



**EFFECT OF TAX  
EVASION, TAX PAYERS  
ENLIGHTENMENT AND  
REVENUE GENERATION:  
EVIDENCE FROM BORNO STATE  
BOARD OF INTERNAL REVENUE  
SERVICE.**

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**Abstract**

This study examined the Effect of Tax Evasion, Tax Payers Enlightenment and Revenue Generation: Evidence from Borno State Board of Internal Revenue Service. Primary source of data was used in gathering the required information for the study with the aid of structured closed-ended questionnaire. Purposive sampling technique was used to arrive at a sample size of fifty (50) drawn from the total population of ninety-five (95) respondents. Simple linear regression was employed to predict whether the explanatory variables namely, tax evasion, tax payers enlightenment have significant effect or not on the dependent variable, that is, revenue

generation. It was found that tax evasion and tax payer' enlightenment have significant effect on revenue generation evidence from the state

**KEYWORDS:** Tax  
Evasion, Tax  
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board of internal revenue Maiduguri, Borno State implying that the internally generated revenues drastically fall due to the attitudes of taxpayers in evading tax payment as well as poor enlightenment champagne'. The study recommends that the State Board of Internal Revenue Service should ensure an enforcement

*of penalties for tax defaulters, evaders and these penalties should be made clearer and public. This will create real threat and actual carrying out of audit inspection, inquiry, penalty and punishment for an errant taxpayer. The current tax procedure should be amended to provide for establishment of a professional and independent tax tribunal that could hear matters of fact and law in relation to the assessment under appeal.*

## **INTRODUCTION**

Revenue generation is a source through which government of a country earns huge amounts of money to carry out developmental projects for the welfare being of its citizenry. These collections may be at the local, state or federal government. However, revenue generation is not a uniform issue in that the sources of generation might differ from country to country and state to state. In Nigeria for instance, quite a number of sources of generating revenues exists among which are custom and excise, crude oil sales, taxation ranging from petroleum profit tax, personal income tax, company income tax, capital gains tax stamp duties and many other forms of collections. Within the states as well, various forms of taxes are collected which form the basis of their revenue generation though some of these states have varying revenue collection capacity which depends on the commercial activities being carried out in the states.

Taxation in Borno State is considered as a source if not a major source of generating revenue. Taxation is a compulsory levy imposed by the government through its agents on its subjects or his property to achieve some goals (Ariwodola, 2001). These goals are usually directed towards improving the general standard of living in the country. In the same vein, Arnold and McIntyre (2002) define taxation as a compulsory levy on income, consumption and production of goods and services as provided by the relevant legislation. Government needs funds to provide developmental projects and social services and as a result, imposes various taxes on its citizens, properties and companies that fall within the tax bracket.

In addition, taxation is viewed as a compulsory levy imposed by the government to its citizenry and is based on the ability of the tax payers, those with higher incomes pay high amounts of tax than those within the low income bracket. This enable the state government to use the funds collected from tax to utilise them in the provision of social amenities for the benefit of all citizens. One thing is to levy tax to tax payers within a tax bracket and another thing is to be able to collect the levied taxes. Tax collections are associated with factors such as tax evasion, tax avoidance and tax payers' enlightenment. Tax evasion is the deliberate attempt on the part of the tax payers' not to pay tax. Tax avoidance is a manipulation of tax by a tax payer in paying lower amount of tax to the tax authorities and tax payers' enlightenment means calling the attention of the tax payers in terms of campaign to understand the importance of tax payment. In this study, tax evasion and tax payers' enlightenment are the main focus. Thus, these factors may hinder proper revenue generation if not well administered in the state. Tax administration is concerned with the administration, management, conduct, direction, and supervision of the execution and application of the internal revenue laws or related statutes and tax conventions. In most developing countries, tax administration has been the critical and most important aspect in ensuring that there is enough revenue for the operation of the government. The ability of the government to administer tax determines the available revenue via taxation for the business of governance (Bird, 2015; Pantamee & Mansor, 2016). Thus, tax administration is a veritable tool for improved revenue generation in any given economy. This research, therefore, seeks to examine the effect of Tax Evasion, Tax Payers Enlightenment and Revenue Generation: Evidence from Borno State Board of Internal Revenue Service.

