



## **Effect of Personal Income Tax Evasion on Infrastructural Development and Government Accountability in Plateau State of Nigeria**

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### **ABSTRACT**

*This study examined the effect of personal income tax evasion on Infrastructural development and government accountability in Plateau State of Nigeria. The study used a survey design. Using Taro Yamane (1967) sample size determination, the sample size for the study was 396 for a population of 42,421. The data for the study were obtained through the administration of a structured questionnaire adopted with modifications from previous research. The data was analysed using multiple regression technique. The results indicate that personal income tax evasion is significantly and negatively associated with adequate infrastructural development and government accountability. The results further indicated that the current level of infrastructural development in Nigeria is inadequate, and that Nigerians have reduced trust in the governmental structures in the country. It was recommended that government should increase the security infrastructure in the country in order to guarantee safety of lives and property and the government needs to be fully accountable to the citizens with respect to disclosure of information. This will ensure a restoration of public trust accountability in government.*

**Keywords:** Personal Income Tax, Tax Revenue, Tax Evasion, Government Accountability, infrastructural development.

### **1. INTRODUCTION**

In December 2021, Elon Musk announced on his official Twitter account (@elonmusk) that he would be paying more than eleven billion dollars (\$11 billion) in taxes for 2021 (Musk, 2021), which is equivalent to N4,578,240,997,000 at a rate of \$1/₦416.20. This amounts to approximately twenty-six-seven percent (26.7%) of the 2022 Appropriation Act of Nigeria. Therefore, it is safe to say that a prosperous nation is a product of prosperous citizens; any country that does not create the conditions for its citizens to thrive will continue to be stunted in its growth. Fiscal transparency is an important factor in ensuring the ease of doing business and the prosperity of its population.

Nigeria, like many other Sub-Saharan African countries, has struggled to develop their economies due to a lack of efficient infrastructure. Many African governments have expressed concern about the poor status of infrastructure, particularly in terms of attracting foreign investment, because the development of infrastructure is one of the variables influencing foreign direct investment inflows into any economy (Olufemi et al., 2013). Adequate infrastructure development is one of the primary ways in which a country's government demonstrates its concern for its population. Poor living conditions are a disease in any community, and they cause huge human capital flight, as is the case in Nigeria in the twenty-first century. As enshrined in the Federal Republic of Nigeria's Constitution, states are created to ensure the welfare of their people and, more importantly, to address issues of social justice, poverty alleviation, housing, health, education, and the protection of their fundamental human rights. At the pinnacle of all of these tasks is the development of infrastructure that will return the dividends of government to the people. In an attempt to achieve all of these obligations, the constitution specifies the numerous sources of revenue for the government at the federal, state, and local levels. Taxation is one of these sources (Ajiteru, Adaranijo, & Bakare, 2018).

Tax evasion and avoidance are two of the most serious issues confronting Nigeria's tax system and Africa as a whole. While tax evasion is the willful and deliberate violation of the law in order to avoid paying tax that is unquestionably imposed by the tax jurisdiction's law, tax avoidance is the active means by which the taxpayer seeks to reduce or eliminate his tax liability without actually breaking the law (Adebisi & Gbegi 2013).

In 2019, Babatunde Fowler, Executive Chairman of the Federal Inland Revenue Service (FIRS), revealed that the country loses \$15 billion each year due to tax evasion. (Olaoluwa, 2019). These "Twin devils" have generated a significant disparity between actual and potential revenues. The government has complained for the umpteenth time about the widespread incidence of tax avoidance and evasion in the state, as companies and other taxable persons use various tax avoidance devices to avoid or minimize their taxes, or they deliberately employ fraudulent ways and means of evading tax entirely, sometimes with the active connivance of tax officials. As Rynoids (1963) points out, because tax is a primary source of government revenue, if people are able to avoid paying the tax to which they should logically be subject within the general scope of the tax, the theoretical equity of the tax is lost. Tax evasion and avoidance undoubtedly deprive any government of tax money owed to her, resulting in a discrepancy between prospective and actual tax collections.

Accountability in government operations is widely viewed as a necessary condition for macroeconomic fiscal sustainability, good governance, and overall fiscal responsibility. Fiscal transparency is openness to the general public about government structure and activities, fiscal policy intentions, public sector accounts, and projections. In this study, fiscal transparency is defined in two ways: the provision of necessary infrastructure and government accountability to citizens. Accountability refers to the responsibility of an organization to provide an explanation for its actions and to answer to those who have the right or authority to request such information (Agyemang, 2024). Infrastructural development refers to the construction, expansion, and maintenance of foundational public systems necessary for economic activity and quality of life (Akinyele, 2023).

