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GOVERNANCE



From Audit to Architecture Fixing Nigeria's Ghost Worker Problem

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Cover Image: Workers at the verification exercise of community-based workforce in Enugu State on October 23, 2025.

Photos by Enugu State Primary Healthcare Development Agency

Executive Summary

Nigeria's ghost worker problem is not merely an administrative defect; it is a structural failure in public payroll governance. Periodic audits have uncovered thousands of fictitious or duplicate employees across ministries, departments and agencies, resulting in billions of naira in recoveries. Yet the recurrence of the problem reveals a deeper truth: audits detect fraud, but they do not redesign the system that permits it.

The fiscal stakes are national in scale. Even conservative extrapolations from past recoveries suggest that cumulative payroll leakages over a decade likely run into hundreds of billions of naira—resources that could otherwise fund capital projects, strengthen public services and reduce borrowing pressures. In an era of constrained revenues and rising debt obligations, sustained payroll inefficiency is not a technical inconvenience; it is a macro-fiscal risk.

At its core, the ghost worker phenomenon persists because Nigeria's payroll architecture remains fragmented, weakly integrated with national identity systems, and inconsistently enforced across federal and subnational levels. The issue is institutional, not incidental.

This policy brief proposes:

- Identity-linked payroll integration across all tiers of government, anchored to verified national identity databases.
- Continuous, technology-enabled verification, replacing one-off audits with automated cross-checks and real-time validation.
- Enforceable accountability mechanisms, including statutory penalties and audit traceability for authorising officers.
- A sequenced federal–state rollout, beginning with high-expenditure MDAs and expanding through conditional compliance incentives.

The objective is straightforward: eliminate ghost workers not by repeated detection, but by institutional design that makes their existence structurally impossible.

The Fiscal Stakes: Why Payroll Integrity Is Urgent

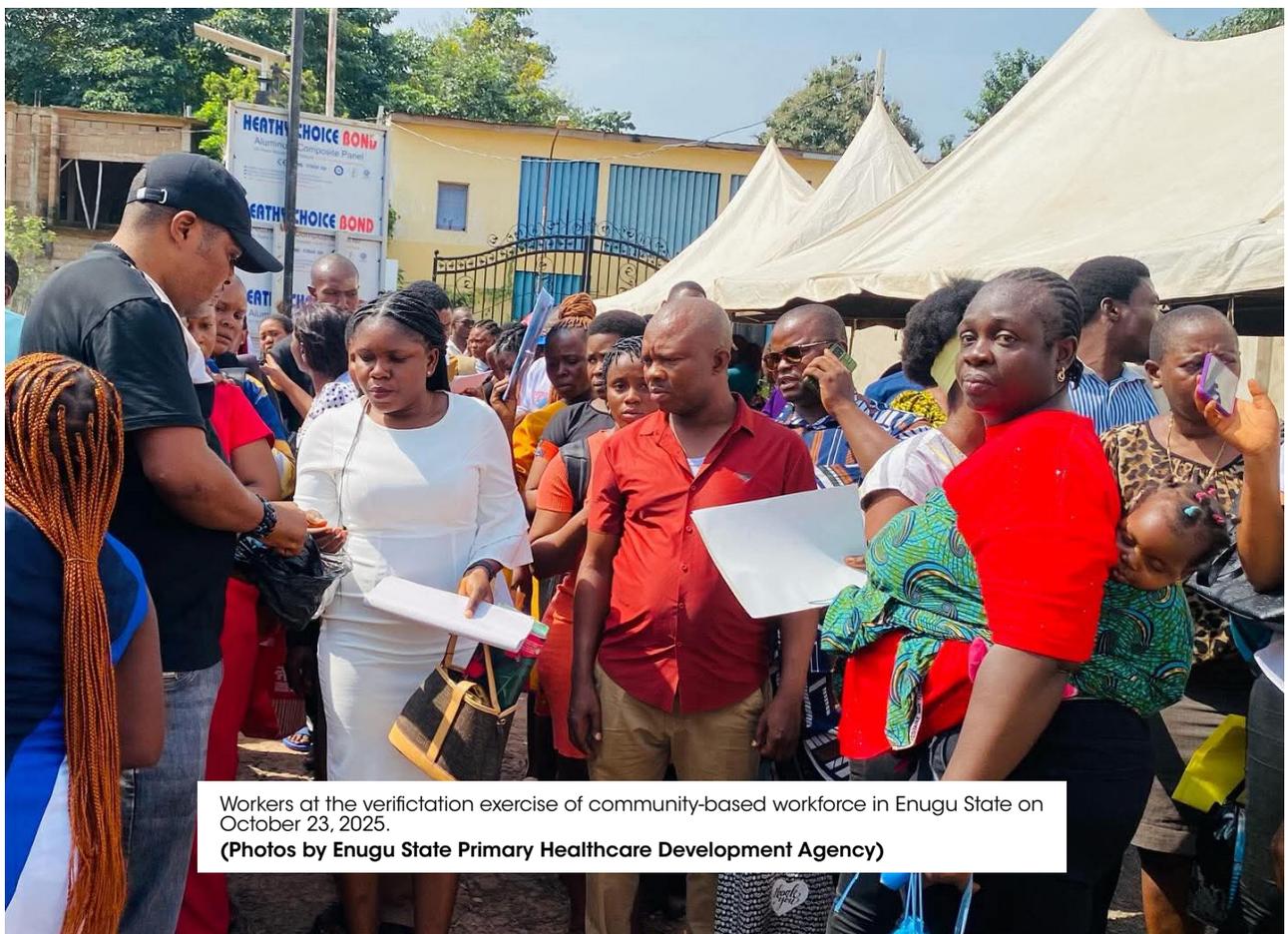
Nigeria's payroll system sits at the intersection of fiscal policy, public service delivery, and state legitimacy. The sheer scale of the public wage bill—now estimated at close to [N4 trillion annually](#) due to wage increases, minimum wage adjustments, and personnel costs across federal and sub-national governments—places immense pressure on already constrained budgets.

