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EFFECTS OF TAX EVASION ON REVENUE GENERATION

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Abstract
The main objective of this study is to identify the effects tax evasion on revenue generation in Jigawa state. A case study of Jigawa state Board of Internal Revenue Service. The study employed survey design. The population of the study comprised of twenty five (25) staffs in Jigawa state Board of internal revenue service, Dutse head office. The study sample size comprises of fourteen (14) staff out of the total population under the study. Questionnaire method was used in collecting data from the respondents and the data was presented and analyzed using five point linker scales. The result of the findings reveals that tax evasion has significance effect on government revenue generation in Jigawa state. The study also reveals that inequitable distribution of amenities among citizens, high tax rate, lack of strict penalty on tax evaders, low transparency and accountability of public funds are the main causes of tax evasion in Jigawa state. Finally, the study recommended that Jigawa state government should block all loopholes which lead to tax evasion so as to promote increase in revenue generation that will boost the economic growth in the long run.

Key Words: *Accountability, High Tax Rate, Tax Evasion, Transparency, Revenue Generation.*

Introduction
The source of revenue generation of any state depends on the amount of tax revenue generated in that given state. In view of this revenue generating is among the means through which government source money to provide the needed infrastructures. The tax system is an avenue for government to collect revenue needed in discharging its pressing obligations. Taxes contribute to the development of every nation. The revenue derived from taxes helps government to finance its current and recurrent expenditure projects such as provision of infrastructure, provision of security, provision of health care facilities, funding the education sector and many others. Furthermore, taxes help to improve efficiency, reduce waste and loss of human life. E.g. the intake of cigarette causes harm both to the cigarette taker and the people around him. In order to curb this unhealthy behavior, taxation plays a vital role when more of such harmful goods are taxed. In a country like Nigeria and Jigawa state in particular where we face problems of chronic unemployment and regional disparities, tax policy should be adopted to alleviate the issue. This is done with the view that poverty should be eliminated from the state and government needs to play active role in fulfilling that task. According to Paul (2021) states that tax as a source of government revenue consists of direct and indirect tax. Direct tax is a form of tax that is levied on the income of individuals both civil servants and self-employed persons. The burden of direct tax is borne by the person on whom it is imposed.

The concept of direct tax is not restricted to individuals' income alone. It extends to profits of corporate bodies whose burden cannot be shifted. On the other hand, indirect tax is a type of tax that is levied on goods and services. Unlike direct tax, the burden of indirect tax can be shifted e.g. value added tax, import duties et cetera.

Tax evasion is characterized as an intentional wrongful attitude, or as a behavior involving a direct violation of tax laws, norms and ethics regarding citizenry obligation to escape the payment of tax. The intentional underreporting of income, as well as over-claiming of a tax deduction, is an obvious example of tax evasion (Adebisi & Gbegi, 2021). It is also a violation of tax laws in which the tax rate due by a taxable person is unpaid after the minimum required period (Fagbemi et al., 2020). Guramal, Mansor and Pantamee (2015) suggested that the causes of tax evasion in many countries includes unfair distribution of social amenities, poor management and misuse of tax collected and lack of essence of civic responsibility. Other causes of tax evasion are corruption in public office, inadequate tax education and awareness, misappropriation of taxes collected, ignorance of the tax authority, lack of adequate enforcement for default, proliferation of taxes, loopholes in the tax laws, inequitable distribution of income, absence of „Quid Pro Quo" i.e. something of value given in return by the government for taxes paid, high level of illiteracy and high tax rates.

The broad objective of the study is to examine the effect of tax evasion on revenue generation in Jigawa State. Specifically, the study intends to:

a. examine the effect of tax evasion on government revenue generation in Jigawa State
b. examine the causes of tax evasion in Jigawa State
c. examine the factors that can reduce tax evasion in Jigawa State

The following research questions were formulated towards achieving the objectives of this study:

i. To what extent does tax evasion affect government revenue generation in Jigawa State?
ii. What are the causes of tax evasion in Jigawa State ?
iii. What factors can lead to reduction of tax evasion in Jigawa State?

