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**A SURVEY OF ATTITUDES TO TAX EVASION
BY PART-TIME BUSINESS STUDIES STUDENTS
AT
THE UNIVERSITY OF ZIMBABWE**

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Abstract

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The ethics of tax evasion has been the subject of intense debate in various countries and particularly in Zimbabwe. This paper presents the results of an empirical study conducted on part-time undergraduate business studies students to determine their attitudes and the extent of their agreement with the main issues that Crowe (1944) identified. Male scores were compared with female scores to identify whether the responses differed by gender.

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INTRODUCTION

Since dollarization in 2009, Zimbabwe has been predominantly a cash economy with the financial sector reduced to a mere conduit for employees in the formal sector to receive their salaries which are, typically, immediately withdrawn in cash to settle debts and to purchase goods and services. This practice is not restricted to individuals but encompasses firms too who are responding to the wish of suppliers preferring settlement in cash. This is a legacy issue emanating from the Zimbabwe dollar era when the Reserve Bank of Zimbabwe could manipulate the payment system to the Reserve Bank's advantage, such as suspending real-time-gross-settlements (RTGS), suspending cheque payments, or deeming payments made after such and such a date not valid. These extra-ordinary practices created an atmosphere of mistrust and disruptions to business operations. The banks too got in on the act avoiding insolvency by suspending cheque or RTGS payments.

The monetary authorities appear to be turning a blind eye to some of these predatory practices and currently continue to do so. The monetary authorities have permitted the practice of unrestricted cash withdrawals at the expense of the stability of the banking system which relies heavily on netting to minimise systemic failure.

Yet, tax evasion world-wide is facilitated through the use of cash and is reflected in unaccounted for wealth of individuals and is typically conducted outside the banking system in order to avoid leaving a trail, as well as, avoid detection. The understanding of tax evasion as a social phenomenon is complex and based on historical, cultural and behavioural psychology explanations. Nevertheless, regardless of the variations across societies, taxpayers and evasion techniques, the knack of avoiding detection by tax authorities is key to

explaining why and how economic agents evade taxes.

Taxpayers underreport cash payments rather than payment received through cheques or other electronic payment methods. A major advantage of cash income over income remitted through other payment channels is the ease with which cash is concealed thereby providing anonymity. It follows therefore, that the very nature of cash endows it with the ever present opportunity for tax evasion by economic agents dealing in cash.

Consequently, the use of money in cash form may be regarded as a market failure that permits free-consumption of government services. Cash facilitates the making of anonymous, unrecorded transactions, which in turn, facilitates the evasion of tax and avoidance of regulatory burdens associated with an individuals' economic activities.

That as it may be, why do people pay taxes? This question has come to the fore in recent years in Zimbabwe as a result of dollarization and the need for a sustainable tax base. It can also be assumed that no one volunteers to pay taxes. Consequently, the state relies on two forces to motivate tax payers: these are the penal power and the taxing power.

With regard to penal power, any authority having the right to make laws may also inflict penalties on those who violate the laws. Taxing power is justified through the state deriving its power from God. The rationale is that man has been endowed by his creator with faculties which require him to live in organised society in order for him to develop his highest state or level of development. Consequently, the state is not a creature of random chance or occurrence but is an integral part of Gods plan in creating man. From this arises the obligation of the state to maintain and

promote the welfare of its members. In turn this creates the obligation on the members of organised society to provide the means necessary for the state in order to attain the ends envisaged by the creator (Crowe, 1944).

Another way of examining the question of tax evasion is to view it as an issue of complacency, which is as yet an undeveloped area of research (Andreoni, Erard and Feinstein, 1998:852). The consensus is that most taxpayers are generally, honest and do not even search for means and ways to evade taxes (Frey 1999; Torgler, 2003).

Torgler (2003a) suggests that honest taxpayers have tax morale which he defines as the intrinsic motivation to pay taxes. This may help explain the relatively, high degree of tax compliance. Contrary to tax evasion, tax morale does not measure an individual's behaviour, but an individual's attitude. He avers, that such measurement may not be free from biases. For instance, a taxpayer who has previously evaded tax payments may tend to exercise this kind of behaviour by reporting (signalling) a higher tax morale.

