Oeconomia
Copernicana

Volume 17 issue 2026

p-ISSN 2083-1277, e-ISSN 2353-1827

Received: 25th October 2026; Revised: 28th October 2026; Accepted: 3rd November 2026; Available Online: 7th November 2026

THE ROLE OF TAX EDUCATION AND AWARENESS IN ENHANCING INFORMAL SECTOR TAX REVENUE IN NIGERIA. A STUDY OF IKOT ABASI LOCAL GOVERNMENT IN AKWA IBOM STATE.

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ABSTRACT.
This study examined the role of tax education and awareness in enhancing informal sector tax revenue in Nigeria, a study of Ikot Abasi Local Government Area of Akwa Ibom. The study adopted survey research design. The study randomly selected 600 respondents which serve as the sample size of the study. A questionnaire was designed for the study for the collection of data the questions were in two sections A&B which consist of respondent's personnel information while b consists of questions relating to the study, it was put on a five point liket scale. Out of the 600 questionnaire distributed a total of 480 were returned which is 80% of the respondents. The study revealed that the informal sector operation demonstrated awareness of the different taxes applicable to their business or occupation, the study further found out tax education was found to improve tax compliance among the informal sector group in Nigeria of which tax education was found to improve taxpayer understanding of tax obligation. Finally based on the findings the study conclude that relevant tax authorities should sustain and strengthen regular tax awareness campaign among the informal sector operators and tax authorizes should strength and institutionalize continues tax payers education programme.
***KEY WORDS**: Informal Sector, Tax Education, Tax Awareness, Revenue, Tax Compliance.*

INTRODUCTION

Taxation is essential part of a country's investment and growth plan, Taxes represent a payment, a financial charge imposed by government to raise funds for direct and indirect benefits, it is a powerful tool for achieving economic and social policy objective of government and it is a means of transferring resource from the private to the public sector

Taxation plays a crucial role in any country's investment and growth strategy. Taxes are a payment or a fee imposed by the government to gather revenue for the welfare of the citizenry both directly and indirectly; they are a tool for accomplishing economic and social objectives. Taxation serves to shift resources from the private sector to the public sector. In the generating of government revenue, taxation has a very paramount importance (Essiet, 2026); this enabling function provides the government with the leverage to provide adequate and sustainable welfare services to its people.Appah, (2004);

Appah and Oyandongham (2011) defined tax as a compulsory levy imposed by the government on a citizen or his property to ensure adequate and functional services and amenities required to enable the society attain an optimum economic condition. Azubike (2009) views tax as an instrument which plays a key role in the world economy by enabling the government to fund necessary social programs and activities. Primarily these basic aims of taxation among others are to effectively generate revenue for the government and for the effective regulation and control of economic activities and employment, for welfare needs, security services, stable job opportunities (including non-education public services), health care and good telecommunication services regardless of the political system of the nation (Worlu & Nkoro, 2012).

According to Ibanichuka, Akania & Ikebujo (2016), history demonstrates clearly across the developed and developing nations that taxation stands as an integral element for both government to generate revenue and achieve other target aims such as directing investment and controlling economic consumption of some goods and services, as the governments of Netherlands, Canada, united states, and the united kingdom have tremendously influence its economic development with the revenues generated from company income tax, personnel tax and value added tax. Nigeria has to look up for ways to improve tax revenue. While Nigeria, for a long period relied upon oil revenue alone there has been a reduction in interest towards increasing tax revenue. Currently, due to frequent global conflicts in the Middle East it has forced the government to develop additional means of revenue generation through well-designed taxation polices, This will undoubtedly represent a call for alertness in the public sector, state, local, and federal government, to find various other opportunities and avenues to not only increase the tax base of the country but also to generate revenue with the aim of making sustainable public development and improve public welfare, (Nobert, David & Robert, 2020) one issue that poses a big hindrance to tax collection in the informal sector, this has been linked to lack of adequate tax awareness and information available to operators, informal sector actors are either not aware of their fiscal obligations to the state or not conversant with the tax system, hence leading to compliance low rate.

A broad part of economic ventures operating out of official boundaries is attributed to the informal sector; that has effectively provided many populations the opportunity to escape abject poverty and also contributed to massive migrations to and urban sprawl of secondary cities (Akeju, 2018). Most people involved in activities in this sector engaged more in cash dealings with minimal or no recording of the profit or losses incurred in their trade/business which makes collection of tax revenue from it and the fiscal income generated difficult, thus, income within this sector contribute little or to the nation GDP despite the numerous people gainfully engaged within it who have been alienated and cut off from Government action/activities. The major groups operating within this sector of economy include street hawkers, side by side street or even over road side mechanics, welfare shops, artisans,

tailors, hairdressers, transport operators and vendors, who depend solely on the state to have necessary welfare goods and services, Oloyede and Funmilayo (2022). Regulatory bodies must ensure that the taxpayers of this informal sector are made aware of each aspect of taxation and their fiscal obligations including real rate of tax. The existence of informality also relates to a variety of issues including a lack of knowledge among its participants about their responsibility to pay taxes. Tax education relates to disseminating knowledge of taxes laws and enforcement, changing attitudes, raising tax morale with increased voluntary compliance and tax collections, Machogu and Amayi (2013). Taxation provides three (3) types of benefits to taxpayers: it facilitates effective fiscal and macroeconomic management; it supports and encourages tax revenue generation, it serves as an engine for economic growth and develop by providing adequate amenities for every nation that depends on the collective resources; in essence it reduces inequality of income through progressive tax. Citizens are expected to be well-informed about all their fiscal roles toward ensuring the effectiveness of the State(Hassan etal., 2016). Taxpayers' education should be targeted toward changing the behavior of taxpayers toward proactive compliance by encouraging tax compliance. Kurniawan (2020) explains that taxpayers' education could increase taxpayers' knowledge; this will enable taxpayers to take necessary steps in fulfilling his obligations which could be filling tax forms, preparing financial reports accurately, meeting submission dates and making timely payments of taxes to achieve a sustainable economic development.

