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An Analysis of Citizens' Perceptions of Fairness In the Nigerian Tax System And Its Influence On Trust In Government: A Case Study of North Western State Of Nigeria

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ABSTRACT
This study examines citizens' perceptions of fairness in the Nigerian tax system and investigates how these perceptions influence trust in government, with a specific focus on the northwestern states of Nigeria. Against the backdrop of persistent challenges of low tax compliance, public distrust, and governance inefficiencies, this research seeks to understand the role that perceived fairness both in tax policy formulation and administrative practices plays in shaping public trust in state institutions. Employing a mixed-methods research design, the study integrates data from structured quantitative surveys with qualitative insights obtained through in-depth interviews to capture both the breadth and depth of taxpayer experiences and attitudes. The findings reveal a significant positive correlation between perceived fairness in taxation and levels of trust in government, further establishing that perceptions of fairness strongly influence citizens' willingness to comply voluntarily with their tax obligations. Notably, the research highlights regional-specific grievances in northwestern Nigeria, including issues of transparency, accountability, and equitable distribution of tax burdens, which exacerbate mistrust and undermine civic engagement. These insights underscore the critical need for comprehensive tax reforms that prioritize fairness, transparency, and accountability to rebuild public trust and strengthen the legitimacy of government institutions in Nigeria. The study contributes to the broader discourse on governance, fiscal policy, and citizen-state relations in developing economies.
Keywords: Tax fairness, trust in government, Northwestern Nigeria, tax compliance, public perception

INTRODUCTION

Taxation represents a quintessential mechanism of governance and state development, acting as the principal conduit through which authorities aggregate resources necessary for the provision of public goods, infrastructure, and indispensable services such as education, healthcare, and security. In addition to its fiscal responsibilities, taxation significantly influences the social contract that exists between the state and its populace, embodying a reciprocal association founded upon trust, legitimacy, and accountability. In robust democracies, individuals are more inclined to fulfill their tax obligations when they view the taxation system as equitable, transparent, and congruent with the public interest.

Nevertheless, in numerous developing nations, including Nigeria, this ideal remains largely unfulfilled. The dynamic between the state and taxpayers is frequently marked by pervasive skepticism, minimal

voluntary compliance, and a profound distrust in governmental institutions. Elements such as perceived corruption, insufficient transparency, disparate tax enforcement, and a lack of visibility regarding tax-funded initiatives have contributed to the erosion of public confidence in the taxation framework. Consequently, taxation is often regarded not as a civic responsibility but rather as a cumbersome obligation yielding minimal to no return.

This study endeavors to rigorously analyze citizens' perceptions of fairness within the Nigerian taxation system and investigate how these perceptions affect levels of trust in government, particularly within the context of Nigeria's Northwestern geopolitical zone, which encompasses Sokoto, Kano, Jigawa, and Katsina, Zamfara, and Kebbi states. These states are distinguished by elevated levels of informal economic activity, varying extents of governmental presence, and historical difficulties in the administration of public finance. Comprehending how inhabitants in these areas perceive tax equity, and how such perceptions influence their trust in governmental entities, is crucial for the formulation of inclusive, effective, and socially endorsed fiscal policies.

By concentrating on perceived fairness, which includes procedural justice (the implementation of tax laws) and distributive justice (the distribution of tax burdens and benefits), this research contributes to the expanding discourse surrounding tax morale and governance within fragile fiscal contexts. The results aim to provide insights into how perceptions of fairness can be utilized to enhance civic engagement, improve tax compliance, and bolster democratic accountability in Nigeria.

Background of the study

Tax fairness has emerged as a critical concern in Nigeria's fiscal governance landscape, driven by longstanding issues of perceived corruption, mismanagement of public resources, and inequities in tax administration. As governments struggle to improve revenue generation and widen the tax net, public perception of fairness in the tax system has become central to debates about civic responsibility and institutional trust. According to Ali et al., (2014) when citizens perceive the tax system as unjust or skewed in favor of the political or economic elite, their willingness to comply with tax obligations diminishes, ultimately weakening the legitimacy of the state.

