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Impact of Advocacy Campaign, Collection Techniques and Incentives on Informal Sector Tax Collections in Kaduna State

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Abstract

Tax collection in the informal sector presents a significant challenge for revenue authorities due to the sector's lack of formal structures, inconsistent record-keeping, and resistance to taxation. This study examines the impact of advocacy campaigns, collection techniques, and incentives on tax revenue generation in Kaduna State. The study evaluates the direct and indirect effects of these factors on improving tax compliance and revenue collection using Structural Equation Modeling (SEM). The findings reveal that advocacy campaigns play a crucial role in raising awareness and fostering voluntary compliance among informal sector businesses. Incentives, such as tax reductions or benefits, significantly enhance tax compliance, leading to increased revenue collection. Collection techniques also contribute to tax revenue growth, though their impact is relatively moderate compared to advocacy campaigns and incentives. The study underscores that an integrated approach combining taxpayer education, strategic incentives, and improved collection mechanisms can lead to more sustainable tax revenue generation. These insights provide critical implications for policymakers, tax authorities, and stakeholders, highlighting the need for a comprehensive tax administration framework. The study recommends the implementation of targeted advocacy programs, the introduction of incentive-driven tax policies, and the modernization of collection techniques to enhance compliance and revenue collection in the informal sector. Future research could explore the role of digital technologies and behavioral tax interventions in further optimizing informal sector taxation.

Keywords: *Informal Sector, Tax Revenue, Advocacy Campaigns, Collection Techniques, Incentives, Tax Compliance, Structural Equation Modeling (SEM).*

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Background to the Study

The informal sector remains a significant yet underutilized source of government revenue in developing economies. Despite numerous tax initiatives, advocacy campaigns, and collection efforts, many informal businesses remain outside the tax net, posing a substantial challenge to effective revenue generation. The term "hard to tax" is often used to describe this sector, characterized by a high degree of informality, mobility, and unpredictable business activities, making tax administration difficult (Dube & Casale, 2016). This challenge is particularly pronounced in Nigeria, where the government has historically struggled to integrate informal enterprises into the tax system.

In Kaduna State, like many other parts of Nigeria, the informal sector is a major contributor to employment and economic activity, yet its contribution to tax revenue remains minimal. The failure to effectively tax this sector has constrained government efforts to finance essential services and infrastructure. Various strategies have been explored to improve tax collection, including advocacy campaigns aimed at increasing public awareness, refining tax collection techniques to enhance efficiency, and implementing tax incentives to encourage compliance. However, these efforts have not been systematically examined to determine their combined impact on informal sector tax collection.

Advocacy campaigns play a critical role in shaping taxpayers' perceptions and compliance behaviors. Many informal business owners evade taxes due to a lack of awareness regarding the benefits of taxation and a general mistrust of government institutions. Studies indicate that effective advocacy can help bridge this gap by educating taxpayers on the significance of taxation in national development and providing clarity on how tax revenues are utilized (Cordelia, Onyinyechi & Omodero, 2019). In Kaduna State, advocacy campaigns through media jingles, workshops, and community engagement programs have been employed to improve voluntary compliance, yet their effectiveness remains underexplored.

Tax collection techniques also play a crucial role in revenue mobilization. Traditional manual collection systems have long been associated with inefficiencies, corruption, and revenue leakages, leading to significant losses in potential tax income (Adegbite & Adegbayibi, 2022). The introduction of e-tax collection systems has helped streamline the process, reducing human interference and improving accountability. However, the adoption of digital tax systems in Kaduna's informal sector is still in its infancy, with many businesses resisting the transition due to technological barriers and lack of trust in the system. Evaluating the effectiveness of different tax collection methods is essential to determining the most efficient approach for optimizing tax revenue from the informal sector.

