Tax Compliance Barriers and Internally Generated Revenue in Nigeria: Empirical from Small and Medium Enterprises in Portharcourt Metropolis

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Abstract

The study examined the effect of taxation barriers on government's revenue generation in Nigeria. The specific objectives were to determine how the problems of 'lack of reliable tax database/tax automation' and 'prevalence of cash transactions among Small and Medium Enterprises' affect revenue generation. The theoretical frameworks used for the study were: 'the benefit theory' and 'the ability -to- pay theory of taxation'. The study objectives guided the empirical review. The Researchers used the survey approach. Primary data were collected using structured questionnaires, while formulated hypotheses were analyzed using SPSS software. The result of the study showed that problems lack of reliable tax database and the prevalence of cash transactions impede government's internal revenue generation in Nigeria. The study recommended effective tax automation, regular education of tax payers on the benefits of paying tax, training of revenue staff and provision of adequate logistics for efficient tax administration; as some of the measures to ensure improved revenue generation in Nigeria.

Key words   Taxation, revenue generation, Small and Medium Enterprises, tax monitoring, tax data base, tax education, Internally Generated Revenue (IGR)

1. Introduction

Lack of adequate revenue has been the major problem facing most government authorities globally. Taxation is one of the major sources of revenue to government to meet their expenditure needs. Obara and Nangih (2016) posit that taxation is seen globally as the best means of generating revenue internally. Dennis and Emmanuel (2014) asserted that taxation has a significant contribution to revenue generation. It is therefore very essential for government's tax policies and administration to be properly designed and tailored to achieve efficiency in revenue generation.

Globally, Small and Medium Scale Enterprises have been seen to be very instrumental to the development and economic growth; particularly the developing countries (Kanu *et al.,* 2014). It is therefore arguably true that without SMEs, such economies will struggle and there can be no sustainable and meaningful economic development. By this, SMEs contribute most significant to the GDP of most developing countries. If the SMEs' GDP contribution could be translated into tax revenue, government's internally generated revenue could make significant appreciation (Ali *et al.*, 2015).

A number of studies have been carried out on problems of revenue generation in Nigeria. Kanu *et al.* (2014) identified inherent problems of poor governance, lack of transparency and accountability and administrative bottlenecks as those that have prevented most SMEs in Nigeria from complying with Generally Accepted Accounting Principles (GAAPS) and by so doing making them "hard to tax". Atawodi and Ojeka (2012) argued that high tax rates and complex filing procedures were the most crucial factors causing non-compliance of SMEs. Seidu *et al.* (2015) identified relatively low-income levels, complex tax filing procedures, multiple taxation, lack of proper tax education, high illiteracy rates among SMEs, poor record

keeping and under-declaration of income as some the problems hindering taxation of SMEs and other entities in Ghana. To the best of our knowledge, scholars in Nigeria have not done enough to examine the effect of taxation barriers facing the revenue authorities in the taxation of SMEs. This constitutes a knowledge-gap which needs to be explored. This study was intended to fill that gap.

2. Literature review

Nigeria's economy has been dollarized. 'Oil booms are no more hence most developing countries now struggles' Obara and Nangih (2016). As such government has been battling with the problem of how to raise enough revenue to meet its cash obligations. More than 70 percent of Nigeria's budget is spent on recurrent expenditure chiefly on wages, utilities, and rents. This action has led serious decay in infrastructure and health facilities. However, a report by World Bank showed that government was doing little to drag the SMEs into the tax net as a way to increase its revenue base. The inability of government to collect revenue from SMEs was forcing it to depend on the ever-dwindling oil revenue, import tariffs and duties. The dependence on the import duties constitutes anti-competition, which in turn affects the prices of goods and services adversely.