Objective of the study.

1. To determine the level of tax awareness among informal sector taxpayers in Nigeria.
2. To examine the extent to which tax education influence tax compliance among informal sector taxpayers in Nigeria.
3. To examine the effect of taxpayers' awareness of tax laws and regulations on tax revenue generation from the informal sector in Nigeria.
4. To assess the effect of tax education programmes on the willingness of informal sector operators to register and pay taxes in Nigeria.

Research questions

1. What is the level of tax awareness among informal sector taxpayers in Nigeria?
2. To what extent does tax education influence tax compliance among informal sector Taxpayers in Nigeria?
3. What is the effect of taxpayers' awareness of tax laws and regulations on tax revenue generation from the informal sector in Nigeria?
4. What is the effect of tax education programmes on the willingness of informal sector operators to register and pay taxes in Nigeria?

Hypotheses

1. Taxpayers' awareness of tax laws and regulations have no significant effect on tax revenue generation from the informal sector in Nigeria.
2. Tax education programmes have no significant effect on the willingness of informal sector operators to register and pay taxes in Nigeria.

2.0 Conceptual review

2.1The informal sector

The informal sector entails economic activities which are not officially registered by government bodies and typically operate beyond formal tax systems. Businesses within the informal sector are usually not officially registered and may lack appropriate accounting records and formal employment structures, despite the fact that these features characterize the sector which indeed plays a role in both employment and growth in Nigeria. Defining the informal sector appears challenging particularly where the majority engages in unofficial and government-untraceable business operations (Adesanya, 2024; Ikeji et al., 2016).

Though many informal business operations worldwide are legitimate, some business activities are operated on a small scale without fixed addresses because traders and hawkers move about from one business location to another.

These activities of self-employed individuals and professionals such as street photographers and tailors who work from their homes do not include or represent clients that provide addresses. Such individual businessmen or entrepreneurs therefore are un-registered, unsecured, un-traceable and virtually un-assessable for tax purposes (Adesaya, 2014; Akenbor & Arugu, 2014; Akintonye & Tashie, 2013). In Nigeria any business operated outside of government registration is considered part of informal business activities and its operators are viewed as "unhidden, unstructured, irregular, invisible, underground, backyard parallel, and un-observed", as mentioned earlier by Adesaya (2014).

International Labour Organization (ILO), in defining the informal sector, further segmented the term into two types; firstly the 'Coping Strategy' that entails "any job undertaken in order to provide the individuals' sustenance." Other typical examples for these kinds of work activities are jobs that provide income supplement, overtime job, seasonal job, and part time job. In terms of the type of work activity, these are unpaid family workers or own-account workers engaged in subsistence activities; and second the 'Unofficial Earning Strategy'.

This concept describes the business activity undertaken and operated for official reasons outside the scope of a legitimate economy; specifically dealing with the violation of laws and the avoidance of official structures and policies, so as to bypass rules, tax and registration requirements with government official agencies and bodies such as CAC(Corporate Affairs Commission).

Most criminal and un-registered business activities fall into the 'Unofficial Earning Strategy category', although a few will overlap between the two groups. The argument that, due to the perceived tendency for IE activities being incorporated to some extent to become integrated in formal economic systems through formal growth (Schneider et al., 2010) and through formalizing some IE activities. The IE has nevertheless enjoyed substantial relative growth in a select group of economies. These trends were apparently due to three characteristics namely, flexibility, structure, and ease of implementation in business activities, leading quicker process in business completion and employment in jobs creation; while easier access to money has contributed a lot to the prevalence in doing business on IE platform (Ibadin & Eiya, 2013; Ilaboya, 2012).

Though, employment size of informal sector can explain that the sector plays a crucial role in generating income, the size of tax collection from it relative is quite lower than expected as a result of problems associated with its existence such as tax evasion, lack of appropriate records on the income earned and a general lack of awareness in payment of taxes (Ilaboya, 2012; Ibadin & Eiya, 2013).

2.2Tax Awareness

Tax awareness means the level of perception an individual has with regard to his liability to tax and the need to contribute to development through taxation. The height of tax awareness would serve to provide a greater inducement towards the compliance behavior of taxpayers both individuals and organizations. Tax awareness involves aspects not of fact alone but more particularly elements of interest and a heightened interest through awareness of information on the workings of the taxation law, on penalty rates for failure to observe provisions, and in the benefits obtained in usage of such collected money by the administration.

Tax awareness in Nigeria is generally low because of insufficient communication efforts and belief that tax collection is without relevance to the public(Mohammed & Aliyu, 2023).

Available literature has been consistent that the knowledge of taxes and tax procedures influence the compliance behavior of taxpayers especially in the informal economy where awareness level of prevailing tax law and advantages is a critical factor which will in turn affect the taxpayers commitment to tax compliant behavior (Folayan, 2025).

2.3Tax education:

Education relates to the teaching of information to tax payers, including tax policies, requirements, filing and payment processes. Tax education also includes activities and campaigns through public campaigns, media broadcasts and electronic technologies directed at tax payer's acquisition of knowledge of tax legislation, administration and policies in relevant and accessible language, for actualization of optimal compliance behavior Nwidobie & oyedkun (2018). Tax education channels listed are broadcast media (radio, television), door-to-door sensitization, billboards and face-to-face interactions, these are intended messages to garner cooperation of the populace in promoting voluntary tax compliance and they are placed at times of peak audience when people are likely attentive during program periods such as before or after news presentation.

