The Effectiveness of Communication Strategies Used for Revenue Collection on The Informal Sector: A Case Study of The Zambia Revenue Authority

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Abstract: This study assessed the effectiveness of communication strategies used for revenue collection on the informal sector by the Zambia Revenue Authority. The informal sector is Zambia's largest employer. However, its contribution to domestic revenues has remained disproportionally low. Statistics from a number of studies conducted have shown that the informal sector employs more than 89 percent of the working population in Zambia, but only accounts for about 2% of revenue in proportion to the total income tax for the country. The contribution of the informal sector to revenue collection is clearly insignificant despite the various measures that have been implemented by the Zambia Revenue Authority, hence the need for this research.

The main aim of the research, therefore, was to assess the effectiveness of communication strategies implemented by the Zambia Revenue Authority and tailored for the informal sector. To achieve this, the study had established three specific objectives: the first objective was to examine the specific communication strategies existing for the collection of taxes from the informal sector. The second objective was to identify the reasons for non- compliance among the informal sector traders. The last objective was to examine the effectiveness of tax information messages disseminated to the informal sector.

In order to effectively undertake this study, the researcher employed a mixed research method. The study findings revealed that ZRA employs a range of communication strategies, including public broadcasts, printed materials, direct engagements, and alternative media. However, the effectiveness of these strategies is varied. Public broadcasts, though widely utilized, often lack clarity and comprehensiveness. Printed materials are valued but not widely accessible, indicating a gap in distribution. Direct engagements, despite their potential for personalized communication, are underutilized. These findings highlight a critical need for ZRA to enhance the clarity, accessibility, and reach of its communication methods.

The study further identified significant barriers to tax compliance, including unclear tax procedures, high tax rates, and financial constraints. The high percentage of respondents citing low income as a barrier suggested that many informal traders struggle to meet their tax obligations. Additionally, the study revealed the lack of understanding of tax requirements by informal traders which is an indication that the current information provided may be too complex or not sufficiently detailed. These challenges are compounded by political interference, which complicates engagement efforts and further hinders compliance initiatives.

In a nutshell, the study revealed that while ZRA's communication strategies have a broad reach, they lack the necessary clarity, accessibility, and personalization to effectively engage and entice informal traders to pay their fair share of taxes. The findings underscore the importance of tailored communication methods that address the specific needs and challenges of different trader segments.

The study recommends addressing the identified gaps by simplifying tax information messages using plain language and visual aids to ensure clarity and comprehension for all education levels
as well as increasing the distribution and accessibility of printed materials so as to ensure they reach a broader audience. The study further recommends use of digital platforms and social media to enhance accessibility and engagement, particularly among younger traders, and undertaking regular training sessions and community meetings to provide ongoing education and support for tax compliance.

Keywords: Communication strategy, Revenue collection, Tax information messages

1. Introduction

Taxation is a mechanism used by government worldwide including Zambia to raise revenue for the provision of basic public goods and services. From time immemorial, taxation has been a source of revenue for the state for provision of social goods for use by the entire citizenry. Different countries have used various tax systems in order to meet their needs. Taxation constitutes a major fiscal tool in the development strategy of any nation and a country's economic and social progress largely depends on its ability to generate sufficient revenue to finance a host of essential non-revenue yielding public services such as poverty reduction, education, health, transport and security (Weber, 2012:21). In addition to other uses, taxes can be used to redistribute income in the economy to reduce inequality and as a tool for regulation to encourage or discourage particular behaviour in order to enhance social welfare. Tax is a system of compulsory contributions levied by government and other public body or corporation to fund public expenditure and a country's specific tax culture is the entirety of all relevant formal and informal people and organisations connected with the national tax system (Zipar, 2014:4).

Taxation is one of the major and rational means of raising revenue in order to finance government spending on goods and services as well as assisting the redistribution of wealth in society. The major challenge facing tax administration remains the large size of the informal sector which is mostly not taxed in the world. The guiding principle is that all taxes must be collected from eligible tax payers including those in the informal sector. The International Labour Organisation offered the first comprehensive and widely used definition of the informal sector as being broadly characterised and consisting of units engaged in the production of goods and services with the primary objective of generating employment and income to people concerned (ILO, 2002:2). While this definition was helpful, the International Labour Organisation recognised that their definition did not capture all the dimensions of what the informal sector is and thus further defined it as ''all economic activities by workers and economic units that are in law or practice not covered or sufficiently covered by formal arrangements (ILO,2002:2).

The contribution of the informal sector to economic growth is inadequate, thereby making taxation of this sector an important issue for government and relevant tax authorities. What has been a challenge is that the largest employer which is the informal sector comprises mostly of the unregistered and hard to tax groups such as small-scale traders, craftsmen and various other small medium traders. Gathering knowledge about the sector poses a formidable challenge since by definition, it involves practices that hinder productivity

growth including lack of transparency or lack of knowledge of their own accounts, long established traditions based on well entrenched control of territory and the allocation of productive factors (Mbaye, 2014:4)

Broadening of the tax base through the inclusion of all trading activities into the tax net is seen as critical for reducing the perceived unfairness of the tax system among citizens. In determining the tax compliance rate of a country, it is important to look at not only the tax system and practise under consideration but also the relationship between the tax authorities and the people paying tax who in this case are the informal traders. When dealing with taxation of the informal sector, tax authorities are forced to depart from the norms of equity and neutrality as a result of the unique characteristic of this sector (Mbaye, 2014:5). The Zambia Revenue Authority has in this regard been mandated by government to collect tax from not only the formal sector but the informal sector as well.