### **Research Question**

The research is guided by this questions

- i. What is the effect of Tax Evasion on Revenue Generation in Borno State?

- ii. What is the effect of Tax Payers Enlightenment on Revenue Generation in Borno State?

### **Objectives of the Study**

This study seeks to examine the effect of Tax Evasion, Tax Payers Enlightenment and Revenue Generation: Evidence from Borno State Board of Internal Revenue Service. However, the specific objective are to:

- i. examine the effect of Tax Evasion on Revenue Generation in Borno State.
- ii. examine the effect of Tax Payers Enlightenment on Revenue Generation in Borno State.

### **Research Hypotheses**

The research was guided by these hypotheses

Ho<sub>1</sub>: Tax Evasion has no significant effect on Revenue Generation in Borno State.

Ho<sub>2</sub>: Tax Payers Enlightenment has no significant effect on Revenue Generation in Borno State.

### **Theoretical and Empirical Review**

#### **Conceptual Issues**

Taxation as Ogundele (1999) posits, it is the process or machinery by which communities or groups of persons are made to contribute in some agreed quantum and method for the purpose of the administration and development of the society. In a similar description, Soyode and Kajola (2006) explained tax as a compulsory exaction of money by a public authority for public purposes. Nightingale (1997) described tax as a compulsory contribution imposed by the government. In addition, these various authors concluded that it is possible for tax payers not to receive anything identifiable for their contribution but that they have the benefit of living in a relatively educated, healthy and safe society.

The parliament designates taxes according to its understanding of equity, while following the prevailing constitution, which also prescribes the

purpose of taxation and confirms that the rightful ownership of tax receipts ultimately lies with the citizens

(Fagbemi, Uadiale & Noah, 2010) In many ways the raising of tax revenues is the most central activity of any state. Most essentially, revenue from taxation is what literally sustains the existence of the state, providing the funding for everything from social programs to infrastructure investment, Prichard and Bentum, (2009). Of all the powers of government, other than its authority to declare war, none bears so incisively upon the welfare of citizens, both privately and in their economic enterprise, as does its power to tax.

The effect of taxation is that subjects are forced to give up hard earned earnings or possessions, or, in the early days, also payments in kind, without receiving visible benefits in return, (Coetzee, 1993). Thus, of all the needs and the benefits accrued from tax, people evade tax.

### **Tax Evasion/**

Tax evasion refers to the willful or deliberate refusal of the tax payer towards his/her tax obligation. It is the deliberate distortion of facts and figures relating to an assessment after tax liability has been incurred with the intention of reducing the liability. Deliberate refusal to disclose one's tax sources of income to the tax authorities with the intention of paying nothing or something less in terms of one's tax liability is an attempt to evade tax. Tax evasion is an offense as describes by law and so the sanctions are very severe. According to Nigeria tax law, every person chargeable with tax for any year of assessment shall deliver to the authority a return disclosing all sources of income available to him or her and that the return should contain a declaration that it contains true and accurate statements of the amount of income and the particulars given in such a return are true and accurate. Failure to render this return will amount to tax evasion. (Prichard and Bentum, 2009).

Thus, according to Gerxhani and schram (2001) tax evasion is viewed as the under reporting of tax as money income with the intention to escape taxes. Edwin, (2007) opines that tax evasion is an intentional effort by people,

corporate bodies, trust and other institutions to illicitly refuse to pay their tax and reporting true and fair value of their earnings by a means of evading. Tax evasion is characterized as an intentional wrongful attitude, or as a behaviour 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, 2013).

Soyode and Kojola (2006) sees tax evasion as an intentional and conscious practice of not revealing full taxable income. It is 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 2010).

Tax evasion is a clear evidence in a situation where taxpayers are reducing, making or proclaiming false statement about their liabilities on the revenue tax through exploiting ineffectiveness in the tax laws and regulations.

Tax evasion typically involves taxpayers consciously misrepresenting or hiding the true position of their affairs to the relevant tax authorities to ease their tax burden. However, tax evasion can be classified as full evasion or partial evasion (Fakile & Adegbe, 2011). Partial evasion occurs when individual or corporate entity understated its earnings for the purpose of tax and declares low income. While full evasion occurs when the person or corporate entity qualifies to pay tax but fails to register with tax authorities to enroll in the tax system. This act comprises, in specific, fraudulent tax reporting like declaring less earnings and overstressing deductions. In the face of law, tax evasion is a crime and subject to execution by way of fine, imprisonment or even both in many countries of the world.