Forms of Tax Education and Reporting Compliance As earlier highlighted by the authors' mentioned above, tax education can be said to be important in spurring tax compliance as reported by Akram et al. (2019), in tax among traders in informal sectors of the economy.

The researchers explained that formal education on tax gives people the knowledge required for them to understand issues on tax obligations, procedures and reporting systems. James et al. (2020), in their research discovered that various means of tax education that is formal, informal, non-formal are there to motivate the tax payers into non voluntary compliance. Generally, people with general education, basic or core education about taxation with an understanding of public financial management benefit from tax systems as they tend to be compliant to the authorities, therefore, it is logical that government should consider integration of taxation in its school curriculum to promote taxation enlightenment in order to promote voluntary compliance, Oladipupo and Obazee (2016). It is often believed that when education on taxation starts at tender ages and progress through its learning stage by phases, then the individuals would have a better and richer knowledge on taxation and the need for them to serve as a good citizens which will consequently foster their tax payment responsibilities Oloyede, Kupoluyi, Oyedokun and Benjamin (2017) also maintained that the regulatory bodies such as FIRS among others ought to impart tax related knowledge to entrepreneurs in informal sectors especially on taxation of informal businesses.

Effective transfer of taxation information can enable these entrepreneurs to calculate or ascertain potential liabilities accurately, and calculate the taxes payable by themselves.

2.3 Literature Review:

Luke, Ishola and Godwin (2019) worked on the effect of tax education and enlightenment on tax revenue growth in Nigeria with the study design using a closed-ended questionnaire collecting primary data which was analysed using both secretive and inferential regression. The result found tax education and enlightenment to positively and significantly contribute to total tax revenue while radio and television were seen as major tax education channels. The federal government was recommended to create sufficient funds and autonomous departments to tackle issues associated with tax education and enlightenment.

Norbert, David and Robert (2020) research on Challenges affecting tax collection in informal economy in Nigeria, a case study of Anambra state with the data based on documentary analysis andsemi-structural interviewing of 3 different respondents across various industries. The research was made to discover that in Anambra, people do not comply with tax because of poor amenities and infrastructure development to include a provision of these facilities that they would have normally borne the burdens, they also highlighted that non-compliance to tax is a consequence of bad record keeping and the embezzlement of funds and funds used for empowerment programme.

Fatimah and Christopher (2024) a study exploring the role of tax education in enhancing reporting compliance among SMEs in Ghana's informal sector. It used descriptive survey design to study the informal sector in Greater Accra, using a sample population of 1152 informal sector SMEs and a questionnaire data analysed using the partial least square to show how the formal tax education significantly impacts reporting, especially with informal tax education which also has significant positive impact and when taken all together reporting compliance can indeed be enhanced.

Potence and Gery (2023) did work on the effects of taxpayer's education on Voluntary tax compliance on small & medium scale enterprise (SMEs) Mwarza City of Tanzania. Using a sample population size of 194 from 1,124 SMEs tax payers in the city, they adopted structured questionnaires for data gathering and went on to analyse data using both description statistics and inferential statistics in Pearson correlation and regression. These results indicated tax education programmes conducted via print media, mass media and social media played a positive and constructive role in the compliance of tax of SMEs tax payers.

Asor and Akindwo (2025) Examined tax knowledge and awareness on tax compliance behaviour amongst Nigeria taxpayers. The study was carried out using a population sample of 400 registered taxpayers in Lagos, Rivers, and Abuja regions and utilised a description as well as inferential analyses. The conclusion was that both tax awareness and tax knowledge both impact compliant behaviour and that while awareness affects tax compliance greatly, understanding of the Nigerian tax system may be significantly boosted with good education and clear communication.

Newman and Benedicta (2024) worked on the examination of the challenges and prospect of taxing the informal sector in Nigeria. The study aimed at identifying the strategies that can be applied in the taxing informal sector in Nigeria. Existing policies were reviewed in order to understand tax opportunities and the prospect of generating additional revenue for socio economic growth and development of the informal sector in Nigeria.

Akeju (2018) work was on Informal Sector and tax Compliance The Role Of Associational Membership In South West Nigeria. He collected primary data by field survey on 600 artisans selected from Ekti, Ondo, Oyo. With logit regression analysis, he discovered that although marginalized, a large portion of the informal sector is not paying tax due to their weak voice but that their membership in associations positively encourage them towards compliance with the tax system among taxpayers. Also found that integrating the informal sector into the mainstream of the economy was suggested.

Oloyede and Nwachukwu (2021) completed work with a methodology known as Survey method in which a sample population size of 400 was selected using Taro Yamane formula from a large population of 19,383,447 registered taxpayers from 12 selected States of Nigeria. It was found that there is a positive connection between tax payers awareness level and tax compliance; therefore recommends that, State boards of Internal revenue should conduct taxpayer's education and enlightenment periodically across states in the country.

Abubakar, Samson and Onipe (2025) Investigated the effect of tax education on tax compliance among Nigerian tax payers, a quantitative research and design. A cross sectional survey that covered six of Nigeria's geopolitical zones with a sample size of 400 respondents and analysis done using descriptive statistics, correlation and multiple regression. The study found that tax education enhances compliance among Nigerian taxpayers by increasing awareness and knowledge through programs that promote understanding and transparency of the Nigerian tax system.

