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TAX EVASION, CORRUPTION, AND NON-OIL REVENUE GENERATION IN NIGERIA

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ABSTRACT

This research examined the nexus between tax evasion and non-oil revenue in Nigeria. The study's specific objective was to investigate how revenue leakages through tax evasion and corruption perception index impact non-oil revenue in Nigeria. Secondary monthly data from 2016M1 till 2023M12 sourced from the annual reports of the Nigerian Federal Inland Revenue Services and the Central Bank of Nigeria was utilized for the study. The sourced data was estimated using the multiple regression technique. The unit root test showed that all the variables were stationary at levels. Findings show that revenue leakages through tax evasion plus corruption perception index negatively and significantly impact non-oil revenue in Nigeria. The research, therefore, recommended that the government tax laws should be reviewed regularly to provide punishments for tax evasion offenders.

Keywords: *Tax Evasion, Corruption Perception Index, Non-Oil Revenue, Taxation, Leakages*

1.0 INTRODUCTION

One means of imposing an obligatory fee on all incomes, items, and services of people, corporations, and executorships is through taxation (Mu, et al, 2023). It is a primary means of generating income for the government and the revenues generated from taxes are used to fund the economy and provide basic social amenities for the citizens of the country. The government uses tax income to fulfill its customary obligations, which include upholding social and economic fairness, policing trade and business, protecting the nation from external and internal aggression, and preserving law and order, reducing income inequality among the population, using the revenue as a fiscal weapon to steer the economy, and luring foreign investment into the economy (Mu, et al, 2023).

According to Amahalu, et al (2023), taxation is now globally recognized as the only practical sources of sustainable revenue to finance government spending. Also, according to Di-Nola, et al (2021), there are four major principles that taxpayers should comply with in order to observe proper compliance to tax laws. The first principle was to report the real tax base to the appropriate tax authorities. While the second principle was that the computation of tax liability should be done with honesty. The third principle was that the tax return should be filled in time, and the last principle stated that the tax liability should be offset on time (Di-Nola, et al, 2021). There are two behaviors of taxpayers with regard to fulfilling tax obligations: tax avoidance, which can be considered as legal because it involves taking advantage of gaps in order to minimize tax liabilities. In tax avoidance, the taxpayers remain responsible for their tax liabilities; they will only legally reduce the liabilities; in simpler terms, it involves using creative accounting to reduce tax liabilities (Kumi-Dumor, et al, 2022). If any of the aforementioned principles were not adhered to by the taxpayer, the taxpayer will be considered as a non-compliant. Tax evasion is the second behavior of taxpayers that will be thoroughly examined in this research. Tax evasion is considered illegal because it is the willful and

intentional failure of taxpayers to comply with their tax obligations; as such, it is considered a serious and heinous offense or crime (Kumi-Dumor, et al, 2022). A major issue faced by the tax system of Nigeria and Africa at large is the issue of tax evasion. This occurs when certain individuals or companies who are taxpayers have found an illegal and unfair ways to elude paying taxes, tax evasion occurs when taxpayers do not intentionally declare their income to tax officials, giving dishonest income, revenue and profit than what has actually been earned with the aim to reduce tax liabilities. Tax evasion is the willful and deliberate act to violate laws and evade tax payment which is imposed by the law of tax jurisdiction (Usman, 2020). This has an adverse effect on the income of the government. Though, not only that Nigeria has a low tax to GDP ratio, but so do the other emerging nations. Thus, developing countries find it difficult to obtain sufficient funding for even the most basic necessities.

Tax evasion is a major challenge faced by most developing countries, with the unending rate of corruption in the country tax evasion is seen to be peculiar to Nigeria. The rate of tax evasion in developing countries is so worrisome and it is more disturbing that the government of the countries have not deemed it fit to look into the supposed ethical reasons provided by the tax evaders, the extent of the evasion and the impact of tax evasion on the income being generated from tax (Okoh, et al, 2025). Most countries tend to increase their tax rates or borrowings when their revenues cannot cover up for their expenditures and this leads to increased debt and also affects the private sectors of the economy. Private individuals and organizations evade taxes by refusing to disclose their true financial statements due to the extremely high tax rate in the economy and the government not utilizing the tax revenue for the development of their people by providing infrastructural facilities (Mukolu & Ogodor, 2021).

Although tax evasion is illegal, there are a number of justifications put forth to support it. These include high tax rates, joblessness, poverty, misconduct in public offices, insufficient education for tax administrators, stealing of tax revenues, tax legislation loopholes, challenges comprehending complicated laws regarding taxes, an inefficient legal system, and the judiciary's failure to enforce significant legislation against taxpayers who failed to pay taxes (Mukolu & Ogodor, 2021). Non- oil tax revenue is a type of revenue that is generated from any other source other than oil and gas activities (Salami, et al, 2021). It is money received from both direct and indirect sources that is owed by economic sector other than the oil industry. Non-oil taxes in Nigeria includes company income tax (CIT), value added tax (VAT), capital gain tax (CGT), custom and excise duty (CED).

Another issue that affects non-oil tax revenue is corruption. Corruption involves diverting the non-oil tax revenue to personal pockets instead of for developmental purposes. Corruption remains a significant enabler of financial crimes. In many cases, public officials and private sector actors collaborate to facilitate illicit activities. Bribery, nepotism, and favouritism are common practices that allow criminals to bypass regulatory checks. Transparency International (2023) noted that systemic corruption erodes the effectiveness of anti-crime mechanisms, as compromised officials often turn a blind eye to illegal transactions or actively participate in them. Hence, public funds including non oil tax revenues are diverted easily to personal pockets.

The most efficient way of generating revenue for the government is through taxation (Isibor, 2022a). There is always a certain level of confidence that taxes will be imposed by the government with the goal to fund its operations, even in the event that the amount collected falls short of expectations or the budget. With the recent volatility in the world oil prices, the Nigerian government has been forced to look elsewhere for the effective, constant and

consistent flow of revenue for the government. Hence, taxation is one area the Nigerian government decided to look at but tax evasion have made it seem impossible for the government to generate their budgeted revenue through taxation.

There is no doubt tax evasion and corruption have been a major worry and it has had a great impact on the revenue of the government majorly the non- oil revenue of the government. Tax evasion and corruption have both brought about a huge difference in the actual and budgeted revenue of government thereby making it hard for the government to fulfill its obligations such as providing social amenities and making the country more conducive for the citizens to live in. Tax evasion erodes public confidence in the government's ability to ensure equal resource allocation and compromises the general efficacy and fairness of the tax system. Also, honest tax payers are discouraged from paying taxes whenever they hear news of tax funds being stolen or diverted through corrupt means to personal

pockets. According to Bahadur (2018), social norm is a factor influencing tax evasion and corruption. The concepts that members of a society adhere to in order to maintain their self-control, way of thinking, or behaviors, regardless of the rules or consequences enforced by the state, are known as social norms. Bahadur (2018) asserted further that disobeying these social norms can lead to regret and embarrassment.

The primary objective of this research was to evaluate the impact of tax evasion on non-oil government revenue. Thus, the secondary objectives were to:

1. Evaluate the impact of tax revenue leakage on non-oil government revenue, and
2. Assess the impact of corruption perception index on non-oil government revenue.

2.0 Tax Evasion

Tax evasion poses a significant challenge for numerous countries, as it can substantially impede economic development by diminishing government revenue through failure to fulfill tax obligations (Di-Nola, et al, 2021). This issue extends beyond its impact on tax authorities and governments; it also affects taxpayers directly. Citizens, in their capacity as taxpayers, may find themselves deprived of essential state services when tax evasion reduces government funds. Consequently, the repercussions of tax evasion extend to everyday life and overall social welfare, highlighting its broader societal implications (Di-Nola, et al, 2021).

Tax evasion constitutes the deliberate and illicit act of not paying or underpaying taxes. It involves illegal activities including making false financial documents, inflating deductions, and understating income. Mu, et al (2023) opined that tax avoidance is the lawful use of methods to reduce one’s tax liabilities. Redirecting revenue and postponing income are a few examples of tax avoidance strategies and altering the nature of income.

Governments cannot solely rely on taxpayers’ moral sense of duty to remit tax returns after announcing a tax system (Usman, 2020). While some dutiful individuals willingly pay their taxes, a substantial number choose not to comply. Furthermore, even among those who lawfully pay their taxes, there is a tendency to underreport their tax obligations, often going unnoticed for extended periods. Contrary to the myth that tax evasion is primarily orchestrated by the wealthy individuals across various income classes. The affluent may evade taxes to redirect funds for other purposes, In order to minimize their tax payments, regular people could take advantage of refundable tax credits or become self-employed. The misconception that tax evasion is confined to specific income classes are debunked, as anyone, irrespective of wealth,

can engage in such behavior. Large corporations have avenues for tax evasion, such as profit shifting, erosion of the tax base, relocating operations to 'tax havens,' or investing in offshore ventures where taxation is non-applicable domestically (Usman, 2020). Excessive tax burdens on taxpayers may cause conflicts between the state's readiness to levy taxes and the desire of the public to pay them.

Non-Oil Government Revenue

The amount of money received by the government from sources other than the petroleum industry is known as non-oil revenue. Isibor (2022b) have delineated revenue sources that are not linked to the oil industry. Funds derived by the Nigerian government from non-oil sources are referred to as non-oil government revenue. Under the general heading of non-oil revenue are all revenue streams that are not related to oil resources. The majority of these are large-scale taxes, including personal income tax, corporation income tax, value-added tax, customs and excise duties, loans, grants, licenses, and earnings from a variety of industries, including banking, insurance, agriculture, mining, telecommunications, tourism, transportation, and the selling of natural resources, such as copper, tin, gold, and limestone (Isibor, 2022b).

Given Nigeria's historical reliance on oil exports, diversifying revenue streams has become a critical goal to ensure fiscal stability and sustainability. Non-oil government revenue sources in Nigeria include taxation, such as income and corporate taxes, value-added taxes (VAT), and customs duties. Additionally, the government derives income from domestic and foreign investments, fees for services, licenses, and revenue from the extraction and sale of non-oil natural resources, including minerals and agricultural products. This diversified approach is essential for mitigating the impact of oil price volatility on the economy and fostering a more resilient fiscal framework (Salami, et al, 2021). They further explained that efforts to boost non-oil revenue have contributed to the overall economic development and financial stability of Nigeria, hence, promoting a more balanced and sustainable financial outlook for the country.

Corruption

Corruption includes fraud, money laundering, and embezzlement, which have become systemic issues in Nigeria as it impedes her economic and social progress. Corruption undermines public trust in institutions, distort market dynamics, and divert resources meant for development. The Nigerian government, alongside international bodies, has made efforts to curb corruption but its persistence reveals a deeper structural and systemic challenge that must be addressed.

According to Transparency International (2023), Nigeria ranked 150 out of 180 countries on the corruption perceptions index, reflecting the pervasive nature of corruption within the country. This issue is further compounded by weak institutional frameworks, a lack of transparency, and inadequate enforcement mechanisms, which create opportunities for illicit financial flows and other financial crimes (Adegbite & Mofunanya, 2021).

The rise of cybercrime and technology-driven financial fraud presents another dimension of corruption. As Nigeria’s digital economy grows, so does the vulnerability of its financial systems to cyber threats. Reports from the Central Bank of Nigeria (2022) noted an increase in electronic fraud cases, with billions of naira lost to cybercrimes annually. The lack of advanced cyber security infrastructure and capacity further exacerbates this issue.

The persistent challenge of corruption, despite existing interventions, indicates a need for more robust strategies so that Nigeria's economic stability and development goals would be attainable.

Tax Elasticity of Evasion Theory

The theory, propounded by James Buchanan and Gordon Tullock in the mid-20th century (1919), is grounded in the belief that people weigh the costs and benefits of engaging in tax evasion before making an informed choice (Mu, et al, 2023). The central idea is that the elasticity of tax evasion, which is the responsiveness of evasion behavior to changes in economic variables, affects individual decisions. The theory further stated that people assess the predicted costs of tax evasion against any potential benefits, such as increased disposable income, the likelihood of being caught and the severity of penalties (Mu, et al, 2023). People are inclined to evade taxes if they believe the advantages exceed the disadvantages. Within the framework of non-oil government revenue, policymakers can use this theory to predict how changes in tax policies, rates, or enforcement measures might influence the level of tax evasion and, consequently, the revenue generated from non-oil sources.

Empirical Review

Mu, et al. (2023) investigated how the Amhara Region of Ethiopia's tax earnings was affected by behavioural patterns among taxpayers, tax evasion, and other relevant factors. Three hundred and ninety-five taxpayers completed the study's questionnaire. Multiple regression method was used in the empirical testing. The study found that tax evasion and behavioural pattern have a detrimental impact on the efficiency of tax revenue collection. However, tax earning is significantly improved by tax education and technology.

Kumi-Dumor et al. (2022) investigated the underlying elements that cause tax leakages in Ghana. A systematic questionnaire was shared to 97 taxable people and enterprises that made up the final sample size. The results showed a clear behavioural difference between male and female in this situation, and that the retail industry is more vulnerable to tax cheating. Regarding the causes and consequences, respondents point to marital status and education as the main variables impacting perceptions of tax leakages. The research provides insightful information about the subtleties of tax-related practices among local small business owners.

Di-Nola, et al (2021) examined tax evasion inside the small business sector using a dynamic general equilibrium model that takes informal markets into account. The result found that tax evasion had a positive welfare impact on individuals within self-employed sector, but that these benefits are lost on workers who do not engage in tax evasion.

Usman (2019) evaluated the effect of tax avoidance and evasion on Nigeria's ability to generate income. The study utilised regression method to analyse secondary data sourced from CBN and FIRS annual reports. The result revealed that tax avoidance and evasion have a major effect on tax collection and the overall Nigerian economy.

Amahalu et al (2023) examined the effects of tax leaks on Nigeria's economic growth from 2008 to 2017. The research utilised secondary data which was evaluated utilising the Ordinary Least Square regression. Finding showed that tax leakage has a substantial and detrimental effect on Nigeria's economic development.

Salami et al. (2021) examined the influence of non-oil revenue on the economic growth of Nigeria. Using the simple regression analysis to estimate its secondary data, the study found non-oil revenues to significantly impact both GDP and real GDP.

Desai and Dharmapala (2019) looked into how oil prices affected economic expansion using data from the Central Bank of Nigeria bulletin, OPEC, and the World Bank. The research showed a one-way relationship between oil prices and economic growth by determining the direction of causality and the degree of stationarity. This suggests that historical oil price data can be used to predict future shifts in the rate of economic expansion.

Gaps in Literature

The reviewed studies on the subject matter have provided knowledge into the issues faced by governments in generating revenue from sources other than oil. However, several significant gaps in the current body of knowledge warrant further investigation and research.

Firstly, there is vital gap in the literature concerning the mechanisms plus channels through which tax evasion affects non-oil government revenue. While some studies acknowledge the existence of tax evasion, there is a lack of in-depth analysis regarding how tax evasion directly impacts the revenue collection from non-oil sectors. Understanding these mechanisms is vital for establishing efficient policy interventions. Furthermore, fewer studies has been carried out on the impact of ongoing tax evasion on viability of non-oil government revenue. Understanding how prolonged tax evasion affects the fiscal health, public services, and overall economic development in the absence of diversified revenue sources is crucial for crafting policies that ensure fiscal resilience. Finally, the study investigated how tax evasion alongside corruption perception index impacts non-oil revenue unlike studies like Amahalu et al (2023) that examined only tax evasion.

3.0 Model specification

NOR = f (TAX, CPI)………………………………………………………………….(1)

The model was developed based on the linear specification mentioned above.

$NOR = \beta_1 TAX_t + \beta_2 CPI_t$ ………………………………………………………………(2)

For easier result interpretation, the linear function was converted into a logarithmic form.

$logNOR_{it} = \alpha_0 + \beta_1 logTAX_{it} + \beta_2 logCPI_{it} + \mu_{it}$………………………………………(3)

Where:

NOR= Non-Oil Government Revenue (Dependent Variable)

TAX = Revenue leakage through tax evasion (Independent Variable)

CPI = Corruption perception index (Independent Variable)

α_0 is a constant

The coefficients of the estimated parameter are denoted as β_1 and β_2.

μ_t is the error term

This research utilised secondary and monthly data from 2016M1 till 2023M12 and sourced from the yearly reports of the Nigerian Federal Inland Revenue Services and the Central Bank of Nigeria annual report. The sourced data was analysed utilising the multiple regression method.

4.0 Analyses and Interpretation

Descriptive Analysis of Data

The descriptive data analysis showed the various attributes of each variables including budgeted non-oil revenue (NOR), tax evasion (TAX), and corruption perception index (CPI).

Mean and median were central tendency measures and table 4.1 revealed that NOR had the maximum mean and median figures of 4384.599 and 4291.109 respectively.

NOR had the highest maximum value of 6557.480 and CPI had the most reduced minimum values of 24.00000.

Standard deviation was utilized to test the variations in the dataset and from table 4.1, NOR had the greatest value of 740.8740.

Skewness revealed the alignment of the dataset around their mean and a normal distribution skewness is between 0 and 1. From table 4.1, all variables were normally distributed as their skewness figures were between 0 and 1 (0.320133, 0.804022, and 0.844817).

Table 4.1: Descriptive Analysis of Variables

	CPI	NOR	TAX
Mean	25.98824	4384.599	1130.546
Median	26.33333	4291.109	1290.630
Maximum	28.00000	6557.480	1565.788
Minimum	24.00000	3087.332	369.1900
Std. Dev.	1.300638	740.8740	370.7679
Skewness	0.320133	0.804022	0.844817
Kurtosis	3.692246	3.723816	3.228313
Jarque-Bera	7.508903	11.01358	12.22004
Probability	0.023413	0.004059	0.002221
Sum	2209.000	372690.9	96096.40
Sum Sq. Dev.	142.0993	46107123	11547382
Observations	85	85	85

Source: Author's Estimation using Eviews 9 (2025)

Unit Root Test

It was utilised to reveal the data stationarity and also know their integration order. Utilising the Augmented Dickey Fuller (ADF) test, the ADF unit root test affirms a unit root (non-stationary) as the null hypothesis if the ADF statistic is higher than the 5% critical value. From table 4.2, the ADF result showed that all the variables were stationary at levels (I (0)) since as the ADF statistic value was higher than the 5% critical value.

Table 4.2: ADF Results

Variable	ADF @ Levels	5% Critical value	Order of Integration	Remark
LNOR	-3.609231	-3.464865	I(0)	Stationary
LTAX	-3.503158	-3.464865	I(0)	Stationary
CPI	-3.926733	-3.464865	I(0)	Stationary

Source: Author's Estimation using Eviews 9 (2025)

Multiple Regression Result

From table 4.3, the coefficient values revealed the positive or negative relationship nature between the variables. Therefore, from the coefficient values, LTAX and CPI were negatively related to LNOR with figures of -0.139678 and -3.620555 respectively. This means that any increment in LNOR would cause a percent decrease the independent variables.

Also, from table 4.3 and utilising the 5% significant degree, the probability values of LTAX and CPI were all significant with probability figures of 0.0003 and 0.0000 respectively.

Summarily, LTAX and CPI were negatively significant in impacting LNOR.

The R-square was 0.73 and revealed that all the independent variables explain 73% of variations in LNOR. After making adjustment for degree of freedom, the adjusted R-squared was 0.72 (72%).

The F-statistic probability value of 0.000000 was significant at 5% significant degree and proved that both independent variables together significantly impact LNOR.

Finally, the durbin-watson test figure of 1.72 was approximately 2 and proved that there was no autocorrelation among the variables.

Table 4.3: Regression Result

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	19.19072	0.820836	23.37950	0.0000
LTAX	-0.139678	0.037222	-3.752533	0.0003
CPI	-3.620555	0.311482	-11.62364	0.0000
$R^2 = 0.73$	Adjusted $R^2 = 0.72$	Prob(F-statistic) = 0.000000	Durbin-Watson Test = 1.72	

Source: *Researchers Compilation using E-views 9 (2025)*

Post-Estimation Tests

Heteroskedasticity Test

The test was utilised to check for Heteroskedasticity in the model which means the independent variables are not linked to the error term. The null hypothesis was no Heteroskedasticity. From table 4.4, the probability figure of 0.0739 was insignificant at 5% to accept the null hypothesis.

Table 4.4: Heteroskedasticity Test: Breusch-Pagan-Godfrey

F-statistic	11.29041	Prob. F (2,82)	0.0739
Obs*R-squared	18.35297	Prob. Chi-Square (2)	0.0001
Scaled explained SS	28.19624	Prob. Chi-Square (2)	0.0000

Source: Researchers compilation using E-views 9 (2025)

Breusch Pagan Serial LM Test

This was used to test for autocorrelation and the null hypothesis was no autocorrelation. From table 4.5, the probability value of 0.0659 was insignificant at 5% significant degree to accept the null hypothesis.

Table 4.5: Breusch Pagan LM Test Result
Breusch-Godfrey Serial Correlation LM Test:

F-statistic	258.3317	Prob. F (2,80)	0.0659
Obs*R-squared	73.60329	Prob. Chi-Square (2)	0.0000

Source: Researchers Compilation using E-views 9 (2024)

Discussion of Findings

Table 4.3 revealed that tax evasion and corruption perception index were negatively significant in impacting Nigeria's budgeted non-oil revenue.

The result means that when citizen evade tax payment, it hampers government revenue sources, hence, the negative significant findings from table 4.3. Tax evasion lowers government revenue and does not allow for national development. This finding was supported by Mu et al (2023) who all opined that evading tax payment hampers Ethiopia's tax revenue collection performance in particular and Ethiopia's economic development in general. Also, Amahalu et al (2019) stated that tax leakage has a substantial and detrimental impact on Nigeria's economic development, thus corroborating this study finding.

The second finding was that corruption perception index negatively and significantly impact Nigeria's budgeted non-oil revenue. Hence, corruption is a menace that reduces government revenues meant for development purposes. Corruption includes stealing of public funds and this lowers government revenue and stagnate national development as funds meant for development are placed in private pockets.

This finding was corroborated by Mu et al. (2023) as they opined also that corruption was a push factor for tax evasion and would hamper government revenue.

5.0 Conclusion and Recommendations

The study established a linkage between tax evasion and non-oil revenue. Several articles like Mu et al. (2023) have been written about the connection between different both variables but very few existing literature have been done on linking corruption to the subject matter, this was one gap the study highlighted.

Tax evasion and corruption perception index were the independent variables and were used against the dependent variable non-oil revenue. The findings revealed that all the two variables significantly impact non-oil revenue negatively. From the result, the research concluded that the inverse significance of tax evasion against Nigeria's non-oil revenue cannot be over-emphasized. Therefore, tax evasion and corruption should be totally eliminated for non-oil revenue to increase and improve greatly. Hence, based on the findings, the study recommended that:

1. Government tax laws must be reviewed regularly to provide punishments for tax evasion offenders.

2. Tax holidays should be granted to firms and individuals that have been tax compliant to motivate them to keep paying tax.

3. The government should expend the tax funds for productive purposes as this would lower corrupt intent of such funds.

4. Tax authorities should efficiently monitor tax earnings revenue so as to increase the earnings and ensure the safety and security of the purposes of such tax earnings.

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