Within this context, payroll leakages attributable to ghost workers represent a macro-fiscal risk, not an administrative anomaly. Past exercises in payroll cleansing have delivered substantial savings: [federal initiatives in 2016 reportedly removed tens of thousands of ghost workers, reducing the monthly wage bill by about N13 billion and saving over N200 billion over time](#). In Katsina State, for instance, a [2025 local government payroll audit identified 3,488 ghost workers](#), saving approximately N453.3 million monthly. While these figures are historical and partial, they signal the scale of potential fiscal recoveries achievable through sustained integrity measures.

Yet the recurrence of ghost workers in successive reviews and verification exercises at the state level continues to reveal fictitious entries. This underscores that episodic audits cannot close this gap permanently. Without structural reform, each recruitment cycle, data update or payroll adjustment risks reintroducing inefficiencies, bloating personnel costs and diverting scarce resources from critical public services.

In a period marked by tightening revenues, rising debt obligations, and increasing demands on public expenditure, unchecked payroll leakages undermine fiscal stability, constrain capital investment, and erode confidence in governance. In this sense, payroll integrity is a litmus test of state capacity: if the government cannot credibly manage its wage bill, its ability to fund health, education, security, and infrastructure sustainably is equally compromised.

Nigeria must move beyond ad hoc detection toward sustained prevention by embedding payroll integrity as a foundational element of fiscal governance. Only by treating ghost workers as a structural issue can the state reclaim resources, strengthen public services, and restore confidence in public administration.



Workers at the verification exercise of community-based workforce in Enugu State on October 23, 2025.
(Photos by Enugu State Primary Healthcare Development Agency)

The Institutional Problem

Ghost workers persist not because they are difficult to detect, but because the system that produces them has not been fundamentally redesigned. The issue is not merely fraudulent behaviour by individuals; it is structural vulnerability embedded within payroll governance.

The institutional weaknesses that allow fictitious or duplicate entries to emerge, disappear under audit pressure, and reappear under new administrative cycles are outlined as follows:

- **Fragmented Payroll Architecture**

Nigeria's public payroll environment remains fragmented across ministries, departments and agencies (MDAs), as well as across federal, state and local government tiers.

Multiple databases operate in parallel. Personnel records, payroll platforms, pension systems and treasury controls are not always harmonised in real time. Consequently, manual adjustments and decentralised authorisations introduce points of discretion that weaken systemic integrity.

Where payroll systems are not fully integrated, reconciliation becomes periodic rather than continuous. In such an environment, ghost entries can be inserted, shielded or reintroduced without immediate detection.

 **The structural flaw lies in architecture, not merely oversight.**

- **Weak Identity Enforcement**

Effective payroll integrity depends on unambiguous identity verification. Yet identity enforcement across the public sector remains inconsistently linked to

national identification databases.

In some instances, payroll entries are insufficiently cross-validated against biometric or national identity records. Where identity authentication is episodic rather than continuous, vulnerabilities persist between verification exercises.