Arenu and Siyanbola (2021) examined the effect of tax education on tax compliance of informal sectors in Ogun State. It used a descriptive survey design with a population size of 2465 of professional/technical associations across six economic zones of Ogun State. Tax education was revealed as having a significant positive effect on taxpayers' compliance in Ogun State and recommended tax advocates and reliefs be introduced to encourage the declaration of income.

Rufus & Luke (2019) did a study of tax revenue sustainability the role of tax education and enlightenment through close - ended questionnaires on primary data that was collected and analyzed using a description and inferential regression. Tax education and enlightenment increase tax revenue significantly and this result also demonstrated that radio and television are effective channels for tax education, where a fully autonomous and well- funded department are to be created and equipped for rigorous Enlightenment activities.

Gbenga, Mustata, Faraji & Muyiwa (2024) considered the impact of digital tax sensitization and tax compliance on informal sector enterprises in south west Nigeria. The paper employed survey research design to elicit primary information from stakeholders via a structured questionnaire from small and medium enterprises (SMEs) artisans, street vendors, small scale traders, service providers and other self-employed individuals in the south west of Nigeria. A set of 600 questionnaires was disseminated of which 547 returns were received for analysis, the study applied a purposive sampling of participants with identified characters for the purpose of the research. Findings from the research indicated that technical know-how and digital payment platform has both positive and statistically significant effect on tax compliance in the Nigerian south west informal sector, consequently, the study suggested government and relevant agency put into use and investment on the training and retraining programs targeted at providing technical know-how to various businesses in the informal sector.

Rosline, Honesta, Olaide and Ediongsenyene (2024) completed a work titled tax administration in Nigeria–A systematic review and it was established that most tax reforms such as tax identification number(TIN) and voluntary assets and incomes declaration scheme(VAIDS) have a mixed performance on tax revenues; the findings indicated the necessary for further reforms in tax management.

Oloyed, Oyedoken and Benjamin (2017) observed the tax administration and revenue generation in the informal sectors in Nigeria, their goal was to make known how to maintain order and structure by using better tracking strategies for the informal sector revenue to ensure fairness and equity within the tax system in Nigeria using secondary data based on" ability to pay" theory of tax which state that more informal sectors can be accommodated into Nigeria's existing tax system when a functional tracking framework of the informal sector's revenue is put in place. In addition, they confirmed that technology for the implementation of tracking mechanisms that crack down consumption and set an enabling environment can be of use in Nigeria, They further proposed and recommended a high level of awareness and education to people on their role and contribution in nation building and punishment for tax evaders.

In a similar vein, Ogaluzor and Edori (2023) examined tax education and tax compliance on informal sector operators in Abia and Rivers states, utilizing a Pearson's correlation of 114 informal operators, they found that electronic education, stakeholder engagement, print media education had a significant positive relationship with registration, return submission, and tax payments. They recommended more structured educational programs for the informal sector which could employ multi- channel for increased effectiveness, while identifying limited sample size as limitation and introducing novel findings regarding the impact of tax education on informal sector compliance.

Aremu and Siyanbola (2021) on Tax Education and Compliance in the Informal Sector of Ogun State employed survey design across six economic zones and found that education has a significantly positive influence on registration, timely filing, proper declaration, and payment of tax, suggesting that education is critical in shaping taxpayer behavior, advocating for more structured education, highlighting limitation in cross-sectional design and providing original empirical evidence on effects of education on different facets of compliance.

Ihenyen et al. (2025) surveyed 400 SMEs in Bayelsa State on Tax Knowledge and Tax Compliance Behavior of Small Business Owners and their regression analysis results showed a strong positive relationship between tax knowledge and compliance behavior suggesting that higher levels of tax knowledge positively influence spontaneous compliance, recommending intensive sensitization programs and training with note of specificity to state level and providing empirical evidence concerning SMEs.

Ellawule et al. (2024) on The Moderating Effect of Tax Knowledge on the Relationship Between Tax Rates and Tax Compliance of MSMEs in Nigeria surveyed 500 MSMEs via administered questionnaires, and revealed that tax knowledge moderates and enhances tax compliance, noting that literacy is a key factor in amplifying the education-compliance relationship, suggesting tax education inclusion in academic curriculum with limitations in sampling scope and originality in demonstrating the moderating role of knowledge. Similarly, Tax Education and Voluntary Tax Compliance among SMEs in South-West Nigeria by Oladejo and Oluleye (2025) conducted a stratified random survey

covering six states of Southwest Nigeria and reported a statistically positive correlation between education and voluntary compliance behavior suggesting that education contributes positively to registration and tax payment in SMEs, and also recommended the continuous awareness campaign and trust-building with noted limitation of mistrust and challenges associated with outreach coverage while contributing original regional data and analysis on SMEs compliance pattern in Nigeria.

2.4Theoretical Review

This work is anchored on fiscal exchange theory, fiscal exchange theory was developed from economic deference and social psychology models, Mckercher&evens 2009, in 1963 by Lazarsfeld P.F and Morgenstrem the fiscal exchange theory is founded on the existence of social, rational or Psychologicalcontrast between the government and taxpayer,Lukmanetal(2022)The Fiscal Exchange Theory posits that taxpayers are more willing to comply with tax obligations when they perceive that the government provides commensurate benefits in the form of public goods and services. The theory is rooted in the idea of a reciprocal relationship between the government and taxpayers, where tax payment is seen as an exchange for social amenities such as infrastructure, healthcare, education, and security.

In the context of Nigeria, particularly within the informal sector, tax compliance has historically been low due to a perceived disconnect between taxes paid and services received. Many informal sector operators believe that government fails to utilize tax revenue effectively, thereby weakening their willingness to comply with tax obligations.

