



TAXPAYERS PERCEPTION SURVEY REPORT

NOVEMBER 2025

ABOUT THE NATIONAL TAXPAYERS ASSOCIATION

The National Taxpayers Association (NTA) is an independent, non-partisan organization that promotes good governance in Kenya through citizen empowerment, enhancing public service delivery, and partnership building.

Since 2006, NTA has implemented programs aimed at strengthening government service delivery performance and enhancing accountability through monitoring the quality of public services and management of public funds.



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ABBREVIATIONS AND ACRONYMS

NTA	National Taxpayers Association
DRM	Domestic Resource Mobilization
TIEA	Tax Information Exchange Agreement
VAT	Value Added Tax
KRA	Kenya Revenue Authority
SMEs	Small and Micro Enterprises
CSOs	Civil Society Organizations
OSR	Own Source Revenue
KIPPRA	Kenya Institute of Policy Research and Analysis
SHA	Social Health Authority
SEP	Significant Economic Presence
QDMTT	Qualified Domestic Minimum Top-Up Tax
OECD	Organization for Economic Cooperation and Development
G20	Group of Twenty
BEPS	Base Erosion and Profit Shifting
eTIMS	Electronic Tax Invoice Management System
PAYE	Pay as You Earn
CBEFs	County Budget and Economic Forums
PFM	Public Finance Management
GDP	Gross Domestic Product
CATI	Computer Assisted Telephone Interview
CAPI	Computer Assisted Personal Interview
SPSS	Statistical Package for Social Scientists
NGOs	Non-Governmental Organizations
SHIF	Social Health Insurance Fund
DFID	Department for International Development
FCDO	Foreign, Commonwealth & Development Office
IFFs	Illicit Financial Flows
EAC	East African Community
BRS	Business Registration Service
MSEA	Micro and Small Enterprises Authority



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EXECUTIVE SUMMARY

Kenya is facing increasing fiscal pressure driven by rising public debt, expanding expenditure needs, and limited domestic revenue generation. Despite ongoing tax reforms, public dissatisfaction with taxation has grown, fueled by perceptions of unfairness, opacity, and limited returns in public services. The 2024/25 Finance Bill protests highlighted a deepening trust deficit between citizens and the government, emphasizing the urgent need for equitable, transparent, and accountable tax governance.

The National Taxpayers Association (NTA) conducted the Taxpayer Perception Survey to assess citizens' views on Kenya's tax system, public spending, and participation in fiscal processes. The study covered 15 counties and gathered diverse perspectives to understand factors influencing tax morale, fairness, and compliance. Findings show that while most Kenyans recognize the importance of taxation for national development, confidence in how revenues are managed remains low, undermining voluntary compliance and domestic resource mobilization. This study is critical in informing fiscal policy and strengthening Domestic Resource Mobilization (DRM) in Kenya. It highlights that the challenge lies not in citizens' willingness to pay taxes, but in restoring trust through fairness, transparency, and effective service delivery. The insights provide a strong foundation for evidence-based reforms that can enhance accountability, broaden the tax base, and reduce reliance on external borrowing.

Regarding understanding the Public Perception on Taxation in Kenya, this study finds that:



1. **Tax fairness perceptions remain low across all income levels:** Across all income categories, a majority (68%) perceive Kenya's tax system as unfair, with stronger skepticism among higher-income earners. Despite earning more, salaried workers and formal businesses face multiple deductions and levies, often feeling overburdened compared to untaxed informal sector workers. This perception underscores the need for a more equitable and transparent tax regime.



2. **High willingness to pay taxes but low trust in service delivery:** A significant 70.7% of respondents expressed a preference for raising domestic taxes to fund national development rather than relying on foreign loans. This reflects strong fiscal self-reliance and national sovereignty values. However, persistent tax protests and skepticism highlight that resistance to taxation stems more from poor service delivery, corruption, and lack of accountability than unwillingness to pay.



3. **Public awareness of debt surpasses awareness of fiscal policy:** About 80.8% of citizens have heard about Kenya's borrowing from other countries or institutions, with China being the most frequently mentioned creditor. Yet, awareness of Finance Bills and budget processes remains comparatively low. This suggests Kenyans are more attentive to how debt is used than to how taxes are legislated, underscoring the need to strengthen citizen watchdog capacity and fiscal literacy.



4. **Education strongly influences understanding of tax-funded services:** Awareness of public services financed by taxes increases with education level. 61.3% of university graduates recognized receiving such services compared to only 23.9% of those with no formal education. This indicates that fiscal awareness and perceived benefit from taxation grow with education, highlighting the need for targeted public education and communication campaigns to improve understanding among less-educated populations.



5. **Informal sector inclusion remains contested:** While 45.1% believe bringing the informal sector into the tax system would promote fairness, 54.9% view such taxation as unfair since many in that sector already struggle financially. This reflects public sensitivity to equity and economic hardship, calling for graduated, simplified tax models tailored to informal and low-income groups.



6. **Limited feedback and inclusion in fiscal consultations:** Only 17 respondents reported receiving feedback during Finance Bill consultations, and just 18 believed their views were incorporated in final decisions. This low level of engagement reinforces citizens' perception of exclusion in fiscal policy-making and calls for more transparent, participatory, and responsive consultation processes.



7. **Awareness of tax and fiscal processes remain uneven:** Most respondents rely on social media (33%), WhatsApp groups (19.7%), TV (16.0%), and radio (10.2%) for information about taxes and the Finance Bill, indicating that digital and mass media are key tools for public engagement. However, the complexity of tax information and limited understanding remain barriers, with 42% find tax information difficult to understand.



8. **Barriers to compliance remain structural and economical:** The main obstacles preventing informal workers and small businesses from paying taxes include low or unstable income (38.1%), lack of trust in government (18.4%), and limited knowledge about tax requirements (17.9%). These structural issues demonstrate the need for simplified tax procedures, awareness campaigns, and stronger accountability mechanisms. For entities like NTA, these mandates advocating for tax policies that lower the cost of living (reducing VAT on essential goods) while increasing progressivity elsewhere.



9. **Economic pessimism and service delivery concerns are rising:** A majority of respondents anticipate worsening economic conditions in the coming year, both nationally and personally. Furthermore, 58% reported changes in access to services, particularly in health and education, following cuts in foreign aid. This underscores the urgent need for sustainable domestic financing to protect essential services.

This study recommends:

1. Promoting progressive and fair taxation: Strengthen equity by ensuring high-income earners and large corporations pay their fair share through increased prosecution and use of provisions like the Tax Information Exchange Agreements (TIEA) referenced in Kenya's tax law to strengthen enforcement against complex evasion methods such as transfer mispricing; Lobby for a review of VAT exemptions, particularly on essential goods, to alleviate the tax burden perceived by low-income households.
2. Enhancing transparency and accountability: Mandate quarterly publication of simplified reports showing how tax revenues are utilized and linked to public services.
3. Simplifying and humanizing tax communication: Redesign KRA's outreach to use plain language and community-centered communication via local radio, barazas, and vernacular materials.
4. Fostering digital inclusion and accessibility: Expand rural internet infrastructure and develop mobile-friendly tax platforms to improve access and compliance, especially for SMEs and informal workers; Use USSD codes and WhatsApp-based feedback tools, to enable broader participation.
5. Empowering citizen participation in fiscal processes: Institutionalize citizen feedback loops, decentralize Finance Bill consultations to counties and wards, and provide feedback reports on public submissions; Partner with CSOs like NTA to educate citizens on how to prepare effective memoranda and petitions, empowering them to engage meaningfully.



1. BACKGROUND TO THE STUDY

Kenya continues to face persistent challenges in achieving fair, transparent, and effective domestic resource mobilization (DRM). Although taxation remains the government's primary tool for financing public goods, promoting economic growth, and reducing debt dependence, the country's narrow tax base, low tax morale, and weak voluntary compliance significantly undermine revenue generation. The informal sector and SMEs, which account for over 85% of employment, remain largely outside the tax net due to complex tax procedures, high compliance costs, and limited awareness.

At the same time, formal sector taxpayers face multiple and unpredictable levies, coupled with limited returns in the form of improved public services. This has contributed to growing public opposition to fiscal reforms, as seen during the 2024/25 Finance Bill protests, which underscored a deep crisis of trust between taxpayers and the government. Many Kenyans perceive taxation as punitive, opaque, and biased, shaped by persistent concerns over corruption, poor service delivery, and weak accountability mechanisms.

These structural and perception-based challenges collectively weaken Kenya's capacity to mobilize domestic resources sustainably, increase its dependence on debt, and threaten the legitimacy of its tax system. Addressing these gaps requires strengthening citizen engagement, fiscal transparency, and equitable taxation, ensuring that tax policy reforms are inclusive, evidence-driven, and socially accepted.

The Taxpayer Perception Survey provides an opportunity to generate evidence-based insights into these dynamics by capturing diverse views across income & age groups, and economic sectors. The findings will help identify barriers to compliance, assess drivers of low tax morale, and highlight opportunities to strengthen citizen engagement in fiscal governance.

By providing credible data, the study will inform policy dialogue and advocacy aimed at making Kenya's tax system more inclusive, transparent, and socially just. It will also support broader efforts to enhance Own Source Revenue (ORS) and Domestic Resource Mobilization (DRM) by fostering accountability, improving communication between taxpayers and government, and rebuilding public confidence in the country's fiscal institutions.

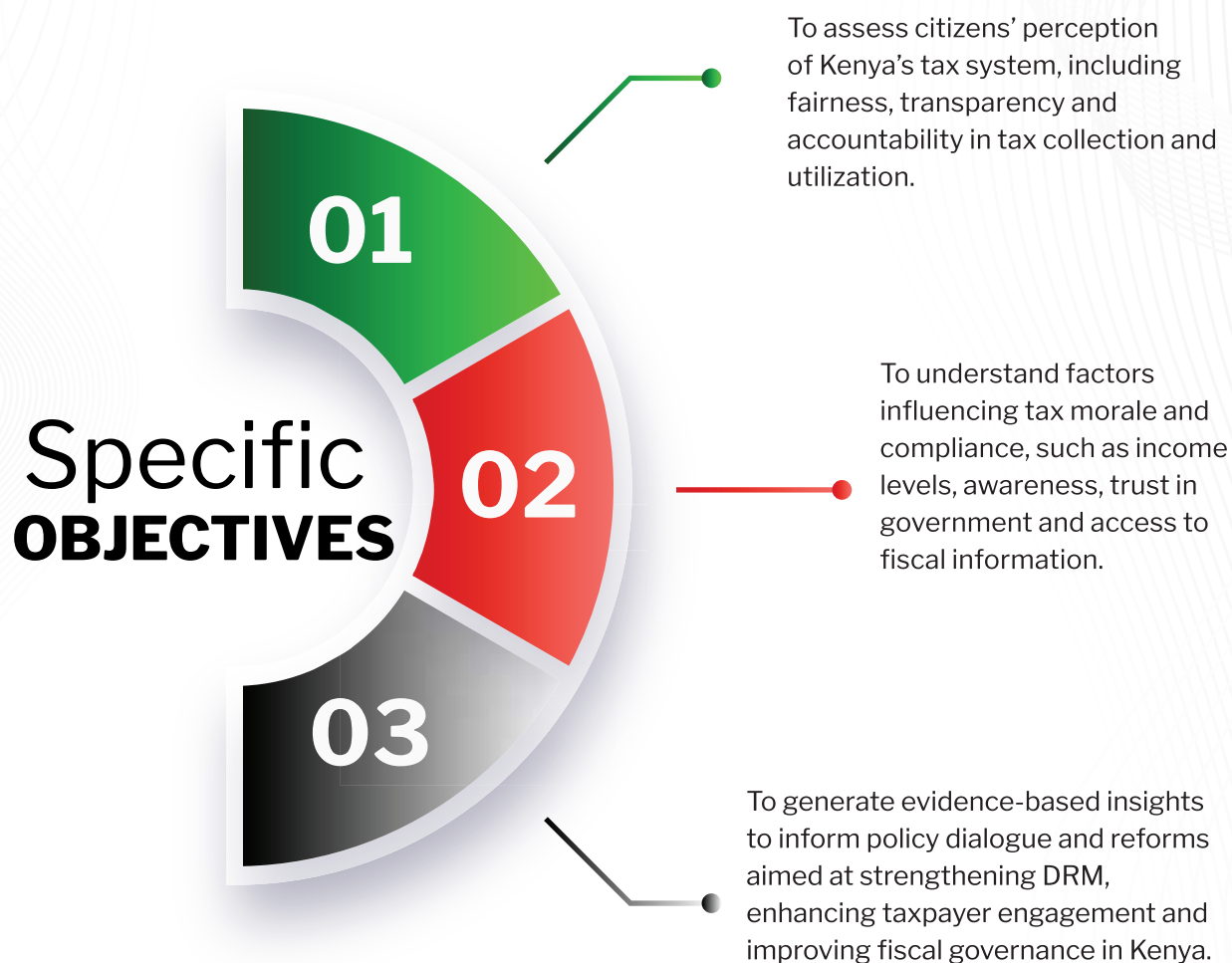


2.0 OBJECTIVES OF THE STUDY

2.1 General Objective

This study sought to assess citizens' perceptions, attitudes, and experiences with Kenya's tax system in order to generate evidence that informs equitable, transparent, and inclusive fiscal policy and strengthens domestic resource mobilization.

2.2 Specific Objectives



3.0 CONCEPTUAL FRAMEWORK AND RATIONALE

3.1 Conceptual Framework for the Study

The conceptual framework for this study is grounded in the relationship between citizens' perceptions of taxation, tax morale and compliance behavior, and domestic resource mobilization (DRM) outcomes. It assumes that taxpayers' willingness to comply with tax obligations is influenced not only by economic capacity but also by trust in government, perceived fairness of the tax system, and the quality of public service delivery.

When citizens perceive the tax system as fair, transparent, and linked to effective public service delivery, trust in institutions strengthens, fostering a higher willingness to comply and support Domestic Resource Mobilization (DRM). Conversely, perceptions of corruption, inequity, and poor service delivery undermine confidence, leading to reduced tax morale and weaker revenue generation.

The conceptual framework illustrates how socio-economic factors, such as income, education, occupation, and age interact with perceptions of fairness, transparency, and accountability to shape citizens' attitudes toward taxation. These determinants influence key mediating factors, including trust in government, perceived legitimacy of taxation, and access to fiscal information, which in turn affect tax morale and voluntary compliance.

CONCEPTUAL FRAMEWORK FOR PUBLIC PERCEPTIONS ON TAX FAIRNESS AND TRANSPARENCY



Figure 1: Conceptual Framework for the Study

3.2 Rationale for the Study

Tax policy shapes national debates on public service provision and the equitable distribution of fiscal responsibilities. A fair and inclusive tax system strengthens social trust and state legitimacy. Yet, in Kenya, widespread tax avoidance, evasion, and inequitable enforcement undermine domestic tax capacity. Strengthening the legal framework to include SMEs and the informal sector remains a critical reform area. Research indicates that perceptions of high tax burdens and weak accountability discourage compliance. Hence, understanding taxpayer attitudes and their relationship with government accountability is vital. Low morale and compliance reduce revenue and reinforce overreliance on debt. Building trust and ensuring fair enforcement are thus central to sustainable DRM and fiscal justice.

4.0 LITERATURE REVIEW

4.1 Introduction

Taxation remains the cornerstone of sustainable development and state-building in developing economies. Effective Domestic Resource Mobilization (DRM) allows governments to reduce dependence on external borrowing, fund essential services, and strengthen fiscal sovereignty. However, in many African countries, including Kenya, persistent challenges such as low tax morale, narrow tax bases, and weak compliance continue to undermine revenue collection efforts. Understanding taxpayer perceptions, attitudes, and behaviors is therefore critical to designing fair, transparent, and inclusive tax systems that foster voluntary compliance and equitable growth.

4.2 Tax Morale and Citizen Perceptions

Tax morale, defined as the intrinsic motivation of citizens to pay taxes, is widely recognized by researchers for its crucial role in sustaining voluntary compliance within a tax system. Academic research, such as the work by James Alm and Benno Torgler, highlights that individuals' perceptions of fairness, trust in government, and social norms are key drivers that influence this motivation. Understanding these factors helps explain why compliance levels can vary significantly across different populations and jurisdictions. When taxpayers believe that tax revenues are used effectively and transparently, they are more likely to comply voluntarily.

In Kenya, tax morale and citizen perceptions are largely driven by the perceived social contract between the government and citizens. Many citizens view paying taxes as a civic duty, but this is conditional on the expectation that the government will use the funds wisely to provide public goods and services such as schools, hospitals, and infrastructure. Key factors influencing this perception include trust in institutions (like the Kenya Revenue Authority, or KRA), perceived government corruption, quality of public service delivery, and national pride. A low willingness to pay taxes is often a symptom of citizens' disengagement due to inadequate service provision and a perceived failure of the government to fulfill its part of the social contract.

However, tax morale in Kenya has been eroded by recurring reports of corruption, misuse of public funds, and limited-service delivery according to a study by the Kenya Institute for Public Policy Research and Analysis (KIPPRA). The Auditor-General's reports on misuse of public funds highlight issues like lack of transparency in fund management, unwarranted expenditure, and poor implementation of recommendations, as seen in recent findings on the Social Health Authority (SHA) and donor-funded projects. For instance, a report on the SHA revealed a lack of transparency in how funds are managed, noting that they are held in an escrow account with no disclosure of the signatories or oversight mechanisms.

The 2024 Finance Bill protests underscored a deep trust deficit between the government and citizens, where many viewed taxation as punitive rather than developmental. Low voluntary tax compliance, particularly among informal sector actors is driven by perceptions of an unfair and poorly administered tax system, along with a lack of trust in government and limited tax knowledge.

4.3 Inclusivity, Equity, and Fairness in Taxation

A fair tax system is one where tax burdens are distributed equitably based on citizens' ability to pay. Progressive taxation enhances social cohesion and fosters legitimacy in governance. Kenya's tax system aims for inclusivity, equity, and fairness, as mandated by the Constitution's principles of public finance.



Principles and Policy Framework

The Kenyan government and the Kenya Revenue Authority (KRA) anchor their tax policy on key principles:

- **Equity and Fairness:** Article 201 on the Principles of Public Finance, the Constitution of Kenya explicitly states that “the burden of taxation shall be shared fairly”. This involves both horizontal equity (taxpayers in similar situations pay the same tax) and vertical equity (those with a greater ability to pay contribute more).
- **Simplicity and Certainty:** Tax laws and administrative processes should be simple, clear, and easy for taxpayers to understand and comply with voluntarily.
- **Inclusivity:** The KRA has committed to inclusivity, including providing services like sign language interpreters and making its website accessible to the visually impaired to ensure “no one is left behind”.
- **Broadening the Tax Base:** Efforts are focused on expanding the number of taxpayers and sources of revenue to reduce the burden on any specific group.