Tax incentives serve as a motivational tool for improving compliance within the informal sector. While incentives are intended to encourage businesses to transition into the formal tax system, they can also be exploited if not properly regulated. Many small and medium-sized enterprises (SMEs) take advantage of tax incentives by strategically closing and reopening businesses under different names to extend their exemption periods, thus reducing government revenue (Dube & Casale, 2016). In Kaduna State, tax incentives have been implemented to attract compliance, yet their actual influence on revenue generation remains unclear. A thorough analysis of how these incentives impact tax collections is necessary to strike a balance between encouraging voluntary compliance and preventing abuse.

The informal sector remains a critical driver of economic activity in Kaduna State, yet its contribution to government revenue continues to lag behind its economic significance. The interplay between advocacy campaigns, collection techniques, and tax incentives has the potential to improve tax collections, but these strategies must be examined holistically to determine their effectiveness. This study aims to assess how advocacy efforts influence taxpayer attitudes, evaluate the efficiency of various collection techniques, and analyze the role of tax incentives in enhancing compliance among informal sector businesses. The study will provide valuable insights into designing more effective tax policies that optimize revenue collection while fostering a more inclusive and sustainable tax system.

Literature Review

The study integrates economic, political, and behavioral theories to examine how advocacy campaigns, tax collection techniques, and incentives influence informal sector tax collections in Kaduna State. Political economy theory, tax incentive theory, public choice theory, agency theory, and deterrence theory provide a comprehensive framework for understanding the interactions between government policies, taxpayer behavior, and tax compliance. Political economy theory suggests that tax policies and enforcement mechanisms are shaped by political and economic power structures (Smith, 1776; Marx, 1867; Ricardo, 1817). In the context of informal taxation, advocacy campaigns and collection techniques may be influenced by political considerations, leading to disparities in tax compliance (El-Maude et al., 2018). Tax incentives, while designed to improve compliance, may be distributed based on political affiliations rather than economic need, affecting revenue collection in Kaduna State (Nesredin, 2020).

Tax incentive theory posits that tax incentives can encourage voluntary compliance by reducing the cost of formalization (Laffer, 1970; Mirrlees, 1996; Vickrey, 1996). However, the effectiveness of incentives depends on how they are structured and implemented (Emmanuel, 2018). If tax incentives are perceived as unfair or inconsistent, informal businesses may remain unregistered despite advocacy efforts (Ganyam et al., 2019). This theory helps explain whether tax incentives in Kaduna encourage compliance or create opportunities for tax avoidance. Public choice theory argues that both government officials and taxpayers act in their self-interest when engaging in tax-related decisions (Buchanan & Tullock, 1962; Grieco, 2019; Kojo et al., 2020). Advocacy campaigns aimed at improving compliance may be undermined if tax administrators prioritize revenue collection from politically unconnected businesses while granting exemptions or leniency to well-connected firms (Henry et al., 2018; Guillermo & Deyvi, 2019). The study explores how self-interested behaviors affect the success of tax advocacy and collection strategies in Kaduna.

Agency theory examines the relationship between the government known as principal and taxpayers known as agents (Jensen & Meckling, 1976). The government relies on advocacy campaigns and incentives to align taxpayer interests with revenue collection objectives (Olaitan, 2016; Obara & Nangih, 2017). However, if informal sector businesses perceive tax collection techniques as coercive or unfair, they may resist compliance, undermining the effectiveness of advocacy efforts (Ofoegbu et al., 2016). This study assesses whether improved communication, education, and incentive structures can enhance tax compliance. Deterrence theory suggests that tax compliance is influenced by the perceived risk of detection and punishment (Beccaria, 1764; Becker, 1968; Oluyombo & Olayinka, 2018; Omodero & Dandago, 2019). If enforcement is weak or inconsistent, informal businesses may be less responsive to advocacy campaigns promoting compliance (Peter, 2017; Oyeyemi et al., 2019). The study examines whether strengthening tax enforcement while maintaining positive engagement through advocacy and incentives can improve informal tax collections (Gitaru, 2017; Paco et al., 2022). This study investigates how advocacy campaigns, tax collection strategies, and incentives interact to influence informal sector tax revenue in Kaduna State by integrating these theories.