Arising from this- this study is important because cash transactions which facilitate tax evasion have significant adverse effects: firstly they have a negative impact on government's revenue (Slemrod, 2007); secondly, it engenders inefficiency in the economy as economic agents may avoid certain costs by shifting some or all of their activities into the cash economy; thirdly, underreporting of income for tax purposes induces economic agents to under deposit cash into the financial sector. In turn this constrains credit availability forcing businesses to rely on self-financing. This generates added costs which are borne, such as those costs associated with storing, transporting and spending cash covertly (Bankman 2005).

Moreover, tax evasion prejudices honest and risk averse economic agents in the cash economy who declare their income. For instance, an employee, contractor or mechanic who reports their income is constrained from increasing their charges above the market price. As a consequence of this constraint, tax evasion practices compel honest taxpayers who ply their trade in the cash economy to misreport their income in order to align or conform to market practices or find a different occupation where they can compete without tax evasion. However, this research is also important from the perspective that most research of this nature has been conducted in Western and Asiatic countries from a philosophical or ethical viewpoint. Thus far, only one study has emerged in Africa in recent years (McGee and Goldman, 2014). This study sets out to rectify this shortcoming.

Therefore an important question in the mind of policy makers and academics is: How do those tax payers who evade taxes justify to themselves and others their behaviour? Secondly how is tax evasion attitude measured given that it is something that evaders go to great lengths to conceal? Thirdly is there a theoretical or empirical method.

The purpose of this paper is to empirically investigate the strength of the arguments justifying tax evasion in Zimbabwe using the arguments identified by Crowe (1944). Notably, this paper also serves a secondary purpose, which is to fill out gaps in the literature by identifying those factors which have an impact on compliance.

REVIEW OF THE LITERATURE

Allingham and Sandmo (1972) (A-S) "analysed the individual taxpayer's decision on whether and to what degree to avoid taxes by deliberate underreporting." They then developed a simple model where the individual is concerned with only one decision-the tax declaration

decision. To this end the tax payer has to choose between two main strategies: Declare his actual income; or declare less than his actual income. In this model, taxpayers decide whether and how much to evade taxes in the same way they would consider any risky decision or gamble-by maximising expected utility-and are influenced by possible legal penalties in a similar way they are influenced by any other contingent cost. Consequently, optimal tax evasion is dependent on the chance of getting caught and penalised, the size of the penalty for evasion, and the individual's degree of risk aversion (Slemrod 2007). A-S concluded that the policy tools available to the government for the purpose of mitigating the inclination to evasion are the tax rates themselves, the penalty rates and the cost of investigation, which determines the probability of being detected. This study is being conducted in the light of the findings of A-S that there is also another angle that may be used to mitigate the inclination of economic agents to i.e. attending to the tax evader's reasons for justifying evasion.

The model has been criticised because attempts to verify the predictions of (A-S) model empirically have focused on how evasion is affected by enforcement intensity and the level of tax rates.

Having said that, one observes that Allingham and Sandmo (1972) employed the word avoid instead of evade. Tax avoidance is legal whilst tax evasion is illegal. However, their model and the analysis are valid. Allingham and Sandmo 1972 are credited with starting the formal economic theory of tax evasion (Sandmo, 2005).

Taxation has been around for thousands of years with Crowe (1944) having made a comprehensive study of the matter from a religious perspective covering a period of 500 years. A recent dissertation by Torgler (2003) investigates the matter from a public finance viewpoint. Over the

centuries, three identifiable concepts have emerged on the justification of tax evasion. Each view is based on ethics and morality. The first concept that has emerged postulates that tax evasion is always unethical. This postulation is underpinned by three tenets. One tenet is that individuals have a duty to pay the state's tax demands regardless of amount. This tenet is consistent with democratic beliefs of conformity to majority decisions. The second tenet is based on a duty to society. A corollary is that those who do not pay their share increase the burden on those who do as they may have to pay more taxes. The third tenet is that the individual owes a duty to God to pay taxes as encapsulated in the book of Matthew.