In Nigeria, the tax-to-GDP ratio remains among the lowest in Sub-Saharan Africa, reflecting both structural inefficiencies and behavioral resistance rooted in public distrust (Fjeldstad & Heggstad, 2012). Taxpayers often question the fairness of the system due to opaque revenue allocation processes, the burden of informal and multiple taxation, and the lack of visible return in public goods and services (Alabi et al., 2024). This gap between taxation and service delivery erodes the moral justification for tax compliance, particularly among low- and middle-income earners.

In Northwestern Nigeria which includes Sokoto, Kano, Katsina, Kebbi, Zamfara, and Jigawa, the situation is further complicated by socio-economic inequalities, high levels of informality in the economy, and inconsistent enforcement of tax laws. Many residents operate outside the formal tax net, while those who do pay taxes often express concerns about selective enforcement and the absence of accountability from state institutions (Torgler, 2013). Additionally, limited awareness of tax rights and responsibilities exacerbates disengagement from formal fiscal systems, reinforcing the perception that taxation benefits only a privileged few.

Understanding how perceptions of fairness shape tax morale and institutional trust is therefore essential for improving compliance and enhancing revenue performance in this region. This study aims to examine how citizens in Northwestern Nigeria interpret and respond to tax fairness, with a focus on how these attitudes influence their broader trust in government institutions.

2. Literature Review

2.1 Conceptual Framework

This study is grounded in the principles of justice theory, particularly as articulated by Rawls, (1971), and further expanded upon in tax compliance literature. The framework emphasizes three core dimensions of

fairness distributive, procedural, and retributive justice to analyze citizens' perceptions of equity within the Nigerian tax system.

Distributive justice pertains to the perceived fairness in the allocation of tax burdens and public benefits (Adams, 1965; Rawls, 1971). In the context of taxation, this dimension addresses whether citizens believe that the tax system equitably shares fiscal responsibilities among different income groups and sectors. When taxpayers perceive that the rich and politically connected evade taxes while ordinary citizens shoulder disproportionate burdens, their trust in the system declines (Kirchler et al., 2008).

Procedural justice focuses on the fairness, transparency, and consistency of tax enforcement processes. This includes how tax laws are formulated, implemented, and whether taxpayers are treated respectfully and uniformly by tax authorities. According to Tyler, (2006) fair treatment and opportunities for voice during interactions with institutions strongly influence compliance and perceptions of legitimacy.

Retributive justice, on the other hand, refers to the fairness in sanctions and penalties for tax evasion or non-compliance. Citizens are more likely to support punitive measures if they believe that enforcement is impartial, proportional, and effectively deters dishonesty (Augustine & Enyi, 2020). Unequal punishment or selective enforcement can undermine the perceived credibility of tax authorities.

By integrating these three dimensions, the study explores how citizens in Northwestern Nigeria evaluate fairness in the tax system and how these perceptions impact their overall trust in government institutions. This conceptual approach allows for a holistic analysis of the psychological and structural factors that influence tax behavior in developing contexts.

2.2 Empirical Studies on Tax Fairness and Trust

A growing body of empirical research has established a strong link between tax fairness perceptions and trust in government, particularly in developing economies. Studies show that when citizens perceive the tax system as equitable and just, they are more likely to comply voluntarily with tax obligations and exhibit higher levels of civic trust (Alabi et al., 2024; Ali et al., 2014; Braithwaite, 2003; Torgler, 2013). In their foundational study in East Africa, O. H. Fjeldstad & Semboja, (2001) found that citizens' trust in local government improved significantly in areas where tax revenues were transparently managed and visibly reinvested in community services. Similarly, Braithwaite, (2003) emphasized the importance of perceived procedural justice, noting that taxpayer cooperation increases when authorities are seen as fair, respectful, and competent.

