



The Plague of Payroll Fraud in Local Government Administration in Nigeria

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ABSTRACT

Like all forms of corruption, payroll fraud presents a serious drain on state funds. Huge chunk of the money shared from the federation account among the three tiers of government-Federal, State and a local government is embezzled through payroll fraud. This study examines the meaning of payrolling, payroll fraud, and different forms of payroll fraud. It also looked at the control measures of payroll fraud in both private and public organizations. All the information's are gotten through secondary sources which includes books Journals, internets, government gazettes.

Keywords: Payroll, Pay rolling, Payroll fraud, Corruption, Local Government

INTRODUCTION

Nigeria as a federal state comprises the central, state and local government. The latter is referred to as the grass root government because of its propinquity to the grass root people. As the closest government to the rural people it is referred to as the cradle of development in any country. Impliedly, if all the 774 local government in Nigeria are developed, certainly, Nigeria becomes a developed country.

Local government as a third tier of government has different sources of income which include, allocation from federation account, returns from investment, loans, levies etc. Despite the myriad sources of incomes in that level, the system is known for under-performing her statutory duties and this has been traceable to bad governance. It is not news that 90 percent of the local governments in Nigeria find it difficult to provide essential services to the people due to the corrupt attitude of the managers which includes both the executives and the bureaucrats. This yields credence to Achebe (1983:1), that, "the trouble with Nigeria is simply and squarely a failure of leadership. Good governance centre's on the nature of leadership". Good leadership is a prerequisite for good governance. Achebe further stated that there was nothing wrong with the Nigerian character, Land, Climate, air and anything else, including money.

The institutionalized bad leadership in Nigeria local government has adversely affected local administration by making all the monies accruable from both the federation account and other means relatively wasteful. Wasteful in the sense that greater part of the money is diverted or embezzled by the key stakeholders in the system through several means which payroll fraud is one of them.

Conceptualization of Pay rolling and Payroll Fraud

Pay rolling is the process which an organization passes through to pay its employees. It deals with records relating to the employees' salaries, deductions bonuses and income (Murray, 2017). Rietsema (2018), described payroll as a means or process by which an employee is paid by the organization for the services rendered. According to Ovaga & Eme (2013), Local government pay rolling is defined as the listing of all the people who are employed by the local government council, showing the actual amount to be paid each worker at the end of every month. Therefore, before any person is pay rolled in the local government, he or she must be a bonafide worker of the council.

Pay rolling is the process of listing the names of people employed in an organization, showing the amount of money to be paid to each of them (Hornby, 2001:857). Pay rolling therefore can be seen as an exercise that is car-

ried out in any establishment where there are workers employed by an employer's). It is done both in the private and government organization provided there are employees.

Functions of Payroll Unit

Payroll unit is a section in finance department headed by the Treasurer of the council. In order to make sure that employees are paid on monthly basis, attendance time sheet and overtime sheets where applicable, are submitted by the various departments and units to the payroll unit before the end of every month. These sheets will be compiled by the payroll officer and will be properly scrutinized by the internal auditor (IA).

The Unit should ensure that workers' salaries are prepared on time to ensure prompt payment. To achieve this, the unit should design a system of recording and computing that will ensure payment of correct amounts to authorized employees at due time as well as against unauthorized payment to fictitious persons. It must ensure that all computations are made in accordance with the financial memoranda (FM) approved by commissioner for local government and other rules and regulations guiding pay rolling in the local government system.

The payroll unit should build necessary data on every employee for accurate information in processing his earning. The payroll unit should ensure that no employee is either under-paid or over-paid at the end of the month.

The payroll unit should ensure that the names of employees in the payment voucher appear in order of seniority and that the salary scale is worked according to avert a situation whereby a junior staff receive more than a senior during payment of salary

Procedure in Pay rolling

All employees of the local government are usually rated according to their ranks on appropriate grade levels. Within each grade level is point or increment which an employee progresses as the year go by until when they are promoted to the next grade level. Basic salary of an employee is normally supplemented by some approved allowances and deductions can be regular or interim. They are regular when they are constant and do not changes quite often while allowances and deductions are interim when they are paid and deducted respectively for particular purposes. At the end, net pay is arrived at gross earnings (basic salary to regular allowances) minus approved regular deductions.