2. Advent of the Informal Sector in Zambia

After independence, Zambia continued to have a sound economy including enough jobs in the mining and agricultural sectors. Therefore, there was no need to be taxing the informal sector. However in 1973, the economy began rapidly receding and this was compounded by a drop in the copper prices and a corresponding increase in the price of petroleum products on the international market. The country began having a lot of economic challenges and led to accumulation of debts thereby necessitating changes in the economic approach. When President Fredrick Chiluba formed government in 1991, he accepted IMF conditions in order for the economy to be ticking. One of the conditions was the implementation of the Structural Adjustment Programmes which reduced the number of people in the formal sector. This left scores of former employees in formal economy jobless, forcing them to start small and medium businesses in the informal sector (Ndulo, 2005:8 - 9). Many manufacturing companies were forced to close and employment fell from 75,400 in 1991 to 43,320 in 1998 (Mbaye, 2014:4). The declining job opportunities in the formal sector as a result of these reforms resulted in the widespread emergence of the phenomenon of the self-reliant coping modes in the informal sector which was adopted by large sections of the Zambian society.

The Zambian Tax system has not met or satisfied the principles of certainty, simplicity and neutrality (Nhekairo, 2014:2). The tax laws are not simple enough for the average trader to understand and comply with. This has led to a situation where apart from the presumptive tax on taxis and minibuses introduced in 2004, other taxes in the informal sector have been limited to turnover tax on small enterprises and daily charges for traders operating from the markets. Another tax worth mentioning from the informal sector is Advance Income Tax (AIT) which is charged at 6% of the value of imports exceeding $500 for unregistered and partially compliant firms (Nhekairo, 2014:8). Revenues from these taxes as a proportion of total income has generally been poor and to make matters worse, auditing informal transactions has been difficult because they are usually cash based and there is a general lack of resources and skills for proper record keeping by the informal traders.

Outside of the agricultural industry, the informal sector is by far the most important employer and this number has continued growing due to the high rural-urban migration and lack of opportunities in the formal sector. Almost 75% of informal sector activities were found in urban areas with 60% found along the line of rail. Urban Poverty Assessment data collected by the World Bank in 1994 showed that median incomes in the informal sector were 63% higher than in the formal sector but with significant differences in income distribution (Chigunta, 2001:21). The tax system in Zambia stipulates that both the formal and informal sectors are eligible to paying tax (Chigunta,2001:21). Zambia has the potential to equitably and efficiently raise more tax revenue by employing policies and practices that improve tax revenue administration.

3. Zambia Revenue Authority (ZRA)

Zambia Revenue Authority was established on 1ˢᵗ April 1994 as a corporate body by the 1993 Act of parliament. Under the Act, the authority is charged with the responsibilities of collecting revenue on behalf of the government. Its operations are overseen by a Board whose membership is drawn predominantly from the private sector. The chairman is elected by the Board and the chief executive officer is the Commissioner General who is appointed by the President of the Republic of Zambia.

The Authority was created to redress the serious shortfall in revenue available to government and the increasing dependency on donor funding in order to support basic necessities. The main responsibility is to maximise tax compliance and increase domestic revenue yield in Zambia by instituting a fair, efficient and effective tax regime.

4. Statement of the Problem

Taxation is a mechanism used by government worldwide including Zambia to raise revenue for the provision of basic public goods and services. From time immemorial, taxation has been a source of revenue for the state for provision of social goods for use by the entire citizenry. Different countries have used various tax systems in order to meet their needs. Taxation constitutes a major fiscal tool in the development strategy of any nation and a country's economic and social progress largely depends on its ability to generate sufficient revenue to finance a host of essential non-revenue yielding public services such as poverty reduction, education, health, transport and security (Weber, 2012:21).

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The tax system in Zambia stipulates that both the formal and informal sectors are eligible to paying tax. According to the 2020 labour force survey, 43% of the employed labour force belongs to the informal sector (Action aid, 2022). However, it has been widely observed that the self-employed traders who belong to the informal sector have had a bad track record of compliance with the Country's taxation rules (Langmead, et.al, 2006:17). For example, a 2012 study by Kedia Shah revealed that Zambia had about 1.2 million informal traders (Shah, 2012). This sector has now become Zambia's largest employer but its contribution to domestic revenues has remained disproportionally low. In Lusaka city alone, the informal sector accounts for about 72% of the available labour force (Rosnick, 2018). It has been observed that people in the informal sector have a bad track record of compliance with the county's taxation laws such as failure to file tax returns, the use of fraudulent non tax invoices and transfer pricing practices (Langmead, et.al, 2006:17).

The large numbers of traders in the informal sector leads to income tax leakages (Action aid, 2022). The maximum potential of tax revenues foregone by not taxing informal economic activities is estimated to be about 7.7percent of GDP per annum or equivalent to 42

percent of the total revenues per annum collected by Zambia Revenue Authority (ZAMSTATS, 2011:33). A recent study by COMESA to review the national policies related to formalisation in the region revealed that Zambia's informal economy employed an estimated 87.5% of the country's workforce and that a staggering 91% of these were women (COMESA, 2023). The study further revealed that 65% of the workforce is employed in the urban areas while 97% of the workforce is in the rural areas (COMESA, 2023). The inadequate tax collection emanating from the informal sector and a lack of a continuous process of relating this group of individuals to their social and civic responsibilities has led to tax collection which is less than its full potential and therefore needs drastic changes in order to improve its contribution to the economy (ZAMSTATS, 2011:33).

The government has mandated ZRA to ensure that both individuals and institutions are given new and updated information on the subject of taxation in both the informal and formal sectors. However, the contribution of the informal sector to revenue collection seems to be insignificant revenues. From the communications point of view, it's not clear whether it is the messages disseminated by ZRA to informal traders which are not clear or perhaps it is the communication strategies being applied to communicate this information to informal traders which are not appropriate or adequate. So, could it be that the communication strategies are not effective or how best could they be implemented? This is the grey area which needs investigation.