Tax education and awareness play a crucial role in addressing this perception gap. Through effective tax education programs, taxpayers are informed about, the importance of taxation in national development how tax revenue is utilized by the government, the benefits derived from public expenditure by improving knowledge and transparency, tax education strengthens trust in government and reinforces the perception of value received. This, in turn, enhances voluntary compliance among informal sector participants. Therefore, the Fiscal Exchange Theory suggests that increased awareness and understanding of the benefits of taxation will motivate informal sector operators to comply, leading to improved tax revenue generation.

3.0 METHODOLOGY

Research Design

Research design adopted in this study is survey research design. It is a design in which group of people or items is studied by collecting and analyzing data from a few people, or items considered to be representative of the entire group. This design is chosen because it facilities the description of situations as they exist in their natural setting, and gives the exalt picture of the study.

Population is the totality of any group, person or objects which is defined by some unique attributes. The population for this study is informal sector operators/taxpayers and tax authorizes. Therefore, the population of the study is infinite. The study randomly selected 600 respondents which serves as the sample size of the study.

The source of data collection is primary data using questionnaire. Therefore, the instrument for data collection is questionnaire. The questionnaire was grouped into two sections; section A and B. section A consists of respondents personal information while section B consists of questions relating to study. The questionnaire was designed in five point likert scale. SA, Strongly Agreed; A, Agreed; U, Undecided, D, Disagreed and SD, Strongly disagreed.

Descriptive and inferential statistical techniques were used. The descriptive statistics was used to analyze the research questions, while, regression analysis (inferential statistics) was used to test the hypotheses.

Model Specification

The model for this study is stated thus:

$RG_{it} = \beta_0 + \beta_1 TPOATLR + u_{it}$ ……(i)

$WTP_{it} = \beta_0 + \beta_1 TEP + u_{it}$ ……(ii)

Where;

RG = Revenue generation

WTP = Willingness to pay tax

TPOATLR = Taxpayers' awareness of tax laws and regulations

TEP = Tax education programmes

β_0 =constant slope to be estimated

β_1 = intercept to be estimated

U = error term

4.0 RESULTS AND DISCUSSION

Data Presentation and Analysis

Table 1: Distribution of Questionnaire and Response rate

Total copies of questionnaire	Respondents	Percentage (%)
Number returned	480	80
Number not returned	120	20
Total	**600**	**100**

Source: Field Survey, 2026

From table 1, out of 600 questionnaire issued to the respondents, 480 representing 80% were correctly filled and returned, while 120 representing 20% were void.

Analysis of Data Based on Research Questions

Table 2: Research Question one

No	OPINIONS	SA	A	U	D	SD	Mean	SD
	The level of tax awareness among informal-sector taxpayers in Nigeria							

1	I am aware that informal-sector operators are required to pay applicable taxes.	240 50%	240 50%	Nil	Nil	Nil	4.5	0.88
2	I am aware of the different types of taxes applicable to my business or occupation.	192 40%	258 54%	18 4%	12 2%	Nil	4.31	0.89
3	I know the government authority responsible for collecting taxes from informal-sector operators.	180 37.5 %	240 50%	24 5%	24 5%	12 2.5%	4.15	0.91
4	I am aware of the procedures for registering as a taxpayer.	192 40%	258 54%	18 4%	12 2%	Nil	4.31	0.89
5	I am aware of the tax obligations applicable to my business or occupation.	240 50%	240 50%	Nil	Nil	Nil	4.5	0.88

Source: Field Survey, 2026

The result from research question one showed that taxpayers are aware that informal-sector operators are required to pay applicable taxes. They are also aware of the different types of taxes applicable to their businesses or occupations. They are also aware that the government authority responsible for collecting taxes from informal-sector operators. Taxpayers are aware of the procedures for registering as a taxpayer. They are also aware of the tax obligations applicable to their businesses or occupations. This finding is consistent with the position of Asor and Akindwo (2025), who found that tax knowledge and awareness significantly influence taxpayers' compliance behaviour in Nigeria, with awareness exerting a stronger effect. Their finding supports the argument that taxpayers who understand the tax system and their obligations are more likely to respond positively to tax requirements. Similarly, Ihenyen et al. (2025) reported a strong positive relationship between tax knowledge and compliance behaviour among small business owners in Bayelsa State. Their finding implies that increasing taxpayers' knowledge of tax obligations can improve voluntary compliance.

However, Nobert, David and Robert (2020) provide a somewhat contrasting perspective. Their study of the Nigerian informal economy identified the absence of awareness as one of the important reasons for non-compliance. They also identified poor accounting records, inadequate empowerment programmes, lack of infrastructure and accountability problems as factors affecting tax payment.

The finding is strongly explained by Fiscal Exchange Theory, which anchors the study. The theory argues that taxpayers are more willing to fulfil their tax obligations when they perceive taxation as an exchange between themselves and government. The finding can also be explained by the Theory of Planned Behavior (TPB) (Ajzen, 1991). The theory proposes that behavior is influenced by behavioral intention, while intention is shaped by attitudes, subjective norms and perceived behavioral control. Tax awareness can improve perceived behavioral control because taxpayers who know the relevant taxes, registration procedures and payment requirements are better positioned to perform the required compliance behavior.