The absence of mandatory, automated identity matching across recruitment, promotion, transfer and retirement processes creates room for duplication and impersonation.

 **Without seamless integration between payroll systems and national identity infrastructure, verification remains reactive.**

- **Incentive Misalignment and Re-entry**

Ghost worker schemes do not occur in a vacuum. They reflect incentive distortions within administrative structures.

Authorising officers may face limited consequences for irregular entries. Oversight bodies often intervene after fiscal damage has occurred rather than at the point of transaction. Where accountability mechanisms are weak or delayed, deterrence is minimal.

Moreover, payroll cleansing exercises frequently lack structural follow-through. Once removed, ghost entries can reappear under altered records, new hiring cycles, or administrative transitions.

 **Without enforceable accountability and transaction-level traceability, reform remains temporary.**

- **The Limits of IPPIS**

The Integrated Personnel and Payroll Information System (IPPIS) represented a significant reform step toward centralisation and transparency. It reduced manual payroll handling and improved visibility within participating MDAs.

However, IPPIS has structural and coverage limitations. Not all federal entities have been fully integrated, and subnational governments operate largely outside its framework. Resistance from certain institutions has also limited uniform implementation.

More critically, IPPIS was designed primarily as a centralised payment platform, not as a fully integrated identity-anchored payroll architecture. Centralisation alone does not eliminate systemic vulnerabilities if identity verification, continuous auditing and accountability enforcement are not embedded at the design level.

 **Technological adoption without institutional redesign cannot guarantee integrity.**

Learning From African Experience

Nigeria can draw lessons from neighbouring countries that have faced similar payroll integrity challenges. The countries highlight how institutional design—not just audits—determines whether ghost-worker reforms succeed.

Ghana: Detection Without Deterrence

Ghana has repeatedly uncovered large numbers of ghost workers through audit-led interventions. Audits revealed inflated payrolls and fictitious entries, prompting temporary cleanups.

However, detection alone proved insufficient. Without continuous enforcement, visible follow-up, and systematic reconciliation with authoritative identity databases, ghost workers often reappeared.

Key takeaway: Auditing is necessary but not sufficient. Continuous oversight and credible enforcement are required to sustain reform gains.

Rwanda: Identity as Architecture

Rwanda integrates payroll management directly with its national identity ecosystem. Biometric registration is routine, and payroll systems are interoperable with identity verification at every stage—onboarding, promotion, transfer, and retirement.

By embedding verification into administrative processes rather than relying on episodic audits, Rwanda significantly reduces opportunities for duplication or fictitious entries. Payroll integrity is therefore an outcome of system design, not just enforcement.

Key takeaway: A well-integrated, identity-linked payroll architecture prevents ghost workers before salaries are disbursed.

Uganda: Simple Verification, Real Gains

Uganda demonstrates that even modest interventions can yield measurable fiscal benefits. Payroll cross-checks against national registries produced immediate savings, despite the absence of complex platforms.

Simple, authoritative verification mechanisms—routine data matching and reconciliations—enabled rapid detection and fiscal recovery.

Key takeaway: Institutionalised verification does not require complex technology; consistent, authoritative checks are sufficient to deliver early wins.

Table: Comparative Approaches to Payroll Integrity in Africa: Lessons for Nigeria

Nigeria can draw lessons from neighbouring countries that have faced similar payroll integrity challenges. The countries highlight how institutional design—not just audits—determines whether ghost-worker reforms succeed.

Country	Reform Focus	Key Practices	Outcomes/Lessons
Ghana	Audit-led ghost worker detection	Sustained follow-up, reconciliation with authoritative IDs	Detection alone insufficient; enforcement must be visible
Rwanda	Identity-integrated payroll	Biometric registration, interoperable systems	Reduces reliance on periodic audits; verification embedded administratively
Uganda	Payroll cross-check with national registries	Simple data matching, authoritative verification	Immediate fiscal gain, even without complex platforms

Cross-Country Lessons

Across these experiences, three principles consistently emerge:

- **Identity underpins integrity:** Authoritative, interoperable identity systems form the foundation of credible payrolls.
- **Continuous verification is critical:** Episodic audits reduce immediate losses but cannot prevent recurrence.
- **Enforcement must be visible and credible:** sanctions, follow-up, and transparency deter manipulation and reinforce system trust.

A Reform Roadmap: From Audit to Architecture

Addressing Nigeria's ghost worker challenge requires a sequenced approach that moves beyond episodic audits to system-wide prevention. The following roadmap outlines strategic steps, from immediate interventions to long-term institutionalisation.