Tax revenue is the amount collected from tax structures. However, mobilizing tax revenue as a means of supporting developmental initiatives in less developed countries has proven difficult due to numerous forms of opposition, including evasion, avoidance, and corrupt practices (Oluba, 2008). These practices are viewed as economic sabotage and are frequently cited as causes of the country's underdevelopment. Many Nigerians deliberately avoid paying taxes

because of the cancerous state of infrastructure in the country. They have attributed this to the irresponsibility in managing public funds on the part of government, clear sabotage and insufficient accountability of how public funds have been used over a period of time. If these ills are not addressed judiciously, tax evasion especially personal income tax evasion will keep on increasing despite the efforts of government through its relevant tax authorities to curb the menace. It is obvious that tax evasion destroys any economy and stunts its growth; hence this research seeks to find out the relationship between adequate infrastructural development, government accountability and personal income tax evasion as a means of providing solution to the ugly menace. Citizens will naturally want to support a good cause; hence, the study has identified the problem of Nigerians feeling dissociated from the governing process due to the massive irregularities and gargantuan corruption in the public sector. This problem is a major cancer in Nigeria today and needs to be addressed urgently to salvage what is left of the Nigerian economy. Considering the above problems, this study seeks to examine Fiscal transparency as a panacea to personal income tax evasion in Nigeria thus necessitating the need to bridge the knowledge gap from the works studies such as that of Adebisi and Gbegi (2013); and Inyama, Edeh and Nnenna (2017) who have considered the issue of tax evasion and its effect on the administration of taxes in Nigeria.

The following research questions are stated to guide the study based on the issues raised in the statement of the problem: what is the effect of personal income tax evasion on adequate infrastructural development? And what is the effect of personal income tax evasion on government accountability?

## **2.0 Literature review**

### **2.1 Concept of Personal Income Tax**

Adebisi and Gbegi, (2013) described Personal Income Tax as a tax levied on employment income and any other income received by individuals. Individuals in this context include those in paid employment as well as those who work for themselves, such as lawyers, accountants, doctors, shopkeepers, and so on. In Nigeria, this tax is assessed and collected under the Personal Income Tax Act No. 104 LFN 1993. This law establishes the methods and administrative powers required to levy and collect taxes from individuals, partnerships, executors, trustees, families, communities, corporations, sole proprietorships, or bodies of individuals. Individuals who live in the tax territory pay personal income tax to their respective state governments via the State Board of Internal Revenue (SBIR). Taxes from certain categories of individual - members of the Armed Forces, the Nigeria Police, FCT residents, External Affairs Officials and non-resident individuals- are collected by the Federal Government via the Federal Board of Inland Revenue (FBIR).

In the work of Agbonika and Agbonika (2021), Personal Income Tax is a compulsory tax imposed on the income earned by a person (an individual, community, family or trust) during a given year on a preceding year basis. The amount of tax payable is not a fixed sum but a variable graduated amount depending on the aggregate or gross income of the taxable person, and the tax relief granted to him under Personal Income Tax Act (PITA). Personal income tax is charged on income of every taxable person (individuals) from a source inside or outside Nigeria.

#### **2.1.2 Concept of Tax Evasion**

Pam (2012) describes tax evasion as the use of illegal measures to decrease or totally avoid one's tax liability, such as misrepresenting or omitting a source or sources of income. It is also regarded as failure to pay one's tax or reduction of one's tax liability through illegal returns or

failure to make returns or even failure to pay tax on time. Tax evasion is a worldwide phenomenon that affects even the most powerful and developed countries in the world. According to Modugu and Omoye (2014), it is the failure to disclose the correct income that should be taxed, either by misstating facts, falsifying figures, filing incorrect returns, or by misrepresenting tax liabilities. It appears that no matter the efforts made by the government, certain schools of thought would rather look the other way than fulfill their moral obligation to remit taxes. Tax evasion is quite common in the majority of developing nations, and the situation is made considerably worse by the fact that few of these governments have attempted to gauge the moral justifications offered by taxpayers, assess the scope of the issue, and simultaneously assess its effects. Therefore, these nations frequently turn to higher tax rates or borrowing when the necessary funds for efficient operations cannot be raised. This can drive away the private sector of their economy and lock them in debt (Chiumya, 2006).