Table 3: Research Question two

No	**OPINIONS**	**SA**	**A**	**U**	**D**	**SD**	**Mean**	**SD**
	The extent tax education influence tax compliance							

	among informal-sector taxpayers in Nigeria							
1	Tax education has improved my understanding of my tax obligations.	240 50%	180 37.5%	24 5%	24 5%	12 2.5%	4.28	0.95
2	Tax education has helped me understand how to calculate the taxes payable on my business.	210 44%	210 44%	30 6%	30 6%	Nil	4.25	0.87
3	Tax education has improved my knowledge of tax payment procedures.	180 37.5 %	240 50%	24 5%	24 5%	12 2.5%	4.15	0.91
4	Tax education has increased my willingness to comply with tax laws.	240 50%	180 37.5%	24 5%	24 5%	4 2.5%	4.28	0.95
5	Tax education has reduced my misunderstanding of tax requirements.	240 50%	180 37.5%	24 5%	24 5%	12 2.5%	4.28	0.95

Source: Field Survey, 2026

Research question two examined the extent tax education influence tax compliance among informal-sector taxpayers in Nigeria. The result showed that tax education has improved taxpayer's understanding of their tax obligations. Tax education has helped taxpayers understand how to calculate the taxes payable on their business. Tax education has improved taxpayer's knowledge of tax payment procedures. Tax education has increased taxpayer's willingness to comply with tax laws. Tax education has reduced taxpayer's misunderstanding of tax requirements. This finding agrees strongly with Luke, Ishola and Godwin (2019), who found that tax education and enlightenment positively and significantly affect total tax revenue in Nigeria. Their identification of radio and television as important channels of tax education further suggests that the effectiveness of tax education depends partly on the accessibility of the communication channels used to reach taxpayers. The result is also consistent with Potence and Gery (2023), whose study among SMEs in Mwanza City, Tanzania, found that taxpayer education programmes delivered through mass media, print media and social media had a positive and constructive effect on voluntary tax compliance. Although the study was conducted outside Nigeria, its findings are relevant because informal-sector taxpayers in different developing economies face similar challenges involving tax knowledge, information accessibility and voluntary compliance.

The finding is consistent with Fiscal Exchange Theory because education can communicate how tax revenues are used to provide public goods and services. When taxpayers understand the purpose of taxation and the relationship between tax payment and public benefits, they may perceive taxation as a reciprocal exchange rather than simply a financial burden. The Theory of Planned Behavior also provides a useful explanation. Tax education can influence taxpayers' attitudes by demonstrating the importance of compliance, improve subjective norms through information about expected taxpayer behavior, and strengthen perceived behavioral control by teaching taxpayers how to calculate, register, file and pay taxes.

Table 4: Research Question three

No	OPINIONS	SA	A	U	D	SD	Mean	SD

	The effect of taxpayers' awareness of tax laws and regulations on tax revenue generation from the informal sector in Nigeria							
1	Awareness of tax laws encourages informal-sector operators to fulfil their tax obligations.	180 37.5%	240 50%	8 5%	24 5%	12 2.5%	4.15	0.91
2	Knowledge of tax laws reduces the likelihood of tax evasion among informal-sector operators.	225 47%	225 47%	5 3%	15 3%	Nil	4.38	0.87
3	Awareness of tax regulations encourages accurate declaration of business income.	180 37.5%	240 50%	8 5%	24 5%	12 2.5%	4.15	0.91
4	Taxpayers who understand tax laws are more likely to pay the correct amount of tax.	180 37.5%	240 50%	8 5%	24 5%	12 2.5%	4.15	0.91
5	Awareness of tax laws increases the willingness of informal-sector operators to comply with tax requirements.	180 37.5%	240 50%	8 5%	24 5%	12 2.5%	4.15	0.91

Source: Field Survey, 2026

Research question three examined the effect of taxpayers' awareness of tax laws and regulations on tax revenue generation from the informal sector in Nigeria. The result showed that Awareness of tax laws encourages informal-sector operators to fulfil their tax obligations. Knowledge of tax laws reduces the likelihood of tax evasion among informal-sector operators. Awareness of tax regulations encourages accurate declaration of business income. Taxpayers who understand tax laws are more likely to pay the correct amount of tax. Awareness of tax laws increases the willingness of informal-sector operators to comply with tax requirements. This finding agrees with Asor and Akindwo (2025), who found that tax knowledge and awareness significantly influence compliance behavior among Nigerian taxpayers, with awareness exerting the stronger influence. Their finding provides direct support for the present result because improved compliance is an important channel through which taxpayer awareness can translate into increased tax revenue.

The Benefit Theory of Taxation also provides a useful complementary explanation. The theory holds that taxpayers should contribute to government expenditure according to the benefits they derive from public services. From this perspective, awareness of taxation and its relationship with public services can encourage taxpayers to recognize their contribution to government financing. However, the effectiveness of this mechanism depends heavily on taxpayers' perception that government actually provides the expected public benefits.

Table 5: Research Question four

No	OPINIONS	SA	A	U	D	SD	Mean	SD
	The effect of tax education programmes on the willingness of informal-sector operators to register and pay taxes in Nigeria							
1	Tax education programmes encourage informal-sector operators to register with the appropriate tax authority.	240 50%	240 50%	Nil	Nil	Nil	4.5	0.88
2	Tax education programmes increase my willingness to obtain a taxpayer identification number where applicable.	192 40%	258 54%	18 4%	12 2%	Nil	4.31	0.89
3	Tax education programmes make the process of tax registration easier to understand.	180 37.5 %	240 50%	24 5%	24 5%	4 2.5%	4.15	0.91
4	Tax education programmes increase my willingness to pay taxes.	192 40%	258 54%	18 4%	12 2%	Nil	4.31	0.89
5	Regular tax education programmes would encourage more informal-sector operators to register for tax purposes.	240 50%	240 50%	Nil	Nil	Nil	4.5	0.88

Source: Field Survey, 2026

Research question four examined the effect of tax education programmes on the willingness of informal-sector operators to register and pay taxes in Nigeria. The result revealed that Tax education programmes encourage informal-sector operators to register with the appropriate tax authority. Tax education programmes increase my willingness to obtain a taxpayer identification number where applicable. Tax education programmes make the process of tax registration easier to understand. Tax education programmes increase my willingness to pay taxes. Regular tax education programmes would encourage more informal-sector operators to register for tax purposes. This finding is strongly supported by Arenu and Siyanbola (2021), who found that tax education significantly affects taxpayer compliance in Ogun State, including important compliance activities. Their finding is particularly relevant because registration and payment are central components of the present study.