Informal Sector Tax Revenue Collection

Informal tax revenue refers to the collection of taxes from the informal sector, which comprises unregistered businesses, small-scale enterprises, and individuals operating outside the formal economy (Gitaru, 2017; Paco et al. 2022). The informal sector, especially in developing economies like Nigeria, plays a significant role in employment and economic activity. However, it often remains outside the tax net due to challenges such as lack of proper documentation, mobility, and resistance to formalization (Grieco, 2019; Kojo et al. 2020). The concept of informal tax revenue, its importance, and the challenges associated with taxing the informal sector, providing a foundation for understanding its relevance to Nigeria's fiscal landscape (Guillermo & Deyvi, 2019). Tax revenue serves as a vital instrument for governments to generate income for public expenditure (Henry, et al. 2018). As stated by Ofoegbu et al. (2016), taxation helps stabilize economies and supports growth through public investment in infrastructure, health, and education. However, in many developing countries, including Nigeria, the informal sector remains "hard to tax" due to its unregulated nature (Dube & Casale, 2016; ILO, 2018). The informal sector is characterized by easy entry, family ownership, small-scale operations, labor intensity, and competitive markets (Olaitan, 2016; Obara & Nangih, 2017), making tax administration and collection a daunting task. Despite its economic significance, the informal sector's contribution to tax revenue in Nigeria remains marginal (Ofoegbu et al. 2016).

Advocacy Campaign

In the context of this study, an advocacy campaign refers to the efforts made to enhance taxpayer awareness and understanding of the tax system, which in turn aims to improve tax revenue generation (Iredele et al. 2017; Iredele et al. 2019). Taxpayer awareness involves the extent to which individuals or businesses comprehend and comply with tax regulations, and whether they have acquired knowledge of the tax system through formal or informal education (Yatsenko, 2020; Kojo et al. 2020). This awareness can be fostered through seminars, workshops, media broadcasts, and social media platforms. Essentially, taxpayer awareness is reflected in the attitudes, perceptions, and behaviors of individuals, which are shaped by their knowledge of and engagement with the tax system (Udoh, 2015; Christopher et al. 2020). An advocacy campaign serves as a medium for the government to educate and inform its citizens about tax-related issues, thereby encouraging compliance and boosting tax revenues (Paco et al. 2022). Previous studies have documented mixed results regarding the effectiveness of advocacy campaigns on revenue generation. Research by Paco et al. (2022), Christopher et al. (2020), and Kojo et al. (2020) found a positive relationship between advocacy campaigns and increased tax revenue. In contrast, Fauziati et al. (2016) reported no significant relationship between advocacy campaigns and revenue generation, indicating that the effectiveness of such campaigns may vary depending on context and implementation.

Tax Collection Techniques

Tax collection techniques in the informal sector focus on enhancing compliance and revenue generation through various strategies. Voluntary compliance and self-assessment systems encourage taxpayers to report their income independently, though effectiveness in informal economies is often limited by distrust and low awareness (Stanley & Godspower, 2020). Direct collection methods, such as on-the-spot payments and mobile tax offices, improve accessibility but can be prone to corruption. Digital tax systems, including mobile payments and e-tax filing, enhance efficiency and transparency, though adoption barriers exist (Oyeyemi et al. 2019). Third-party withholding, where banks or trade associations collect taxes on behalf of smaller businesses, ensures steady revenue flow. Incentive-based approaches, such as reduced rates and compliance rewards, can encourage participation but may lead to revenue losses if poorly structured. Enforcement mechanisms, including audits and penalties, improve compliance but risk backlash in informal economies (Omodero & Dandago, 2019). A balanced approach integrating voluntary, digital, incentive-based, and enforcement strategies is essential for effective informal sector tax collection.