### **Tax Payers Enlightenment**

Tax payers' enlightenment is seen as a means of calling the attention of all the available tax payers in various locations through campaign for them to understand the importance of tax payment and the penalty for evading and avoiding it. Scholars have suggested that tax enlightenment to be a vital tool for revenue generation, where low enlightenment may work as a barrier for revenue generation and that the highly aware tax payers comply

(Abdo-Katsipis, 2017). Others have instead noted the effects of enlightenment campaign on the formation of public opinion. For example, suggesting that the tax payer awareness are both more likely to be exposed by tax information, and to connect the information with their own values and ideological positions in a more accurate way than less awareness. Studies have also argued that highly aware tax payers hold more persistent on tax payment compliance than unaware tax payers (Goren 2012). For these reasons, studies have also explored how and why tax payer enlightenment is important in revenue generation.

### **Revenue Generation**

Revenue generation is a vital tool through which government of a country earns quiet an enormous amounts of money to carry out developmental projects for the welfare being of its citizenry. These collections may be at the local, state or federal government. However, revenue generation is not a uniform issue in that, the sources of generation might differ from country to country and state to state. In Nigeria for instance, quite a number of sources of generating revenues exists among which are custom and excise, crude oil sales, taxation ranging from petroleum profit tax, personal income tax, company income tax, capital gains tax, stamp duties and many other forms of collections. Within the states as well, various forms of taxes are collected which form the basis of their revenue generation though some of these states have varying revenue collection capacity which depends on the commercials activities being carried out in the states.

### **Empirical Studies**

Akinyele and Ogunmakin (2016) examined the effects of tax avoidance on government budget implementation in Southwest Nigeria for the period 1999-2014. The outcome of their results showed that, 61 percent of the expected revenue of the states was hampered by avoidable consequence of tax avoidance through non-compliance with collection and remittances, and the level of tax avoidance through implementation of tax laws and policies in Southwest Nigeria reveals a negative performance of

government budget implementation and as such affected the development of the economies of sampled states. Mehrara and Farahani (2016) wrote on the effects of tax evasion and government tax revenues on economic stability in OECD countries using data from 1990- 2013. They found that, tax evasion lead to economic instability and more tax revenues will be beneficial to a better economic condition.

In addition, Obafemi (2014) conducted study on the effects of tax avoidance and tax evasion on Nigeria economic development. The study adopted survey research design and responses were obtained through a well-structured questionnaire administered to 150 Nigerians, out of which are tax payer and tax evader. He found that, tax evasion and avoidance have adversely affected economic growth and development in Nigeria.

Modugu and Omoye (2014) appraise the evasion of personal income tax in Nigeria using primary data obtained through administration of 160 questionnaires to 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, Edo State, Nigeria. The study used the spearman rank correlation due to the qualitative nature of the data. The result revealed that the tax payers' relationship with tax authority and weak penalties have a significant influence on tax evasion in Nigeria. Tax rate showed a positive relationship with tax evasion.

This means that the higher the tax rate the higher the tendency of tax evasion. The study recommended that tax authority should intensify tax payer education and maintain a harmonious relationship capable of fostering voluntary compliance. In addition, efforts should be made towards entrenching stiff penalties for evaders. Finally the prevailing tax rates should be reviewed optimally as not to serve as disincentives to compliance.

Ibadin and Eiya (2013) examined tax evasion and tax avoidance behavior of the self - employed, using some selected states in Nigerian geo-political zone. The results revealed that, respondents are of the opinion that tax evasion is ethical sometimes, and there is significant relationship exists

between the ethical view, mode of tax administration and cultural practices of the self-employed and tax evasion and avoidance.

### **Theoretical Framework**

Several economic theories have been proposed to run an effective tax system according to its importance. However, this Ability-to-Pay Theory underpin this study because of its advantages over other theories.

### **Ability-to-Pay Theory**

As the name suggests, the theory pointed that, the taxation should be levied according to an individual's ability to pay. It also says that, public expenditure should come from "him that hath" instead of "him that hath not". This principle is indeed the basis of 'progressive tax,' as the tax rate increases by the increase of the taxable amount and most equitable tax system, and has been widely used in industrialized economics.