Literature Review

Taxation as a Concept

According to Aliyu (2019) taxation is the most important source of revenue for modern governments. It typically accounts to ninety percent of government revenue or more. Taxation is seen by Aguolu (2018) as a compulsory levy imposed by the government through its agencies on the income, consumption and capital of its citizens. These levies are made on personal income such as, salaries, business profits, interests, dividends, discounts and royalties. Afuberoh and Okoye (2014) taxation is a civic duty which imposition is expected to yield income which should be utilized in the provision of amenities, both social and security and sustains economic well-being of the society.

Tax according to Omotoso (2021) is a compulsory charge imposed by a public authority on the income of individuals and companies as stipulated by the government decrees, acts or case laws irrespective of the exact amount services rendered to the payer in return. In the view of

Tax Evasion

Tax evasion is described by Olayinka et al. (2020) as an intentional illegal behavior involving a direct violation of tax laws to avoid payment of taxes. The issue of tax evasion is common in all states; indeed, no matter the control measures put in place, some people maneuver their ways and break government rules and regulations governing taxes. Edwin, (2021) defined tax evasion as an intentional effort by people, corporate bodies and other institutions to illicitly refuse to pay their tax and reporting true and fair value of their earnings by a means of evading. Feld and Frey (2022) asserted that in most cases tax evasion arises in a situation where a taxpayer arranges his financial affairs in a way that would make him not to pay or pay least possible amount of tax by manipulating the legal rules.

Causes of Tax Evasion

a. **Low tax morale:** Lundstedt, (1996) put forward that a set of attitudes and norms are also having an impact on the behavior of a tax payer. For instance, in rural areas where illiteracy is at the peak of the ladder, people tend to have low tax morale as a result of being ignorant of enormous importance of taxation. Also, the norm existing in a particular area causes tax evasion because in some societies women are not meant to pay tax because they are much attached to domestic works.
b. **Age, sex and status:** According to Torlger (2021), factors which really cause tax evasion include age and sex. Hence, it was found that older people and women tend to be having the higher tax morale than younger ones, employed and self-employed persons. Also, Richardson (2022) agreed on the age factor influences on tax evading practices as younger ones evade tax easily as they are not afraid of the punishment and fines which would be followed by the fraudulent act.
c. **High tax rate and no strict penalty:** According to Slemord (2017) the higher the marginal tax rate the lesser individuals will comply to pay taxes. Individual taxpayer evades tax when the rate is high because it will have an adverse reduction on his income.
d. **Absence of Quid Pro Quo:** Onuigbo (1986) states that the average human being hates the payment of tax as he sees it as something that is annoying and insignificant. Most people believed that government does not provide services which are in any way equal to the tax paid.
e. **Inequitable distribution of amenities:** In some part of Nigeria, indigenes are opposed to the payment of tax on the ground that government had been unfair in the distribution of amenities and other good things of life. This thought is the most cause of civil disturbances in parts of the state. When a leader is elected, he directs all his attention in development of his village which makes other people to feel abandoned and rejected (Duru, 2020).
f. **Misuse or Mismanagement of Collections Made:** Kiabel (2021) states that there are reports in the news media and social media of how government agents misuse taxpayer's money. Evidences of wastage of public funds, unexecuted but paid contracts and also in the criminal act of using loopholes to loot funds meant for the state in general. This cause many taxpayers who are patriotic to resolve in evading tax.
g. **Hatred of Taxpayers to Government functionaries:** An average Nigerian has hatred for most of the government functionaries who in most cases live far from the taxpayer. It hurts, most taxpayers would reason, that it is abnormal for one to part

with his hard earned money for the upkeep of these (imagined) enemies. As argued by Kiabel (2021) a solution to the problem probably lies in the proper education and orientation of taxpayers on government and its functionaries.

h. **Absence of Spirit of Civic Responsibility:** Most residents probably due to illiteracy and ignorance fail to understand that they owe certain responsibilities to government, one of which is payment of tax. From their level of understanding, it is unheard of for the government to be poor. Rather, the government should always order central bank of Nigeria to print more money whenever it is out of fund. This to a large extent shows lack of spirit of civic responsibility amongst citizen which is a major cause of tax evasion (Orewa, 2021).