Challenges to Equity and Fairness

Kenya’s tax system continues to face persistent challenges to equity and fairness. A significant concern is the disproportionate tax burden borne by the small formal sector, while the large informal sector remains largely untaxed. This imbalance creates perceptions of unfairness and undermines the principle of horizontal equity, where individuals with similar income levels should contribute equally. Additionally, Kenya’s heavy reliance on indirect taxes, such as Value Added Tax (VAT) and excise duties, has regressive implications. These taxes take up a larger portion of income from low-income earners, thereby deepening inequality and challenging vertical equity in taxation. The complexity and frequent amendments to tax laws further compound these challenges by increasing compliance costs and creating loopholes that allow wealthier individuals and corporations to minimize their tax liabilities through avoidance schemes. Moreover, the taxation of digital work through instruments such as the Significant Economic Presence (SEP) tax raises concerns about fairness, as online workers often face irregular incomes and lack access to social protections, making them vulnerable to over-taxation.

Reforms and Progress

To address these challenges, the government, through the Kenya Revenue Authority (KRA) and the National Treasury has undertaken several reforms aimed at improving fairness, efficiency, and compliance. The introduction of the original minimum tax to ensure that all businesses contribute a fair share to public revenue, introduced by the Finance Act, 2020 at a rate of 1% on gross turnover, faced legal challenges and was declared unconstitutional by both the High Court and the Court of Appeal due to concerns over its impact on loss-making enterprises. Separately, the government introduced a new Qualified Domestic Minimum Top-Up Tax (QDMTT), which became effective on January 1, 2025. This tax is part of Kenya’s alignment with the OECD/G20 Inclusive Framework on Base Erosion and Profit Shifting (BEPS) Pillar Two rules, which aim to ensure large multinational enterprises pay a global minimum corporate tax rate of 15%.

KRA has also advanced digitalization initiatives, including the rollout of the electronic Tax Invoice Management System (eTIMS) and the integration of mobile payment platforms, which have enhanced transparency, reduced opportunities for evasion, and expanded the tax base. The National Tax Policy, developed by the National Treasury, provides a framework for a more predictable, consistent, and equitable tax system. Additionally, public participation in tax policymaking has improved through forums such as the Annual Tax Summit, which fosters dialogue among government, civil society, and academia. The tax amnesty programs introduced by KRA have also encouraged voluntary compliance by waiving penalties and interest on past tax debts.

Gaps in Implementation

Kenya's tax reforms, though well-intentioned, have not fully achieved the desired results in promoting equity and fairness due to structural, administrative, and policy implementation challenges. The minimum tax, for instance, was introduced to ensure that all businesses, including those reporting consistent losses, contributed a fair share to government revenue. However, it was widely criticized and ultimately suspended because it disproportionately affected small and struggling enterprises that operate on thin profit margins. Rather than promoting fairness, the policy risked penalizing genuine loss-making firms while larger corporations with sophisticated tax planning mechanisms could still minimize their liability.

Similarly, while the digitalization of tax administration through systems such as eTIMS and mobile payment integration has enhanced transparency and broadened the compliance net, it has not substantially improved equity. Many small and informal businesses still lack the technological infrastructure and financial literacy required to use these systems effectively. As a result, compliance costs remain high for small taxpayers, and digital systems have largely benefited medium and large enterprises that already had formal structures. Moreover, automation alone cannot overcome the underlying challenge of limited enforcement capacity and a tax culture characterized by mistrust between taxpayers and the state.

The National Tax Policy, designed to provide consistency and predictability in tax administration, also faces implementation gaps. Despite being a step toward a coherent tax framework, weak institutional coordination between the Kenya Revenue Authority (KRA), the National Treasury, and Parliament has limited its impact. Frequent and ad hoc amendments to tax laws, often driven by short-term revenue needs continue to undermine policy stability. This unpredictability discourages compliance and erodes confidence among taxpayers, particularly in the business community.

Efforts to enhance public participation through platforms such as the Annual Tax Summit have created space for dialogue but have not translated into tangible policy changes. Many consultations remain symbolic, with limited integration of feedback from civil society, academia, and the private sector into actual policy design. This has reinforced perceptions that the tax system is top-down and unresponsive to public concerns, especially regarding fairness and inclusivity.

The tax amnesty programs, though effective in boosting short-term revenue collection, have failed to create a lasting culture of voluntary compliance. They tend to reward non-compliance by allowing habitual defaulters to regularize their tax records without facing significant consequences, thereby undermining fairness and discouraging consistent taxpayers.

The perception of tax inequity remains widespread. Salaried workers often bear the largest burden through Pay as You Earn (PAYE) and other statutory deductions, while the informal sector which is responsible for over 80% of employment contributes little to direct tax revenues.

Studies highlight that low-income households are disproportionately affected by consumption taxes, such as VAT, which are regressive in nature. This imbalance not only undermines tax fairness but also reduces compliance incentives. Bridging this gap requires simplification of tax regimes for informal workers, improved taxpayer education, and inclusive reforms that protect vulnerable groups such as women, youth, and people with disabilities.



4.4 Public Participation and Civic Engagement in Fiscal Processes

Public participation in Kenya's fiscal processes is a constitutional and legal requirement, enabling citizens to influence financial decisions through various channels. This is supported by the Public Finance Management Act, 2012, and the Constitution, which mandate public input in national and county budgets, with mechanisms like the County Budget and Economic Forums (CBEFs) for citizen consultation. Meaningful engagement in budget-making and tax policy discussions enhances transparency, ensures inclusivity, and strengthens government legitimacy.

Legal and Constitutional Framework

- **The Constitution of Kenya** emphasizes public participation in all public policies and decisions, including financial matters, referencing Articles 201, 221, and 232.
- **The Public Finance Management (PFM) Act, 2012** solidifies this requirement, obligating institutions like the Treasury to seek and consider public views and the Parliamentary Budget Office to observe the principle of public participation.
- **National Assembly** Standing Orders also provide for public input on financial matters.
- **Levels of Public Participation**
- **National level:** Citizens can make submissions or attend public hearings to provide views on financial matters, including the budget at the national level.
- **County level:** Each county government is required to establish a County Budget and Economic Forum (CBEF) to consult citizens on budgeting and fiscal management.
- **Urban areas:** The Urban Areas and Cities Act mandates that city or municipality boards ensure resident participation in decision-making processes.

Tools for Public Participation

The public can engage the authorities and give its views orally or in writing through:

- **Petitions:** This is provided for under Article 119 of the Constitution. The public can petition Parliament on any matter under its authority including enacting, amending or repealing legislation, removal of public officers from office under Article 251 of the Constitution.
- **Submissions/ memoranda:** When the National Assembly is considering Bills, statutory instruments, budget estimates or conducting an inquiry, the general public may make submissions on the subject matter. When conducting approval hearings or processing removal from office the public is invited to present Memoranda on the suitability or otherwise of the concerned public officer.
- **Public forums:** Provide an opportunity of face-to-face engagement between the authorities and citizens through which instant feedback and observation of state of affairs can be received.

Despite this legal framework, most citizens report limited participation in fiscal decision-making. Studies confirm that public consultations on Finance Bills and budgets in Kenya are often inaccessible due to a combination of factors, including an over-reliance on top-down processes, insufficient publicity, and technical jargon that limits participation to a narrow group. These issues are compounded by a lack of accessible information, weak enforcement of participation laws, and a disconnect between government proposals and public expectations, as seen with the Finance Bill 2024. Many citizens feel their views are neither acknowledged nor reflected in final fiscal decisions. This lack of feedback weakens confidence in public institutions and discourages future engagement. Strengthening structured feedback loops and simplifying participation channels could significantly improve trust and accountability in Kenya's fiscal governance.

4.5 Knowledge, Awareness, and Taxpayer Education

Tax compliance is closely linked to taxpayers' knowledge of tax obligations, procedures, and benefits. According to the OECD, simplified and clear tax communication improves compliance rates, particularly among low-income earners and informal businesses.

In Kenya, the KRA's iTax platform and eCitizen portal have increased access to tax services; however, digital exclusion, limited awareness, and complex tax language remain barriers for many. Research studies have found that less than 20% of taxpayers have received any formal tax education or training, especially in rural areas. Continuous civic education, public awareness campaigns, and use of accessible communication channels such as local radio, community meetings, and social media could improve understanding and encourage voluntary compliance.

4.6 State of the Economy, Public Debt, and Foreign Aid

Kenya's growing public debt burden and fiscal deficits have intensified the urgency for domestic resource mobilization. As of June 2024, the country's debt-to-GDP ratio exceeded 70%, driven by heavy borrowing to finance infrastructure and recurrent expenditure. While borrowing can support development, overreliance on external debt has raised concerns about fiscal sustainability and intergenerational equity as these debts are passed to future generations.

Before the aid cuts, Kenya benefited from substantial and consistent foreign assistance, particularly from the United States and other development partners, which supported key sectors such as health, education, and social protection. USAID alone contributed more than 108 billion shillings annually to Kenya's economy. Of this, over 24.9 billion shillings supported health sector programs focused on HIV and AIDS treatment, maternal health, and tuberculosis response. Donor funding played a critical role in financing various initiatives, thereby complementing domestic resources and ensuring widespread access to essential public services, especially for vulnerable populations.

But with Kenya transitioning into a lower middle-income economy and the shifting global priorities, the country's foreign aid is experiencing a period of significant disruption and uncertainty. As a result, there has been funding cuts, particularly from the United States, which has led to severe strain on the health sector and other critical areas. This has tangible consequences, such as potential loss of access to HIV treatment for millions and job losses, and poses a risk to the economy and social services. The situation highlights a growing critique of foreign aid effectiveness and has created fiscal challenges that are forcing the government to consider alternative funding, such as increasing domestic revenue and potentially taking on more debt. The resulting gaps in service delivery have also deepened public scrutiny of how government resources, including tax revenues, are managed. Strengthening DRM and public accountability mechanisms is therefore essential to mitigate the effects of declining external support and ensure continuity in essential services.

4.7 Compliance and Institutional Effectiveness

Tax compliance is not only an individual decision but also a reflection of institutional effectiveness. Efficient tax administrations foster trust and reduce compliance costs, while weak enforcement systems encourage evasion. In Kenya, bureaucratic hurdles, inconsistent policy enforcement, and corruption in tax administration have contributed to persistent non-compliance, particularly among SMEs and informal sector operators.

To enhance compliance, research recommends investing in digital tax systems, improving taxpayer services, and strengthening institutional accountability. Furthermore, simplifying tax procedures, offering incentives for compliance, and ensuring equitable enforcement across sectors could help restore faith in the system and expand the tax base.



5.0 METHODOLOGICAL APPROACH

5.1 Research Design

The study adopted a descriptive cross-sectional survey design aimed at capturing taxpayer perceptions, attitudes, and experiences related to taxation, fairness, and fiscal governance in Kenya. The approach combined both quantitative and qualitative methods, allowing for comprehensive analysis and triangulation of findings.

5.2 Data Collection Methods

Primary data was collected using Computer-Assisted Telephone Interviews (CATI) and Computer-Assisted Personal Interviews (CAPI). CATI was used particularly in hard-to-reach areas, while CAPI was employed in regions where in-person data collection was feasible. Prior to data collection, a desk review was conducted to assess existing literature and contextualize the study within Kenya's evolving fiscal and governance landscape.

5.3 Sampling Procedure

The study adopted purposive sampling to ensure diversity across geographic, gender, occupational, and income groups, thereby reflecting Kenya's socioeconomic composition.

5.4 Data Analysis

Quantitative data was analyzed using Microsoft Excel and SPSS, applying both descriptive and inferential statistical methods to generate frequencies, percentages, and cross-tabulations. Qualitative feedback and open-ended responses were subjected to thematic analysis, enabling deeper interpretation of attitudes and perceptions toward taxation and fiscal accountability.

5.5 Validation

Following data analysis, the National Taxpayers Association (NTA) conducted a validation session to review the findings and ensure contextual relevance. The session was held physically and brought together stakeholders from government institutions, revenue authorities, civil society, academia, and policy experts. The consultative process provided a collaborative platform to review the clarity, structure, and implications of the findings. Feedback from the session was integrated into the final report to enhance its credibility, policy alignment, and practical applicability.

5.6 Ethical Considerations

The study adhered to ethical research standards, including informed consent, voluntary participation, and confidentiality of responses. All respondents were briefed on the purpose of the survey and assured that their personal information would remain protected and used solely for research purposes.

5.7 Limitations

While the study achieved strong coverage across 15 counties, certain limitations were noted. Data collection in some remote areas was constrained, requiring greater reliance on telephone interviews which may have limited depth of responses. Additionally, as the data were self-reported, some findings may reflect personal perceptions rather than objectively verifiable behavior. Despite these limitations, the study provides robust and representative insights into taxpayer attitudes and fiscal perceptions across Kenya.

6.0 SURVEY FINDINGS

6.1 Introduction

This section presents key findings from the national study on perceptions on tax fairness and transparency. It highlights taxpayers' concerns, experiences, barriers to paying taxes and civic engagement, and opportunities identified through both quantitative and qualitative data.

6.2 Demographic Information

The participants in this study were drawn from a diverse cross-section of Kenyan citizens from 15 counties. Their demographic characteristics were captured to understand their socioeconomic backgrounds, and access to key services.

6.2.1 County Distribution

A total of 1,369 respondents were surveyed out of a target of 1,456, representing a 94.02% response rate. The Nairobi Metropolitan Area recorded the highest number of respondents at 136 (9.93%), followed closely by Nakuru and Meru with 121 respondents each (8.84%), and Turkana, Kisumu, and Kisii, each contributing around 8.6–8.8%.

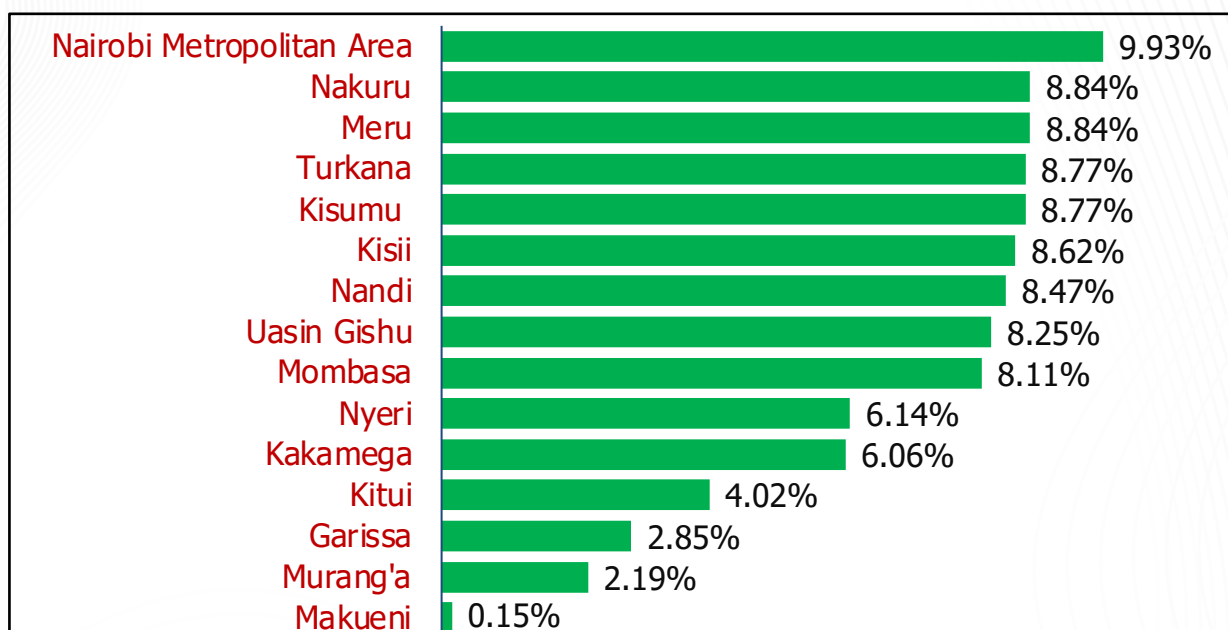


Figure 2: County distribution

6.2.2 Gender Distribution

718 respondents representing 52% were female while 651 representing 48% were male. This relatively balanced representation allows for a thorough examination of experiences across genders.

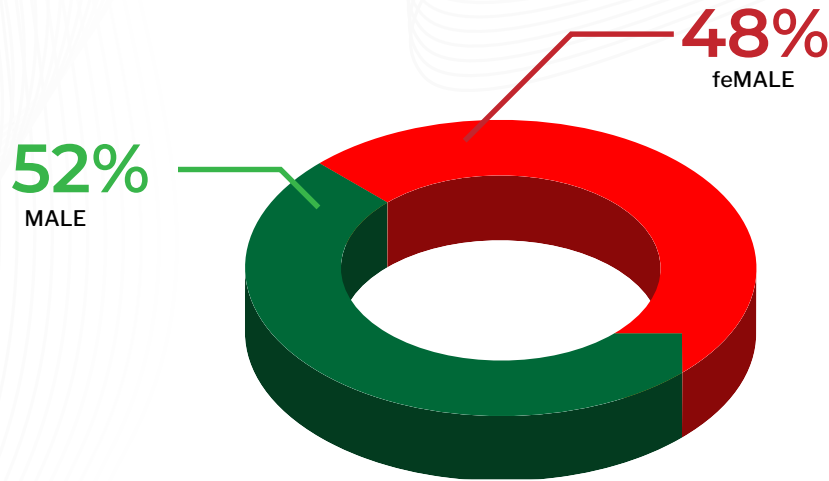


Figure 3: Gender distribution

6.2.3 Age Bracket of the Respondents

The study focused on age ranges between 18 and 81+ years. The age distribution shows that most respondents are young to middle-aged adults. The majority of respondents were aged 25-31 years at 20% of respondents. The minority group were those aged 81-87 years.