The justification of ability to pay is on grounds of sacrifice. The payment of taxes is viewed as a deprivation to the taxpayer because he surrendered money to the government which he would have used for his own personal use. However, there is no solid approach for the measurement of the equity of sacrifice in this theory, as it can be measured in absolute, proportional or marginal terms. Thus, equal sacrifice can be measured as: (i) Each taxpayer surrenders the same absolute degree of utility that she/he obtains from her/his income; (ii) Each sacrifice the same proportion of utility she/he obtains from her/his income; (iii) Each gives up the same utility for the last unit of income; respectively.

### **Methodology**

The research study adopted a primary source of data collection. A closed-ended questionnaire was designed on a 5-Point Likert-scale and administered on the respondents. Purposive sampling technique was used to arrive at a sample size of fifty (50) from the total population of ninety-five in the Borno State Board of Internal Revenue Service. Simple linear regression was employed to predict whether the predictor variables namely

tax evasion, tax payers enlightenment have significant effect or not on the dependent variable, that is, revenue generation. Linear Regression Model. The hypotheses was tested using simple linear regression.

**Model Specification**

The model used Revenue Generation as the dependent variable and Tax Evasion and Tax Payers Enlightenment as the explanatory variables.

$$RG = B_0 + B_{TE} + E \dots \dots \dots (i)$$

$$RG = B_0 + B_{TPE} + E \dots \dots \dots (ii)$$

Where: RG = Revenue Generation, TE = Tax Evasion, TPE = Tax Payers Enlightenment, B<sub>0</sub> = Constant, E = Error Term, B = Coefficient of independent variables.

**The decision rule:** Reject the null hypothesis if P < 0.05 (5%)

**Empirical Results and Discussion**

H<sub>01</sub>: Tax Evasion does not have significant effect on Revenue Generation in Borno State

**Table 4.1 Model Summary**

<i>Model</i>	<i>R</i>	<i>R. square</i>	<i>Adjusted square</i>	<i>R. Std. Error of the estimate</i>	<i>Durbin Watson</i>
1	0.7562 <sup>a</sup>	0.7345 <sup>a</sup>	0.6978	2.53426	1.8116

Source: SPSS Version 20.0

- a. Predictors (constant), tax evasion
- b. Dependent variable: revenue generation

Table 4.1 shows a strong correlation between tax evasion and revenue generation, with an R-value of (0.7562) which is 75.6%, the R-square value of 0.7345 which shows that 73.5% of the variability in tax evasion are explain by revenue generation. It indicates that there is positive correlation between tax evasion and revenue generation. Therefore, R-square had a value of 0.7345 (73.5%) and adjusted R-square is 0.6978 approximately 69.8% of the

variation in the dependent variable was explained by the independent variable.

**Table 4.2 Regression Coefficient <sup>a</sup>**

<i>Model</i>	<b>Unstandardized coefficient</b>		<b>Standardized coefficient</b>	<b>T</b>	<b>Sig.</b>
	<b>B</b>	<b>Std. error</b>	<b>Beta</b>		
<i>Constant</i>	19.342	1.001			.000
<i>Tax evasion</i>	.345	.221	.084	1.527	.000

Source: SPSS, Version 20.0

Table 4.2 shows that standardized beta weight of the r-coefficients and part correlation signifying the correlation between tax evasion and revenue generation with a p-value < 0.05 which implies that tax evasion has significant relationship on revenue generation in the study area. Therefore, the null hypothesis which states that tax evasion does not have significant effect on revenue generation is not accepted.

**Decision:** Since the R-square value of (0.7345) which represent 73.5% by which the variable explain the model fits of the data. However, T-value of the coefficient of the regression is 1.527.

Therefore, the Beta value of coefficient is (.084) which is 84% of the coefficient in response to p-value of regression coefficient are also significant at level of (0.000) which is less than alpha value of (0.05) that is  $P < 0.000$   $P < 0.05$ . This concludes that the null hypothesis is rejected and the result shows that tax evasion have significant effect on revenue generation.

H<sub>02</sub>: Tax Payers Enlightenment does not have significant effect on Revenue Generation in Borno State.

