

ASSESSMENT OF TAX ADMINISTRATION SYSTEMS AND SERVICE DELIVERY ACROSS THE MARKETS IN ANAMBRA STATE



Assessment of Tax Administration Systems and Service Delivery across the Markets in Anambra State

David Onyinyechi Agu

Adullam Development Research Centre (ADRC)

&

Herbert Ofamata

Extra-Edge Resources Consulting

A Technical Report

Submitted to



Social and Integral Development Centre (SIDECE)



December 2024



EXECUTIVE SUMMARY

For several years, states across Nigeria (including Anambra) have struggled with low revenue generation, particularly from Internally Generated Revenue (IGR). The challenges are deeply rooted in systemic inefficiencies, poor compliance, and a disconnect between taxpayers and the State Government. Anambra State faces unique challenges in designing inclusive tax policies. Key issues include administrative inefficiencies, limited data on inequalities, and the prevalence of informal sectors that are often excluded from formal tax systems. In many cases, traders, especially women and those with disabilities, lack access to mechanisms that could alleviate their tax burdens, such as tax rebates or supportive infrastructures. Studies indicate that public services financed with tax revenues frequently fail to address the needs of marginalized groups, further entrenching cycles of poverty and exclusion. These issues are compounded by limited public awareness about tax obligations, insufficient inclusivity in tax governance, and inadequate attention to equity on how tax revenues are utilized.

This study therefore sets out to examine the traders' understanding of taxes paid, tax rates, and payment processes in Anambra State, as well as assess the traders' level of involvement and influence in tax decision-making processes at market, Local Government Area (LGA), and State levels. In addition, the study investigates the extent of social inclusion, considering gender, age, disability, and other intersectional factors, in tax policies and practices affecting traders in Anambra State. Motivated by the above objectives, this study adopts the approach of using collected primary data from the traders, market leaders and key government functionaries that are in one way or the other connected to internally generated revenue collections and usage. Selecting 21 markets across the three Senatorial Zones of the State, the study collected data using questionnaires (1,058 respondents) and key informant interviews of 21 market leaders and 8 government officials. In addition, some information were gathered from published secondary data.

Based on the approaches, the study finds out that many traders, lack sufficient knowledge about the tax system. This lack of awareness not only limits compliance but also breeds mistrust. This requires the State Government to come up with a well-designed framework to educate its trading population on the benefits of taxation and their obligations. Despite the relative importance of the informal sector, which contributes heavily to the State revenue, many traders perceive the tax system as unfair and opaque, given the number of taxes and the rates of taxes that trader are compelled to pay in the State. In addition, the prevalent means of tax collection remains a source of great concern as a vast majority of the population are made to pay cash to tax agents. This method has been proved by many scholars to be a potent channel for revenue leakages in any society as tax remittances will always be less than actual



tax collections when cash payments are involved.

Involving traders in policy discussions and ensuring their needs are reflected in tax practices can improve compliance and expand the tax base, benefiting broader economic development goals. Ensuring that tax revenues are used to deliver inclusive public services not only strengthens fiscal systems but also enhances social cohesion. Such participation strengthens trust in governance and can lead to higher compliance rates and a more equitable tax system – Inclusion and Equity. In Anambra State, this is especially relevant as traders form a significant portion of the IGR base. Involving them in tax-related discussions could increase transparency, enhance trust in governance, and foster a sense of shared responsibility for State development. Addressing barriers that disproportionately affect disadvantaged groups, such as complex documentation requirements, regressive tax rates, or lack of supportive infrastructure are also important steps that need to be taken in order to make the service delivery aspect of tax governance more equitable.

Traders often highlight that tax revenues are not visibly reinvested in improving market infrastructure or delivering essential services. This perception fuels resistance to taxation. Current gaps in implementation stem from weak linkages between tax policy priorities, market realities, and budget allocations. Aligning State tax strategies with development goals can ensure effective resource mobilization and deployment. This alignment would help bridge gaps between policy pronouncements and expenditure outcomes, reducing instances of ad hoc decision-making and improving transparency. A comprehensive policy framework in tax development that addresses barriers to compliance, involving traders in tax governance, and ensuring that the use of tax revenues or expenditure allocation reflects the diverse needs of the population is of utmost importance. By focusing on promoting awareness, participation, and equity, Anambra State can develop a tax system that supports sustainable economic development and equity while ensuring social justice. This study provides actionable insights for policymakers and relevant stakeholders on steps that need to be taken in order to make the State's tax system more participatory and equitable.



TABLE OF CONTENTS

Executive Summary	1
List of Table and Figures	4
List of Acronyms	5
Chapter One: Introduction	6
1.1 Rationale and Background	6
1.2 Goals and Objectives of the Study	8
1.3 Study and Data Collection Approach	8
1.4 Instruments for Data Collection	9
Chapter Two: Tax Awareness and Compliance Levels in Anambra State	11
2.1 Awareness of Tax Regulations and Processes	11
2.2 Understanding of Tax Rate Determination	12
2.3 Perception of Tax Burden	14
2.4 Methods of Tax Notification and Methods of Tax Collection	15
2.5 Notification of Tax Obligations and Voluntary Tax Compliance	16
2.6 Opportunities for Revenue Expansion	18
Chapter Three: Participatory Tax Governance in Anambra State	19
3.1 Participatory Tax Administration Regime	19
3.2 Participation of Traders and Market Leaders in Tax Discussions	19
3.3 Consultations on the Use of Tax Revenues	20
3.4 Tier of Government Engaging the Most with the Traders	21
3.5 Perceptions of Prudence, Accountability and Transparency of Government in Tax Administration System	22
Chapter Four: Social Inclusion and Equity	24
4.1 Assessment of Government Service Delivery	24
4.2 Social Inclusion and Equity in Service Delivery	26
4.3 Awareness and Benefits of Government Support in Business growth	26
4.4 Types of Government's Supports to Businesses in Anambra State	29
Chapter Five: Recommendation and Conclusion	30
5.1 Summary of Findings	30
5.2 Recommendations	31
5.3 Conclusion	32
Appendix.....	33



LIST OF TABLE AND FIGURES

Table 1: Selected Markets across the Three Senatorial Zones in Anambra State	11
Figure 2.1: Level of Awareness of the Provisions of Anambra State Tax Laws	12
Figure 2.2: Level of Awareness of the Strategy for the Determination of Tax Rates by State Officials	14
Figure 2.3: Taxpayers' Perceptions about Tax Burdens in Anambra State	15
Figure 2.4: Prevalent Notification Methods & Payment Systems in Anambra State	16
Figure 2.5: Notification Methods & Payment Systems	18
Figure 3.1: Participation of Traders and Market Leaders in Tax Discussions	21
Figure 3.2: Participation of Traders and Market Leaders in Tax Discussions	22
Figure 3.3: Distribution of Governments' Engagement with the Traders & Market Leaders.	23
Figure 3.4: Perceptions of Traders (Taxpayers) about Governments' Prudence and Accountability in Fiscal Operations	24
Figure 4.1: Traders' Scoring of State and Local Governments for their Service Delivery ...	26
Figure 4.2: Identified Service Delivery Projects in Markets by State & Local Governments.,	27
Figure 4.3: Traders' Awareness and Participation in Governments' Business Support Programmes	30
Figure 4.4: Traders' Awareness and Participation in Governments' Business Support Programmes – Disaggregated by Educational Strata	30



LIST OF ACRONYMS

FAAC	Federal Accounts Allocation Committee
FGN	Federal Government of Nigeria
FSLC	First School Leaving Certificate
GCE	General Certificate in Education
GDP	Gross Domestic Product
PGD	Higher National Diploma
IGR	Internally Generated Revenue
IRS	Internal Revenue Service
KII	Key Informant Interview
LGAs	Local Government Areas
MDAs	Ministries, Departments and Agencies of Government
OND	Ordinary National Diploma
PGD	Post-Graduate Diploma
PhD	Doctor of Philosophy
SA	Special Assistant to the Governor
SSCE	Senior School Certificate Examination

CHAPTER ONE

INTRODUCTION

1.1 RATIONALE AND BACKGROUND

Over the years, Nigerian States have been very dependent on the monthly hand-outs that come from the Federation Account. The overdependence on the Federation Account comes from the fact that the States do not necessarily need to do anything in order to receive the monthly hand-outs. This dependence on the Federation Account has therefore implied that many Nigerian States have paid no attention to their internal revenue potentials. Even when they considered the potentials, they have only been seen as avenues for "settling the boys". This has led to a long period of not considering Internally Generated Revenues (IGR) as a major source of revenue for funding the State Governments' activities in Nigeria.

However, recent global economic changes have threatened that overdependence on the Federation Account. This is because the Federation Account itself is mainly funded with revenues from crude oil sales. The Federation Account is equally threatened by some national fiscal policy steps that make the Federation Account uncertain in the nearest future. At the global level, emphasis on climate change seems to be pushing many countries of the world away from fossil fuel towards renewable and clean energy sources. This emphasis on clean energy transition implies that soon crude oil may no longer be in great demand in the global market as it is today. On the national level, the Federal Government of Nigeria (FGN) seems to have been care-free with her fiscal policy in recent years to the point of having mortgaged the yet-to-be-explored crude oil for current credit facilities. This means that even if the global clean energy transition does not happen very soon, Nigeria's crude oil will be used in paying up debts.

These scenarios make it necessary for every State in Nigeria to begin to pay more attention to the hitherto ignored revenue source for their fiscal operations – Internally Generated Revenues (IGR). But making the best out of this source of revenue implies that the States will be more responsible to the people (the taxpayers) and more transparent in the use of the funds from the Internally Generated Revenues (IGR).

Taxation is a critical tool for governments to mobilize revenue for public goods and services. However, tax systems often fail to account for the diverse realities of tax payers, resulting in inequalities in both tax burden and access to benefits derived from tax revenues. Low levels of tax awareness in informal economies often translate to low compliance rates. Traders may be unaware of their tax obligations, available incentives, or the benefits of taxation for community development. Studies indicate that tailored awareness campaigns can significantly enhance compliance by fostering a sense of fairness and understanding among taxpayers.



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 very high rates of employment in recent years. 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. Anambra State is a commercial hub in South East Nigeria, with thriving markets that serve as economic lifelines for millions of residents. Markets such as Onitsha Main Market, Nnewi Market, and others generate substantial revenues for the state and local governments.

However, these markets are also microcosms of diverse social classes, where traders of different genders, ages, and abilities navigate complex socio-economic challenges. Similar to other Nigerian states, Anambra State faces significant fiscal constraints, with dwindling reliance on federal allocations and a growing reliance on IGR. Transparent allocation of tax revenues toward tangible projects—such as internal roads, sanitation facilities, and power supply in markets—can improve public trust and compliance. 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. This poor IGR performance has been attributed to so many factors such as the structure of the State economy – largely 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. States like Lagos have demonstrated how targeted investments in informal economies and increased tax education/enlightenment can enhance revenue mobilization and service delivery.

Anambra State is determined to reform her tax system by emphasizing awareness, participation, and inclusivity. Lessons from other states and countries suggest that fostering a participatory approach and integrating social equity into tax governance can lead to increased compliance and better resource allocation. For example, participatory budgeting initiatives in Brazil and Uganda have shown how taxpayer engagement can strengthen governance and improve equity. In developing economies like Anambra State, high levels of inequality can exacerbate challenges related to governance, resource allocation, and public trust.

The constant question agitating the minds of tax administrators and government policy makers are; what can be done to encourage voluntary tax compliance among 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. This implies ensuring that tax revenues are used to deliver inclusive public services in order to strengthen fiscal systems and enhance social cohesion.



Furthermore, other schools of thought suggest that involving taxpayers (in this case, traders) in policy discussions and ensuring their needs are reflected in tax practices can improve compliance and expand the tax base which will equally benefit broader economic development goals. Therefore, there is the need to conduct this study on tax for service across different markets in Anambra State.

1.2 GOALS AND OBJECTIVES OF THE STUDY

The overall goal of this study is to generate a database that will show the current level of awareness, compliance, participation and social inclusion and equity in tax payment system in Anambra State. The study also seeks to establish gaps in tax policy and payment system for policy interventions. This is achieved through an enumeration of awareness, compliance and participation, as well as social inclusion and equity in the current tax system, existing gaps and possible alternatives for policy intervention.

The specific objectives for this project are to:

1. Examine the traders' understanding of taxes paid, tax rates, and payment processes in Anambra State.
2. Assess the traders' level of involvement and influence in tax decision-making processes at market, Local Government Area (LGA), and State levels.
3. Investigate the extent of social inclusion, considering gender, age, disability, and other intersectional factors, in tax policies and practices affecting traders in Anambra State.