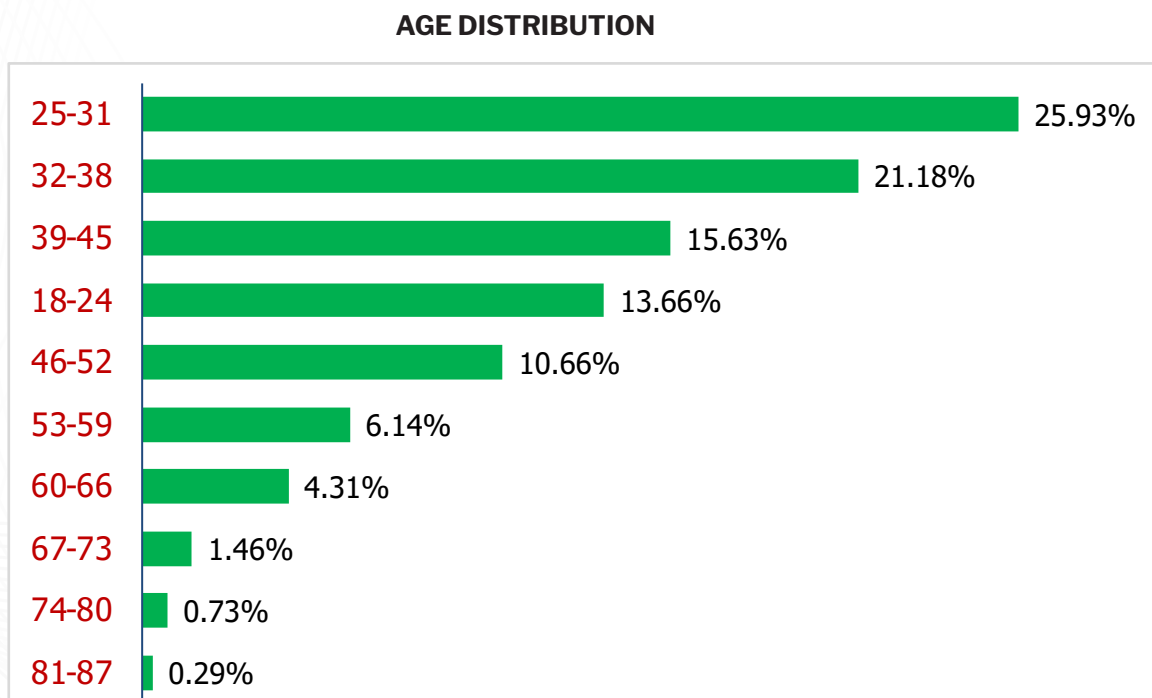


Figure 4: Age distribution

6.2.4 Education Level

The majority of respondents attained at least a secondary education. 39.07% reported completing university or tertiary education, while 34.64% had completed secondary schooling. A smaller proportion, 18.66%, had completed primary education, and only 6.54% reported having no formal education.

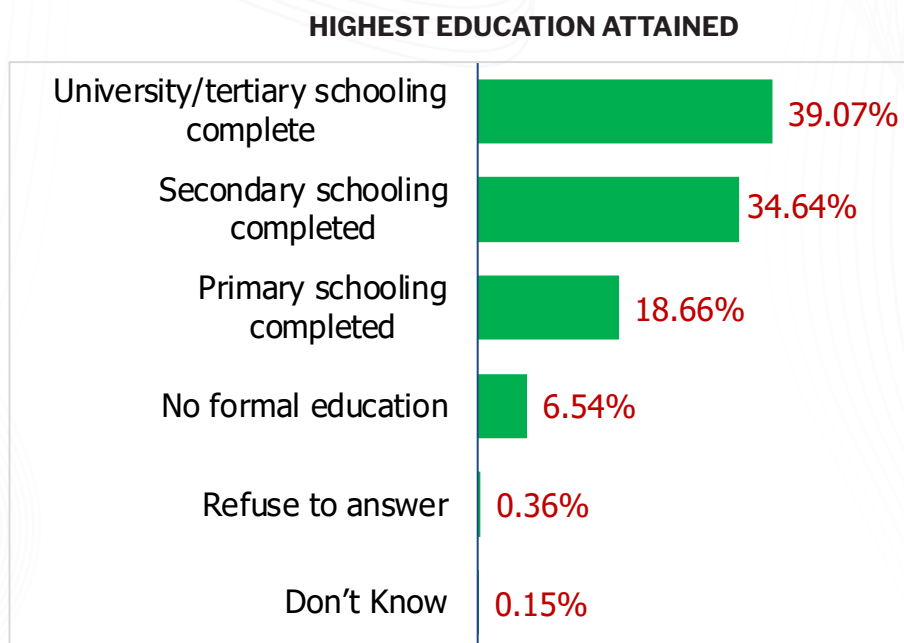


Figure 5: Education level

6.2.5 Disability Status and Benefits

About 4.6% of respondents reported having a disability, while the majority (95.4%) said they did not. Among the 63 respondents with a disability, 84.1% had not received any disability benefits, whereas only 15.9% had received such benefits.

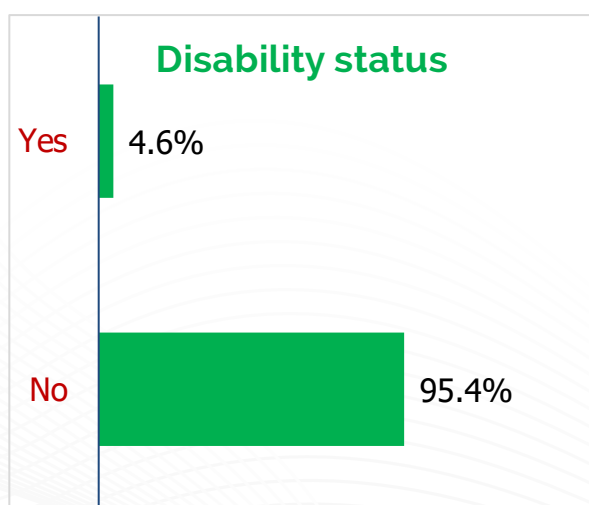


Figure 6: Disability status

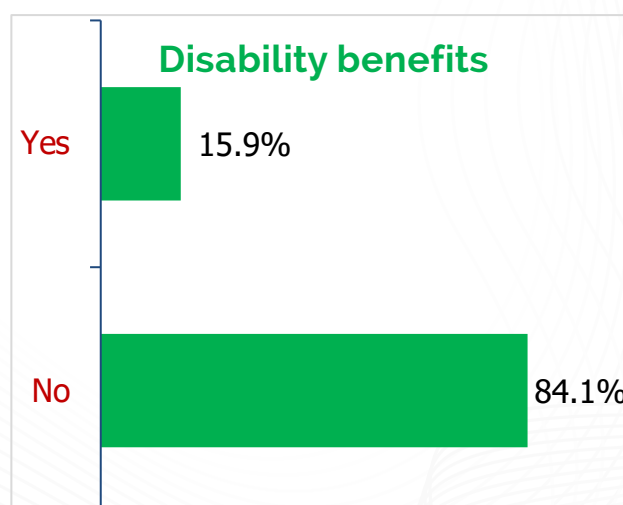


Figure 7: Disability benefits

6.2.6 Main Occupation

Small and medium business owners (16.3%) form the largest occupational group, followed by those in agriculture and farming (9.6%). A significant portion of respondents are also unemployed (8.7%) or have never had a job (2.1%), highlighting ongoing employment challenges.

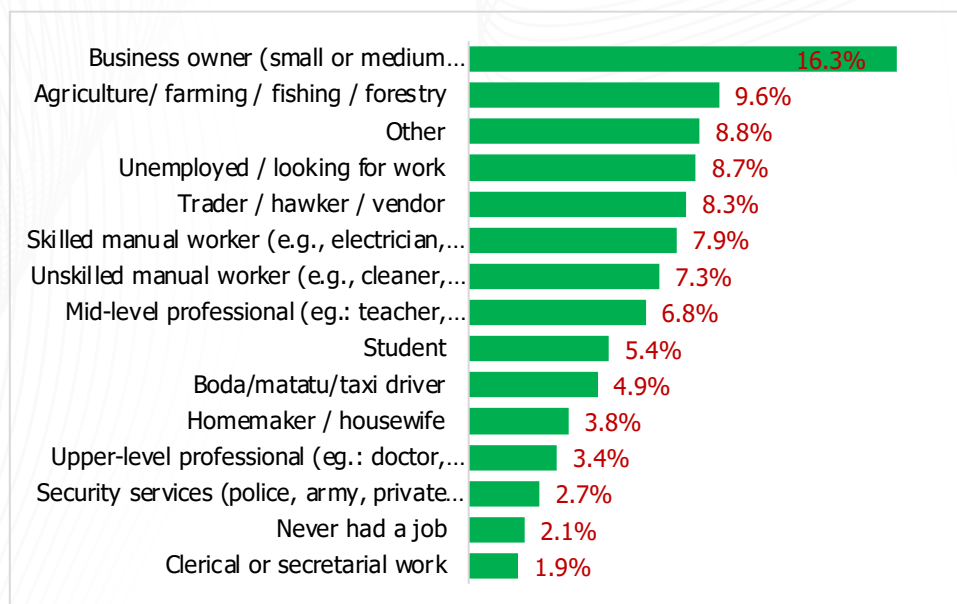


Figure 8: Main occupation

6.2.7 Main Source of Income

Income from businesses (35.6%) and salaries or wages (32.4%) are the two dominant sources of livelihood for most respondents, together accounting for nearly two-thirds (68%) of all income sources. Other income sources include support from spouse (husband), relatives, and other family members.

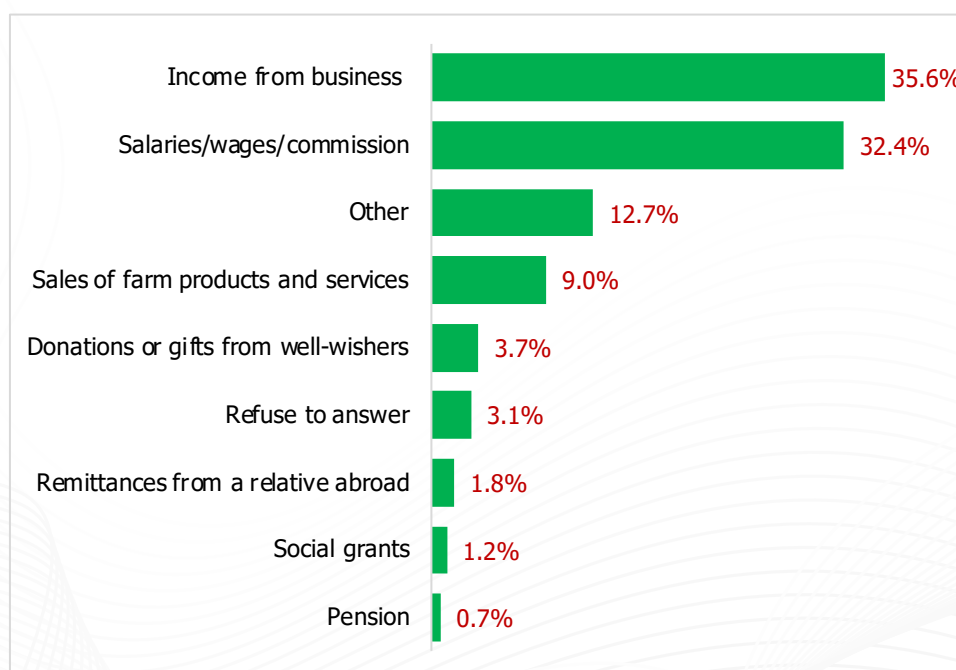


Figure 9: Main source of income

6.2.8 Job Status

40.52% of respondents reported having a job that provides cash income, while 30.72% were unemployed but actively seeking work. Unemployment remains a major concern affecting income stability and tax participation.

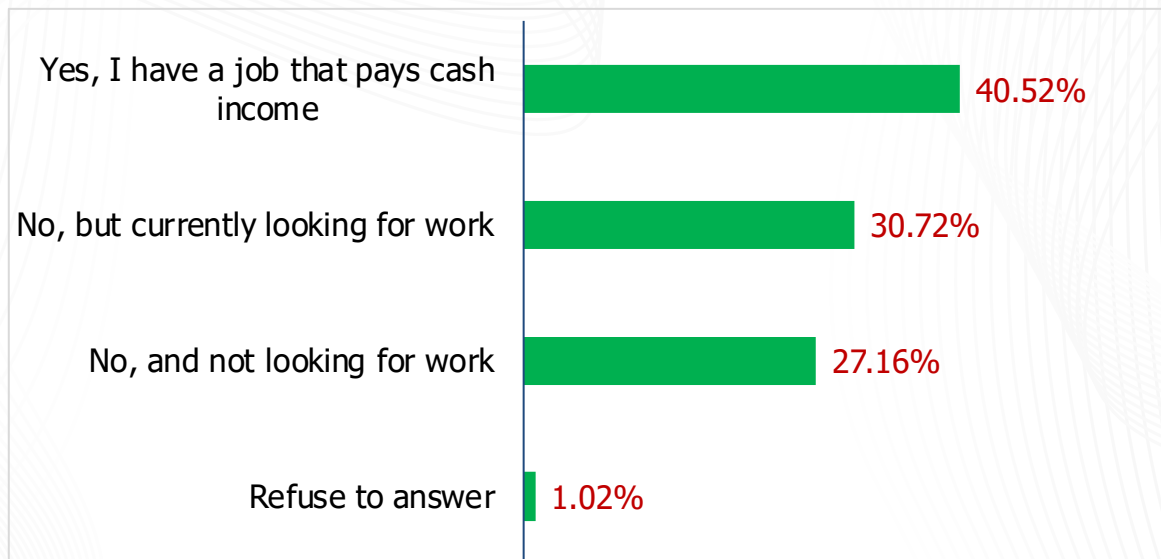


Figure 10: Job status

6.2.9 Income Tax Status

Among the 558 employed respondents, a majority (59.0%) reported that they are required to pay taxes. Meanwhile, 19.4% stated that tax payment was not applicable to them, and 18.5% said they are not required to pay.

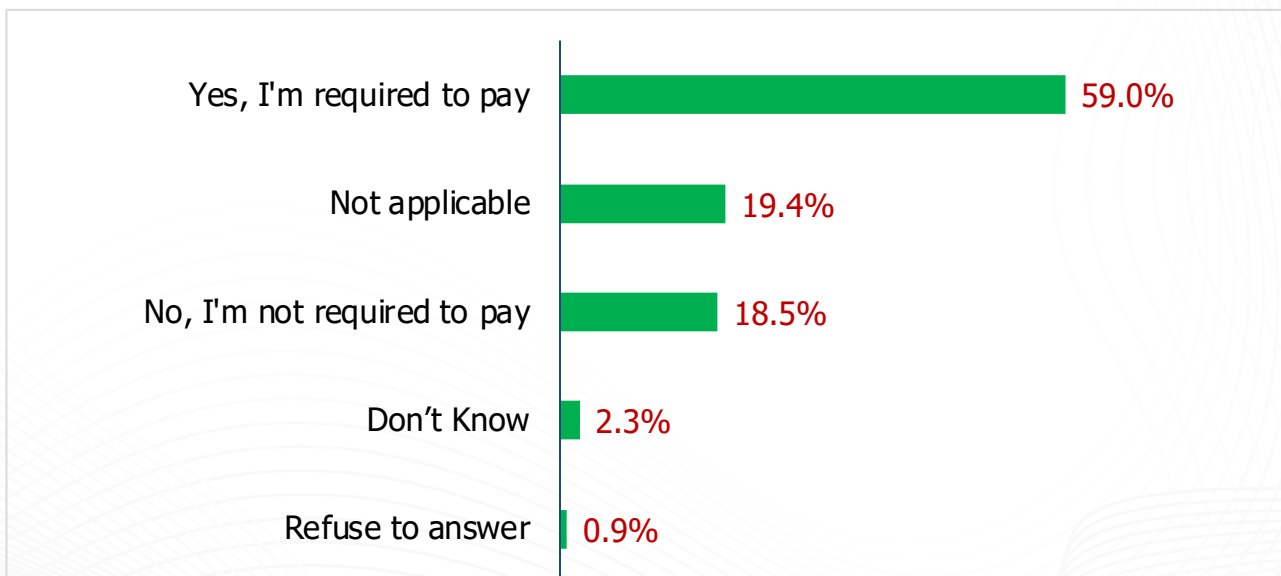


Figure 11: Income tax status

6.2.10 Earnings per Month

A majority of respondents earn relatively low monthly incomes, with 27.5% earning between KES 5,000 and 10,000 and 24.0% earning less than KES 5,000. Only a small proportion (3.6%) reported earnings above KES 50,000.

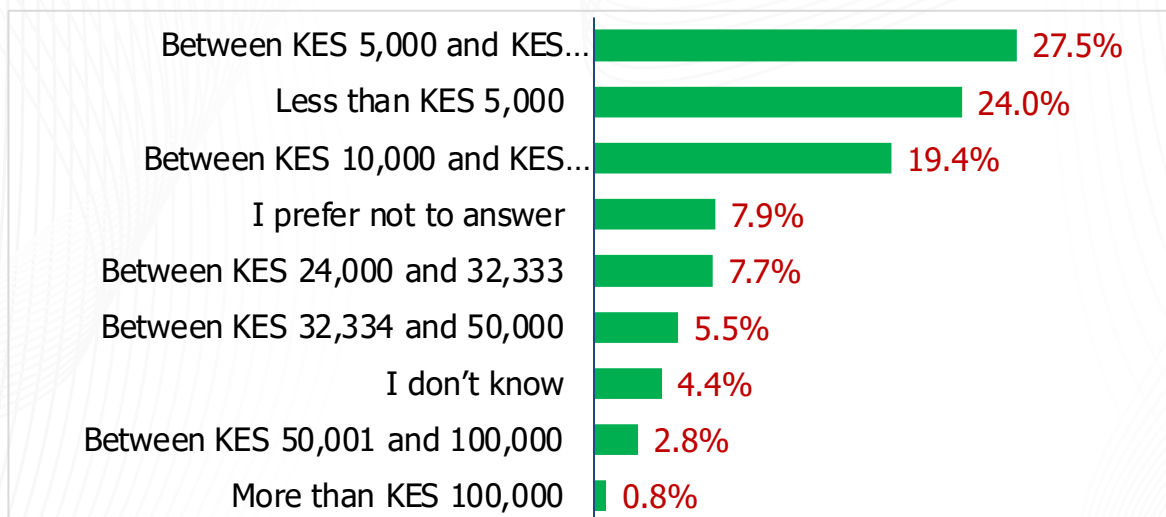


Figure 12: Total earnings per month

6.2.11 No. of People Supported by Income

Most respondents support relatively large households, with 35.8% supporting between four and six people and 22.5% supporting three people. This suggests that Kenyans have low incomes but high dependency burdens, highlighting the economic pressures that may affect their ability to pay taxes or comply consistently.