5. Study Objectives

5.1 General Objective

To assess the effectiveness of Zambia Revenue Authority's communication strategies used for revenue collection on the informal sector.

5. 2 Specific Objectives

i. To examine the specific communication strategies existing for the collection of taxes for the informal sector.

ii. To identify reasons for non-compliance among the informal sector traders.

iii. To examine the effectiveness of the tax information messages disseminated to the informal traders.

6. The Theoretical Framework

This study was guided by two theories. Diffusion of innovation and knowledge gap theories.

6.1 Communication or Diffusion of innovation theory

Diffussion of innovation theory can be applied to the effectiveness of a communication strategy as a tool for dissemination of tax information through Television, Radio etc. Everett Rogers, a prominent scholar of communication defined diffusion as a process by which an innovation is communicated through certain channels overtime among members of a social system (Rogers, 2003:18). Rogers stated that an innovation is an idea, practise or object perceived as new by individuals or other units of adoption and that the diffusion of innovation theory aims to enhance our understanding of how social change occurs. Rogers further stated that the main function of the mass media in the diffusion process was to create awareness, knowledge and innovation (Rogers, 2003).

A French Sociologist, Gabriel Tarde, attempted to explain why some innovations are adopted and spread throughout a society, while others are ignored. At the beginning of the twentieth century, Tarde witnessed the development of many new inventions, many of which led to social and cultural change. Tarde introduced the S shaped curve and opinion leadership, focusing on the role of socio economic

status. (For example, a trader from a high socio class was more likely to be a compliant tax payer once they had the necessary tax information. Even though he did not specify and clarify key diffusion concepts, his insights affected the development of many social scientific disciplines such as economics and anthropology (Ryan and Gross, 1943).

The fundamental research paradigm for the diffusion of innovation is traced to the Iowa study of hybrid seed corn. Bryce Ryan and Neal Gross in 1943 investigated the diffusion of hybrid seed corn among Iowa farmers. According to Lowery and Defleur, the background of rural sociology should first be understood before one can discuss how and why the hybrid seed corn study was conducted (Ryan and Gross, 1943). After World War II, Rural Sociologists changed their research focus on human problems among farmers because new agricultural technology such as new pesticides, new farm machines and hybrid seed corn appeared. Despite these developments, some farmers ignored or resisted these innovations. Rural sociologist at Land-grant Universities in Midwestern United States as Iowa State and Michigan State performed many diffusion studies to find out the causes of adoption of innovations.

Although, most observers agree that the diffusion of innovation is a fundamentally communication process, most researchers in other fields agree that diffusion of innovation is key to altitude change, decision making and implementation of innovation.

 The Communication theory or Diffusion of Innovations theory can be applied to the effectiveness of the communication channel or platform as an important tool for the dissemination of tax information which may increase overall collection of tax from the informal sector.

The dissemination of tax information to informal sector traders is new and advantageous, just like the hybrid seed corn was then, and also the medium that unlocked the earlier rejection of the product was communication, a sub part of the current study variable of communication strategies for revenue collection.

Studies have explored many characteristics of innovations. Meta-reviews have identified several characteristics that are common among most studies. These are in line with the characteristics that Rogers initially cited in his reviews. Potential adopters evaluate an innovation on several characteristics:

i.   Relative advantage (the perceived efficiencies gained by the innovation relative to current tools or procedures). Relative advantage is subjective, and it only matters that the potential adopter perceives the benefits of the advantage. The greater the perceived advantage, the quicker the innovation will be adopted.

ii.   Its compatibility with the pre-existing system. With the compatibility condition, the potential adopter takes into account his or her own beliefs, values, and experiences. Slower adoption sprouts from innovations that are outside of societal norms.

iii. Its complexity or difficulty to learn: These qualities interact and are judged as a whole. For example, an innovation might be extremely complex, reducing its likelihood to be adopted and diffused, but it might be very compatible with a large advantage relative to current tools. Even with this high learning curve, potential adopters might adopt the innovation anyway.

iv.   Its trialability or testability,

v.   Its potential for reinvention (using the tool for initially unintended purposes),

vi.   Its observed effects.

vii.   The fuzziness of the boundaries of the innovation can impact its adoption. Specifically, innovations with a small core and large periphery are easier to adopt.

viii.   Innovations that are less risky are easier to adopt as the potential loss from failed integration is lower.

ix.   Innovations that are disruptive to routine tasks, even when they bring a large relative advantage, might not be adopted because of added instability.

Likewise, innovations that make tasks easier are likely to be adopted.

Closely related to relative complexity, knowledge requirements are the ability barrier to use presented by the difficulty to use the innovation.

Even when there are high knowledge requirements, support from prior adopters or other sources can increase the chances for adoption.

The Iowa study on hybrid seed corn also sought to understand why the poor population was rejecting the new product (Ryan and Gross, 1943). Similarly, the study in question also seeks to investigate ways in which the informal traders could be made to be more tax compliant through the dissemination of tax information.

6.2 Knowledge gap theory

Another theory used to gauge the effectiveness of a communication strategy as a tool for tax collection among informal traders was the Knowledge Gap theory. The Knowledge gap theory can be said to be the increasing gap between higher and lower educated people.

The Knowledge Gap theory was first proposed by Tichenor, Donohue and Olien at the University of Minnesota in the 1970's. They believed that the increase of information in society was not evenly acquired by every member of society. People with higher socio-economic status tended to have better ability to acquire information (Weng, C: 2000). This led to a division of two groups: a group of better educated people who knew more about most things and those with low education who knew less. Lower socio-economic status (SES) people, defined partly by their educational level, had little or no knowledge about public affairs issues, and were disconnected from news events and important new discoveries. This group was not even concerned about their lack of knowledge.

