section 36 of the old Act and introduces the presumptive tax regime that individual are tax based on judgement in addition to a fine on conviction of ₦50,000 for individuals and ₦500,000 for corporate employers, this can influence effective assessment process of taxation (FRN no20, 2011). Furthermore, tax appeal tribunals were established to fasten assessment process, residency scopes was explained to assist in assessment process.

Collection Process

Concepts in respect collection process includes: Introduction of New Tax Rates Section 37 of PITA 2011 increases minimum tax payable from 0.5 per cent of total income to 1 per cent of total income and includes National Youth Service Corps members, interns and contract staff into taxpayers while introducing new tax rate to increase tax base of the government; and Taxation of Expatriate Income the Act says expatriates who meet all the conditions for tax exemption are now be exposed to tax in Nigeria where there is no double tax agreement with Nigeria. The subsection of the old PITA, 2011 which provides that a non-Nigerian employment be taxed to the extent that the duties of employment are performed in Nigeria has been deleted. Also, the 183 day rule has been modified to include period of temporary absence or employee's annual leave or temporary periods of absence in any twelve month period (FRN no20, 2011).

Remittance Process

Concepts in respect remittance process includes: Failure to deduct Personal Income Tax

Persons, employers or corporations are obligated to deduct tax under the 2011 PIT Act, and having deducted PIT and fails to remit the tax deducted to the relevant revenue authorities within thirty (30) days from the date the amount was deducted or the obligation to deduct the tax arose.

Insurgency as it Affects Revenue

The insurgency challenge has assumed a source of concern to security experts and has shifted to the realm of terrorism, a global phenomenon



where no one is safe. It is lamentable, however, that the security organizations have been battling with the challenge for years. The coordinated assaults from the Boko Haram sect in the northern part of the Nigeria is a source of concern to the tax administration and have makes life miserable for Nigerians. According to Asur and Nkereuwem, (2013), Boko Haram Insurgency is a general problem that has forced many shop owners to lock up their shops. This has a negative multiplier effect on taxpayers' compliance and revenue earning capacity of the government. Therefore, tax administration is affected.

Empirical Studies

Tax Assessment

Enahoro and Olabisi (2012), examine the overall effectiveness of tax administration in relation to assessment, collection and remittance of tax in Lagos State, Nigeria. A survey 130 questionnaires were administered to analyse the opinion of civil servants directly connected with tax administration in the five Local government areas of Lagos State that are vulnerable to disturbances. Hypothesis tested for the relationship which exists between tax administration, tax regulation and revenue generation. Found that, the tax administration in Lagos state is not totally efficient. Hence, there is a significant relationship between tax administration, tax policies and tax laws. The study therefore recommends that Lagos State Government could put in place a tax system that can enhance better administration of tax assessment process. The inference is, effectiveness of tax policy administration can be influence by an activity around the environment, and hence, insurgency may influence the process of tax assessment and to confirm the claim this study examines tax assessment process in relation to insurgency but was not restricted to staff only but includes taxpayers.

Wenhong and Najdawi (2004), examined trust earning measures employed by the health related websites found that health information portals have varying strengthens and weaknesses and may employ only those measures of trust that is capable increasing strength. They choose only those which have sufficient influence on enhancing trustworthiness of the websites finally concludes but only some of the trustworthiness



measures are employed. Fogg (2002), discusses that unlike previous work, many do not use better evaluation schemes but rather focus on design and looks, information structure and content, in the order to access the credibility and trust on online websites. This study emphasizes on the fact that many evaluate credibility of the websites by joining two pieces of information together, one is what they notice about a site and second is the judgments they make on the things they notice. It is believed that the users of the online tax-filing websites adhere to this interpretation theory. While Sharma and Yurcik (2004), examine security assessment of E-Tax filing websites of the USA Inland Revenue Service and the State Boards of Revenue, concludes that users become more confident about the security of the system when they see visible security. Inference is that effectiveness of assessment depends on strength of the authority to ensure and organise in normal way and believe of the community, its process of executing policies and programmes. Hence, manual tax assessment was examines with respect to computerised process in overcoming challenges of administering tax assessment. Okello (2014), examines managing Income Tax Compliance through Self-Assessment says modern tax administrations seek to optimize tax collections while minimizing administration costs while experience shows that voluntary compliance is best achieved through a system of self-assessment, many tax administrations have introduced self-assessment principles in the income tax law but the legal authority is not being consistently applied relying heavily on “desk” audit. However, risk management practices remain largely underdeveloped, there are opportunities in many countries to enhance the design and delivery of client-focused taxpayer service programs, and better engage with the private sector and other stakeholders. This work means that, cost effective tax assessment can be achieved through self-assessment scheme, though many countries have adopted as such were using traditional method of checking compliance authenticity. There is the need to explore on risk management practice and effective policy on assessment management so as to take care of any challenge in term of tax assessment administration.



