GENDER, TAX KNOWLEDGE, AND COMPLIANCE AMONG SELF-EMPLOYED WORKERS IN LAGOS, NIGERIA

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ABSTRACT: This study investigates the relationship between gender, tax knowledge, and tax compliance among self-employed workers in Nigeria. The study employed a quantitative approach, collecting data through surveys administered to 129 self-employed individuals in Lagos, Nigeria. Statistical analysis, including t-test, correlation and regression analysis, was conducted to examine the relationships between gender, tax knowledge, and tax compliance. The findings revealed no significant gender differences in tax compliance and tax knowledge among self-employed workers in Nigeria. The study further explores possible reasons for this unexpected result, considering factors such as equal access to education, cultural norms, tax policies, and economic conditions. Additionally, the research confirms a positive relationship between tax knowledge and tax compliance. Individuals with a higher level of tax knowledge tend to exhibit greater tax compliance, reinforcing the importance of tax education and awareness campaigns in promoting voluntary compliance. These findings underscore the need for tailored tax policies and educational initiatives that consider the unique socio-economic context of Nigeria. In conclusion, this study contributes valuable insights into the dynamics of gender, tax knowledge, and tax compliance among self-employed workers in Nigeria. The absence of gender differences in tax compliance challenges conventional assumptions and highlights the need for context-specific research in tax compliance. Moreover, the positive association between tax knowledge and compliance underscores the importance of educational efforts to enhance tax literacy and ultimately improve voluntary compliance in Nigeria's self-employed sector.

Keywords: Tax Compliance, Tax Knowledge, Gender, Self-Employed Workers

INTRODUCTION

This study investigates the roles of gender and tax knowledge in shaping tax compliance behaviour among self-employed workers in Nigeria to address gaps in policy and academic understanding. Over the years, Nigeria has mainly depended on the revenue from the oil sector to finance its developmental projects without paying much attention to taxation (Ajuonu, 2023). However, this is now changing because of the unstable nature of the oil price in the world market and the uncertainty of the global economic market (Omodero, 2021). In this situation, tax evasion is a significant problem, given its impact on the economy and the hurdles it poses for developing projects (Garuba, 2021).

Studies show that tax noncompliance contributes to reduced government revenue, rising inflation, and a slow pace of economic growth (Ezekwesili & Ezejiofor, 2022; Abata, Osamor, & Elluh, 2023; Aniefor & Orife, 2023). Garuba and Eitchie (2022) observed that self-employed people's noncompliance with taxes is the major challenge facing tax administrators in Nigeria. Efficient taxation is required to boost internally generated revenue and reduce its dependence

on external sources of income. This requires a robust understanding of causal factors in tax noncompliance.

Tax compliance has been observed to vary along gender lines (Hasseldine & Hite, 2007), with male taxpayers observed to be less tax compliant than female taxpayers. Likewise, in his study, Palil (2010) reported that women are more tax compliant than their men. Moreover, regarding tax awareness, female taxpayers were better informed than male taxpayers, and this made them more tax-compliant than male taxpayers. However, the work of Houston and Tran (2001) showed a contrary result: females are less tax-compliant than males. Alabede's (2014) findings support this, as gender was found not to be a determinant of tax compliance behaviour in their study.

Tax knowledge has been linked to tax compliance (Palil, 2010), with tax education identified as a key determinant of tax knowledge (Putro & Tjen, 2020). Studies suggest that males tend to score higher in tests of tax knowledge than females (Hermuningsih et al., 2023). Some of the reasons tied to this include gender roles, which may prevent females from engaging in tax filing and related activities. Also, findings showed that men have higher involvement in self-employment than women (Peters et al., 2019). This implies men may have higher levels of financial literacy – and tax knowledge – due to the requirements for running their businesses. A study involving Nigerian undergraduate students also reported a higher level of financial literacy among male students compared to female students (Kolade et al., 2022). However, Sucuahi (2013) did not find any gender difference in financial literacy among Philippine microentrepreneurs.

Few studies investigate the gender dimensions of tax compliance and knowledge in Nigeria. Thus, this study aims to critically examine gender differences in tax knowledge and compliance among self-employed Nigerians. It is hoped that the findings will influence policies to promote tax knowledge and compliance.