The second concept has been labelled as the anarchist view (Mcgee, Nickerson and Fees 2005). In essence the conception is that the individual has no duty to pay taxes to the state. More, emphatically, the lack of an explicit agreement between the parties to pay taxes means there is also no duty.

The third conception postulates that tax evasion may be unethical sometimes and ethical at other times depending on the circumstances. This conception leads most researchers to focus on government corruption and the reasons given by the citizenry for not having a moral duty to pay taxes to such a government (Ballas and Tsoukas, 1998; Smatrakalev, 1998).

Crowe (1944) a Catholic priest wrote a doctoral thesis which is one of the most comprehensive (Mcgee 2007). He identifies three viewpoints from which the issue of tax evasion may be explored. The first is the relationship between the individual and the state; secondly it may be analysed from the viewpoint of the individual and his community; and thirdly, from the relationship of the individual and God.

Scripture has been used to justify payment of tax which renders all such tax as just. For instance the Lord says:

“Render therefore to Caesar the things that are Caesar’s”

Thus implying that taxes should be paid for the same rationale that property of another must be returned to him. Moreover, the payment of an obligation tax before it is due:

“For this is also why you pay tribute, for they are the ministers of God, serving unto this very end. Render to all men whatever is their due; tribute to whom tribute is due; taxes to whom taxes are due....” (Romans 13).

This renders taxes as a tribute due to the state based on natural law. It follows, therefore that an unjust tax does not create an obligation even when payment is demanded. On the contrary a just tax creates an obligation in “conscience” in the manner determined by legislation. In conclusion, a just tax is one that is demanded by a legitimate authority and is supported by scripture.

METHODOLOGY

This study employs a survey instrument to solicit the views of graduate and undergraduate business students on the ethics of tax evasion. The survey consisted of 18 statements that include the major arguments that Crowe (1944) discussed. Each statement commences with the statement “Tax evasion is ethical if...” Respondents had to insert a number from 1 to 7 in the provided space to reflect the

extent of their agreement or disagreement with each of the 15 statements. A score of one (1) represented strong agreement with the statement, while a score of seven (7) represented strong disagreements.

The survey document was distributed to part-time graduate students (implying that they are also full-time employed elsewhere) at the University of Zimbabwe Business studies department in Harare. Seventeen usable responses were received out of a total of 30 that were distributed. Data were subsequently, compiled and examined based on gender and student status. Table 1 below highlights the demographic components of the sample.

Therefore, this study will enhance the knowledge and understanding of tax evasion and the approach toward rehabilitation and reconciling the habitual evader to a life of compliance through tax morale. This is to be preferred because non-compliance undermines not only revenue but also distorts competition between firms by enhancing the non-compliant party at an advantage, and compromises the principle of equity between taxpayers alike resulting in some becoming well-off to the extent that they escape their obligations.

The consequences of this are that in a period of increased anxiety for revenue such as exists in Zimbabwe currently, government may concentrate their efforts to collect more revenue by concentrating on the more compliant taxpayers, thereby amplifying the existing distortions. This may engender a perception of unfair treatment which may ultimately, lead to increased operations in the shadows.

FINDINGS

The findings of this study are highlighted below:

Table 1 Demographics

Status	Sample	Gender	Sample
Graduate students	16	Male	12
undergraduate	14	Female	5
Total	30		17

Table 2 below lists the 18 statements and highlights the mean scores for each statement. The mean score for all 18 statements was 4.91, which, on a scale of 1 to 7 indicates widespread support for tax evasion, at least in some cases. However, Table 1 reports that some scores are higher than others, which demonstrates that some contentions to support tax evasion are stronger than others.

Moreover, table 2 ranks the arguments from strongest to the weakest. The range runs from 3.76 to 5.82, which highlights the existence of broad support for the argument that tax evasion is ethical in some situations. However, some contentions are stronger than some others.