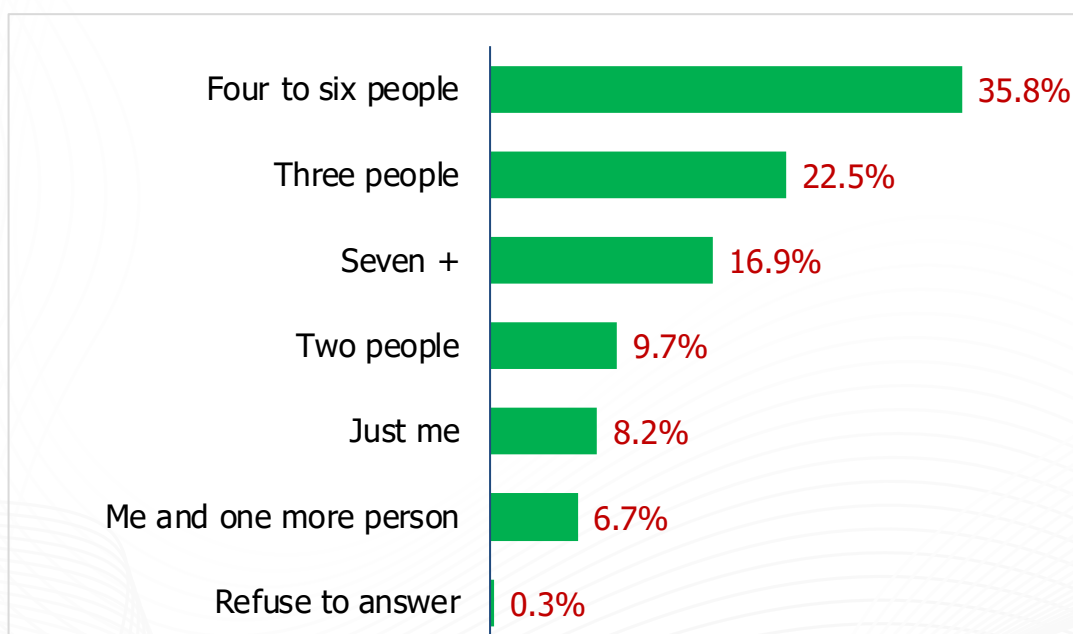


Figure 13: No. of people supported by income

6.3 Tax Morale and Perceptions of Government Spending

This section examines citizens' perceptions of transparency in how the government receives and spends public funds, their understanding of how taxes are used by both national and county governments, and their overall attitudes toward taxation and government accountability. It aims to assess how these factors influence public trust, tax morale, and the perceived legitimacy of Kenya's tax system, highlighting whether citizens feel their contributions are managed responsibly and used to deliver meaningful public services.

6.3.1 Transparency Perception of Received Monies

There is a widespread perception of limited transparency from both levels of government regarding how much funding they receive from various sources, such as taxes, loans, and aid. About two-thirds perceived the governments as not transparent (approximately 40%) or completely not transparent (about 25%), indicating widespread concerns about openness in public financial reporting. In contrast, only around a quarter viewed the governments as somewhat or completely transparent, while nearly 9% were unsure or declined to respond.

National Government

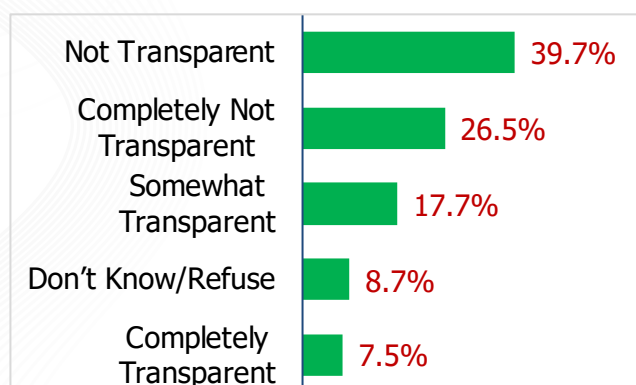


Figure 14: Transparency perception of received monies in national govt

County Government

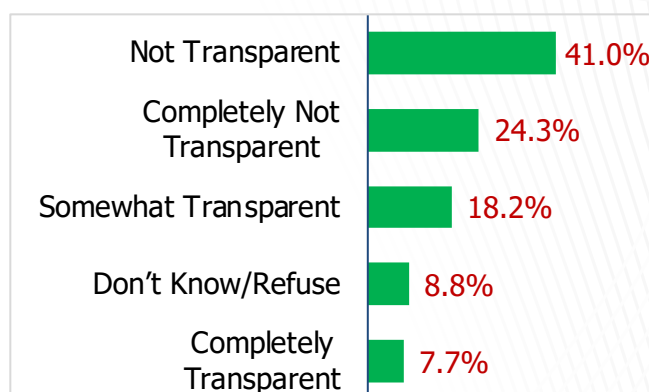


Figure 15: Transparency perception of received monies in county govt.



6.3.2 Transparency Perception of Spent Monies

Across both the national and county governments, the majority of respondents perceived limited transparency in how public funds are spent. Overall, about 68% of respondents perceived government spending as either Not Transparent or Completely Not Transparent, while only around 25% viewed it as Somewhat or Completely Transparent. This is a direct driver of non-compliance, as citizens operate under the assumption that the government misuses taxes. Entities like NTA must advocate for granular expenditure reporting, particularly at the county level (where 75.1% lack understanding), through citizen report cards and advocacy, aligning with the NTA's mandate of enabling a public watch on revenue use.

National Government

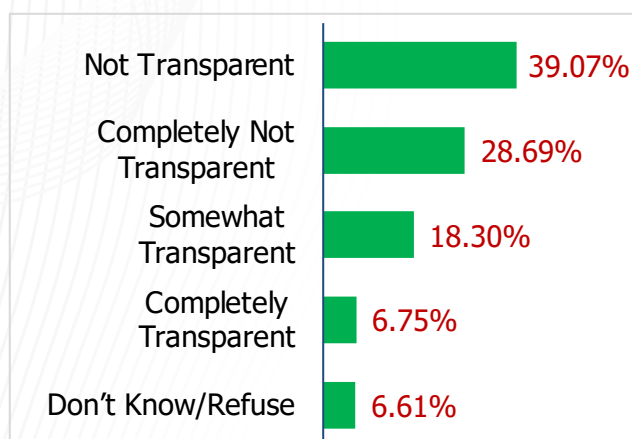


Figure 14: Transparency perception of received monies in national govt

County Government

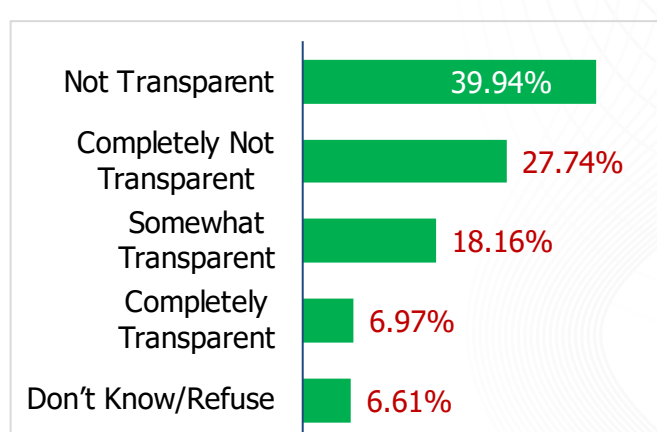


Figure 15: Transparency perception of received monies in county govt.

6.3.3. Perception of the importance of taxes for the economy

A large majority of respondents view taxes as essential for Kenya's success and economic growth, with 84.8% either agreeing or strongly agreeing with the statement. Only a small proportion (13.9%) disagreed, indicating a generally positive attitude toward the role of taxation in national development.

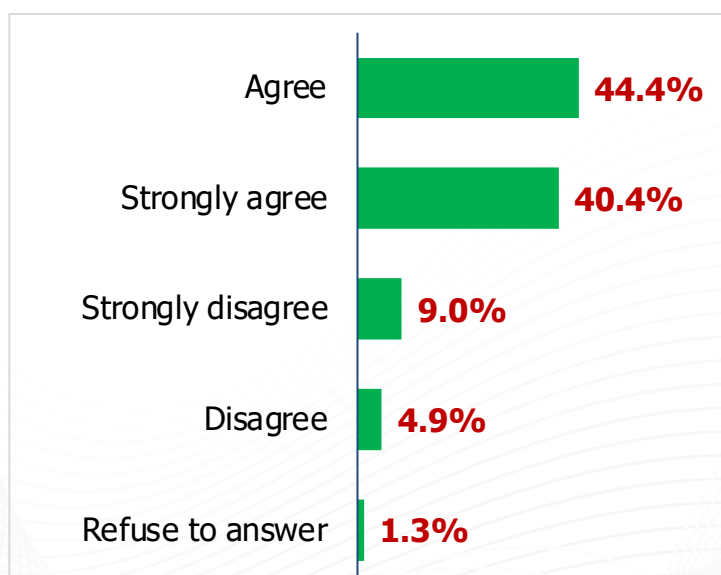


Figure 18: Perception on importance of taxes for the economy

6.3.4 Perception on tax evasion when earning low income

Opinions were more divided on whether it is fair for citizens to evade taxes when earning low incomes. While 56.1% disagreed or strongly disagreed, suggesting that most still view tax evasion negatively, about 43% agreed or strongly agreed, indicating notable empathy toward low-income earners.

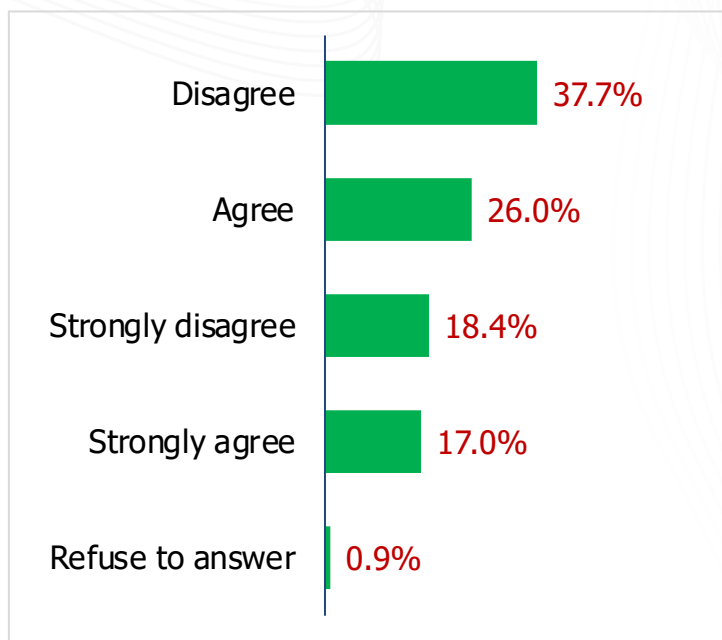


Figure 19: Perception on tax evasion when earning low income

6.3.5 Perception on whether only the rich should pay taxes

Most respondents (67.3%) disagreed or strongly disagreed with the notion that only the rich should pay taxes, reflecting broad support for a more inclusive tax system. However, around 32.3% agreed or strongly agreed, showing that some believe the tax burden should fall primarily on high-income earners.

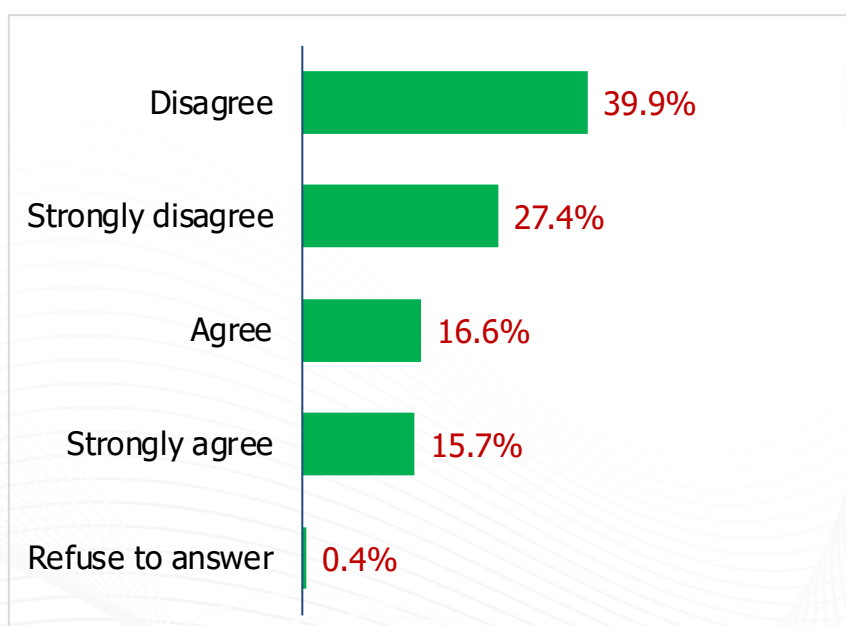


Figure 20: Perception on only whether the rich should pay taxes

6.3.6 Attitude towards taxation and government accountability

There is a nearly even split in attitudes toward taxation and government accountability. About 48.6% of respondents felt that avoiding taxes is understandable when the government fails to deliver good services, while 47.8% viewed paying taxes as a civic duty regardless of service quality. This split validates the philosophical tension captured in the survey. It confirms that Kenyan compliance is conditional (aligned with the Benefit Theory), rather than inherently. Citizens are rational actors willing to withdraw compliance when the service delivery contract is broken. Future DRM strategies must focus less on coercive measures and more on strengthening the service-tax nexus to turn conditional compliers into voluntary compliers.

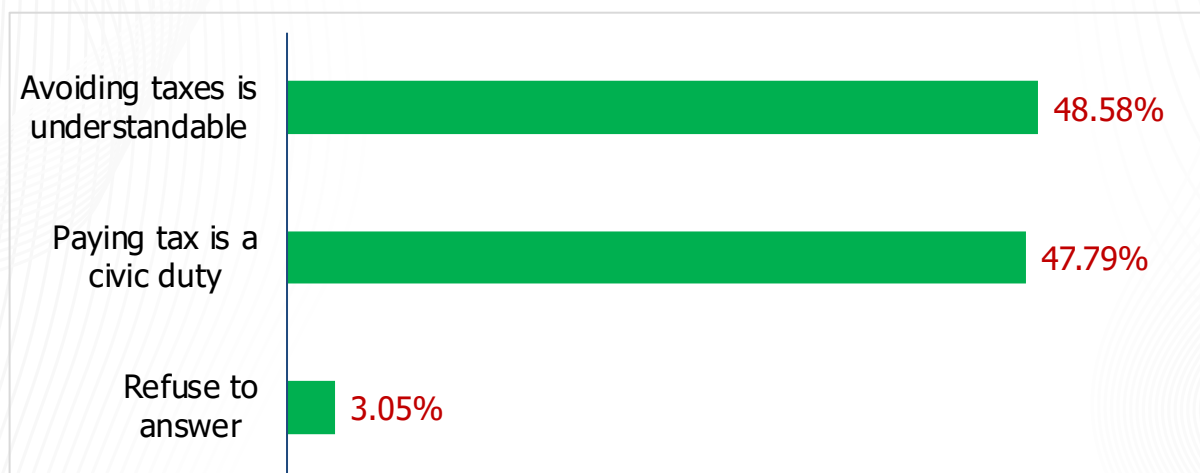


Figure 21: Statement closer to your view



6.4 Knowledge of the Tax System, Personal Experiences, & Earmarked Spending

This section explores citizens' knowledge and experiences with Kenya's tax system, including their awareness of the types of taxes they pay, how tax obligations are communicated, and their interactions with tax authorities. It also examines perceptions of earmarked spending, whether people can identify public services funded by taxes, and how these experiences shape trust, compliance behavior, and overall attitudes toward taxation.

6.4.1 Most commonly experienced taxes

VAT (Value Added Tax) is the most commonly experienced tax, represented by 53.3%, indicating its broad reach across consumers. Business license fees (16.1%) and income tax/PAYE (12.3%) follow, reflecting the engagement of both business owners and employed individuals in formal taxation. Fewer respondents reported paying excise duty (3.3%), property tax (3.1%), customs duty (1.2%), or inter-county CESS (0.5%), suggesting that these taxes affect more specific groups, such as property owners and import/export businesses.

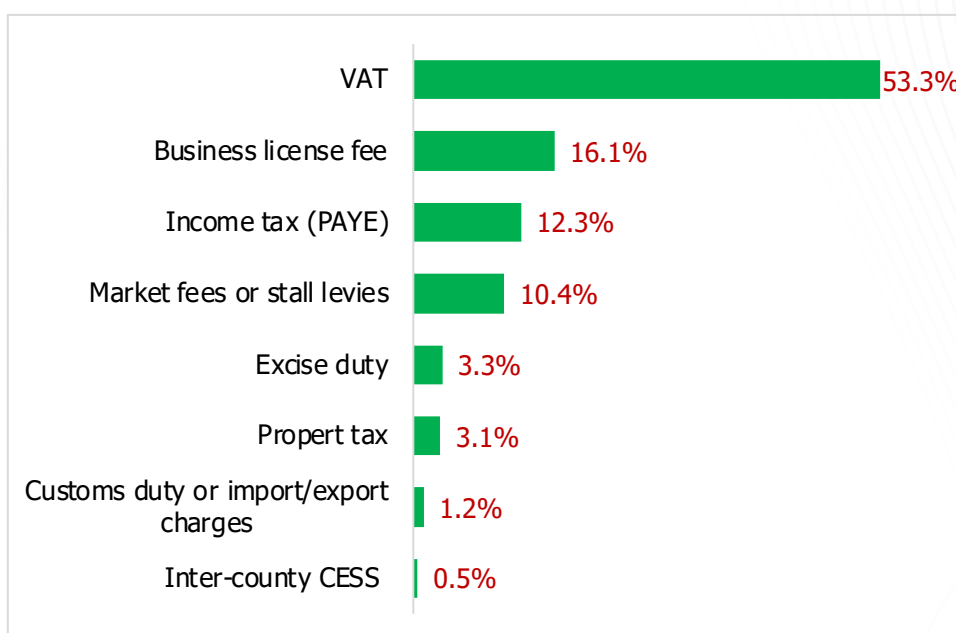


Figure 22: Most commonly experienced taxes



INCOME TAX



6.4.2 Training on taxation/ capacity building

Only 167 (12.2%) respondents reported attending tax-related or governance training sessions, indicating limited citizen capacity and awareness regarding tax systems and fiscal governance. This gap suggests that most citizens may lack adequate knowledge to engage meaningfully in tax discussions, comply voluntarily, or hold authorities accountable. It highlights the urgent need for expanded taxpayer education and civic empowerment programs to strengthen public understanding and participation in domestic resource mobilization.

The county government emerged as the main organizer for these trainings, cited by 65 respondents, followed closely by CSOs/NGOs (59 respondents). The Kenya Revenue Authority (KRA) accounted for 26 participants, while employers or business associations trained a smaller group (9 respondents). Additionally, 16 respondents mentioned other organizers, including entities such as community groups, banks, universities, local leaders, and religious institutions, among others. While government institutions play a central role in facilitating such trainings, civil society and community-level initiatives also contribute significantly to public engagement and awareness efforts.

Training on taxation/ capacity building

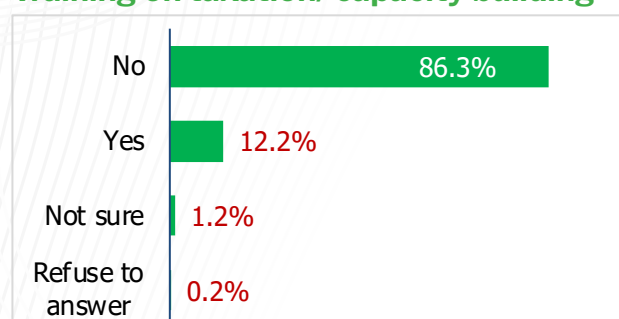


Figure 23: Training on taxation

Training session organizer

County government	65
CSO/NGO	59
KRA	26
Employer or business association	9
Other	16
Not sure	6

Figure 24 Training session organizer

6.4.3 Interaction with KRA and or a county-level tax authority

A third of respondents (33.2%) have never interacted with either the Kenya Revenue Authority (KRA) or county-level tax authorities. Among those who have, 23.4% reported interacting with both KRA and county authorities, 22.1% with KRA only, and 21.0% with county authorities only. Among the 622 respondents who reported interacting with either the Kenya Revenue Authority (KRA) or county-level tax authorities, the majority (66.2%) do so about once a year, suggesting infrequent engagement. A smaller proportion interacts at least once a month (15.3%), while 5.8% each engage once every six months or less than once a year. Only 3.2% reported contact at least once every three months, indicating that regular, sustained interaction with tax institutions remains limited among respondents.