Effect of Tax Evasion

According to Alm and Martinez, (2021), tax evasion has had a variety of fiscal effects and there are at least two reasons responsible for this. In the first place, revenue losses from noncompliance and corruption become significant at a time of substantial budget deficit. Second, horizontal and vertical equity suffer because the effective tax rates faced by individuals may differ because of different opportunities for tax evasion. Toby (2023) affirmed that, tax evasion has undoubtedly affected adversely the government revenue generation capability and the economy as a whole and observed that, the taxpayer indulges in evasion by resorting to various practices. These practices erode moral values and build up inflationary pressures. This point can be buttressed with the fact that because of the evasion of tax, individuals and companies have a lot of money at their disposal. Companies declare higher dividends and individuals have a high take home profit. This increases the quantity of money in circulation but without a corresponding increase in the goods and services. This then build up what is known as inflationary trends where large money chases few goods.

Shome (2015) added that tax evasion distorts economic efficiency. In sectors that are less subject to the administrator's scrutiny as in the informal economy, there will be more investment with lower revenue intake for government, its functional capacity, efficiency and effectiveness suffer because of tax evasion. Capacity suffers due to lower availability of resources. It is noted that, effectiveness declines as compliant taxpayers realized that government is unable or unwilling to take corrective action and therefore, feel increasingly comfortable in joining the rest in the act of tax evasion.

Mechanism to curb Tax Evasion

Shome (2015) summed up the modalities to keep tax evasion in check, the tax administration must:

i. Incorporate genuine threat of penalty but ensure due process. Tax administration should be adequately financed and structured.
ii. Computerize as many administrative processes as possible to minimize the interface between taxpayer and tax official.
iii. Not remain aloof from tax policy but assist in every way possible to help design in reflection of its field experience, a simple tax structure and its commensurate tax law.

Green (2009) also simplified how to control tax evasion in his research on the topic 'What Is Wrong with Tax Evasion?' states that, there are presumably many potential fixes for

the state of affairs and they are:

a. Simplify the tax code, making clearer the distinction between lawful and unlawful behavior and distinguish more clearly between what constitute criminal and civil violations of the code.
b. Change our political rhetoric, attempting to educate people about the importance of tax revenues and modify priorities for government spending.
c. Make the Code more equitable, from both a vertical and horizontal perspective and distinguish more clearly between wrongful and gross misconduct violations.
d. Rethink the requirements of thoughts and intentions behind a wrongful act and increase enforcement that make the level of enforcement more uniform.

Oyebanji (2018) stated the possible solutions to tax evasion in Nigeria among are; taxpayers should be educated about their civil responsibility, tax officials should be monitored to minimize the incidence of fund embezzlement, establishment of revenue court, tax laws should be made consistent and enforce serious penalty for contravening any section of the law.

Theoretical Review

Ability-to-Pay Principle

As the name suggests, it says that taxation should be levied according to an individual's ability to pay. It says that, means of financing public expenditure should come from "him that hath" instead of "him that hath not". The principle originated from sixteenth century, and was extended by Swiss Philosopher Jean Jacques Rousseau (1712-1778), French Political Economist Jean- Baptiste (1767-1832) and the English Economist John Stuart Mill (1806-1873). This is indeed the basis of 'progressive tax,' as the tax rate increases by the increase of the taxable amount. This principle is indeed the most equitable tax system, and has been widely used in different countries. The usual and most supported justification of ability to pay is on grounds of sacrifice. The payment of taxes is viewed as a deprivation to the taxpayer because s/he surrendered money to the government which s/he would have used for his own personal used.

Empirical Review

In a study conducted by Paul, (2021) in Taraba State using a sample size of 308 and the result reveals that corruption, lack of transparency and accountability, tax system injustice and tax system complexity have a substantial impact on tax avoidance and evasion in Nigeria. Folayan et al. (2020) in their study among five selected states in South-west Nigeria namely Osun, Oyo, Ogun, Lagos and Ondo states used a sample size of eight hundred and fifty (850). The study reveals that the tax evasion has adverse effect on government revenue generation which led to loss in revenue and affected the potential performance of government in the public sector.