1.3 STUDY AND DATA COLLECTION APPROACH

This study is based on enumeration of data on awareness and compliance in payment of tax, participatory tax governance and social inclusion and equity in the tax system across the State. It also entails examining existing interplay between tax payment system and taxpayers (traders), identifying gaps and determining a comprehensive policy that would help develop a tax system that supports sustainable economic development while ensuring social justice. The major source of data was primary. The data were collected from the communities using two main methods of data collection namely questionnaire and an In-Depth Interview of Key Informants or Key Informant Interview (IDI or KII). The specific activities engaged in for the design and implementation of the study and data collection processes are described below:

a. Preparation of Data Collection Instruments: The nature of the study entails collection of primary data from different markets in various Local Government Areas (LGAs) in Anambra State. To ensure that the data collected provide all the needed information for the study to be comprehensive, the research team used the first few days of the project to prepare, review and adopt the two data collection instruments for comprehensiveness and quality.

b. Training on Data Collection Techniques: Enumerators were hired for the project. They were then trained to appreciate the goals and intentions of the project, the features of the potential respondents and informants, instrument(s) for data collection as well strategies/techniques for obtaining the right information. The training acquainted them with the questions and options for responses in the instrument. It also helped to minimise (or altogether eliminate) variations in understanding of the questions and therefore possible variations in responses to the questions.



c. Data Collection: Thereafter, the teams went round the selected 21 markets across different LGAs in the State to meet and interact with traders, market leaders and key public sector actors with a view to ascertaining the interplay between tax system and taxpayers (traders). The research team selected seven (7) markets from each of the three senatorial zones in the State according to their market sizes and performances – making it a total of 21 markets selected for the study. However, for a holistic representation, both big and small market sizes were all represented in the sample. The study reviews the existence or otherwise of tax awareness and compliance, participatory tax governance and social inclusion & equity in each of the markets selected across the three senatorial zones of the State.

d. Data Analysis & Report Writing: The moment the data were collected from the field, the research team ensured that the collected information is analysed and presented in ways that every interested stakeholder can understand the findings of the study. The analysis and presentation of the findings culminated in this research report.

e. Validation of the Report: Upon preparation of the draft report, the major findings of this study were presented before a pool of relevant stakeholders (private sector and government actors alike). The essence was to validate the findings before the preparation and publication of the final report.

1.4 INSTRUMENTS FOR DATA COLLECTION

The data collection made use of questionnaires and the Key Informant Interview Guide (KII Guide). Below is a further explanation of the administration of the data collection instruments as used in this study:

i. Questionnaires: This is a comprehensive instrument for collecting information like: tax awareness and compliance (traders' understanding of taxes paid, tax rates, and payment processes), participatory tax governance (traders' level of involvement and influence in tax decision-making processes at market, Local Government Areas – LGAs, and State levels) and social inclusion and equity in the tax system (extent of social inclusion, considering gender, age, disability, and other intersectional factors, in tax policies and practices affecting traders). To ensure that the views generated from this instrument effectively represent those of the generality of traders, fifty (50) traders were randomly sampled in each of the twenty-one (21) markets selected across the State. This should give a total of 1,050 completed questionnaires at the end of the survey. However, in a few of the markets, the enumerators exceeded their target of 50 questionnaires leading to the completion of 1,058 questionnaires at the end of the survey.

ii. Key Informant Interview Guides: This instrument entails an in-depth interview of key informants from both the demand side and the supply side of the tax administration system. From the demand side, the market leaders of the selected 21 markets were interviewed, whereas from the supply side, some key government officials from relevant Ministries, Departments and Agencies (MDAs) were interviewed.



Below is a tabular presentation of the selection of markets across the three Senatorial Zones (Anambra Central Senatorial Zone, Anambra North Senatorial Zone, and Anambra South Senatorial Zone):

Table 1: Selected Markets across the Three Senatorial Zones in Anambra State

S/No	Markets	LGA
Anambra Central Senatorial Zone		
1	Afo-Igwe Umudioka	Dunukofia
2	Eke AwkaMarket	Awka South
3	Electrical Parts Market, Obosi	Idemili North
4	Head Bridge Drug Market (Ogbo Ogwu), Oba	Idemili South
5	International Building Materials Market, Ogidi	Idemili North
6	New Auto Spare Parts Market Nkpor	Idemili North
7	Spare Parts Market, Mgbuka Obosi	Idemili North
Anambra North Senatorial Zone		
8	Electronics Market, Onitsha	Onitsha South
9	Ochanja Market, Onitsha	Onitsha South
10	Ogbaru Relief Market	Ogbaru
11	Onitsha Main Market, Onitsha	Onitsha North
12	Shoe Manufacturers & General Goods Dealers' Market, Ogbunike	Oyi
13	SokotoRoad Market, Onitsha	Onitsha North
14	Textile International Market (Ogbo Abada), Onitsha	Onitsha North
Anambra South Senatorial Zone		
15	Building Materials Market, Nnewi	Nnewi North
16	Eke Ekwulobia Market	Aguata
17	Electrical & Electronics Market, Nnewi	Nnewi North
18	New Motor Spare Parts Nkwo Nnewi	Nnewi North
19	Nkwo Igbo-Ukwu Market	Aguata
20	Oye-Uga Main Market, Uga	Aguata
21	Umunze Main Market, Umunze	Orumba South

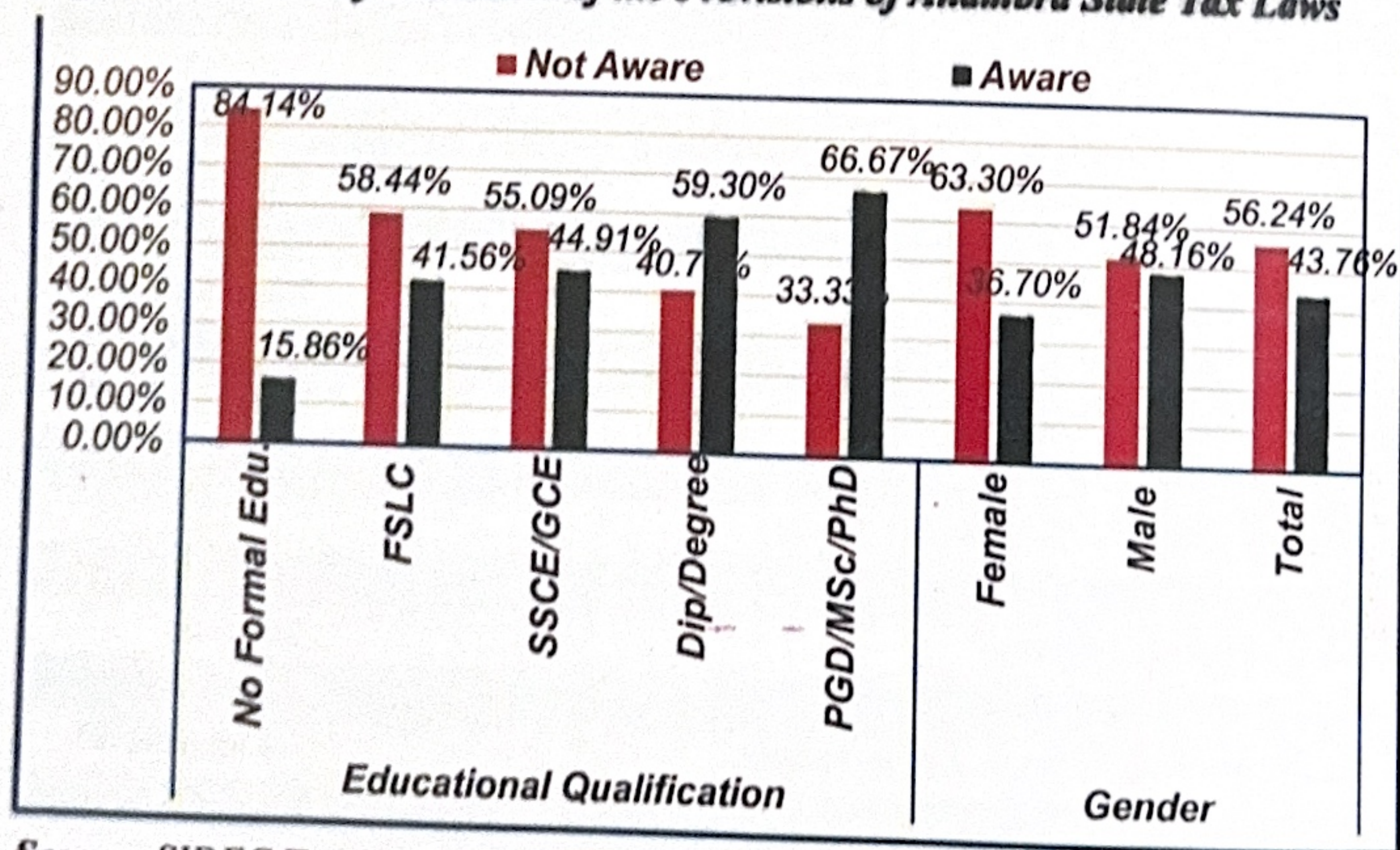
CHAPTER TWO

TAX AWARENESS AND COMPLIANCE LEVELS IN ANAMBRA STATE

2.1 AWARENESS OF TAX REGULATIONS AND PROCESSES

The level of awareness regarding tax regulations and processes in Anambra State appears to vary significantly among taxpayers (especially the traders). Responses indicate that while some individuals and businesses are knowledgeable about the provisions of the State's tax laws, a notable proportion remain uninformed. Figure 2.1 below is a graphical presentation of the responses generated to the question of awareness of the provisions of the State's tax laws among the traders in Anambra State.

Figure 2.1: Level of Awareness of the Provisions of Anambra State Tax Laws



Source: SIDE Tax for Service Survey of Markets in Anambra State (2024)

On a general note, out of the 1,058 traders sampled for this study in Anambra State, 56.6 percent reported that they are not aware of the provisions of the State's tax laws regarding the number and amount of taxes they are required to pay. Only 43.76 percent of them are aware. This widespread lack of awareness regarding tax regulations and processes highlights a significant gap in the state's efforts to educate traders in the markets, which may contribute to reduced voluntary compliance and increased tax evasion.



Disaggregating the respondents according to their gender brings out another interestingly aspect of the awareness level. Among the female traders, a larger majority of the traders (precisely, 63.30 percent) are not aware of the provisions of the State's tax laws, leaving only 36.70 percent of the female traders as being aware. On the other hand, among the male traders, up to 48.16 percent of the traders are aware of the provisions of the State's tax laws, leaving out about 51.84 percent of them as being unaware. The implication is that awareness level of tax policies and laws in Anambra State is greater among male traders than among female traders.

A further disaggregation of the respondents based on their educational attainment shows that higher educational qualification increases the chances that a trader will be more informed about the tax policies and laws. Only about 15.86 percent of the traders without any formal education are aware of the provisions of the State's tax laws, while 41.56 percent of the traders with First School Leaving Certificate (FSLC) are aware of the provisions of the State's tax laws. With further increase in educational attainment up to Senior School Certificate (SSCE/GCE), the proportion of traders who are knowledgeable about the provisions of the State's tax laws increases to 44.91 percent. Similarly, up to 59.30 percent of the traders with diploma or first degree are aware of the provisions of the State's tax laws just as 66.67 percent of those with postgraduate diploma and higher degrees are knowledgeable about the provisions of the State's tax laws.