Interaction with KRA and or a county-level tax authority

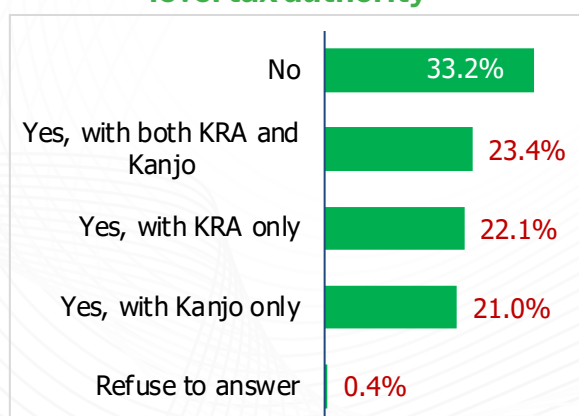


Figure 25: Interaction with tax authorities

Interaction frequency

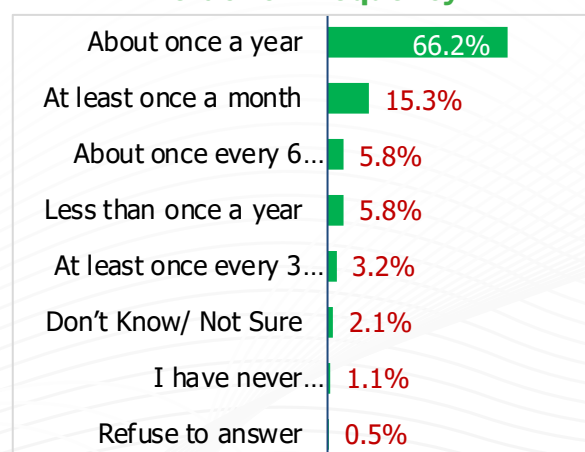


Figure 26: Interaction frequency

6.4.4 Reason for last interaction

Most respondents (62.9%) reported that their last interaction with tax authorities was to file tax returns or make payments, underscoring that tax engagement is primarily compliance-driven. A smaller number engaged for KRA PIN registration or activation (18.0%), while others interacted for business permits (5.2%), queries or complaints (3.9%), and training or sensitization (3.5%). The other reasons for interaction reflect a wide range of administrative and compliance-related issues, including corrections to tax records, renewal of licenses, clarification on payments, and error resolution. Others also mentioned experiences involving misclassification, disputed tax claims, and direct outreach from KRA.

Regarding experience rating, the majority of respondents described their experience as average to satisfactory, indicating moderate satisfaction with service delivery. However, a smaller proportion rated their experience poor or very poor.

Reason for last interaction

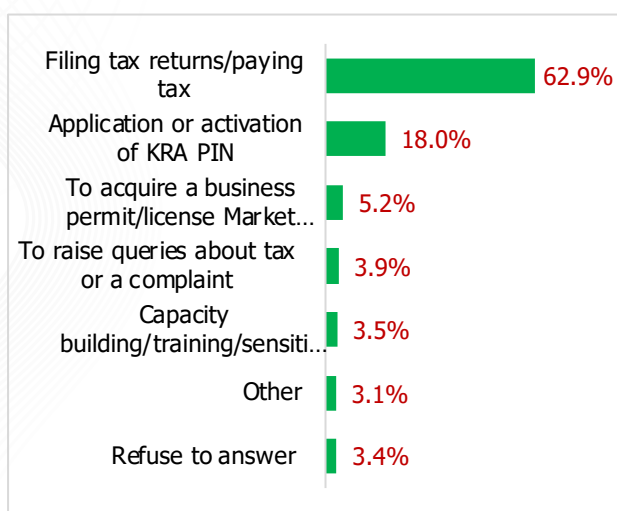
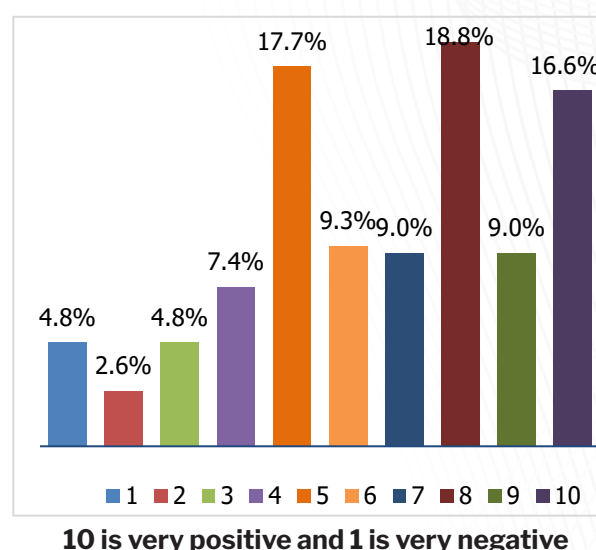


Figure 27: Reason for last interaction

Experience interacting with tax authorities



10 is very positive and 1 is very negative

Figure 28: Experience interacting with tax authorities



6.4.5 Awareness of tax funded services.

48.6% of respondents believe they have received public services funded by taxes, while a nearly equal proportion (46.2%) do not share this view. This split suggests a mixed perception of the link between taxation and service delivery, with many citizens possibly uncertain about how tax revenues translate into tangible public benefits. The 5.1% who were unsure further indicate limited awareness or visibility of tax-funded projects at the community level. A large majority of respondents (77.3%) are aware that certain taxes or contributions fund specific public services, indicating a relatively high level of general tax awareness. However, the 14.4% who were unaware and the 8.3% who were unsure highlight that a significant minority still lack clarity on how tax revenues are allocated.

Awareness of tax funded services

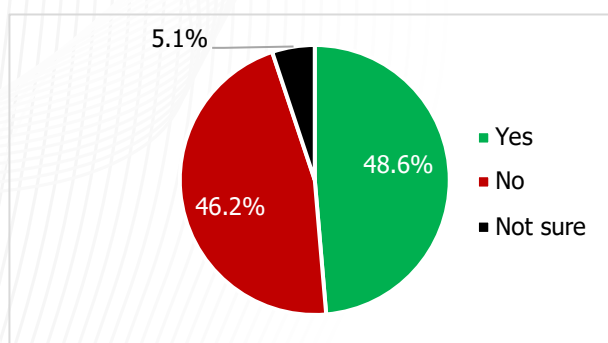


Figure 29: Awareness of tax funded services

Awareness of specific tax funded services

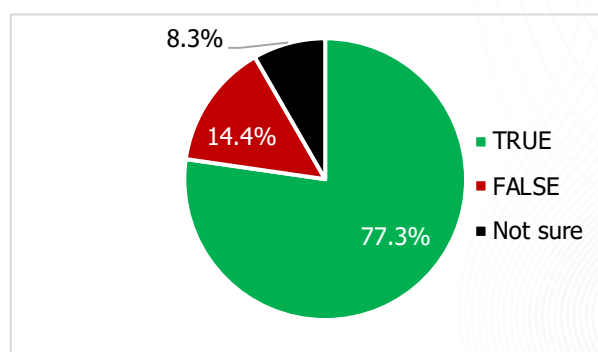


Figure 30: Awareness of specific tax funded services

6.4.6 Awareness of tax funded services vs. education level

There is a clear correlation between education level and awareness of tax-funded public services in Kenya. Respondents with higher education levels, particularly those with university or tertiary education (61.27% and 80.07%) are more likely to recognize that the services they receive are funded by taxes and other contributions. In contrast, awareness is significantly lower among those with no formal education (23.86% and 64.77%) and primary education (37.7% and 75.4%). This trend suggests that education enhances fiscal awareness and civic understanding, likely because educated individuals are better informed about government processes and the link between taxation and service delivery. The findings also highlight a communication gap; citizens with lower education levels may not perceive the connection between their taxes and public services such as health, education, or infrastructure. This underlines the need for targeted public education and awareness campaigns, especially among less-educated populations, to strengthen tax morale and promote accountability in the use of public funds.

Awareness of tax funded services vs. education level

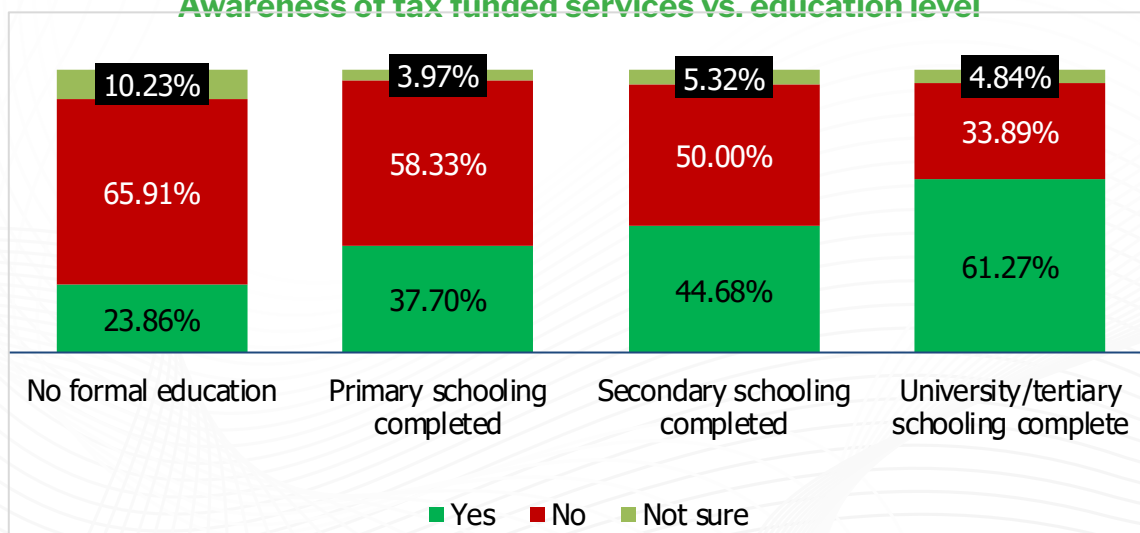


Figure 31: Awareness of tax funded services vs. education level

Awareness of specific tax funded services vs. education level

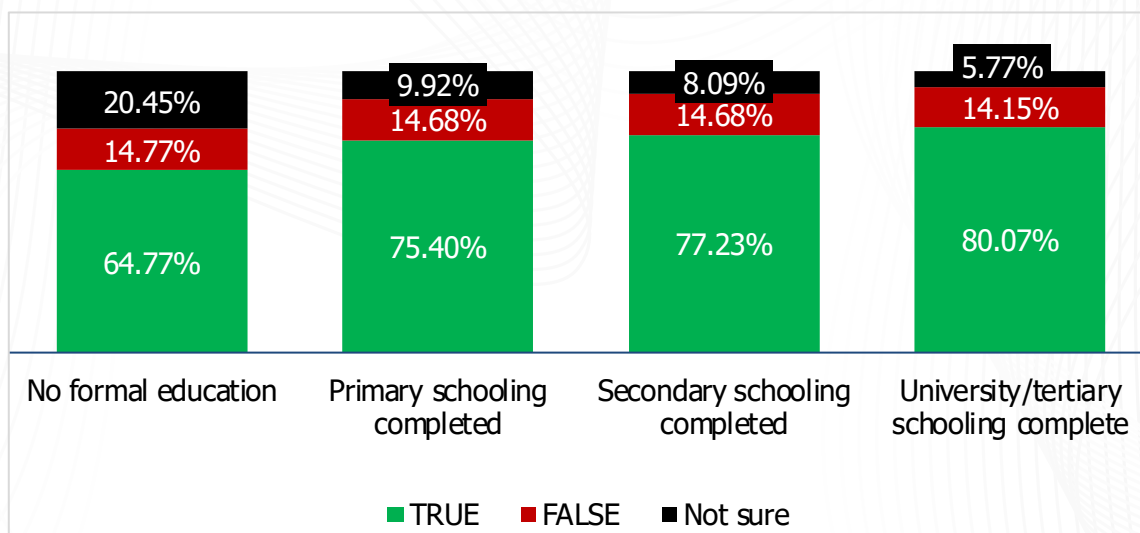


Figure 32: Awareness of specific tax funded services vs. education level

6.4.7 Familiarity with levies

75.6% of respondents are familiar with the Social Health Insurance Fund (SHIF) and understand its intended purpose, reflecting broad public awareness of the levy. However, 15.5% have heard of it but lack understanding of its function, and 8.9% have no awareness at all. 64.3% of respondents are aware of the Affordable Housing Levy and understand its intended purpose, indicating moderate public familiarity with the tax. However, a sizable proportion (26.0%) have heard of it but do not know what it is meant for, while 9.6% have never heard of it. Less than half of respondents (48.0%) are familiar with fuel levies and understand their intended purpose, implying limited public awareness and understanding of fuel-related taxes. Meanwhile, a notable 29.6% have never heard of the levy, and 22.4% have heard of it but do not know what it is meant for.

Familiarity with SHIF funded services

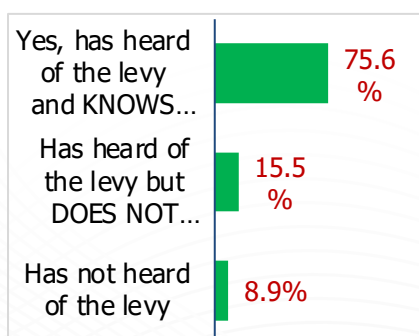


Figure 33: Familiarity with SHIF

Familiarity with AHL

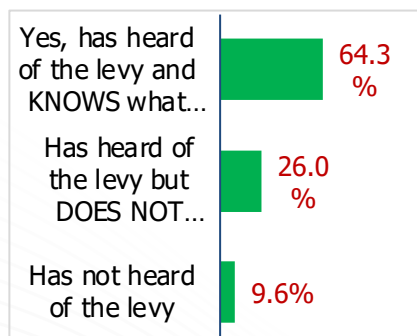


Figure 34: Familiarity with AHL

Familiarity with fuel levies

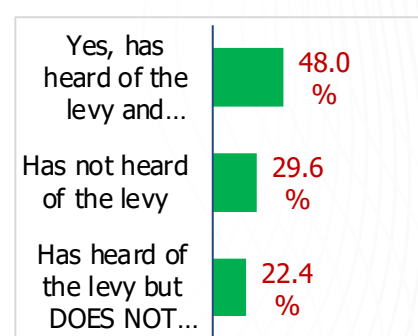


Figure 35: Familiarity with fuel levies

6.4.8 Tax perception on common items

Most respondents perceive an overall increase in taxes across most items, indicating a strong public sentiment that the cost burden from taxation is rising. A majority believe taxes have increased on basic goods such as bread (79.8%), medical equipment (63.4%), and sanitary pads (57.2%). Similarly, over half think taxes have increased on exported goods (50.2%) and transportation of sugarcane (54.4%), suggesting a perception that production and export sectors are also facing heavier tax burdens. In contrast, fertilizer for smallholder farmers stands out, with 40.3% saying taxes have decreased, possibly due to the National Fertilizer Subsidy Programme.

Item	Increased	Decreased	Stayed the same	Not sure
Sanitary pads (menstrual hygiene products)	57.2%	6.8%	12.1%	23.8%
Basic (plain) bread	79.8%	6.0%	10.6%	3.6%
Exported Goods (e.g. tea)	50.2%	8.8%	7.5%	33.5%
Transportation of Sugarcane	54.4%	13.3%	4.3%	29.1%
Medical equipment for public hospitals	63.4%	10.5%	5.4%	20.7%
Fertilizer for smallholder farmers	37.1%	40.3%	5.2%	17.4%

Figure 36: Tax perception on common items

6.4.9 Understanding of tax use by both levels of government

A large majority of respondents lack confidence in their understanding of how the national government uses the taxes, fees, and fines they pay, with 51.1% disagreeing and 21.6% strongly disagreeing with the statement. In contrast, only 27.3% express agreement. A significant majority of respondents (75.1%) do not believe they have a good understanding of how county governments use the money they collect, with 51.8% disagreeing and 23.3% strongly disagreeing. Only 24.9% express some level of agreement. This suggests a significant transparency and communication gap between the government and taxpayers regarding the allocation and utilization of tax revenues.

Understanding of tax use by the national government

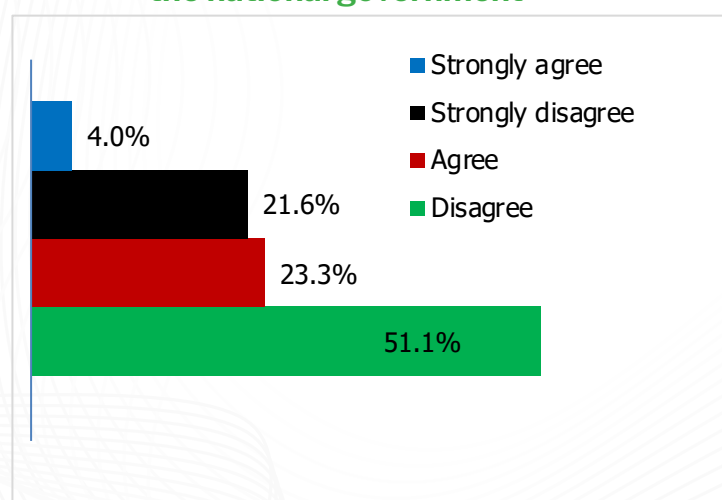


Figure 37: Understanding of tax use by the national govt

Understanding of tax use by the county government

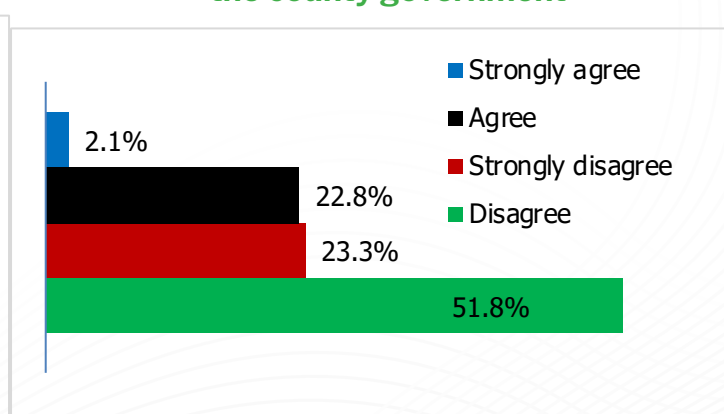


Figure 38: Understanding of tax use by the county govt

6.5 Public Participation

This section examines citizens' involvement in fiscal decision-making processes, particularly their participation in consultations such as the Finance Bill and budget discussions. It explores the extent of engagement, accessibility of participation channels, and the effectiveness of feedback mechanisms in influencing government decisions.