Statement of Problem

Tax compliance is a critical component of any nation's revenue generation strategy, and it plays a pivotal role in sustaining public services and infrastructure development. In Nigeria, where a substantial portion of the workforce operates in the informal sector as self-employed individuals, tax compliance is of paramount importance for the country's economic stability. However, the existing literature suggests that tax compliance among self-employed workers in Nigeria is a complex issue influenced by a multitude of factors, including socio-demographic characteristics, economic conditions, and knowledge of taxation laws and regulations.

Gender, as a significant socio-demographic variable, has been recognised as a potential determinant of tax compliance behaviour. Prior research has shown that women and men may have differing attitudes, perceptions, and experiences related to taxation, potentially affecting their willingness to comply with tax obligations. While studies have explored gender-based disparities in tax compliance in various contexts, there remains a gap in understanding how gender influences tax compliance, specifically among self-employed workers in Nigeria.

Furthermore, the level of tax knowledge possessed by self-employed individuals is a crucial factor that can impact their compliance behaviour. Nigeria's tax system is known for its complexity, which may pose challenges for individuals, especially those in the informal sector, to understand their tax obligations and incentives for compliance fully. Despite the importance

of tax knowledge in facilitating tax compliance, limited empirical research has been conducted to assess the relationship between tax knowledge and compliance among self-employed workers, and even fewer studies have examined how gender may interact with tax knowledge in shaping compliance behaviour.

Significance of Study

This research is of significant importance to Nigerian tax authorities and policymakers. Understanding the factors influencing tax compliance among self-employed workers, with a focus on gender and tax knowledge, can inform the development of targeted tax policies and administration strategies. Policymakers can use the findings to design tax education programs that address the specific needs of self-employed individuals, ultimately increasing tax revenue collection and compliance rates.

By exploring the gender dimensions of tax compliance, the study contributes to efforts to promote gender equity within the tax system. The research may reveal disparities in compliance behaviour between men and women and help identify areas where gender-sensitive tax policies and interventions can be implemented to ensure that the tax burden is distributed fairly.

Increased tax compliance leads to higher government revenue, which, when effectively utilised, can contribute to economic development. This study's findings can help improve tax collection efficiency, thereby providing the government with more resources to invest in critical sectors such as healthcare, education, infrastructure, and social welfare programs.

Self-employed workers constitute a substantial portion of Nigeria's workforce, and many of them operate in the informal sector. This research can empower self-employed individuals by equipping them with the knowledge and insights needed to navigate the tax system effectively. As a result, they can make informed decisions about tax compliance, potentially reducing the risk of non-compliance and associated penalties.

The study adds to the body of knowledge on tax compliance behaviour by examining the under-researched intersection of gender, tax knowledge, and tax compliance among self-employed workers in Nigeria. This research can serve as a reference point for future studies on tax compliance in similar contexts and can contribute to the broader academic understanding of tax compliance dynamics.

The findings of this study can be valuable for international comparisons and benchmarking. Similar research conducted in other countries can draw on this study's methodology and insights to assess tax compliance issues specific to their contexts, potentially leading to cross-border knowledge sharing and collaboration.

Study Objectives

This study's overall aim is to understand the role of gender in tax knowledge and tax compliance. Specific objectives include:

1. Investigate whether gender plays a significant role in shaping tax compliance behaviour among self-employed workers in Nigeria.
2. Analyse whether there are gender-based differences in tax knowledge among self-employed workers in Nigeria.

3. Explore the correlation between the level of tax knowledge and tax compliance behaviour among self-employed individuals.

Research Questions

This research aims to address the following key questions:

1. To what extent does gender influence tax compliance behaviour among self-employed workers in Nigeria?
2. Are there gender-based differences in tax knowledge levels among self-employed workers in Nigeria, and do these differences impact tax compliance differently for men and women?
3. How does tax knowledge relate to tax compliance among self-employed workers in Nigeria?

Research Hypotheses

1. Gender significantly influences tax compliance behaviour among self-employed workers in Nigeria.
2. Gender-based differences exist in tax knowledge among self-employed workers in Nigeria.
3. Tax knowledge is significantly and positively related to tax compliance among self-employed workers in Nigeria.

