



**TAX FOR SERVICE STUDY
(NEEDS ASSESSMENT)
OF TRADERS IN MAJOR MARKETS &
COMMUNITIES IN ANAMBRA STATE,**

CONDUCTED BY:
**SOCIAL AND INTEGRAL
DEVELOPMENT CENTER (SIDEK)**

**IN COLLABORATION WITH
NIGERIA CIVIL SOCIETY
SITUATION ROOM.**

**FUNDED BY FOREIGN AND COMMONWEALTH
DEVELOPMENT OFFICE (FCDO)**

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ACRONYMS AND ABBREVIATIONS

1. ASATU – Anambra State Association of Town Union
2. FCDO – Foreign and Commonwealth Development Office
3. FMCG – Fast Moving Consumer Goods
4. FGD – Focal Group Discussion
5. GDP – Gross Domestic Product
6. IGR – Internally Generated Revenue
7. KII – Key Informant Interview
8. PG – President General
9. NSI – Not So Important
10. SIDECE – Social and Integral Development Center
11. TMI – Top Most Important
12. UI – Urgent Important
13. VI – Very Important
14. UHBET - Unified Hybrid Enforcement Team

SIDEC AT A GLANCE

Social and Integral Development Centre (SIDEC) is a dynamic women-led Not-for-profit Organization with the mission of working with Agents of positive change (women and other vulnerable groups) to empower citizens and transform the society. We are dedicated to improving the lives of women and their families, persons with disabilities while aiming for a society where everyone has the opportunity to thrive.

SIDEC's interest for economic empowerment and sustainability drives our interventions in microfinance, and entrepreneurship support to help women generate income and contribute to their families' economic stability while advocating for gender equity to eliminate gender-based discrimination, raise awareness, and influence policies that create a more equitable society.

Our Goal at SIDEC is to empowered women by providing them with the education, skills, and opportunities to become self-reliant and leaders within their communities. We aim to improve livelihoods, through various social development programs and services, Awareness campaigns, Advocacies, and demand on Tax-for-Service targeting relevant stakeholders.

Finally, SIDEC strongly leverages the nexus between Tax-for-service and addressing Human and Community Development in critical sectors like health, education, infrastructure, and environmental sustainability, to hold the government accountable, demand transparency, and ensures sustainable community development.

TAX FOR SERVICE PROJECT

Taxes are tools used by the government to generate funds, which plays pivotal roles in financing and sustaining vital public services that support modern societies. These funds are essential for government operations, supporting crucial sectors like healthcare, education, infrastructure, and social safety programs among others. They ensure the functioning of a society by redistributing wealth, providing assistance to sustainable development, and promoting economic stability. Tax systems are vital for the well-being of its citizens and the growth of society, and a well-designed tax system promotes economic stability by collecting revenue, redistributing it, and preventing income inequality from reaching extreme levels.

In Nigeria, some major issues of its tax system is the existence of inconsistent Tax Administration and multiple taxes at various levels of government across different states and local government areas, leading to heavy tax burdens on the citizens and businesses, especially in the service sector. This heavy burden makes it extremely difficult for citizens to voluntarily enter the tax net or comply with tax regulations, since the government continues to make the environment uncertain and hostile - as a response to this, some individuals and businesses engage in massive tax planning strategies to legally minimize their tax liabilities, raising ethical questions and leading to debates about fairness in the tax system.

To address these issues in Anambra state, the present Government of the state in the month of March 2023, inaugurated a new tax board with the mandate to increase revenue for the state, regardless of this decision, the government still complains about the level of revenue it generates, lamenting that the state's Internally Generated Revenue (IGR) remains abysmally low while noting that the Government was not close to 50% of what it anticipated to achieve. While the government projected to raise its IGR to 50 billion naira, it only succeeded in raising it from 500 million to 1 billion naira with the prospects to explore opportunities to achieve this. However, as the nation is faced from economic challenges impacted by inflation, and the Fuel subsidy removal policy of the federal government amidst trying to fully recover from the impact of the COVID-19 pandemic.

The implementation of Tax for Service program designed by SIDEC conducted technical research of the existing tax system and needs assessments of the major markets, processes to generate and build the state to improve tax collection and utilization towards improving service delivery in public services in the state.

PROFILE OF THE FOCAL STATE (ANAMBRA)

Anambra State is the fourteenth most populous state in Nigerian, located in the southeastern region of the country. The important sector in Anambra State is Agriculture. Oil palms, maize, rice, yams and cassava are among the crops grown. Fishing is also part of the economic mainstay of Anambra State mostly especially for communities along the riverine areas.

Anambra houses the first Nigerian vehicle manufacturer, Innoson, an automobile manufacturer, located in Nnewi. People all over West Africa travel to Onitsha to trade, which boost the internal revenue of the state, making it one of the top commercial towns in Africa.

Awka, the state capital, is also the center of Nigeria's metalwork and carving industries. Anambra is a home of innovation, inventions and creativity. There has been several innovations in Anambra, due to its appreciation of education which has added to the state's GDP. One of those was in 2018, when two brothers, Atikpo Chukwuebuka and Ubaka Chukwuebuka, were the first to invent a machine that could wash off the bitterness from bitter leaf (a highly nutritious vegetable).^[42] This machine will greatly improve the productivity of vegetable farming in the state.

The export of agricultural items is a continual boost to Anambra Internal Generated Revenue, as in 2017, \$5 million was generated from the export of washed bitter leaf.

There is a huge deposit of oil and gas in Nigeria, with the Anambra Basin having a great potential of 1000 trillion cubic feet of gas reserves untapped. Having more than 13 oil wells situated in Anambra, Anambra state has the capacity to produce more than 100,000 barrels of crude oil per day, with indigenous companies like Orient Petroleum, and Sterling Oil Exploration and Production Co. LTD (SEEPCO), already leading the way.^[43]

Cities and administrative divisions

With an annual population growth rate of 2.21 percent per annum, Anambra State has over 60% of its people living in urban areas. It is one of the most urbanized states in Nigeria.

The major urban centres of Anambra State are Onitsha, Nnewi, Ekwulobia, Ihiala, Aguleri and Awka, the state capital. Awka and Onitsha had developed as pre-colonial urban centres: Awka was the craft industrial centre of the Nri hegemony. Onitsha is a city state on the Niger, having developed as a river port and commercial centre.

Onitsha is a fast-growing commercial city, and has developed to become a huge conurbation extending to Idemili, Oyi and Anambra East LGAs, with one of the largest markets in West Africa.

In 2012 the tri-city area was dubbed the Onitsha-Nnewi-Awka (ONA) Industrial Axis, in recognition of the expanding industrial capacity. Nnewi (sometimes called the Taiwan of Nigeria) is a rapidly developing industrial and commercial centre. Designated as the state capital, Awka has regained its precolonial administrative eminence.

Anambra State consists of 21 local government areas and they are Aguata, Anambra East, Anambra West, Anaocha, Awka North, Awka South, Ayamelum, Dunukofia, Ekwusigo, Idemili North, Idemili South, Ihiala, Njikoka, Nnewi North, Nnewi South, Ogbaru, Onitsha North, Onitsha South, Orumba North, and Orumba South

The system of governance in Anambra has been reformed with the civil service, public sector service and IGR now being done in line with best practices. Urban renewal efforts are ongoing in key cities of Awka, Onitsha and Nnewi, while the twin menace of gully erosion and flooding in the state is being kept under control.

Governor Soludo, the present administration is passionate to accelerate the transformation of Anambra State, and has been embarking on town hall meetings with Ndi Anambra outside the state in order to drive home the much-needed investments towards homeland development.

EXECUTIVE SUMMARY

The composition of Anambra State Economy is 30% formal and 70% informal and the ANNUAL market value (Market capitalization/volume of financial transactions) of the State Economy is estimated at N7 Trillion. Anambra State has about 110 well-structured markets located all over the State and most of these markets are of international standard. It therefore stands to reason that the economy of the State is largely driven by trading activities and it is expected that the State IGR will also reflect this reality. If we target just 1% of the volume of financial transactions in the State (N7 Trillion) as the annual IGR for the State, it means that the State will be generating not less than N70 Billion per annum, 70% of which is expected to come from trading activities. But the actual IGR of the State is still less than N40 Billion per annum and the IGR from all the markets in Anambra State is less than N20 Billion PA. This simply means that a large number of traders in the State are not paying their taxes at all or they are not paying enough. It could also be that taxes paid by these traders are **NOT** completely channeled into the government treasury.

What then can we do to encourage voluntary compliance in payment of tax by the traders in the markets and the entire people resident in Anambra State? It has become very necessary to conduct Tax for Service needs survey of the market traders and community leaders across the State to enable us to arrive at the best method of harnessing the full potentials of all the Trading activities in all the markets in Anambra State and turn it to IGR for the State.

The research was conducted and findings of the survey on taxation awareness, willingness to pay taxes and expectations from tax proceeds provides valuable insights into public sentiment. The conclusion is that Government should be more accountable and transparent in utilizing tax revenues and give massive publicity of all the projects executed with tax revenue for people to verify.

TREND OF REVENUE GENERATION IN THE SAMPLE MARKETS

S/N	Markets	Year 2019	Year 2020	Year 2021	Year 2022	2023
1.	Main Market, Onitsha	15,000,000	27,000,000	27,000,000	92,000,000	47,000,000 as @ December, 2023
2.	Ochanja Central Market	50,000,000	50,000,000	72,000,000	72,000,000	Ongoing
3.	Ogbaru main Market/Relief	50,000,000	50,000,000	63,000,000	63,000,000	Ongoing
4.	Eke Awka	Not Available	Not Available	Not Available	Not Available	Not Available
5.	Afor Igwe, Umudioka	2,000,000	2,000,000	2,000,000	3,000,000	Ongoing
6.	New Auto Spare Parts Nkpor Market	7,800,000	7,000,000	7,800,000	8,000,000	Ongoing
7.	New Auto Spare Parts Nkwo Nnewi	14,472,560	15,000,000	15,000,000	15,000,000	15,000,000 as @ December, 2023
8.	Eke Ekwulobia	1,000,000	1,300,000	1,313,000	2,000,000	None for now as a result of demolitions
9.	Nkwo Igbo Ukwu	3,000,000	3,000,000	3,250,000	3,500,000	Not Available

Internally Generated Revenue from 2013 -2022

Year	IGR (Billion) N
2013	8.73
2014	10.45
2015	14.79
2016	15.24
2017	17.37
2018	19.31
2019	26.37
2020	28.01
2021	30.9
2022	32.4

INTRODUCTION

The residents of Anambra State are highly skilled, enterprising, resilient and resourceful. They engage in a variety of legitimate economic activities ranging from manufacturing, fabrication, trading, farming, professional services, civil service, religious activities, employment and lots more. These attributes of Ndi – Anambra has made it possible for the State to record the highest level of employment (high GDP ratio) amongst all the states in Nigeria at all times. The State is also reputed to have the highest number of billionaires residing and doing business in all the states in Nigeria and other countries of the world and these people also contribute to the overall development of the State.

Undoubtedly, there is high level of economic activities in Anambra State, however, this is not reflected in the Internally Generated Revenue (IGR) of the State. The tax-to-GDP ratio in the State is still very low such as in 2014 it was 3.284, 2015 it was 3.773, 2016 it was 3.805, 2017 it was 4.023 and 2018 was 4.255. This poor IGR performance has been attributed to so many factors such as the structure of the State economy – informal, loopholes in the revenue collection channels, lack of transparency and accountability in governance, communication gap between the government and the citizens, apathy to tax by the residents, poor tax education/enlightenment and perceived government insensitivity to the needs of the residents.

The constant question agitating the minds of tax administrators and government policy makers are; what can we do to encourage voluntary tax compliance by the traders in the markets, other self-employed individuals as well as the entire people resident in Anambra State? Many schools of thought have proposed that linking tax revenue to specific government projects which are in line with the needs of the people will encourage voluntary tax compliance. Hence the necessity to conduct this tax for service needs survey of the market traders and community leaders across the State.

A research was carried out in the major markets across the State to ascertain the level of tax awareness, compliance and *Tax for Service needs* of the Traders in these markets; with the aim of addressing these needs so as to ensure voluntary tax compliance (willful payment of tax) by the traders in all the markets. Specifically, the research work seeks to get information in the following areas; Citizens Perceptions to Tax, Awareness and Compliance, as well as the Utilization, and Expectations of the citizens to Tax for Services in identified major Markets and all the Communities in Anambra State.