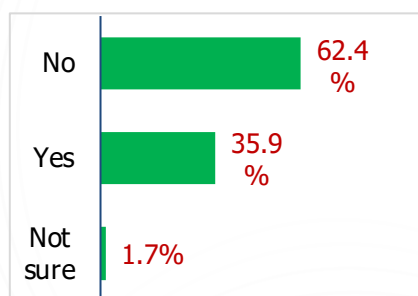
6.5.1 Engagement with the Finance Bill and Budget

62.4% of respondents have never heard of or engaged with the content of a Finance Bill or the national/county budget, while only 35.9% have. This highlights a low level of public awareness and engagement in fiscal and policy processes. More than half of the respondents (56.9%) have never participated in any Finance Bill or budget consultation, while a notable 41.2% have taken part in such engagements.

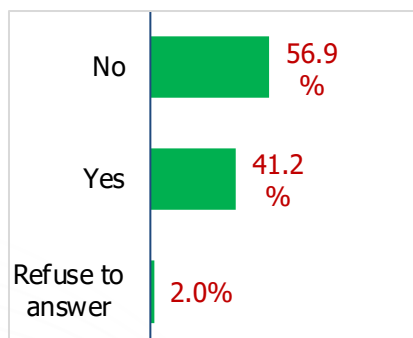
The level of public awareness, engagement and participation of citizens on fiscal processes in the country is low, hence the resistance to payment of taxes and tax evasion. This means that there needs to be more initiatives from various stakeholders such as government and CSOs to improve citizen engagement and awareness on fiscal decision-making processes to improve their understanding on the need to pay taxes as a means for improved development and service provision.

Participation in Finance Bill consultations occurred mainly at the county level (36 respondents), followed by the ward level (19 respondents) and the national level (14 respondents), with a smaller number engaging online (7) or through other informal settings such as friends, sub-county, or estate meetings (3). This pattern highlights that citizen engagement is strongest at the devolved levels, where consultations are more accessible and locally relevant.

Engagement with the content in a finance bill



Engagement in finance bill consultation



Level of engagement

County	36
Ward	19
National	14
Online	7
Other	3

Figure 39: Engagement with the content in a finance bill & levels of engagement

6.5.2 Reason for not participating in public consultation process

The majority of respondents (55) did not participate in the Finance Bill or public consultation process because they were not informed or did not know how to engage, highlighting a major communication and outreach gap. Additionally, 29 respondents cited difficulty in attending or submitting feedback. A smaller number felt disengaged or mistrustful of the process, either believing their feedback wouldn't matter (6) or distrusting government use of citizen input (5). Others (8) felt it was not their role or responsibility, while a few (2) were uncomfortable speaking publicly.

In the bid to improve awareness and involvement of the citizens in the fiscal processes, there needs to be outreach initiatives that take information to participants where they are, for instance for people with disabilities. The capacity of citizens should also be built on how to interact with the mediums used to provide feedback during these engagements or they use simple means for ease of interaction since 29 respondents experienced challenges to submitting feedback. The government should also build trust and confidentiality with the respondents.

Reason for not participating in public consultation process

I didn't know how to participate or was not informed in time	55
It was too difficult to attend or submit feedback	29
I didn't feel it was meant for people like me / it is not my responsibility	8
I didn't think my feedback would make a difference	6
I don't trust the government to use citizen input properly	5
I don't feel comfortable speaking up in public or was discouraged	2
Other	5

Figure 40: Reason for not participating in public consultation process

6.5.3 Submission feedback during Finance Bill consultation processes

The majority of respondents (43 out of 62) reported that they do not receive feedback during the Finance Bill consultation process or other forums discussing tax and spending decisions, while only 17 said they do, and 2 were unsure. Similarly, 33 out of 62 believe their views were not taken into account in the final government decisions or budget-making process, while only 18 felt heard and 11 were unsure.

This highlights a major gap in participatory governance and accountability within Kenya's fiscal decision-making processes. Although public participation is a constitutional right, it often remains tokenistic, with citizens' views rarely acknowledged or integrated into final policy outcomes. Many Kenyans feel their input has little impact, which erodes trust in government institutions, discourages future engagement, and leads to protests as best ways to express views (cited by 25.1% of respondents). Strengthening feedback mechanisms, such as publishing consultation summaries or follow-up reports would enhance transparency and reinforce the belief that citizen participation can meaningfully shape fiscal policy.

Submission feedback during Finance Bill consultation processes

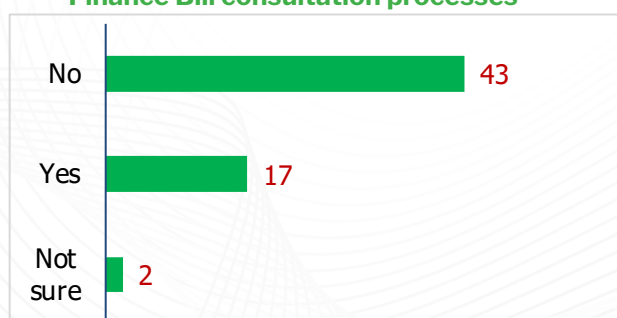


Figure 41: Submission feedback during finance bill consultation processes

Considered views processes

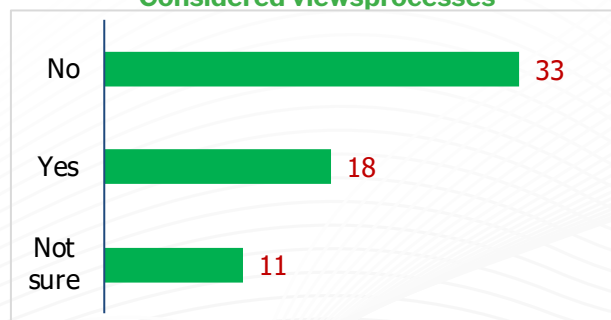


Figure 42: Was your views considered?

6.5.4 Best way for citizens to express their views

When citizens feel that their feedback is not considered in government decision-making, the majority believe that public protest (25.1%) is the most effective way to make their voices heard. However, nearly as many respondents (22.4%) prefer participating in public forums or town halls, suggesting that many still value institutionalized channels of engagement if they are accessible and meaningful.

A majority of respondents (62.2%) view protests as a fair and legitimate way to express dissent, particularly when formal channels for engagement fail to yield results. In contrast, 36.1% believe protests are disruptive and inappropriate, signaling a significant portion of the population that favors more structured or peaceful avenues for civic participation.

Best way for citizens to express their views

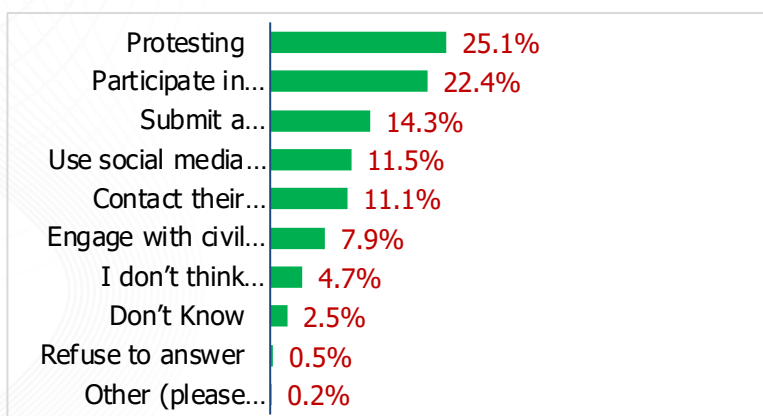


Figure 43: Best way for citizens to express their views

Views about protests against economic or tax policies

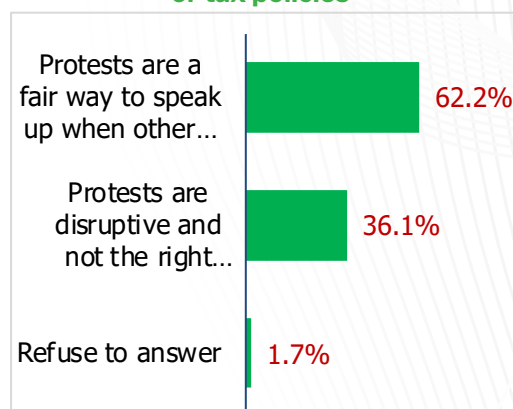


Figure 44: statement closer to you

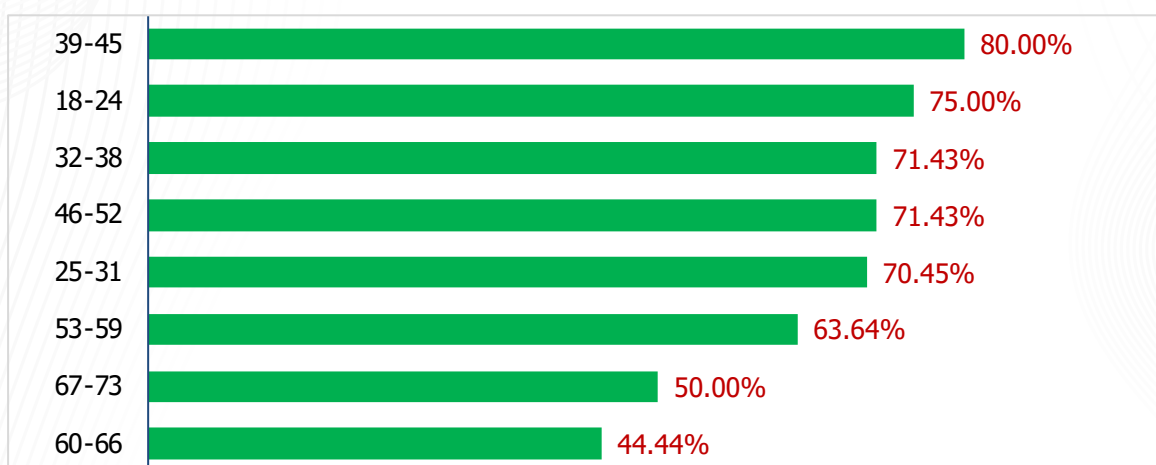


6.5.5 Analysis of view on protests against age

Support for protests as a legitimate way to express dissatisfaction with economic or tax policies is strongest among younger and middle-aged Kenyans, who face the most direct impacts of tax changes and economic pressures. The highest approval is among those aged 39–45 (80%) and 18–24 (75%), indicating that economically burdened youth and middle-aged citizens view protests as a necessary means of being heard when formal channels fail.

Support drops steadily among older groups, with only 44.44% of those aged 60–66 agreeing. Older Kenyans tend to value stability and security more, often viewing protests as disruptive or potentially violent. Many in this age group also have more established livelihoods, property, or pensions, making them less inclined to support actions that could lead to economic uncertainty or unrest.

Protests are a fair way to speak up when other ways don't work



Protests are disruptive and not the right way to engage

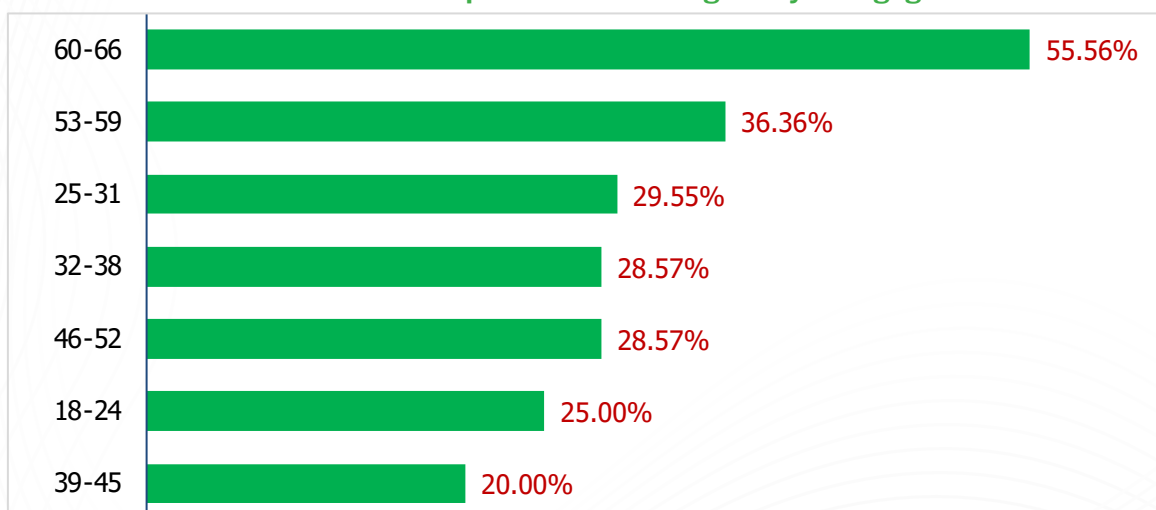


Figure 45: Analysis of view on protests against age

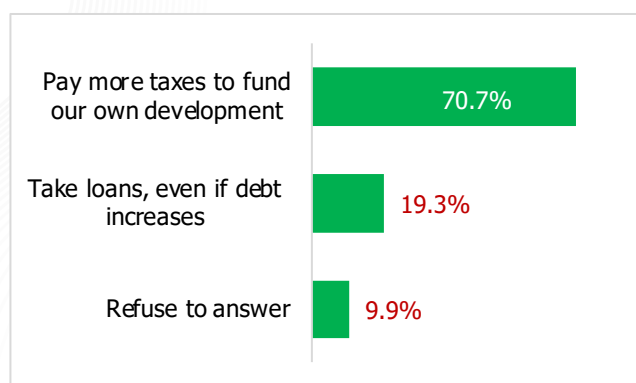
6.6 State of the Economy and Government Debt

This section explores citizens' perceptions of Kenya's current economic situation and the government's debt burden. It highlights public awareness, attitudes toward borrowing, and domestic resource mobilization as alternatives to external debt

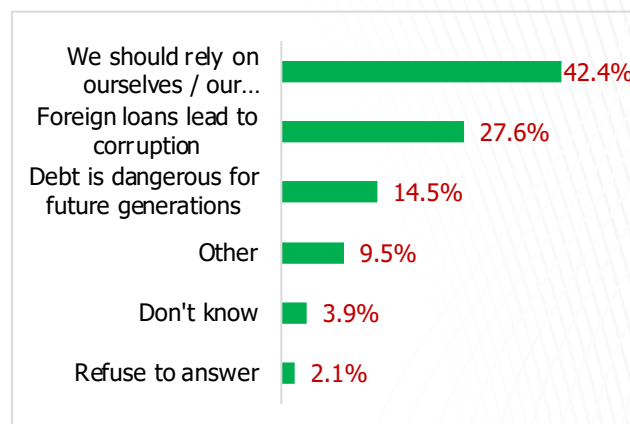
6.6.1 Opinion on loans versus tax to fund development

A majority (70.7%) of respondents prefer raising more domestic taxes over external borrowing to fund Kenya's development, signaling a deep sense of fiscal patriotism and support for Domestic Resource Mobilization (DRM) and Own Source Revenue (ORS). Similarly, most respondents (42.4%) believe it is essential to pay more taxes to fund Kenya's development because they value self-reliance and national sovereignty. This shows that Kenyans are not opposed to taxation itself but rather demand accountability and better service delivery in return for their tax contributions. The recurring tax protests in the country, therefore, are less about tax resistance and more about perceived inefficiencies, corruption, and inequitable use of public funds, which have eroded tax morale. To sustain and leverage this willingness to pay, the government must rebuild public trust by improving service delivery, ensuring transparency in tax spending, and strengthening oversight institutions to curb corruption, particularly in the management of foreign loans. Doing so would enhance both citizen confidence and Kenya's capacity for sustainable domestic financing.

Opinion on loans vs taxes to fund development



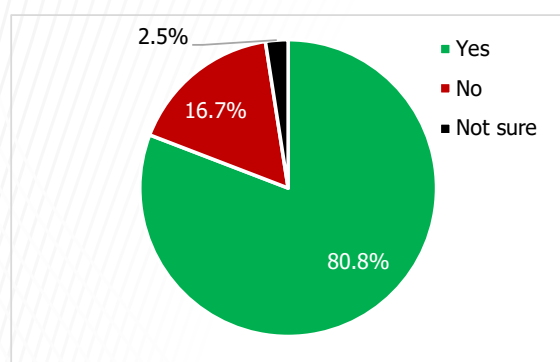
Reason why it is essential to pay more taxes to fund development



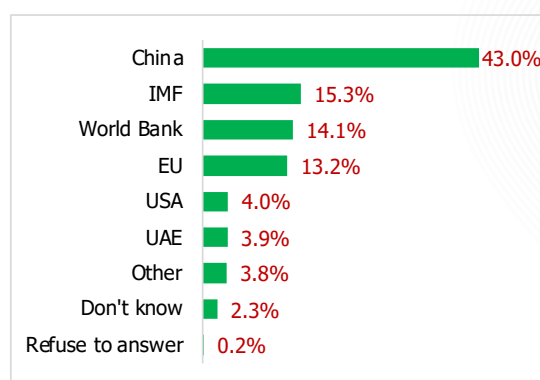
6.6.2 Knowledge of government's borrowing

80.8% of respondents have heard or read about the Kenyan government borrowing money from other countries or institutions, indicating high public awareness of the country's debt situation. Only a small fraction (16.7%) are unaware. China was mentioned most frequently (43.0%), showing it is widely recognized as Kenya's main creditor. Other key lenders identified include the IMF (15.3%), World Bank (14.1%), and the European Union (13.2%), reflecting public awareness of Kenya's engagement with major international financial institutions. Mentions of the USA (4.0%) and UAE (3.9%) were relatively low, while a small number (2.3%) did not know. Other mentioned creditors include the African Development Bank, Local Banks, Japan, and South Korea. More respondents are aware of the government's borrowing from foreign creditors compared to relatively lower awareness of the Finance Bill, suggesting that citizens are more alert to the country's debt burden and the implications of public borrowing than to the technical processes of fiscal policy formulation. This heightened awareness likely stems from the visible impact of debt on daily life, such as rising taxes. However, it also highlights a gap in civic engagement and fiscal literacy: while citizens are concerned about how money is borrowed and spent, they may not be equally informed or involved in how fiscal decisions are made, such as during the Finance Bill consultations. This presents a critical entry point for civil society organizations (CSOs) and governance actors to strengthen citizens' capacity as public finance watchdogs, empowering them to track debt utilization, monitor transparency, and actively participate in budget and tax policy processes.