According to Babatunde Fowler, the Executive Chairman of the Federal Inland Revenue Service (FIRS), Nigeria loses fifteen (15) billion dollars a year as a result of tax evasion (Olaoluwa, 2019). However, with the introduction of the TaxPro Max platform, there has been a reduction of the incidence of tax evasion. There have been various studies on tax evasion and avoidance. Most of the researchers agree that tax evasion can be measured majorly using the reported income approach, the tax audit approach, the gap approach, and the survey approach.

### **2.1.3 Concept of Infrastructural development**

Infrastructural development refers to the construction, expansion, and maintenance of foundational public systems necessary for economic activity and quality of life (Akinyele, 2023). In Plateau State, this includes rural road networks, urban transportation, energy infrastructure, water supply systems, and educational and healthcare institutions. In the Nigerian context, inadequate infrastructure has been a persistent challenge, leading to high operational costs, reduced investment, and limited access to services (World Bank, 2023). Plateau State, despite its natural endowments and strategic location, continues to face infrastructural gaps due to both budgetary constraints and governance issues.

### **2.1.4 Concept of Government Accountability**

Accountability refers to the responsibility of an organization to provide an explanation for its actions and to answer to those who have the right or authority to request such information (Agyemang, 2024). Government accountability is defined as the obligation of public officials to explain their decisions and actions to the citizenry and institutional bodies (Olowu & Ayoade, 2023). Moreover, accountability has been extensively studied, and it is a topic that is frequently discussed by academics and policymakers. The vertical accountability and horizontal accountability are two important concepts in governance. Vertical accountability requires administrators to report to their superiors about their performance or the results of their activities within a specified timeframe or as requested. Horizontal accountability refers to holding institutions or individuals at the same level accountable to one another. This can be achieved through inter-agency collaboration or peer review boards. Accountability can also be described as the duty to demonstrate, evaluate, and take ownership of performance, both concerning achieved results and the methods employed. Simply put, the government is accountable when it conducts its affairs openly, transparently, and responsively (Duenya, Upaa & Tsegba, (2017).

## **2.2 Theoretical Framework**

### **2.2.1 The Benefit Received Theory of Taxation**

The anchor theory for this study is the benefit received theory established by Wicksell (1896) and Lindahl (1919). Theoretically, benefit received principle of taxation suggests that the burden of tax on an economic entity should be directly proportional to amount of benefits it

receives from the use of public good or services provided by government (Musgrav, 1959). In other words, consumers and businesses should pay to the government, the value of the public goods and services they have benefitted from as if they were buying those goods and services (Nyahas et al, 2019). The government has a commitment to provide basic services to the population, and the people is expected to react by paying taxes that are proportionate to the benefits received (Bhartia, 2009). This is consistent with the quid pro quo concept, which states that the government will provide something of value in exchange for tax payments. It is sometimes stated that taxes should not be paid since the authority does not provide amenities commensurate with the taxes paid. There is no guarantee of compensatory benefits (Onuigbo 1986). For effective tax collection and administration in Nigeria, it is therefore very important that those in authority pay serious attention to ensure taxes collected are used for the purposes collected as the citizens will be motivated to pay taxes on a quid pro quo basis, that is, value for money. It is therefore inhumane to demand more taxes from taxpayers without adequately utilizing same to ameliorate the lives and living conditions of the taxpayers. In an emerging economy like Nigeria, the theory implies that taxpayers and other citizens will be motivated to pay taxes if they can see the effect of the taxes paid, otherwise, inadequate infrastructure becomes a necessary justification for tax evasion.

### **2.3 Empirical Review**

Ezeani, Udonna (2025) examined the critical analysis of personal income tax in Nigeria. Personal income tax (PIT) in Nigeria is an important component of the country's tax system and a significant source of revenue for the government, especially at the federal and state levels. The Personal Income Tax Act (PITA) of 1993, as revised by the Personal Income Tax (Amendment) Act of 2011, governs the taxation of individuals' income, which includes employment income, business profits, and investment returns. The 2011 amendments introduced key reforms which will be highlighted further in this legal research. It aimed at expanding the tax base, reducing the tax burden on low-income earners, and simplifying personal income tax administration. These reforms included progressive tax rates and mechanisms for taxing benefits-in-kind. Despite these changes, difficulties such as tax evasion, low compliance rates, and insufficient administrative capacity remain, limiting the efficacy of the personal income tax in generating revenue creation. The study suggests that the government should strengthen anti-corruption measures in revenue collecting and fully digitize tax assessment processes.