The Knowledge Gap resulted in increasing the information gap between people of lower and those of a higher socio-economic status. The attempt to increase awareness among informal traders with regards to tax information might not always work according to how it is planned. The Communication strategy for informal traders might in effect end up increasing the knowledge gap among members of different social classes. This theory is appropriate for the study in the sense that beneficiaries of tax information were more likely to be those with better education whilst the disadvantaged or the illiterates who in this case made up the majority of informal traders were less likely to be informed about tax matters even in the abundance of information.

Bearing in mind the observation of the researchers who came up with the Knowledge Gap theory that information communicated through various media was likely to widen the gap of knowledge between two groups, it was reasonably assumed to consider this theory in line with this study which is also looking at information dissemination for informal traders.

7. Literature Review

7.1 Communication Strategies used by Revenue Authorities to collect tax from the Informal Sector

It is has been observed that the concept of tax could best be understood from the synthesis of tax with communication and that in defining a country's communication and tax culture, not only is the tax system and the actual tax practice that is under consideration important but also the relationship between the traders and tax payers (Nerre, 2015). Communication, no matter how dynamic, in the context of revenue collection should be taken to mean the collective programming of the organisation collecting tax (ZRA) through an on-going modification process that is influenced by both the external and internal environment.

Communication strategies help revenue authorities around the world to propagate information in a structured and controlled manner. An ideal communication strategy details the structure of information flow, the message, the correct audience to address, potential vehicles to carry the message, resources required to fulfill that communication strategy, and feedback mechanisms to learn from the whole exercise.

The failure by most Revenue Authorities in the world to mobilize potential revenue at optimum level from the informal sector has resulted in their failure to meet their revenue targets, leading to a corresponding failure by their governments to provide the much needed services to the population (OECD, 2013).

Generally, Revenue Authorities have employed a number of communication strategies such as communicating the technical aspects of certain tax types and recommending appropriate services to the informal sector client. Another type of communication strategy has been organizing periodic regional clinics for their informal sector (OECD, 2013). Other communication strategies included establishing control over the tax collectors as well as improving training and awareness for informal traders using a mix of domestic and internal strategies. Other strategies included the simplification of interactions with informal tax payers and clearly explaining the benefits of paying tax by informal traders. Another method was through the decentralisation of regional offices for tax administration and public education on compliance for informal traders (Bennet, 2012:3). In countries like Ghana, the communication strategies used for collecting tax from the informal sector included public sensitisation, tax training, economic literacy training and advocacy work with various stakeholders (World Bank, 2007).

However, Zuazu (2014), states that strategies for communication by tax authorities should be designed with the main objective of informing tax payers properly about procedures and deadlines but without forgetting the importance of making traders aware of their tax dues. She further stated that sometimes, the communication messages might be great, but may lack the 'launching moment. She gave an example of a television advert that was designed by the Spanish tax administration to combat fiscal fraud. The advert was focused on Income tax and VAT. The target group of the advert was well selected but not the time it was aired on TV and radio (Zuazu, 2014:2).

The conclusion of her study was that in as much as it is important to select the message, it was equally vital that other issues reinforcing tax paying culture are factored in. It was observed that some messages maybe well prepared and structured, but may not bring about the expected outcomes because of the time factor.

The World Bank Report on Poland for 2017 revealed that it was possible to increase revenue collection from the informal sector in a simple, quick and cost-effective manner by taking advantage of the behavioural interventions. The report stated that communication

strategies were becoming more common in complementing traditional measures such as legislative and tax reforms. Therefore, with efficient mobilisation of domestic revenue being a major priority for the government of Poland, the tax administration improved communication and behavioural insights as a means of enhancing tax collection and promoting tax compliance.

The report further states that, communication messages that highlighted penalties for non-compliance were the most effective in convincing tax payers to pay the amounts due, conversely, messages that enticed payment of arrears by highlighting how non-compliance would have adverse consequences on social services such as education and health were far less effective in soliciting payment (World Bank, 2017: 8).

The report also revealed that the effectiveness of correspondence was also linked to the characteristics of tax payers (World Bank: 2017). For example, the messages about the impact of taxes on public services had a negative effect on the compliance of recipients aged between 50 to 64 years, while the same message led to an increase in tax compliance among those aged between 20-29 years. In addition, the messages tended to be more effective in rural rather than in urban areas.

Some Tax Administrations around the world have resorted to organising clinics to educate the informal traders on available taxes, procedures, products and services. According to Rootman (2007), such clinics are organised to involve the informal sector client in tax administration while learning more about the appropriate tax types through the give-and-take way of communicating. In addition, Rootman states that another communication strategy worth employing is the periodic sponsorships of informal traders to partake in important occasions of towns and villages such as Festivals and durbars (Rootman, 2007). This type of communication strategy is important to capture elements of feedback and dialogue from informal traders as key to a mutually beneficial relationship between Revenue Authorities and the traders.

It can thus be observed that the communication strategies used for revenue collection on the informal sector by revenue authority included TV and Radio. Other methods include communicating technical aspects of certain tax types and organising periodic regional clinics to educate the informal sector about available tax procedures, products and services. Furthermore, other communication strategies include sponsoring informal traders to partake in important occasions of towns and villages such as festivals and durbars. In terms of messages, one of the messages highlighted is that of issuing threats to those who were failing to comply. According to the World Bank assessment, this message was found not to be effective in galvanising for tax compliance.

7.2 The common reasons for non-compliance among the informal sector traders

According to Marti (2010), tax compliance is a complex term to define. Simply put, tax compliance refers to fulfilling all tax obligations as specified by the law freely and completely.

Tax non-compliance may be in one of the many forms; it could either be failure to submit a tax return within the stipulated period or non-submission at all, understatement of income, overstatement of deductions, failure to pay assessed taxes by due date (Marti, 2010). In some cases, non-compliance may mean an outright failure to pay levied taxes. Studies have shown that the problem of tax evasion in the informal sector is a widespread one (Haab and McConnell (2003).