LITERATURE REVIEW

Tax compliance refers to the willingness of individuals to adhere to tax laws and meet their tax obligations (Irefe-Esema & Akinmade, 2020). Researchers have extensively examined the variables influencing tax compliance, including tax knowledge, tax education, and demographic factors such as gender (Nasution et al., 2020; Taing & Chang, 2021). Gender, in particular, plays a critical role as it shapes exposure to tax information and attitudes toward taxation (Febrian & Islami, 2020). This review critically explores the intersection of gender, tax knowledge, and tax compliance, focusing on self-employed workers in Nigeria. Furthermore, it incorporates comparative insights from similar socio-economic settings to broaden the analysis.

Gender and Tax Compliance

Studies have presented mixed findings on the relationship between gender and tax compliance. Febrian and Islami (2020) argue that gender influences tax attitudes, with women often exhibiting greater compliance due to higher risk aversion. However, other studies, such as Adesina et al. (2016), have found no significant differences in tax compliance between male and female SME owners in Nigeria. This suggests that the gender effect may be context-dependent and mediated by other factors such as tax knowledge or economic roles.

In a foundational study, Fallen (1996) demonstrated that exposure to tax knowledge significantly impacts gender differences in attitudes toward taxation. Women, more than men, benefited from increased exposure to tax information, shifting their preferences from regressive to progressive taxation. While these findings highlight the importance of targeted tax education, their focus on students limits their applicability to informal sectors or self-employed

individuals. This gap underscores the need for research examining gender dynamics in less formalised settings, such as Nigeria's informal economy.

Maria et al. (2022) provide a policy-oriented perspective, linking tax policy to gender equality. They argue that structural inequalities in tax systems, such as barriers to female entrepreneurship and labour supply, exacerbate gender disparities in tax compliance. While this insight is valuable, the paper lacks a granular analysis of specific regions like Nigeria, where cultural and socio-economic contexts heavily influence gender roles in taxation.

Tax Knowledge as a Predictor of Compliance

Tax knowledge is widely recognised as a key determinant of compliance. Abusomwan et al. (2021) found that self-assessment, tax audits and tax knowledge positively influence compliance among self-employed workers in Benin City, Nigeria. However, the study does not disaggregate results by gender, leaving open questions about whether male and female taxpayers benefit equally from increased tax knowledge.

Similarly, Adesina et al. (2016) reported that tax knowledge significantly improves compliance among SMEs but observed no gender differences in its effects. Alhassan (2017), in a Ghanaian study, found comparable results, with tax education improving compliance among self-employed workers regardless of gender. While these findings suggest a neutral impact of gender on the effectiveness of tax education, they may overlook socio-cultural nuances that affect women's access to and use of financial knowledge.

In contrast, Fallen (1996) and Maria et al. (2022) argue that tax knowledge interacts with gender-specific barriers, such as societal norms and access to resources, to create disparities in compliance outcomes. This tension between empirical findings and theoretical arguments indicates a need for studies examining how tax knowledge mediates gendered compliance behaviours in informal and self-employed sectors.

Comparative Perspectives from Similar Contexts

Beyond Nigeria, studies from other African nations provide valuable insights into gender and tax compliance. Alhassan's (2017) work in Ghana underscores the importance of targeted tax education, particularly for informal workers. Similarly, Kinyua et al. (2020) explored tax compliance in Kenya's informal economy, highlighting how socio-economic factors such as education levels and financial literacy influence compliance behaviours. These studies demonstrate the value of cross-contextual analysis in understanding gendered dynamics, yet there remains limited comparative research specifically addressing Nigeria and its neighbours. Integrating findings from these contexts could enhance the understanding of how regional variations in cultural norms and economic structures shape gender and tax compliance.

Identifying Gaps and Future Directions

While existing studies provide a robust foundation, they reveal several gaps. For instance, most research does not explicitly address the intersection of gender and tax knowledge within Nigeria's informal sector. Furthermore, comparative studies between Nigeria and similar economies, such as Ghana or Kenya, remain scarce. Finally, there is a limited exploration of how societal norms and gender roles shape access to and application of tax knowledge, particularly among self-employed individuals.