2.2 UNDERSTANDING OF TAX RATE DETERMINATION

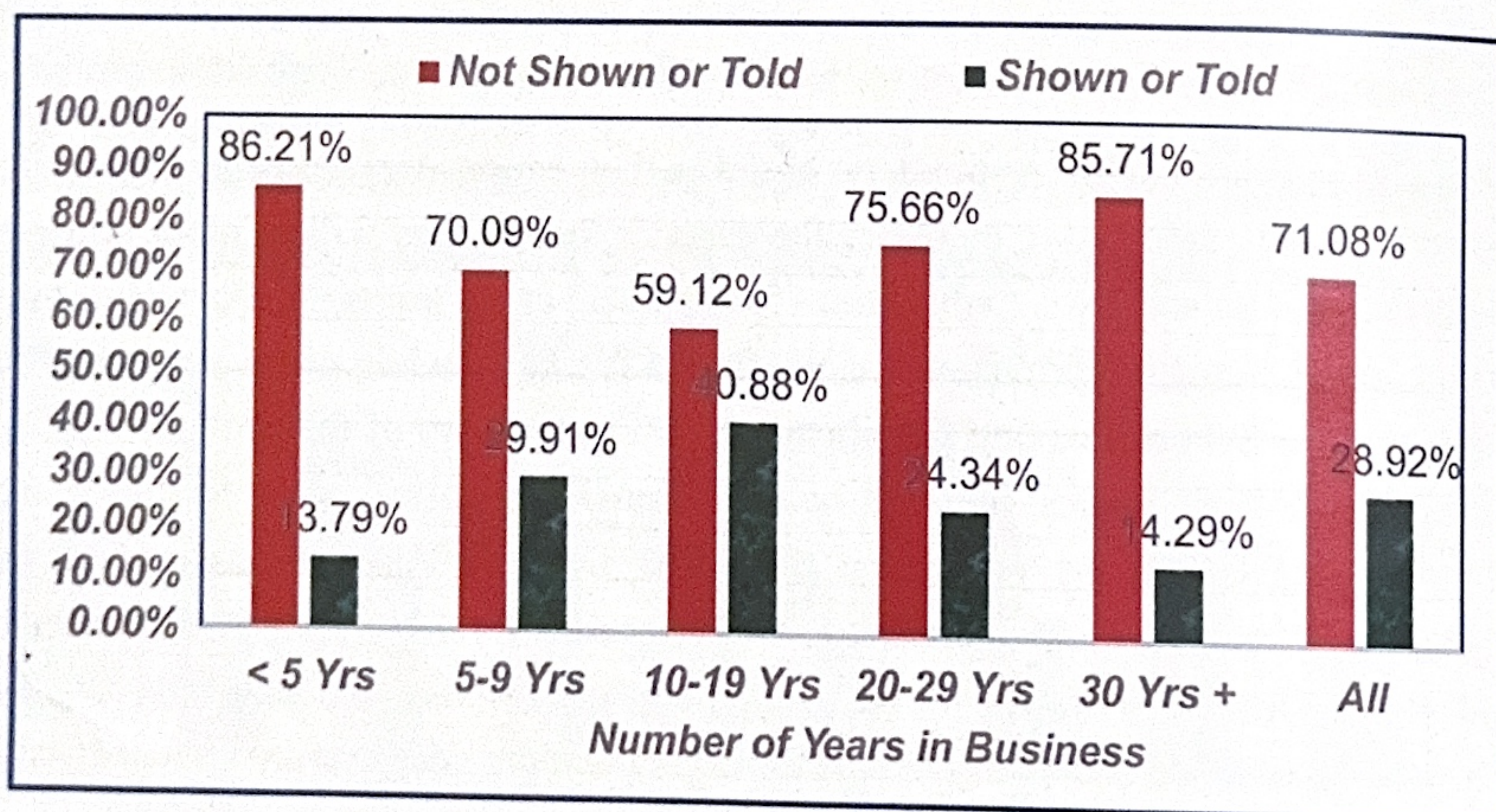
The processes through which tax rates are determined are a critical aspect of tax awareness. This is because when taxpayers know what their tax obligations are, they can voluntarily comply with the payment without waiting for enforcement. However, observations from the field reveals that majority of the traders in the market are not aware of how their tax obligations. In fact, figure 2.2 below shows that about 71.08% of all the traders are not usually informed or shown how the State officials determine their tax rates or amounts they must pay.

When the number of years in the market is considered as a possible tool for the differences in the level of awareness of the traders on this important issue of the strategy for the determination of tax rates, this study further disaggregated the traders based on their number of years in the market. Figure 2.2 below equally shows that those that have spent between 10



and 19 years in the market have the highest proportion of those who know or are shown how the State officials arrive at the tax rate. Up to 40.88 percent of them accepted being told or shown how the rates are calculated and arrived at, whereas only 29.91 percent of those who have spent between 5 and 9 years in the market are aware. On the other hand, only 24.34 percent of those who have spent between 20 and 29 years in the market have idea of how their tax rates are being calculated, while the new entrants (less than 5 years in the market) recorded only 13.79 percent level of awareness of how the tax rates are being reached.

Figure 2.2: Level of Awareness of the Strategy for the Determination of Tax Rates by State Officials



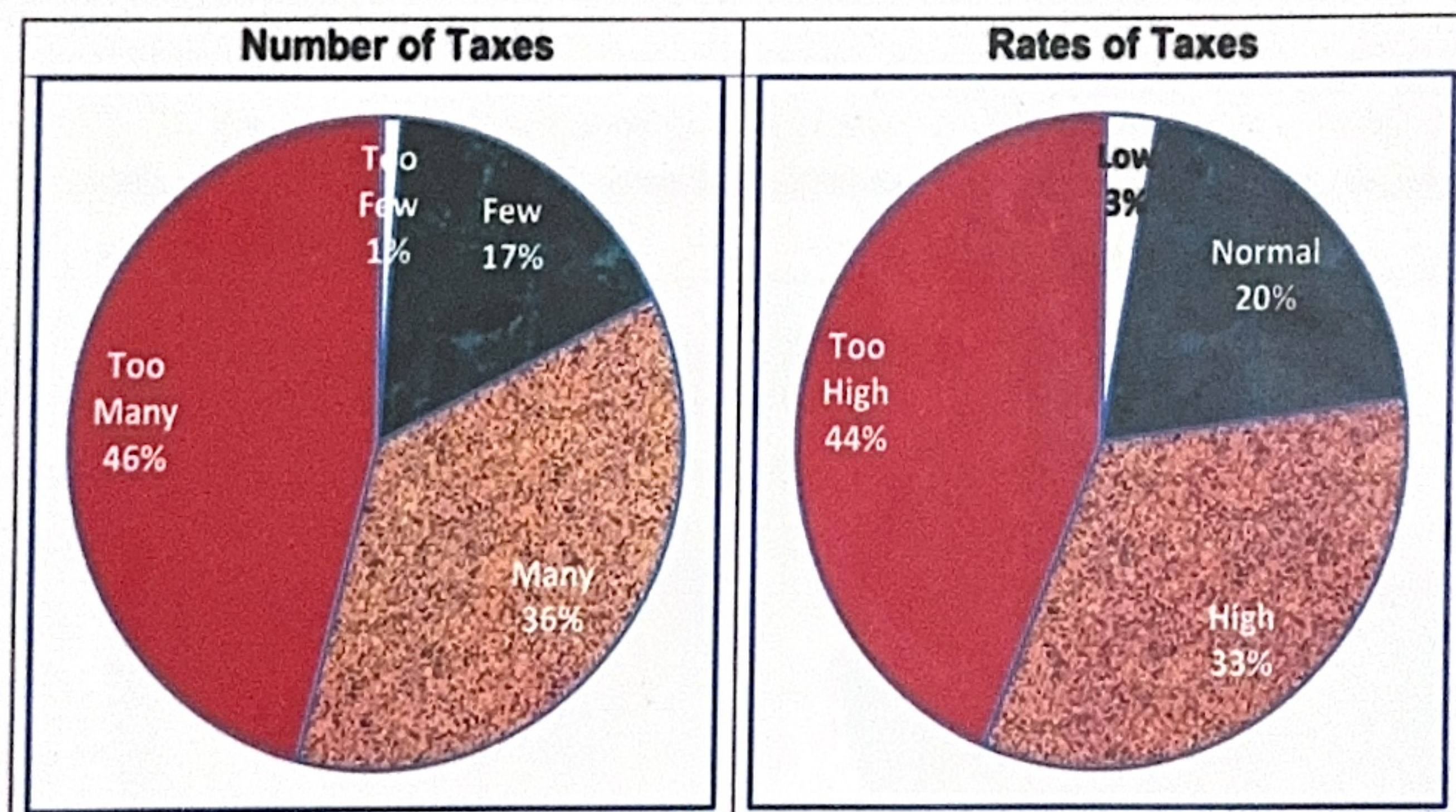
Source: SIDEDEC Tax for Service Survey of Markets in Anambra State (2024)

Interestingly, when probed further, up to 76.12 percent of all the traders who accepted being told how their rates are reached (28.92 percent of all the traders) said that there is a uniform rate for all categories of businesses and persons at each level of income contained in the tax book and this is adhered to. However, many traders complained of paying a flat rate of ₦30,000, regardless of the business size. In addition, another 17.01 percent of these traders reported that they negotiate with tax officials on how much they would pay, while the remaining 6.87 percent of the traders stated that the rates were entirely imposed by the Internal Revenue Service without consultation with anyone. These responses suggest that there still exist some less structured approaches, such as negotiations with tax officials or arbitrary determinations by revenue agents. This highlights the need for a more transparent and equitable tax determination system, which could improve compliance and fairness.

2.3 PERCEPTION OF TAX BURDEN

The perception of the tax burden among traders and other taxpayers in Anambra varies. Across the markets, traders overwhelmingly felt overburdened with taxes. Both the number of taxes and the rates of taxes are considered overwhelming. Figure 2.3 below presents the responses.

Figure 2.3: Taxpayers' Perceptions about Tax Burdens in Anambra State



Source SIDEDEC Tax for Service Survey of Markets in Anambra State (2024)

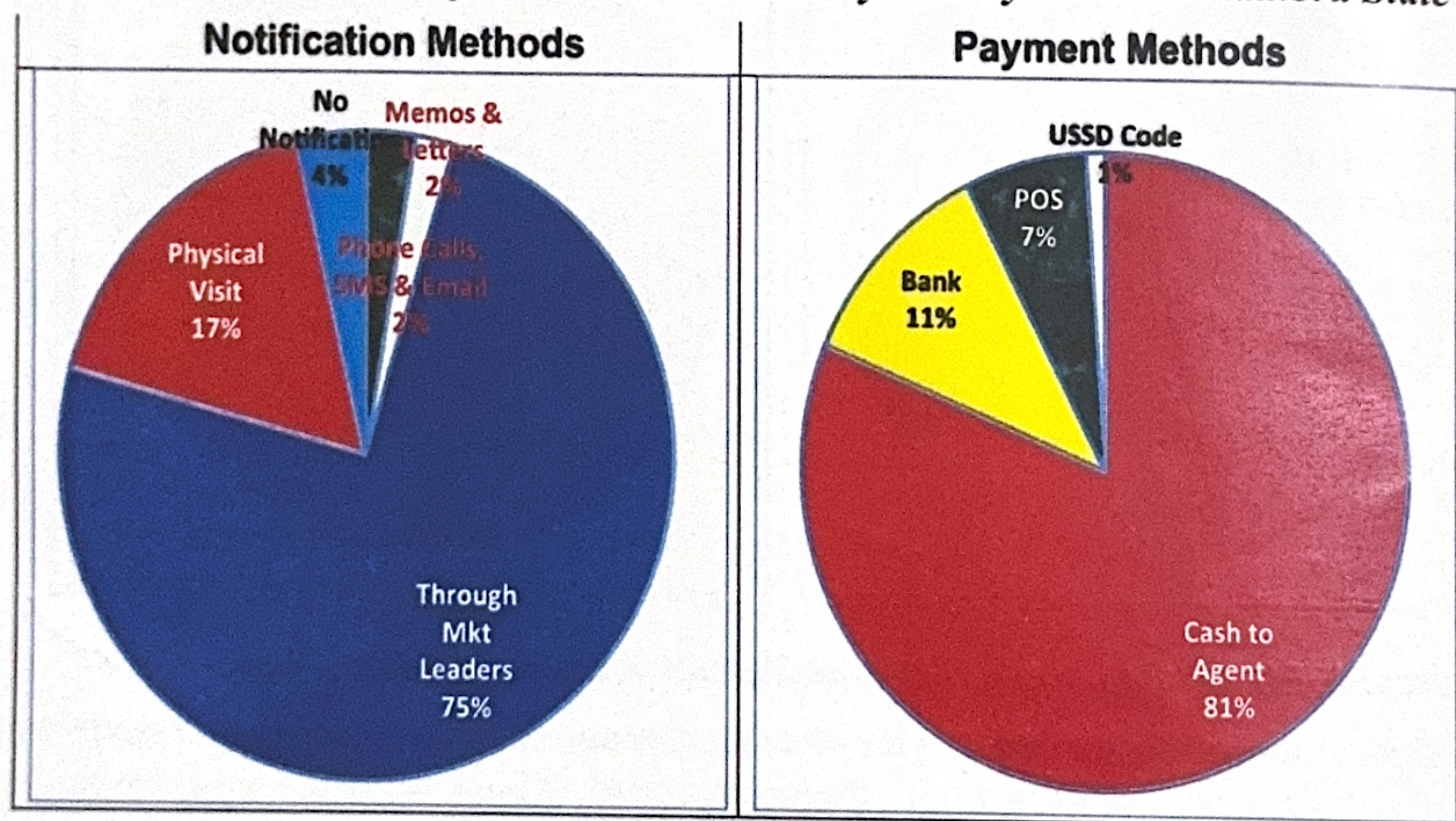
A significant number of the traders view the number and rates of taxes as excessive, with terms like "too many" or "too high" frequently cited. About 46 percent of the traders categorized the taxes as being "too many" while 44 percent of the traders considered the rates as "too high." In the same way, about 36 percent of the traders categorized the taxes as being "many" while 33 percent of the traders considered the rates as "high." The implication is that over 70 percent of the traders perceived number and rates of taxes charged on traders in the State as unbearable and unhealthy for business growth. The proportion of those with the perception of excessive number of taxes as well as excessive tax rates could be linked to the 66.59 percent of the traders who also believed that too many taxes as well as high tax rates could be responsible for tax evasion and resistance by firms and individuals in the State.