It is a well-known fact that the revenue generated from the taxation of individuals and businesses is an important stream of income for government. Tax revenue is the source of funds for all governments around the world and is used for development projects such as provision of infrastructure like good roads, stable power supply, stable water supply to mention but a few. However, since informal traders pay a very small amount of tax compared to what the larger establishment would pay, tax authorities around the world tend to give the larger corporations more attention. This means a good number of informal traders get away with not paying their taxes, hence revenue that would otherwise have been invested in development projects and social services, that will end up being of benefit even to the informal traders is foregone.

The size and nature of the informal sector make the issue of tax compliance one of particular importance, especially since most informal traders have access to limited resources and inadequate expertise to comply with diverse and complicated regulations. It is widely believed that regulatory burdens and high compliance costs have resulted in tax avoidance, tax fraud and other ways of tax tricks by informal traders (Fagbemi et.al, 2011).

In their study, Fagbemi, Uadile & Noah (2010) revealed that the problem of non-compliance is prevalent in developing countries and hinders development thereby, leading to economic stagnation and other socio-economic problems. They further identified high tax rates as one of the causes of non-compliance. They pointed out that a higher tax rate, increases taxpayers' burden and reduces their disposable income, therefore, the probability of evading tax is higher.

7.3 The effectiveness of the tax information messages disseminated to the informal traders by Revenue Authorities

Effective communication is the backbone of any successful revenue collection. It is the key to ensuring alignment, collaboration, and efficiency for any revenue collection from the informal sector.

An example of the effectiveness of tax information messages tailored for the informal is seen in France where the tax administration (DGFiP) introduced a programme of dedicated support for informal traders. It was set up to deal with specific questions posed by SMEs and to help SMEs identify their main risks and get some insights on how to address them. This programme also involved giving tax certainty to the trader by producing a legal document known as the '*rescript'* in which the administration issued an opinion about how to apply specific tax messages to a given situation. About 2,000 '*rescrits'* were issued each year by the tax administration to individuals and this led to an increase in the tax collected from the sector (OECD, 2007).

Poor communication messages for the informal sector have had a negative impact on the countries' revenue collection. Studies undertaken on this subject clearly indicated that the informal sector players found it difficult to get in touch with Customs Officials whenever they needed tax advice (OECD, 2006), as a result, many of the traders ended up not paying any taxes. This has created a lack of trust and collaboration between Revenue Authorities and informal traders thereby, hindering the overall effectiveness of revenue collection.

8. Research Methodology

8.1 Research Design

A research design is a model or action plan upon which the study is built (Barbie, 2010). The research design employed for this study was non-interventional and descriptive in nature. This is because involved the description and analysis of researchable objects and there

was no intervention or manipulation by the researcher. The research was under the descriptive studies because the aim of this research was to give specific details of the situation in which the research was conducted and also to describe the data and characteristics about the phenomena being studied. This is justified by Bryman (2004), who states that "descriptive research, tries to determine 'how' or 'why' the phenomena came into being.

8.2 Research Methods

Research methods are ways of collecting and analyzing data *(Tashakkori & Teddlie, 2008)*. The study used the mixed methods in gathering the data. This means applying both qualitative and quantitative research methods. A mixed method is a procedure for collecting, analyzing research data by combining both qualitative and quantitative research methods in a single study in order to understand a problem (Tashakkori & Teddlie, 2008:22). For this study, mixed methods were used because different variables required specific methods of inquiry. Application of a single research method would have failed to answer all the research questions.

In the qualitative research method, the researcher used in-depth interviews and focus group discussions, while in the quantitative research method, the researcher used self-administered questionnaires.

8.3 Study Population

Population is defined as an aggregate or totality of all objects, subjects or members that conform to a set of specifications (Creswell, 2005). The study population included: Informal traders from Kabulonga, Woodlands, Avondale, Chalala, Kabwata, Central Business District, Chilenje, John Laing, Chelstone, Chipata Compund, Kamwala, Mtendere, Msisi, Kaunda Square, Kamanga, Obama, Chawama, Matero, Roma, Olympia, Garden- Chilulu, Ngombe and Lusaka West, Makeni, Linda, Chainda and Chaisa. These markets accommodate informal traders running several small businesses ranging from stationery, groceries, tailoring to small printing companies, secretarial services, meat processing and clothes selling. Other businesses include: bakeries, butcheries, fishmongers, greengroceries, and vendors selling assorted items like, peeled oranges, assorted medicines, roasted chicken meat, sausage, fried fish, boiled eggs, soft drinks, and mineral water. According to Lusaka City Council/ Cooperatives Societies of Zambia the total population of the informal traders at these markets was 19377.

8.4 Sample Size

A sample is defined by Orodho and Kombo (2002) to mean "a selected number of individuals or objects from a population". Kombo and Tromp (2006) also define sample size as "the number of items to be selected from the universe to constitute a sample". Sample size is a process of choosing a sub-group from a target population to participate in a study. It is a process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected (Creswell & Plano, 2007). Sampling is used when the researcher wants to select only those cases from which he or she can learn a great deal about issues of central importance to the study.

The sample size was calculated using Taro Yamane's formula. The Taro Yamane's formula is commonly used to calculate the sample size for a given population. The formula is given by:

$n = N/(1+N(e)^2$

Where:

n is the sample size;

N is the population size;

 e is the desired level of precision (expressed as a decimal).

The selected population size N is 19377, the confidence level is 95%, and the margin of error (e) is 0.05. The confidence level is related to the Z-score, which represents the number of standard deviations a data point is from the mean in a normal distribution. For a 95% confidence level, the Z-score is approximately 0.05 (this value can be found in standard normal distribution tables).