Tax Incentives

Tax incentives are fiscal measures used by governments to encourage specific economic activities or behaviors, often aimed at promoting investment, increasing tax compliance, or stimulating economic growth (Theobald, 2018; Stanley & Godspower, 2020). These incentives can take various forms, such as tax holidays, exemptions, deductions, credits, or reduced tax rates, and are commonly utilized as tools to influence the behavior of individuals, corporations, or sectors within an economy (Rajesh, 2018; Sahari et al. 2020). Tax incentives are grounded in tax incentive theory, which suggests that reducing the tax burden on businesses or individuals can encourage desirable economic behaviors such as investment, formalization of businesses, and compliance with tax laws (Oluyombo & Olayinka,2018; Omodero & Dandago, 2019). When applied to the informal sector, tax incentives can serve as a catalyst for businesses to move from the informal economy into the formal tax system, where they can benefit from these reductions while contributing to government revenue (Peter, 2017; Oyeyemi et al. 2019).

Methodology

Research design, population and sample size

The study adopts a positivist paradigm, relying on measurable observations to define reality through data analysis and interpretation. It employs a quantitative descriptive survey research design methodological approach with a cross-sectional design, gathering data concurrently. The descriptive survey research design used is suitable for providing evidence about the state of variables and generalizing findings. The study population includes 290 technical staff members of the Kaduna State Board of Internal Revenue Service. The study employs a census sampling approach where the entire population of the study were considered since the population is not large to determine the sample size. The sample size consists of 290 technical staff members of the Kaduna State Board of Internal Revenue Service.

Data Collection, Measurements and data Analysis Techniques

The study employs primary data collected through a structured, closed-ended 5-point Likert scale questionnaire administered online via Google Forms. Section 1 included five demographic characteristics. Informal tax revenue collection was covered in Section 2, Section 3 measured advocacy campaigns, section 4 measured collection techniques and section 5 measured tax incentives. The dependent variable, informal tax revenue was measured through six questionnaire items, while the independent variable, advocacy campaigns, collection techniques were measured using seven and five questionnaire items respectively and the moderating variable tax incentive was measured using five questionnaire items. All the questionnaire items were adapted from Charles, (2019). The administration and retrieval of the questionnaires lasted for four months covering the period of 1st of August 2023 to the 31st of December 2023. For data analysis, the study employed various analytical methods, including regression analysis, correlation, descriptive statistics, and various robustness tests to ensure normalcy, reliability and absence of multicollinearity. These analyses are conducted using the Smart PLS software program.

Results

The study distributed 290 copies of the questionnaire to participants. Out of the 290 copies of the questionnaire to participants, 248 valid responses were received, resulting in a response rate of 85.5%. This rate meets the acceptable threshold of 50% or higher according to Creswell (2018), indicating that the sample is representative and suitable for analysis.

Table 1: Path Analysis

	Original sample	Sample mean	Standard deviation	T statistics	P values
ac -> tr	0.284	0.299	0.079	3.607	0.000
ct -> tr	0.086	0.072	0.077	1.109	0.267
ic -> tr	0.629	0.628	0.048	13.103	0.000

From Table 1, Advocacy Campaign (ac) mean score suggests the general effectiveness and presence of advocacy efforts within the informal sector. A low standard deviation indicates that most respondents have a similar perception of advocacy campaigns. Also, Collection Techniques (ct) mean value highlights the effectiveness of tax collection strategies. The standard deviation is relatively high, implying variability in how different respondents perceive the efficiency of these techniques. Furthermore, Incentives (ic) with a higher mean suggest that incentives are widely used and appreciated in driving tax compliance. The standard deviation provides insight into whether there is consensus among respondents regarding the role of incentives in tax collection. In addition, the mean of tax revenue indicates the overall level of compliance and success in tax collection. A high standard deviation would mean differing levels of tax revenue generation across various areas or groups. The analysis of means and standard deviations provides a foundational understanding of how the study variables behave.