However, interactions with key informants among the market leaders and government actors reveal that some of the taxes collected from the traders are not done by government officials. This implies that if only the real government-imposed levies and taxes are collected from the traders, there may never be any issue with the number of taxes. Similarly, the rates of payable dues and levies are inflated by tax agents who are sure of collecting cash, since they will end up remitting much less than what they collected. With all the above, eliminating the unauthorised tax agents from the system is a sure way to correcting this perception of taxpayers about the number and rates of taxes in Anambra markets.

2.4 METHODS OF TAX NOTIFICATION AND METHODS OF TAX COLLECTION

Ideally, taxpayers will require that State Internal Revenue Service (IRS) will remind them of their tax obligations and the due date before enforcement in order to ensure that they make payments earlier than the expected enforcement date. Such reminders take different forms. Similarly, there are different means of payment of due tax obligations by the taxpayers. Therefore, this sub-section of the study x-rays the methods used by IRS in reminding the taxpayers of their tax obligations in Anambra State as well as the methods available for taxpayers to pay their due tax obligations.

Figure 2.4: Prevalent Notification Methods & Payment Systems in Anambra State



Source: SIDEC Tax for Service Survey of Markets in Anambra State (2024)

As shown in figure 2.4 above, most traders (up to 75 percent of them) were notified of their due tax obligations through their market leaders. The next group of traders, making up about 17 percent of all the traders, were notified through physical visits by tax agents. Some very rare methods include phone calls, emails, and memos, all of which account for about 4 percent of the traders. However, some taxpayers (representing about 4 percent of the traders) also reported complete absence of prior notification, which can lead to disputes and enforcement actions. The absence of consistent communication undermines trust and complicates efforts to promote voluntary compliance. The reliance on market leaders and physical visits as primary notification methods limits the State's ability to efficiently communicate tax obligations. Diversifying communication methods to include digital platforms could improve outreach and compliance.



The methods of tax collection in Anambra State greatly include traditional practices involving cash payments to agents and also sparingly include modern systems like e-payment and POS. Precisely, cash collection remains the most prevalent method of tax payment, accounting for about 81 percent of the total payments, particularly in markets. On the other hand, payment through the banks still account for 11 percent of the total tax payments in the markets, while POS accounts for only 7 percent of the tax payments in the markets. The use of USSD code, which is relatively a new method, accounts for only 1 percent of the tax payments in the markets. This prevalence of cash payment method has been proved by several studies to be a potent channel for revenue leakages. This is because cash payment encourages corruption and reduces transparency in the accounting and remittance stages of the tax administration system.

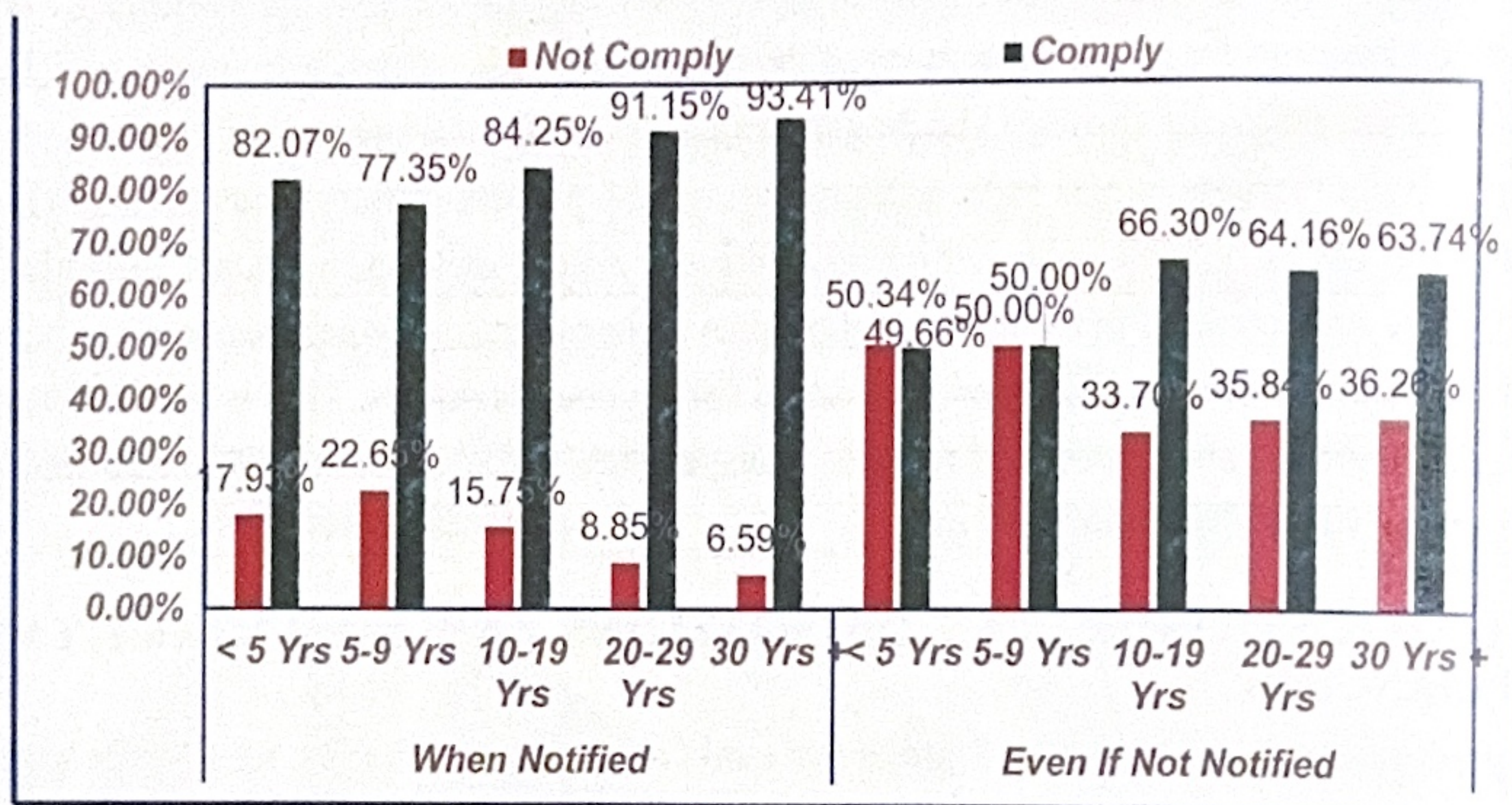
2.5 NOTIFICATION OF TAX OBLIGATIONS AND VOLUNTARY TAX COMPLIANCE

Tax payment practices in Anambra State reveal a mix of compliance behaviours. While some individuals and businesses pay taxes as required, few others adopt informal strategies, such as negotiating with tax agents or waiting for enforcement actions before making payments. However, whatever their actions are, prior notification has a great role to play in the compliance behaviours of the traders.

Evidence from the survey suggests that majority of the traders (up to 84.69 percent of them) reported paying their taxes before enforcement as long as they are notified by the IRS. On the other hand, only about 59.74 percent of the traders pay their due tax obligations even when they are not notified.

Disaggregating the traders, figure 2.5 below reveals that spending more number of years in the market increases the probability of a trader voluntarily complying with due tax obligations upon notification from IRS more than those who have spent less number of years in the market. This could suggest that those who have spent many more years in the market have established structures and mechanisms that ensures they don't delay in paying their due obligations. However, for each category of traders (based on the number of years they have spent in the markets), there is a common denominator in terms of voluntary compliance.

Figure 2.5: Notification Methods & Payment Systems



Source: SIDECS Tax for Service Survey of Markets in Anambra State (2024)

Each of the categories comply more when notified than when they are not. This shows the importance of notification before enforcement in enhancing voluntary compliance among the traders. More importantly, the cost of notification cannot be equated with the cost of enforcement, meaning that if more attention will be paid to prior notification of taxpayers, the cost of revenue collections will be greatly reduced. It is commendable that many traders fulfil their tax obligations through voluntary compliance, which shows their willingness to support the State Government in fostering growth and development in the State.

However, for the few that do not voluntarily comply, the survey reveals the use of force on some of them during tax collection enforcement exercise. This use of force takes the shapes of blocking or locking of their business premises for majority of the traders. Another major group reported that their wares were carted away by the tax agents who came for enforcement. A few of the traders still experience physical assault from the traders.

The use of force by tax officials remains a contentious practice that raises concerns about the fairness and ethics of tax collection methods, especially where there are still cases of absence of notification before the enforcement. If the efforts and resources put into enforcement are diverted to ensuring proper and consistent notification, it is possible that the State will improve voluntary compliance and reduce the cost of collection. In addition, transparency and fairness in tax collection processes can mitigate such challenges that lead to the use of force before revenue collection is actualised.



2.6 OPPORTUNITIES FOR REVENUE EXPANSION

There are untapped avenues and opportunities for revenue generation in Anambra State. Respondents identified sectors like renewable natural resources, agriculture, solid minerals, property taxes, and utility taxes as areas with significant potential for boosting internally generated revenue (IGR) in the State. A good number of the traders identified untapped revenue potentials in sectors such as agriculture, material resources, renewable resources, and market taxes. Developing these sectors could reduce the dependence on traditional tax sources and alleviate the perceived burden on traders and businesses.

Broadening the tax base and focusing on underdeveloped sectors could significantly enhance the state's internally generated revenue. However, the aspect of market taxes may require more efforts from the State and Local Governments to formalize

CHAPTER THREE

PARTICIPATORY TAX GOVERNANCE IN ANAMBRA STATE

3.1 PARTICIPATORY TAX ADMINISTRATION REGIME

Participatory governance involves actively engaging taxpayers in decision-making about tax policies and expenditure allocations. It ensures that taxpayers have a voice in decisions around tax policies and how the generated revenues are allocated to different spheres of the society for meeting their needs. This is especially important in markets, where traders often feel excluded from dialogues about how their taxes are utilized. Incorporating feedback from marginalized groups, such as women and persons with disabilities, can help in creating tax systems that reflect the diverse needs of taxpayers.

