

AN ASSESSMENT OF THE EFFECTIVENESS OF TAX REVENUE COLLECTION: A CASE STUDY OF ZIMBABWE

Simbarashe Hamudi¹

Abstract

The effectiveness of tax collection has been a persistent issue of great concern in both developed and developing countries. Taxes are now an increasingly important revenue source for national budgets. It is, therefore, crucial for tax revenue authorities to carry out their mandate of raising much-needed government revenue effectively. This descriptive study aims to identify the key determinants of tax revenue collection in Zimbabwe. It assesses these in order to reveal the importance of the role that tax authorities play in increasing government revenue and to identify factors affecting tax revenue collection. Standard data-gathering procedures, such as questionnaires and in-depth interviews, were used. The results of the study reveal that tax revenue collection effectiveness is yet to be attained, and that the revenue authority faces challenges as a result of low levels of tax education amongst taxpayers, ineffective taxpayer identification methods, and poor monitoring and assessment procedures. The findings also show that the tax authority in Zimbabwe is yet to enforce a solid revenue collection methodology that will curb corruption activities and raise the morale of the workforce. The results from this study highlight the need for intensive taxpayer education, and show that the revenue authority should partner with the telecommunications industry, discover ways of motivating taxpayers, and privatize some of its departments. These recommendations could help to improve the effectiveness of tax revenue collection in Zimbabwe.

Keywords: Tax Administration, Revenue Collection Effectiveness, Taxpayer Survey.

1. INTRODUCTION

Every government around the world needs revenue to fund its country's essential services and budgets. Such revenue is generated through donations, tax, loans, and other sources. The 2007/2008 credit crisis caused the breakdown of many countries' financial systems, including the philanthropic nations that were providing most developing countries in Africa with funds to finance their national budgets. As a developing nation, Zimbabwe was forced to raise its own funds, primarily through taxes. Tax revenue can be increased by enhancing the collection procedures used. However, taxpayers often have a misconception about paying tax: they perceive that it does not necessarily benefit them. They tend to view the payment of taxes as something that is imposed on them, rather than their responsibility. Such unwillingness to pay tax on the part of the majority of the people, including educated individuals, is a manifestation of ineffective tax revenue collection. The Zimbabwe Revenue Authority (ZIMRA) is the sole collector of tax revenue in Zimbabwe. In recent years, ZIMRA has faced some challenges in relation to tax revenue collection, as is evidenced by the fact that tax revenues have plunged since 2009 and it failed to meet its revenue target in 2015 (ZIMRA, 2016). During the 2016 revenue year, ZIMRA registered net collections amounting to US\$3.248 billion against a target of US\$3.607 billion, resulting in a negative variance of 4% (ZIMRA, 2017). In 2017, ZIMRA registered net collections of US\$3.71 billion against a target of US\$3.4 billion (ZIMRA, 2018).

¹ Revenue Officer, Zimbabwe Revenue Authority, Harare, Zimbabwe.

A tax revenue authority is a component of public administration designed to control the processes and operations of public revenues in accordance with new public management approaches, which focus on efficiency, effectiveness, performance measurement, and the requirements of good governance (Jacobs et al., 2013). Governments require tax authorities to collect revenue from private entities effectively so that they can provide public goods and services. Tax authorities need to perform a number of basic functions efficiently in order to collect tax revenues effectively. These functions include taxpayer identification and education, tax assessment, and monitoring. These activities determine the performance of a tax authority in respect of collecting revenue (Bird, 1992; Surrey, 1974). Tax revenue collection effectiveness largely depends on the effectiveness of the tax revenue collectors. A number of writers (such as Bird, 2010, and Jacobs et al., 2013) have argued that the main objective of any tax revenue authority is to raise sufficient revenue for local development.