OBJECTIVES

The objectives are;

1. To evaluate the perceptions and awareness of Taxation among traders in the market.
2. To identify the challenges and obstacles to voluntary tax compliance amongst traders.
3. To identify the needs of the traders and their expectations from the government.
4. To identify ways the government can stimulate tax compliance in the markets by aligning her expenditure from tax revenues with the needs of the people.
5. To identify the level of knowledge/information gap on tax enlightenment among traders and ways to bridge the gap.

METHODOLOGY:

Anambra State has 179 communities and the State is divided into 3 Senatorial Zones namely; (1) ANAMBRA NORTH ZONE (2) ANAMBRA CENTRAL ZONE AND (3) ANAMBRA SOUTH ZONE. Each of these Senatorial Zones has equal number of seven Local Government Areas.

The survey in each market was carried out in three levels as follows:

1. Focus Group Discussion (FGD) – Members of Market Executives,
2. Key Informant Interviews (KII) - Trade (Line) Executives,
3. General market surveys – Across all the trades/lines.

In interacting with respondents in the markets, we were careful to take note of gender representation as well as considerations for the physically challenged traders.

The survey on general market was done online using Google Forms, making it accessible to a wide range of participants, we also used printed checklist that were administered directly to the respondents in the market. The survey consisted of multiple-choice questions related to taxation awareness, willingness to pay taxes, and expected utilization of tax proceeds. A total of nine hundred (900) respondents participated in the survey.

We adopted questionnaire distribution, one-on-one engagement as well as group discussions to get the views of respondents across the State for the KII and FGD.

In order to have a fair representation of views on the Needs Assessments of the traders in all the markets across the State, we considered the views of Anambra State Association of Town Union (ASATU), an Umbrella body of Town Union considered as the 4th tier Government in the State (Grass Root engagement).

We also randomly chose 3 large markets from each of 3 Senatorial Zones making it a total of 9 markets in all for the survey. The details of the selected market are shown in the Table 1 below.

Table 1 – SELECTED MARKETS ACROSS THE 3 ZONES IN ANAMBRA STATE

ZONES	MARKETS		
NORTH	Main Market, Onitsha	Ochanja Central Market	Relief Market
CENTRAL	Eke Awka	Afor Igwe, Umudioka	New Auto Spare Parts Nkpor Market
SOUTH	New Motor Parts Nkwo Nnewi	Eke Ekwulobia	Nkwo Igbo Ukwu

In each of these 9 markets, our attention was on 10 (Ten) different trades or lines of business generally regarded as Fast Moving Consumer Goods (FMCG) namely;

1. Provisions
2. Stationeries
3. Butchers
4. Vegetable / fruit sellers
5. Food stuff sellers/ Dry food sellers
6. Phone and accessories
7. Kitchen wares/ hardware / plastics
8. Cosmetics/ drugs
9. Clothing's/ foot wears
10. Special traders (Motor spare parts, building materials, timbers, etc.)

RESULTS/FINDINGS

ANALYSES OF NEEDS WITH ANAMBRA STATE ASSOCIATION OF TOWN UNION (ASATU)

Anambra State Association of Town Union (ASATU) is an Umbrella body of Town Union considered as the 4th tier Government in the State. Each of the 179 Communities in Anambra state is represented in this body by the President General (PG) of the Community. We engaged ASATU members after their Meeting (which usually holds on the first Saturday of every month) on Saturday, November 4, 2023 at the ASATU Secretariat Complex at Government House, Awka. We interviewed 50 members of ASATU on the tax for service needs of their respective communities.

All the PGs engaged described the markets in their communities as center of commerce where goods and services are exchanged by members of the community and people from neighboring communities/states and even countries. Most of the markets also serve as central motor parks, attracts developments and also offer employment opportunities to members of the community.

According to ASATU members, Tax for service needs of the communities can be summarized as follows:

Access Roads, Daily market status (with lock up shops), Security, Erosion control, Primary Health care, Sanitation, Education, Bore Hole, Recreational Parks and functional Public Toilet facilities.

The ranking of this Tax for Service Needs from these 50 respondents are stated in Table 2 below:

Table 2- RANKING OF THIS TAX FOR SERVICE NEEDS FROM THESE 50 RESPONDENTS

	TAX FOR SERVICE NEED	TMI (5)	UI (4)	VI (3)	I (2)	NSI (1)
	Security	30	8	6	4	2
	Sanitation	10	15	5	8	12
	Education	25	8	7	6	4
	Portable Water (Bore Hole)	8	12	15	4	11
	Access Roads	45	5	0	0	0
	Erosion control	20	10	10	5	5
	Recreational Parks	5	5	5	15	20
	Primary Health care	18	15	13	4	0
	functional Toilet facilities	5	8	10	12	15
	Daily market status (with lock up shops)	2	3	8	12	25
KEYS	TMI – Top Most Important					
	UI – Urgent Important					
	VI – Very Important					
	I – Important					
	NSI – Not So Important					

From the above analysis, Access road is of Top Most Priority, followed by Security, Education, Erosion control and Primary health care. While Sanitation, Portable Water (Bore Hole), Recreational Parks, Functional Toilet facilities and Daily market status (with lock up shops) ranked least among the Tax for service needs of these communities.

MARKETS NEEDS

FOCUS GROUP DISCUSSION (FGD) – MARKET CHARTER OF DEMANDS

These are the views expressed by the Market Executives of the selected markets are stated in Table 3 below. These views were included in the Local Government/State Budget for year 2024.

Table 3 - VIEWS EXPRESSED BY THE MARKET EXECUTIVES

S/N	NAME OF MARKET	SPECIFIC NEEDS
1	Onitsha main market	Solar lights, Toilets/CCTV & Roads
2	Ochanja market	Concrete floor, CCTV & Lights
3	Relief market	Access roads, Bore-Hole & Fire Truck
4	New Auto spare parts	Solar Light, Security & Potable Water (Bore – Hole)
5	Afor Igwe	Drainage, Transformer & Potable Water (Bore Hole)
6	Eke Awka	Fire Trucks, Solar lights & Potable Water (Bore-Hole)
7	Ekwulobia	Security van, Solar lights & Potable Water (Bore Hole)
8	Nkwo Nnewi	Access roads, Toilets & Fire Trucks
9	Igbo Ukwu market	Access Road, Toilets & Potable Water (Bore Hole)

KEY INFORMANT INFORMATION (KII) – TAX AWARENESS/COMPLIANCE

In our interview with above group, the following observations were made in Table 4:

Table 4 – VIEWS OF KEY INFORMANT INTERVIEW (KII)

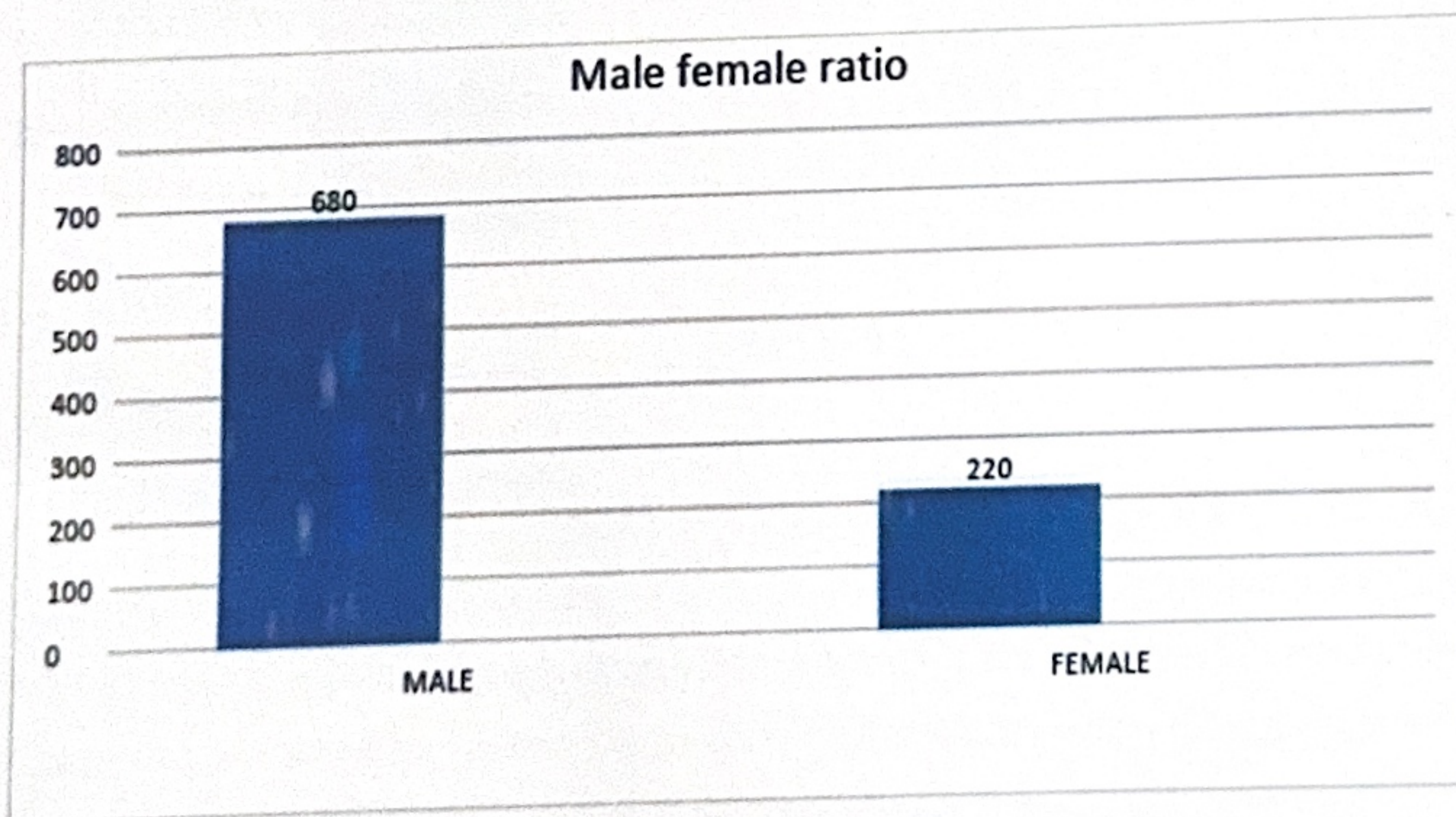
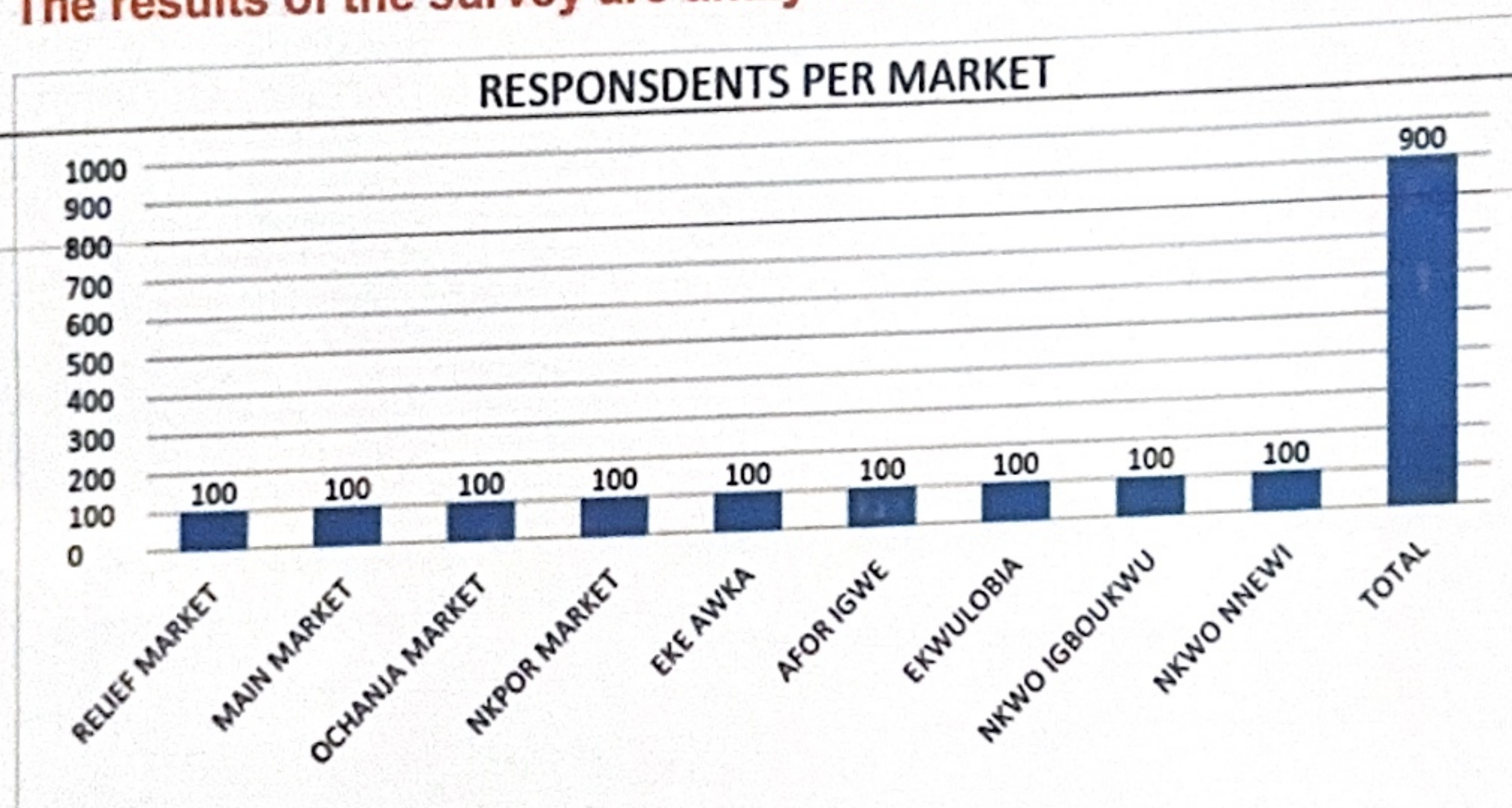
QUESTIONS	RESPONSE				
	Excellent	Very good	Good	Fair	Poor
Level of Tax Knowledge And Awareness	2%	8%	20%	60%	10%
What is your assessment of tax system in the State?	5%	7%	20%	55%	13%
How has the government performed in meeting citizens' expectations from tax fund	10%	5%	5%	45%	35%
How well has government met any of your top priority needs from tax revenue	0%	4%	5%	21%	70%
How well do you know about tax revenue utilization by the government	5%	5%	10%	20%	60%