Torgler, (2013) further argued that tax morale a psychological factor encompassing civic duty and moral obligation to pay taxes is heavily influenced by institutional trust. In environments where corruption and misuse of public funds are prevalent, such as Nigeria, fairness in taxation becomes even more central to citizen compliance. When people believe that the tax burden is unequally distributed or that elites evade taxation with impunity, their willingness to engage with the tax system diminishes (Alabi et al., 2024; Ali et al., 2014).

Additionally John et al., (2022) found that perceptions of fairness accounted for more variance in compliance behavior than traditional deterrence factors like audit rates or penalty severity. His cross-national survey highlighted that countries with greater emphasis on redistributive justice and transparency tend to enjoy higher compliance rates and stronger trust in government institutions.

In Nigeria, empirical findings remain limited but instructive. John et al., (2022) noted that fairness in tax assessment and accessibility of information was key drivers of tax compliance in their study of SMEs Lagos State. Yet, citizens in many Nigerian regions continue to express dissatisfaction with how taxes are collected and spent, reinforcing perceptions of systemic injustice and weakening institutional trust (Alabi et al., 2024).

These studies collectively underscore that enhancing tax fairness both in perception and practice is vital for improving tax morale and rebuilding public trust in governance systems, especially in contexts marked by historical distrust and fiscal opacity.

2.3 The Nigerian Context

In Nigeria, the phenomenon of tax compliance is inextricably linked to broader concerns regarding institutional trust and the quality of governance. Numerous empirical investigations have uncovered a

widespread deficiency in trust towards public institutions, including tax authorities, local governments, and revenue agencies, which serves as a significant impediment to effective tax collection (Alabi et al., 2024; Ayoola et al., 2023). This pervasive distrust primarily emanates from citizens' encounters with corruption, insufficient service delivery, and fiscal opacity, all of which serve to erode the perceived legitimacy of the tax system.

The federal structure of Nigeria, coupled with its socio-political intricacies, introduces additional complexities to this challenge. The nation is characterized by considerable regional disparities in both economic advancement and institutional efficacy. As articulated Augustine & Rufus, (2019), these disparities are especially pronounced in the northern regions, where states such as Zamfara, Sokoto, and Kebbi demonstrate diminished institutional capacity and restricted access to public services. Inhabitants of these regions frequently perceive themselves as marginalized in the allocation of national resources and underrepresented in the decision-making processes, thereby exacerbating their entrenched distrust in governmental frameworks and their skepticism regarding tax equity.

Furthermore, the informal character of northern Nigeria's economy, which is predominantly driven by agriculture and small-scale trade, complicates the enforcement of conventional tax mechanisms. A significant number of individuals and enterprises operate beyond the formal tax framework, and tax authorities often lack both the capacity and credibility necessary to ensure their compliance Azaka & Balogun, (2022). In such contexts, even when tax policies are introduced with ostensibly positive intentions, their implementation is interpreted through a historical lens of neglect and perceived injustice, which engenders resistance or tax evasion.

Ethno-religious and cultural factors also exert influence. Research has indicated that citizens' cultural orientations and group identities can significantly shape their trust in state institutions and their perceptions of fairness (Torgler, 2013). In Northern Nigeria, where communities may exhibit a greater degree of self-reliance and are deeply entrenched in religious or traditional authority systems, the legitimacy of formal tax institutions is frequently challenged or outright dismissed.

Consequently, a comprehensive understanding of tax fairness in Nigeria necessitates more than mere legal or administrative reforms; it requires an acknowledgment of the intricate political, historical, and regional dynamics that influence public trust. In regions such as Northwestern Nigeria, initiatives aimed at enhancing tax compliance must be integrated with inclusive governance practices, equitable development strategies, and transparent accountability mechanisms that resonate with local contexts.