Conceptual Framework

The study applies a dual framework comprising Gender Role Theory (Bird et al., 1984) and Social Learning Theory (Akers, 1998) to analyse how societal norms and observational learning shape gendered tax behaviours. Gender Role Theory elucidates how cultural expectations influence access to and acquisition of tax knowledge. For example, societal norms that associate financial management with men may limit women's opportunities for learning about tax compliance.

Social Learning Theory complements this by emphasising the role of observational learning and reinforcement. Women who lack role models in financial or entrepreneurial roles may internalise the belief that such activities are outside their domain. Conversely, positive reinforcement for men in these roles perpetuates gendered behaviours and knowledge gaps. Together, these theories offer a holistic perspective on how gender norms and learning dynamics interact to shape tax compliance behaviours.

This framework underscores the interplay of societal and individual factors in perpetuating gender disparities in tax knowledge and compliance. By applying this lens, the study seeks to provide actionable insights for policymakers aiming to enhance compliance through targeted interventions.

Figure 1: Study framework
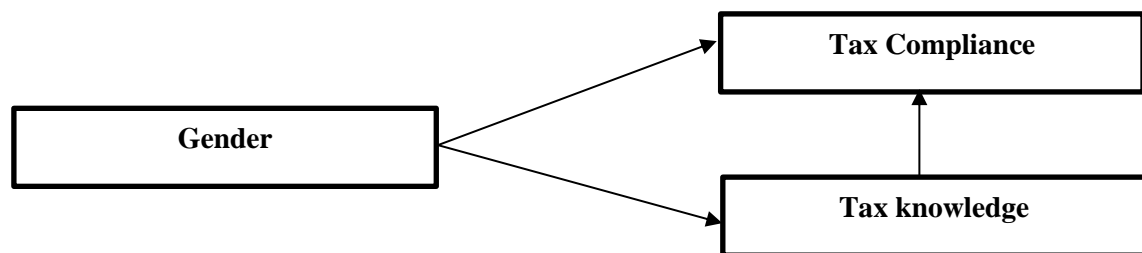
Source: Author, 2023

METHOD

Study Design

This study employs a quantitative research design to investigate the relationships between gender, tax knowledge, and tax compliance among self-employed workers in Nigeria. A cross-sectional approach was adopted, collecting data at a single point in time to assess the current state of tax knowledge and compliance. The survey method was chosen for its ability to capture diverse perspectives from a large sample efficiently.

Participants

A total of 129 self-employed individuals from Lagos, Nigeria, participated in the study. Participants were drawn from various sectors of the informal economy, including artisans, traders, small business owners, and freelancers. Lagos was selected as the study location due to its economic significance, the concentration of self-employed workers, and its relatively high levels of digital literacy, which facilitated online survey administration.

Participants were recruited through purposive sampling, focusing on individuals actively engaged in self-employment activities. While this method ensured that the target population was reached, its limitations in achieving a fully representative sample are acknowledged.

Instruments

Tax Compliance

Tax compliance was assessed using the Tax Compliance Questionnaire developed by Mesiku (2008). This validated instrument measures the degree of compliance through a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). High scores indicate a high level of tax compliance, while low scores reflect tendencies toward non-compliance.

Tax Knowledge

Tax knowledge was measured using the Tax Knowledge Questionnaire by Mukasa (2011). This tool evaluates respondents' understanding of tax payment amounts, channels for tax payment, and related tax procedures. Responses were recorded on a five-point Likert scale, with higher scores indicating better tax knowledge.

Both instruments were chosen for their reliability and validity, having been successfully used in prior studies within similar contexts.

Procedure

The questionnaires were administered online via platforms such as WhatsApp, Facebook, and professional networks frequented by self-employed workers. Links to the survey were shared along with a brief description of the study's objectives and assurances of confidentiality and anonymity. To mitigate potential biases associated with online surveys, participants were screened to ensure they met the inclusion criteria (self-employed status) before completing the survey. Additionally, the researcher actively engaged with participants through these platforms to answer queries and provide assistance, ensuring a smooth survey experience.