From above responses, the level Tax knowledge and awareness is fair, assessment of tax system in the State is also fair while the performance of the government to meet the citizens' expectation is fair. However, meeting of top priority needs of the citizens by the government is rated poor while the knowledge of tax revenue utilization by the government is also rated poor.

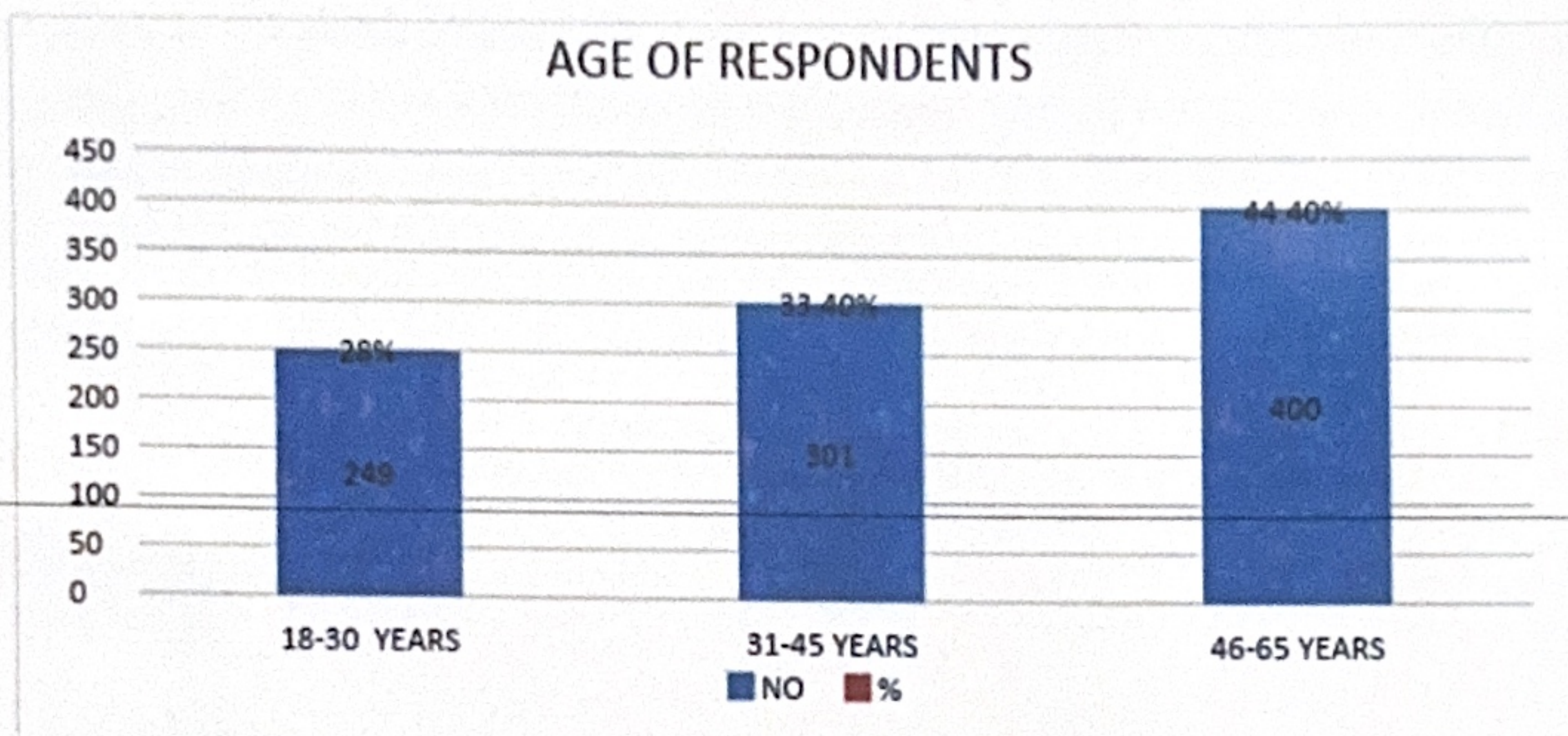
GENERAL MARKET SURVEY

The objective of the general market survey is to assess the level of awareness of taxation, willingness to pay taxes, and the expectations regarding the use of tax proceeds. The survey was conducted to gather valuable insights into public sentiments and opinions regarding taxation in the selected nine markets.

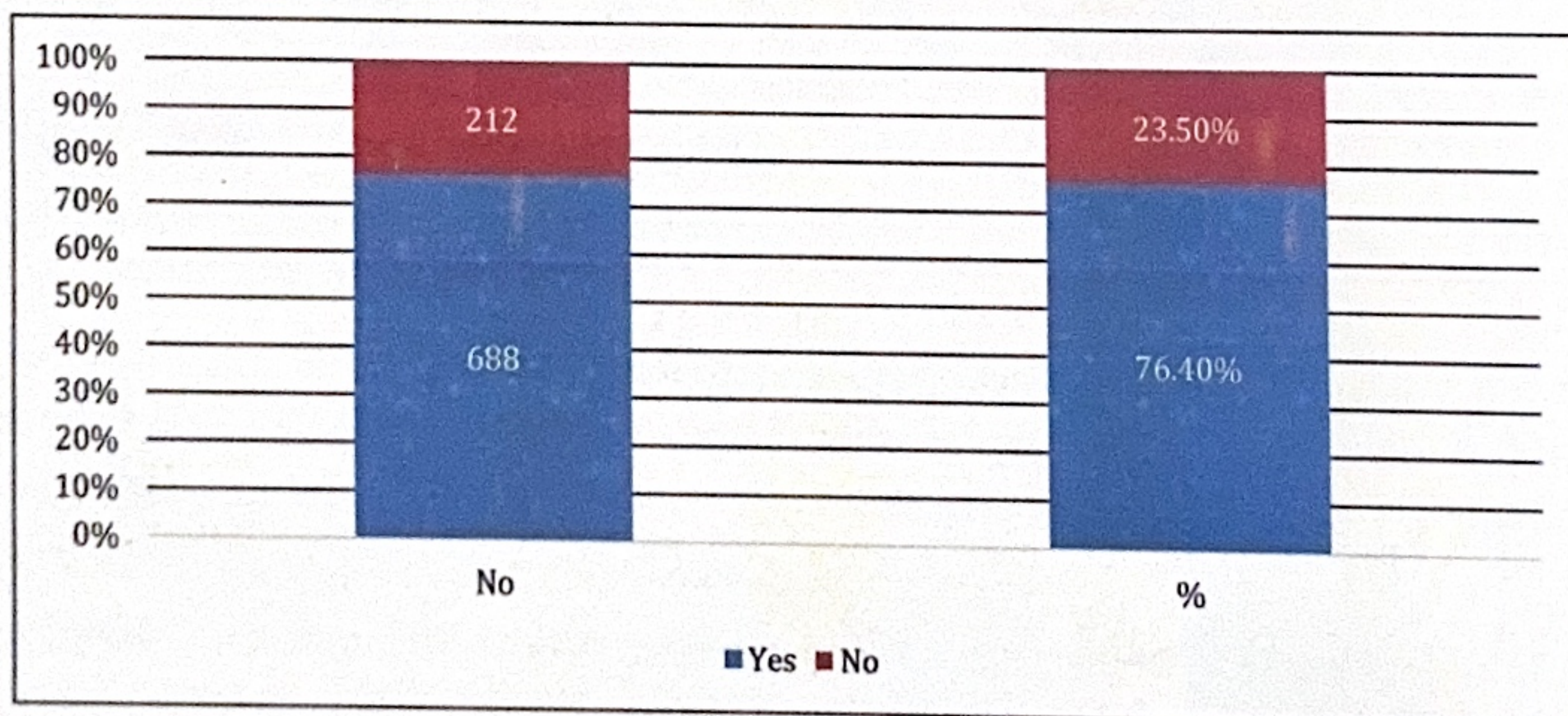
The results of the survey are analyzed below:



This clearly shows that men are more favorably disposed to respond to social economic issues like tax in the markets and we need to sensitize women to be more responsive to issues like this.



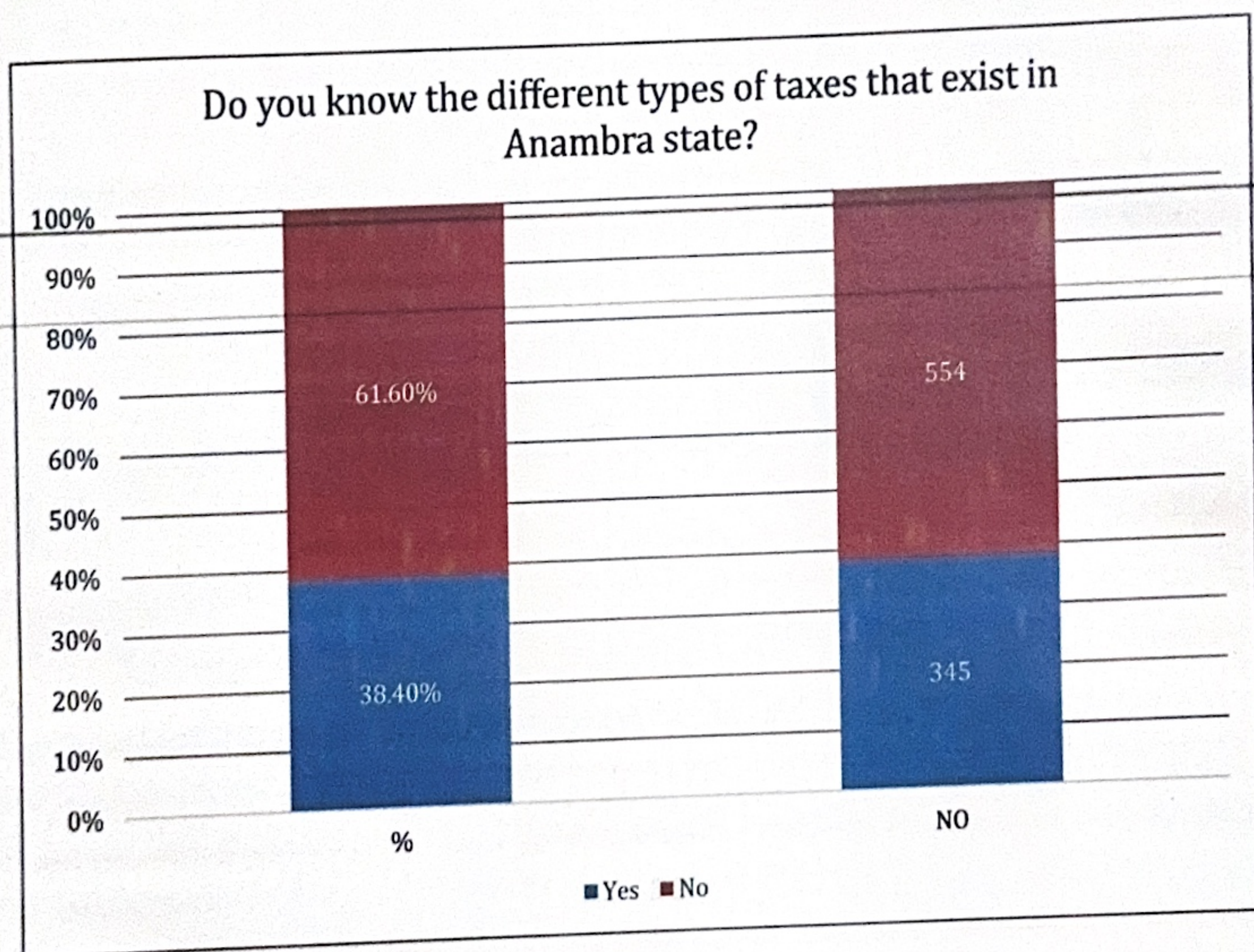
The level of awareness of the need to pay tax is high in Anambra state.



