

Education Level and Income Tax Compliance Amongst Small and Medium Enterprises in Soroti, Uganda

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ABSTRACT

Tax compliance persists as a salient challenge across numerous developing economies, including Uganda, where an array of socio-demographic determinants conditions taxpayer comportment. This inquiry endeavors to interrogate the effect of taxpayers' educational attainment on income tax compliance within Soroti District, Uganda. It utilizes both descriptive and explanatory research paradigms, drawing upon data elicited from 384 randomly selected proprietors of sole proprietorship SMEs via structured questionnaires, which were subsequently subjected to inferential statistical scrutiny. The findings disclose that educational attainment demonstrates a statistically substantive association with income tax compliance, particularly with respect to the punctual lodgment of tax returns and the expeditious settlement of income tax liabilities. This study augments extant literature by redressing an evident gap, given that the salience of education as a demographic determinant of tax compliance remains comparatively underexamined within the Ugandan milieu. Consequently, it recommends that policymakers duly incorporate taxpayers' educational profiles when devising interventions aimed at bolstering individual income tax compliance.

Keywords: Education Level, Filing of Income Tax Returns, Income Tax Compliance, Prompt Payment of Income Tax

1. INTRODUCTION

Taxation has subsisted in disparate formations dating from approximately six thousand years Before Christ, as a salient method of occasioning revenue thus availing a substantial single revenue source to governments. Tax-derived revenue constitutes a principal fiscal inflow for governments in both advanced and emerging economies, serving as the backbone for the provision of public goods and services (Awang & Amran, 2014). Consequently, taxation stands as one of the most indispensable and resilient revenue-generating mechanisms through which states finance their expenditures (Eseimieghan & Onuorah, 2025). As put by Galib et al. (2018), because governments world over forage for revenue through taxation to finance public demands, tax compliance remains a major solicitude for most economies. The perception though is that taxation generally is a burden to taxpayers, and in consequence evading tax is an omnipresent occurrence that most regimes are facing in the world. According to Kasipillai et al. (2000), noncompliance with tax is seen to occur everywhere, suggesting that tax evasion holds out as a pervasive hitch. Furthermore, Pentland and Carlile (1996) did note that taxation authorities worldwide are putting efforts into minimizing low compliance and maximizing voluntary tax compliance.

Previous studies, both empirical and conceptual, have pronged to several factors as accountable for tax compliance in both developed and developing economies. Alabede (2014) posits that because of their weightiness in comprehending tax compliance, demographic factors have been on top of the list in most tax compliance studies, revealing mixed results. Among the demographic factors studied, education level has generally been given little recognition, while the majority of studies on level of education and compliance with tax have been conducted outside the Ugandan context. This creates a gap in understanding how education level influences tax compliance within Uganda.

In many less developed economies, including Uganda, tax administration is often characterized by persistently low levels of compliance, which continue to undermine revenue performance. Broadly, such contexts are typified by weak overall compliance and the widespread exclusion of a substantial portion of the informal sector from the tax base. In Uganda, governmental initiatives aimed at enhancing tax revenue mobilization have yielded limited outcomes. This is reflected in the country's average tax-to-GDP ratio of approximately 13 percent between 2004 and 2019 (MoFPED, 2014; URA Annual Reports, 2018–2019), a figure that remains markedly below the Sub-Saharan Africa average of 20.28 percent as reported by ICTD/UNU-WIDER (2019). Ayoki (2007) states that notwithstanding the importance of income tax compliance, research on SMEs in Uganda still indicates low levels of compliance. The Uganda Federation of Small and Medium Enterprises, in its 2020 annual report, also noted that only one SME from Soroti District appeared among the 1000 most compliant SMEs in Uganda.

A considerable body of empirical inquiries examining the nexus between educational attainment and income tax compliance has consistently corroborated a positive correlation, indicating that higher levels of education are associated with greater compliance behavior (Yulianto et al., 2019). Nonetheless, with the exception of a limited number of inquiries such as Acheampong et al. (2016), the preponderance of extant studies has been situated within developed country contexts, thereby engendering a notable contextual lacuna. This disparity, emanating from contextual heterogeneity, furnishes a compelling rationale for probing the linkage between educational attainment and income tax compliance among SMEs in Soroti District, Uganda.

Accordingly, this study endeavors to interrogate the association between education level and income tax compliance among sole proprietorship SMEs in Soroti District, Uganda. More precisely, it seeks to ascertain the relationship between educational attainment and the lodgment of income tax returns, as well as its connection with the timely discharge of income tax liabilities. The study is underpinned by the null hypotheses that educational attainment bears no statistically significant association with the filing of income tax returns and exerts no significant influence on the prompt settlement of income tax obligations among sole proprietorship SMEs in the study area.