2.1. Conceptual and empirical framework

2.1.1. Taxation and Revenue Generation

The black law dictionary defines tax as "money charge imposed by the government on persons, entities or property levied to yield public revenue. Put differently, tax can be defined as "a charge on income of individuals and corporate bodies by the government" (Abdulahi, 2012). In simple terms, a tax is a compulsory contribution levied by a sovereign power (usually the government or its agencies) on the incomes profits, goods, services, or property of individual and corporate persons, trusts and settlements. Such taxes when collected are used in carrying out governmental activities; for example, maintenance of law and order, provision of infrastructures, health, and education of her citizens, or as a fiscal tool for controlling the economy. Taxation, on the other hand, is the process involved in administering and collecting taxes. It involves formulation up to utilization (Abdulahi, 2011).

Public revenue could be defined as the revenue or funds generated by the government internally to finance government activities. This refers also to the grand total of money of income received from the source of which expenses are incurred. Revenue could be internal or external revenue. Fayemi (1991) defined revenue as all tools of income to government such as taxes, rates, fees, fines, duties, penalties, rents, dues, proceeds and other receipt of government to which the legislature has the power of appropriation. He further classified government revenue into two kinds – recurrent revenue and capital revenue. Oladimeji (1985) described revenue as the total income generated from federal, state and local government. He stated further that what make local government as constitutional matters is the revenue sharing perspectives.

2.2. An Overview of SMEs in Nigeria

The term Small and Medium Sized Entities (SMEs) has different meanings; depending on the jurisdiction and the defining entity. SME, in the context of the International Financial Reporting Standards (IFRS) for SMEs "are entities that do not have public accountability and publish general purposes financial statements or follow generally accepted accounting principles (GAAP)". In Nigeria, there is no uniform definition of SMEs. For instance, The Central Bank of Nigeria, in its monetary policy circular no. 22 of 1988, defined small-scale enterprises "as having an annual turnover not exceeding 500,000 naira". In one of its budget speeches, the federal government of Nigeria defined" small-scale enterprises for purposes of commercial bank loans as those with an annual turnover not exceeding 500,000 naira, and for Merchant Bank Loans, those enterprises with capital investments not exceeding 2 million naira (excluding cost of land) or a maximum of 5 million naira. From the above definitions, it is obvious that over 90 percent of enterprises in Nigeria are SMEs, meaning they contribute the bulk of the nation's GDP and employ over 70 percent of the populace making them not only the highest employer of labour, but major stakeholders critical to the development of the Nigerian economy.

The role of SMEs in the boosting of the economic development of any country cannot be

underestimated. They are arguably the largest employer of labour in most developing countries of the world. It is estimated that over 90% of formal business in developing countries including Nigeria are SMEs. Due to their prevalence and dominance in the local economy they contribute very significantly therefore to the country's GDP. SMEs characteristically face a number of challenges, which affect their development and operations, irrespective of where they are sited, their size and their nature of business. SMEs by their nature, and sizes are mostly run by individual entrepreneurs (in the form of sole proprietorships and partnerships) with limited formal educational background, poor data base, improper or lack of record keeping, lack of entrepreneurial skills and problem of inaccessibility to credit facilities' (Seidu *et al.*, 2015).

2.2.1 Barrier of Lack of Tax Database/Non-automation of Tax Payment Procedures

Wikipedia (2014) defines a database as "an organized collection of data and is typically organized to model relevant aspects of reality in a way that supports processes requiring this information". It is operated by inputting, storage, retrieving and managing of large quantities of information (Udoh, 2015). Our revenue authorities have failed in data management. They have also relented in the area of tax automation thereby making it difficult and slow for tax filling and prompt compliance. Udoh (2015) argued that one major problem of revenue generation in Nigeria is that no proper attention is given to database of nearly all factors of our development. He further argued that where data exists, it is mainly and highly politically influenced for personal gains of individuals and groups in political authority. On its part, Shaura (2010) summed up that data is a national issue and have their challenges ranging from no data, obsolete data, missing data and politicized data. He further argued that these challenges lead to the problem of "good policies that never seem to work". Okoye and Ezejiafor (2014) argued that "there are no efforts to have limited data that are available collated or analyzed on a routine basis, not to mention, having it stored, or made more easily assessable or retrievable." This has made policy formulation and compliance inefficient and ineffective.