Acknowledging the potential for bias due to digital literacy and access disparities, the study relied on Lagos's relatively high internet penetration and digital familiarity to minimise these effects. However, it is recognised that some segments of the self-employed population may have been inadvertently excluded due to limited digital access.

Data Analysis

The data were analysed using a combination of t-tests, Pearson correlation, and regression analysis:

1. T-tests: Examined gender differences in tax knowledge and tax compliance scores.
2. Correlation Analysis: Investigated the relationship between tax knowledge and tax compliance.
3. Regression Analysis: Assessed whether tax knowledge was predictive of tax compliance.

These methods were chosen to provide a comprehensive analysis of the research questions, with each technique addressing a specific aspect of the study's objectives.

Ethical Considerations

Ethical principles were strictly upheld throughout the study. Participants were informed of the study's objectives and provided consent before taking part. Anonymity and confidentiality were guaranteed, as the survey avoided collecting personally identifiable information. Participants were also informed of their right to withdraw from the study at any time without any adverse consequences. The data were securely stored in a protected Google Drive folder, accessible only to the researcher.

RESULTS

This section explores the role of gender in tax knowledge and tax compliance. It also examines the relationship between tax knowledge and tax compliance to resolve the research questions and hypotheses.

Table 1: T-test assessing differences in tax compliance based on gender

	Gender	N	Mean	Std. Deviation	t	df	Sig
Tax Compliance	Female	69	14.37	2.78	-.52	129	0.61
	Male	62	14.65	3.18			

p<.05

Independent-samples t-test conducted to assess difference in tax compliance scores revealed no significant difference between female *(M = 14.37, SD = 2.78)* and male self-employed workers (*M* = 14.65, *SD* = 3.18); *t* (129) = -.52, *NS*. Thus, hypothesis one which states that gender significantly influences tax compliance behaviour among self-employed workers in Nigeria was rejected.

Table 2: T-test assessing differences in tax compliance based on gender

	Gender	N	Mean	SD	t	df	Sig
Tax Knowledge	Female	69	14.64	3.06	-.35	129	0.73
	Male	62	14.82	2.98			

p<.05

Table 2 revealed that tax compliance scores did not differ among female *(M = 14.64, SD = 3.06)* and male self-employed workers (*M* = 14.82, *SD* = 2.98); *t* (129) = -.35, *NS*. Thus, hypothesis two which states that gender-based differences exist in tax knowledge among self-employed workers in Nigeria was rejected.

Table 3: Pearson r correlation between motivation and job performance

	1	2	Mean	SD	Sig
1 Tax knowledge	1	0.45	14.74	3.05	
2 Tax compliance	0.45	1	14.48	2.99	
					0.01**

** = p<0.01

Table of correlation showed that tax knowledge was positively correlated with tax compliance (r = .45, *p*<.01). This shows that a higher level of tax knowledge was linked to a higher level of tax compliance. Regression analysis was conducted to know whether the relationship between tax knowledge and tax compliance was predictive.

Table 3.2b: Regression analysis for the predictive relationship between tax knowledge and tax compliance

Variable	B	Beta	t	R	R^2	F	Sig
Tax knowledge	.49	.50	6.51	0.50	0.25	42.41	0.00

dependent variable: tax compliance, *p*<.01

Regression analysis indicated that tax knowledge significantly predicted tax compliance, β = 0.49, t (129) = 6.51, *p*<0.01. Tax knowledge explained 25% of the variance in tax compliance scores, R^2 = 0.25, *F* (1,129) = 42.41, *p*<.01.

Based on this, hypothesis three, which states that tax knowledge is significantly related to tax compliance among self-employed workers in Nigeria, was accepted.

DISCUSSION

This study investigates the role of gender in tax knowledge and tax compliance. Findings aligned with previous studies and are explored in this section to fulfil the research objectives.

The first finding revealed that gender did not impact tax compliance among self-employed people. This is consistent with findings by Adesina et al. (2016), which found that gender did not influence tax compliance. The second finding showed that there were no gender differences in tax knowledge. Poudel (2017) made similar findings in a study involving teachers in Nepal. Several factors could contribute to this outcome. It is important to note that a complex interplay of cultural, socioeconomic, and institutional factors can influence tax compliance and tax knowledge.