2. LITERATURE REVIEW

2.1. Education Level

Education level is the loftiest stage of understanding accession in a specific area acquired by someone in check with given system of education of the nation. As claimed by the Organization of Economic Cooperation and Development, level of education is the loftiest grading achieved by someone inside the most modern stage that the individual took part in the nations system of education where education was acquired. Eccles and Roeser (2015) propounds that education in its wider sense, is a mechanism used by an individual to acquire several social and physical abilities needed by the community in which they are birthed into. The author further states that, education for a state is identical to the mind for the human body in that, the mind that is diseased becomes impeded to coordinate and direct activities of the body just like a poor education system cripples the activities of the state. Education is indispensable and fundamental across all spheres of human endeavor. An adequate comprehension of the tax system is pivotal for achieving tax compliance; however, such understanding is scarcely attainable in the absence of formal education. In typical instances, an individual lacking basic education may find it difficult to peruse tax statutes, much less construe them in a manner that enables adherence to tax regulations. The importance of education on compliance with tax etiquette has been manifested in a number of studies (Roshidi et al., 2007). Eccles and Roeser (2015) also states that the education level acquired by the taxpayer is a salient factor contributing to the wide comprehension of taxation particularly in regard to the regulations and laws.

2.2. Income Tax Compliance

The exposition of compliance with tax is by and large appraised in check with taxation laws, specifically, with reference to the expanse to which the payers of tax consent to tax law. According to Ekpulu (2016), the extent of compliance with tax can be gauged using the tax gap, videlicet, the variation betwixt the genuine revenue sum gathered and the revenue sum that would have been gathered assuming that compliance to a maximal rate of up to 100 per cent was there.

Kirchler (2007) offers a more parsimonious delineation, construing tax compliance as the willingness of taxpayers to remit their tax obligations. Similarly, Jabbar (2009) conceptualizes tax compliance as adherence to stipulated tax reporting requisites, *videlicet*, the timely submission of mandated tax returns that accurately declare tax liabilities in accordance with prevailing tax statutes. A surrogate description is proposed by Alshir'ah et al. (2016) who state that, tax compliance is the preparedness and ability of taxpayer to adhere to the tax laws, correctly declare income every year and remit accurate sum of income tax on time. Accordingly, in the milieu of this study, income tax compliance delineates the extent to which nationals file their income tax returns and pay their income taxes promptly (Atawodi & Ojeka, 2012). Any perspective short of this signals absence of compliance.

2.3. Small and Medium Enterprises in Uganda

Every single country acknowledges the weightiness of business enterprises as the anchor for development and growth. SMEs in particular have been famed as the source of development and growth in developing economies for their role in driving economic development and growth (Colombo et al., 2014). Aryeetey and Ahene (2005) as well posit that SMEs shape the bedrock whereupon state revenue together with endemic entrepreneurship are engendered to promote all types of financings in the economy. Accordingly, it's salient that less developed countries, including Uganda, amplify the existence of SMEs by way of creating wealth and fashioning an environment that is growth-driven, so as to increase revenue from taxes. Nonetheless, notwithstanding their chronicle as such, states meet difficulties in ascertaining the required tax revenue from SMEs owing to their extremely unstructured and informal nature, and the lack of solid control and regulations on them. Ayoki (2007) indicates that the tax compliance level is low amongst the non-formal sector, despite of the innumerable voluntary tax recommendations. For the reason that tax commitments of SMEs are slightly insignificant juxtaposed to larger enterprises, taxation ascendancies tend to proffer reduced reliance to SMEs and in consequence, hold back their tax commitments (Atawodi & Atawodi, 2009). Notwithstanding the substantial fall in tax compliance levels amongst SMEs, states continue to expend on reforming tax systems. In Uganda, such tax reforms include; generating Semi-Autonomous Revenue Authorities (SARA), establishment of ameliorated techniques of administering revenue and the launch of Tax on Value Added (VAT).

2.4. Empirical Review

Acheampong et al. (2016) undertook an empirical investigation to ascertain tax compliance levels among SMEs in Sunyani Municipality, Ghana. The findings revealed that inadequate educational attainment exerts a detrimental effect on tax compliance among small enterprises. The study further concluded that sustained educational exposure enhances compliance among small business operators. These outcomes are congruent with those of Chan et al. (2000) and Bobek et al. (2007), whose findings suggest that taxpayers with elevated levels of education are more likely to exhibit advanced moral reasoning and a more sophisticated cognitive orientation toward compliance, thereby increasing their propensity to fulfill tax obligations. In contrast, Hofmann et al. (2017) concluded that taxpayers who have obtained high levels of education associate with higher penchant to avoid tax but associate with lower penchant to evade tax.

