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THE EVALUATION OF THE EFFECT OF PERSONAL INCOME TAX ON REVENUE PROFILE OF EKITI STATE GOVERNMENT

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Abstract
A major challenge facing most state governments in Nigeria relate to the nature of our fiscal structure which makes most of the states in the country to depend more on allocations from the Federation Account at the expense of their individual efforts to generate adequate revenue internally. This study therefore evaluated the effect of personal income tax on internally generated revenue (IGR) of government in Ekiti State. It also identified the components of Ekiti State IGR and analysed the relationship between personal income tax and government revenue in Ekiti State. Secondary data were used in this study. Relevant data were sourced from the approved budgets of the Ekiti State government. The variables for which data were sourced were PAYE, Direct Assessment, Road Tax, and Other Revenue, government development stock, and Government Expenditure for the period of 2003 to 2012. Mean and standard deviation were used to analyse the components of Ekiti state revenue. Multiple regression analysis technique (Ordinary Least Square (OLS) method) was used to analyse the relationship between the dependent variable (Government Revenue) and independent variables (PAYE, Direct Assessment, Road Tax, and Other Revenue). Findings indicated that PAYE had positive effect on Revenue generation of government in Ekiti state ($\beta = .014344$; $p \leq 0.05$). Also, Direct assessment and Road tax had positive significant effect on Revenue generation ($\beta = .510636; .143064$; $p \leq 0.05$). It was concluded that Personal Income Tax has positive significant effect on internally generated revenue profile of government in Ekiti state. It is now recommended that government should embark more on strict enforcement of personal income tax in order to bring more taxable entity into the tax net most especially in the direct assessment which in the long run increase internally generated revenues of the state.

Key words: Direct Assessment; PIT; Ekiti state government; IGR; Effect

(1.0) INTRODUCTION

(1.1) Background to the study

Tax is regarded as a vital ingredient that ensures that the machineries of Government is run effectively and in a sustainable manner. Though, Nigeria is richly blessed with oil and gas among other mineral resources, but the over dependence on oil revenue by the three tiers of Government has left much to be desired. This attitude can be traced to the oil boom of 1973/1974 (Ariyo, 1997). According to Abiola and Asiweh (2012), the over dependence on oil revenue brought about agitations for revenue sharing formula in form of derivation principle championed by the Niger- Delta region of the Country. This was as a result of insurgency in the Niger Delta which was the goose that lays the golden egg. The insurgency made mining operations very difficult. To pacify the region, a 13% derivation was approved to the region from the total revenue from oil. This share of 13% in respect of derivation far exceeded the actual revenues accruable to some of these states. Revenues accruing to states were mainly from the federation accounts and little efforts are made by many of these states to enhance their own internally generated revenues capability. It has now become a perpetual habit of the tiers of governments in Nigeria to have monthly meeting where Revenue Allocation committee, with the representatives of all the states of the federation in attendance, share the proceeds of the federally collected revenue (Crude oil sales, Petroleum profits tax, Companies Income Tax, Royalties, Customs duties, Value Added Tax and Education Tax) accruing to the federation account. However, as at date, the constitution clearly allowed the collection of personal income tax, Capital Gains Tax and Stamp duties at state level as enacted by the laws of the national assembly. According to Agu (2011), allocations from the federation account has partly helped government officials to pay little attention to growing the economic base that would help the states to become fiscally independent. National budgets are prepared having oil bench price as the principal budget limiting factor. The United States of America, which had been the major importer of Nigerian crude oil has turned to be an exporter of oil from its reserves to other nations. Other African countries are now in the league of oil producing nations. What would happen to Nigerian oil when these countries are now self-sufficient and no longer import oil from Nigeria? More revenue shortfall will be expected.

Due to the present challenges of revenue shortfalls in the federation account as a result of the downward fluctuation in the international market price of crude oil sales, allocations to the Federal and state governments from the federation account has become unsustainable. This has plunged the nation into deficit budget in recent time when the crude oil price that rose to 110 Dollars per barrel in 2014 later fell to as low as 48 Dollars per barrel within a year precisely in November 2014.