Precisely section 9.23 of the local Government Accounting Hand book states that a salary voucher (sub-receipt) is prepared for each department and shows for each employee the following information.

- ✓ Name of employee
- ✓ Rank
- ✓ Basic salary grade level and step.
- ✓ Salary per annum
- ✓ Basic pay (the basic pay is added to the following regular allowances to arrive at the gross pay)
- ❖ Meal
- ❖ Rent
- ❖ transport
- ❖ Utility
- ❖ Hazard
- ❖ Arrears

Then, from the gross pay, the following deductions are made to arrive at the net pay.

- PAYE income tax
- NULGE check-off dues
- staff welfare association
- Insurance
- Refund of loans and personal advances plus accorded interest (Financial systems consultants, 1993:112)

After the preparation of the payment voucher for monthly payment, the following signatories will authenticate it before it will be due for defense at the local government service commission by the payroll officer. The signatories are: Payroll Officer, Internal Auditor (IA), Treasurer and Head of Personnel Management (HPM).

Payroll Fraud

Payroll fraud is considered as any arrangement by which an employee causes the organization to pay money vide false claims (Marasco, 2007). Lomer (2018) argued that payroll fraud involves the stealing of organizations money using the organizations payroll system; and can be carried out by both management and regular employees. Payroll fraud is a global problem especially in the less developed countries of the world where people see their official position as opportunities to make excess moneys. Those in the payroll section employ all sorts of tech-

niques to ensure that they perpetuate fraud without the notice of their employer. It is a malaise which has adversely affected smooth administration in all the levels of government- federal, state and local government in order to tackle this, both the present and past administrations in Nigeria had introduced several means like Treasury single Account (TSA), Economic and Financial Crime Commission (EFFC), Independent corrupt practices and other related offences (ICPC), Integrated payroll, and personnel information system (IPPIS), Biometric Verification Number (BVN) among others to ensure effective financial management in Nigeria. Though, some of the above strategic are not operational and active at the local government level Payroll fraud according to Faustinus (2013) quoted in Omilusi (2019), is as old as Civil service establishment in Nigeria.

Payroll fraud can be seen as means or technicality employed to divert money unlawfully either for the benefit of the perpetrator or any other person.

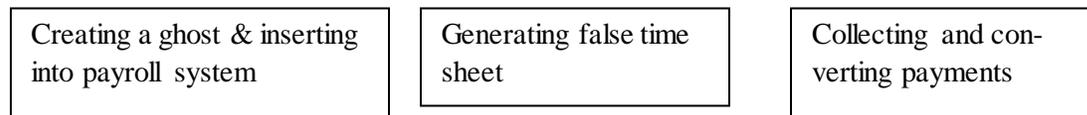
Forms/Types of Payroll Fraud/Schemes

While there are various types of payroll fraud, the following have been identified as the common kinds of payroll fraud namely: Ghost Staff Fraud, Timesheet Fraud, Wage Falsification fraud, Fraud in commissions and bonuses, Expense repayment fraud, misclassification of members of Staff (Lomer, 2018).

- i. **Ghost Worker/ Staff Fraud:** This occurs where employ meet record is opened or created in respect of a non-existent employee and wages paid to the fake employee, which is later withdrawn and used by the perpetrator. A ghost employee can also be an individual who is recorded on the payroll system but who does not work for the organization. The ghost can be a real person who knowingly or unknowingly is placed on the payroll or a fictitious person invented by the fraudster.

There are three basic steps to ghost worker fraud.

These are:



Ghost worker fraud is government theft. Individually, the amount may appear small but over time they add up to a significant amount, particularly if a number of ghosts are added and retired over time.