A possible explanation is greater gender equality in self-employment opportunities and income distribution. This can result in similar levels of tax knowledge and compliance. With males and females exposed to similar requirements for operating their businesses, there is a high likelihood of similar experiences with taxation. Also, a high level of economic independence among both genders can lead to similar motivations and capacities for tax compliance. More so, cultural norms and social pressures may push both men and women to comply with tax regulations equally.

Similarly, tax policies and enforcement that are gender-neutral and uniformly applied can lead to similar tax compliance rates. The level of tax knowledge among Nigerian self-employed individuals can also be influenced by information sources such as websites and other non-gender-based sources. Both male and female entrepreneurs have access to similar financial education resources, which can explain the lack of difference in tax behaviour.

The third finding of this study revealed a significant positive relationship between tax knowledge and tax compliance. Abusomwan et al. (2021) also made similar findings in their study. The positive relationship between tax knowledge and tax compliance is a well-established finding in tax compliance research, with several likely explanations.

Individuals with better tax knowledge are more likely to understand their tax obligations, including what income is taxable, which deductions they can claim, and how to calculate their tax liability accurately. This understanding reduces the likelihood of unintentional errors or omissions on tax returns.

Tax knowledge can also include an understanding of the potential consequences of non-compliance, such as penalties, fines, or legal actions. When individuals are aware of these consequences, they are more inclined to comply with tax regulations to avoid negative repercussions.

Individuals with a higher level of tax knowledge may have a better understanding of how the government uses tax revenues and may perceive the tax system as fair. This perception of fairness can be a motivator for voluntary compliance. Tax knowledge can also foster trust in the tax system. When individuals believe that the tax system is transparent and that their tax dollars are being used effectively, they are more likely to comply voluntarily.

Also, taxpayers with greater tax knowledge may be more diligent in preparing accurate tax returns to minimise their chances of being audited by tax authorities. Individuals with higher tax knowledge may have access to resources, such as tax professionals or software, that facilitate tax compliance. These resources can help individuals navigate complex tax codes and regulations.

Conclusion

This study revealed the importance of tax knowledge in tax compliance behaviour. It also revealed that gender does not significantly impact the level of tax knowledge or tax compliance. In line with the objectives of this research, the role of gender in tax knowledge and tax compliance was examined and found to be inconsequential. Nevertheless, tax knowledge is a major factor in individuals' tax compliance behaviour, suggesting that policymakers and other stakeholders should put more effort into it.

Limitations to be considered for future studies include length of study and sample size. Future research should explore longitudinal designs to capture changes in tax compliance over time and expand the sample to include rural and other urban regions of Nigeria. With longitudinal study, it is easier to monitor different aspects of tax behaviour in more depth. For example, tax compliance can be examined through the lens of specific training which participants received before adulthood and the roles these play. A larger sample size would increase the power of the study and detect possible effects which might otherwise not show up in the analysis.

The following recommendations are based on the findings of this study:

1. Efforts should be made to enhance tax education and awareness among self-employed workers. This can be achieved through workshops, seminars, and online courses tailored to this demographic.
2. Government agencies and tax authorities can partner with professional organisations to create educational materials that are easy to understand and relevant to entrepreneurs.
3. Since gender does not impact tax knowledge and compliance, tax awareness campaigns should be designed to be gender-neutral. This ensures that no particular gender feels alienated or left out of the conversation.
4. Making tax regulations and processes simpler can help increase understanding and compliance. Simplified tax forms, clearer guidelines, and straightforward procedures can contribute to better tax knowledge.
5. Government tax agencies can establish a feedback mechanism where taxpayers, especially the self-employed, can voice their concerns or challenges related to tax processes. This can help authorities identify areas that need improvement or further clarity.
6. Collaborate with educational institutions to integrate basic tax education into curricula. This can help instil the importance of tax knowledge from a young age.
7. As tax laws and regulations evolve, it's essential to keep the public informed. Regularly update training materials, guidelines, and other resources to reflect any changes.
8. Engage community leaders and influencers to champion the cause of tax compliance. Their endorsement can significantly impact the community's perception and behaviour towards tax compliance.

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