2.4 Theoretical Framework

This research is grounded in Social Contract Theory, which offers a fundamental conceptual framework for analyzing the dynamics between the state and its citizens, particularly concerning tax compliance, the legitimacy of governance, and the trust vested in institutions. Social Contract Theory asserts that individuals consent, either explicitly or implicitly, to relinquish a portion of their freedoms and resources (e.g., via taxation) in return for protection, justice, and the provision of public goods by a legitimate authority (Levi, 1988; Rousseau, 1762)

As articulated by Levi, (1988) tax compliance extends beyond mere coercion or deterrence; it is profoundly affected by the perceived legitimacy and equity of the governing institutions. Citizens are predisposed to comply voluntarily with tax regulations when they perceive that the state is adhering to mutual obligations, specifically by utilizing collected revenues judiciously and distributing public services fairly. Conversely, when governments neglect their commitments under the social contract through corruption, inequity, or inefficacy, taxpayers may feel morally justified in evading taxes (Tyler, 2006).

This theoretical perspective is particularly salient within the Nigerian context, where pervasive distrust in governmental institutions frequently diminishes tax morale. In various regions, including Northwestern Nigeria, citizens articulate skepticism regarding the management of tax revenues and the alignment of public spending with their interests (Ali et al., 2014). This perceived violation of the social contract

undermines the psychological commitment to adhere to tax laws, even when such laws are subject to enforcement.

Furthermore, Social Contract Theory underscores the importance of reciprocity and accountability as essential determinants of compliance. According Scholz & Lubell, (1998) when citizens observe that tax authorities operate transparently and honor commitments related to service provision, they are more inclined to cooperate, thereby reinforcing a virtuous cycle of trust and compliance. This indicates that enhancing perceptions of fairness, responsiveness, and representation has the potential to restore the moral authority of tax institutions.

Thus, this study utilizes Social Contract Theory to explore how perceptions of fairness in taxation, understood through distributive, procedural, and retributive dimensions, affect citizens' trust in government and their propensity to fulfill tax obligations. It further emphasizes the significance of legitimacy, both normative and procedural, in cultivating a tax culture founded on cooperation rather than coercion.

3. METHODOLOGY

3.1 Research Design

This study adopts a mixed-methods research design to comprehensively explore citizens' perceptions of fairness in the Nigerian tax system and their influence on trust in government, with a specific focus on the northwestern states of Nigeria. The quantitative component involved structured surveys to test predefined hypotheses, while the qualitative component employed in-depth interviews to capture richer, contextual insights that help explain the quantitative results.

3.2 Population and Sample

The target population comprises individual taxpayers residing in northwestern states of Nigeria, specifically Kano, Kaduna, Katsina, Jigawa Zamfara, Kebbi and Sokoto, states known for their complex socio-political and economic dynamics. A stratified random sampling technique was utilized to ensure representation across diverse socio-demographic groups. A total of 500 respondents participated in the quantitative survey, while 20 participants were selected for the qualitative interviews using purposive sampling.

3.3 Research Questions and Hypotheses Alignment

This study is structured around the following research questions and corresponding hypotheses:

Table 1 Research question and hypothesis Alignment

Research Questions	Hypotheses
RQ1: How do citizens in northwestern Nigeria perceive the fairness of the tax system?	*Descriptive focus — no hypothesis directly linked.*
RQ2: What is the relationship between perceived fairness and trust in government?	H1: There is a significant positive relationship between citizens' perceptions of fairness in the Nigerian tax system and their trust in government in the northwestern states of Nigeria.
RQ3: How do these perceptions influence tax compliance behavior?	H1d: Higher levels of perceived fairness in the tax system are associated with higher levels of voluntary tax compliance among citizens in the northwestern states of Nigeria.

Additionally, the dimensions of fairness are further specified through sub-hypotheses aligned with existing literature on tax justice:

- H1a: Perceived fairness in tax policy (distributive fairness) positively influences trust in government institutions.
- H1b: Perceived fairness in tax administration (procedural fairness) positively influences trust in government institutions.