Akadakpo & Ogbeide (2024) examined the impact of tax evasion and avoidance on government revenue generated in Nigeria. This study followed an explanatory and descriptive strategy. Along with employing library research techniques to collect the necessary information, 100 questionnaires were delivered to FIRS workers in Nigeria. According to the research findings, tax evasion and avoidance have a significant and negative impact on the Nigerian economy; there is a strong and negative relationship between tax evasion and avoidance and government revenue generated; inadequate tax administration has a negative and significant impact on the Nigerian economy; and insufficient tax legislation causes tax evasion or avoidance. Based on the research findings, the paper suggests that addressing these difficulties requires a comprehensive strategy that includes institutional building, behavioral treatments, and regulatory reforms. Comprehensive tax reform is required to simplify tax rules, close loopholes, and promote accountability and transparency in tax administration operations. Furthermore, sponsoring capacity-building initiatives is critical for improving tax authorities' effectiveness in observing, prosecuting, and penalizing noncompliant taxpayers in order to prevent tax evasion and ensure the integrity of the tax system.

Kemme, Parikh and Steigner (2020) in their study on tax morale and international tax evasion examined the role of tax evasion of individuals through roundtripping domestic equity investments through tax havens. Using a gravity equation derived from a portfolio optimization and the regression model of analysis, they discovered that countries with low tax morale, that is, individuals that believe it is appropriate to cheat on taxes face higher round tripping than countries with better tax morale. Their findings show that tax evasion occurs largely in countries with low tax morale.

Nyahas et al (2019), conducted a study on the effect of investment climate on small and medium size enterprises' attitude towards tax in Plateau state, Nigeria. The objective of the study tested the association between investment climate and attitude towards tax by small and medium scale enterprises (SMEs) in Plateau State. The study used cross-sectional survey design. Using a sample size of 265 for a population of 875, and applying the multiple regression technique, the result indicates that shortage of electric supply, insecurity, perceived corruption, access to financing and taxpayer attitudes regarding tax are considerably and favorably related. It was recommended that government should put measures in place to address shortage of electric supply, insecurity, inadequate access to finance and corruption to improve internally generated revenue through tax.

Chibu and Njoku (2015), investigated the impact of taxation on the Nigerian economy for the period 1994 -2012. The variables used in the model were subjected to Augmented Dickey Fuller Unit Root test, which revealed that the variables were stationary. The cointegration test also demonstrated that the variables are cointegrated and that there is a long-run link between them. The statistical study demonstrated a positive link between the explanatory factors (customs and excise duties, corporate income tax, and petroleum profit tax) and the dependent variables (GDP and unemployment). As a result, the study recommends a complete redesign of the country's tax structure as well as the provision of basic amenities (excellent roads, consistent power supply, internal security, and so on) to attract individuals and corporate entities to pay their taxes in Nigeria.

### 3.0 Methodology

The researcher adopted a survey design which formed the basis for the evaluation of the findings and conclusion. The population of the study comprised of all small and medium scale enterprises (SMEs) in Jos North local government area of Plateau state. According to the Plateau State Small and Medium Enterprise Development Agency (PLASMEDA, 2022), the total number of SMEs in Jos North, Plateau State as of December 2022 stands at 42,421 (Forty-two thousand, four hundred and twenty-one) out of which all the SMEs are within the scope of the current study as they fall within the purview of the personal income tax act. Using the Yamane (1967) formula with a 95% confidence level, the sample size was determined to give 396. Data for the research was collected from primary sources. The study employed the use of multiple regression technique to test the hypothesis and identify the degree of relationship between the independent variables and the dependent variable with the use of SPSS 26.

### 4.0 Results and Discussion

The descriptive analysis is seen basically from the behavior of the descriptive statistics and the correlations. The parameters are necessary to check if the statistical mean of the data provides a good fit of the observed data (descriptive statistics).

**Table 1: Descriptive statistics for the study variables**

N	Minimum	Maximum	Mean	Std. Deviation
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Personal Income Tax evasion	396	2.00	4.40	3.2121	.34955
Adequate Infrastructural Development	396	2.00	4.00	3.3667	.21559
Government Accountability	396	.80	4.00	2.4273	.26138
Valid N (listwise)	396				

Source: SPSS Output

The descriptive statistics for the study variables are presented in Table 24. The results indicate that the mean score of the latent variables range between 2.42 and 3.36 on a 5- point Likert scale, while the standard deviation ranges between 0.21 and 0.34. The standard deviations are small relative to their respective means, implying that the statistical mean provides a good fit of the observed data (Field, 2009).