Their findings suggested that educational attainment bears a negative association with tax compliance. In contrast, Yulianto et al. (2019) disclose divergent evidence, indicating that higher levels of education are positively correlated with tax compliance. This outcome is consonant with Mamun et al. (2014), who elucidated that educational attainment exerts a statistically significant influence on taxpayers' compliance behavior. Akeju (2018) in his study revealed that educational competence manifested negative connection with tax compliance as the odds ratio lower than 1 indicated that the benefaction of education competence toward confirming tax compliance is insignificant. However, these findings are not accordant with Nwokoye et al. (2023) who in the study reported that educational competence significantly sways tax compliance etiquette of ventures in the industrial conglomerations in Nigeria.

2.5. Conceptual Framework

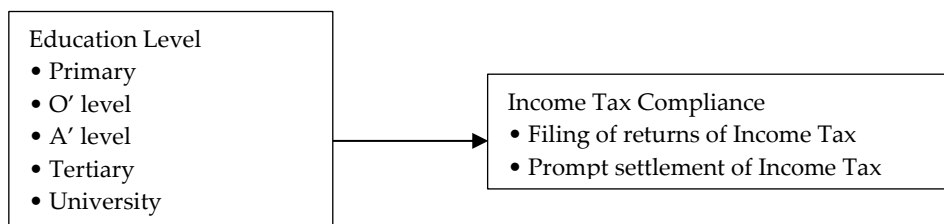


Figure 1. Conceptual Framework

Source: Author’s Compilation

3. RESEARCH METHODS

This study made use of descriptive and explanatory research designs. The study population comprised 2,590 owners of SMEs in Soroti district, Uganda. Participants were selected using probability sampling techniques to ensure representativeness of the study population. Specifically, simple random sampling was employed to give each SME owner an equal chance of being included in the study, while proportionate stratified sampling was used to ensure that different categories of SMEs were fairly represented according to their proportions in the population. The sample size of 384 respondents was determined using the Cochran (1942) formula, taking into account the population size, desired confidence level, and acceptable margin of error. The questionnaire was subjected to a content validity assessment, involving experts in taxation and research methodology, to ascertain whether the instrument adequately captured the constructs intended for measurement in alignment with the study objectives. A reliability analysis was subsequently conducted on the pilot test data using Cronbach’s alpha coefficient to evaluate the internal consistency and suitability of the instrument. Data were then analyzed employing inferential statistical techniques, specifically logistic regression and correlation analysis, with the aid of SPSS.

4. RESULTS AND DISCUSSION

4.1. Response Rate

A total of 284 questionnaires were forwarded to respondents on the basis of the study sample size. A total of 354 responses were received constituting 92.2 percent response rate.

4.1.1. Correlation Analysis

Table 1. Correlation of Education Level and Filing of Returns of Income Tax

Variables	(1)	(2)
(1) Filing of Income Tax Returns	1.000	
(2) Education Level	0.194 (0.000)	1.000

Source: Author’s Compilation

Results reported in Table 1 evince that the association between proprietors’ educational attainment and the lodgment of income tax returns produced a correlation coefficient of 0.194, with a p-value of 0.000. This outcome denotes a positive and statistically significant nexus between education level and income tax compliance. It further intimates that increments in educational attainment are concomitant with an approximate 20 percent augmentation in compliance, operationalized through the filing of income tax returns among sole proprietorship SME owners, thus reflecting a positive, albeit attenuated, relationship.

Table 2. Correlation of Education Level and Prompt Payment of Income Tax

Variables	(1)	(2)
(1) Prompt Payment of Income Tax	1.000	
(2) Education Level	0.114 (0.032)	1.000

Source: Author’s Compilation

Results depicted in Table 2 indicate that the correlation between educational attainment and the prompt settlement of income tax yielded a coefficient of 0.114 with a p-value of 0.032. This evidences a positive and statistically significant nexus between education level and income tax compliance. The implication is that a unit increment in educational attainment engenders an approximate 12 percent enhancement in compliance, operationalized through the expeditious remittance of income tax liabilities among proprietors of sole proprietorship SMEs, thereby signifying a positive, albeit tenuous, relationship.