Akhidime and Abusonwan (2013), Examine Nigeria Personal Income Tax (Amendment) Act 2011 and its implications for Tax Administration and Enforcement critically reviewed the implications of the Act as it affects personal income tax administration by the tax authorities as well as employers, employees and individuals with respect to compliance issues of payment, collection, and remittance of personal income tax. It relies on the review of relevant literature on Personal Income Tax Administration in Nigeria and the reactions of stakeholders to the administration process. Observe the implication of the Act on the administration process, concludes that, education and enlightenment of employers and tax payers are imperative for effective and efficient tax Administration. The inference is that, detailed information for the effects of effective tax assessment is the key for successful administration of tax assessment. Naiyeju (2010), pointed out that most of the tax authorities in Local Government lack the desired institutional capacity to administer tax system effectively. The bulk of tax today is paid by only the employees and less privileged individuals in the state. Politicians, the rich, the professionals and the privileged individuals are not equitably taxed. It was inferred from the studies that, personnel capacity is also a factor to effective tax assessment process that is personnel or tax administrator can only function effectively in a conducive environment. However, tax assessment depends on availability of information from the taxpayers, most studies indicates both corporate body and individual are reluctant of disclosing their financial activities for instance Surma and Vondra (1992), surveyed 125 major U. S. companies in regard to their accounting practices and reporting of environmental costs. Their research found that only 12% of publicly traded companies record an environmental liability on initial notification of a potential liability by relevant regulatory authorities. A Price Waterhouse study (1992) reports that 62% of the corporations responding to their survey have known environmental liability exposure not recorded in their financial statements. This might be an indicator that most individuals are not full disclosers.



RESEARCH METHODOLOGY

The study population consist of all the internally generated revenue in the state which includes, Direct Assessment, PAYE, Road Taxes, MDA Revenue and Other Taxes. The sample of the study is the existing records of all the internally generated revenue available with the state board of internal revenue. Sources of data for the research are secondary sources. The secondary data were from the records of summary of monthly actual collections of tax and remittance to the State Board of Internal Revenue. The secondary sources were statistical records of revenue generated by the State Board of Internal revenue for the relevant period of the study. Data collected were compiled sorted and coded and were presented in tabular form for percentage analysis to ensure accuracy and completeness. Descriptive method was used to present and analyze data measuring the effect of insurgency on Revenue Generation. Furthermore, data obtained were empirically test with use of Regression Analysis using SPSS (V.20.0) statistical package to examine general objective, and the specific objectives as well.

DATA PRESENTATION AND ANALYSES

The presentation was based on specific objectives of the study, data were presented in descriptive table (see appendix 1) followed by an analysis of the table and empirical test of the hypotheses. Descriptive statistics was computed, so that it gives detail understanding to the trend of Revenue generated in Borno State, it is used as understand and give recommendations after identifying the association between the variables from correlation and regression analyses. Descriptive analysis shows the average, and standard deviation of the different variables of interest in the study. It also presents the minimum and maximum values of the variables which help in getting a picture about the maximum and minimum values a variable can achieve. Appendix 1. Presents descriptive statistics of Revenue Generated for a Period from 2006 to 2019.

Following the request for statistical data, the board furnished the researcher with a details of IGR and the summary of collection from 2006 to 2019 however the useful part to the research were Head 401 Sub-Head 1 & 2 that is PAYE and direct tax (self-employed tax collection) Appendix



2 Data presented were rounded to the nearest tenth average of the respective periods of either prior or during insurgency.

Test of Hypothesis

The hypothesis is “Insurgency has no significant effect on the internally generated Revenue” The test indicates 2.103 at *p-value* of 0.0176 while the critical value (table value) indicates 4.4590 (see appendix 3) meaning there is a significant difference. This study examines the effect of insurgency on Revenue Generation in Borno state. Key indicators of Revenue Generation namely, PAYE, Direct Assessment, Road Tax, MDA Revenue and other Tax and how they are affected by Insurgency.

The finding is in line with the expectation of institutional theory which says organisation's survival requires it as much to conform to societal norms of acceptable practice (security of life and property is number one interest of everybody) as to achieve high levels of efficiency and effectiveness and in agreement with Enahoro and Olabisi (2012) and Kayaga (2007) who said there is effect insurgency on PIT administration. Furthermore, information extract from the Borno State Board of Internal Revenue confirms that. Though the information is giving detailed of actual collection, collection is made following assessment therefore what is collected is coming out of effective assessment.