On the one hand, the evidence indicates that the strongest contention justifying tax

evasion were in cases where the tax system is unfair; if tax rates are too high; if the proceeds go to support a war considered to be unjust; if a Jew living in Nazi Germany in 1935; if a large portion of the money is wasted.

On the other hand, the weakest contentions were in cases where the probability of getting caught is low; if a large portion of the money collected is spent on projects that the taxpayer morally disapproves of; a large portion of the money collected is spent on projects that do not benefit the taxpayer; if it means that if the taxpayer pay less, others will have to pay more; if a large portion of the money collected is spent on projects that benefit the taxpayer.

Table 2: Statements ranked from strongest to weakest arguments support Tax Evasion (1= strongly agree; 7 = strongly disagree)

	Rank	Mean		Std. Deviat	Skewness	
		Statistic	Std. Error	Statistic	Statistic	Std. Error
Tax evasion is ethical if the tax system is unfair.	1	3.76	.579	2.386	-.284	.550
Tax evasion is ethical if tax rates are too high.	2	4.24	.585	2.412	.252	.550
Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	3	4.29	.567	2.339	-.063	.550
Tax evasion would be ethical if I were a jew living in Nazi Germany in 1935.	4	4.47	.515	2.125	.530	.550
Tax evasion is ethical if everyone is doing it.	5	4.59	.594	2.451	.467	.550
Tax evasion is ethical if a large portion of the money is wasted.	6	4.59	.582	2.399	.308	.550
Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	7	4.65	.581	2.396	.391	.550
Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	8	4.71	.640	2.640	.447	.550
Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	9	4.76	.525	2.166	.661	.550
Tax evasion is ethical if the government imprisons people for their political opinions.	10	4.88	.555	2.288	.511	.550
Tax evasion is ethical if I can't afford to pay.	11	4.94	.520	2.081	.717	.564
Tax evasion is ethical even if tax rates are not too high because government is not entitled to take as much as it is taking from me.	12	5.13	.499	1.996	1.288	.564
Tax evasion is ethical even if most of the money is collected is spent wisely.	13	5.24	.504	2.078	1.161	.550
Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	14	5.41	.421	1.734	1.706	.550
Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	15	5.41	.493	2.033	1.297	.550
Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	16	5.76	.349	1.437	1.680	.550
Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	17	5.81	.410	1.642	1.517	.564
Tax evasion is ethical if the probability of getting caught is low.	18	5.82	.439	1.811	1.922	.550

In this regard the strongest arguments in terms of justifying tax evasion for Zimbabwe were in those cases where the tax system is unfair; if tax rates are too high; if some proceeds go to support a war considered to be unjust by a taxpayer; if a Jew living in Nazi Germany in 1935; if everyone is doing it; and if a large portion of money is wasted.