In order to be effective, a tax authority's operations must be simple, and its taxpayers should be identified and educated (Aaron & Slemrod, 1999). Ineffective tax revenue collection is often seen as one of the main constraints on the ability of states to collect revenues in general, and direct taxes in particular (Fjeldstad & Semboja, 2001). In many countries, the effective administration of existing tax legislation could increase revenue by 30 percent or more in many countries (Hadler, 2000). Tax revenue collector ineffectiveness, according to Tanzi (1991), reduces tax revenue, creates distortions or non-neutralities in tax systems, and introduces different kinds of inequities (for example, between honest citizens and tax evaders) in the tax system. In other words, tax revenue authorities can change the ways in which taxation affects the objectives of government policy, namely the collection of revenue, fair allocation of resources, and economic stabilization. ZIMRA (2014) suggests that its failure to meet its target in 2013 might be attributable to the ineffectiveness of the tax authority and its revenue collectors. ZIMRA (2017) states that its failure to meet its tax revenue targets was, in part, because it had not fully implemented its compliance and collection measures. Tax revenue collections in Zimbabwe have been decreasing since 2012. In 2016, ZIMRA failed to meet the target again (by 4%) and this might indicate the existence of ineffective tax administration (ZIMRA, 2017).

Tax authorities should ensure that the objectives of tax collection and hitting revenue targets are met, but this was not the case in Zimbabwe during full dollarization due to revenue collection ineffectiveness (ZIMRA, 2014). From 2010, the actual amount of revenue collected each year has been decreasing gradually, and between the years 2013 and 2016, year-on-year changes in tax revenues as a proportion of GDP were negative. In 2017, ZIMRA surpassed its revenue target by 10.29%, but this might have been caused by the cash crisis, prices increases, and continuous inflation increases that occurred that year (ZIMRA, 2018).

2. TAX ADMINISTRATION IN ZIMBABWE

In Zimbabwe, taxation was introduced towards the end of the 19th century by British colonialists. It was in the form of hut tax which, in 1894, was charged at the rate of ten shillings per hut. The tax was imposed on a per hut or household basis. It was variously payable in money, labor, grain, or stock, and benefited the colonial authorities. Direct taxes in present day Zimbabwe consist of corporate tax, Pay as You Earn (PAYE) tax, Capital Gains Tax (CGT), withholding taxes, and presumptive taxes. Indirect taxes consist of customs duties, excise duties, and Value Added Tax (VAT).

ZIMRA is the sole collector of government revenue in Zimbabwe. It was established in 2021 as a result of the Revenue Authority Act of February 2000 and succeeded the Department of Taxes and the Department of Customs and Excise. The government sets annual revenue collection targets for ZIMRA through the Ministry of Finance. ZIMRA then mobilizes revenue from various domestic taxes and levies on imports and excisable goods.

Zimbabwe's business community has been extremely critical of the country's tax system, particularly with regard to its administration. There have been low compliance levels among this community due to differences in the interpretation of law between businesses and the revenue authority, and the absence of a fully integrated, working electronic system. These issues have had the effect of limiting revenue mobilization, as taxpayers have become reluctant to settle their tax dues. Other causes of tax evasion in Zimbabwe include the inequitable distribution of amenities, the misuse or mismanagement of tax revenue, the remoteness of taxpayers from the government, and the absence of a spirit of civic responsibility.

Over the years, businesses have had to spend numerous hours and large amounts of money in order to comply with tax requirements. This situation was heightened during the hyperinflation of 2007-2008 and the subsequent introduction of multicurrency systems in 2009. The Zimbabwean government changes currencies time and time again, and one of the greatest challenges faced by taxpayers in the country is the basic inability of their accounting systems to handle this. When businesses are trading in both local and foreign currencies, it is also more difficult for them to perform accountancy tasks accurately, as they need to use several exchange rates. This usually results in companies underpaying or overpaying taxes.