Payroll Fraud occurs when employees take money from an organization through the payroll unlawfully with the intention of appropriating those monies themselves (Lekubu, 2013) quoted in Omilusi (2019) Week personnel database results in law of control over staff due to inability of government officials to effectively monitor the activities of employees. The problems of weak personnel database is prevalent in the local government system in Nigeria because the ineffectiveness of the department of Budget and planning. The poor record management systems creates variations between the number of civil servants on the government payroll and the actual number of employees recorded on the staff roles in the various agencies

Ghost workers exist because every bureaucracy creates its own weakness. This is not peculiar to Nigeria. Research has shown that there are high occurrences of ghost workers in Third World Countries. In 2014, Kenya discovered 12,000 ghost workers on its payroll; mainly persons who continue to reserve salaries after leaving government service. In 2015 Cameroon Identified 10,000 ghost workers within its 220,000 civil service cadre that cost the government & 12million money. In Yemen, using a biometric system, the government detected 5,875 ghost workers in a 485,818 work force. In Nigeria, ghost workers run into hundreds of thousands, because of willful and complicit phantom of paymasters. In 2016, 3,916 ghost workers were discovered in Enugu councils by an 11- man audit committee headed by the speaker of Enugu State house of Assembly-HON Edward Ubosi. According to the Committee Chairman, the discovery of the ghost workers had saved the sum of N161.4 m from the monthly wage bill of the state government (Punch, 2016). In Edo State, the governor directed that the Ministry of local government and community Affairs to carry out a staff audit in Etsako local government. According to the government, at the end of the verification exercise, 63 staff of the council did not show up for the exercise, thereby saving N6,035,659.29 for the local government. It was discovered that the council was defrauded of the sum of N46 Million from July 2018 to May 2019 through fictitious names in the payment voucher (<https://www.lindaikajisblog.com/2010>).

- ii. **Time Sheet Fraud:** this is committed when an employee's bloats the number of hours he/she has worked in his/her time sheet and/is where an employee clocks in time for another employee which was not earned. Time sheet fraud occurs when the record of hours worked is falsified, and if this is not detected, it results in the workers being paid for more hours than they have worked. The risk of fraudulent time sheets being processed by the organization increases if the necessary controls and oversight are lacking. There are a number of ways that timesheet fraud can be attempted and therefore identified, and variations can be seen dependent on if these are done electronically or otherwise. This may be identified by the authorizing manager of finance department.
- In order to mitigate the risk of fraudulent time sheets being processed, your organization should have clearly outlined instructions and relevant policies for the processes outlined surrounding the completion submission, and authorization of timesheets. Staff should ensure that they are familiar with such requirements so that timesheets are completed correctly. Additionally, the advice below provides details of how you can support the prevention and detection of fraudulent timesheets.
- Time sheets should include counter fraud declarations. Upon submission, there should be signed by the staff member and authorizer. A list of authorized signatories should be maintained.
 - Original timesheets should be submitted before payments are made. Incomplete and ineligible timesheets should be returned.
 - The timesheet should provide a record of the hours worked daily. This should be recorded in 24-hour format.
 - Faxed and photocopied timesheets should not be accepted.
 - Timesheets should be completed in black ink and block capitals. Amendments should be initialed by the authorizing signatory. The use of correction fluid should not be accepted.
 - Clear procedures should be in place offering guidance with respect to rest breaks and termination.
 - Completed timesheets should be kept for two years.
 - Where electronic timesheet are in use, systems should require regular password updates, and prevent access after three incorrect login attempts. Additionally, after a certain period of time users should be logged out.
 - Authorizing officers should have access to staff timesheets at all times.
- iii. **Wage Falsification Fraud:** This is a form of payroll fraud where an employee's salaries are cooked (usually increased) with the intention of later utilizing the excess. This scheme is often times perpetuated by collusion of the employee and those responsible for paying salaries or wages.
- This form of fraud is common in the contemporary local government system in Nigeria. the introduction of biometric and incessant verifications have ameliorated the existence of fictitious names in the payment vouchers with this, the payroll officers resort to escalation of salaries of workers while they make the necessary deductions before the actual payment of salaries. The payroll officers do this in collaboration with the paymasters in the bank where the employees receive their salaries. Most times, the internal Auditor (IA) of the council who has the power to audit the payment voucher as prepared by the payroll officer can be carried along in the fraudulent exercise.
- This form of fraud is one of the reasons for the varieties in the wage bill of local governments on monthly basis. A situation whereby there is variation of a wage bill for the month of February as against January of the same year without death or retirement of employees shows that there is falsification of wage. Huge chunk of the monies appropriated to local governments in Nigeria is embezzled through wage falsification and this has adversely affected the performance ability of the system.
- iv. **Fraud in commissions and Bonuses:** This occurs when an employee inflates his/her sales records just for the purpose of claiming higher bonuses or commission on sales. This form of fraud is mostly prevalent in private organizations where profit maximization is the highest priority. In order to maximize profit, the commission or bones is dependent on the sales the employee makes in a day, week, month or annually. It depends on the agreement between the business owner and the employee. The employees do inflate the sale record in order to earn more commissions and bonuses and this amount to fraud.
- v. **Expense Reimbursement Fraud:** This fraud occurs when an employee claims expenses which he/she never incurred. For instance, Making claims for fraud cost which were cancelled or presenting more than one claim for the same expense, submitting fake receipts for payment and attending receipts in order to increase re-imburements.