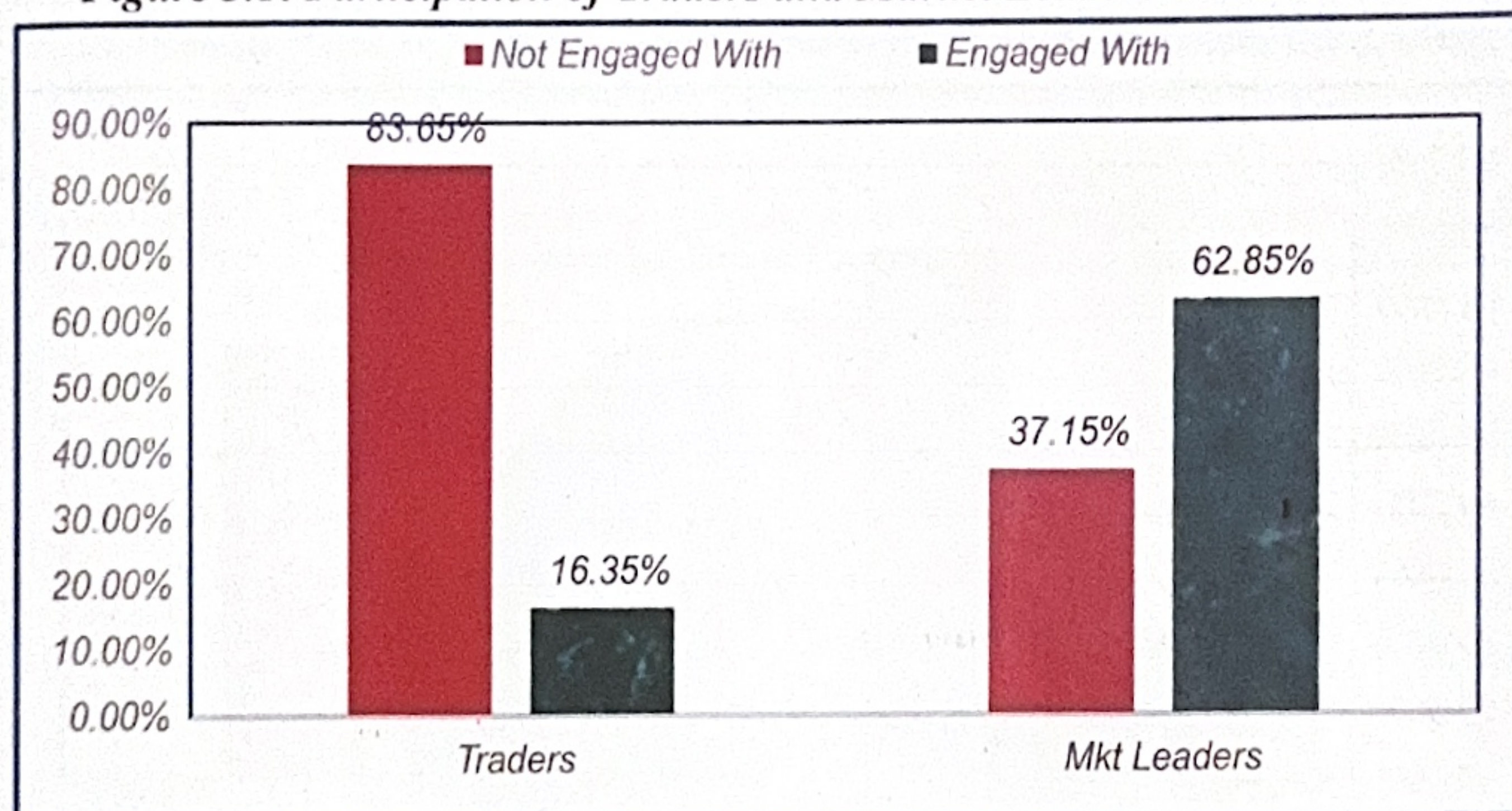
The current regime of Anambra State emphasises the need for the involvement of critical stakeholders in the formulation and implementation of Tax policies. Participatory tax administration requires that on one hand, market leaders must ensure that the traders pay adequate taxes to government from incomes they generate from their trading activities. On the other hand, the same market leaders will be involved in the budgetary process of the government to ensure that the needs of the markets are accommodated in the annual budgets.

3.2 PARTICIPATION OF TRADERS AND MARKET LEADERS IN TAX DISCUSSIONS

Having shown what participatory tax regime should look like, it is important to consider what the situation currently looks like in Anambra State. Based on the findings from the conducted survey presented in figure 3.1 below, up to 83.65 percent of the traders stated that they are not in any way involved in discussions/negotiations on tax matters. The implication is that it is only about 16.35 percent of the traders who are somewhat involved or participate in any form of tax discussions in the State. On the other hand, about 62.85 percent of the traders confirmed that the market leaders are usually involved in tax discussions, while the remaining 27.15 percent of the traders objected to this assertion.

In summary, it can be categorically stated that the market leaders are usually involved in tax discussions with the government including negotiations on new tax rates. This ensures that the views of the various markets are heard by the government before such decisions are taken.

Figure 3.1: Participation of Traders and Market Leaders in Tax Discussions



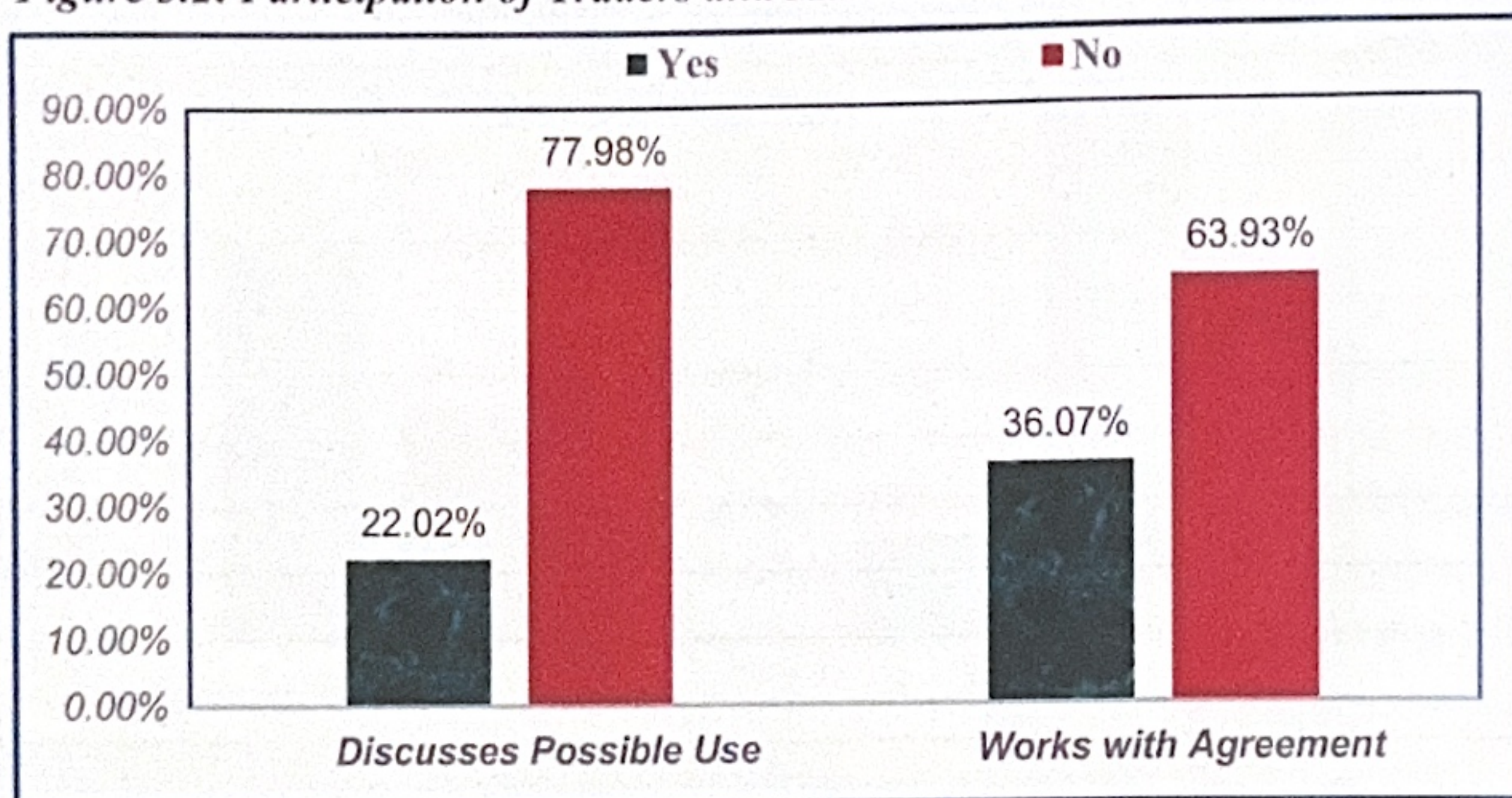
Source: SIDECE Tax for Service Survey of Markets in Anambra State (2024)

The involvement of market leaders in tax discussions ensures that government does not set tax rate at any point that is higher than what is affordable by the traders. This is to enhance voluntary compliance. The participation of market leaders in tax discussions does not only bring about voluntary compliance on the side of the traders, but also helps the government with ideas on how to broaden the tax base of the government. Such in-depth discussions with the market leaders can also help in providing strategies for blocking revenue leakages.

3.3 CONSULTATIONS ON THE USE OF TAX REVENUES

Apart from consultations and negotiations on applicable tax rates with traders, another important aspect of discussions and consultations with traders and market leaders has to do with how the generated tax revenues will be utilised in meeting the needs of the various markets and traders themselves. There are public goods that can only be provided by the government and the same government needs the generated tax revenues for providing such public goods. With participatory tax administration system, the tax revenues collected by the government are used in providing public goods and services for the benefit of the taxpayers. This helps the government to address the specific needs and concerns of the various markets which are contained in their Charter of Demands. This is a win-win situation to all parties concerned. On one hand, the government enjoys the cooperation of traders who pay their taxes adequately, timely and willingly. The traders, on the other hand, enjoy public goods and services provided by the government based on optimal utilisation of the tax revenues.

Figure 3.2: Participation of Traders and Market Leaders in Tax Discussions



Source: SIDEDEC Tax for Service Survey of Markets in Anambra State (2024)

Figure 3.2 above shows that only 22.02 percent of the traders confirmed that the government also discusses/negotiates with the traders on the possible use of the taxpayers' money. The implication is that majority of the traders (up to 77.98 percent of them) cannot ascertain whether or not their market leaders are in any way consulted on their behalf for the use of the generated tax revenues.

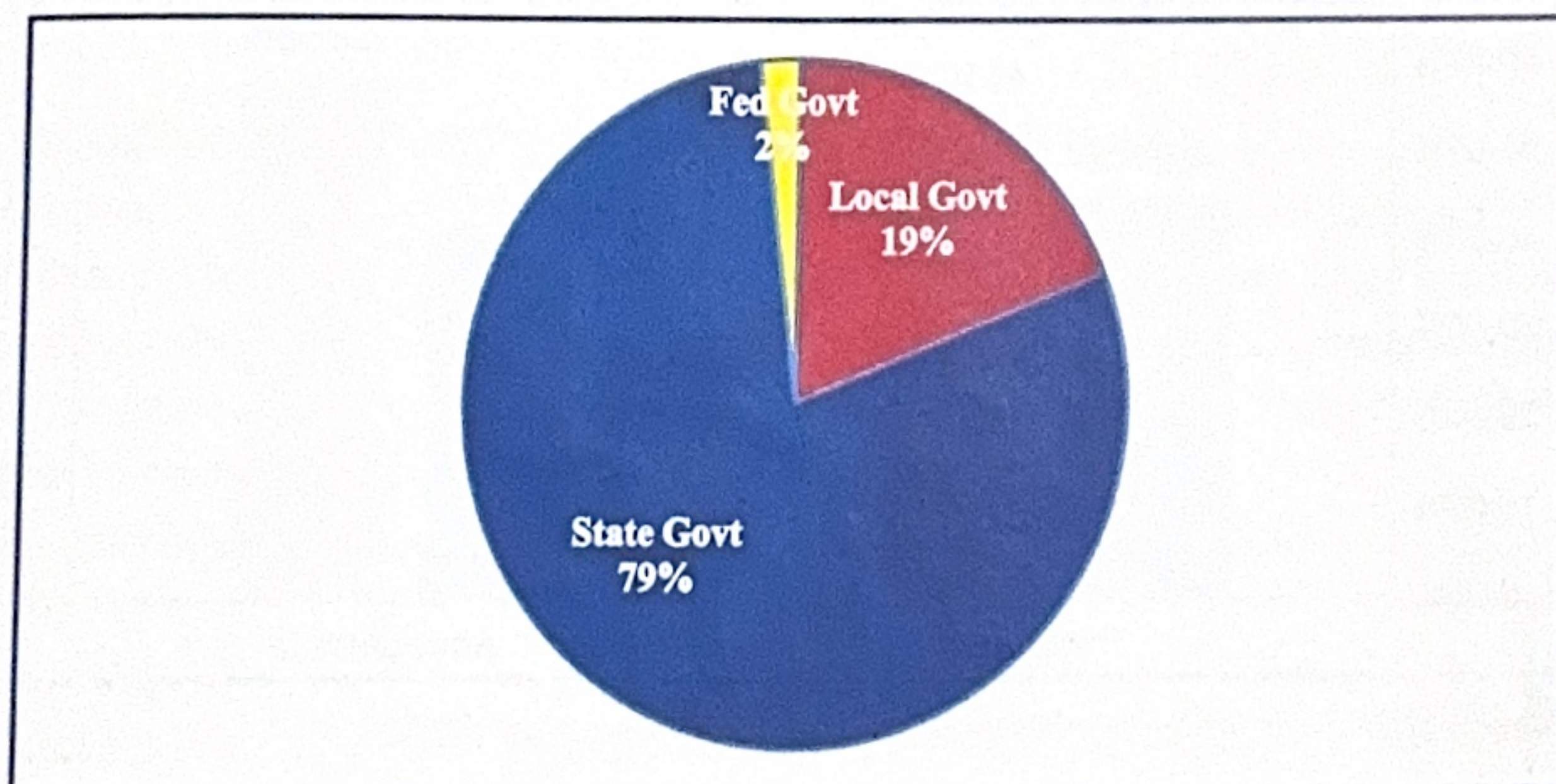
In an ideal situation, fiscal policy consultations are made in order to influence decisions that will be taken by the government as it relates to how available resources will be allocated to areas of need. However, in the case of Anambra State, traders cannot confirm any relationship between consultations made with traders and the final decisions of the government. Only 36.07 percent of those who said that the government has had consultations at all could confirm that the consultations have been having any influence on the fiscal decisions of the government. The other 63.93 percent of the traders could not trace any link between government consultations and their final decisions. From their views, the consultations are held without any intention or commitment on the side of the government to utilise agreements reached during the consultations for their decision making processes. As a result, a good number of the traders believe that the government rather takes their decisions based on instincts as against the agreements reached during consultations. Page | 23

3.4 TIERS OF GOVERNMENT ENGAGING THE MOST WITH THE TRADERS

There are three tiers of government in Nigeria –Federal Government, State Governments and Local Governments. Within Anambra State, there are 21 Local Governments Areas (LGAs). Even though the survey did not cover all the 21 Local Governments Areas, yet the spread of

the selected 21 markets is representative of the 21 Local Governments Areas as it touches the three senatorial zones of the State. Figure 3.3 below presents the views of the traders as it relates to the engagement of different tiers of government with the traders and market leaders.