Currently, the business community is facing serious challenges as a result of the tax system and its administration. Businesses argue that the current tax system is very time-consuming and costly to use. For instance, many businesses have been experiencing payment delays in respect of VAT refunds. In a country like Zimbabwe, where businesses are greatly constrained by cash flow problems, such delays mean that companies' much needed working capital is tied up with the revenue authority. There is also a cost to business when services are not decentralized. This means that it costs businesses operating in areas without certain services more in terms of additional transport costs and time in order to access them.

Businesses are also concerned that the revenue authority interprets the law in a different way from them. These differing tax law interpretations have resulted in companies paying varying amounts of tax, as well as incurring easily avoidable penalties for failure to comply. The latter often forces businesses to spend time and resources on disputes with revenue officers.

The other problem that arises from this lack of legal clarity is that businesses end up lobbying for the wrong policies. A simple example, common within Zimbabwe, is that certain businesses or sectors of the economy apply to the government to have their products made VAT-exempt instead of zero-rated. The problem of interpretation of the law is two-fold. First, business people tend to be reluctant to look for the information and, at times, the resources available are limited, so they cannot seek consultation. Second, the law is not available as a consolidated document and amendments to it cannot be found in one place. The problem can be explained by the lack of clear communication channels within the revenue administration and lack of clarity in the law/decision-making processes, which result in revenue officers needing to use their own discretion. For example, a client who has defaulted by six days may be charged a 100% penalty whereas a client who has defaulted by 90 days may enjoy a full waiver, depending on revenue officers dealing with the case.

ZIMRA is regarded as one of the most corrupt organizations in Zimbabwe and, therefore, the highest level of corruption affects the effective administration of tax and revenue collection.

3. RESEARCH METHODOLOGY

The study employs a descriptive survey to collect data for the purpose of answering research questions and uses interviews to ascertain the current status of the subjects under study. The purpose of this descriptive study is to assess the effectiveness of tax revenue collection by tax revenue authorities in Zimbabwe. Strategies and procedures are used to describe, clarify, and interpret existing variables that constitute a phenomenon. The descriptive design was adopted because it could produce a high numbers of responses from a wide range of managers, supervisors, officers, and assessors, as well as the taxpayers in the Harare tax district to questions related to the effectiveness of tax revenue collection.

4. DATA PRESENTATION, ANALYSIS, AND DISCUSSION OF RESULTS

Basic Elements of Tax Revenue Collection

The basic elements of revenue collection were analyzed, including client care services, taxpayer education, the identification and registration of clients, the appeals process, and the ability to access and use the ZIMRA eServices portal.

The majority of the respondents noted that the client care service was poor and a number stated that it was fair. The taxpayers attributed poor services to the increase in corruption and low standard of living in the country. Some small business owners argued that it was expensive to submit tax returns because they needed to have a working Internet connection and a proper computer, which might not be affordable for those running start-up companies. Other clients argued that they didn't have the expertise or know-how to use e-services and this added another labor cost as they needed to hire someone with appropriate knowledge.

The results from the interviews and questionnaires revealed that the majority of taxpayers do not receive information about tax awareness issues, as most small business owners said that they were not being educated about the importance of paying tax. This means that the forms that the revenue authority uses in respect of tax awareness issues are not reaching everyone. The few educated taxpayers who are receiving this information are doing so through a number of means: ZIMRA's Taxpayer Appreciation Day, the Zimbabwe International Trade Fair (ZITF), seminars, workshops, "Did You Know" articles in newspapers, and social media platforms, such as Twitter and Facebook. This indicates that ZIMRA's tax awareness messages are delivered to the same prominent business owners at different events, meetings, and seminars, which leaves a number of small business owners unaware of tax issues.

The data obtained reveals that poor taxpayer education results in a number of business owners lacking knowledge about penalties and procedures for late filing and non-filing. Most of the taxpayers surveyed responded that their knowledge is poor. Only a few, including tax accountants and public accountants, possessed good and excellent knowledge respectively. These are the same clients who are always invited to meetings and seminars.