Knowledge of government's borrowing in the past 12 months



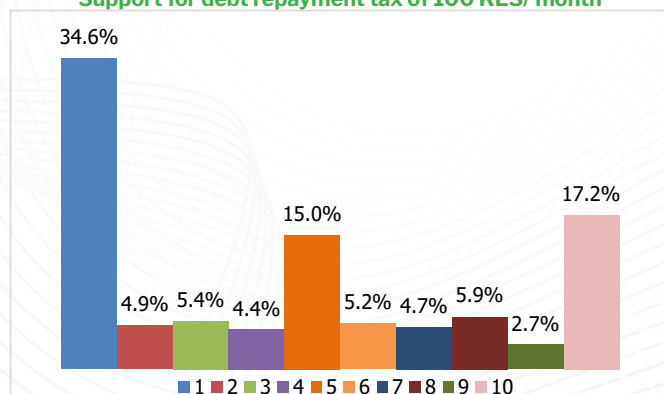
Countries that Kenya owe debt



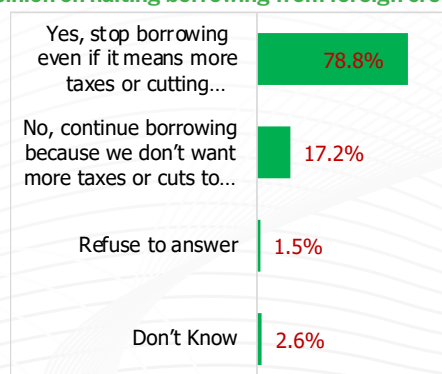
6.6.3 Support for debt repayment tax of 100 KES/ month

Support for a proposed monthly tax of KES 100 to help pay off Kenya's debt is largely low to moderate. The largest share of respondents (34.6%) rated their support at 1, indicating strong opposition. Only 17.2% showed high support (rating 10), while about 15% were neutral (rating 5). Although a minority strongly backs the idea, most citizens are hesitant or opposed to new taxes, likely due to the existing high cost of living and skepticism about government accountability in managing public funds. 78.8% of respondents believe Kenya should stop borrowing from foreign creditors, even if this requires higher taxes or reduced government spending. This reflects a growing public sentiment for fiscal independence and self-reliance, strongly backing OSR and DRM while also demanding accountability in government spending. Only 17.2% prefer continued borrowing to avoid immediate economic strain.

Support for debt repayment tax of 100 KES/ month



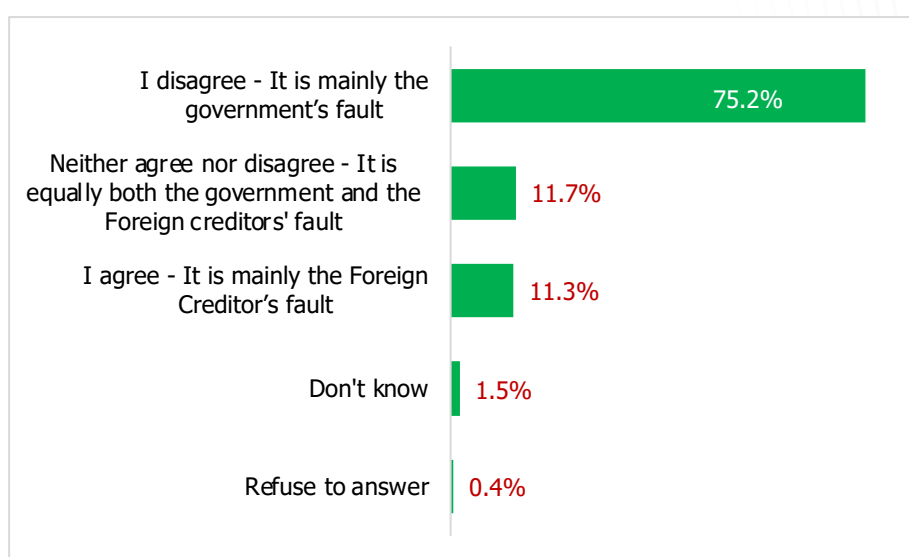
Opinion on halting borrowing from foreign creditors



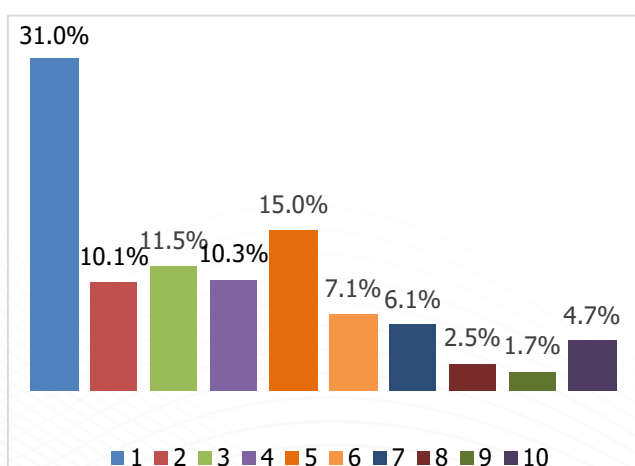
6.6.4 Expectations about Kenya economy and challenges

Most respondents (75.2%) attribute Kenya's current economic challenges primarily to the government's own actions and mismanagement rather than to foreign creditors. Only 11.3% blame foreign lenders, while 11.7% believe both parties share responsibility, suggesting that while external debt is a concern, the public largely holds the government accountable for domestic fiscal decisions and economic outcomes. The majority of respondents expressed pessimism about Kenya's economic outlook, with 31.0% rating it at 1 (worst condition) and a cumulative 62.9% scoring it between 1 and 4, indicating widespread concern about worsening economic conditions. Only a small proportion (8.9%) were optimistic, rating the economy between 8 and 10. Similarly, most respondents expressed moderate to low optimism about their own economic condition, with 23.8% rating it at 1 (worst condition) and nearly half (53.2%) scoring between 1 and 4, indicating financial uncertainty or hardship. However, a smaller yet notable share (23.6%) rated their outlook between 7 and 10, suggesting that some individuals remain hopeful about improving personal economic circumstances despite broader national challenges.

Who is responsible for Kenya's economic challenges

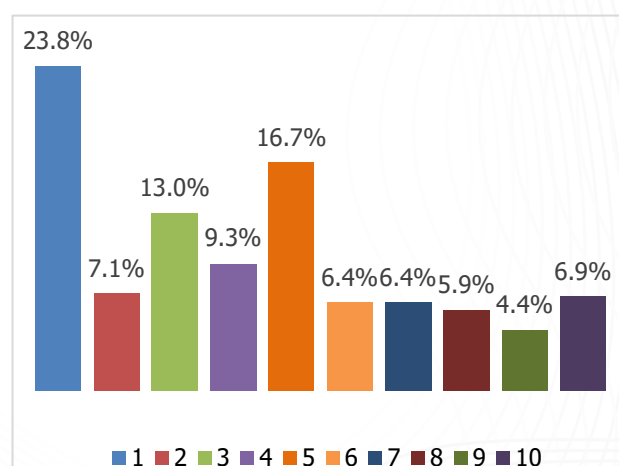


Expectation about Kenya economy



10 is the best condition and 1 is the worst condition

Expectation about own economic condition



10 is the best condition and 1 is the worst condition



6.7 Cuts in Foreign Development Assistance Funding and Gaps in Service Delivery

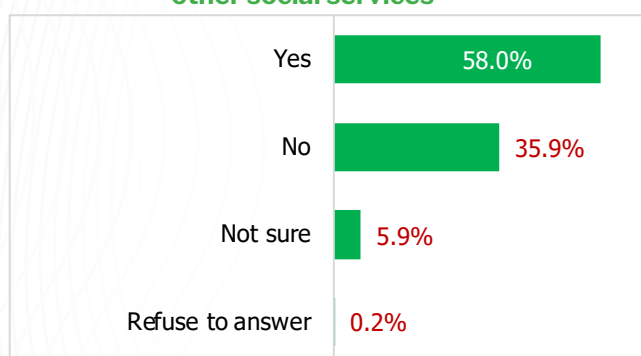
This section examines the impact of recent reductions in foreign development assistance on access to essential services such as health and education. It captures citizens' awareness of these funding cuts and their perceptions of how government should respond to sustain service delivery.

6.7.1 Changes in access to health, education, & other social services

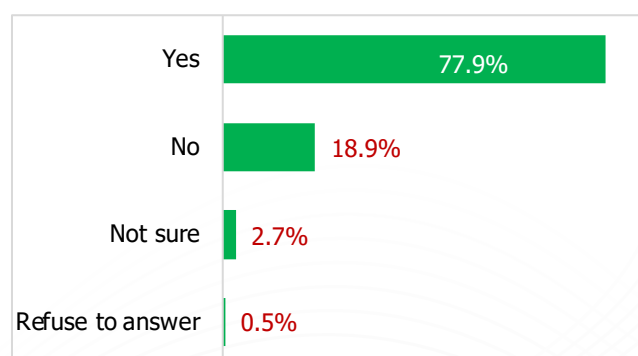
Before the reduction of foreign aid, many essential public services in Kenya, particularly in health, education, and social protection benefited from substantial donor support. Development partners such as USAID, DFID (now FCDO), the Global Fund, and the World Bank historically financed large portions of health programs, including HIV/AIDS care, maternal and child health, vaccination campaigns, and community health initiatives. This external funding helped to bridge fiscal gaps, ensure the supply of medical commodities, and support capacity building at both national and county levels. However, the gradual withdrawal or reduction of donor aid, driven by shifting global priorities, Kenya's transition to lower-middle-income status, and concerns over governance and accountability has strained these systems. The result has been disruptions in service delivery, stockouts of essential medicines, reduced outreach programs, and in some counties, higher user fees as local governments struggle to fill the funding gap. The finding that 58% of citizens report changes in access to services therefore reflects a decline in service quality and affordability, particularly in health and education. Citizens are feeling the impact of reduced donor support, coupled with limited domestic fiscal space due to debt servicing pressures.

77.9% of respondents reported having heard about recent funding cuts by donor countries such as the United States to Kenya's health and development programs. Kenya is transitioning from donor-reliant service delivery to domestically financed systems, but without sufficient capacity or resources to maintain previous service standards. It underscores the need for stronger public finance management, increased domestic resource mobilization, and accountability in how national and county governments reallocate budgets to protect social sectors once supported by aid.

Experienced change in access to health, education, & other social services



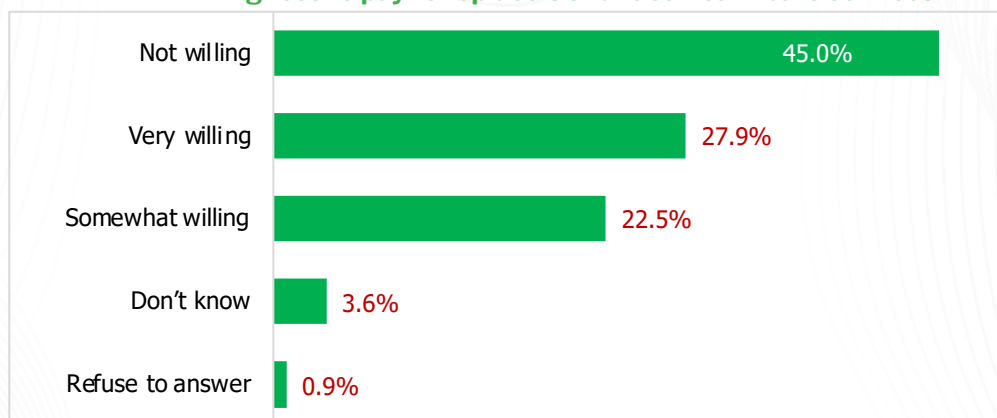
Awareness of development aid cut



6.7.2 Willingness to pay to replace US funded healthcare services

45.0% of respondents indicated that they are not willing to pay a new tax to replace U.S. funding for health and social services, suggesting limited public support for additional taxation. Meanwhile, 50.4% expressed some level of willingness, with 27.9% very willing and 22.5% somewhat willing. This implies that while there is notable openness to contributing toward sustaining essential services, many Kenyans remain cautious about new tax burdens given current economic pressures.

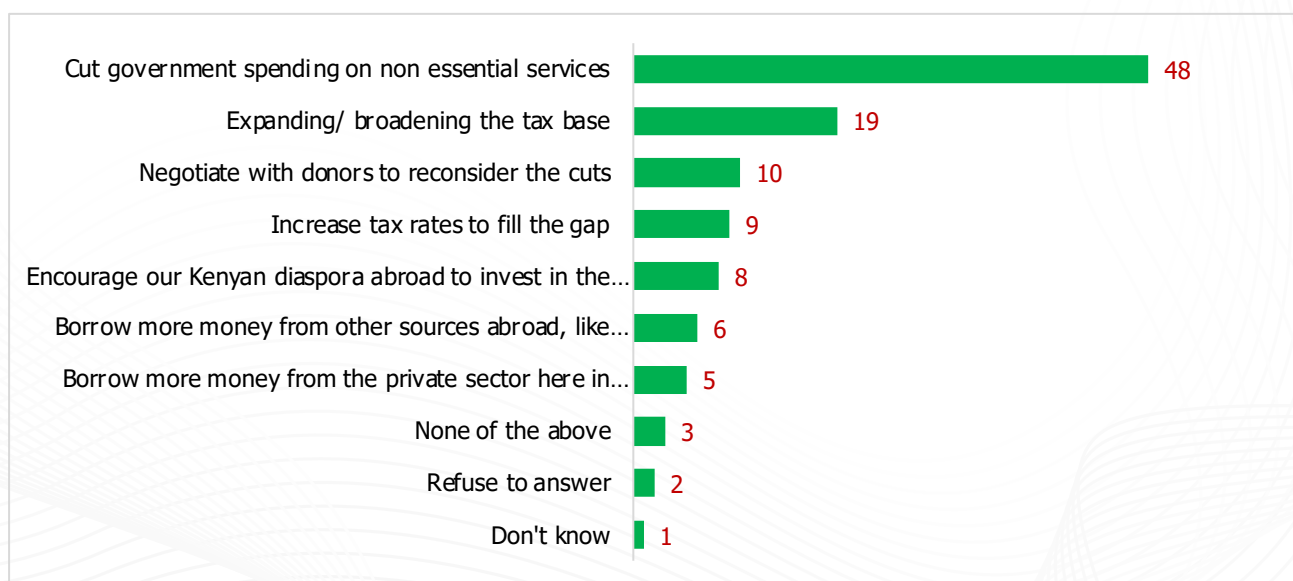
Willingness to pay to replace US funded healthcare services



6.7.3 Best way for government to mobilise resources for development

Most respondents (48) suggested that the government should cut spending on non-essential services as the best way to mobilize resources amid declining donor support. This was followed by respondents who recommended broadening the tax base (19) or negotiating with donors to reconsider funding cuts (10). Only a few supported raising tax rates, borrowing, or attracting diaspora investment. On alternative ways of mobilizing resources amid cut of donor funding, the government should explore initiatives empowering Foreign Direct Investment into the country should be explored, represented by the 8 respondents who proposed encouraging Kenyans in the diaspora to invest back in Kenya.

Single best way for government to mobilise resources for development



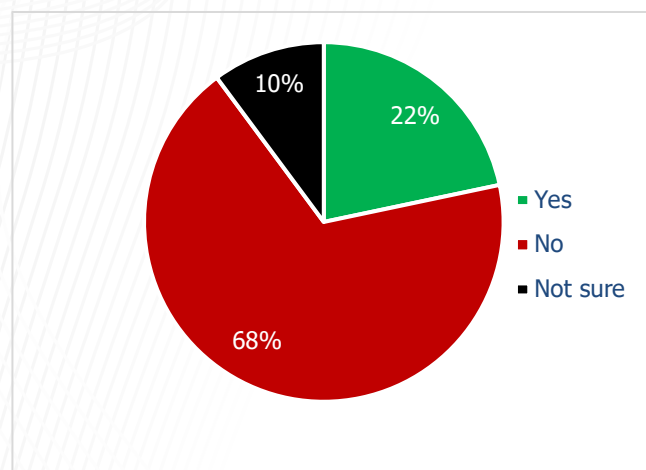
6.8 Inclusivity, Equity and Fairness in Taxation

This section explores citizens' perceptions of fairness, equity, and inclusivity within Kenya's tax system, focusing on which groups bear the greatest tax burden and how vulnerable populations are considered in fiscal policy. It also assesses attitudes toward progressive taxation and the need to reduce inequality through fairer tax measures.

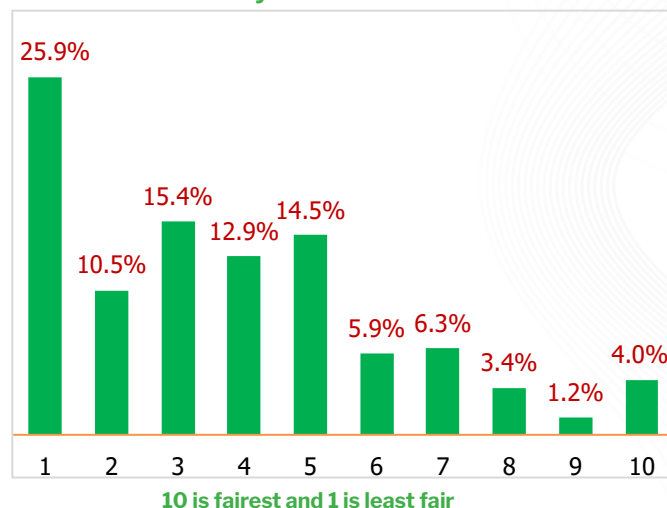
6.8.1 Fairness of the Kenya's tax system

A large majority of respondents (68%) believe that Kenya's current tax system is unfair, reflecting widespread public dissatisfaction with how taxes are structured or utilized. Only 22% view the system as fair. Perceptions of Kenya's tax system are overwhelmingly negative. Over 64% of respondents rated the fairness of the current system between 1 and 4, indicating that most Kenyans perceive it as highly unfair and inequitable. Only about 15% rated the system as fair, between 7 and 10.

Do you believe that Kenya's current tax system is fair?

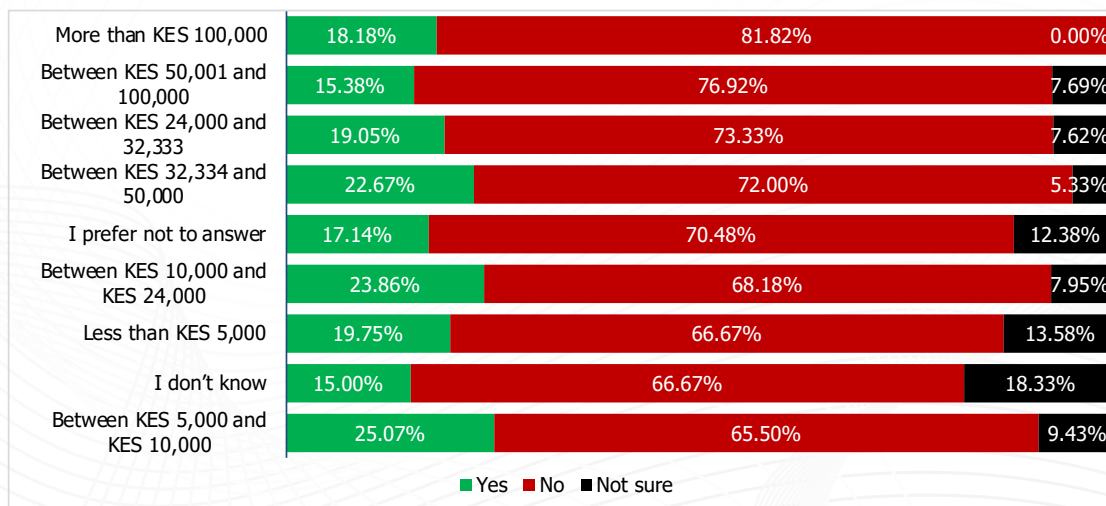


How fair do you think Kenya's current tax system is?