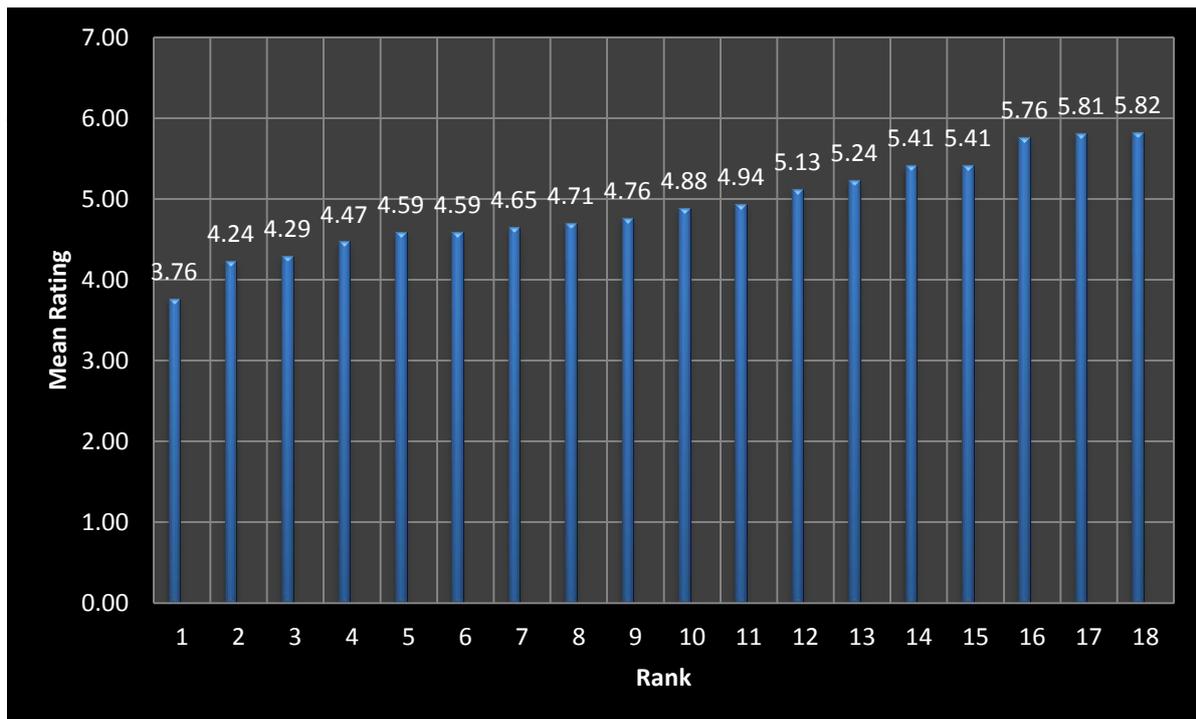
With regard to the weakest arguments these were in respect of where the

probability of getting caught is low; where a large portion of the money collected is spent on projects that the taxpayer morally disapproves of; where a large portion of the money collected is spent on projects considered not beneficial by the tax payer; and where the taxpayer is willing to pay less even if it means others paying more.

Figure 1 highlights the range of scores for the 18 statements.

Figure 1: Range of Scores

Average Scores 4.91



Gender Disparities

One of the questions of interest to researchers is that of whether women were of a more ethical bent of mind than men. To this end, some research in gender ethics

has found that women are indeed more ethical than men (Akaah and Riordan 1989; Baird 1980; Cheng and Teegen 1996; Brown and Choong 2005; McGee

and An 2007), other studies though; found no statistical significance between women and men with regard to ethics (Sikula and Costa 1994; Rose and Gilbert, 2006). Other studies have found that men are more ethical than women (Barnett and Karson 1987; Weeks, Moore, McKinney and Longenecker 1999). There appears to be no consensus on whether women are more ethical than men.

Some research investigations have compared the views of males and females on tax evasion. Again the results are mixed. On the one hand, studies (McGee and Bernal, 2006) of Poland, Macau (McGee, Noronha and Tyler, 2006), southern China (McGee and Noronha, 2007) determined no significance difference predicated on gender.

On the other hand, studies in Thailand (McGee, 2006), orthodox Jews (McGee and Cohn, 2006) and Taiwan (McGee and Andres, 2007) determined that women were more opposed to tax evasion.

Table 3 reports the scores for each statement by gender. The mean male score was 3.3 and 2.8 for females indicating that males were, on average, more likely to

evade taxes when funds collected do not benefit the taxpayer. Consequently, there was a statistically significant relationship between males and tax evasion, implying that females are relatively more honest. However, this is not conclusive in view of the results depicted in table 4 independent samples test.

Table 4 independent samples mean test reports that Levene's test for equality of variances is .001 which is less than .05. This means that the variability in the two groups (male/female) is not the same. That the scores in one group may vary more than those in the second group. The conclusion is that the variability in the two groups is statistically different.

Therefore, under the Sig. (2-tailed) value (reading from the second row) is less than .05 from this it can be concluded that there is a statistically significant difference between the two groups concerning their attitude (of Male and Females) concerning their ethical justification for tax evasion among business students. Any difference is unlikely due to chance and is probably due to gender. Especially, when it comes to funds collected being spent on projects that does not benefit the taxpayer.