4.1.2. Test of Hypotheses

Table 3. Logistic Regression Results of Filing of Returns of Income Tax on Education Level

Filing	Coef.	OR	St. Err.	T-Value	P-Value	95% Conf	Intervall]	Sig
o' level	-.942	0.39	.468	-2.01	.044	-1.859	-.025	**
A' level	-.617	0.54	.512	-1.20	.228	-1.621	.387	
Tertiary	.06	1.06	.489	0.12	.902	-.897	1.018	
Degree	.306	1.36	.57	0.54	.591	-.811	1.422	
Constant	1.421	4.14	.421	3.38	.001	.596	2.247	***
Mean dependent var			0.743		SD dependent var		0.438	
Pseudo r-squared			0.039		Number of obs		354	
Chi-square			15.863		Prob > chi2		0.003	
Akaike crit. (AIC)			397.670		Bayesian crit. (BIC)		417.016	

Source: Author’s Compilation

H01: Education level has no significant association with filing of income tax returns among sole proprietorship SMEs in Soroti district, Uganda.

As regards to the first hypothesis, education level was analyzed based on five levels including; primary, ordinary, advanced, tertiary and degree. The findings exhibited in table 3 designate the odds ratio of owners who had attained ordinary level of education is 0.39 and significant at 5 percent with $p=0.044$ that is < 0.05 , with a coefficient of -0.942. These findings show a negative significant relationship between education level of owners who had attained ordinary level of education and filing of income tax returns. The findings further disclose that proprietors who attained ordinary-level education exhibit a 0.39 likelihood of filing income tax returns relative to their counterparts with only rudimentary (unexposed primary) education.

Additionally, results presented in Table 3 indicate that the odds ratio for owners possessing advanced-level education is 0.54, which is statistically insignificant at the 5 percent threshold ($p = 0.228 > 0.05$), with a coefficient of -0.617. This denotes a negative and statistically insignificant association between advanced educational attainment and the filing of income tax returns. These outcomes further suggest that proprietors with advanced-level education demonstrate a 0.54 probability of filing income tax returns when compared to those within the unexposed primary education category.

The findings put on display in table 3 as well show the odds ratio of owners who had attained tertiary education is 1.06 and insignificant at 5 percent with $p=0.902$ that is > 0.05 with a coefficient of 0.6. These findings show a positive insignificant relationship between education level of owners who had achieved tertiary education and filing of income tax returns. These results are also indicative of the fact that owners who had achieved tertiary education have 1.06 probability of filing income tax returns as compared to owners who had achieved the unexposed primary level of education.

Furthermore, the results presented in Table 3 indicate that proprietors who attained degree-level education exhibit an odds ratio of 1.36, which is statistically insignificant at the 5 percent threshold ($p = 0.591 > 0.05$), with a coefficient of 0.306. These findings denote a positive yet statistically non-significant association between degree-level educational attainment and the filing of income tax returns. They further suggest that such proprietors possess a 1.36 likelihood of lodging income tax returns in comparison to those with only rudimentary (unexposed primary) education.

Anchored on the results presented in Table 3, the study infers that educational attainment bears a statistically significant relationship with income tax compliance, as proxied by the filing of income tax returns. The evidence further intimates that taxpayers with higher levels of education exhibit a greater propensity toward compliance relative to their less-educated counterparts.

Consequently, the null hypothesis, which postulated the absence of a significant association between educational attainment and the filing of income tax returns among sole proprietorship SMEs in Soroti District, Uganda, is repudiated. These results agree with empirical findings of Oloyede and Nwachukwu (2021) who indicated that compliance with tax can be affected by education level of individual taxpayers. The findings are also accordant with Kakunsi et al. (2017) who disclosed in their findings that, the higher the education level of the payers of tax, the more obedient the taxpayers are to tax regulations. However, the study findings contradict empirical results reported by Tologana (2015) who revealed that education background of the taxpayer does not influence taxpayers' tax compliance decisions.

Table 4. Logistic Regression Results of Prompt Settlement of Income Tax on Education Level

Prompt	Coef.	OR	St. Err.	T-Value	P-Value	95% Conf	Interval]	Sig
o' level	-.728	0.48	.396	-1.84	.066	-1.504	.048	*
A' level	-.343	0.71	.436	-0.79	.431	-1.197	.511	
Tertiary	-.153	0.86	.393	-0.39	.696	-.925	.618	
Degree	.13	1.14	.446	0.29	.771	-.744	1.004	
Constant	.452	1.57	.342	1.32	.186	-.218	1.122	
Mean dependent var			0.540			SD dependent var	0.499	
Pseudo r-squared			0.017			Number of obs	354	
Chi-square			8.350			Prob > chi2	0.080	
Akaike crit. (AIC)			490.181			Bayesian crit. (BIC)	509.528	

*** p<.01, ** p<.05, * p<.1

Source: Author's Compilation

H02: Education level has no significant connection with speedy settlement of tax on income among sole proprietorship SMEs in Soroti district, Uganda.