Folayan and Adeniyi (2018) carried out a research on effects of tax evasion on government revenue generation in Oyo state using 165 research sample size. The findings reveals that tax evasion has adverse effect on government revenue in Oyo state which typically results in revenue loss. Aliyu and Sambo (2016) in their research on determinants of informal sector tax evasion in Sokoto metropolis using 317 research sample size, showed that taxation and fiscal, economic and administrative factors, among other factors are statistically significant for individuals' tax evasion behaviour.

Obafemi (2014) examined the effects of tax avoidance and tax evasion on Nigeria economic development. A survey research design was adopted chosen a sample of 150 Nigerians. The study reveals that tax evasion and avoidance have adversely affected economic growth and development in Nigeria. Modugu and Omoye (2014) appraised the evasion of personal income tax in Nigeria using 160 sample from some selected self-employed individuals in Edo State comprising businessmen, contractors, professional practitioners like lawyers, doctors, accountants, architects and traders in shops as well as staff of Federal Inland Revenue Service in Benin City. The result revealed that tax payers' relationship with tax authority and weak penalties have a significant influence on tax evasion in Nigeria and also, the higher the tax rate the higher the tendency of tax evasion.

Furthermore, Saidu and Dauda (2014) in their study on tax evasion and governance challenges in the Nigeria conducted an interview on 180 persons and the result showed that although it is ethical to pay tax but individuals refuse to pay due to bad governance. Finally, Adebisi and Gbegi (2010) examined the effect of tax evasion on personal income tax administration in Nigeria. The researchers carried out a survey research design in Nigeria with particular reference to federal Inland Revenue service Abuja. 305 questionnaire were administered to the employees of federal Inland Revenue service. The data was analyzed using analysis of variance and the findings showed that enlightenment and adequate utilization of tax revenue on public goods will discourage tax evasion.

A lot of scholarly attention have been paid to taxation in respect of its tremendous significant in revenue generation and as a key instrument of fiscal policy in the economy over time. According to its importance, several economic theories have been proposed to run an effective system. Taxes are generally classified under three different theories as given: ability to pay principle, benefit approach and equal distribution principle. However, this paper is guided by the ''ability to pay principle''.

Methodology

The research adopted survey research design, and as a result, used the questionnaire instrument in order to obtain data from the research respondents. The choice of this method was made due to the fact that, survey method is effective when it comes to getting opinions and answers to the research questions. The population of the study comprised the entire 25 Staff of Jigawa State Board of Internal Revenue Service, Dutse head office. The study used 14 staff as the research sample size selected from the total population of the study. Random Sampling technique was used in determining the sampling size.

Result and Discussion

Data collected from the study was presented and analyzed below:

Table 1: Tax evasion reduce revenue generated by Jigawa State government

Opinion	No. of respondents	Percentage
Strongly Agree	8	60%
Agree	2	13%
Neutral	1	7%
Strongly Disagree	2	13%
Disagree	1	7%
Total	14	100%

Sources: Field survey 2023

The table above shows the respondents responses on whether tax evasion reduce revenue generated by Jigawa state government where 60% of the respondents strongly agree, 13% agree, 7% undecided while 13% strongly disagree and 7% disagree. This concluded that majority of the respondents agree that tax evasion reduce revenue generated by the Jigawa state government.

Table 2: Tax evasion leads to budget deficit in Jigawa State

Opinion	**No. of respondents**	**Percentage**
Strongly Agree	11	80%
Agree	2	13%
Neutral	1	7%
Strongly Disagree	0	0%
Disagree	0	0%
Total	14	100%

Sources: Field survey 2023

The above table shows the respondents responses on whether tax evasion leads to budget deficit in Jigawa state where 80% of the respondents strongly agree, 13% agree, 7% undecided while 0% strongly disagree and 0% disagree. This concluded that majority of the respondents strongly agree that tax evasion leads to budget deficit in Jigawa state.