1. Build an Identity-Linked Payroll System

Action: Integrate all federal, state, and local payrolls with National Identification Number (NIN) and Bank Verification Number (BVN) databases.

Objective: Prevent duplication and fictitious entries at the point of payment.

Fiscal Impact: Full implementation could yield national savings of N150–200 billion annually.

2. Institutionalise Continuous Verification

Action: Establish permanent verification units—Continuous Capture Centres—for staff onboarding, exits, transfers, and retirement.

Objective: Maintain real-time data integrity rather than relying on episodic audits.

Key Metric: 100% of new payroll entries verified against NIN/BVN before salary disbursement.

3. Enforce Accountability

Action: Apply sanctions for payroll officers and approving authorities; implement whistleblower protection mechanisms.

Objective: Align incentives, deter fraud, and strengthen credibility of enforcement.

Key Metric: Number of detected violations resulting in legal or administrative action annually.

4. Pilot, Scale, and Institutionalise

Sequenced Approach:

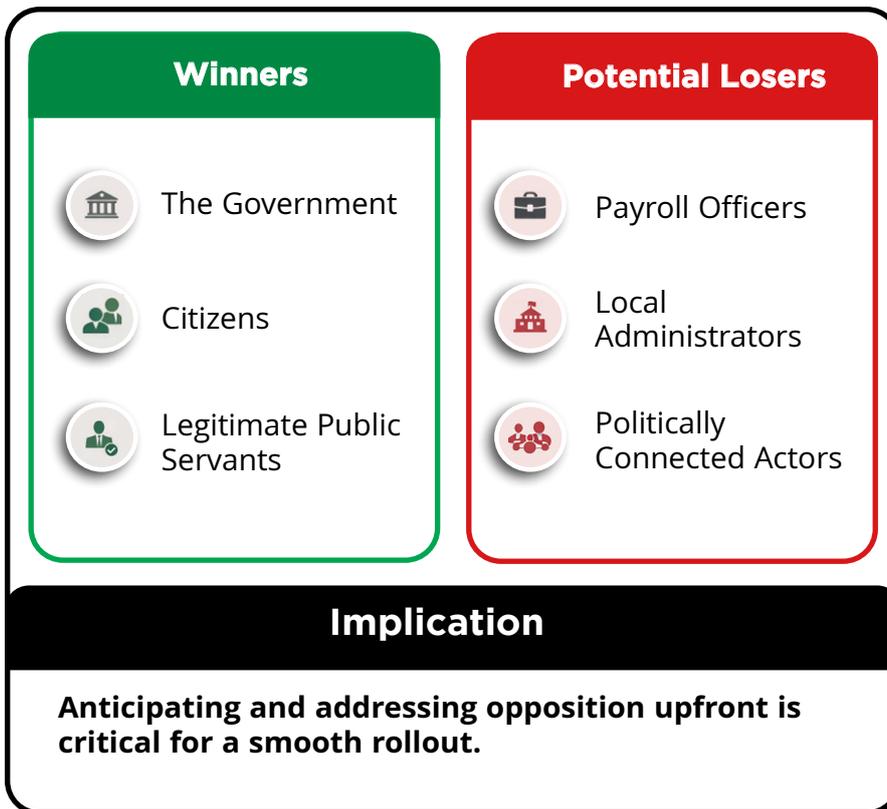
- Phase 1 (immediate, 6–12 months): Pilot identity-linked payroll in selected states and federal agencies; resolve integration gaps.
- Phase 2 (medium-term, 12–36 months): Scale verification processes nationwide; embed Continuous Capture Centres and routine reconciliation.
- Phase 3 (long-term, 36+ months): Institutionalise full enforcement, public reporting, and continuous monitoring and evaluation.

Monitoring & Evaluation Benchmarks

- Reduce ghost workers by $\geq 70\%$ in pilot states within three years.
- Achieve 100% integration with NIN/BVN across federal payrolls.
- Publish quarterly redacted payroll data for civil society oversight.
- Track fiscal savings relative to implementation costs.

Political Economy and Implementation Risks

Reforming Nigeria’s payroll system is as much a political and organisational challenge as it is a technical one. Understanding who benefits, who may resist, and how to manage risks is essential for successful implementation. Integrating these considerations into the roadmap ensures that entrenched interests or operational bottlenecks do not derail reforms.