**Table 4.3 Model Summary**

<i>Model</i>	<b>R</b>	<b>R. square</b>	<b>Adjusted square</b>	<b>R. Std. Error of the estimate</b>	<b>Durbin Watson</b>
1	0.794 <sup>a</sup>	0.768 <sup>a</sup>	0.696	0.778	1.2187

Source: SPSS Version 20.0

a. Predictors (constant), tax payers enlightenment

b. Dependent variable: revenue generation

Table 4.3 shows a strong correlation between tax payers' enlightenment and revenue generation, with an R-value of (0.794) which is 79.4%, the R-square value of 0.768 which shows that 76.8% of the variability in tax payers' enlightenment are explain by revenue generation. This indicates that there is a positive correlation between tax payers' enlightenment and revenue generation.

Therefore, R-square had a value of 0.768 (76.8%) and adjusted R-square is 0.696 approximately 70.0% of the variation in the dependent variable was explained by the independent variable.

**Table 4.4 Regression Coefficient <sup>a</sup>**

Model	Unstandardized coefficient		Standardized coefficient	T	Sig.
	B	Std. error	Beta		
Constant	19.989	1.001		19.946	.000
Tax payers enlightenment	.376	.221	.089	1.593	.000

Source: SPSS, Version 20.0

Table 4.4 shows that standardized beta weight of the r-coefficients and part correlation signifying the correlation between tax payers' enlightenment and revenue generation with a p-value < 0.05 which implies that tax payers' enlightenment have significant relationship on revenue generation in the study area. Therefore, the null hypothesis which states that tax payers' enlightenment does not have significant effect on revenue generation is not accepted.

**Decision:** Since the R-square value of (0.768) which represent 76.8% by which the variable explain the model fits of the data. However, T-value of the coefficient of the regression is 1.593.

Therefore, the Beta value of coefficient is (.089) which is 89% of the coefficient in response to p-value of regression coefficient are also

significant at the level of (0.000) which is less than alpha value of (0.05) that is  $P < 0.000$   $P < 0.05$ . This concludes that the null hypothesis is rejected and the result shows that tax payers' enlightenment have significant effect on revenue generation.

### **Discussion of Findings**

This study concludes that tax evasion have significant effect on revenue generation in the state given that  $P < 0.000$   $P < 0.05$ . This shows that the effect of evading tax by the tax payers could deter collection of all form of tax which heavily distort revenue generation by the Board of Internal Revenue Service in the state. In a similar manner, tax payers' enlightenment also have significant effect on revenue generation in the state board of internal revenue service at the level of  $P < 0.000$   $P < 0.05$ . This depicts that awareness creation on the side of the revenue service to the taxpayers' can boost the revenue position of the state. The findings of this study is in line with that of Adebisi and Gbegi (2013) which disclose that enlightenment and adequate of tax revenue on public goods will discourage tax evasion and avoidance; Ogbueghu (2016) who found tax evasion reduces government revenue. Also, Usman (2019) found a statistically significant effect of tax evasion on revenue generation of the Nigerian economy.

### **Conclusion**

The result of the study concluded that tax evasion and tax payers' enlightenment significantly affects revenue generation in the state. There is need for the board to display measures that can reduce having such an attitude on the part of the taxpayers. This means, the government through the board of internal revenue service must take such an appropriate measure to ensure provision of punishment to tax payers that involved themselves in such illegal act which eventually reduces tax payment which have a negative effect on internally generated funds of the state.

### **Recommendations**

Based on the findings of the study, the following recommendations are made.

The State Board of Internal Revenue Service should ensure an enforcement of penalties for tax defaulters, evaders and these penalties should be made clearer and public. This will create real threat and actual carrying out of audit, inspection, inquiry, penalty and punishment for an errant taxpayer. The current tax procedure should be amended to provide for establishment of a professional and independent tax tribunal that could hear matters of fact and law in relation to the assessment under appeal.

An awareness campaign should be set up by the revenue authority such that the tax payers be informed of the dangers and penalty associated with not paying their tax at the due dates.

### **Frontier for Further Studies**

Further studies can be conducted to cover the impact of tax payers' enlightenment and tax evasion on revenue generation in States other than Borno State Board of Internal Revenue Service. At the same time, a similar studies need to be carried out on comparative study on the effect of tax payers' enlightenment and tax evasion on revenue generation: an empirical analysis of some selected states in Nigeria as well as some West African countries.

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