Table 3: Tax evasion distorts economic efficiency of government performance in Jigawa State

Opinion	**No. of respondents**	**Percentage**
Strongly Agree	11	80%
Agree	2	13%
Neutral	1	7%
Strongly Disagree	0	0%
Disagree	0	0%
Total	14	100%

Sources: Field survey 2023

The above table shows the respondents responses on whether tax evasion distorts economic efficiency of government performance in Jigawa state where 80% of the respondents strongly agree, 13% agree, 7% undecided while 0% strongly disagree and 0% disagree. This concluded that majority of the respondents strongly agree that tax evasion distorts economic efficiency of government performance in Jigawa state.

Tables 1 and 2 reveals that tax evasion has significance effect on government revenue generation in Jigawa state because it reduces government revenue. The finding of the study is in congruence with the works of Folayan et al. (2020) who reveals that tax evasion has adverse effect on government revenue generation in selected five states which

typically results in revenue loss and this may cause inevitable distraction to the potential performance of government in the public sector.

Table 4: Inequitable distribution of amenities among citizens cause tax evasion in Jigawa State

Opinion	No. of respondents	Percentage
Strongly Agree	7	49%
Agree	3	20%
Neutral	1	7%
Strongly Disagree	2	13%
Disagree	1	7%
Total	14	100%

Sources: Field survey 2023

The above table shows the respondents responses on whether inequitable distribution of amenities among citizens cause tax evasion in Jigawa state where 49% of the respondents strongly agree, 20% agree, 7% undecided while 13% strongly disagree and 7% disagree. This concluded that majority of the respondents strongly agree that inequitable distribution of amenities among citizens cause tax evasion in Jigawa State.

Table 5: High tax rate cause tax evasion in Jigawa State

Opinion	No. of respondents	Percentage
Strongly Agree	8	60%
Agree	3	20%
Neutral	1	7%
Strongly Disagree	0	0%
Disagree	2	13%
Total	14	100%

Sources: Field survey 2023

The above table shows the respondents responses on whether high tax rate cause tax evasion in Jigawa state where 60% of the respondents strongly agree, 270% agree, 7% undecided while 0% strongly disagree and 13% disagree. This concluded that majority of the respondents strongly agree that high tax rate cause tax evasion in Jigawa state

Tables 4 and 5 reveals that the causes of tax evasion in Jigawa state includes inequitable distribution of amenities among citizens, high tax rate, lack of strict penalty on tax evaders, low transparency and accountability of public funds cause tax evasion in Jigawa state. The finding of the study is in congruence with the result of Guramal, Mansor & Pantamee, (2015) who reveals that the causes of tax evasion in many countries includes; unfair distribution of facilities (amenities), poor management and misuse of tax collected as well as lack of essence of civic responsibility.

Table 6: Lack of strict penalty on tax evaders cause tax evasion in Jigawa State

Opinion	No. of respondents	Percentage
Strongly Agree	5	33%
Agree	6	47%
Neutral	1	7%
Strongly Disagree	1	7%
Disagree	1	7%
Total	14	100%

Sources: Field survey 2023

The above table shows the respondents responses on whether lack of strict penalty on tax evaders cause tax evasion in Jigawa state where 33% of the respondents strongly agree, 47% agree, 7% undecided while 7% strongly disagree and 7% disagree. This concluded that majority of the respondents agree that lack of strict penalty on tax evaders cause tax evasion in Jigawa state.

Table 7: Low transparency and accountability of public funds cause tax evasion in Jigawa State

Opinion	No. of respondents	Percentage
Strongly Agree	7	49%
Agree	3	20%
Neutral	1	7%
Strongly Disagree	2	13%
Disagree	1	7%
Total	14	100%

Sources: Field survey 2023

The above table shows the respondents responses on whether low transparency and accountability of public funds cause tax evasion in Jigawa state where 49% of the respondents strongly agree, 20% agree, 7% undecided while 13% strongly disagree and 7% disagree. This concluded that majority of the respondents strongly agree that low transparency and accountability of public funds cause tax evasion in Jigawa state

Table 8: Enforcement of penalties to evaders would reduce tax evasion in Jigawa State