Data Protection and Privacy Risks

- **Risk:** Integration of NIN, BVN, and payroll databases involves sensitive personal data. Mishandling could undermine public trust and trigger legal challenges.

- **Mitigation:** Enforce strict data protection protocols, limit access to authorised personnel, and adopt encrypted, auditable systems.

- **Recommendation:** Establish a data governance framework that balances transparency with privacy, ensuring compliance with national laws and international best practices.

State-Level Adoption Challenges

- **Variation:** Not all states are equally equipped for integration. Infrastructure, technical capacity, and local political dynamics vary widely.

- **Mitigation:** Provide targeted technical support and capacity-building. Start with pilot states with the highest readiness to demonstrate feasibility and create a learning model for others.

- **Recommendation:** Sequence state-level rollout strategically, combining early success stories with adaptive support to lower adoption barriers.

Managing Resistance



Approach

Use sequenced implementation to demonstrate early wins in pilot states, creating incentives for adoption elsewhere.



Coalition-Building

Engage unions, state officials, civil society, and donor partners as allies. Highlight the collective benefits of transparency and fiscal savings.



Recommendation

Align incentives for compliance, and communicate that non-compliance carries reputational and legal consequences.

Conclusion

Nigeria's ghost worker crisis reflects a structural governance failure, not a temporary administrative lapse. Past reforms generated short-term savings but did not correct the institutional weaknesses that enable recurrence. The persistence of payroll fraud across tiers of government underscores the limits of reactive clean-ups.

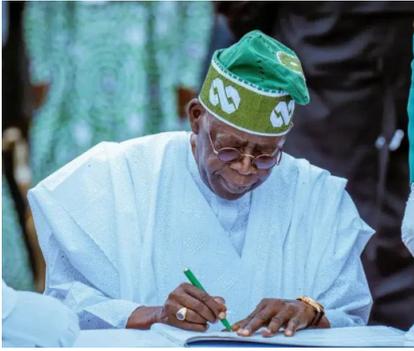
Sustainable reform requires three elements: an interoperable, identity-linked payroll system; continuous verification embedded in routine administrative processes; and enforceable accountability through oversight, sanctions, and transparency. Technical solutions must be matched by political commitment and coordinated implementation across federal and subnational levels.

Payroll integrity is a practical test of state capacity. A government that cannot credibly manage its wage bill will struggle to sustain confidence in broader reforms.

Strengthening payroll governance is therefore not peripheral—it is foundational to fiscal credibility and long-term public sector reform.

Author

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Tinubu signs Electoral Act Amendment Bill 2026 into law

President Bola Tinubu, on February 18, 2026, signed the Electoral Act Amendment Bill 2026 into law, despite public concerns over a controversial clause making the electronic transmission of election results optional.

The President assented to the bill during a brief ceremony at the Presidential Villa attended by Senate President Godswill Akpabio, Speaker of the House of Representatives Abbas Tajudeen, Senate Leader Opeyemi Bamidele, Deputy Speaker Benjamin Kalu and other government officials.

With the presidential assent, the bill has now become law, meaning subsequent elections in Nigeria will be conducted in line with the amended provisions.

Both chambers of the National Assembly of Nigeria passed the bill on Tuesday after months of debate and deliberation. Although the legislation contains about 154 clauses, Clause 60 — which makes the electronic transmission of results optional — generated the most controversy.

<https://statehouse.gov.ng/president-tinubu-signs-amended-electoral-act-commits-to-strengthening-democracy/>

Bauchi Out-of-School Children Drops by 85%

Bauchi State has cut the number of out-of-school children from 1.7 million in 2019 to 216,000 in 2025, an 85 per cent reduction, the State Universal Basic Education Board (SUBEB) has revealed.

Permanent Secretary Abdulhamid Mohammed Jibrin noted that years of neglect, weak enforcement of compulsory education laws, poverty and socio-cultural barriers had long driven the high number of out-of-school children.

“Through deliberate reforms, strong leadership, and community involvement, we have successfully reduced the number of out-of-school children to 216,000,” he said. “This milestone restores the right to education for over 1.2 million children across the state.”

<https://dailypost.ng/2026/02/18/bauchi-cuts-out-of-school-children-by-85-in-six-years/>

Bandits Demand N100m from Islamic Preachers in Kebbi Village

Bandits in Kebbi State have reportedly demanded N100 million from Islamic preachers to allow them to continue their religious activities in Utouno village, Ngaski Local Government Area. The demand was said to have been conveyed in a letter addressed to community leaders, warning that failure to comply would result in consequences. The development comes in the wake of a recent attack allegedly carried out by Lakurawa bandits in parts of Arewa South in Kangiwa Local Government Area, where at least 33 people

were reported killed. The resident said the attackers stated in the letter that they were not intimidated by anyone, including security operatives, and warned the community against ignoring their message.