Figure 3.3: Distribution of Governments' Engagement with the Traders and Market Leaders



Source: SIDEC Tax for Service Survey of Markets in Anambra State (2024)

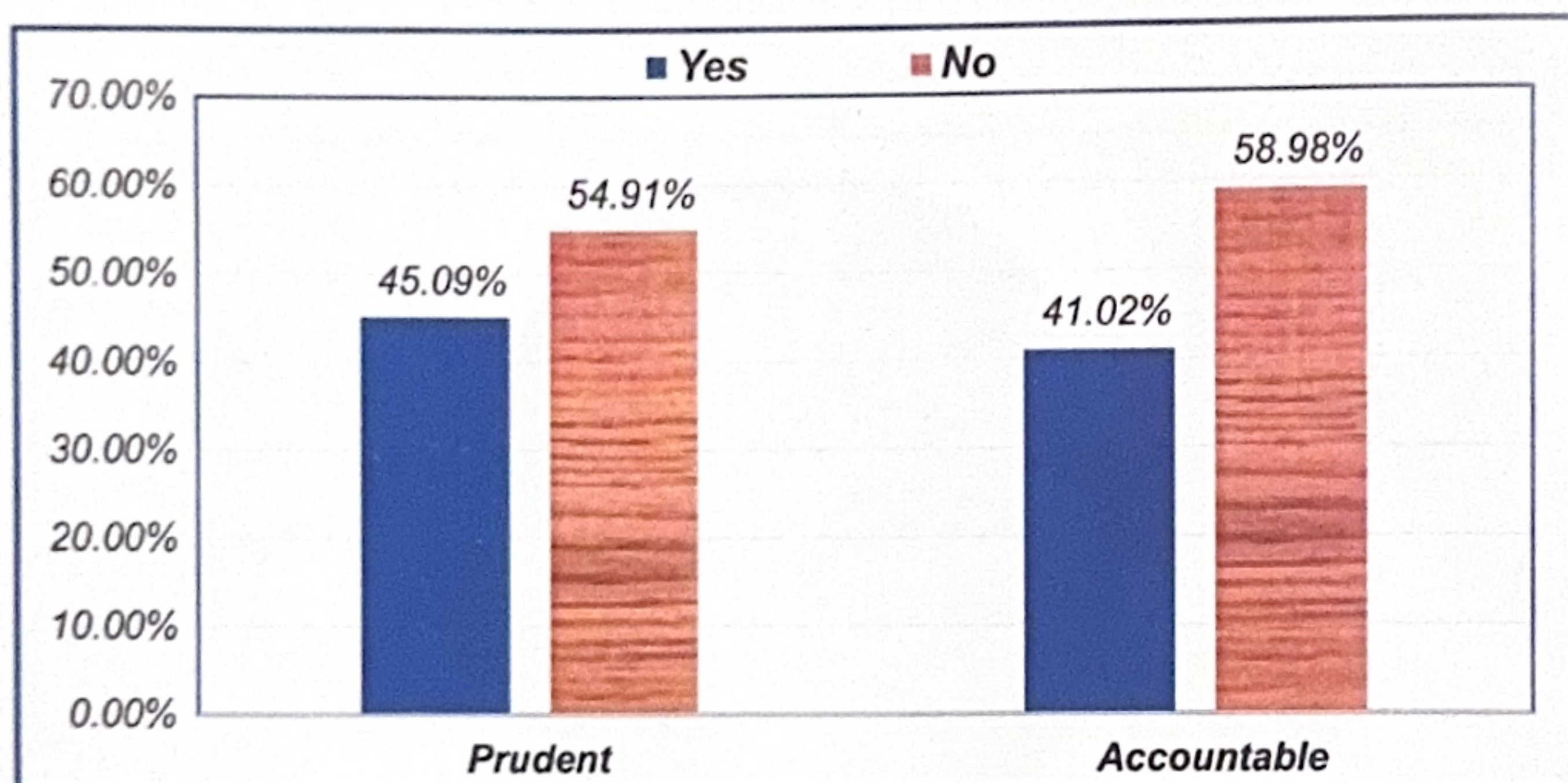
The views of the traders as presented in figure 3.3 above show that it is the State Government that engages most with the traders and market leaders in Anambra State. About 79 percent of the traders believe that it is the State Government that engages most with the traders and market leader, while only 19 percent of the trader think that the Local Government engages with the traders. The remaining 2 percent of the trader think that the Federal Government also engages with the traders.

Based on the distribution of governments' functions in Nigeria, it is the Local Governments that should oversee the activities of the markets in Nigeria. It is therefore expected that the same tier of government that oversees the activities of the market should actually engage most with the market leaders. However, this is not the case in Anambra State as revealed by the survey.

3.5 PERCEPTIONS OF PRUDENCE, ACCOUNTABILITY AND TRANSPARENCY OF GOVERNMENT IN TAX ADMINISTRATION SYSTEM

Formally or informally, the taxpayers monitor the activities of the government to which they pay taxes. Based on their findings (whether scientifically proven or not), they form their opinions about the government. These opinions, to a very large extent, influence their responses to the government's moves for revenue drive. Below is graphical presentation of the perceptions of traders in markets within Anambra State as it relates to the fiscal operations of the government (especially, the State and Local Governments).

Figure 3.4: Perceptions of Traders (Taxpayers) about Governments' Prudence and Accountability in Fiscal Operations



Source: SIDECA Tax for Service Survey of Markets in Anambra State (2024)

From figure 3.4 above, it is obvious that a simple majority of the taxpayers (traders) in Anambra State do not perceive the government as prudent and accountable to the taxpayers. In the case of prudence, up to 54.91 percent of the traders do not think that the government is prudent enough, while in the case of accountability to the taxpayers, up to 58.98 percent of the taxpayers do not think that the government is accountable to them. Such perceptions have great effects on the willingness or otherwise of the taxpayers in complying with their tax obligations in a timely manner.

Some of the effects and chain reactions of better perceptions of government's prudence, accountability and transparency in her fiscal operations can be summarized as follows:

1. Taxpayers will be more willing to pay taxes adequately and promptly.
2. This will increase revenue in the treasury of the government to fund public expenditure.
3. The State workforce will be greatly encouraged to imbibe the spirit of transparency and accountability in all their dealings. This will reduce corruption to the barest minimum and improve prudence in public transactions.
4. Taxpayers will receive more dividends of their tax payments from government, including infrastructural investments that stimulate economic growth and increased productivity.
5. The increased productivity on its own creates more employment opportunities for the teeming youthful population, thereby arresting youth restiveness.

CHAPTER FOUR

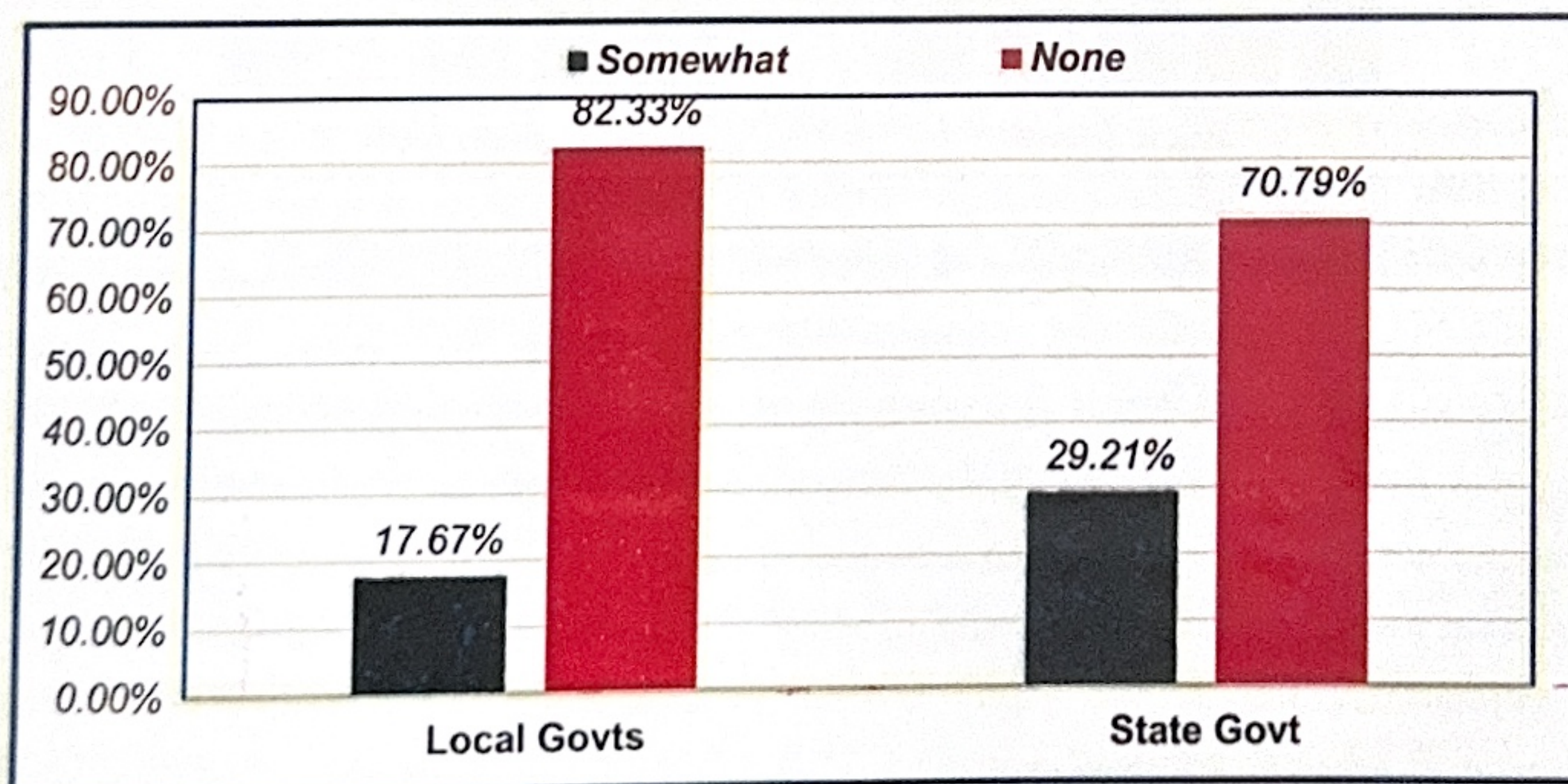
SOCIAL INCLUSION AND EQUITY

IN SERVICE DELIVERY OF ANAMBRA STATE

4.1 ASSESSMENT OF GOVERNMENT SERVICE DELIVERY

The provision of services by the State and Local Governments is a critical indicator of effective utilization of public finances. Traders in Anambra markets were asked to assess the services delivered in Anambra markets by the State and Local Governments as a result of the revenues they have been generating from the markets. Figure 4.1 below presents a graphical summary of their responses.