The serious decline in price of oil in recent years has led to a decrease in the funds available for distribution to the three tiers of Governments in Nigeria, hence an urgent need for state governments to look inward in terms of revenue generation to augment the reduced income being shared from the federation account. This need underscores the eagerness on the part of state and local governments and even the federal government to look for new sources of revenue or to become aggressive and innovative in the mode of collecting revenue from existing sources. Aguolu (2004), states that though taxation may not be the most important source of revenue to the government in terms of the magnitude of revenue derivable from taxation, however, taxation is the most important source of revenue to the government, from the point of view of certainty, and consistency of taxation.

The importance of taxation in the activities of any government cannot be overemphasized. Generally, in Nigeria the law of Personal Income Tax is of tremendous importance as a source of revenue for the government. This importance assumes an accelerated dimension, in the face of the present economic recession in Nigeria (Akintoye, 2013; Asabor, 2012; Oduh, 2012; Angahar & Sani, 2012.). Personal Income Tax is also a weapon, which could be used to reduce inequality in society, encourage manufacturing industries, by the use of tax incentives, and discourage undesirable industries (Akintoye, 2013; Asabor, 2012; Oduh, 2012; Ariwodola, 2000; Angahar, & Sani, 2012; Okpe, 1998). But the law on Personal Income Tax in Nigeria has many defects. These contribute a great deal in preventing the law from achieving its desired objectives. The world over, tax is one major source of government revenue (Ariwodola, 2000; Okpe, 1998). Tax has been defined in many ways by different authors.

Tax is a compulsory contribution from individuals and business organizations for the purpose of financing government expenditure (Akintoye, 2013; Asabor, 2012; Oduh, 2012; Ariwodola, 2000; Angahar & Sani, 2012; Okpe, 1998; Asada, 1997). According to him, for government to be able to undertake most of its activities, government raises funds through taxation. To this extent, tax is regarded as a compulsory payment from the private sector to the public sector. It is also a fractional part of income an individual or a body corporate pays to the government to carry out its expenditure. However, not every national government has been able to effectively exploit this great opportunity of revenue generation. This can be attributed to number of reasons including the system of taxation, tax legislation, tax administration and policy issues, over reliance on other sources of revenue such as foreign aid/ grants and so on.

An effective tax system ought to satisfy the twin purpose of raising maximum revenue at minimal cost and at the same time encouraging production. In an effectively managed tax system, the two purposes are not irreconcilable provided that the beneficial effects of Governmental expenditure and incentives for production exceed the unfavourable effects of taxation. An effective tax system, aside from maximising revenue for development, ought to, if well-structured and managed, elicit a feeling of common purpose joint responsibility or obligation amongst the taxable persons in a country. Personal income tax is closely related to the pace of development and growth of the economy. The desire to build a civilized country or state with a strong and sound economy is the desire of every patriotic citizen. Tax payment is the demonstration of such a desire, although most income earners see it as a means of exploitation by the government. Tax payment is a voluntary contribution imposed by the Government on personal income earners, companies, investors, exporters, importers etc. Income from taxation is a major source of revenue to the Government and as such serves as an important tool used in the development of a nation or state and her economy. Internally generated revenue (IGR) means the income that accrues to the government either Federal, State or Local government from within the State as a result of their internal efforts as opposed to allocations received from the federation account including taxes (Pay As You Earn and Direct Assessments), fines and fees, licenses, stamp duties, land registration and survey fees, rent of government properties, interest repayment/dividends and reimbursement refund Nassar & Fasina (2005).