The taxpayers stated that tax issues awareness about appeal procedures seems to be non-existent. During the interviews, it was discovered that some taxpayers were not even aware of how to appeal or that the tribunal exists. Business owners noted that corruption is causing

ZIMRA officials to fail to inform them about tax tribunals and appeal procedures. This supports Campos and Pradhan's (2007) view that corruption in the tax revenue collection agency has caused the appeals process to be unknown to, and useless for, clients. The interviews revealed that the appeals process is accessible but respondents felt that it would be a waste of time to use it as the tax authority always tries to maximize revenue collection. It also takes a long time for appeal documents to be processed due to bureaucracy within the tax authority and the fiscal court.

The majority of business owners noted that they were unaware of the consequences of understating tax as they have a poor understanding of the penalties associated with the failure to keep proper records, the late submission of returns, and late payments.

Zimbabwe currently has the second largest informal sector in the world and there are a number of unregistered companies operating there. During the interviews, a number of taxpayers complained that the tax authority is not identifying and registering every business operator effectively, as there are a number of people operating within the shadow economy.

Simple and Standardized Tax Assessment Methods

The revenue authority's assessment methods are not standardized and do not make it simple for taxpayers to pay tax. Most clients prefer to receive information about tax assessments in their native language and some of the technical language used makes it difficult for clients to understand the details provided. The taxpayers lack knowledge about the prescribed procedure for declaring their income. The interviews revealed that this is because most of them believe that revenue authority officials aren't particularly worried about the procedures as they are interested in corruption activities. The main reasons behind this are that tax awareness does not, effectively, seem to exist and the quality of advice being received from the tax administrators seems to be inadequate. During the interviews, the business owners noted that tax revenue collectors don't give proper advice to the taxpayers for their own benefit. The collectors want to receive bribes and direct the taxpayers to friends who are tax accountants and tax practitioners for advice. This is in line with Dye and Stapenhurst's (1998) definition of corruption as "the abuse of public power for private gain or for the benefit of a group to which one owes allegiance" (p. 2).

Tax Collection Methods and Payment of Tax

The interviews revealed that the tax administration forces clients to pay tax without proper tax awareness or collection methods, and charges them penalties and interest. This indicates that the way in which the tax authority collects tax revenue from taxpayers is ineffective. The interviewees also mentioned that there was a need to embrace more advanced technology when collecting tax. However, they also noted that the collection methods currently in use were not effective at all as tax collection officers would encourage corruption during door-to-door collections, audits, and roadblocks. Clients would often prefer to bribe the tax administrators as this might be cheaper than paying taxes. In addition, garnishing clients without giving them proper notice would result in non-payment in the long run as most clients would open new bank accounts or use their business partners' bank accounts.

The data indicated that tax officials carry out field audits in the taxpayers' premises. Despite this, most of the taxpayers interviewed noted that audits always lead to demands for additional tax, which means that there is the potential for significantly more tax revenue to be collected.

It also means that most business owners' accounts are not up to date. This clearly replicates the ineffectiveness within the tax authority, since the interviews show that this is due to lack of tax awareness among taxpayers and poor tax collection methods. The field audits are not resulting in higher rates of tax collection since, according to the interviewees, sometimes they are not completed if it is discovered that business owners need to pay extra tax. In such cases, the business owners and officers will agree to participate in corruption. Some prominent business individuals who are politically connected also take advantage of their position so as not to pay tax.

Improved audits and door-to-door operations seem to be effective ways by which to boost revenue collection and tax awareness. During the interviews, business owners noted that they were made aware of some of their tax liabilities, including penalties and interest due, after the monitoring process, which is carried out through door-to-door operations and spot check audits. To evaluate what would happen if taxpayers were to learn their correct tax liabilities through monitoring, the interviewees were asked if the monitoring process could enhance corruption. They stated that interactions with revenue authority officials would lead to corruption as both taxpayers and administrators always induce corrupt activities so as to reduce tax bills. The interviews show that the monitoring process can help taxpayers to understand their tax liabilities but that it should be improved to make sure that every dollar due has been collected.