The Analysis of Variance specification relating tax assessment process to insurgency confirmed that *f value* - 4.2086 > *f critical value* - 3.8379 at significance of *p value* -0.040 0(see appendix 4). As the *f value* and *f critical value* properties show the effects of insurgency on tax assessment, the *p-value* indicates level of confidence. It can therefore be inferred that tax assessment process is affected by insurgency and the null hypothesis could not be accepted. Therefore, it can be concluded that insurgency have effect on revenue Generation.

Furthermore, studies like Asur and Nkereuwem, (2013), suggesting insurgency is among other challenges to tax compliance in Borno is an understatement of the effect of insurgency on taxation, because insurgency alone might bring about 70% effects on assessment process which can be inferred from the collection during insurgency is dropped to 32% of pre-insurgency as contained in table 4.5 while table 4.2



analysing effect of insurgency on assessment process is confirming that only 29% claimed minimal effects of insurgency on the process. Hence, about 70% of the assessment process were affected by insurgency;

SUMMARY OF FINDINGS

Revenue generation, provision of basic needs and infrastructural development are responsibility of the government, hence, the first need of a government is revenue to accomplish its task as a government to the citizenry. However, insurgency is a devastating phenomenon, both to the population and to economic activities. Challenging fiscal policy administration among which are taxation, previous studies had examine implications of compliance issues of personal income tax Act administration without linking it to insurgency in Borno. However, studies in different part suggest the link is unavoidable. Whilst empirical reason holding the insurgency in Borno to poor tax performance remains a wide research gap. To fill this gap therefore, this study examine the effects insurgency on the administration of Personal Income Tax.

The study covered Personal Income Tax Administration in Borno State from 2006 to 2019, sampling among staff of area offices of the Board within Maiduguri Metropolis, Registered self-employed taxpayers paying above one hundred thousand Naira (₦100,000) as their annual tax liability and Registered organisation remitting above five hundred thousand (₦500,000) as PAYE tax deductions. The research used both primary and secondary data, the primary data was gathered through structured questionnaire designed in a closed ended form. Stratified, purposive random sampling technique was used to administer on 50% of staff of Maiduguri metropolis area offices of the Board, 50% of registered self-employed persons and 50% of registered organisations.

Data collected were presented using simple percentage descriptive while linear Regression was used to test hypotheses. The result of the analyses revealed that: Insurgency have significant adverse effect on tax assessment process resulting to inappropriate assessment of tax liabilities; Insurgency have significant effect influencing poor personal income tax collection; and Insurgency have no significant effects on remittance of taxes to the Authority.



Conclusion

Insurgency is a serious threat to fiscal policy, economic activity and the population, except there are peace and harmonious co-existence, taxation and tax administration cannot be managed effectively. This study has shown that personal income tax administration is suffering in the days of insurgency and that taxation of self-employed taxpayers is more affected from assessment process to collection level are adversely influenced. Therefore, government must not neglect effect of insurgency while budgeting for personal income taxation and should take into consideration counter measures for tax administrative process challenges. Specifically, the study reached the following conclusions: Insurgency had adverse effects on personal income tax assessment process resulting to loss of files, inaccessibility of the taxpayers and incomplete statements of accounts which result to poor assessment of tax liabilities; Insurgency effects have resulted poor collection of personal income tax liability from taxpayers due to poor assessment of tax liabilities, communication gap created between the tax authority and the taxpayers and the physical threat surrounding the collection exercise; and Insurgency have no/less effects on remittance of deduction or collected tax liability to the State Board of Revenue.

RECOMMENDATIONS

Based on the findings and conclusions, this study proffers the following recommendations in order to ensure effective and efficient operation of personal income tax administration despite the insurgency effects in Maiduguri Metropolis:

The Borno State Board of Revenue should ensure every system of assessment process works effectively and fully computerised to overcome physical interference of the insurgency into assessment process of namely; maintenance of taxpayers records at the Board, filing of tax returns by taxpayer and issuance of assessment notice by the Board. The Board should enlighten taxpayers on the importance of paying tax despite the challenges of insecurity and ensure aggressive collection of taxes while computerising the collection process to avoid physical thread from the insurgency. The Government despite its



enormous task of assisting in military logistics and providing basic needs to the IDPs. Should provide some community intervention project with the taxpayers money to encourage full disclosure of assessable income to ease assessment and prompt settlement of tax liability among self-employed taxpayers. Furthermore, should encourage outstanding performance among staff by additional rewards to deserving staff and severely punishing the corrupt once.

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