- H1c: Perceived fairness in tax enforcement (retributive fairness) positively influences trust in government institutions.

These hypotheses are grounded in Social Contract Theory, which asserts that citizens' willingness to comply with laws, including taxation, is strongly linked to their perceptions of government fairness and legitimacy (Levi, 1988)

3.4 Data Collection Instruments

Quantitative Data: Structured questionnaires comprising Likert-scale items measured key constructs: perceptions of fairness (distributive, procedural, retributive), trust in government, and tax compliance behavior. Qualitative Data: Semi-structured interviews explored participants' lived experiences and perceptions of fairness and trust in more depth, providing a narrative complement to the quantitative findings.

3.5 Data Analysis

Quantitative data were analyzed using SPSS software. Pearson's correlation analysis tested the hypothesized relationships between fairness perceptions and trust in government. Multiple regression analysis further examined how different dimensions of fairness predict trust and compliance behavior. Qualitative data were analyzed thematically, focusing on recurring patterns related to fairness, trust, and compliance to enrich and contextualize the quantitative findings.

3.6 Model Specification

The study expected that the independent variables Citizens' Perceptions of Fairness (CPF) would enhance trust in Government. It is therefore expected that Citizens' Perceptions of Fairness would determine trust in Government. The dependent variable is Trust in Government (TIG)

Citizens' Perceptions of Fairness and Trust in Government

$CPF = \beta0 + \beta1TRUGOVTi + \beta2GENi + \beta3AGEi + \beta4ELi + \beta5ESi + \varepsilon$

Where: TRUGOVT = Trust in government,

GEN = Gender,

AGE = Age,

EL = Education level,

ES = Employment status,

ε = Error terms, $\beta0$ = Intercept or the constant,

B1-$\beta5$ = Partial regression coefficient of the explanatory variables.

The Independent variable, **Citizens' Perceptions of Fairness** (CPF), was measured with three main items Distributive Justice, Procedural Justice, and Retributive Justice. While dependent variable Trust **in government (TIG)** was measured with 6 main items Competence, Integrity, Fairness, Transparency, Accountability, and Responsiveness**.** Data analysis was done **using** SPSS software. Pearson's correlation analysis tested the hypothesized relationships between fairness perceptions and trust in government. Multiple regression analysis further examined how different dimensions of fairness predict trust and compliance behavior.

4. RESULTS AND DISCUSSION

4.1 Overview of Quantitative Findings

Demographic Profile of Respondents

Demographic Characteristics of Respondents (n=500)

Table 2 Demographic Characteristic

Characteristics	Frequency	Percentage	Cumulative Percentage
Gender			
Male	398	79.6	79.6
Female	102	20.4	100.00
State of residence			
Kano	83	16.66	16.66
Sokoto	96	19.20	35.86
Kaduna	62	12.40	48.26
Zamfara	87	17.40	65.66
Katsina	66	13.20	78.86
Jigawa	59	11.80	90.66
Kebbi	47	9.40	100.00
Type of tax payer			
Individual	131	26.20	26.20
Business Owner	369	73.80	100.00
Level of Education			
Non formal	112	22.4	22.40
Primary	121	24.2	46.60
Secondary	149	29.8	76.40
Tertiary	113	22.6	100.00

Table 2 present the gender distribution of the respondents. A significant portion of the respondents were male 79.6%, while female constitute 20.4%. This implies that more male gender pay tax in Northwestern state. The state of resident of respondent is presented in table 2. 19.2% of the sampled respondents from Sokoto participated in the survey while Kebbi has the lowest participation with 9.4% . This implies that there are more respondents In Sokoto However 73.8% of the respondents are business owners while 26.2% of the respondents are individuals without any business. Lastly, the Level of educations of respondents indicates that majority of the respondents have Secondary certificates as minimum qualification with 29.8%. 22.6.% has Tertiary certificate, 24.2% has Primary School Leaving Certificate. While 22.4% has only non-Formal education.