Table 3: Analysis of Gender

	Gender	N	Mean	Std. Deviation	p-value	Decision
Tax evasion is ethical even if most of the money is collected is spent wisely.	Male	12	2.50	1.977	.433	Accept Null
	Female	5	3.40	2.408		
Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	Male	12	2.58	1.730	.986	Accept Null
	Female	5	2.60	1.949		
Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	Male	12	3.08	2.021	.669	Accept Null
	Female	5	3.60	2.702		
Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	Male	12	1.58	.515	.001	Reject Null
	Female	5	3.80	1.789		
Tax evasion is ethical if the probability of getting caught is low.	Male	12	2.33	2.015	.597	Accept Null
	Female	5	1.80	1.304		
Tax evasion is ethical even if tax rates are not too high because government is not entitled to take as much as it is taking from me.	Male	11	2.82	1.940	.873	Accept Null
	Female	5	3.00	2.345		
Tax evasion is ethical if everyone is doing it.	Male	12	3.92	2.610	.197	Accept Null
	Female	5	2.20	1.643		
Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	Male	12	2.75	2.050	.627	Accept Null
	Female	5	2.20	2.168		
Tax evasion is ethical if tax rates are too high.	Male	12	4.08	2.575	.416	Accept Null
	Female	5	3.00	2.000		
Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	Male	12	2.17	1.642	.934	Accept Null
	Female	4	2.25	1.893		
Tax evasion is ethical if I can't afford to pay.	Male	12	3.33	2.270	.385	Accept Null
	Female	4	2.25	1.258		
Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	Male	12	3.50	2.316	.591	Accept Null
	Female	5	4.20	2.588		
Tax evasion is ethical if the tax system is unfair.	Male	12	4.50	2.431	.496	Accept Null
	Female	5	3.60	2.408		
Tax evasion is ethical if a large portion of the money is wasted.	Male	12	3.67	2.425	.515	Accept Null
	Female	5	2.80	2.490		
Tax evasion is ethical if the government imprisons people for their political opinions.	Male	12	3.67	2.425	.129	Accept Null
	Female	5	1.80	1.304		
Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	Male	12	3.42	2.678	.777	Accept Null
	Female	5	3.00	2.828		
Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1935.	Male	12	2.92	1.676	.063	Accept Null
	Female	5	5.00	2.550		
Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	Male	12	3.58	2.429	.556	Accept Null
	Female	5	2.80	2.490		