<https://dailypost.ng/2026/02/22/suspected-bandits-impose-n100m-levy-on-clerics-in-kebbi-community/>

FCT Area Council Elections See Voter Turnout Rise to 14%

Voter turnout in the recently concluded Federal Capital Territory (FCT) area council elections rose to 14 per cent, up from 9.4 per cent recorded in 2022, according to the Independent National Electoral Commission (INEC).

The commission conducted chairmanship and councillorship elections across the six area councils of the nation’s capital on 21 February 2026.

INEC said the turnout marked a notable improvement on the previous FCT area council polls held in 2022.

A total of 1.68 million voters were registered for the 2026 elections, compared with 1.58 million in 2022. Of the 1.68 million registered voters this year, 239,210 cast their ballots, resulting in a voter turnout of 14.2 per cent.

By contrast, 148,685 voters participated in the 2022 election, accounting for 9.4 per cent of the 1.58 million registered at the time.

<https://www.thecable.ng/inec-2026-fct-council-election-recorded-16-voter-turnout-up-9-4-from-2022>



Niger Military Government to Sue French Uranium Giant Over Environment

Niger's military-led authorities said that they will take French uranium giant Orano to court, accusing the company of creating an "ecological disaster" in the country. It claims the firm is storing 400 barrels of radioactive material at a site near Arlit in northern Niger, where Orano previously operated uranium mines. Justice Minister Alio Daouda said this has endangered local communities and amounts to environmental damage and large-scale harm to public health. He said Niger will take its case to national and foreign courts in order to obtain a conviction and reparations for the damage suffered. Niamey's decision to sue Orano is the latest twist in its ongoing battle with the nuclear group and the country's former colonial ruler as part of a pivot away from Paris and towards allies like Russia.

<https://www.africanews.com/2026/02/04/niger-military-government-to-sue-french-uranium-giant-over-environment/>

Benin Launches Campaign Against Road Accidents

The Centre National de Securite Routiere (CNSR) – National Centre for Road Safety – has launched the national "AGIR" campaign to strengthen prevention and significantly reduce road accidents in Benin, in line with the 2021–2030 Decade of Action.

Authorities describe the initiative as part of a broader national transformation agenda focused on infrastructure modernisation and safer mobility. Road safety is framed as a public health and social cohesion priority. The CNSR aims to cut traffic accidents by 50 per cent by 2030 and to sharply reduce fatalities from 2026, amid an average of nearly three deaths per day on Benin's roads.

The CNSR says the goal is to trigger collective awareness and move towards zero fatalities on Benin's roads.

<https://fr.apanews.net/security/benin-le-cnsr-lance-la-campagne-agir/>

Heavy Weapons Seized at Chad Border Close to Libya

Libyan and Chadian forces have seized a large cache of heavy weapons, including surface-to-air missiles, during a security operation in northern Chad near the border.

The joint operation on February 20 uncovered weapons of various calibres, heavy equipment, and large quantities of ammunition. It forms part of enhanced cross-border surveillance, with a follow-up meeting on the Libyan side establishing a joint operations centre to coordinate patrols, control

operations, and demining, supported by air assets under Libyan supervision. The move comes amid persistent tensions in southern Libya, a region marked by porous borders and arms trafficking. The operation highlights Tripoli's and N'Djamena's efforts to contain cross-border flows and strengthen security cooperation in this sensitive corridor.

<https://fr.apanews.net/security/libye-tchad-saisie-darmes-lourdes-dans-une-operation-conjointe-a-la-frontiere/>

Cameroon Records 22 MPOX Cases

Cameroon has recorded 22 confirmed cases of mpox, with no deaths reported, health authorities announced.

Mpox resurfaced in the country on November 14, 2025. As of February 16, 2026, surveillance data show 116 suspected cases, of which 22 were confirmed through laboratory testing. None of the confirmed cases has resulted in death, according to authorities. Mpox is not new in Cameroon. The virus has circulated endemically since the 1970s. The disease exists in two strains, Clade 1 and Clade 2, both of which have previously been detected in the country. Confirms cases have been reported in four regions of the country.

<https://cameroonnewsagency.com/mpox-in-cameroon-22-confirmed-cases-no-deaths-recorded/>

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