**Table 2: of Coefficients**

		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	3.201	.326		9.827	.000
	Adequate Infrastructural Development	-.584	.602	-.351	2.486	.002
	Government Accountability	-.492	.676	-.427	3.146	.000

a. Dependent Variable: Personal Income Tax evasion

Source: SPSS Output

Table 2 showed the unstandardized regression Beta-value and t- statistics for adequate infrastructural development on personal income tax evasion is -0.584 and 2.486 suggesting that this path is statistically significant at  $\alpha = 0.05$ . This indicate that, Adequate infrastructural development has significant negative relationship with personal income tax evasion in Nigeria, meaning that Adequate infrastructural development significantly influences personal income tax evasion inversely. This means that a unit increase in adequate infrastructural development, on the average, decreases personal income tax evasion by 0.584 units. Similarly, the table 2 showed the unstandardized regression Beta-value and t-statistics for government accountability on personal income tax evasion is -0.492 and 3.146 suggesting that this path is statistically significant at  $\alpha = 0.05$ . This indicates that, government accountability has significant inverse relationship with personal income tax evasion in Nigeria, meaning that government accountability inversely influences personal income tax evasion. This means that a unit increase in government accountability, on the average, decreases personal income tax evasion by 0.492 units.

#### 4.1 Discussion of findings

In the first hypothesis, the null hypothesis was rejected and the alternative hypothesis which is that “Personal income tax evasion has significant effect on infrastructural development with in Nigeria” was accepted. The result of testing hypothesis one indicates that personal income tax evasion in Nigeria and adequate infrastructural development are significantly and inversely related. This finding is in consonance with the findings of Adebisi and Gbegi (2013) in their study of the effect of tax avoidance and tax evasion on personal income tax administration in Nigeria. They found out that enlightenment and adequate utilization of tax revenue on public

goods will discourage tax evasion and tax avoidance in Nigeria. This is because when there is adequate infrastructural development conceptualized in the study as adequate electricity/power supply, good road networks, good healthcare system, pipe-borne water and adequate security of lives and property, there will be very little motivation to evade taxes. Also, when there is inadequate infrastructure, citizens are forced to use alternative sources of power supply and other amenities. This reduces the income or profits of the potential taxpayers as such leading them to have a negative attitude towards paying tax to the government who is supposed to supply these amenities; hence, they resort to tax evasion.

In the second hypothesis, the null hypothesis was rejected and the alternative hypothesis which is that “personal income tax evasion has significant effect on Government accountability in Nigeria” was accepted. The result of testing hypothesis two indicates that personal income tax evasion in Nigeria and government accountability is significantly and negatively related. This is in line with the findings of Nyahas et al (2019) who discovered that perceived corruption and SMEs poor attitude towards tax are positively associated. This means that corruption by public office holders and tax administrators contribute significantly in explaining SMEs poor attitude towards tax. The results show that taxpayers would evade taxes when the government in Nigeria is unfaithful with budget performance and management, is not accountable to the citizens with respect to disclosure of information and is not sensitive and responsive to the needs and complaints of the citizens. The study also revealed that when government does not allow room for the participation of the citizens in policy formulation and is not strict on those convicted of corrupt practices, the citizens will evade taxes.

## **5.0 Conclusion and Recommendation**

From the result of the findings of this study, it can be deduced that there is a high incidence of tax evasion occasioned by the lack of government accountability to the citizens and the appalling state of the infrastructure in Nigeria. The study concludes that personal income tax evasion will grossly be curtailed when there is adequate electricity supply, quality road networks, good healthcare system, availability of pipe-borne water and proper security of lives and properties. In the same vein, the study concludes that the menace will reduce when the government becomes faithful with budget performance and management, becomes accountable to the citizens with respect to disclosure of information and is very sensitive and responsive to the needs and complaints of the citizens. Also, when the government allows enough room for the participation of the citizens in policy formulation and adequately punishes those convicted of corrupt practices, the effrontery to evade taxes will reduce to the barest minimum. In fact, it can be concluded that there will be more money at the disposal of the government if only it will discharge its responsibilities to the citizens faithfully.

Based on the conclusions from the results of the study, the following recommendations are suggested to address the challenge of personal income tax evasion in Nigeria.

1. Government should increase the security infrastructure in the country in order to guarantee safety of lives and property. This will reduce the vulnerability of citizens and businesses within the personal income tax net to vandalization and further ensure they have a positive inclination to tax.
2. The government should become more open to the citizens in terms of budget performance and management. There should be no shady deals. The government needs to be fully accountable to the citizens with respect to disclosure of information. This will ensure a restoration of public trust accountability in government.



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