The finding also agrees with Ogaluzor and Edori (2023), who found significant positive relationships between electronic education, stakeholder sensitization, print-media education and taxpayer registration, returns and payments. This demonstrates that tax education can influence not only taxpayers' knowledge but also specific behavioural outcomes.

The Theory of Planned Behaviour further explains the finding. Tax education can reduce uncertainty surrounding registration and payment and thereby increase taxpayers' perceived behavioural control. When taxpayers know where to register, how to obtain identification, how to calculate their obligations

and how to make payments, the psychological and procedural barriers to compliance are reduced. This can strengthen intention and ultimately willingness to comply.

The Slippery Slope Framework also suggests that willingness to comply can emerge from both trust and perceived authority. Effective tax education can make tax authorities appear more transparent, accessible and legitimate, thereby strengthening trust. At the same time, educating taxpayers about legal obligations and penalties can make the authority of the tax system more understandable and legitimate.

Data Analysis for Hypotheses Testing

Effect of taxpayers' awareness of tax laws and regulations on tax revenue generation from the informal sector in Nigeria.

Table 6: Model Summary 1

Dependent Variable: RG				
Method: Least Squares				
Date: 09/11/26 Time: 09:27				
Sample: 1 480				
Included observations: 480				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.382189	0.612415	0.624068	0.5356
TPATLR	0.507482	0.110713	4.583764	0.0000
R-squared	0.453537	Mean dependent var		4.180000
Adjusted R-squared	0.430283	S.D. dependent var		0.420398
S.E. of regression	0.317315	Akaike info criterion		0.600280
Sum squared resid	4.732371	Schwarz criterion		0.715002
Log likelihood	-12.00701	Hannan-Quinn criter.		0.643967
F-statistic	19.50382	Durbin-Watson stat		1.967623
Prob(F-statistic)	0.000001			

Source: E-View Output Extracted from Appendix 2A

Table 6, presents the regression result on the effect of taxpayers' awareness of tax laws and regulations on tax revenue generation from the informal sector in Nigeria.

The R^2 which measure the level of variation of the dependent variable caused by the independent variables stood at 0.453537. The R^2 otherwise known as the coefficient of determination shows the percentage of the total variation of the dependent variable (revenue generation) that can be explained by the independent or explanatory variable taxpayers' awareness of tax laws and regulations). Thus the R^2 value of approximately 0.454 indicates that 45.4% of the variation in revenue generation can be explained by a variation in taxpayers' awareness of tax laws and regulations while the remaining 54.6% (i.e. 100-R^2) could be accounted by other factors not included in this model.

The adjusted R^2 of approximately 0.430 indicates that if other factors are considered in the model, this result will deviate from it by only 0.024 (i.e. 0.454– 0.430). This result shows that there will be a further deviation of the variation caused by the independent factors to be included by 0.024%.

A unit increase in TPATLR will lead to an increase in RG by 0.507482%. Finally, the result shows that there is a significant variation of Fisher's statistics (19.50382) at 0.000001 which means the model as a whole is statistically significant at an autocorrelation level of 1.967623 (Durbin-Watson), which is less than 2.5. Therefore the result revealed that taxpayers' awareness of tax laws and regulations have a significant effect on tax revenue generation from the informal sector in Nigeria. This finding agrees

with Asor and Akindwo (2025), who found that tax knowledge and awareness significantly influence compliance behaviour among Nigerian taxpayers, with awareness exerting the stronger influence. Their finding provides direct support for the present result because improved compliance is an important channel through which taxpayer awareness can translate into increased tax revenue.

The Benefit Theory of Taxation also provides a useful complementary explanation. The theory holds that taxpayers should contribute to government expenditure according to the benefits they derive from public services. From this perspective, awareness of taxation and its relationship with public services can encourage taxpayers to recognise their contribution to government financing. However, the effectiveness of this mechanism depends heavily on taxpayers' perception that government actually provides the expected public benefits.

Effect of tax education programmes on the willingness of informal sector operators to register and pay taxes in Nigeria.

Table 7: Model Summary 2

Dependent Variable: WTP
Method: Least Squares
Date: 09/11/26 Time: 09:30
Sample: 1 480
Included observations: 480

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.317764	0.776268	1.697563	0.0962
TEP	0.490936	0.140334	3.498331	0.0010

R-squared	0.232037	Mean dependent var	4.128000
Adjusted R-squared	0.199358	S.D. dependent var	0.449508
S.E. of regression	0.402213	Akaike info criterion	1.074456
Sum squared resid	7.603448	Schwarz criterion	1.189177
Log likelihood	-23.86140	Hannan-Quinn criter.	1.118142
F-statistic	7.100433	Durbin-Watson stat	1.470633
Prob(F-statistic)	0.002021		

Source: E-View Output Extracted from Appendix 2B

Table 7, presents the regression result on the effect of tax education programmes on the willingness of informal sector operators to register and pay taxes in Nigeria.