Furthermore, the findings of this study as shown in Table 1 indicate that both advocacy campaigns and incentives have a significant positive impact on tax revenue collection in the informal sector, whereas collection techniques do not exhibit a statistically significant influence. Specifically, the results reveal that advocacy campaigns contribute to an increase in tax revenue, with a path coefficient of 0.284 and a statistically significant p-value of 0.000. This suggests that raising awareness and educating taxpayers through advocacy efforts can enhance compliance and improve revenue generation. Similarly, incentives demonstrate the strongest effect on tax revenue, with a path coefficient of 0.629 and a highly significant p-value of 0.000. This implies that providing incentives, such as tax discounts or benefits, plays a crucial role in encouraging tax compliance among informal sector participants. Conversely, collection techniques, despite showing a positive path coefficient of 0.086, do not significantly influence tax revenue, as indicated by a p-value of 0.267. This suggests that while efficient collection mechanisms are essential, they may not independently drive higher tax revenue without complementary strategies such as incentives and advocacy. Hence, the study reveals the importance of advocacy campaigns and incentive-based approaches in enhancing tax revenue from the informal sector. Thus, tax authorities should prioritize these strategies to improve voluntary compliance and optimize revenue generation.

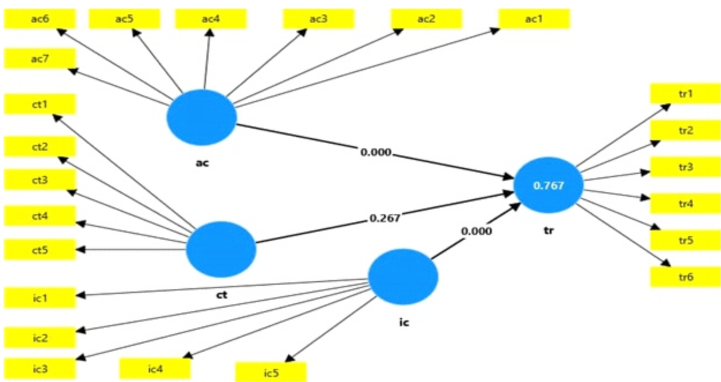

Figure 1 : Path SEM Model

The structural equation model in Figure 1 illustrates the relationships among four key latent variables: Advocacy Campaign (AC), Collection Techniques (CT), Incentives (IC), and Tax

Revenue (TR). The findings indicate that advocacy campaigns significantly impact tax revenue, with a path coefficient of 0.000, suggesting a strong positive effect. This emphasizes the role of taxpayer education and awareness in enhancing compliance. Similarly, incentives demonstrate a highly significant effect on tax revenue, also with a path coefficient of 0.000, reinforcing the importance of providing financial or non-financial rewards to encourage voluntary tax compliance. In contrast, collection techniques exhibit a moderate influence on tax revenue, with a path coefficient of 0.267. While improvements in collection strategies contribute to revenue generation, their effect is comparatively lower than that of advocacy campaigns and incentives. The overall strength of the model is highlighted by the value of 0.767 within the tax revenue construct, indicating a strong combined impact of advocacy campaigns, collection techniques, and incentives on revenue generation. Thus, advocacy campaigns and incentives play a crucial role in increasing tax revenue in the informal sector, while collection techniques provide additional but comparatively weaker support. Hence, in order to optimize revenue collection, tax authorities should focus on a strategic combination of effective advocacy efforts, enhanced collection methods, and well-structured incentives.

Conclusion and Recommendations

This study highlights the significant impact of advocacy campaigns, collection techniques, and incentives on tax revenue generation in the informal sector. The findings demonstrate that advocacy campaigns and incentives have the most substantial influence, emphasizing the importance of taxpayer education and motivation in improving compliance. Collection techniques, while also contributing to tax revenue, show a comparatively moderate effect. The structural equation model suggests that a strategic combination of these three factors can enhance tax collection efficiency, ultimately leading to improved revenue generation for the government. Thus, inorder to improve tax revenue collection in the informal sector, tax authorities should implement targeted advocacy campaigns to raise awareness and educate taxpayers on the importance of compliance. Additionally, well-structured incentives should be introduced to encourage voluntary tax payment. Furthermore, tax collection strategies should be optimized by adopting modern and efficient techniques that reduce evasion and improve compliance. A holistic approach integrating advocacy, incentives, and collection techniques will be essential in strengthening tax administration and ensuring sustainable revenue growth.

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