1. Awareness of the different types of taxation

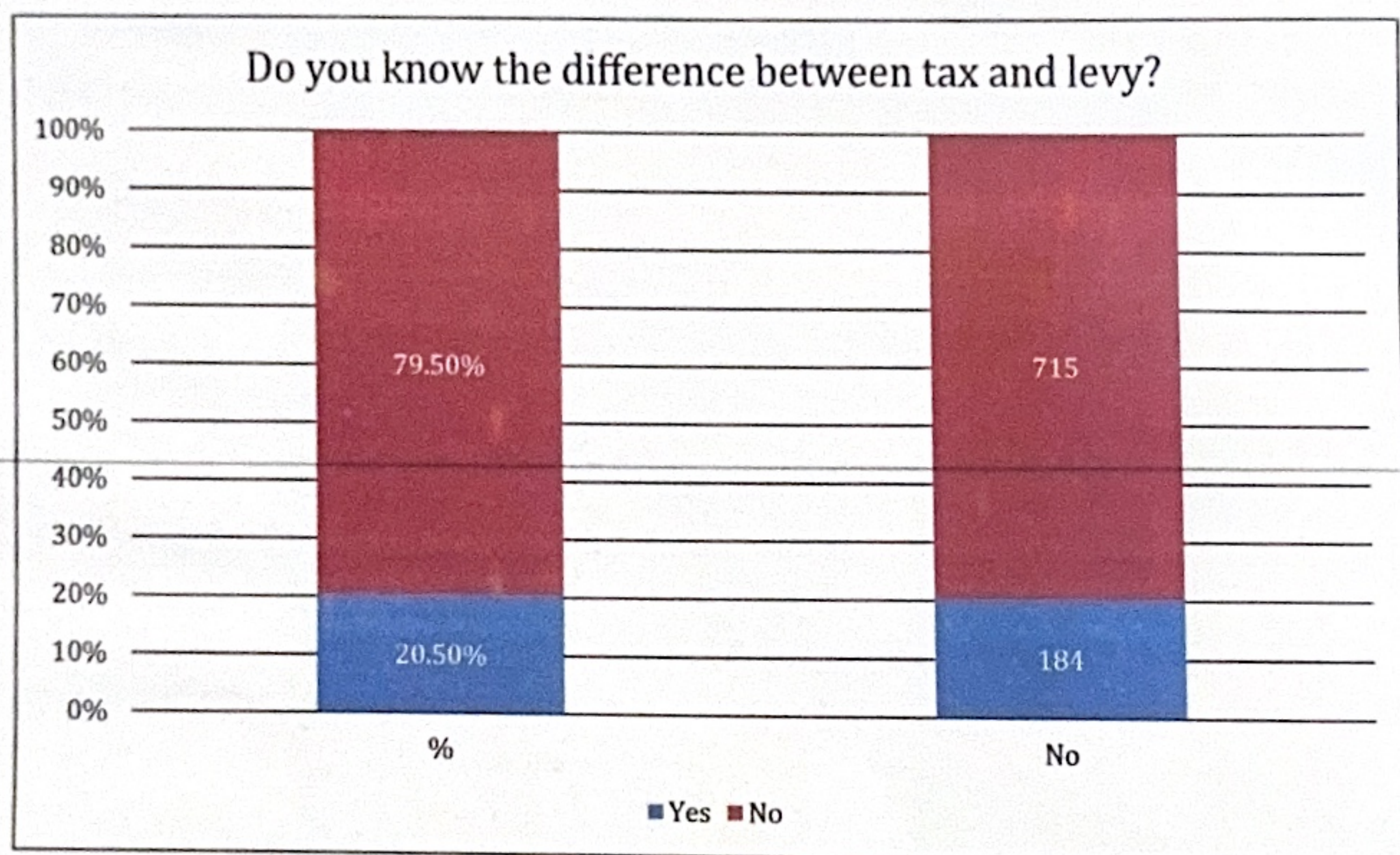
The survey also assessed the level of awareness among the participants regarding the different types of taxation. The results revealed that 76.4% of respondents had a good understanding of the concept of taxation and the need to pay tax. However, a significant portion 23.5% of respondents exhibited limited awareness, indicating the need for further education and awareness campaigns on taxation.

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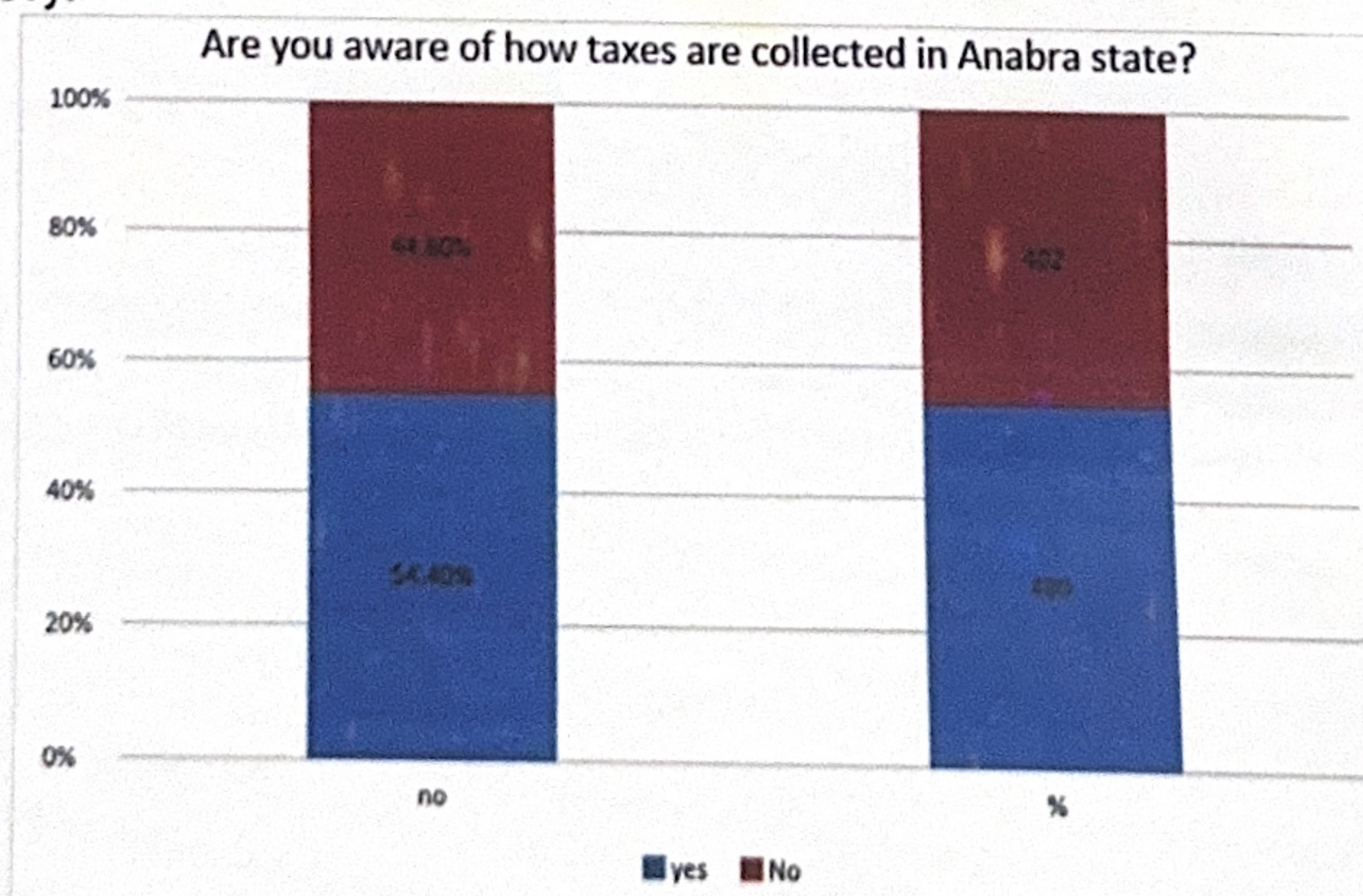
2. Awareness of Taxation

The results revealed that 38.4% of respondents had a good understanding of the types of tax. However, a significant portion 61.60% of respondents exhibited limited knowledge, indicating the need for further education and awareness campaigns on the different types of taxation.

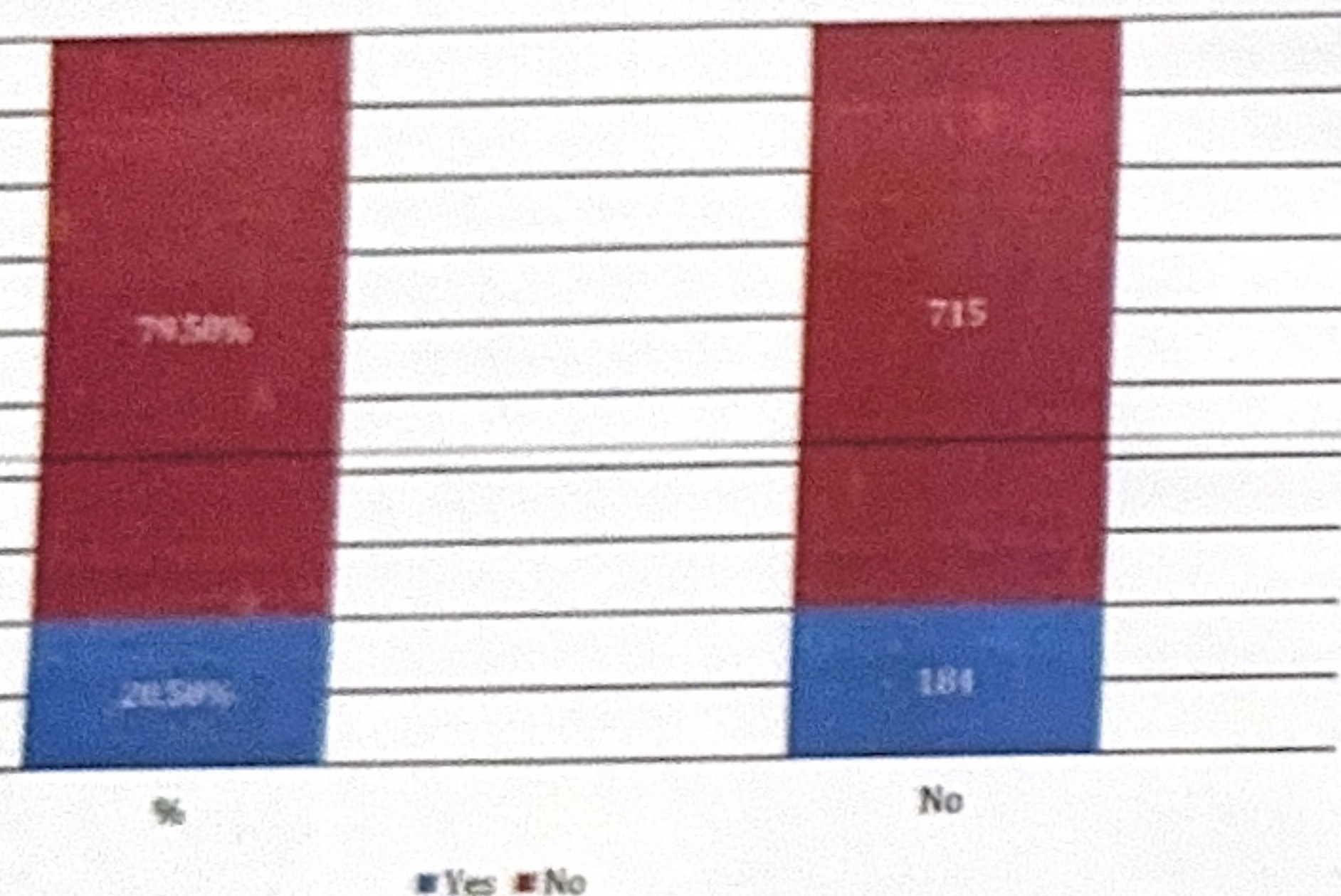


3. AWARENESS OF THE DIFFERENCE BETWEEN TAX AND LEVY

The results revealed that 20.5% of respondents had a good understanding of the concept of taxation and the need to pay tax. However, a significant portion 79.5% of respondents exhibited limited knowledge, indicating the need for further education and awareness campaigns on the difference between tax and levy.



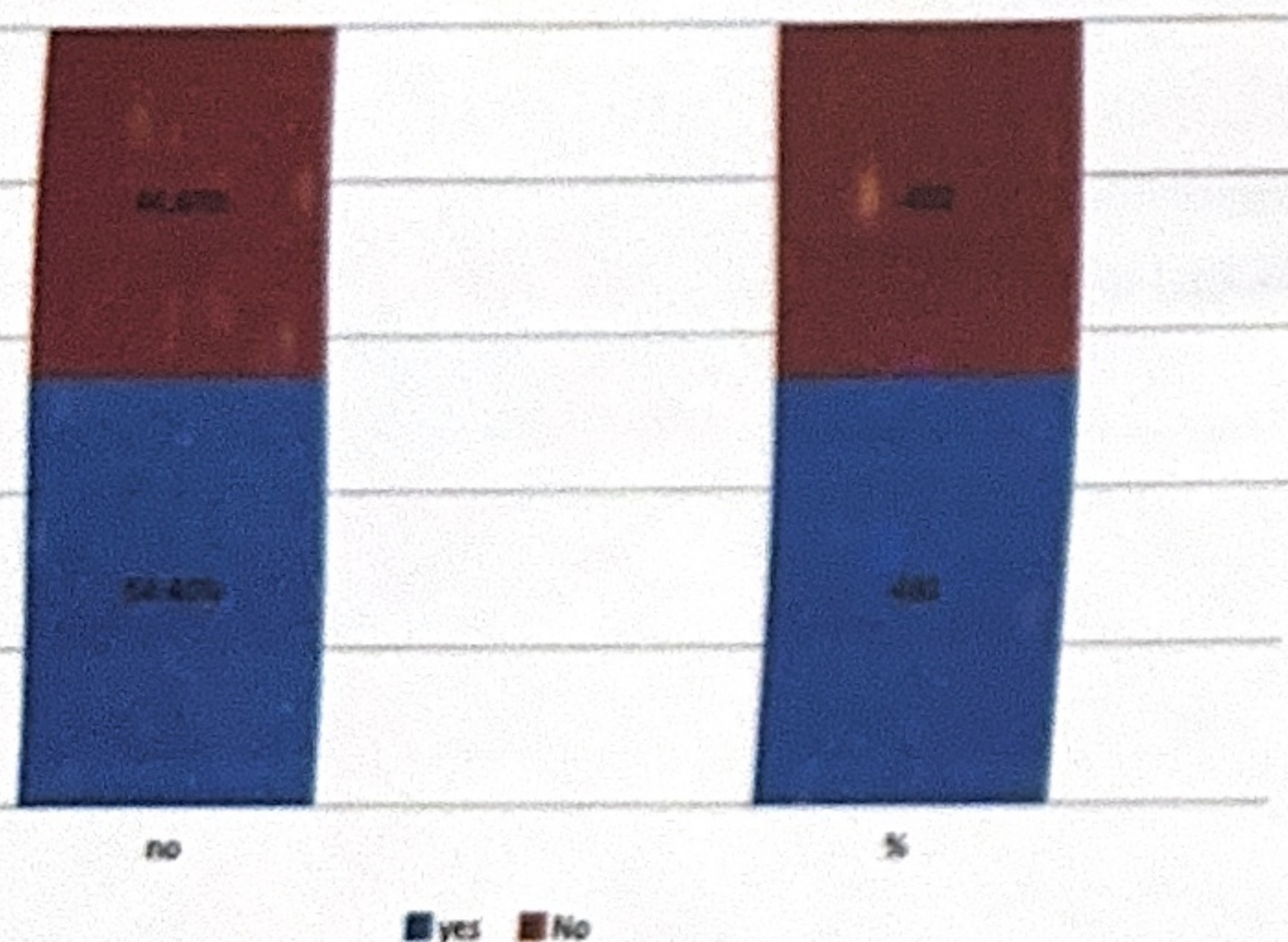
Do you know the difference between tax and levy?



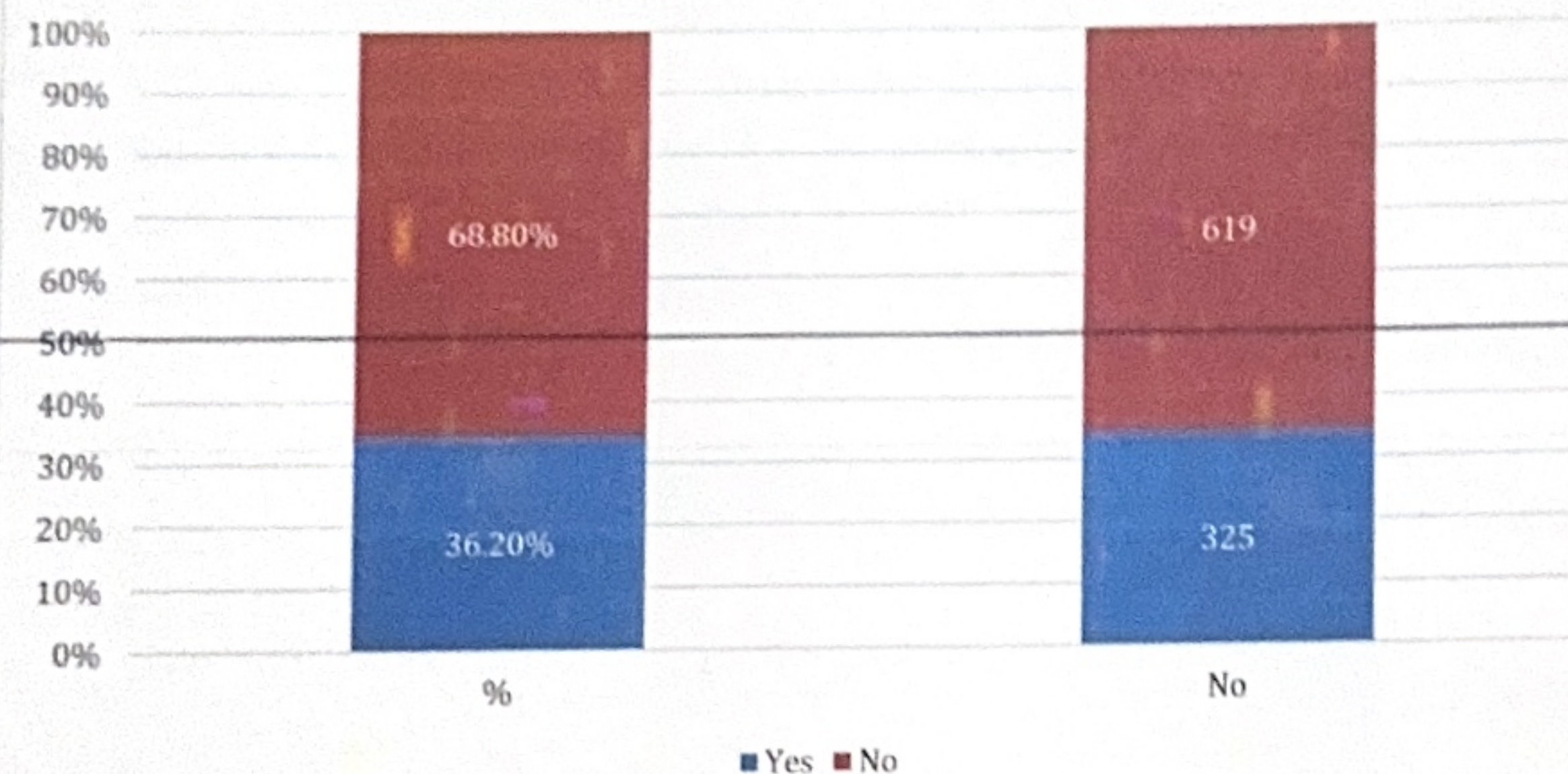
UNDERSTANDING OF THE DIFFERENCE BETWEEN TAX AND LEVY

It was revealed that 20.5% of respondents had a good understanding of the concept of taxation and the need to pay tax. However, a significant portion of respondents exhibited limited knowledge, indicating the need for education and awareness campaigns on the difference between tax and levy.

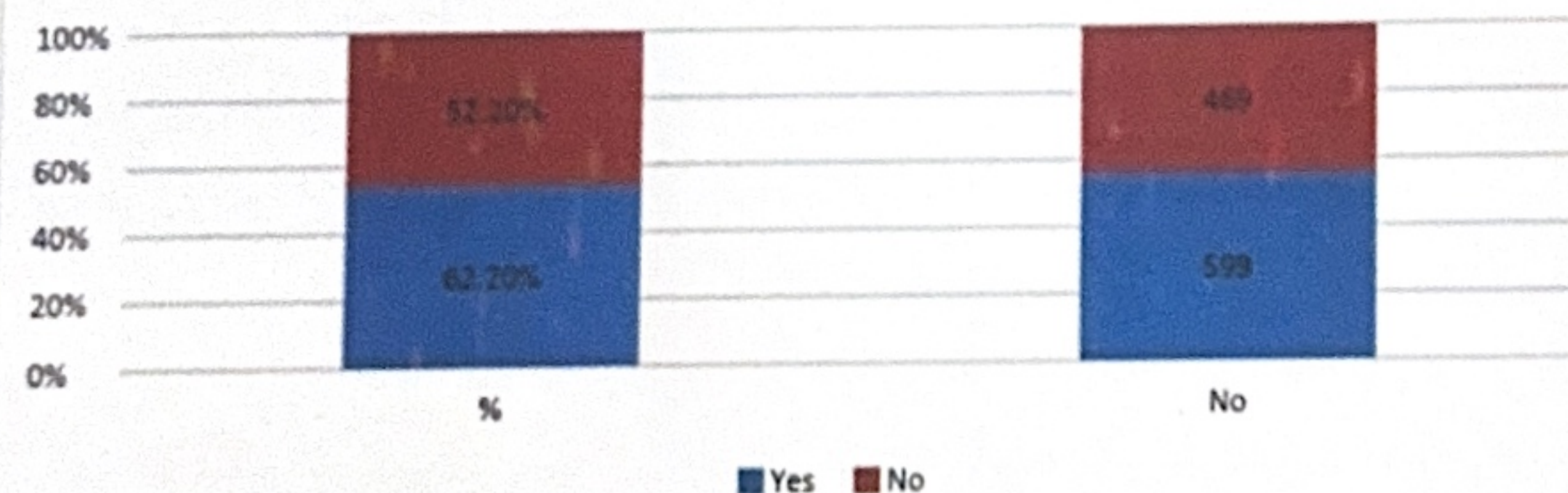
Are you aware of how taxes are collected in Anambra state?



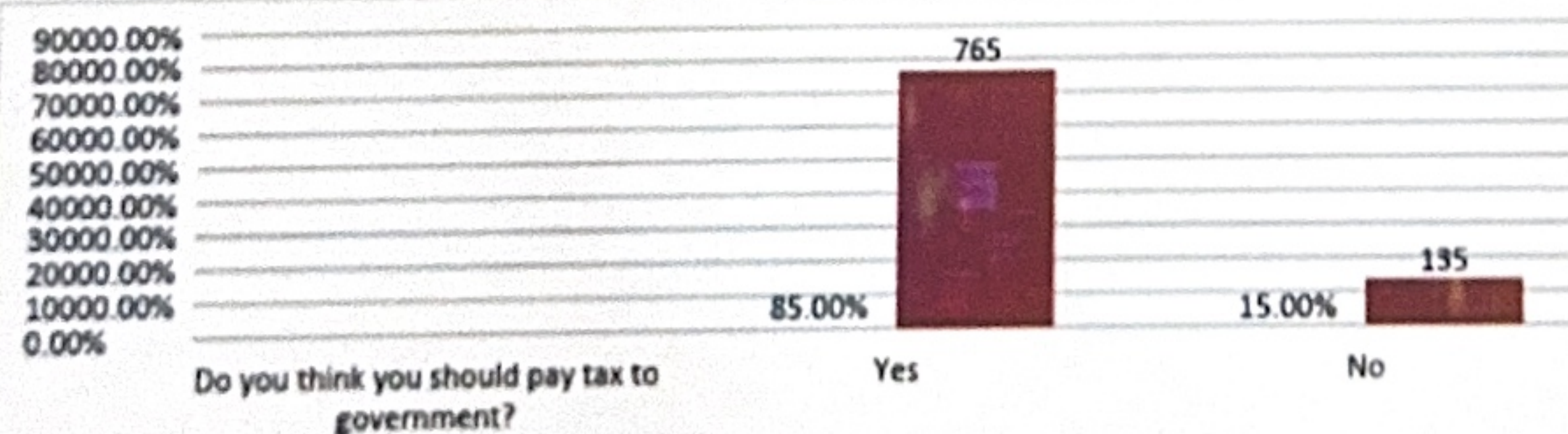
Do you know how to get information about tax in Anambra state?



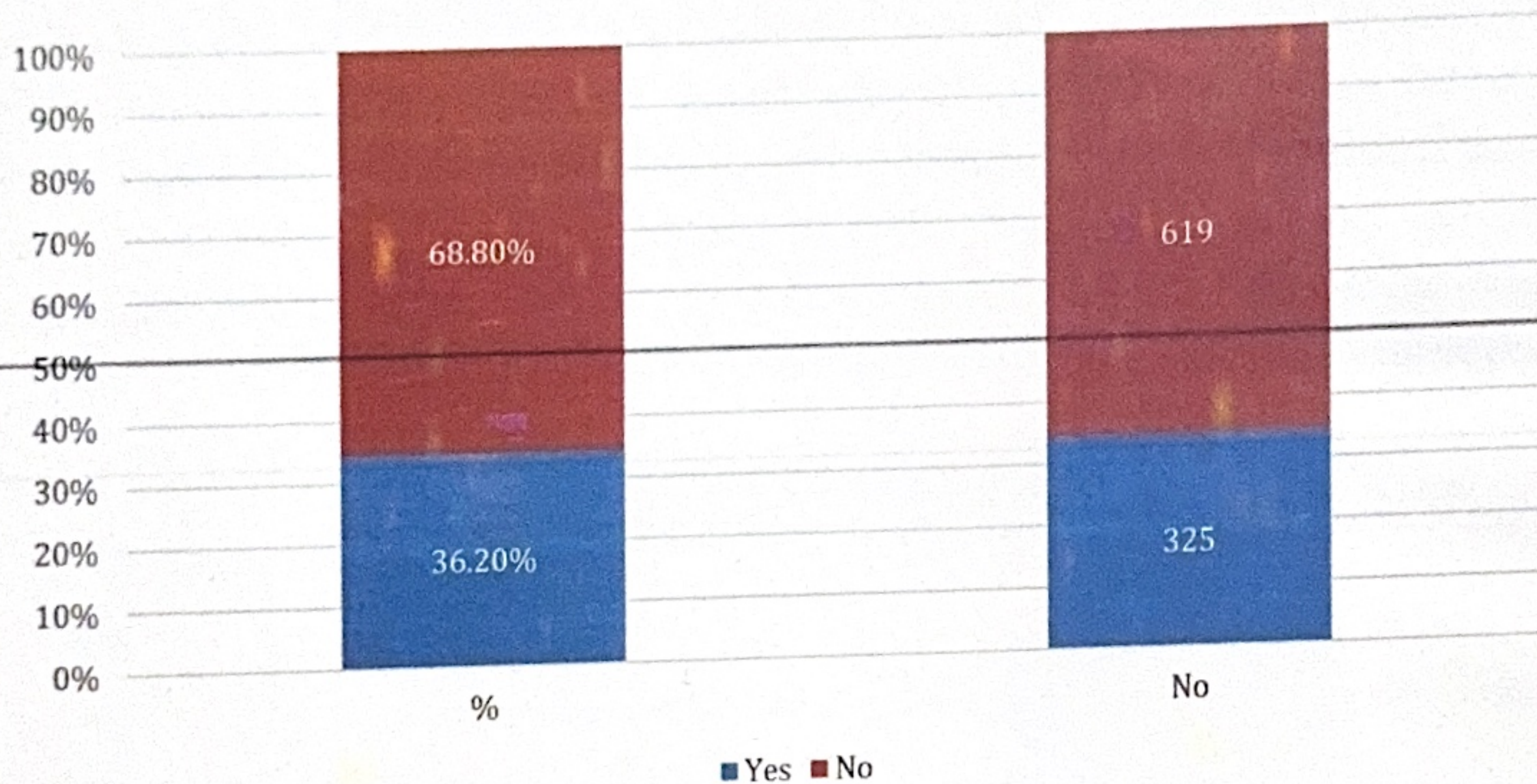
Are you aware you have the right to complain about the payment of tax?



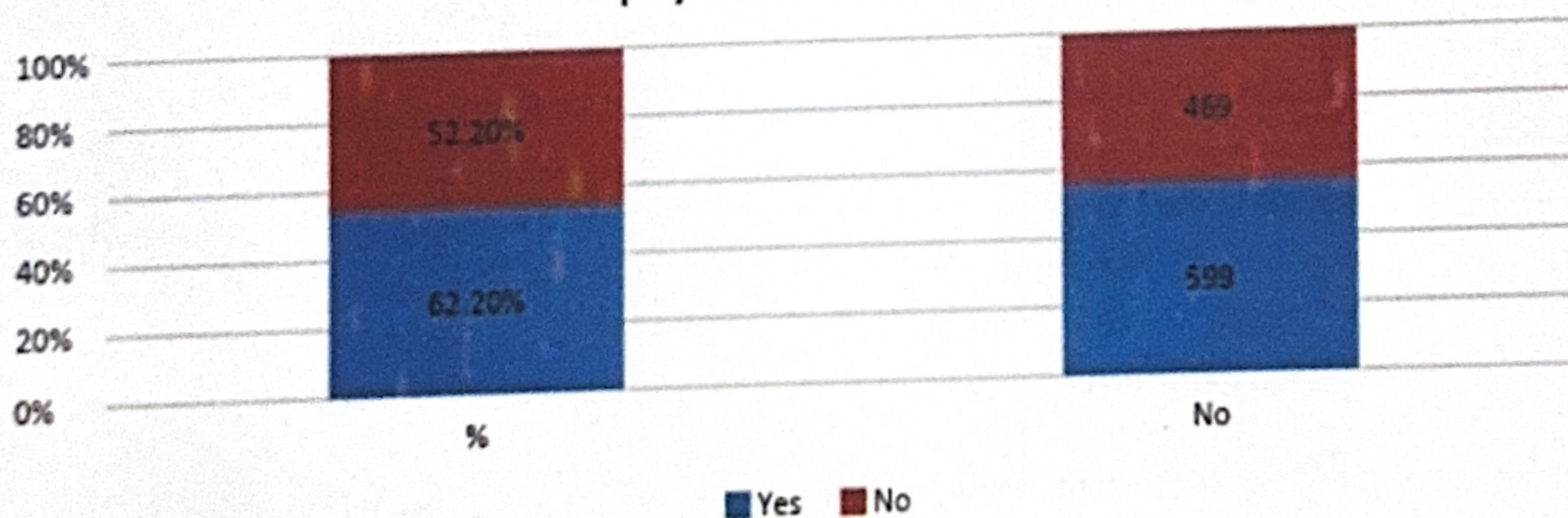
A high number of respondents believe they should pay tax to government



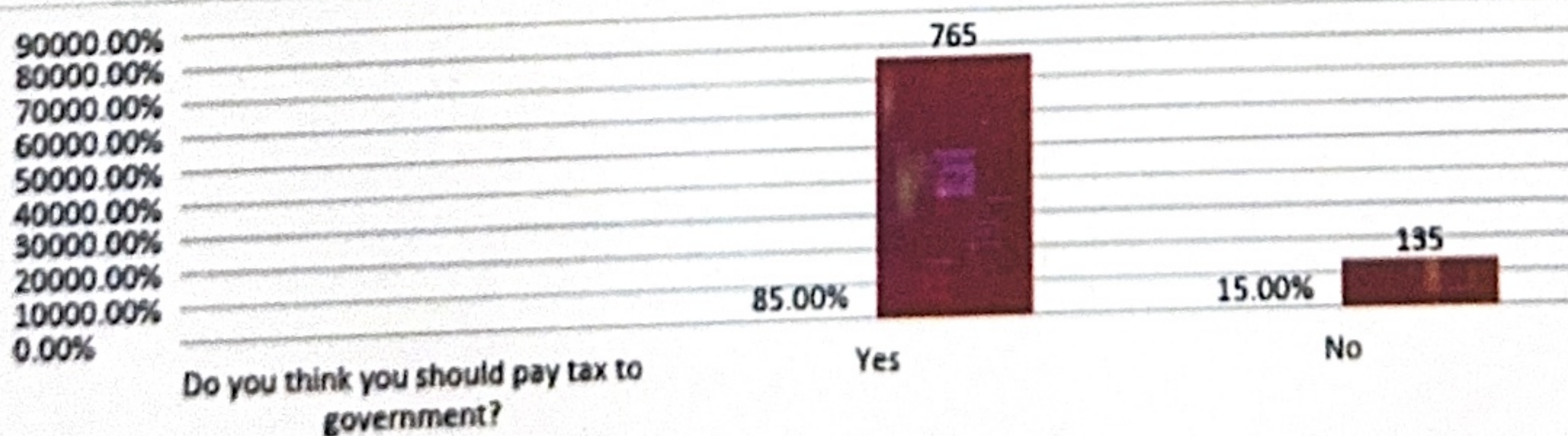
Do you know how to get information about tax in Anambra state?



Are you aware you have the right to complain about the payment of tax?