The R^2 which measure the level of variation of the dependent variable caused by the independent variables stood at 0.232037. The R^2 otherwise known as the coefficient of determination shows the percentage of the total variation of the dependent variable (willingness of informal sector operators to register and pay taxes) that can be explained by the independent or explanatory variable (tax education programmes). Thus the R^2 value of approximately 0.232 indicates that 23.2% of the variation on the willingness of informal sector operators to register and pay taxes can be explained by a variation in tax education programmes while the remaining 76.8% (i.e. 100-R^2) could be accounted by other factors not included in this model.

The adjusted R^2 of approximately 0.199 indicates that if other factors are considered in the model, this result will deviate from it by only 0.033 (i.e. 0.232– 0.199). This result shows that there will be a further deviation of the variation caused by the independent factors to be included by 0.033%.

A unit increase in TEP will lead to an increase in WTP by 0.490936%. Finally, the result shows that there is a significant variation of Fisher's statistics (7.100433) at 0.002021 which means the model as a whole is statistically significant at an autocorrelation level of 1.470633 (Durbin-Watson), which is

less than 2.5. Therefore, the result revealed that tax education programmes have a significant effect on the willingness of informal sector operators to register and pay taxes in Nigeria. This finding is strongly supported by Arenu and Siyanbola (2021), who found that tax education significantly affects taxpayer compliance in Ogun State, including important compliance activities. Their finding is particularly relevant because registration and payment are central components of the present study.

The finding also agrees with Ogaluzor and Edori (2023), who found significant positive relationships between electronic education, stakeholder sensitisation, print-media education and taxpayer registration, returns and payments. This demonstrates that tax education can influence not only taxpayers' knowledge but also specific behavioural outcomes.

The Theory of Planned Behaviour further explains the finding. Tax education can reduce uncertainty surrounding registration and payment and thereby increase taxpayers' perceived behavioural control. When taxpayers know where to register, how to obtain identification, how to calculate their obligations and how to make payments, the psychological and procedural barriers to compliance are reduced. This can strengthen intention and ultimately willingness to comply.

The Slippery Slope Framework also suggests that willingness to comply can emerge from both trust and perceived authority. Effective tax education can make tax authorities appear more transparent, accessible and legitimate, thereby strengthening trust. At the same time, educating taxpayers about legal obligations and penalties can make the authority of the tax system more understandable and legitimate.

5.0 CONCLUSION AND RECOMMENDATIONS

Conclusion

This study examined the role of tax education and awareness in enhancing informal-sector tax revenue in Nigeria. The study was motivated by the need to improve the contribution of the informal sector to government revenue, particularly given the large number of economic activities undertaken outside the formal tax system. The study focused on taxpayers' awareness of tax laws and obligations, the influence of tax education on compliance, the effect of awareness of tax laws and regulations on tax revenue generation, and the effect of tax education programmes on the willingness of informal-sector operators to register and pay taxes.

Based on the findings, the study concludes that informal-sector taxpayers possess a considerable level of awareness of their tax obligations. The respondents demonstrated awareness that informal-sector operators are required to pay applicable taxes, knowledge of the different taxes applicable to their businesses or occupations, awareness of the relevant tax authority, knowledge of taxpayer registration procedures and understanding of their tax obligations. This suggests that awareness of taxation exists among informal-sector operators and provides a foundation upon which improved compliance and revenue generation can be built.

The study further concludes that tax education plays an important role in improving tax compliance among informal-sector taxpayers in Nigeria. Tax education was found to improve taxpayers' understanding of their tax obligations, their ability to calculate taxes payable, their knowledge of payment procedures and their willingness to comply with tax laws. It also reduces misunderstanding of tax requirements. This indicates that some instances of non-compliance may be associated with inadequate understanding of tax rules and procedures rather than deliberate refusal to pay taxes.

The study also concludes that taxpayers' awareness of tax laws and regulations has a significant effect on tax revenue generation from the informal sector in Nigeria. Increased awareness encourages

taxpayers to fulfil their tax obligations, reduces the likelihood of tax evasion, promotes accurate declaration of business income and increases the likelihood that taxpayers will pay the correct amount of tax. Therefore, improving taxpayers' knowledge of tax laws can contribute to broadening the effective tax base and increasing revenue from the informal sector.

Recommendations

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

(i) Relevant tax authorities should sustain and strengthen regular tax awareness campaigns among informal-sector operators. The campaigns should provide clear and simple information on applicable taxes, responsible tax authorities, taxpayer registration procedures and specific tax obligations. The awareness programmes should be delivered through accessible channels such as radio, television, social media, market sensitization programmes, trade associations and community outreach. This will help to sustain taxpayers' existing level of awareness and ensure that changes in tax laws and regulations are effectively communicated.

(ii) Tax authorities should strengthen and institutionalize continuous taxpayer education programmes for informal-sector operators. The programmes should be practical and focus on how to calculate taxes, determine tax liabilities, register, file returns and make tax payments. The education should be presented in simple and understandable language to reduce misunderstanding of tax requirements and encourage voluntary compliance.

(iii) Tax authorities should intensify education and sensitization on tax laws and regulations. Informal-sector operators should be regularly informed about their legal obligations, applicable tax rates, filing requirements, payment deadlines and the consequences of tax evasion. This will encourage accurate declaration of income, reduce tax evasion and promote payment of the correct amount of tax, thereby enhancing revenue generation from the informal sector.

(iv) Tax authorities should design tax education programmes specifically around taxpayer registration and payment. Such programmes should clearly explain the registration process, procedures for obtaining a Taxpayer Identification Number where applicable, methods of calculating tax liabilities and available payment channels. Registration and payment procedures should also be simplified to make compliance easier for informal-sector operators. Regular education and follow-up sensitization should be conducted to encourage more informal-sector operators to register and consistently fulfil their tax payment obligations.

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