Figure 4.1: Traders' Scoring of State and Local Governments for their Service Delivery

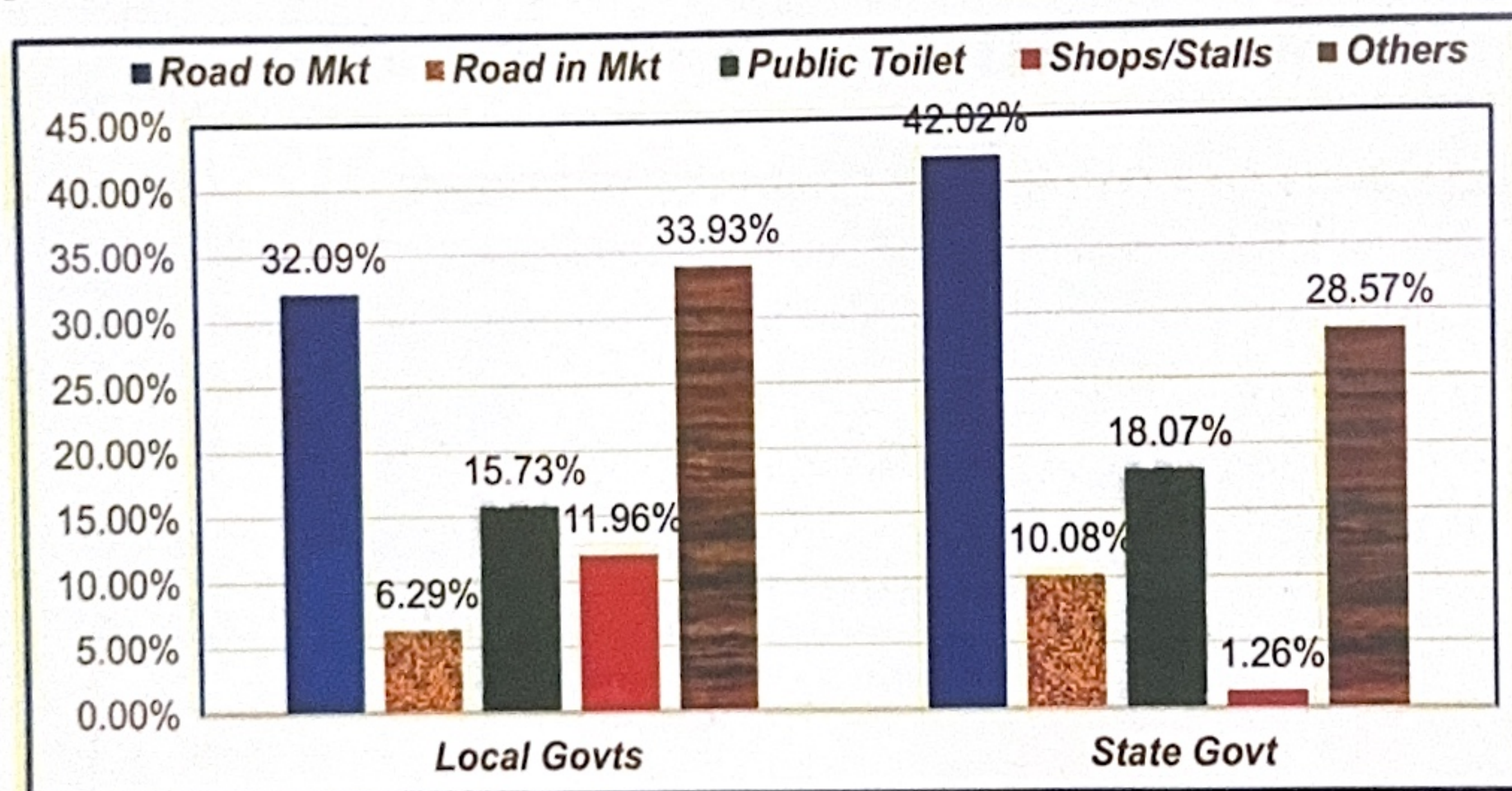


Source: SIDECE Tax for Service Survey of Markets in Anambra State (2024)

From the findings, majority of traders (up to 70.79 percent of them) do not believe that the State Government is utilizing its finances to provide commensurate services in the markets. In like manner, about 82.33 percent of the traders also reported that the Local Governments (LGAs) do not deliver any services in their market from the revenues generated. This perception should ordinarily affect the reaction of taxpayers in terms of voluntary compliance. However, 64.3 percent of those who do not think that the State and Local Governments utilise the generated revenues for service delivery in the markets still went ahead to state that their perception of the state's financial management systems do not negatively influence their tax compliance response. Among those who believe that the State and Local Governments have been making some efforts in service delivery, especially in the markets, there was a further question on the nature of services being provided in the markets.

Figure 4.2 below presents their responses to this question.

Figure 4.2: Identified Service Delivery Projects in Markets by State and Local Governments



Source: SIDEC Tax for Service Survey of Markets in Anambra State (2024)

For the few traders (about 17.67 percent for LGA and 29.21 percent for the State) who reported that the government has been delivering some services, the notable services identified include: construction of road networks to the market (32.09 percent for LGAs, and 42.02 percent for the State Government), provision of modern public toilets in the markets (15.73 percent for LGAs, and 18.07 percent for the State Government). The State Government is reported to have also made efforts towards construction of internal road networks within the markets, while the Local Government is equally reported to have also made efforts towards constructing shops and stalls in the markets. Other services that have been identified by the traders in some markets include: (a) water supply; (b) provision of power supply; (c) provision of ultra-modern parks; (d) provision of creche/day-care facilities; (e) establishment of adult education schemes; etc.

The limited perception of service delivery that is somewhat linked to tax revenue creates distrust and dissatisfaction among taxpayers. This requires concerted efforts towards expanding and clearly communicating the impacts of government investments in different sectors as a result of tax revenues, which can enhance the perceived values of tax payments.



4.2 SOCIAL INCLUSION AND EQUITY IN SERVICE DELIVERY

Social inclusion and equity in service delivery emerged as critical areas for evaluation. When asked whether recent government projects considered equity, market traders acknowledged some efforts directed towards specific social classes. However, among traders who acknowledged some services being delivered, up to 55 percent of them reported that issues of equity and social inclusion were not considered at the points of conception and delivery of the services. The other 45 percent who believed that equity and social inclusion were considered went further to identify the following groups as beneficiaries of the equity and social inclusion considerations:

- a) Female traders (in the construction of toilet and hygiene facilities),
- b) Persons with disabilities (in the construction of access roads and staircases),
- c) Nursing mothers (in the construction of crèche/day-care schemes)
- d) Persons with no formal education (in the construction of adult education schemes)

The mixed perception of equity highlights the need for a more inclusive approach to service delivery, ensuring that vulnerable groups such as women, nursing mothers, persons with disabilities, and even persons with no formal education are prioritized and visibly supported. Though some initiatives targeting female hygiene, nursing mothers, persons with disabilities, and persons with no formal education were identified, yet many traders still feel that those efforts were not consistent or widespread across all markets.

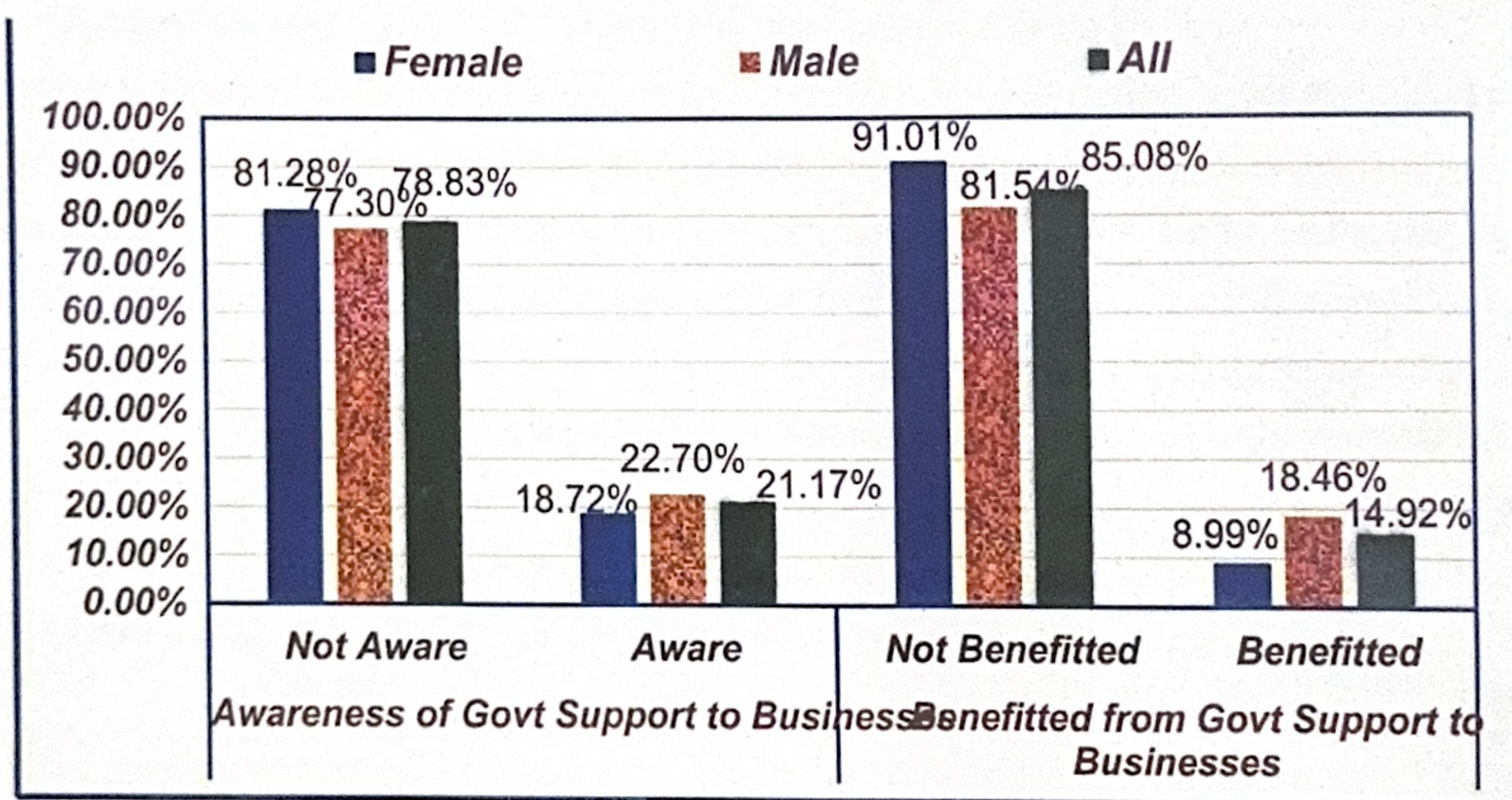
4.3 AWARENESS AND PARTICIPATION IN GOVERNMENT'S SUPPORT FOR BUSINESS GROWTH

Apart from the physical infrastructures that have been identified to be provided by the two tiers of government across the markets in Anambra State, there are also some soft investments that the governments usually make in the lives of different businesses in order to ensure that they grow optimally. Some of such soft investments include providing capacity building opportunities for business owners to improve on their knowledge so as to expand or sustain their businesses, provision of soft loans and grants usually targeted at certain sectors of the economy.

This study made effort made efforts to probe into the level of awareness of the traders with respect to such support opportunities provided by the government and their level of participation in such programmes.

Figure 4.3 below presents the findings:

Figure 4.3: Traders' Awareness and Participation in Governments' Business Support Programmes



Source: SIDECE Tax for Service Survey of Markets in Anambra State (2024)

As shown in figure 4.3 above, the awareness of government-led business support initiatives remains very low among the traders. On a general note, only about 21.17 percent of the traders are aware of any form of government-led business support initiatives, leaving the majority of the traders (up to 78.83 percent) in the dark. The implication is that only a few persons will ever participate in such government-led business support initiatives whenever made available.

Further questions reveal that even from among the 21.17 percent who were aware of any form of government-led business support initiatives, only about 14.92 percent of them have participated and benefitted from such initiatives. In the real sense, this 14.92 percent of the 21.17 percent of traders who were aware of any form of government-led business support initiatives actually represents about 3.16 percent of all the traders who confirmed to have participated and benefitted from any form of government-led business support initiatives. This is quite a poor record and can be linked to the level of sensitisation and awareness-creation being given to such programmes whenever made available.