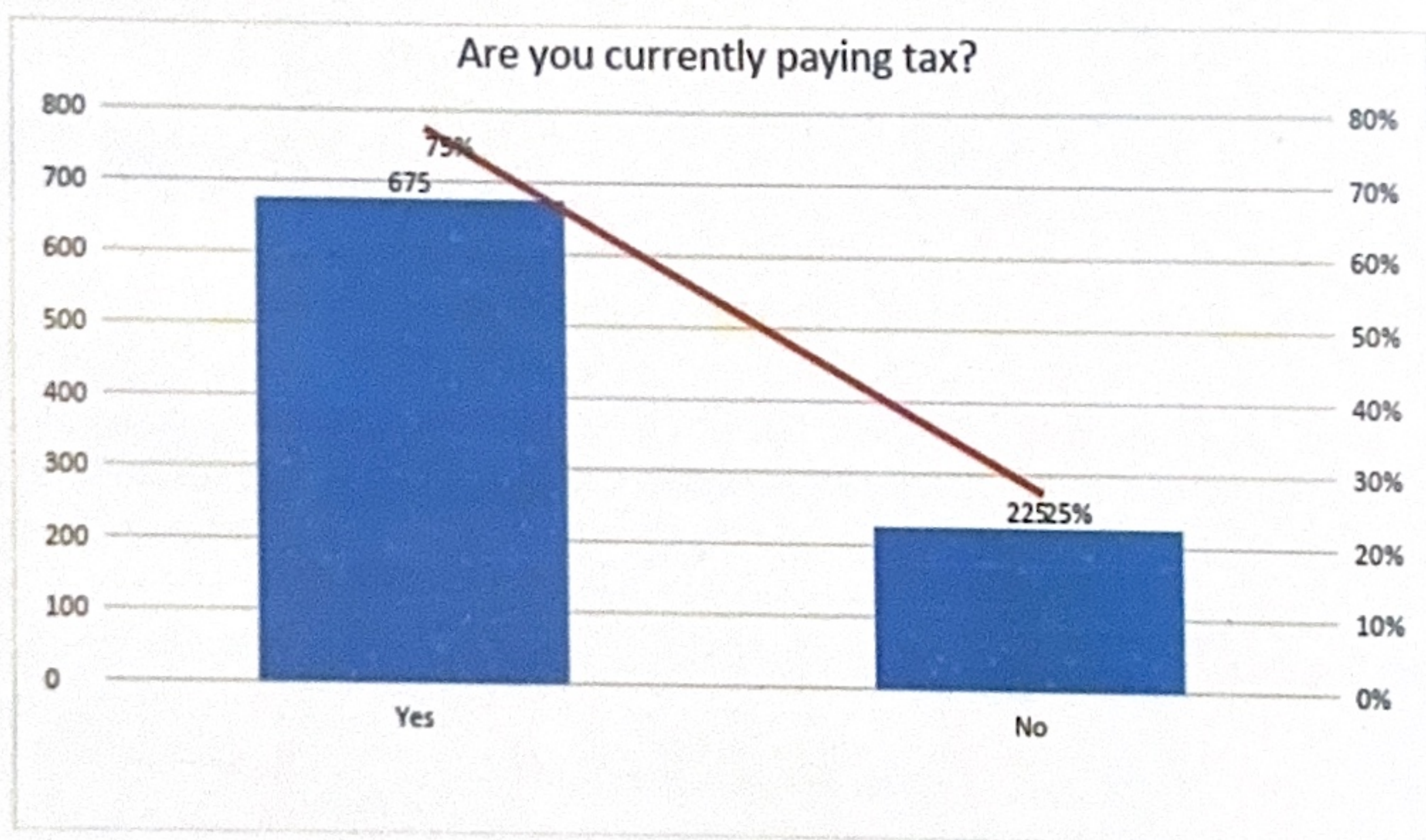


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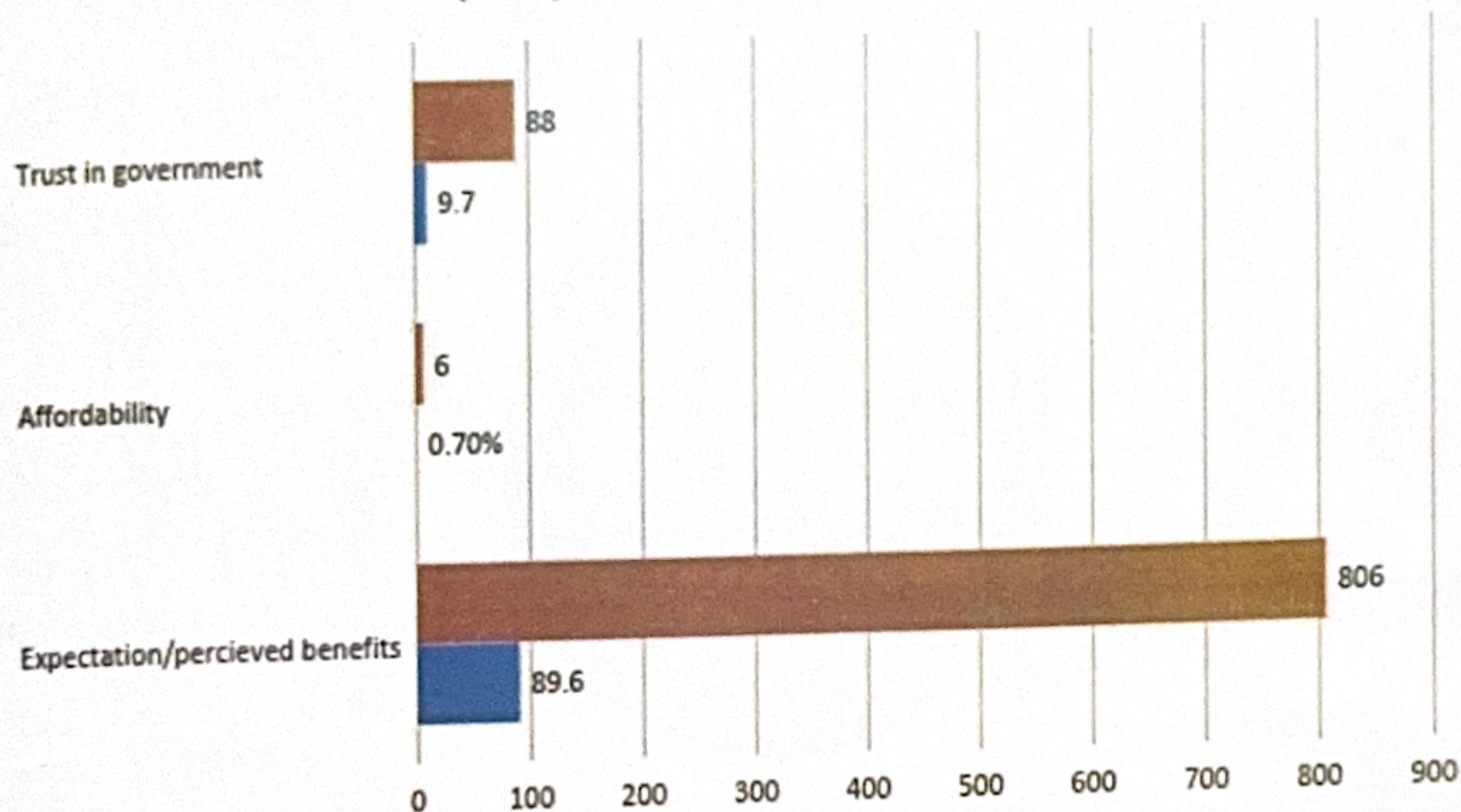


4. Willingness to Pay Taxes:

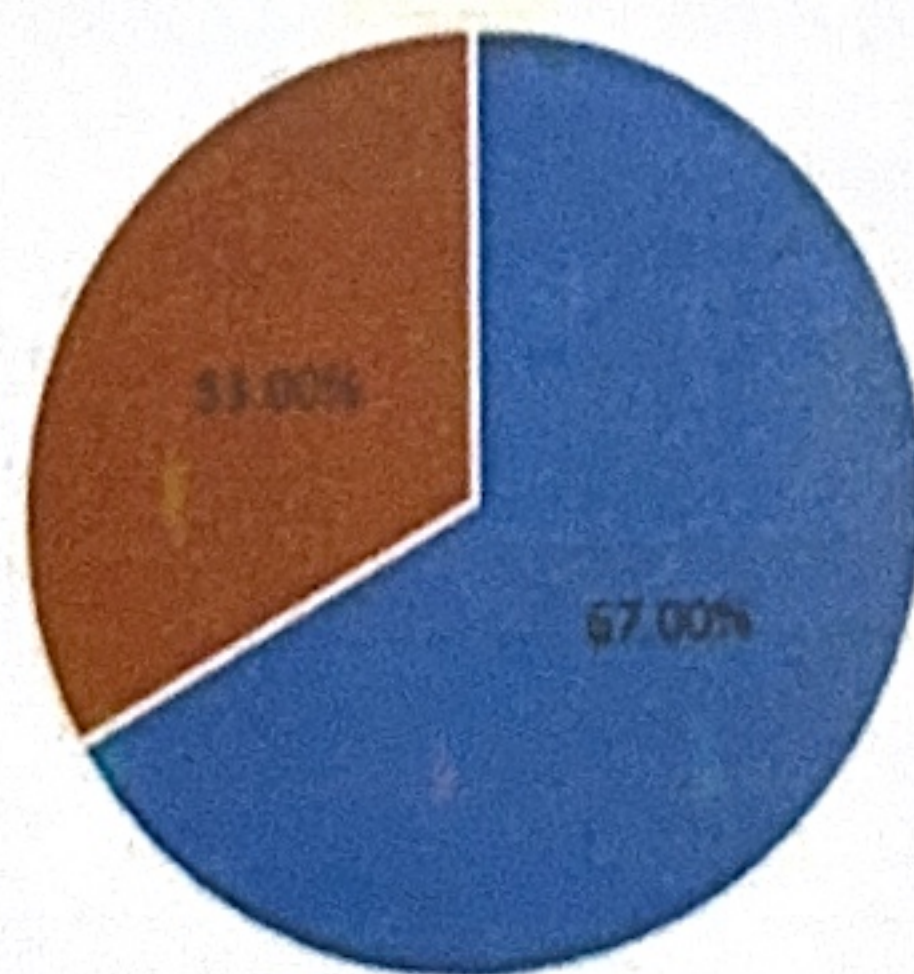
One of the key objectives of the survey was to gauge the participants' willingness to pay taxes. The findings illustrated that 85% of the respondents expressed a high willingness to pay taxes. This suggests a positive attitude towards contributing to the functioning of public services and social welfare programs. On the other hand, 15% of respondents showcased reluctance or dissatisfaction with the current taxation system, highlighting potential areas for improvement and addressing concerns.



Why do you pay tax to government?

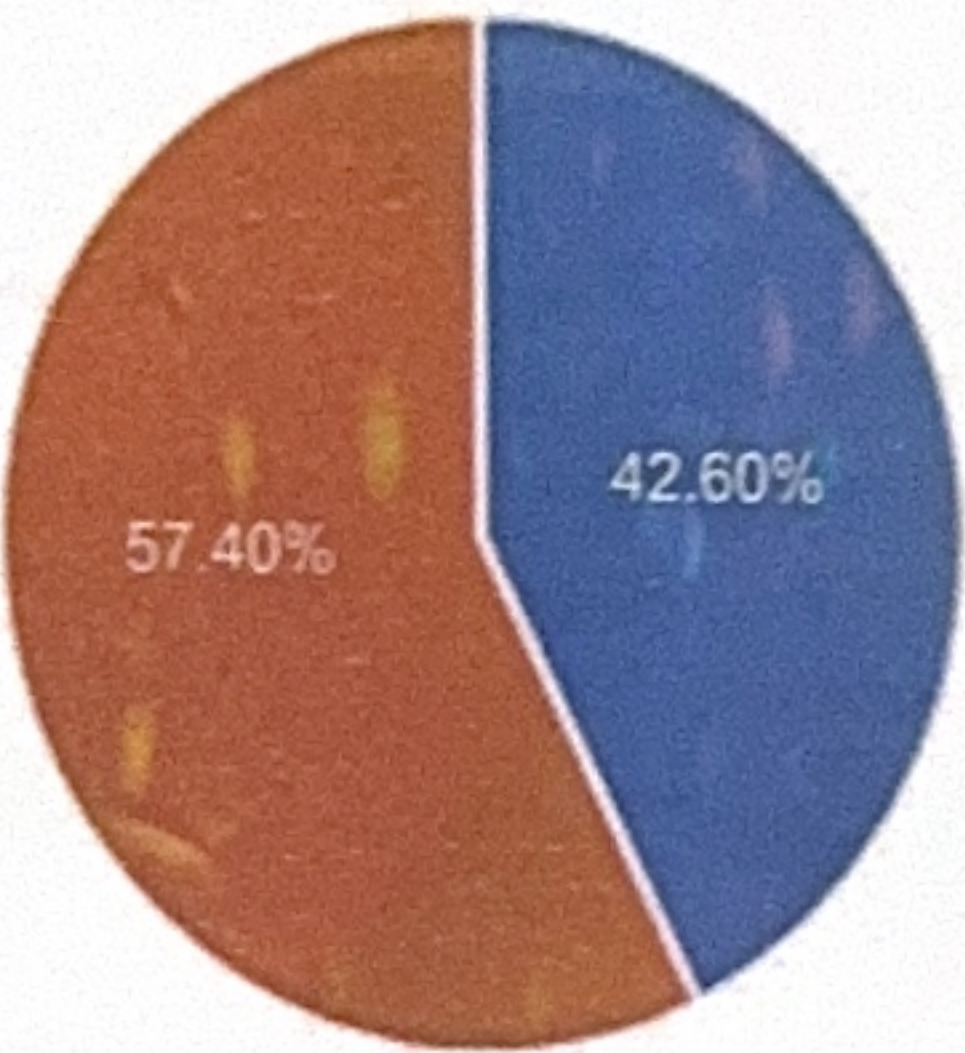


Do you think the current tax collection system is good and transparent?