In order to curb this form of fraud in the local government system, a special monthly impress” is given to all the statutory officers in the system, ranging from the executive chairman to the Heads of the various department. Both the payroll officers, cashiers, internal auditors also benefit from that but it does not stop them from making claims for expenses they never do for selfish interest at the detriment of the council.

- vi. **Misclassification Fraud:** Misclassification of members of staff also occurs where an employer is wrongly classified for the purpose of avoiding tax payments. For instance, a management staff could be deliberately classified as a junior just to reduce the organization’s tax liability. This type of fraud is found in private organizations.
- vii. **Preparation of Supplementary Voucher:** This occurs when the pay voucher used for salary defense by the paymaster or Payroll officer is different from the one used for actual payment. At the local government level, this form of fraud is common, hence the variation in the salary of employees in different local governments even when they are in the same grade level and step. By right, employees of local government who are in the same department, grade level and step are supposed to receive the same amount as monthly salary but because of fraud, there are always variations. The payroll officers do prepare two vouchers every month. The other one will be genuinely prepared for monthly salary defense at the commission. When the fraudulent figure is approved at the commission, they will use another voucher which had already been prepared with less figures for the real payment in the banks. The excess money, emanating from the genuine voucher approved at the commission will be shared by the financial key players which the Treasurer, Internal Auditor (IA), cashier and payroll officers. Most time, the Head of Personnel Management (HPM) is included in the fraudulent exercise to ensure that their sins are completely buried. The uniformity of local government system as introduced by 1970 reform does not apply in the salary structures of local government employees. Even in the same state, there is no uniformity in salary structures. The salary of an Administrative Officer II in Uzo-Uwani Local Government Area cannot be exactly the same with a staff in the same grade level and step in Udi Local government. This is so because of this form of fraud that has to do with preparation of double voucher.

General Rules and Principles in Local Government Pay rolling in Nigeria

To ensure that local governments system in Nigeria is unified as advocated by 1976 local government reform, all the states in the federation are mandated to establish Local Government Service Commission that will be in charge of staff of local government system. Section 5.7.2 of Handbook on local Government Administration has empowered local government service commission in all state of the federation to appoint, promote, train, transfer, discipline and even transfer employees of local government from GL07 and above. Furthermore, Section 5.7.2 ©, granted the same body the power to monitor the activities of each local government on appointment, discipline, promotion of local government employees on Grade levels 01-06. This is to ensure that the guidelines are strictly and uniformly applied by the junior staff management committee headed by the Head of Personnel Management (HPM). The committee has been mandated by Section 5.9.3 of the same Handbook on local government to interview and issue appointment letters to government workers on grade levels 01-06.