Opinion	No. of respondents	Percentage
Strongly Agree	8	60%
Agree	3	20%
Neutral	1	7%
Strongly Disagree	0	0%
Disagree	2	13%
Total	14	100%

Sources: Field survey 2023

The above table shows the respondents responses on whether enforcement of penalties to evaders would reduce tax evasion in Jigawa state where 60% of the respondents strongly agree, 270% agree, 7% undecided while 0% strongly disagree and 13% disagree. This concluded that majority of the respondents strongly agree that enforcement of penalties to

evaders would reduce tax evasion in Jigawa state.

Table 9: Introduction of taxpayer identification number and computerization of tax administration would reduce tax evasion in Jigawa State

Opinion	**No. of respondents**	**Percentage**
Strongly Agree	5	33%
Agree	6	47%
Neutral	1	7%
Strongly Disagree	1	7%
Disagree	1	7%
Total	14	100%

Sources: Field survey 2023

The above table shows the respondents responses on whether introduction of taxpayer identification number and computerization of tax administration would reduce tax evasion in Jigawa state where 33% of the respondents strongly agree, 47% agree, 7% undecided while 7% strongly disagree and 7% disagree. This concluded that majority of the respondents agree that introduction of taxpayer identification number and computerization of tax administration would reduce tax evasion in Jigawa State.

Table 10: Proper awareness on tax education and tax compliance would reduce tax evasion in Jigawa State

Opinion	**No. of respondents**	**Percentage**
Strongly Agree	8	60%
Agree	3	20%
Neutral	1	7%
Strongly Disagree	0	0%
Disagree	2	13%
Total	14	100%

Sources: Field survey 2023

The above table, it shows the respondents responses on whether proper awareness on tax education and tax compliance would reduce tax evasion in Jigawa state where 60% of the respondents strongly agree, 270% agree, 7% undecided while 0% strongly disagree and 13% disagree. This concluded that majority of the respondents strongly agree that proper awareness on tax education and tax compliance would reduce tax evasion in Jigawa state.

Table 11: Fair treatment of taxpayers would enhance voluntary tax compliance and reduce tax evasion in Jigawa state

Opinion	No. of respondents	Percentage
Strongly Agree	5	33%
Agree	6	47%
Neutral	1	7%
Strongly Disagree	1	7%
Disagree	1	7%
Total	14	100%

Sources: Field survey 2023

The above table shows the respondents responses on whether fair treatment of taxpayers would enhance voluntary tax compliance would reduce tax evasion in Jigawa state where 33% of the respondents strongly agree, 47% agree, 7% undecided while 7% strongly disagree and 7% disagree. This concluded that majority of the respondents agree that fair treatment of taxpayers would enhance voluntary tax compliance would reduce tax evasion in Jigawa state.

Tables 9, 10, an 11 reveals that the factors that reduce tax evasion in Jigawa state includes: enforcement of penalties to evaders would reduce tax evasion, introduction of taxpayer identification number and computerization of tax administration, proper awareness on tax education and tax compliance and fair treatment of taxpayers would enhance voluntary tax compliance would reduce tax evasion in Jigawa state. The finding of the study is in congruence with the result of Oyebanji (2018) who stated that the possible solutions to tax evasion in Nigeria include: taxpayers should be educated about their civil responsibility.

Conclusion and Recommendations

In conclusion, tax evasion is common in Jigawa state and Nigeria as a whole; indeed, no matter the control measures put in place, some people maneuver their ways and break government rules and regulations governing taxes. Therefore, on the basis of the findings of this study, it can be concluded that, tax evasion has significance effect on government revenue generation in Jigawa state.

1. Government should block all loopholes which lead to tax evasion so as to promote increase in revenue generation that will boost the economic growth in the long run in Jigawa state.
2. The government should embark on massive public enlightenment campaign and adequate utilization of tax revenues on public goods to discourage tax evasion and reduce tax rate to the minimum level.
3. The tax system should be computerized to ensure efficiency and quality delivery and tax agents or collectors must be rotated in order to avoid corrupt practices.

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