Table 4: Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Tax evasion is ethical even if most of the money is collected is spent wisely.	Equal variances assumed	1.137	.303	-.805	15	.433	-.900	1.118	-3.283	1.483
	Equal variances not assumed			-.738	6.379	.487	-.900	1.219	-3.840	2.040
Tax evasion is ethical even if a large portion of the money collected is spent on projects that do benefit me.	Equal variances assumed	.057	.814	-.017	15	.986	-.017	.953	-2.049	2.015
	Equal variances not assumed			-.017	6.790	.987	-.017	1.005	-2.407	2.374
Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects.	Equal variances assumed	1.677	.215	-.437	15	.669	-.517	1.183	-3.039	2.005
	Equal variances not assumed			-.385	5.964	.714	-.517	1.342	-3.805	2.771
Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me.	Equal variances assumed	19.169	.001	-4.068	15	.001	-2.217	.545	-3.378	-1.055
	Equal variances not assumed			-2.724	4.279	.049	-2.217	.814	-4.419	-.014
Tax evasion is ethical if the probability of getting caught is low.	Equal variances assumed	.411	.531	.541	15	.597	.533	.986	-1.568	2.635
	Equal variances not assumed			.648	11.707	.530	.533	.824	-1.266	2.333
Tax evasion is ethical even if tax rates are not too high because government is not entitled to take as much as it is taking from me.	Equal variances assumed	.005	.944	-.163	14	.873	-.182	1.113	-2.569	2.206
	Equal variances not assumed			-.151	6.619	.884	-.182	1.201	-3.055	2.691
Tax evasion is ethical if everyone is doing it.	Equal variances assumed	9.509	.008	1.349	15	.197	1.717	1.272	-.995	4.429
	Equal variances not assumed			1.631	12.005	.129	1.717	1.052	-.576	4.010
Tax evasion is ethical even if it means that if I pay less, others will have to pay more.	Equal variances assumed	.027	.872	.496	15	.627	.550	1.108	-1.813	2.913
	Equal variances not assumed			.484	7.175	.643	.550	1.136	-2.123	3.223
Tax evasion is ethical if tax rates are too high.	Equal variances assumed	5.852	.029	.836	15	.416	1.083	1.296	-1.679	3.846
	Equal variances not assumed			.932	9.742	.374	1.083	1.163	-1.517	3.684
Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of.	Equal variances assumed	.162	.693	-.085	14	.934	-.083	.981	-2.187	2.021
	Equal variances not assumed			-.079	4.615	.941	-.083	1.059	-2.874	2.708
Tax evasion is ethical if I can't afford to pay.	Equal variances assumed	7.651	.015	.896	14	.385	1.083	1.209	-1.510	3.677
	Equal variances not assumed			1.193	9.870	.261	1.083	.908	-.944	3.111
Tax evasion is ethical if some of the proceeds go to support a war that I consider to be unjust.	Equal variances assumed	.000	.985	-.550	15	.591	-.700	1.273	-3.413	2.013
	Equal variances not assumed			-.524	6.837	.617	-.700	1.337	-3.876	2.476
Tax evasion is ethical if the tax system is unfair.	Equal variances assumed	.263	.616	.697	15	.496	.900	1.291	-1.851	3.651
	Equal variances not assumed			.700	7.618	.505	.900	1.285	-2.090	3.890
Tax evasion is ethical if a large portion of the money is wasted.	Equal variances assumed	.000	.988	.667	15	.515	.867	1.300	-1.904	3.637
	Equal variances not assumed			.659	7.367	.530	.867	1.315	-2.212	3.946
Tax evasion is ethical if the government imprisons people for their political opinions.	Equal variances assumed	7.324	.016	1.607	15	.129	1.867	1.162	-.610	4.343
	Equal variances not assumed			2.049	13.580	.060	1.867	.911	-.093	3.826
Tax evasion is ethical if a significant portion of the money collected winds up in the pockets of corrupt politicians or their families and friends.	Equal variances assumed	.049	.827	.288	15	.777	.417	1.447	-2.668	3.502
	Equal variances not assumed			.281	7.183	.787	.417	1.483	-3.071	3.904
Tax evasion would be ethical if I were a Jew living in Nazi Germany in 1935.	Equal variances assumed	1.436	.249	-2.009	15	.063	-2.083	1.037	-4.293	.127
	Equal variances not assumed			-1.682	5.506	.148	-2.083	1.239	-5.181	1.015
Tax evasion is ethical if the government discriminates against me because of my religion, race or ethnic background.	Equal variances assumed	.002	.962	.602	15	.556	.783	1.302	-1.991	3.558
	Equal variances not assumed			.595	7.380	.569	.783	1.316	-2.296	3.863

CONCLUSION

This study investigated the various arguments that have been employed in the west for five hundred years to justify tax evasion on ethical and philosophical basis and sampled a Zimbabwean audience. The study results indicate that there is wide philosophical for tax evasion in some cases and that some arguments that justify tax evasion are stronger than others.

As a general rule it may be argued that, in Zimbabwe, tax evasion is viewed as justifiable where the probability of getting caught is low; if a large proportion of the money collected is spent on projects that the taxpayer morally disapproves of; if a

large portion of the money collected is spent on projects that do not benefit the taxpayer; and it is still ethical to evade tax even if the tax payer pays less and others pay more as a consequence.

Clearly, these results have policy implications should a government desire to reduce the magnitude of tax evasion in the economy. It must remove the moral justifications for tax evasion. It must implement a compliance monitoring system, it must spend money on projects that are morally approved by taxpayers, and spend money on projects that benefit taxpayers.

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