According to Kayaga (2007) "tax automation or computerization of tax collection process enables for easy detection of defaulters, and will also help to reduce corruption in the tax process by reducing contacts between tax officials and the tax payers". Okoye and Ezejiafor (2014) examined whether e-taxation or tax automation can increase revenue generation. Findings showed that e-taxation can enhance internally generated revenue and can reduce the issue of tax evasion. From the above empirical studies, the researcher believes that proper tax data or database if put in place, will enhance revenue generation among SMEs in Nigeria. Tax automation/computerization will equally make tax filling and payment seamless, which in turn will spur voluntary compliance and increased revenue generation by extension.

2.2.2. Barrier of Prevalence of Cash Transactions among SMEs

The bulk of income generated by SMEs comes by way of cash. Their transactions are mostly cash based thereby making it difficult to track and tax. Essentially, the bulk of the money flows outside the normal banking channels sometimes owing to the high transaction fees charged by banks on one hand, and the inefficiency of our banking system on the other hand. It therefore expected that the banking sector will deliberately strive to change the current scenario to attract SMEs to use the banks more often. The funds generated from bringing SMEs into compliance with tax laws, and into the folds of the main stream financial system, could help to boost the country's internally generated revenue (Madanha, 2014).

To make taxing of these 'special' and other formal entities possible, deliberate attempts should be made to discourage cash transactions among them. The Central Bank, SMEDAN, FIRS, and other stakeholders should make policies that will encourage transactions and revenues of entities to be done through the banks and other alternative channels, to discourage cash transactions. This will make possible to track and tax transactions of SMEs; and by extension grow the government's internally generated revenue.

2.3. Theoretical Framework

The researcher based the study on some key taxation theories. These include: The 'Benefit Theory of Taxation' and the 'Ability to Pay Theory of Taxation'.

The benefit of taxation theory, presupposes that the state should levy taxes on individuals according

to the benefits conferred on them. The more benefits a person derives from the activities of the state, the more he should pay to the government. The theory emphasizes that citizens should pay taxes in proportion to the benefits received from the state (Elmi *et al.*, 2015). It assumes that there is an exchange relationship between the tax payer and the government (Feinstein, 1998). Under the benefit theory, the levels of taxes are determined automatically since taxes are levies quid pro quo between or proportionately to the benefits the citizens receive from the state or the government. What it means is that the more the individuals or tax payers benefit from the government the more tax they pay to the government, all things being equal. However, this may not be true in reality; thereby necessitating several criticisms leveled against the theory thus:

Firstly, it is not possible to estimate the benefit enjoyed by a particular individual every year and again, most expenditure incurred by the slate is usually for the general benefit of its citizens.

Secondly**,** putting this Theory into practice means the poor will have to pay the heaviest taxes, because they benefit more from the services of the state. Whereas if they are made to do so that will be against the principle of justice; and finally, If the state maintains a certain connection between the benefits conferred and the benefits derived, it will be against the basic principle of tax, which we know, is compulsory contribution made to the public authorities to meet the expenses of the government and the provisions of general benefit. There is no direct quid *pro quo* in the case of a tax.

On the other hand, the Ability to Pay Theory of Taxation is the most common and mostly accepted principle which emphasizes equity or justice in taxation. The theory states that the citizens of a country should pay taxes to the government in accordance with their ability to pay. According to this theory, it is reasonable and just that taxes should be levied on the basis of the taxable capacity of an individual. In other words, taxes should be based on the amount earned by the tax payers (Richardson 2008). For instance, if the taxable capacity of a person A is greater than the person B, the former should be asked to pay more taxes than the latter. According to Torgler (2007) the theory of ability to pay does not consider the amount of these services which the taxpayers actually use of enjoy. For example, all tax payers contribute to public schools even if their kids are there or not.

3. Development of research hypotheses

From the above literature review, the following hypotheses were developed by the researcher;

HO_1: There is no significant relationship between the existence of efficient Tax database/tax automation and revenue generation.

HO_2: There is no significant relationship between the prevalence of cash transactions among SMEs and revenue generation.