Personal income tax as a component of revenue for the government has become controversial with the present administration drive to increase the revenue base of the government through tax and the salary earners who are liable to PAYE complains regularly of abnormal tax. Without generating revenue internally however, it will be absolutely difficult for the government to meet the need of the society in terms of expenditure (both recurrent and capital) in the face of dwindling allocation from the federation account which has been occasioned by the falling oil price in the global market. Tax seems to be a main focus of the administration to generate revenue to achieve its aim, but to what extent are the people willing to comply with this new tax drive? Compliance with payment and filing of all required tax returns at the proper time and that the returns accurately reporting tax liability in accordance with the Internal Revenue code, regulation and court decisions applicable at the time the return is filed. This clearly states the line between tax compliance and noncompliance; yet, tax compliance requires adequate record keeping. Consequently, a taxpayer can fail to comply either because he has made an honest mistake while filling his tax form, or because he wanted to evade his tax liabilities from the beginning. Whether the taxpayer made an honest mistake or intentional omission, the result is the same. For this reason, noncompliance includes situations where individuals underpaid or overpaid their taxes, called underreporting or over-reporting. Hence, this study evaluated the impact of personal income tax on the internally generated revenue of Ekiti state government to assess whether personal income tax has significant contribution to the State internally generated revenue or otherwise.

The main objective of the study is to evaluate the effect of personal income tax on internally generated revenue of government in Ekiti State. Other specific objectives are:

i. to identify the components of Ekiti State IGR.
ii. to analyse the relationship between personal income tax and government revenue in Ekiti State.

(2.0) LITERATURE REVIEW

(2.1) Theoretical Framework: This work is anchored on the Pecking order Theory as developed by Myers (1984) which emphasised that organisations prefers internally generated finance over external finance. This theory is considered as one of the most influential theory of capital structure. This theory is adapted to this work to encourage state governments to prefer internally generated revenue over the allocations from the federally collectible revenues.

(2.2) Conceptual Review.

(2.2.1) Personal income tax in Nigeria

For a payment to be regarded as tax the following three parameters must be fulfilled; it must be a compulsory payment with an enabling law in existence and a regulatory authority for its implementation. Any income received from or expenditure paid by an individual to government that do not fulfill the aforementioned parameters cannot be called a tax but an ordinary levy .Personal income tax is regarded as a tax because it is compulsory for any individual resident in Nigeria who derives income from employment in Nigeria or derives income from businesses carried out in Nigeria. It is governed by the personal income tax act as the enabling law and the state internal revenue service as the regulatory authority. Personal income refers to income of individuals, communities, or families arising from employment, business, trade, profession, or vocation (Dandago and Alabede, 2001). According to Lag (1987), income tax is personal income tax because it is levied on income derived from individuals and excludes companies. Therefore, personal income tax is levied on individuals, partnership or family units. It is computed on the basis of income received, from both Nigerian and foreigners' resident in Nigeria on their worldwide income. Personal income tax rate ranges from 5% to 30% on taxable incomes. In a similar work, Babajo, (1991) stated that, PIT is aimed at regulating the general behavior of the total economy. According to Ngex (2008), a tax payer is required to file returns for the preceding year in respect of personal businesses carried out on which income is derived within 90 days of the end of the year. Also, monthly payments of Pay – As – You – Earn (PAYE) tax liabilities are to be made on or before the 10th day of the month following the applicable month (For example, January tax to be remitted on or before 10th of February). Personal income tax is usually classified as direct tax, because the burden of the tax is presumably on the individual who paid it.

Personal Income Tax is expected to boost the economic activities and ensure it's the growth of any state. It is a form of taxation which taxes employees and self-employed persons. Specifically, the Personal Income Tax Act No 104 of 1993 as amended provides that taxable persons under the Act consist of individuals, partnerships, communities and families." Section 3 of the Act clearly stipulated incomes chargeable to tax as follows;

(a) the gains or profits from any trade, business, profession or vocation;
(b) the salary, wages, fees, allowances or other gains or profits from any employment including gratuities, compensations, bonuses, premiums, benefits or other perquisites allowed, given or granted to an employer;
(c) the gains or profits including premiums from the grant of rights for the use of occupation of any property;
(d) Dividends, interests or discounts;
(e) a pension, charge or annuity; or
(f) any profits or gains not mentioned in the above categories".