The payroll officer must ensure that the appointment letter of any new staff between Grade 01-06 is duly signed by the head of personnel management and that of senior employees from grade level 07 and above duly signed by the secretary of the local government service commission before such name(s) will be included in the payment voucher. This is to ensure that none staff is not payroll.

Section 40.1 of the financial memoranda (FM) empowers the internal auditor (IA) to audit continuously the accounts and records of revenues and expenditure of the local government. Therefore, pay rolling system cannot be complete without the approval of the Internal Auditor (IA). Also, Section 40.10 of the same financial memoranda (FM) states that before any payment including salaries of the workers is made, a prepayment auditing of vouchers and the supporting documents shall be made by the Internal Auditor. This is to ensure that all payments are genuinely authorized by the appropriate authority and that the provisions of the FM are strictly followed and respected. The office of the internal Auditor (IA) is so important in the local government that without his signature in the payment voucher, both the signatures of the payroll officer, treasurer and HPM become a nullity. Therefore, any payroll sheet that is not certified by the internal auditor cannot be deemed qualified as a working financial document of the council. When an internal Auditor identifies a name of a dead person or dismissed person in a payroll sheet, the HOD of the department will be held liable because it behooves on him according to section 15.22 of the

FM to notify the treasurer of the council when an employee is dead or dismissed from service. When the treasurer is notified, he gives order to the payroll officer to expunge such a name from the payment voucher.

Payroll Fraud in Local Government System in Nigeria – A Tripartite Conspiracy

Ezeani (2004) noted that corruption in form of fraud and embezzlement of funds have been responsible for the failure of some local government councils in Nigeria to execute some developmental projects of the people and sometimes unable to pay staff salaries. In the same vein, Ogunna (2007) argued that local government officials do not comply with the stipulations of the financial memoranda (FM). In the local government system in Nigeria there is widespread falsification of the account of the local government that sometimes payment are made without the services being rendered.

Payroll fraud in Nigeria local government system involves three institutions which include Local Government, Local Government Service Commission and Banks. In order to have successful payroll fraud in local government system in Nigeria, some key stakeholders in the institutions mentioned above are usually involved in the fraudulent exercise.

At the local government level, it is the duty of the payroll officer to prepare the financial document of the council, especially as it affects payment of workers' salary. After the preparation of the payroll sheet, the internal auditor will audit it, certify it before the treasurer and the HPM will endorse their signatures. Therefore, those frauds like inflation of figures, inclusion of dummy or non-existent names, non removal of dead or dismissed names from the payment voucher and even the preparation of supplementary voucher is done by the payroll officer in collaboration with the internal Auditor, Treasurer, cashier and the Head of personnel management (HPM). These people have access to the payment voucher and will always notice whenever there is alteration. They collaborate to perfect the fraud and to share the dividend of their fraudulent exercise.

At this juncture, the payroll officer takes the payment voucher to the payroll unit of the local government service commission for salary defense. The payroll officer even before going to commission for such defense has some money approved for him to bribe his way during the defense. This is done to enable the commission certify the voucher even when there is fraud. The commission has records of all the employees in the various local governments (senior staff) and should be in position to know when an employee retires from service. The wage bill in the local government can be the same for good five (5) years even when some do retire and even die but the payroll officer in collaboration with other financial key players in the system will keep pay rolling them, only to collect the money and share among themselves. The essence of approving money for the payroll officer during salary defense is for him to bribe commission so that they can close their eyes and certify the payment voucher.

When the payment voucher is certified in the payroll unit of the commission and also approved by the treasurer of the commission and the delegates from the office of the State Accountants General, such voucher will be deemed ready as a financial document that can be used for payment of workers in their respective banks. The payroll officers at the stage of voucher preparation do pad salaries of the employees. This means increasing an employee's salary above his normal or supposed salary. After doing this and it is approved, the payroll officers will discuss with the Bank officials to duded the excess from the employee's salary. This is done in such a way that the deductions are done without the owner of the account receiving either credit alert or debit alert. After the deductions, the money realized is shared among payroll officer and others (Treasurer, Internal Auditor, Cashier and HPM).