Pearson Correlation Analysis

The Pearson correlation coefficient revealed a significant positive relationship between perceptions of tax fairness and trust in government institutions:

$r = 0.61$, $p < 0.01$

This strong positive correlation provides robust support for Hypothesis 1 (H1), confirming that as citizens perceive the tax system to be fair, their trust in government institutions tends to increase.

4.2. Multiple Regression Analysis

A multiple regression analysis was conducted to further examine how different dimensions of fairness (procedural, distributive, and retributive) predict trust in government. The results are summarized below:

Table 3 regression table for study variables

Fairness Dimension	Standardized Beta (β)	Significance (p-value)
Procedural Fairness	0.39	$p < 0.001$
Distributive Fairness	0.27	$p < 0.01$
Retributive Fairness	0.18	$p < 0.05$

1. Interpretation: Procedural fairness had the strongest influence on trust in government ($\beta = 0.39$, $p < 0.001$). This suggests that citizens' trust is most strongly shaped by their perceptions of fairness in the processes and procedures through which tax policies are developed and enforced.
2. Distributive fairness also showed a significant positive effect ($\beta = 0.27$, $p < 0.01$), indicating that perceptions of fairness in the allocation of tax burdens contribute to trust.
3. Retributive fairness, while statistically significant ($\beta = 0.18$, $p < 0.05$), had the weakest influence, reflecting that perceptions of fairness in the enforcement of tax penalties are a less dominant but still meaningful factor.

This analysis of the 500 survey responses revealed strong support for the study's central hypotheses. The Pearson correlation coefficient showed a significant positive relationship between citizens' perceptions of tax fairness and trust in government institutions ($r = 0.61$, $p < 0.01$), supporting H1. The multiple regression model indicated that procedural fairness ($\beta = 0.39$, $p < 0.001$) had the strongest influence on trust, followed by distributive fairness ($\beta = 0.27$, $p < 0.01$) and retributive fairness ($\beta = 0.18$, $p < 0.05$).

The analysis confirms the study's central hypothesis that citizens' perceptions of tax fairness are significantly and positively associated with trust in government institutions. Among the dimensions of fairness, procedural fairness emerges as the most influential predictor, underscoring the importance of transparent, equitable, and participatory tax processes in fostering public trust. These findings provide empirical evidence supporting the argument that improving perceptions of fairness in taxation could enhance trust in governance. The findings align with previous studies (e.g., Kirchler et al., 2008; Levi, 1988), which suggest that fairness across multiple dimensions is critical for fostering institutional trust and voluntary tax compliance.

4.3 Disaggregated Findings by State

The regional analysis revealed variations across the seven Northwestern states of Nigeria—Kano, Kaduna, Jigawa, Katsina, Sokoto, Zamfara, and Kebbi—with respect to citizens' perceptions of tax fairness and trust in government institutions. These variations appear closely tied to local governance performance, infrastructure development, and the visible utilization of tax revenues.

Kano State

Respondents from Kano demonstrated relatively high levels of trust in government institutions, closely aligning with their perceptions of procedural fairness and transparency. The correlation here is strengthened by Kano's relatively advanced infrastructure, more visible public investments, and proactive tax administration practices. Citizens reported greater satisfaction with how tax revenues are utilized, particularly in areas such as road construction, healthcare facilities, and education. These visible outcomes appear to foster higher trust, supporting the hypothesis that perceived fairness enhances institutional trust.

Kaduna State

Similar to Kano, Kaduna respondents reported above-average trust scores. Kaduna has a reputation for progressive governance reforms and relatively transparent fiscal management, which respondents acknowledged. The state government's emphasis on infrastructure renewal, urban development, and digital reforms in tax administration has positively influenced public perception of fairness and accountability.