The position under the Personal Income Tax Act is that income of a person or individual which emanates from any of the sources indicated is subject to income tax if it arises in Nigeria or abroad, whether or not it is remitted into Nigeria or received abroad. The general principle of taxation is that the global income of the nationals of a country are usually taxed, hence the emergence of the idea of double taxation agreements between countries. It should therefore be immaterial whether or not all or any part of the foreign income of a Nigerian is brought into or received in Nigeria. Such income should be deemed to accrue in Nigeria and accordingly taxed. On the issue of liability to personal income taxation, this will only arise where the duties of employment are wholly or partly performed in Nigeria and the employer is also based in Nigeria. Section 10 of the PITA therefore excludes from taxation all those individuals or persons whose duties are performed on behalf of an employee who is in a country other than Nigeria. Again, liabilities for tax will not arise where the employer is not in Nigeria for a period of 183 days or more in a year of assessment; and where the remuneration of the employee is liable to tax in that other country." Before drawing the curtain on the question of liability, one fact that needs further explanation is that in trying to determine liability to personal taxation, the provisions of the income tax cannot be set aside in order to give equitable remedy. This means that there is no equity in taxing statutes. Thus tax liability cannot be implied under the principle of Equity.

(3.0) METHODOLOGY

The study made use of secondary data. The secondary data was sourced from the approved budgets of the Ekiti State government. Mean and standard deviation were used to analyse the components of Ekiti state government revenue while Multiple regression analysis was used to analyze the effects of PAYE, Direct Assessment, Road Tax and Other Revenue on Revenue generation in Ekiti state

(3.1) Model specification

The model made use of internally generated Revenue in Ekiti state as the explained variable while the explanatory variables are PAYE Direct Assessment, Road Tax, and Other Revenue. Since the focus of this study is the personal income tax, major indicators of the activities on internally generated funds were employed in the analysis.

The functional form on which our econometric model is based is given as;

$$\boldsymbol{R} = \boldsymbol{f}(\boldsymbol{p1}, \boldsymbol{p2}, \boldsymbol{p3}, \boldsymbol{p4}, \mu) \qquad (\mathbf{1})$$

Where R is revenue generation in Ekiti state as the explained variable that is dependent variable, $\boldsymbol{p1} - \boldsymbol{p4}$ are independent variables (PAYE Direct Assessment, Road Tax, and Other Revenue).

This can be specifically stated as;

$$\boldsymbol{Ekistrev} = \boldsymbol{f}(\boldsymbol{PAYEE}, \boldsymbol{DIRASSS}, \boldsymbol{ROATAX}, \boldsymbol{OTHERSREV}) \qquad (\mathbf{2})$$

$$\sum_{i=1}^{n} \boldsymbol{EKISTREV} = \boldsymbol{a0} + \sum_{i=1}^{n} \boldsymbol{a1PAYEE} + \sum_{i=1}^{n} \boldsymbol{a2DIRASSS} + \sum_{i=1}^{n} \boldsymbol{a3ROATAX} + \sum_{i=1}^{n} \boldsymbol{a4OTHERSREV} + \mu\mathbf{1} \qquad (\mathbf{3})$$

4.0 RESULTS AND DISCUSSION

Table 4.1 - Analysis of the components of Ekiti state internally generated revenue

Variable	Obs	Mean	Std. Dev.	Min	Max
EKISTREV	10	420734.5	113421.1	302022.5	595831.6
PAYEE	10	1647600	1113090	430000	4020000
DIRASSS	10	126425.9	150638.8	11072	470253.8
ROATAX	10	1423616	1568937	262517.3	5120000
OTHERSREV	10	1925.45	2945.487	.8	2945.487

Source: Researcher's computation (2016) using STATA Version 11

The descriptive statistics of the analysis is presented in Table 4.1 above. Ekiti state revenue is the dependent variable. EKISTREV had a mean value of 420734.5 with a standard deviation of 113421.1. It had a maximum value of 595831.6 and a minimum value of 302022.5. PAYEE had a mean of 1647600 and standard deviation of 1113090 with positive maximum and minimum value of 430000 and 4020000 respectively, which signifies that for every ₦1 increase in PAYEE, EKISTREV increases by 1.65%, which implies positive relationship between PAYEE and EKISTREV. The effect on internally generated revenue can be seen to be similar with other variables as shown in the table below, Direct assessment, Road tax, and other revenue have mean values of 126425.9, 1423616, and 1925.45 respectively with standard deviations of 150638.8, 1568937, and 2945.487 with positive maximum values of 470253.8, 5120000, and 2945.48 with positive minimum values of 11072, 262517.3, and 0.8. This implies that for every ₦1 increase in internally generated revenue of Ekiti State, there must be increment in Direct assessment, Road tax, and other revenue. It can be deduced from the analysis that there is a positive relationship between the dependent variable and the independent variables.