Therefore:

n =19377/1+ (19,377) (0.05)^2

n = 392 Rounded off to 400.

So, the calculated sample size using the Taro Yamane formula for a confidence level of 95% with a margin of error of 0.05 was 400. Additionally, 5 key respondents from the Zambia Revenue Authority were interviewed using purposeful sampling technique.

8.5 Sampling Technique

In order to ensure that all elements among informal traders of Lusaka are well represented, multi- stage cluster sampling was used. Multi-stage cluster sampling is a technique where the population is divided into groups or clusters and elements are selected randomly from the selected clusters (.Agrestic A and Finlay: 2008). Using data from the Zambia Statistics Agency and the Lusaka City Council, the traders were clustered into categories known as trading areas (ZAMSTATS, 2012). Clusters from these trading areas were randomly picked and then elements were then randomly selected from each cluster. This created a more representative sample of the population than a single sampling technique (Agrestic & Finlay, 2008). At the time of data collection, Lusaka had about 83 clusters or trading areas (ZAMSTATS, 2012).

9. Data presentation, Analysis and Interpretation

9.1 Communication strategies used by ZRA to collect tax from the informal sector

The study found that ZRA employs various communication strategies, including public broadcasts, printed materials, direct engagements of the business men and women in the informal sector, and alternative media.

This is in agreement with Rootman (2007) who says that some Tax Administrations around the world have resorted to organising clinics to educate the informal traders on available taxes, procedures, products and services. According to Rootman (2007), such clinics are organised to involve the informal sector client in tax administration while learning more about the appropriate tax types through the give-and-take way of communicating. In addition, Rootman states that another communication strategy worth employing is the periodic sponsorships of informal traders to partake in important occasions of towns and villages such as Festivals and durbars (Rootman, 2007).

This type of communication strategy is important to capture elements of feedback and dialogue from informal traders as key to a mutually beneficial relationship between Revenue Authorities and the traders.

Furthermore, Rootman (2007) points out that other communication strategies used for revenue collection on the informal sector by revenue authority included TV, Radio, organising periodic regional clinics to educate the informal sector about available tax procedures, products and services, and sponsoring informal traders to partake in important occasions of towns and villages such as festivals and durbars.

Another scholar (Owizy, 2013) acknowledges this aspect by looking at the national authority in Sierra Leone with the support of DFID in 2012 where they embarked on a country wide sensitisation in order to widen the tax base and improve overall revenue collection. Some of the communication strategies included providing training in order to build awareness of the benefits of paying tax through strong communication campaigns by utilising multiple media to communicate the benefits to the informal taxpayers. Another communication strategy which Owizy (2013) points out is the usage of face-to-face interaction between the informal traders and tax collectors.

The study findings agree with the Diffussion of innovation theory by Everett Rogers. According to Rogers (2003), diffusion is a process by which an innovation is communicated through certain channels overtime among members of a social system (Rogers, 2003:18). This innovation could be an idea, practise or object perceived as new by individuals or other units of adoption. Thus the diffusion of innovation theory aims to enhance society's understanding of how social change occurs. In this innovation process, the mass media is used as a channel to create awareness, knowledge and innovation (Rogers, 2003). This theoretical framework agrees with the communication strategy used by ZRA for dissemination of tax information through Television, Radio, print media, physical face to face engagement and tax awareness festivals. The use of multiple communication channels, as observed in this study, is also supported by Mefalopulos and Kamlongera (2004), who advocate for diverse communication strategies to reach different audiences effectively.

Looking at the findings, it is evident that ZRA's communication strategies need to be more inclusive and tailored to the diverse demographic of informal traders. Simplifying tax information, increasing accessibility of printed materials, and utilizing digital platforms are crucial steps towards bridging the knowledge gap and improving tax compliance.

9.2 The reasons for non-compliance among the informal sector traders

The study found various factors which contribute to the non-compliance by informal traders with tax regulations. The primary reasons for non-compliance included unclear tax procedures (38.75%), high tax rates (36.25%), and cumbersome procedures (11.25%). Some respondents (11.25%) also indicated that avoiding taxes allowed for higher profit margins. Additionally, 2.5% cited business risks and uncertainties, such as inflation, load shedding, and fluctuating market conditions.

The findings are in agreement with the study undertaken by Fagbemi, Uadile & Noah (2010), which revealed that high tax rates are one of the causes of non-compliance among informal traders. The study further pointed out that a higher tax rate, increases taxpayers' burden and reduces their disposable income, thereby, increasing the probability of evading tax.

Another study by Marti (2010) found that informal traders had limited access to resources and inadequate expertise to comply with diverse and complicated tax regulations. This is in line with the findings of this research which cited low income, narrow profit margins,

and high operational costs as key constraints. Respondents further emphasized that their low income (mean of ZMW 1,500, SD of ZMW 300) significantly hindered their ability to comply with tax obligations. Narrow profit margins (mean of ZMW 2,000, SD of ZMW 400) and high operational costs (mean of ZMW 2,500, SD of ZMW 500) further exacerbated the situation. Business risks and uncertainties, though less frequently cited, also played a role in non-compliance.

Furthermore, the study found that the levels of awareness and understanding of tax requirements determined their impact on compliance. Respondents indicated varied levels of awareness and understanding of tax requirements. Only 56.25% had full awareness of tax requirements, while 32.5% had partial awareness and understanding. A notable 11.25% respondent had no awareness or understanding of tax requirements. This lack of comprehensive knowledge was a significant barrier to compliance.

The study also found that a significant majority of respondents (83.75%) felt that counseling and supportive measures were more effective in increasing compliance than penalties. This indicates a strong preference among traders for educational and supportive interventions over punitive actions. These respondents suggested that measures such as tax education programs, workshops, and personalized counseling sessions could provide the necessary understanding and support for traders to comply with tax regulations. They argued that supportive approaches help in building a cooperative relationship between tax authorities and traders, fostering a culture of voluntary compliance.