Taxpayers located outside the vicinity of central business districts argued that they also need to be able to pay tax from their comfort of their homes or to the nearest government institutes, such as post offices, so that they do not have to visit banks. Most taxpayers in growth points, such as Mudzi and Uzumba Maramba Pfungwe, argued that post offices were nearer to their businesses than the banks.

Factors Affecting Tax Revenue Collection

The study notes that there are corrupt tax administrators in Zimbabwe and that abuse of public office is being carried out at all levels. This supports Campos and Pradhan's (2007) view that corruption is a pervasive problem in many developing countries and that revenue authorities are often perceived to be among the most corrupt of government agencies. Corruption can exist at any level of public office and leads to heavy revenue losses. Bejakovic (2009) describes how corruption was also prevalent in the collection of tax revenues in Croatia in the 1980s, with business owners preferring to bribe officials rather than pay taxes.

The tax officials interviewed during this Zimbabwe-focused study stated that they did not have sufficient resources to effectively collect tax as some graduate trainees and attachés have to share computers with their mentors. They also noted that the training they had received was not sufficient for them to be able to deal with the changes in the dynamics of taxation, including matters relating to international taxation, transfer pricing, and BEPS. The interviews showed that the benefits received by tax officials are very limited when compared to those working in the private sector, as private sector employees receive benefits, such as cars, houses, loans, and scholarships to study locally and internationally. The only existing incentive which could improve tax revenue collection is the cash bonuses that officials can receive after meeting their quarterly revenue targets. However, these are not effective enough as some officers said that they can earn more, at the expense of the target, by engaging in corruption.

5. CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The results of the study show that tax revenue collection in Zimbabwe is still ineffective. The most common types of business in Harare are wholesalers and retailers, because these are easy to start, operate, and exit. Most of these businesses are still at grass-roots level and, at times, they spontaneously relocate and/or switch from their original business line to another trade. Therefore, their inconsistencies can prove to be a lethal weapon that may destabilize tax revenue collection performance.

The findings also show that, generally, the current level of taxpayer education and awareness of tax issues in Zimbabwe is quite low. Some business owners have not been visited by tax officials providing information about the payment of taxes, as the tax authority's focus appears to be on educating the same set of clients. The revenue authority occasionally hosts "breakfast meetings" with the same clients to educate them about tax issues they taught them about in previous meetings. The same scenario occurs on Taxpayer Appreciation Day and at the national events, such as the ZITF. This repeated education about tax issues to the chosen few comes at the expense of many other potential taxpayers who lack awareness, so potential revenue sources remain untapped. The study also establishes that the majority of taxpayers went to high school and only possess a little knowledge about tax issues. Therefore, taxpayer education plays a vital role in the effectiveness of tax revenue collection. The collection methods (door-to-door operations, audits, and spot checks) are effective to a certain extent, since they enable tax officials to raise more tax revenue and promote corruption at the same time. Therefore, interaction between taxpayers and tax revenue collectors should be restricted in order to rectify the problem of corruption.

The assessment procedures are written in technical language which make them ineffective. This has an impact on revenue collection, as taxpayers lack knowledge about what an assessment is all about. The appeals process, which is basically a course of action a taxpayer takes when s/he feels that their assessment has been unfair, is an appealing concept on paper. However, it does not exist as far as the ordinary taxpayer is concerned, because few have attempted to participate in it. The assessments are not standardized or in simple language so that the taxpayer can comprehend and fulfil their tax obligations. The study's findings reveal that the revenue authority is not effective in identifying all potential taxpayers because a large number of taxpayers operate in the shadow economy without tax clearance certificates. This is resulting in the loss of a lot of revenue that could be contributing to the government of Zimbabwe. The revenue authority's monitoring process only helps clients to know the amount of tax they owe to the government. However, clients and tax administrators connive in bribery activities so that the amounts the clients pay are less than their tax obligations. In most cases, corruption is preferred over paying the full amount of tax. Therefore, there is a need to carefully reduce the number of tax evaders in all of sectors of the economy.