4. Methodology of research

The researcher adopted the survey approach. The study was limited to Small and Medium Scale Enterprises in Port Harcourt Metropolis. 297 respondents consisted of operators of SMEs, accountants/tax practitioners, auditors and staff of both Federal and State Inland Revenue Services in Port Harcourt metropolis. These constituted the population. Administered questionnaires were well structured; validated and reliably tested high quality of the study result.

Formulated hypotheses were tested with statistical tools such as the mean, standard deviations, simple regression and correlation analysis. The Statistical Package for Social Sciences (SPSS) Version 21 was used for the analyses. The hypotheses testing were done at a 0.05 level of significance. If the probability levels which was computer generated, was equal to or less than 0.05, the null hypothesis was rejected, and the alternative hypotheses accepted and vice versa.

5. Data analysis and discussion of findings

Hypothesis 1: Lack of availability of efficient and reliable Tax database/tax automation does not significantly influence Revenue Generation in Nigeria.

Table 1 show that 297 respondents were used in the analysis. The Pearson correlation analysis yielded a coefficient of. -950 which indicates a high negative relationship between responses on Tax database/automation and Revenue Generation. This implies that as the respondents' scores on Tax

database increase, their scores on Government's Revenue Generation increase likewise.

Table 1. Correlation Analysis of the Responses on Lack of Tax database/automation and Revenue Generation

		IGR	Database/automation
Pearson Correlation	Revenue Generation	1.000	-.950
	Tax database/automation	-.950	1.000
Sig. (1-tailed)	Revenue Generation	.	.000
	Tax database/automation	.000	.
N	Revenue Generation	297	297
	Tax database/automation	297	297

Source: Research Output 2017

Table 2. Regression Analysis of the Responses on Tax database and Revenue Generation

Model	R	R Square	Change Statistics		
			df1	df2	Sig. F Change
1	-.950[a]	.902	1	95	.000

Source: Research Output 2017

Table 2 above shows the summary table of the regression analysis of the influence of lack of Tax database/automation on Government's Revenue Generation. The coefficient of correlation (r) = -.950 while the coefficient of determination (R^2) = .902. This implies that about 90.2% changes in Revenue Generation are accounted for by changes in lack of efficient Tax database/automation. Hence the remaining 9.8% changes in Revenue Generation are due to changes in other factors than Availability of efficient Tax database/automation. It therefore implies that Provision of a reliable tax database/automation has high positive influence on the Revenue Generation while lack of database/tax automation does not. This provides an answer to the research question two which asks: "How does Reliable Tax database/automation affect Government's Revenue Generation?"

Table 1 also shows that the correlation coefficient of -.950 is significant at 0.05 level of significance because the sig. for 2-tailed (at df=1, 95) which equals 0.000 < 0.05. Therefore, reject the null hypothesis which states that the Reliable Tax database/automation does not significantly influence Revenue Generation in Nigeria. Hence, accept the alternative hypothesis.

Therefore, reliable database/automation of tax process has high positive and significant influence on government's revenue generation in Nigeria. Revenue Authorities that does not have a reliable database and do not also computerize it tax payment and procedures is likely to experience a low level of compliance by the tax payers. This will lead to inadequate resources which will in turn have negative consequences on the lives of its citizens but if reliable database/automation of tax process is put in place, there is tendency of more voluntary compliance, more tax payers coming into the tax net and more revenue being generated internally by the government.

This is in congruence with the findings of Kayaga (2007), who opined that "tax automation or computerization of tax collection process enables for easy detection of defaulters, and will also help to reduce corruption in the tax process by reducing contacts between tax officials and the tax payers".

It also agrees with the findings of Okoye and Ezejiofor (2014) who examined whether e-taxation or tax automation can increase revenue generation. Findings showed that e-taxation can enhance internally generated revenue and can reduce the issue of tax evasion.

Hypothesis 2: Prevalence of cash transactions does not significantly influence the level of Government's Revenue Generation.

Table 3 shows that 297 respondents were used in the analysis. The Pearson correlation analysis yielded a coefficient of -.864 which indicates a high positive relationship between responses on Reduction in Cash Transactions and Increased IGR. This implies that as the respondents' scores on Reduction in the prevalence of Cash Transaction increase, their scores on the Increase in IGR increase likewise.