Table 4.2: The Regression Result of the Effect of Personal Income Tax on Revenue Profile in Ekiti State

EKISTREV	Coefficient	Standard Error	T	P>|t	[95%Conf. interval]
PAYEE	.0806024	.0281811	2.86	0.035	.0081604 .1530443
DIRASSS	1.510636	.6023818	2.51	0.054	.037836 3.059108
ROATAX	.143064	.054749	2.61	0.047	.2838009 -.0023271
OTHERSREV	.170753	2.846393	3.45	0.018	2.490651 17.12442
constant	281734.8	22903.64	12.30	0.000	222859.1 340610.4
R-squared = 0.9806	Adj R-squared = 0.9650	Prob > F = 0.0002 **Root MSE = 21219**		F(4, 5) = 63.04	

Source: Researcher's computation (2016) using STATA Version 11

4.2 Analysis of the effects of Personal Income Tax on revenue profile in Ekiti State This section of the study focuses on the effect of Personal Income Tax on revenue profile in Ekiti State. Table 4.2 shows the effect of Personal Income Tax on revenue profile in Ekiti State.1% increase in the pay as you earn (PAYE) increases revenue of Ekiti state (EKISTREV) by 0.8%. This suggests a positive relationship between the PAYE and EKISTREV. The result is also significant. The relationship between EKISTREV and Direct assessment (DIRASSS) is also positive suggesting that if DIRASSS increases, also EKISTREV increases. The relationship between EKISTREV and Road tax (ROATAX) is also positive, a 1% increase in ROATAX, increases EKISTREV by 1.4%. Moreover, 1% increase in other revenue (OTHERSREV) increases EKISTREV by 1.7% suggesting that there is a positive relationship between EKISTREV and OTHERSREV.

The coefficient of determination gives 0.9806 or 98% meaning that the regression model is approximately 98% significant hence a variation in the dependent variable (Ekiti state Revenue (EKISTREV) is 98% attributable to the changes in the independent variable (Pay As You Earn, Direct Assessment, Road Tax, and other Revenue) . This result is also supported by the high value of the adjusted R^2, which is to the tune of 96.5%. The F and probability statistics also confirmed the significance of this model. This signifies that the overall regression or relationship between the Ekiti state Revenue, Pay As You Earn, Direct Assessment, Road Tax, and other Revenue is significant. Changes in the Ekiti state Revenue can be attributed to changes in the explanatory variables (Pay As You Earn, Direct Assessment, Road Tax, and other Revenue).

SUMMARY AND CONCLUSION

This study examined the impact of personal income tax on internally generated revenue in Ekiti State, identified the effect of personal income tax on internally generated revenue. multiple regression analysis technique to estimate the empirical models of the study. However, from the results of the analysis, it showed that there exist a positive relationship between the PAYEE and EKISTREV. The result is also significant. The relationship between EKISTREV and Direct assessment (DIRASSS) is also positive suggesting that if DIRASSS increases, also EKISTREV increases. The relationship between EKISTREV and Road tax (ROATAX) is also positive, this means that is 1% increases in ROATAX, increases EKISTREV by 1.4%. Moreover, 1% increases in other revenue (OTHERSREV) increases EKISTREV by 1.7% suggesting that there is a positive relationship between EKISTREV and OTHERSREV.

It is now concluded that personal income tax has positive significant impact on internally generated revenue profile of government in Ekiti state. It is now recommended that government should embark more on strict enforcement of personal income tax in order to bring more taxable entity into the tax net most especially in the direct assessment which in the long run increases internally generated revenues of the state.

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