Jigawa State

Jigawa showed moderate trust levels. While infrastructural development is ongoing, citizens reported concerns over the uneven distribution of public resources, which tempers overall trust. However,

respondents also noted gradual improvements in administrative transparency, particularly in local governance structures, which contributes moderately to trust.

Katsina State

Katsina respondents expressed mixed levels of trust, often citing concerns over security challenges and perceived inefficiencies in revenue utilization. Although some infrastructural projects were acknowledged, many respondents highlighted gaps in healthcare, education, and security as persistent barriers to trust. This reflects a disconnect between tax collection and tangible benefits, weakening perceptions of fairness and accountability.

Sokoto State

Sokoto reported lower-middle trust levels, with respondents indicating skepticism about government commitment to equitable resource allocation. Although some efforts have been made in healthcare and education, these were perceived as insufficient relative to the state's needs. Citizens expressed concerns about favoritism and lack of transparency in fiscal governance, which adversely impacts both procedural and distributive fairness perceptions.

Zamfara State

Zamfara recorded among the lowest trust scores. Respondents highlighted acute dissatisfaction with both government transparency and perceived equity in taxation and public spending. Insecurity, lack of visible infrastructural progress, and perceived corruption contribute heavily to these sentiments. Citizens frequently reported feeling disconnected from government decisions and benefits, fostering distrust and perceptions of procedural injustice.

Kebbi State

Kebbi similarly reported low trust levels, largely driven by perceptions of opaque governance processes and inequitable distribution of resources. Respondents expressed skepticism about the fairness of tax systems and frustration over limited infrastructural development despite ongoing taxation. Issues of transparency and perceived mismanagement erode public confidence in government institutions.

Summary of Regional Patterns

Table 4 Regional Patterns

State	Trust Level	Key Influences
Kano	High	Strong infrastructure, visible tax use, transparency
Kaduna	High	Governance reforms, transparency, service delivery
Jigawa	Moderate	Emerging transparency, uneven resource distribution
Katsina	Mixed	Security issues, weak tax-benefit link
Sokoto	Lower-Middle	Skepticism over equity, weak transparency
Zamfara	Low	High distrust, insecurity, perceived corruption
Kebbi	Low	Low transparency, perceived inequity, weak infrastructure

The findings show a clear correlation between trust in government institutions and the visible effectiveness of tax utilization. States like Kano and Kaduna, with better governance practices, more transparent use of tax revenue, and stronger infrastructure, enjoy higher levels of citizen trust. In contrast, states such as Zamfara and Kebbi exhibit the weakest trust levels due to longstanding grievances over government accountability, fairness, and service delivery failures. These disaggregated findings reinforce the study's broader conclusion: perceptions of fairness in taxation and governance transparency are fundamental to fostering trust at both state and regional levels.

This supports Ayoola et al., (2023), who argued that regional disparities in governance outcomes exacerbate public cynicism and weaken the perceived legitimacy of state institutions.

4.4 Qualitative Insights

Thematic analysis of the 20 interviews yielded five recurring themes:

Perceived Inequity in Tax Burden: Many participants felt that the wealthy and politically connected evaded taxes, placing disproportionate pressure on the poor echoing the distributive justice concerns cited in Rawls, (1971)

Inconsistent Enforcement: Respondents criticized selective enforcement of tax laws, which aligns with findings from Augustine & Enyi (2020) regarding retributive justice failures.

Lack of Transparency: Several interviewees mentioned that they rarely saw the benefits of tax contributions, reinforcing the "broken social contract" described by Tyler (2006).

Reluctance to Comply Voluntarily: Some respondents acknowledged paying taxes only when coerced, highlighting the absence of trust-based compliance discussed in Scholz & Lubell (1998).

Calls for Localized Reform: Participants advocated for decentralized tax management and community-based oversight to improve accountability and rebuild trust.

These qualitative narratives complemented and contextualized the quantitative data, offering rich insight into how fairness perceptions are socially constructed and politically grounded.