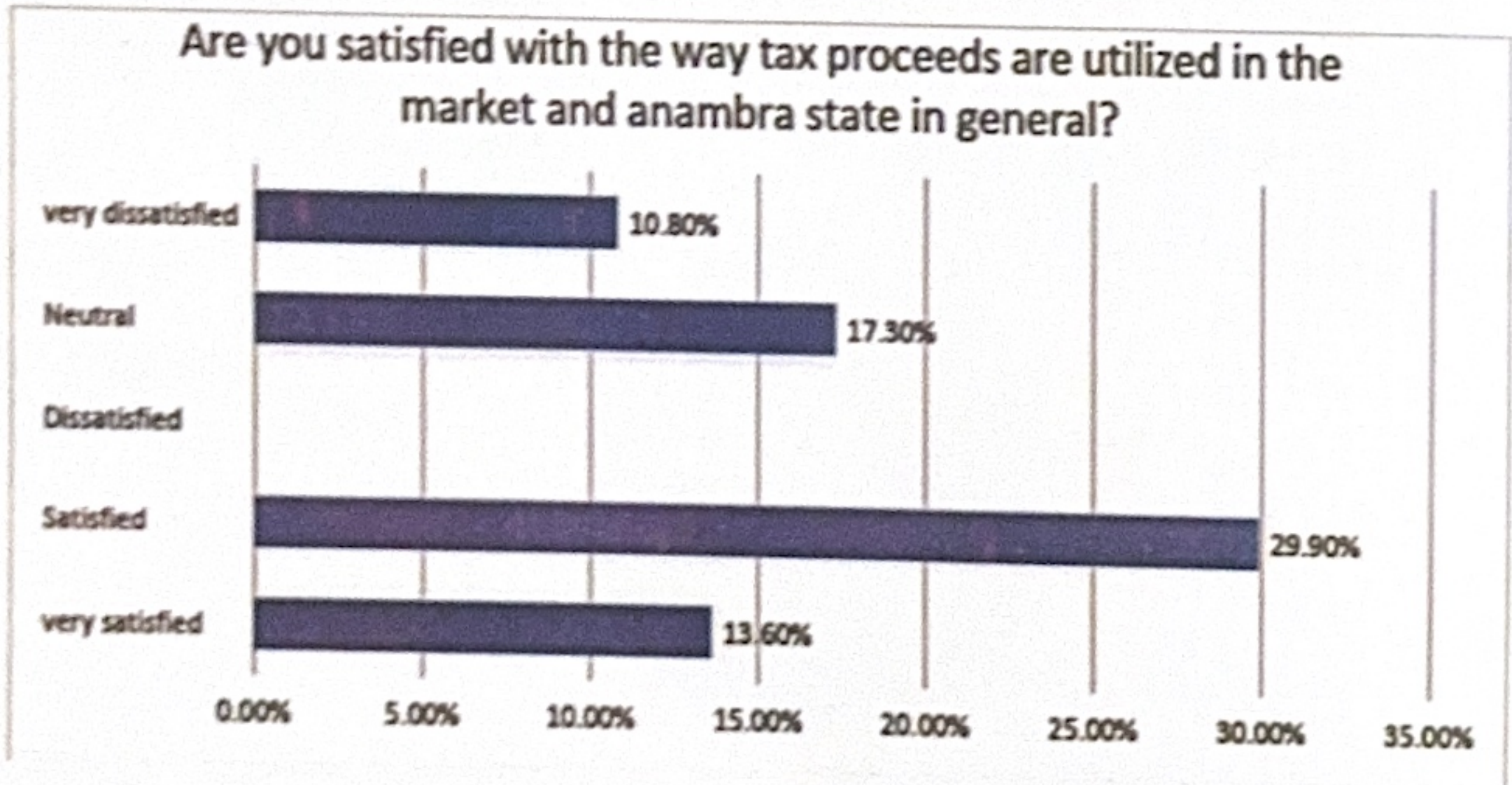


■ Yes ■ No

Are you aware of how tax proceeds are utilized in the market and Anambra state?

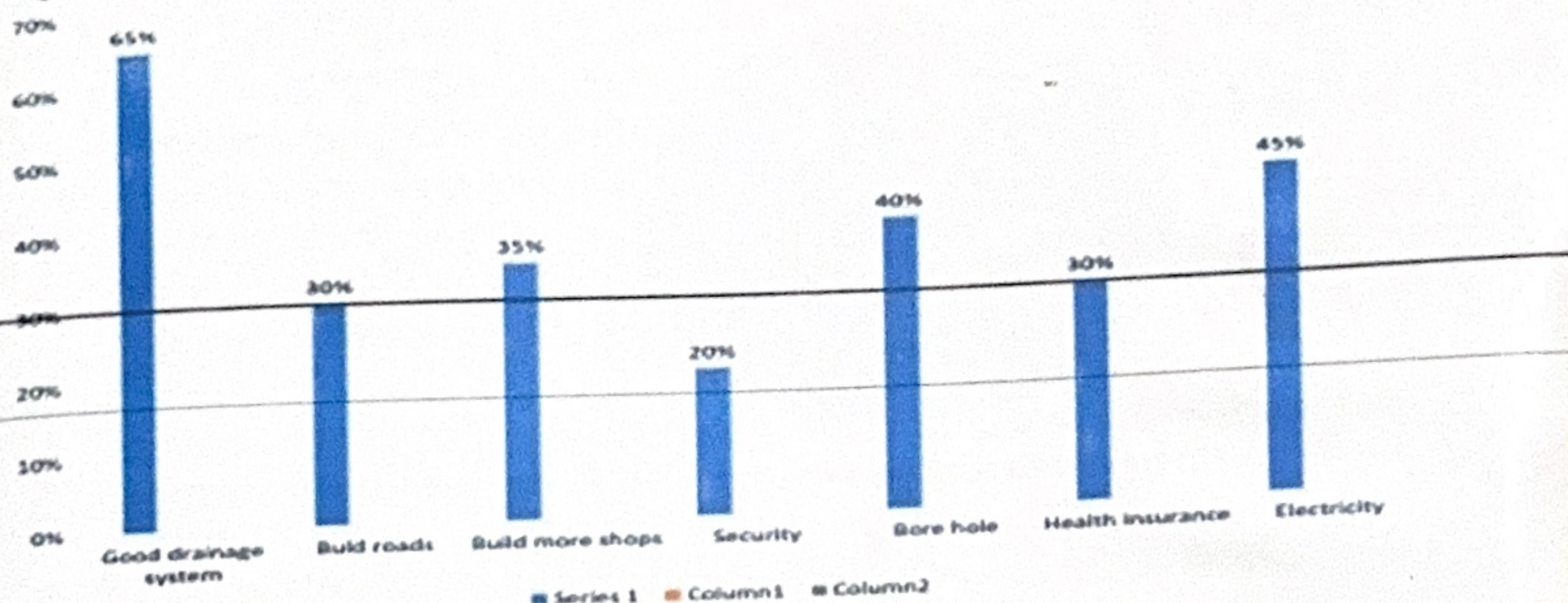


■ Yes ■ No



While 43.5% are satisfied, the rest of 56.5% are not satisfied.

Important things respondents in the markets wants government to use tax proceeds to provide



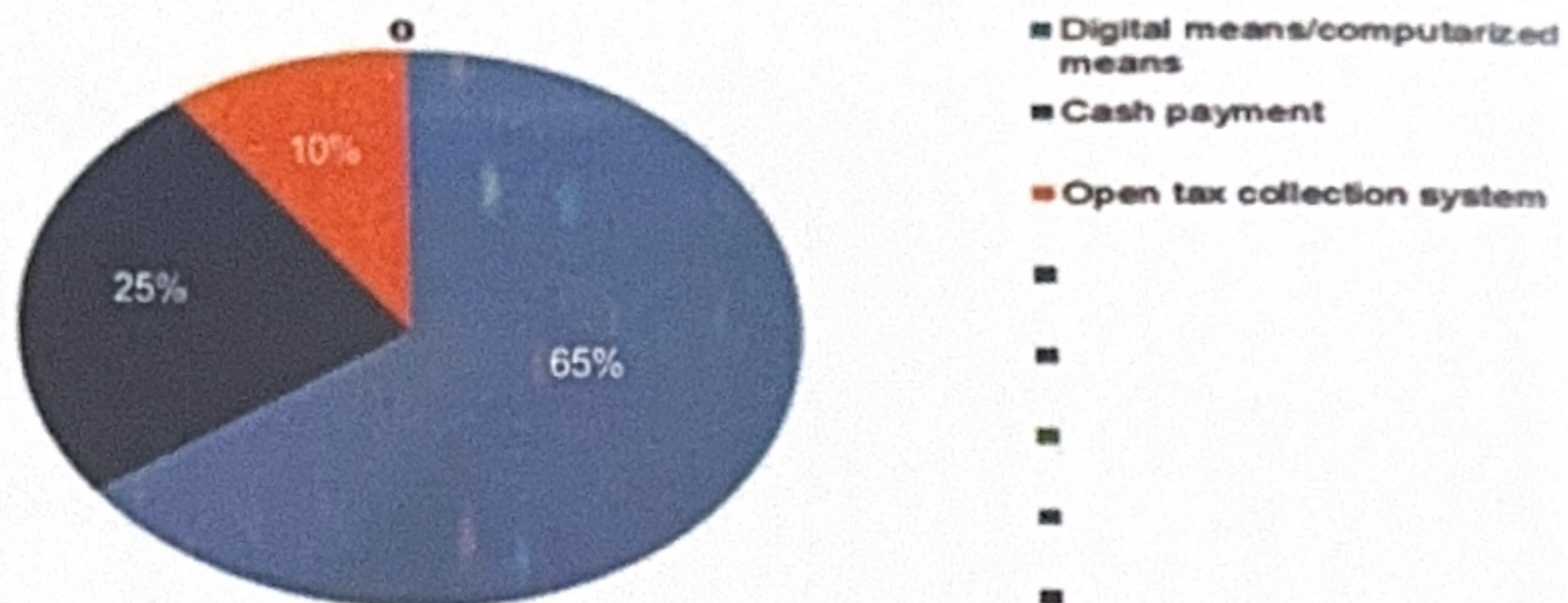
5. Expectations from Tax Proceeds:

The survey results unveiled a diverse range of expectations, indicating the varied needs and priorities of the participants. The most common expectations included:

- Good drainage system
- Electricity
- Health insurance
- Bore hole/Potable water
- Security
- Build more shops
- Build roads

It is worth noting that education, healthcare, infrastructure development, and social welfare emerged as the top areas of focus where respondents expected tax proceeds to be utilized.

How to improve tax collection in the markets



65% of the respondents opted for Digital/computerized method of Tax collection. This clearly lends support to global trend of DIGITIZATION.

RECOMMENDATIONS & CONCLUSION

Recommendations:

Based on the survey findings, the following recommendations are provided:

- Conduct awareness campaigns and educational initiatives to improve taxation literacy among the public, especially in the market. This should be massive using all communication channels such print media, radio jingles, social media as well as television announcements and shows.
- Address concerns and grievances expressed by participants who exhibited hesitancy towards paying taxes, providing more transparent information about tax revenue allocation and utilization. We recommend documentary programs here using TV stations
- Give due regard to public expectations when allocating tax proceeds, prioritizing key areas such as education, healthcare, infrastructure development and social welfare.
- Government should also give adequate publicity of all the projects they executed (are executing) with tax revenues. The present situation where government put the inscription **"YOUR TAX MONEY IS WORKING FOR YOU"** at various project sites in the State is quite commendable and should be sustained/intensified.
- Government should take ownership of taxation across the major markets by having tax offices in all the markets.
- The staff deploy there, should ascertain the number of shops and population of the market to enable government have information about the market demographics.
- There is need for adequate statistics to inform an effective tax regime in the markets
- Payment of tax being civic responsibility, every individual should have a tax ID to enable him/her pay tax as against markets paying in lump- sums.
- Executive bill should be sent to the state house of assembly for legislation on Unified Hybrid Enforcement Team (UHBET).
- The government to periodically engage traders and ASATU to ascertain their needs and strive to provide them to build the confidence of tax payers.
- All the traders should have their individual Anambra State Social Identity Number (ANSSID) with which to pay taxes/levies directly into government accounts.
- Government should as soon as possible put proper structures in all the markets in Anambra State to address all these recommendations. This will ensure sanity and guarantee proper administration and steady revenue increase in all the markets and promote service delivery.
- This survey serves as a valuable source document for policy makers, tax authorities, and governments to understand public sentiments and align tax

policies and public expenditures by the government with the needs, priorities, and expectations of the Tax payers.

Conclusion:

In conclusion, the survey on taxation awareness, willingness to pay taxes, and expectations from tax proceeds provides valuable insights into public sentiment. While a considerable portion of the participants demonstrated a good understanding of taxation and willingness to pay, there are still opportunities for enhancing awareness and addressing concerns.

Furthermore, the varied expectations from tax proceeds highlight the importance of aligning government expenditure with public priorities, particularly in sectors like education, healthcare, infrastructure development, and social welfare.

CHALLENGES/LIMITATIONS

The major challenges we encountered in the course of carrying out the assessment includes:

- Resource constraints. Time and funding were grossly inadequate to enable us carry out a more elaborate work. A minimum period of 16 (sixteen) weeks would be ideal to conduct a more detailed work in gathering information across the markets. With adequate funding, more markets (say 20) within each senatorial zone would have been reached.
- We also met some antagonistic and difficult tax payers who obviously did not cooperate with us. They said that they have passed vote of no confidence on all tiers of government in Nigeria and as such should be left alone.