With respect to the second hypothesis, the educational attainment of proprietors was operationalized across five strata: primary, ordinary, advanced, tertiary, and degree levels. The results presented in Table 4 indicate that the odds ratio for owners with ordinary-level education is 0.48, which is statistically significant at the 10 percent level ($p = 0.066 < 0.1$), with a coefficient of -0.728 .

These findings denote a negative yet statistically significant association between ordinary-level educational attainment and the prompt settlement of income tax. Specifically, proprietors who attained ordinary-level education exhibit a 0.48 likelihood of remitting income tax promptly in comparison to those with only unexposed primary education.

The results further evince that proprietors with advanced-level educational attainment register an odds ratio of 0.71, which fails to attain statistical significance at the 5 percent level ($p = 0.431 > 0.05$), accompanied by a coefficient of -0.343 . This denotes a negative, albeit statistically non-significant, association between advanced education and the timely discharge of income tax liabilities. It further implies that such proprietors possess a 0.71 propensity to remit income tax punctually relative to those with only rudimentary (unexposed primary) education.

Similarly, the findings delineated in Table 4 indicate that proprietors with tertiary-level education exhibit an odds ratio of 0.86, which is likewise statistically insignificant at the 5 percent threshold ($p = 0.696 > 0.05$), with a coefficient of -0.153 . This outcome reflects a negative and statistically non-significant linkage between tertiary educational attainment and the prompt settlement of income tax. Correspondingly, these proprietors demonstrate a 0.86 likelihood of expeditious tax remittance when juxtaposed with their counterparts possessing only unexposed primary education.

Moreover, the results indicate that owners who attained degree-level education have an odds ratio of 1.14, which is likewise statistically insignificant at the 5 percent threshold ($p = 0.771 > 0.05$), with a coefficient of 0.13. This implies a positive but statistically insignificant relationship between degree-level educational attainment and the prompt payment of income tax. These results further indicate that owners who had achieved degree have 1.14 likelihood of paying taxes promptly than the owners who had attained the unexposed primary level of education.

In light of the findings presented in Table 4, the study concludes that educational attainment exhibits a statistically significant relationship with income tax compliance, as proxied by the prompt settlement of

income tax liabilities. The evidence further suggests that taxpayers with higher levels of education demonstrate a greater propensity toward compliance relative to their less-educated counterparts.

Consequently, the null hypothesis, which posited the absence of a significant relationship between educational attainment and the timely payment of income tax among sole proprietorship SMEs in Soroti District, Uganda, is rejected. These study findings are consistent with Lutfillah and Ndapa (2022) who in their study manifested that education level has an effect on taxpayer compliance decisions. The results are also accordant with Worlu and Nkoro (2012) whose findings showed that the more taxpayers are deficient with education in a country, the bigger the desires and opportunities to evade tax. However, the study findings disagree with Manalu et al. (2016) whose findings indicated that the low education level of payers of tax doesn't guarantee the payers of tax to adhere to the provisions of tax. The findings also contradict Florientina (2021) who reported that the higher the education level of a taxpayer, the more adept an individual is at evading tax since he understand the loopholes in the tax policy.

5. CONCLUSIONS

The study's empirical evidence concerning the nexus between educational attainment and income tax compliance substantiates a statistically significant linkage, as evinced through both the expeditious remittance of income tax liabilities and the timely lodgment of tax returns among proprietors of sole proprietorship SMEs in Soroti District, Uganda. The study therefore concludes that differences in the education levels of SME owners significantly influence their decisions to comply with income tax obligations, including both filing returns and promptly settling tax liabilities. This conclusion highlights the important role of education in enhancing individual tax compliance, as higher levels of education improve taxpayers' understanding of tax laws and regulations, thereby increasing the likelihood of compliance.

Based on these findings, the study recommends that policymakers and tax authorities, particularly the Uganda Revenue Authority, design and implement targeted taxpayer education programs aimed at improving awareness and understanding of tax obligations among SME owners. Such programs should include simplified tax guidelines, regular workshops, and community-based sensitization initiatives tailored to individuals with varying education levels. Additionally, integrating basic tax education into formal and informal training systems, as well as leveraging digital platforms for information dissemination, could further enhance accessibility and comprehension. Strengthening these educational interventions is likely to improve voluntary compliance and ultimately enhance tax revenue performance.

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