4.5 Synthesis with Literature

The findings of this study are consistent with the slippery slope framework (Kirchler et al., 2008), which posits that trust and enforcement are mutually reinforcing in promoting tax compliance. Citizens who view the system as just are more likely to pay taxes voluntarily, whereas a coercive, opaque system breeds evasion and resistance.

Moreover, the results affirm Social Contract Theory (Levi, 1988; Rousseau, 1762),which emphasizes that the state's legitimacy hinges on reciprocal obligations. Where governments fail to meet their end of the contract by ensuring equitable taxation and transparent use of public funds citizens feel morally justified in disengaging from fiscal responsibilities.

4.6 Implications

The findings from this study suggest several important implications for public policy, particularly in relation to improving tax compliance and rebuilding institutional trust in Nigeria's northwestern states.

a. Strengthening Procedural Fairness through Systemic Tax Reforms

One of the most pressing recommendations emerging from the research is the need to enhance procedural fairness in the Nigerian tax system. Procedural fairness refers to the perceived impartiality, transparency, and consistency of the processes through which tax policies are designed and enforced. When citizens view tax authorities as biased or selective in their enforcement particularly toward politically or economically privileged groups it erodes the legitimacy of the system and discourages voluntary compliance (Tyler, 2006)

To address this, the government should invest in building transparent and accountable tax administration structures. This includes automating tax collection systems, standardizing procedures across states, publishing tax revenue utilization reports, and introducing grievance redress mechanisms for taxpayers. By making tax processes more predictable and participatory, citizens may begin to view the system as fair and trustworthy, thereby improving compliance over time.

2. Promoting Targeted Tax Education and Reciprocity-Based Messaging

The study also revealed a critical gap in public understanding of the link between tax contributions and public services. Many citizens are unaware of how tax revenue is allocated and how it benefits their communities, especially in rural and underserved areas. As supported by Kirchler et al., (2008), the perception of fairness is closely tied to reciprocity the belief that taxpayers receive something of value in return for their contributions.

Policy actors should therefore implement targeted tax education campaigns that focus on increasing transparency and demonstrating tangible benefits of tax compliance. These campaigns must go beyond

abstract messaging and instead highlight visible projects such as roads, schools, or health centers that were funded by tax revenues. Utilizing local languages, trusted community leaders, and media platforms (e.g., radio, town halls) can help deliver these messages more effectively and foster a sense of shared responsibility between citizens and the state.

3. Decentralizing Oversight and Enhancing Local Accountability

Findings also point to the value of localized, participatory accountability mechanisms in addressing distrust and perceptions of marginalization, particularly in Northern Nigeria. Participants in the qualitative interviews expressed stronger support for community-based monitoring of tax revenue than for central oversight mechanisms, which they viewed as distant and ineffective.

To address this, policymakers should consider devolving aspects of tax administration and oversight to local councils, civil society organizations, and ward development committees. This would ensure that communities are not only informed about tax collection and usage but are also empowered to participate in oversight and planning. Models such as citizens' budget audits or social accountability scorecards have been successful in other contexts and could be adapted for regional tax governance in Nigeria.

Localized accountability may also help to mitigate long-standing grievances about unequal development and ethnic marginalization in the north. By visibly involving citizens in budget decisions and revenue tracking, the government can restore a sense of inclusion and fairness, which in turn reinforces both tax morale and institutional legitimacy.

4. Building Institutional Trust through Transparent Service Delivery

Ultimately, tax reforms must be linked to broader governance reforms that improve the visibility, equity, and efficiency of public service delivery. Trust is not built solely through improved enforcement, but through demonstrated improvements in citizens' lived experiences in education, healthcare, transportation, and social safety nets.

The government should ensure that tax-financed projects are equitably distributed and visibly implemented, especially in historically underserved communities. Adopting a "tax-for-development" narrative, supported by performance audits and public reporting, will be crucial in shifting the

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