Disaggregating the traders based on their gender, it can be seen from the figure above that the proportion of male traders who are aware of any form of government-led business support initiatives is relatively higher than the proportion of female traders who are aware of any such initiatives (22.70 percent as against 18.72 percent). In like manner, the proportion of male

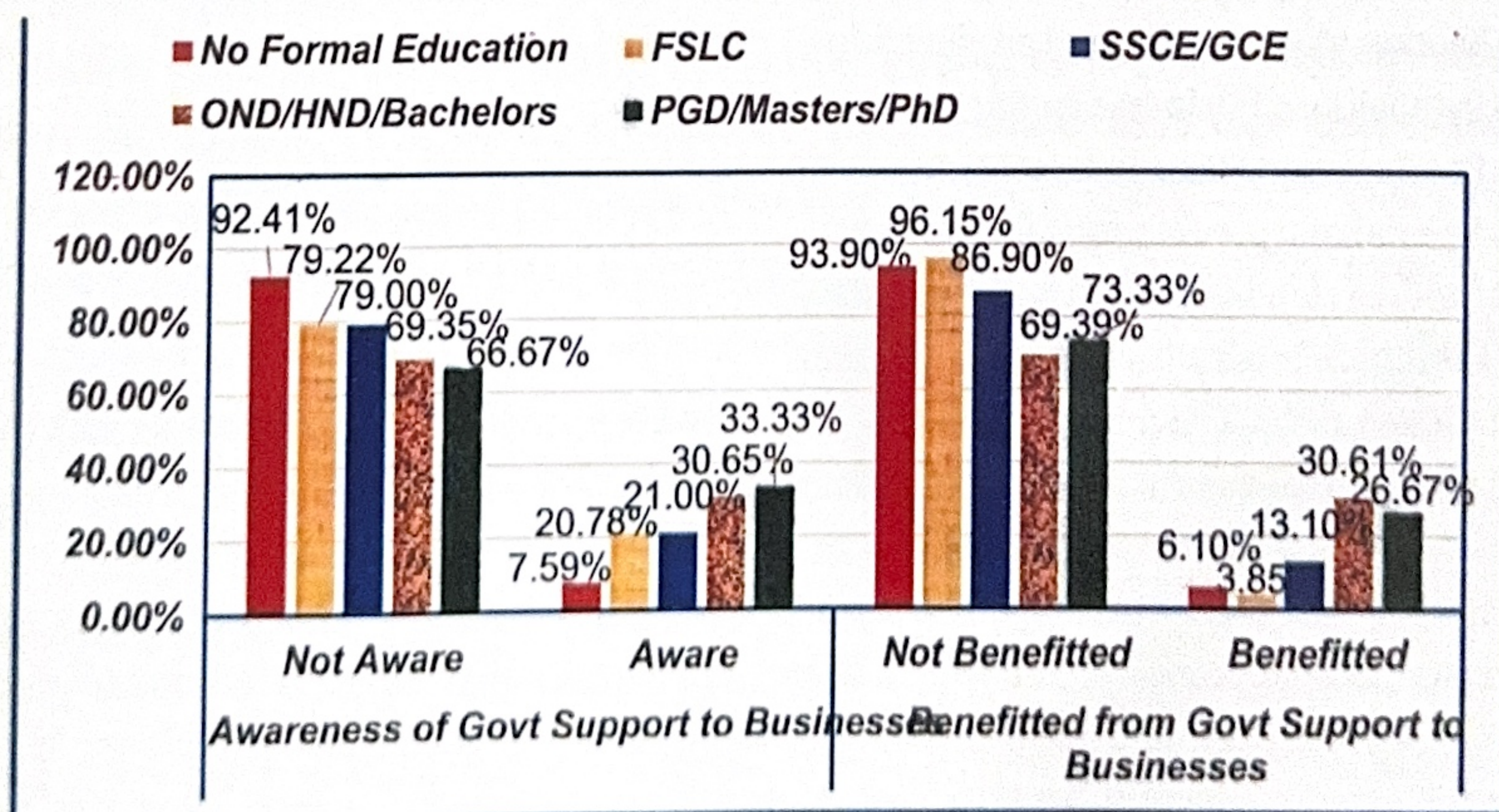


traders who have benefitted from any form of government-led business support initiatives is more than double the proportion of female traders who have benefitted from any such initiatives (18.46 percent as against 8.99 percent). Not only that, male beneficiaries make up about 77.46 percent of all the traders who have benefitted from any such initiatives as against 22.54 percent of the beneficiaries made up of female traders.

It may be erroneously argued that the respondents are disproportionately skewed towards male gender and therefore the greater proportion of male beneficiaries can be justified. It is a fact that the male respondents are greater in number, but the disaggregation of the respondents based on their gender shows that male traders made up about 61.63 percent of the respondents as against the 38.37 percent of the respondents made up of female traders. Therefore, if the beneficiaries are to follow the same pattern of gender distribution, then male beneficiaries should not exceed 61.63 percent of all.

The same matter of awareness and participation in government-led business support initiatives is further presented by disaggregating the beneficiaries based on their level of educational attainment. Figure 4.4 below presents the findings:

Figure 4.4: Traders' Awareness and Participation in Governments' Business Support Programmes – Disaggregated by Educational Strata



Source: SIDECE Tax for Service Survey of Markets in Anambra State (2024)



Just like the case of awareness of the provisions of tax policies and laws in the State, figure 4.4 above shows that higher educational attainment increases the possibility of a trader being aware of any form of government-led business support initiatives. Those with no formal education are hardly aware of any such, while those with higher degrees (PGD, Masters and PhD) are much more aware. This could be attributed to the means of creating awareness for such initiatives. If the means are mostly communicated (written or spoken) in English Language, there is the possibility of excluding those without formal education from being aware of such initiatives.

However, looking at the distribution of those who have benefitted from the initiatives, it is evident that those with Diploma or Degree have the highest proportion of beneficiaries. This group is closely followed by those with higher Degrees. This skewed distribution of beneficiaries along the line of educational attainment could be attributed to the stringent conditions that are usually placed for participation in some of such initiatives. In some cases, a certain level of educational attainment is considered a pre-requisite for participation in the initiatives, thereby eliminating those without such qualifications.

4.4 TYPES OF GOVERNMENT'S SUPPORTS TO BUSINESSES IN ANAMBRA STATE

Among the traders who have benefited from any form of government-led business support initiatives, the most commonly cited initiatives that they have benefitted from include;

- a) Market identification and product fairs;
- b) Provision of business capital;
- c) Facilitation of loan procurement;
- d) Specialized processing infrastructure;
- e) Product standardization and regularization;
- f) Entrepreneurship training sessions; and
- g) Others (which include tax rebates; and unconventional forms of supports, such as a football competition that awarded ₦20 million to the winners).

As already identified, participation rates in these initiatives have been relatively low. Moreover, despite some of these efforts, some respondents still reported the absence of direct support for their specific business needs. Suggestions for improvement include greater transparency in selecting beneficiaries, expanding the scope of support programs, and involving stakeholders in the design and implementation phases. While some forms of support were appreciated, the low reach and unconventional allocations highlight the need for targeted, scalable, and sustainable interventions. Programs should align with traders' needs to foster growth and enhance their capacity to contribute to state revenues.



and market leaders has not been

seen to apply the agreements reached during such engagements in their policy decisions. In fact, the engagements, which have been identified to cover both tax issues (revenues) and budget matters (expenditures), have not been seen to influence the final decisions of government. Rather, the government act on the basis of their own instinct in resource allocations and not necessarily based on the discussions held with the market leaders.

Incidentally, there are several business support programmes that are organised and run by different tiers of government in order to enhance business growth, but the supposed beneficiaries are not usually made to know about these programmes. A vast majority of the traders do not know of any business support programme of government, though they exist. Even among those who know, the rate of benefitting from these programmes remain quite low.

5.2 RECOMMENDATIONS

The recommendations of this study are presented on a case-by-case basis. Below are some of the recommendations and the stakeholders that are expected to act on the recommendations:

- a) There is need for the State IRS and the Office of the SA to the Governor on IGR to increase the level of awareness of the provisions of the State Tax Laws by producing the law in different forms (printed in vernacular, audio version, video versions). The civil society/media should also help in sensitizing the taxpayers on the provisions of the State's tax laws;
- b) The State IRS and the Office of the SA to the Governor on IGR should collaborate to ensure that electronic means of notification is used for all forms of IGR collection and that every taxpayer is notified before enforcement period;
- c) The State IRS and the Office of the SA to the Governor on IGR should collaborate with the media in order to give the USSD method (and other electronic means) of tax payment a wider publicity. This will help in eliminating the activities of illegal tax agents;
- d) The State IRS has to do more work in engaging with the market leaders in order to foster greater trust of the taxpayers, just as the State and Local Governments' budget ministry/department should be a little more strategic in engaging with the market leaders during the budget preparation seasons. The Charter of Demands of the various markets (*with an extract of some of them contained in the appendix*) should not be seen just as one of those documents meant for the shelves. Rather, they should be in budget preparations and implementation of the State and LGAs' fiscal operations.
- e) The State Ministry of Commerce and Industry should collaborate with all other Ministries,



Departments and Agencies of the three tiers of Government in order to give proper publicity to all available initiatives and programmes of the government meant for supporting businesses. The media can be engaged in order to ensure that those who should know, get to know about such programmes and initiatives and also encouraged to participate.

5.3 CONCLUSION

The findings reveal significant gaps in tax awareness, perception of fairness, and efficiency in tax administration in Anambra State. Even the prevalent method of payment is also not a very wonderful one because it creates the possibility for revenue leakages and the operations of illegal tax agents. Similarly, the participation of the taxpayers (traders and market leaders) in tax governance in the State needs to be improved upon, just as their participation in the discussions on possible use of the generated revenues for the wellbeing of the people also need to be improved upon.

A number of recommendations have been provided for different stakeholders to ensure that the State's tax for service governance system is improved upon. It is therefore believed that the implementation of the recommendations will go a long way in bringing about the expected improvements in the system.



Appendix

Charter of Demand of Selected Markets in Anambra State

S/No	Market	LGA	Specific Needs
Anambra Central Senatorial Zone			
1	Afor Igwe Umudioka	Dunukofia	Drainage, Solar lights , Transformer/ Bore-Hole and Roads; Umuajani Ring Road
2	Eke Awka Market	Awka South	Fire trucks, Solar lights, Bore- Hole.
3	Electrical Parts Market. Obosi	Idemili North	Fire trucks, Bore Hole, Modern toilets.
4	Head Bridge Drug Market (Ogbo Ogwu), Oba	Idemili South	Solar lights, Modern toilets facilities, overhead tanks
5	International Building Material Market Ogidi	Idemili North	Fire service truck, Solar lights, CCTV and VIP Toilets.
6	New Auto Spare Parts	Idemili North	Solar lights, Security, Modern toilets and Bore Hole.
7	Spare Part Market Mgbuka Obosi	Idemili North	Solar lights, Modern toilets facilities, Bore- Hole and Overhead tanks.
Anambra North Senatorial Zone			
8	Electronics Market Onitsha	Onitsha South	Overhead tanks, BoreHole and Modern toilets facilities.
9	Ochanja Market	Onitsha South	Concrete floor, CCTV / Solar lights and Roads: Mbanefor Rd to Oduigbo Okonkwo; German Flooring of Internal Roads inside the Market (50% done by the Market); Transformer 500kva
10	Ogbaru Relief Market	Ogbaru	Borehole; Fire Truck and Concrete Floor: Main Line/Prayer Ground Rd; Link Line/Joneb Line, Bethel Line/Akokwa Parks.
11	Onitsha Main Market	Onitsha North	Solar lights, Modern Toilets / CCTV and Roads Old Market Road by Bright Street. Bida Road to Fegge; New Market DMGS Old Cemetery Road
12	Shoe Manufacturer And General Goods Dealers Market Ogbunike	Oyi	Solar lights, Modern toilets facilities, overhead tanks and CCTV
13	Sokoto Road Market Onitsha	Onitsha North	Solar lights, roads inside market, BoreHole



14	Textile International Market(Ogbo - Abada)	Onitsha North	Solar lights, fire service truck, Borehole and Overhead tanks
Anambra South Senatorial Zone			
15	Building Material Market, Nnewi	Nnewi North	Modern toilets facilities, Borehole and Solar lights
16	Eke Ekwulobia Market	Aguata	Security Van, Solar lights, Borehole and Road (Bishop Court Rd, New Market Rd); Barriers and Culverts.
17	Electrical & Electronics Market, Nnewi	Nnewi North	Portable Water (Borehole), VIP Toilets, Security Personnel and CCTV Cameras.
18	New Mobr Square Part Nkwo Nnewi Market	Nnewi North	Fire Trucks; VIP Toilets and Access Roads: New Motor Parts Road; Nkwo Nnewi-Adili Hotel Road, Nkwo Nnewi.
19	Nkwo Igbo-Ukwu Market	Aguata	Access Roads, Toilets; Borehole and Connecting Roads Inside the Market; Re Roofing of the Building Housing the Chairman.
20	Oye- Uga Main Market, Uga	Aguata	Bore - Hole water , Overhead tanks, VIP Toilets and Solar lights
21	Umunze Main Market, Umunze	Orumba South	Solar lights, Borehole, Modern Toilets and German flooring inside market.

080388805592

Notes:

