

# The Effects of Religion on Taxation in Port Harcourt City, Nigeria.

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## Abstract

Ideally, religious organizations provide moral and social constitutions to a certain extent, act as “supernatural police” that enforce accepted rules. This piece is an outcome of an empirical study through a survey of about hundred persons conducted to determine the impact of religious sermon on the congregation of people in Port Harcourt City, Nigeria. The main objective of the study is to examine empirically if religious teaching on tax evasion/tax compliance impact on believers’ behavior towards government taxation. The study adopted theory planned behaviour as its theoretical construct. The study adopted the triangulation method as a data-gathering techniques. It was unraveled that such sermons were not thought in most religious congregations; nonetheless, relevant revenue services should partner with the religious leaders in enlightening their members on the economic cum religious benefits on tax compliance.

**Keywords: Religion, tax evasion, tax compliance.**

## Introduction

For any society to advance socio-economically, tax compliance is an inevitable source. Indeed, government needs fund to be able to execute its social obligations to the public. This fund cannot be provided by the government alone. Hence, citizens are expected to discharge their civic responsibility by paying taxes as these contribute to the development and administration of the society at large (Mukur, 2001).

In some societies like Nigeria, religious organizations are exempted from paying tax on monies released from donations and offerings. One of the reasons why churches and mosques are currently exempted from taxation is that they are expected to do social and charity work. In recent times, however, some people and institutions have argued that it is high time churches and mosques began to pay taxes on personal incomes such as salaries received by their staff. The “definition of tax under Act No. 16 of 2009 in the fourth amendment of Law No. 6 of 1983 on General Provisions and Tax Procedures in Article 1, paragraph 1 reads tax is mandatory contributions to the state” (cited in Fadhilah,2019). For instance, the Lagos State Governor revealed that clergy men (pastors and imams) receive salary regularly but refuse to pay taxes, adding, that “this is the time for them to pay because it is now a law that every individual that derive income must pay tax” (Fashola, 2009); **saying that religious leaders can help in creating** awareness by preaching to followers on how some of the ways cities visited (pilgrimages) have been making headways in infrastructure development. However, it has been severally argued that Nigerian citizens are very religious, hence, are likely to adhere to the

teachings on tax compliance which the religious doctrines appear to have approved. Religious participation is assumed to keep religious group members in line by strengthening their religious identity and imparting norms of proper behaviour, which are overseen through a system of peripheral monitoring (Sosis, 2006, 2000). Religious groups try to exclude members who are not dedicated by directly monitoring the extent of their engagement (example, their contributions) or by demanding the observance of costly (and therefore “hard-to-fake”) rituals and practices to signal their commitment. These “sacrifice and dishonor” have a similar effect as blockades to entrance as the faith demands (Berman, 2000; Iannaccone, 1994, 1992; Irons, 2001; Sosis, Bressler, 2003; Sosis, 2000, 2006).

The nexus between religion, tax evasion and tax compliance are that religion can positively influence human behavior towards tax compliance and against tax evasion. Torgler and Schneider (2007) contended that morals and attitudes can impact individual attitude. Apart from religious sanctions, Spicer and Lundstedt (1976) opined that a set of attitudes and norms might have effect on the choice between tax compliance and evasion. Given the above, the study interrogates the extent various religious bodies in Port Harcourt City engage in educating their congregation on tax evasion/tax compliance; and to find out if this goal has been achieved.

### **Conceptual Clarification**

Tax evasion has been defined by different scholars. According to Soyode and Kajola (2006), tax evasion is a deliberate and willful practice of not disclosing full taxable income in order to pay less tax. It is a violation of tax laws whereby the tax due by a taxable person is unpaid after the minimum specified period. Likewise, tax evasion is evident in situations where tax liability is either fraudulently reduced or false claims are filled on the revenue tax form. It is the general term as per efforts made by individuals, firms, trusts and other entities to evade taxes by illegal means (Nwachukwu, 2006). It also includes fraudulent tax reporting such as pronouncing less income, gains than truly earned; or overstating deductions (Obafemi, 2014)

The definition of tax compliance is usually expressed in terms of the degree to which taxpayers comply with the tax law. However, the meaning of compliance can be seen almost as a continuum of definitions. Tax compliance as the willingness of individuals and other taxable entities to act in accordance with “the spirit as well as the letter of tax law and administration without the application of enforcement activity” (cited Hery and Jasman, 2019). Nonetheless, the definition indicates the main features, which should be considered in judging the compliance of taxpayers. Teaching of tax compliance might, therefore, be better defined in terms of complying with the spirit and the doctrine of a religious organization. In some cases, where religious bodies condemn certain commodities such as alcohol and tobacco as the case may be, yet governments usually encourage these businesses through the instrument of tax policy. Thus, religious doctrines are more often than not moving in parallel with the government policy on the issue of compliance.

The word "religion" derives from the Latin word *religio*, which is believed to have originated from the word *liger*; it means "to bind." More often than not, religions are defined by the perception of the communities who adopt them. Usually, the principal function of any religion is to bind the adherents together, to secure them against external shock, and to guarantee the course of reproduction. Habibullah and Omar (2008) defined religion as a system of social coherence commonly understood as a group of beliefs regarding an object, being, unseen or imaginary being, or organization of thought considered to be supernatural, divine, sacred, highest truth, practices, the moral codes, institutions, values and rituals connected with such belief or system of thought. Several modern scholars on religion have remarked on the challenges of defining what religion is or not (Bulbulia, 2005; Harvey, 2000, p.6; Khanbaghi, 2006; Vergote, 1997, p.89). Over the centuries, influential thinkers also have offered their own definitions, with greater or lesser degrees of assurance but no definition appear to be

acceptable by scholars. For instance, Karl Marx regarded religion as the opium of the masses. But for many people, religion is believed to promise rewards in the next life for suffering in the present world on earth. Again, whereas Weber (1930) saw religion as an agent of change, Durkheim (1919) regarded it as one of the fundamental social institutions of humankind, and one that gave rise to other social forms. It provides meaning and purpose to life. Consequently, religious beliefs tend to motivate other aspects of human behavior beyond those which would strictly be considered to be of religious concern.

### **Review of Related Literature**

Although many studies have been done on tax compliance and tax evasion but only few have focused on religious teachings in relation. Religion is crucial to both tax compliance and evasion. Several studies on tax evasion have examined the perspectives on economics or public finance, although ethical issues may be mentioned briefly, in passing. Weber (1930) maintained that religious belief and practices are crucial to economic advancement. Paradoxically, literature has paid negligible attention to this issue, perhaps because of the belief that tax evasion is always unethical and so, researchers have paid little or no attention to religion as major determinants of economic growth. Most comprehensive 20<sup>th</sup> century research on the morals of tax evasion was a doctoral thesis written by Crowe (1944), titled “*The Moral Obligation of Paying Just Taxes*” reviewed the theological and philosophical debate within the Catholic Church, using the Latin language. Crowe initiated this argument to an English Language audience. A recent doctoral thesis written by Torgler (2003), discussed tax evasion from the viewpoint of public finance but also touched on some philosophical and psychological features of the issue.

Again, the idea that religion may impact on informal economic activities receives some indirect backing from the literature on tax morale. Religious respondents to the World Value Survey in more than thirty countries revealed higher tax morale (Torgler, 2006). Thus, the pertinent question to ask at this juncture is whether religiosity is to be measured by membership in a religious community vis-a-vis attendance of services or religious education, albeit with substantial heterogeneity across different religions. Erard and Feinstein (1994) on their part stressed the relevance of integrating moral sentiments into the models to provide a reasonable explanation of actual compliance behavior. Likewise, Andreoni, Erard and Feinstein (1998) pointed out that adding moral and social forces to models on tax compliance are as yet a chiefly undeveloped area of research. Many researchers maintain that a considerable portion of taxpayers are always honest and thus do not even search for ways to cheat at taxes (Frey, 1999).

Cohn (1998) and Tamari (1998) discussed the Jewish literature on tax evasion and on ethics in general. Ample of these pieces of literature are in Hebrew and other languages except English. Whereas Schansberg (1998) looked at the biblical literature for guidance, Smith and Kimball (1998) on the other hand chronicled what is generally referred to as the “Mormon perspective”.

Conversely, McGee’s (1998a, 1999) study focused on the various Christian views from a secular perspective. Perhaps we should add the conception of Jesus Christ. When Jesus was asked whether people should pay taxes to Caesar, He replied that we should give to Caesar the things that are Caesar’s and give God the things that are God’s (Matthew, 22, pp.17- 21). This implies that it is a sin against God to break any law. Some other religious perceptions are also addressed in the literature. For instance, McGee (1998b, 1999), Murtuza and Ghazanfar (1998) discussed the ethics of tax evasion from the Muslim perspective by citing Islamic business ethics literature. DeMerville (1998) also deliberated on the Baha’s perception and quoted in the extant literature to buttress his arguments.

From the perspective of Italian Government, the dictum is “Thou shall not steal...from the state”. That is the “message Italy's Prime Minister wanted Catholic priests to preach from

their pulpits to help him stamp out rampant tax evasion robbing the state of sorely needed cash” (Christian Today, 2007, p.1). For instance, a Catholic leader buttressed that “while the Church sturdily encouraged people to pay taxes, Italian government also needed to prove to taxpayers that their money was being well spent if it wanted more cooperation” (Christian Today, 2007, p.1). This research proves valuable in explaining the impact of religious teaching on the behaviour of members and conformity to religious rules. It says how religious teaching influences individuals’ compliance with secular laws such as tax compliance and against fraudulent actions. Members of a religious group are often expected to monitor each other’s behaviour to assess honesty, dependability and readiness to cooperate; features valuable for the successful organization of collective religious activities.

In the Theory of Moral Sentiments, Adam Smith (1776) made effort to explain the key elements of the theory – which was later developed by many others. Such elements centred on: self-interest, belief prevailing over belonging, a religion with an image of a god who is omnipotent, all-seeing and judging. In the theory of Moral Sentiments, Smith (1776) explains how religion (especially belief in a supernatural being) redresses actions whether right or wrong, and this can constraint or moderate individuals’ tendency to engage in immoral behavior. When deciding about appropriate behaviour both religious and non religious are also aware of the possible human reprisal that might follow from making the wrong decision. This Supreme Being is believed to reward cooperation and punish conscious abandonment. A religious person can therefore act out of self-interest and rationally disfavor wrongdoings. In fact, Smith’s logic carries a basic economics of crime argument. Belief in the existence of an all-seeing, powerful and judging God that punishes misconduct (1) severely (eternal damnation) and (2) with absolute certainty increases the costs of free riding such that it tilts the scale in favor of cooperation. Smith (1776,p.1759) laid the groundwork of the mechanism underlying the relation between religion and behavior, several authors further developed and confirmed his theory with empirical evidence.

Belief in God, who sees everything and watches over our conduct even when all human monitoring efforts fail, is therefore likely to curb individuals’ free riding tendency; especially when supplemented by sanctions. Also, some people found that belief in a High God who is actively engaged in human affairs promotes the cooperation necessary for successful public goods provision, most likely due to the threat of supernatural punishment (Johnson and Krüger, 2004; Johnson 2005). Whether this punishment is genuine or not is trivial, because once individuals cognitively define it as real, it becomes part of their perception of reality and thus real in its consequences. For Stark (2001), belief in God effectively matters for behavior, while its effect depends highly on whether or not God is perceived as a powerful and punishing being that is actively engaged in peoples’ lives. He argued that this particular image of God is not inherent to all religious cultures. Religious participation is assumed to keep religious group members in line by strengthening their religious identity and instilling norms of proper conduct, which are then supervised through a system of external monitoring.

### **Theoretical framework**

The study adopted theory planned behaviour (TPB) as its theoretical construct. This theory is linked to psychological theory that connects belief to behaviour. The TPB maintains three core components such as attitude, subjective norms, and perceived behavioural control, which shape human behavioural intents. The theory was elaborated by Icek Ajzen for the aim of advancing the predictive power of the theory of reasoned action. Ajzen (2006) maintain that “behavioral belief is the given outcome of the subjective probability. Behavioral beliefs result an attitude toward behavior of the people.” Second, Ajzen argued that “normative beliefs will give an output which is subjective norm.” It is a behaviour that is predicated on perceived expectations from other individuals or groups. It is assumed that the predominant subjective

norm comes from personal motivation to conform to different referents. Third, control beliefs will result in an outcome referred to as perceived behavioral control to propel individual's intent in order to form a behavior of the person. Furthermore, Ajzen (2006) argued that control beliefs can hamper or simplify the behavioural visibility of individual. Given the above, control belief is presumed as perceived control power- factor that determines the applying perceived behavioral control. Linking this theory to study is predicated on the fact that it explains that tax evasion emanates from a behaviour borne out of attitude, norm, and perceived behavioral control. Religiosity influence or control people's behaviour and belief. Control behaviour in a given society is considered as moral. Moral regulates what humans consider to be right and wrong of people's action.

### **Area of Study**

Port Harcourt city is the capital of Rivers- State and one of the largest cities in Nigeria. The port was built by Sir Frederick Lugard in 1912 who was the Secretary of State for the Colonies Sir Lewis Vernon Harcourt in August, 1913 (Okafor, 1973). In 2016, the estimated population of Port Harcourt city was 1,865,000, which was considered to have grown from the 2006 official census population figure of 1,382,592 inhabitants (NPC, 2006). It was created as a port to export coal, groundnut and cotton from Enugu and northern Nigeria respectively. These products were transported through the railway called the Eastern Line built by Britain. The turning point was crude oil was discovered in commercial quantity at Oloibiri in 1956. Port Harcourt became the first shipping point for Nigerian crude oil export to the international community. Port Harcourt is a commercial hub for multinational oil companies such as Shell Petroleum Development Company, Agip, Mobile Oil Company, among others (Ogele,2020, p.27).

### **Research Methodology**

The study was conducted through a simple survey using the questionnaire method. The sample was randomly selected on adults of both sexes. This research strategy was considered necessary because of the nature of the study which is anchored on religion. According to Spector (1981) and Denscombe (2003), this research design is an efficient way of collecting information from a large number of respondents and the ability to use statistical techniques to determine statistical significance. Conducting a survey on the role of religion on tax compliance particularly in a municipal environment was quite challenging. It is difficult to obtain information on religious teaching tax compliance because some believers consider it as sacrilegious. Since the study is on the religious teaching on tax compliance, population of the study is defined as believers belonging to different religious organizations. Thus, members of different religious bodies were chosen for the study. A total of 100 questionnaires were distributed, using random technique on the ratio of 80% Christianity and 20 % Moslem. 89 copies of questionnaires were retrieved. The selection was based on the fact that Port Harcourt is largely Christian city with limited residents of Moslems. The actual response from the field survey indicates that 74 (83%) of the respondents are Christians, 15 (17%) are Muslims (see Table 1). The age bracket are all taxable adults (18years and above), essentially from the two aforementioned religious groups. The data collected were analyzed using both content analysis and descriptive statistics. The descriptive method described the demography of the respondents using percentages, frequency, and bar chart. While the content analysis was based on the extant literature, newspapers, journals, and internet.

### **Discussion of Result:**

The results obtained are presented and discussed below, based on the three formulated hypotheses.

**Table 1: Frequency Distribution of Respondents**

Religion	Frequency	Percentage
Christianity	74	0.83
Moslem	15	0.17
<b>Total</b>	<b>89</b>	<b>100</b>

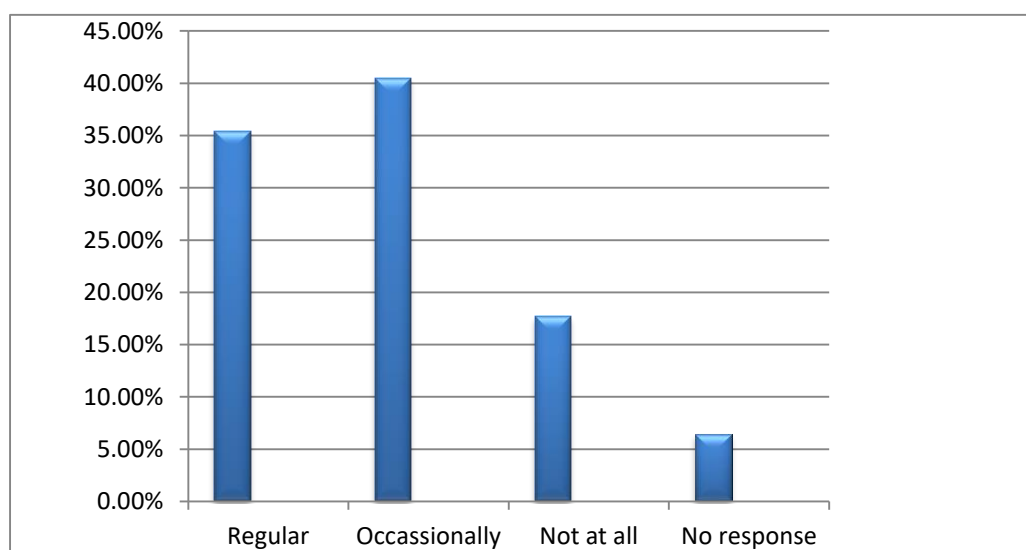
Source: Field Survey, 2021.

**Tax compliance is based on their religious injunctions.**

The respondents reacted differently based on their religious teaching on taxation. 83% of the respondents quoted biblical injunction that says “render to Caesar the things that are Caesar's, and to God the things that are God's" (Matthew 22: 21). This had been the most prominent statement made by Jesus Christ as relate to the question of taxation when the Pharisees wanted to enrobe him with Caesar administration of tax. Similarly, Apostle Paul advised the brethren in Rome to pay their tax “pay your taxes, too, for the same reasons. For government workers need to be paid. They are serving God in what they do. Give everyone what you owe them: pay your taxes and government fees to those who collect them, and give respect and honor to those who are in authority” (Romans.13:6-7). Indeed, it is a sin against God to break any law.

Conversely, 17% of the respondents quoted Zakat in the Holy Quran. It is expected of every Muslim to pay 2.5% of the total value of what he/she get every year about the same time. However, McGee’s survey (1997) disclosed that the payment of zakat (a small percentage of wealth for the poor and needy) is a religious obligation; the government only has limited legitimacy on zakat as a way of raising funds to execute projects. Neither is non-compliance with certain government regulations always deemed to be immoral. This applies to certain trade regulations which only benefit a limited number of people or which actually harm the general public. It is obvious that these kinds of religious reservations against certain types of regulation and important pillars of many modern tax systems might imply also a more relaxed view on the informal transactions.

**Tax evasion and non-compliance by religious leaders:**



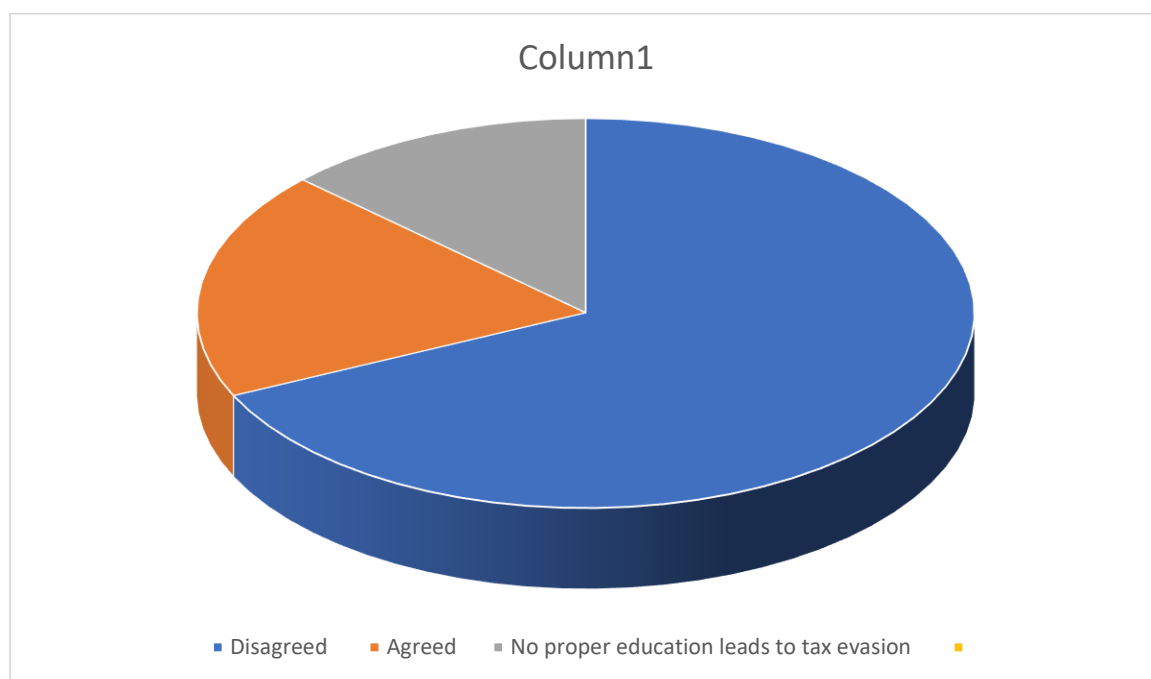
Source: Field Survey,2021

Figure 2: indicates how frequency of religious leaders’ teaching on tax compliance/ tax evasion

Figure 2 shows that 40.5% respondents agreed they are thought on tax compliance occasionally; 35.4% respondents agreed that it is a regular sermon in the congregation; 17.7% respondents said that they have not heard it before in the congregation while 6.4% did not respond. The implication is that the religious teaching on tax compliance is above average.

**Religious belief and believers’ attitude towards tax evasion**

In figure 3, it is indicated that 68% of the respondents disagreed. In other words, religion is not the reason why people engage in tax evasion. However, their responses vary. Some gave ‘high rate of tax increase’, others opined that it is because of ‘weak tax administration’. Yet, others simply said ‘no proper education on taxation’ as the reasons for tax invasion. The bar chart below indicate believers perception on attitude toward tax evasion.



Source: Field Survey, 2021

Figure 3: Religious Belief Do Make Believers to Engage in Tax Evasion.

A confession from Adefarasin who is a Senior Pastor in one of the mega Pentecostal Church in Nigeria betrays the ignorance of some church leaders including some tax officers. According to Adefarasin (2011, p,2) “many pastors did not know that they are liable to pay tax. We tried to educate them. As a matter of fact, I went to Jos for a meeting and pastors were raising the subject that how can they tax pastors? A pastor told me that he went to the tax office, that he wanted to pay tax and they said he was a pastor, even the officials at the local tax office didn’t know! So, education is important in this matter.”

Also, among the respondents, 19% agreed that some believers use religion as a cover up in order to evade tax. If some of the religious organizations had to justify their tax-exempt status by showing proof of charitable activities they are engaged in, nearly all would fail the test. However, about 13% of the population failed to respond to the question.

**Concluding Remarks**

The study showed that religious teaching can influence people positively on tax compliance. After a few theoretical considerations, we derive testable hypotheses with respect

to how religious teaching influence people's behaviour and the possible impact towards tax compliance and tax evasion. We took various religions into account; this refers to the overall degree of religious teaching on taxation, how followers of various religion view taxation, the extent to which they are thought in their various religion. In our empirical investigation, it clearly shown that Nigerians are very religious and are willing to comply with tax payment if they are always reminded by their various leaders. The study observed that lack of fairness and equity were the major problems bedeviling tax administration and development in Nigeria. Finally, most of the respondents pointed to the fact that effective tax policies, public education and enlightenment are imperative to ensuring compliance and transparency in the new tax regime in the country.

**Recommendations and Implementation Strategies:** The following recommendations flow mainly from the responses of the respondents:

1. The Pastors and Imams should inform their members that payment of tithes and zakat are not part of their civil obligations, but are religious obligations.
2. Respondents want relevant revenue services to partner with the religious leaders in enlightening their members on the economic cum religious benefits on tax compliance.
3. To embrace the challenges of tax evasion respondents unanimously agreed that Government should set up revenue courts through legal framework that will stand the test of time.

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