Table 3. Correlation Analysis of the Responses on Prevalence of Cash Transactions and Government's Revenue Generation

		IGR	Prevalence of cash transactions
Pearson Correlation	Revenue Generation	1.000	-.864
	prevalence of cash Transactions	-.864	1.000
Sig. (1-tailed)	Revenue Generation	.	.000
	prevalence of Cash Transactions	.000	.
N	Revenue Generation	297	297
	Prevalence of Cash Transactions	297	297

Source: Research Output 2017

Table 4. Regression Analysis of the Responses on the Reduction in the Prevalence of Cash Transactions and Revenue Generation

Model	R	R Square	Change Statistics		
			df1	df2	Sig. F Change
1	-.864[a]	.746	1	95	.000

Source: Research Output 2017

Table 4 above shows the summary table of the regression analysis of the influence of Non-prevalence of Cash Transactions on Revenue Generation. The coefficient of correlation (r) = -.864 while the coefficient of determinate on (R^2) = .746. This implies that about 74.6% changes increased Revenue Generation are accounted for by changes in Reduction in the prevalence of Cash based Transactions in the system. Hence the remaining 25.4% changes in Revenue Generation Level are due to changes in other factors than Prevalence of Cash Transactions. It therefore implies that Prevalence or Reduction in Cash Transaction has high negative influence on the Internally Generated Revenue. This provides an answer to the research question three which asks: "How does Prevalence of Cash Transactions affect the Internally Generated Revenue in Nigeria?"

Table 3 also shows that the correlation coefficient of .746 is significant at 0.05 level of significance because the sig. for 2-tailed (at df=1, 95) which equals 0.000 < 0.05. Therefore, reject the null hypothesis which states that the Prevalence of Cash Transactions among SMEs does not significantly influence Internally Generated Revenue in Nigeria. Hence, accept the alternative.

Therefore, Non-Prevalence of Cash Transactions among SMEs has high positive and significant influence on government's internally generated revenue of SMEs in Nigeria. This result is expected and not surprising because Government's Internally Generated Revenue depends on the tax compliance level of citizens. The level of Voluntary Tax Compliant by SMEs or Citizens has every potential to increase the revenue base of the government provided there is no corruption and abuse of office by the tax officials.

5. Conclusions and recommendations

The result of this study revealed that the establishment of a Reliable and Efficient Tax Database and Tax Automation the eradication or reduction of the Prevalence of Incessant Cash Transactions among SMEs in Nigeria can significantly influence Internally Generated Revenue in Nigeria.

The study concludes that the ability of tax authorities to ensure the establishment of reliable tax database, automation of tax filing and processes, removal of cash-based transaction will greatly enhance governments' generation from the point of view of SMEs.

The researchers therefore made the following recommendations:

1. Tax laws should be made simple and to the understanding of the SMEs operators. This will enhance voluntary compliance. Tax filing should also be simplified and automated.

2. Deliberate attempt to establish the Ministry of Small and Medium Scale Enterprises, to oversee the activities of all SMEs in Nigeria, including keeping updated data base of all SMEs. This will make taxation

seamless among SMEs.

3. The tax authorities or the government carry out tax census aimed at capturing all tax payers and bring in more into the tax net. An up to date tax data base of tax payers, well classified into formal and informal sectors, should be maintained by the authorities for effective monitoring.

4. A special agency of government, such as SMEDAN, is charged with the responsibility of identifying; registering, training and guiding all informal sector operators on how to keep accurate records, how to market their products, access cheap funds, etc. as these will make them feel recognized and will aid voluntary compliance.

5. The authorities should embark on aggressive monitoring and effective enforcement of all tax laws. Logistics should be provided in that regard to make for seamless and effective monitoring.

6. Public establishments and sensitization campaigns should be regularly carried out by the revenue authorities on the benefits of paying taxes. Such methods as radio, television, and newspaper programmes, adverts in local languages, holding of town hall meetings should be regularly carried out by tax authorities.

7. The tax authorities should recruit, train and properly motivate high level skilled personnel to administer taxes in their various jurisdictions.

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