Payroll Control Measures for Fighting Fraud in a Payroll System

Payroll Internal control comprises of actions or steps adopted by an organization in order to protect it's payroll data (Dewitt, 2006). The essence of the control and procedure is to prevent employees from having access to organizational payroll information that could aid the opportunities of payroll fraud on the organization. Scholar practitioners have come up with several suggestions on effective payroll control mechanisms that can be applied in organizations to prevent or check the occurrence of the various payroll frauds discussed above, with the goal of preventing the incidence of the fraud. To stem the fraud associated with falsified wages, it may be good for the organization to adopt some crucial and key procedures. The introduction of stricter access code system for all employees which will require unique pass codes from the employee would prove useful.

Also, it is necessary to adopt a work place practice which requires that compensation by way of bonuses must be approved by the organizations executive.

In order to check the incidence of falsified wages, it is important for the organization to carry out periodic check of employees in charge of workers payroll; see that all cheques must be approved by the executive and ensure that

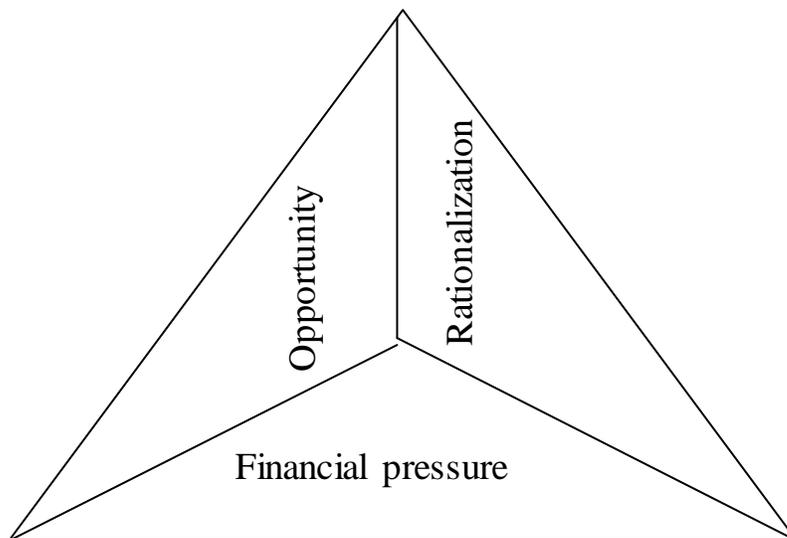
the responsibility of wage modification is assigned to certain individuals whose records should be reviewed from time to time by the management.

To forestall the challenges of time sheet fraud, it is suggested that the organization should introduce electronic time sheet entering system by employees and also ensure that all time sheets and overtime must be approved by the management. The problem of ghost worker can also be solved by carrying out periodic payroll audits which would require all staff to be present in person to receive pay cheques after proper identification. To deal with the problem associated with the misclassification of employees, it is advised that an organization should effectively carryout periodic audit of it employees, draft correct employee job descriptions an train management staff on the legal implication of properly defining employees' job description (Fullerton, 2012). Accordingly, with adequate internal control measures in place, payroll fraud in the local government will be detected and prevented before it occurs.

Theoretical Framework

The Fraud Triangle

The fraud triangle theory was developed by Cressey (1950), a renowned criminologist, educator and a writer whose work has provided the framework for the understanding the motives for fraud and the characteristics of fraudsters (Kassem & Higson 2012). The fraud triangle model was developed based on observations Cressey made about the behaviors of 250 criminals who were serving their jail sentences in a United Stated Cell. Cressey observed a common characteristics among the inmates and concluded that (a) the inmates committed the crime as a result of non- sharable financial problems they faced, (b) Took advantage of opportunities to defraud due to internal control weaknesses in the organizations they serve before their incarnations, and (c) were capable of defending their criminal actions after committing the crime (Kassem & Higson, 2012). Based on these observation, Cressey hypothesized that for individuals to commit fraud, three factors must be present (Gbegi & Okoye, 2013). These factors are pressure, opportunity, and rationalization. According to Albrecht et al., (2008) Whether the fraud was the one that benefited the perpetrator directly or one that benefited a perpetrators organization, the three conditions for fraud are always present for fraud to occur. Consequently, these three factors became the pillars in the fraud triangle theory. The picture below shows the pictorial view of the fraud triangle.