In collaboration with the study findings, Langmead (2006), recommended change of policy direction by tax authorities through enhancement of incentives for the formalisation of the small-medium businesses. In short, the tax policy should be more towards strengthening the existing channels of communication that foster formalisation of the sector rather than introduction of other forms of taxes for the informal sector.

Another research conducted in Bhutan department of revenue and customs sponsored by the capacity Development Programme on international Development found that it was important for tax authorities to adopt policy strategies in order to compel traders to comply with existing tax regulations (Bennet, 2012:3). The study further recommended some steps to be followed by authorities in order to widen tax collection from the informal sector such as; establishing control over the tax collectors as well as improving training and awareness for informal traders using a mix of domestic and internal strategies (Bennet, 2012:3).

In addition, the study recommended a simplification of interactions with informal tax payers and clearly explaining the benefits of paying tax by informal traders. The Bhutan department of Revenue achieved efficiencies through decentralisation of regional offices for tax administration and public education on compliance for informal traders.

The study's findings appropriately align with existing literature on tax compliance and communication strategies. For instance, the challenges of unclear tax procedures and high tax rates are consistent with findings by Langmead et al. (2006) and Shah (2012), who noted similar barriers to improving compliance in the informal sector. Moreover, the resistance to tax compliance due to perceived profitability reduction and political interference echoes findings by Rosnick (2018) and Ndulo (2005), who highlighted the economic and political challenges in tax collection from the informal sector.

The principles of communication theory, particularly the Diffusion of Innovation theory by Everett Rogers, suggest that for an innovation (in this case, tax compliance) to be adopted, it must be perceived as advantageous, compatible with existing values, and not overly complex. And just like the hybrid seed corn was then, and also the fact that the medium that unlocked the earlier rejection of the product

was communication, ZRA should utilize communication as an important tool for the dissemination of tax information, as it is likely to increase overall collection of tax from the informal sector.

The study's findings are therefore in tandem with this theory, indicating that current communication strategies might not adequately convey the relative advantage of tax compliance or be sufficiently compatible with the traders' socio-economic situation.

9.3 The effectiveness of the tax information messages disseminated by ZRA to the informal traders

The study found that the use of public broadcasts was more effective in disseminating information messages to the informal traders by ZRA, although, there were calls for more detailed and clear information. Printed materials were seen as useful by some respondents but not widely accessible, while direct engagements, though personal, had limited reach.

The table below shows responses as given by respondents.

Community Strategy	Number of Respondents	Percentage (%)	Comments
Public broadcast	195	67.24	Effective but needs more detailed and clear information
Printed materials	50	17.24	Useful but not widely accessible to all traders
Direct engagements	10	3.45	Personal and direct but limited reach
Alternative media	20	6.90	Provides diversity in sources, but not as trusted as public broadcasts.
Other methods	10	3.45	Informal but can be reliable; personal connections help spread information effectively.

The study further found that alternative media provided diversity in sources but were not as trusted as public broadcasts. Other informal methods facilitated information dissemination within communities but were perceived as less reliable. Therefore, effective communication is not only the backbone of any successful revenue collection, but it is also the key to ensuring alignment, collaboration, and efficiency for any revenue collection from the informal sector.

An example of the effectiveness of tax information messages tailored for the informal is seen in France where the tax administration (DGFiP) introduced a programme of dedicated support for informal traders (OECD, 2007). It was set up to deal with specific questions posed by SMEs and to help SMEs identify their main risks and get some insights on how to address them. Generally, this is in line with the findings of the study and the recommendations made by traders highlighting the importance of diversifying communication channels and making information more accessible and understandable. In addition, traders emphasized the need for transparency and trust-building measures between ZRA and themselves.

According to literature reviewed at a global stage, effective communication strategies by ZRA should be looked at as the type that includes the following aspects: consistent, feasible and effective tax information messages, ideal media of communication; developing 'eye-catching' slogan and media design; drawing up media plans with budgets and time-frames; developing effective communication, advocacy activities and programmes; developing public relations campaign strategy focused on informal sector mobilisation as well as established monitoring and evaluation plans. It also includes the selection of appropriate communication objectives and the identification of the specific awareness strategies.

The study, therefore, found that simplifying the language used in tax information, increasing the distribution of printed materials, and utilizing digital platforms and social media is key in the attainment of effectiveness of tax information messages. Conducting more community meetings and providing detailed guides and practical examples of tax information messages can also enhance clarity and understanding. The findings of this study are validated by the World Bank Report on Poland, which found that effective communication strategies were becoming more common and important in complementing traditional measures such as legislative and tax reforms (World Bank, 2017).

Furthermore, the study findings are also consistent with the findings by Zuazu (2014), who stated that in as much as it was vital to select the correct message for a particular demographic, it was equally important that other issues reinforcing tax paying culture are also factored in order to achieve meaningful increase in revenue collection from the informal sector.

The study findings therefore align with the study's objective to examine the effectiveness of tax information messages, suggesting that current messages are somewhat effective but require enhancements in clarity and accessibility

10. Conclusion and Recommendations

10.1 Conclusion

The study presents the following conclusion in line with the previous chapter's discussion on assessing the effectiveness of Zambia Revenue Authority's communication strategies used for revenue collection from the informal sector traders.

The demographic characteristics of the respondents revealed a diverse group predominantly composed of married women aged between 31-40 years, with varied education levels and income brackets. This diversity underscores the necessity for ZRA to adopt tailored communication strategies that address the unique needs and challenges faced by different segments of the informal sector. The principles of the Diffusion of Innovation theory suggest that for tax compliance to be adopted as a norm, the benefits must be clearly communicated, and the information must be compatible with the traders' existing beliefs and socio-economic conditions.

The study found that ZRA employs a range of communication strategies, including public broadcasts, printed materials, direct engagements, and alternative media. However, the effectiveness of these strategies is varied. Public broadcasts, though widely utilized, often lack clarity and comprehensiveness. Printed materials are valued but not widely accessible, indicating a gap in distribution. Direct engagements, despite their potential for personalized communication, are underutilized. These findings highlight a critical need for ZRA to enhance the clarity, accessibility, and reach of its communication methods.

Significant barriers to tax compliance were identified, including unclear tax procedures, high tax rates, and financial constraints. The high percentage of respondents citing low income as a barrier suggests that many informal traders struggle to meet their tax obligations. Additionally, the lack of understanding of tax requirements indicates that the current information provided may be too complex or not sufficiently detailed. These challenges are compounded by political interference, which complicates engagement efforts and further hinders compliance initiatives.

Feedback from respondents and ZRA representatives provided valuable insights into the areas for improvement in communication strategies. Respondents called for more detailed and clear information, simplified language, and increased distribution of printed materials. The use of digital platforms and social media was also recommended in order to enhance reach and engagement, particularly among younger traders. Continuous engagement through training sessions and community meetings was emphasized as crucial for bridging the knowledge gap and fostering a better relationship between traders and tax authorities.

The Knowledge Gap theory highlighted in the study suggests that the current communication strategies may inadvertently widen the gap between more and less educated traders. To mitigate this, ZRA needs to ensure that its communication methods are accessible and understandable to all traders, regardless of their education level. This includes using plain language, visual aids, and broader distribution of information materials.

All in all, the study revealed that while ZRA's communication strategies have a broad reach, they lack the necessary clarity, accessibility, and personalization to effectively engage and entice informal traders to pay their fair share of taxes. The findings underscore the importance of tailored communication methods that address the specific needs and challenges of different trader segments. By simplifying tax information, increasing accessibility, and continuously engaging with traders, ZRA can enhance the effectiveness of its communication strategies and improve tax compliance in the informal sector. These improvements will not only increase revenue collection but also contribute to Zambia's overall economic and social development.

10.2 Exceptions and Lack of Correlation

While the study's findings largely align with existing literature, there are a few exceptions. For instance, the effectiveness of direct engagements was underrepresented in this study, despite existing literature suggesting their high potential for personalized communication. This discrepancy might be due to the limited reach of direct engagements in this study's context, indicating a need for more widespread implementation.

Additionally, the political interference highlighted by ZRA representatives as a barrier to effective communication and compliance is not extensively discussed in existing literature, suggesting a gap in understanding the full impact of political dynamics on tax compliance in the informal sector. Addressing this gap could provide a more comprehensive understanding of the challenges faced by tax authorities.

10.3 Practical Implications

The findings of this study have several practical implications for ZRA and other tax authorities. Firstly, there is a clear need to simplify tax information and make it more accessible. This includes using plain language, visual aids, and ensuring broader distribution of printed materials. Utilizing digital platforms and social media can also enhance reach and engagement, particularly among younger traders.

Secondly, addressing financial barriers through supportive measures such as microloans or tax incentives can alleviate the burden on low-income traders and encourage compliance. Thirdly, continuous engagement and education are crucial for bridging the knowledge

gap. Regular training sessions and community meetings can enhance understanding and foster a better relationship between traders and tax authorities.

Lastly, navigating political interference requires strategic planning and collaboration with political stakeholders and civil society to ensure that tax collection efforts are supported rather than hindered. Finally, tailoring communication strategies to the diverse types of informal businesses can improve their effectiveness. Understanding the specific characteristics and needs of different business types allows for more targeted and relevant interventions.

10.4 Recommendations

To address the identified gaps and enhance the effectiveness of ZRA's communication strategies, the following recommendations are proposed:

- Simplify tax information messages using plain language and visual aids to ensure clarity and comprehension for all education levels.
- Increase the distribution and accessibility of printed materials, ensuring they reach a broader audience.
- Utilize digital platforms and social media to enhance accessibility and engagement, particularly among younger traders.
- Conduct regular training sessions and community meetings to provide ongoing education and support for tax compliance.
- Collaborate with political stakeholders to reduce interference and ensure supportive environments for tax collection efforts.
- Work closely with the church, schools and other non-governmental organizations (NGOs) to help bring about awareness on the importance of paying taxes.
- ZRA should consider engaging the Ministry of Education and propose inclusion of tax training components in the school curriculum.
- ZRA should consider reducing the tax rates applicable to informal traders in order to encourage voluntary compliance.
- ZRA should simplify tax payment systems and reduce regulatory burdens in order to improve compliance levels among traders.
- Government through ZRA should consider building capacity of the traders by granting them various tax incentives as a way of broadening their income base.

10.5 Future Research

In the future, researchers may consider undertaking research in the following areas:

i. Voluntary tax compliance: Conduct a study to find ways of entrenching and enhancing voluntary tax compliance and the tax paying culture among traders and the general population.

ii. Comparative analysis: Compare the revenue collected from the informal sector in relation to the formal sector over a period of time and then devise appropriate revenue generating measures for both sectors.

iii. Content analysis: Conduct a content analysis of informal sector tailored programs and information messages distributed by ZRA to determine their relevance, accuracy and effectiveness in promoting voluntary tax compliance from the sector.

iv. Multi-stakeholder collaboration: Investigate the role and impact of multi-sectoral collaboration such as Ministry of Finance, Zambia Development Agency (ZDA) and the Ministry of Small and Medium Enterprise Development (MSMED) in promoting and enhancing revenue collection from the informal sector.

v.   Consider collaboration with Churches and Market Executives so that they could assist ZRA with awareness and sensitization of congregants and traders respectively on the importance of paying taxes.

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