The findings have exposed the lack of necessary resources, such as laptops, among staff within the revenue authority. It can therefore be concluded that insufficient resources and lack of staff accommodation are causes of ineffective tax revenue collection. The research findings also show that corruption is at its peak because some employees are unsatisfied. This dissatisfaction occurs when they compare the benefits that they are entitled to with those they could receive in the private sector. This, in turn, leads to inefficient tax revenue collection, as the revenue collectors are reluctant to collect revenue effectively.

Based on the results of this study, we can conclude that efficient tax collection forms the basis of an effective tax revenue authority. Corruption and lack of resources are the major factors that hinder the success of any tax revenue authority. The tax revenue authority could benefit the whole country by increasing revenue collections, ultimately improving socio-economic growth.

Recommendations

Use of telecommunications technology

Given that interaction between taxpayers and tax revenue collectors stimulates corruption and weak communication between them, the revenue authority should consider adopting new technologies and, in particular, partnering with the telecommunications industry. The use of the latest telecommunications technology could allow citizens to fulfill their tax liabilities with greater ease, for example, by making use of e-commerce payment systems, such as PayPal and Paynow. Disruptive technology includes the use of mobile money to pay tax through platforms such as EcoCash, TeleCash, and One-Wallet, and this should be linked to the taxpayer's Business Partner Number. This could help business owners who are based in the rural areas of Zimbabwe to comply with their tax obligations and accommodate some of the skeptical taxpayers who do not keep their money in the bank because they are risk averse. The revenue authority could access and use its telecoms database to educate the public via text messages or voice calls. They could also use social media platforms, such as YouTube, WhatsApp, Facebook, Twitter, and LinkedIn, more effectively in order to educate the public. They should run informative advertising campaigns on the national broadcasting network and utilize other media, such as the press and billboards, to educate taxpayers about their obligations and remind them to pay their tax. Such efforts could effectively increase awareness, ultimately improving tax revenue collection. For example, engaging with Econet, the largest mobile network provider in Zimbabwe, so that it can send tax awareness messages to its estimated user base of more than 8 million would effectively improve awareness and revenue collection.

Privatization of certain areas of tax revenue collection

As a long-term plan, tax revenue collection policymakers should start thinking about the possibility of privatizing certain activities that could be performed better by the private sector. The private sector could, for example, provide computer services, issue tax forms and reports on paid taxes, or gather, send and complete documents and correspondence with taxpayers. Banks and post offices in small cities should perform basic tasks, such as providing taxpayers with forms, and accepting tax payments and tax returns, while mobile tax offices could periodically carry out audits and enforcement activities.

Educating taxpayers

Tax education effort needs to be tackled as a matter of urgency. The current poor performance can largely be attributed to insufficient tax education campaigns, for example, in the newspapers, on local radio stations, at the ZITF, and via billboards, websites and other forms of electronic media. The revenue authority should make use of local radio stations, the Zimbabwe Broadcasting Corporation (ZBC), Zimpapers, billboards, and school events in order to reach everyone. It should also invite everyone to participate in its Taxpayer Appreciation Day in order to provide them with tax education. By making such efforts, the revenue authority

could inform more members of the public about their tax obligations and the reasons why it is important to meet them.

Monitoring

There should be tighter controls and more efficient monitoring in place in respect of how tax revenue is used in order to boost taxpayer morale in relation to the payment of tax.

Training of tax administrators

The only existing training for tax officials at ZIMRA in the form of basic courses is woefully inadequate. Tax officials should be able to attend additional short courses, seminars, and conferences in order to expose them to current trends in taxation, such as international tax issues and transfer pricing.

Motivation of employees

To maximize revenue collection, ZIMRA employees should be motivated to perform their duty of identifying and monitoring those who are eligible to pay tax but have not done so.

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