The fraud triangle showing the three factors responsible for fraud

Perceived Pressure

Financial pressure refers to heavy financial obligations on an individual (Kassem & Higson, 2012). Financial pressures confronting individuals could push them to commit fraud. These pressures may take several forms including high financial need to cater for personal obligations (Stanclu, 2012). Individuals with financial problems who have no avenue for redress could engage in fraudulent activities to solve their financial problems (Kassem & Higson, 2012). The financial pressures may be severe if individuals could not obtain assistance from other sources

to solve the financial problems. Additionally, the fear for embarrassment for non settlement of the financial obligations increases the financial pressure. However some individuals may be unwilling to seek help from others for fear of being stigmatized or due to their ego or pride (Dorminey et al., 2012). The obedience theory explains the financial pressure to commit fraud may be due to fear, Family, and societal pressures as well as the desire to maintain high living standards beyond ones financial resources (Gottschalk, 2013).

Perceived Opportunity

Perceived opportunity represents weak internal control systems in an organization (Dorminey et al. 2012). Internal control weaknesses in organization could create opportunities for individuals to commit fraud. In most cases, the possibility to defraud is high if the control systems are weak and the possibility of being caught is remote (Dorminey et al., 2012). Also the ability of an individual to identify internal control weakness in an organization may be high when the fraudster are familiar with the organization's operations and have the ability to manipulate the system to their advantage. Internal control weaknesses may also exist due to the size of an organization and the complexities of its operations (Kiragu et al., 2013).

Rationalization

Rationalization in the fraud triangle refers to the ability of individuals to justify or defend their fraud actions. For example, an "individual may defend his fraud action by offering reasonable explanations to justify the criminal actions. Fraudster may give excuses such as" it is right to act this way. I deserve this money or they owe me. I'm taking this money only as a loan. I will return it or everybody is doing it" (Dumitru, Batca & Raileanu, 2011). The fear of losing trust with people to avoid punishment or stigmatization is one of the reasons why fraudsters tend to justify their criminal actions (Kassem, and Higson, 2012; Carpenter, Jones, Keith, & Riley, 2013).

To minimize fraud, an organization must eliminate at least one of the elements in the fraud triangle (Gbegi, & Okoye, 2013). Some elements in the fraud triangle may be difficult to eliminate because they relate to personal circumstances of individuals and are controlled by the individuals themselves (Chevis & Barrum, 2012). However opportunity which is caused by internal control weaknesses in an organization could be addressed by organizations themselves (Gbegi, & Okoye, 2013).

CONCLUSION

Payroll fraud is a form of corruption which has eaten deep into the fabric root of our nation, especial in governmental institutions. Money which would have been used for development projects and other recurrent expenses are being diverted through different forms of payroll fraud for the selfish interests of the fraudsters. This is one of the factors that is responsible for the inability of the government, ranging from the federal to local government to discharge their traditional duties (protection of life and provision of social amenities)

In order to tackle payroll fraud, especially in the local government level, internal controls should be put to place and adequately implemented. The financial key players should be adequately monitored and staff audit and verification regularly done at least to ameliorate the extent of payroll fraud in the system.

Thus, while it may not be possible to completely eradicate the problem of payroll fraud in organizations both in the private and public sectors, the implementation of the payroll control measures above, would go a long way in retours the incidence of these white-collar crimes in our society. This would in turn significantly reduce organizational risk and financial losses occasional through pay schemes.

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