6.8.1 Assessment of tax fairness against earnings

The perception of tax unfairness is stronger among high income earners (above KES 100,000) due to perceptions of disproportionate tax burdens. High income individuals experience the full weight of statutory deductions, including PAYE (up to 32.5%–35%), SHIF, NSSF, and housing levy. The share of respondents who believe the tax system is fair gradually increases as income decreases, from 18.18% among those earning above KES 100,000 to 25.07% among those earning between KES 5,000–10,000. This is because lower-income earners perceive fewer direct tax burdens or may not feel as heavily affected by income tax structures compared to wealthier groups.

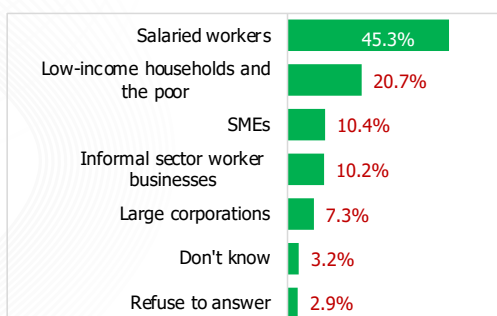


6.8.3 Sectors that bear the greatest tax burden in Kenya today

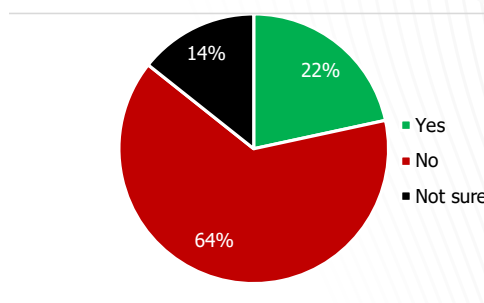
Nearly half of respondents (45.3%) believe that salaried workers bear the greatest tax burden in Kenya today, reflecting widespread perceptions that formal employees are easily targeted through PAYE deductions while many others in the informal economy remain untaxed. Another 20.7% think that low-income households and the poor should bear the burden, likely due to the regressive impact of consumption taxes, such as VAT, on essential goods and services. Meanwhile, only 7.3% view large corporations as the most taxed group, suggesting a belief that big businesses often benefit from tax incentives or avoidance loopholes.

A majority of respondents (64%) believe that wealthy individuals and large companies in Kenya do not pay their fair share of taxes, suggesting that most Kenyans perceive tax avoidance, evasion, or preferential treatment for the wealthy and corporate sector. NTA must intensify its Tax Justice advocacy on Illicit Financial Flows (IFFs), which cost the country hundreds of billions annually, and push for robust Transfer Pricing enforcement, benchmarking against EAC standards.

Group of individuals or sectors that bears the greatest tax burden in Kenya today



Perception on whether wealthy individuals and large companies pay their fair share of taxes

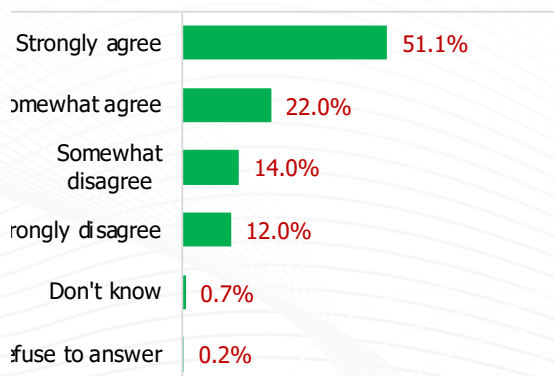


6.8.4 Tax gap reduction and the needs of vulnerable groups

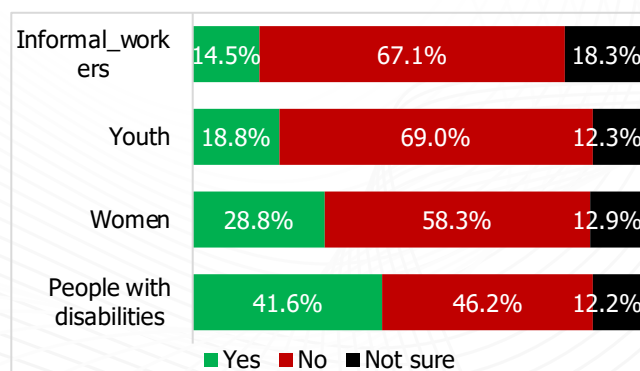
73.1% of respondents agree that the government should reduce inequality by taxing the wealthy more and supporting the poor, reflecting strong public support for progressive taxation and redistributive policies. Only 26% disagree.

Across all groups, a majority of respondents believe that Kenya's tax system does not adequately consider the needs of vulnerable populations. The perception of exclusion is most pronounced for youth (69.0%) and informal workers (67.1%), suggesting that the system is seen as regressive and unresponsive to those with limited economic stability. Excluding these groups undermines the integrity and future sustainability of the tax base. The majority support inclusion, but the primary barrier for informal workers is economic instability. People with disabilities (41.6%) receive slightly higher acknowledgment of inclusion, emanating from certain benefits such as income tax exemption for individuals with severe disability. Reforms must introduce flexible, presumptive regimes (like Turnover Tax, referenced in KRA's charter for small businesses) that accommodate income volatility, ensuring they are simple.

Tax gap reduction



Perception about the tax system and the needs of vulnerable groups

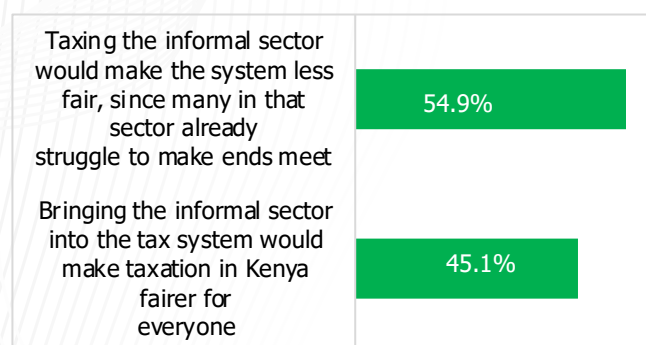


6.8.5 Taxing the informal sector

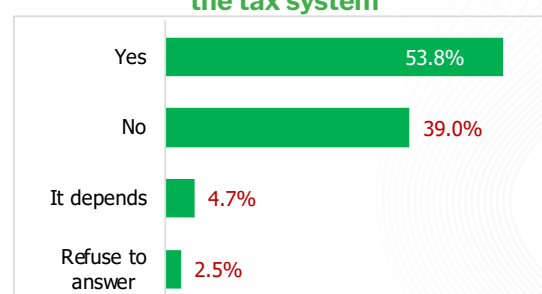
On average, respondents estimated that about 28 out of 100 informal sector workers support paying taxes annually, indicating widespread skepticism about tax compliance in the informal sector. A slight majority (54.9%) believe that taxing the informal sector would make the system less fair, as many informal workers already face financial hardships and struggle to make ends meet. Meanwhile, 45.1% think that including the informal sector would make taxation fairer for everyone.

Most respondents (53.8%) indicated that they would support policies to include more informal sector workers and businesses in the tax system, suggesting a general recognition of the need to broaden Kenya's tax base and promote fairness. However, a significant portion (39.0%) opposed such policies, likely reflecting concerns over the already fragile livelihoods in the informal sector. 4.7% mentioned that supporting such a policy would depend on the government's accountability and whether their businesses are profitable.

Statement closer to your view

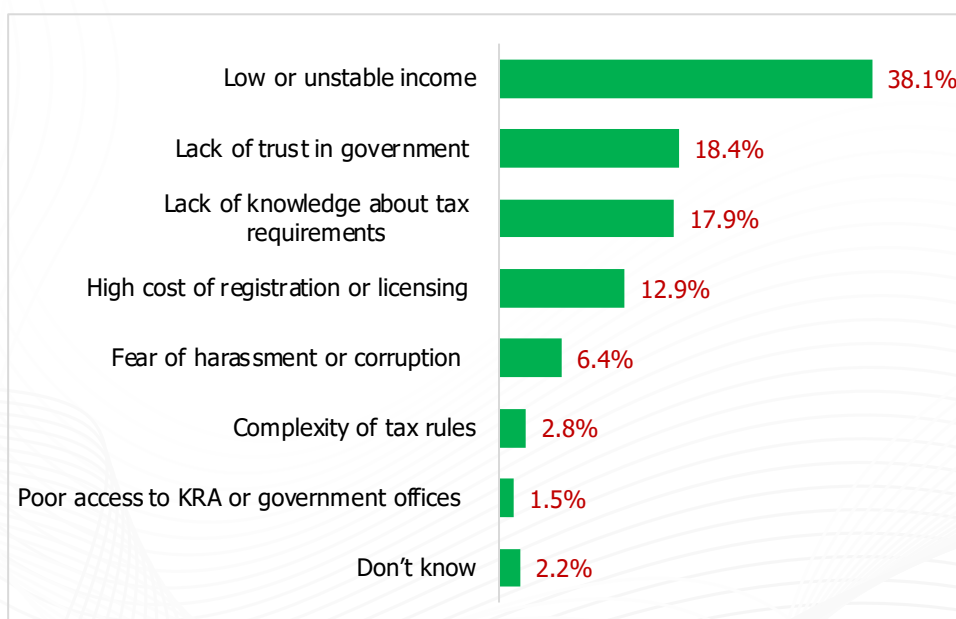


Support for policies to include more informal sector workers and informal businesses in the tax system



6.8.6 Barriers that prevent informal workers or SMEs from paying taxes or registering

Economic vulnerability, low awareness, and distrust in institutions are the biggest deterrents to tax compliance, while administrative challenges like corruption, complex rules, and poor access to tax offices play a smaller but still notable role. 38.1% of respondents mentioned low or unstable income as the main barrier preventing informal workers or small businesses from paying taxes. Another 18.4% cited a lack of trust in government.

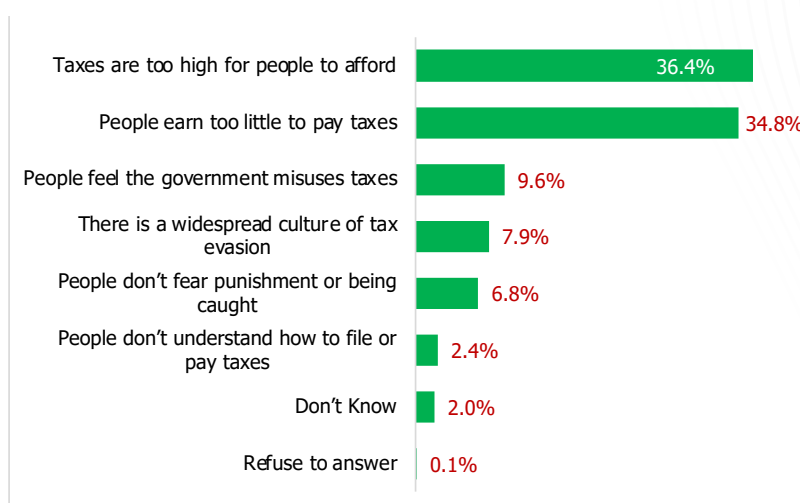


6.9 Compliance and Fiscal Workarounds

This section examines the key factors influencing tax compliance in Kenya, including why individuals and businesses avoid paying taxes and the main barriers to fulfilling tax obligations. It also explores where citizens access tax information and how well they understand it, highlighting gaps in awareness and communication that affect voluntary compliance.

6.9.1 Reasons why people avoid paying taxes

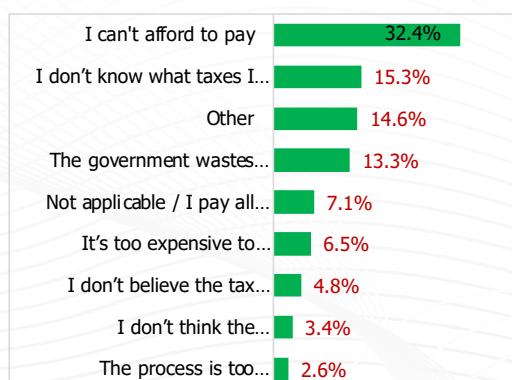
Economic hardship and mistrust in government are the main drivers of tax avoidance in Kenya. The leading reasons are that taxes are too high for people to afford (36.4%) and that people earn too little to pay taxes (34.8%), indicating that affordability and low incomes are central barriers to compliance. For NTA, these mandates advocating for tax policies that lower the cost of living (reducing VAT on essential goods) while increasing progressivity elsewhere. Additionally, 9.6% of respondents believe that the government misuses taxes, reflecting deep concerns about accountability and value for money.



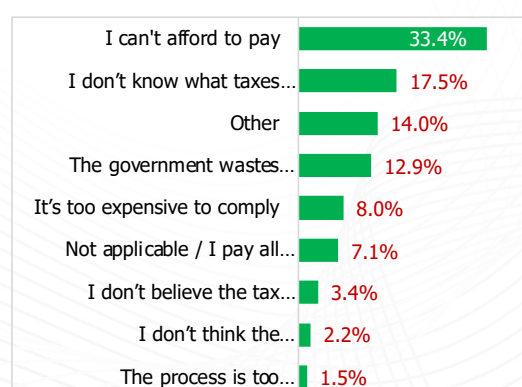
6.9.2 Barriers towards paying taxes

The inability to afford to pay taxes and lack of clarity about tax obligations are the main barriers to full compliance in both levels of government. About 32.4% and 33.4% of respondents say they cannot afford to pay, highlighting the financial strain many face. Another 15.3% and 17.5% report that they do not know what taxes they owe, pointing to limited tax awareness and inadequate communication from authorities. Additionally, 13.3% and 12.9% believe that the government wastes tax money, reflecting low trust in public institutions. Fewer respondents mention the high cost of compliance (6.5% and 8.0%) and complex tax procedures (2.6% and 1.5%).

Barriers towards paying taxes to national government



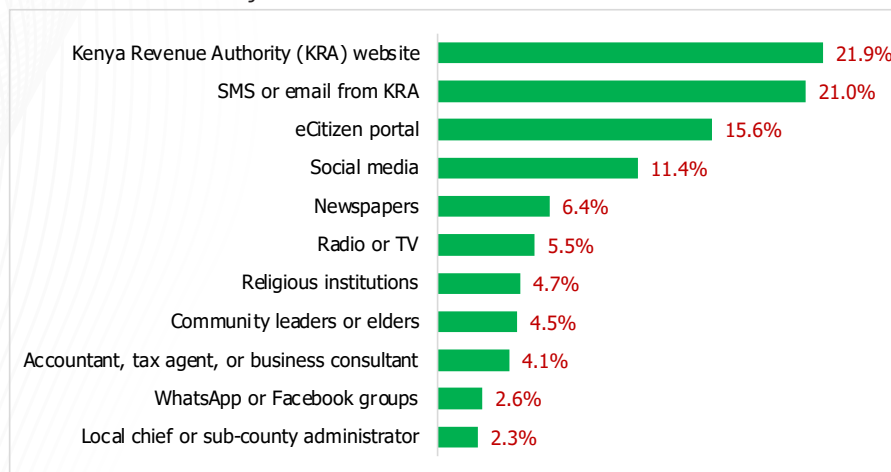
Barriers towards paying taxes to county government





6.9.3 Sources of information about taxes

Most respondents rely on official digital platforms to access tax information, reflecting growing adoption of online government services. The KRA website (21.9%) and SMS or email alerts from KRA (21.0%) are the most common sources, indicating trust in direct communication from the authority. The eCitizen portal (15.6%) also plays a significant role, especially for users familiar with online service integration. Meanwhile, social media (11.4%) serves as an informal but influential source, particularly among younger or tech-savvy citizens. Traditional channels like newspapers (6.4%) and radio or TV (5.5%) still reach a portion of the population, while religious institutions (4.7%) and community leaders (4.5%) help spread information at the grassroots level. The relatively lower mentions of accountants or consultants (4.1%) and local administrators (2.3%) suggest limited use of personalized or local advisory services.

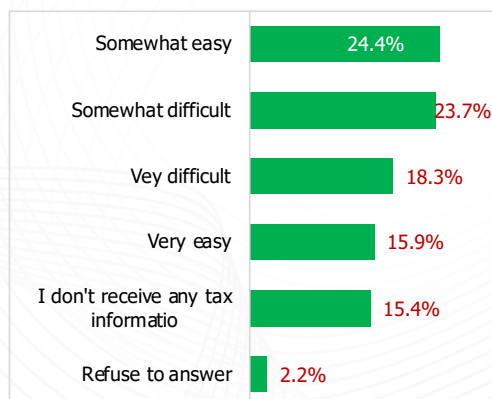


6.9.4 Tax information and the Finance Bill

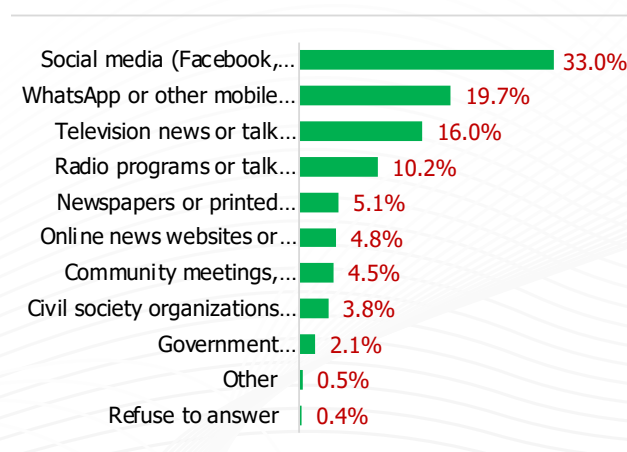
Understanding tax information remains a challenge for many Kenyans. While 40.3% find it somewhat or very easy to understand, a comparable 42% describe it as somewhat or very difficult, indicating widespread confusion or complexity in how tax information is communicated. Additionally, 15.4% report not receiving any tax information at all, highlighting a communication gap between tax authorities and citizens. KRA must prioritize simplifying communication (per its Charter commitment to clear information) and NTA should continue producing educational content (podcasts, newspaper articles).

Social media is by far the most common source of information about the Finance Bill, mentioned by 33.0% of the respondents. This highlights its growing influence as a primary news channel among Kenyans. WhatsApp and other messaging groups (19.7%) and television news or talk shows (16.0%) follow, reflecting the continued importance of digital and broadcast media in shaping public awareness.

Understanding level of tax information



Source of information about the Finance Bill

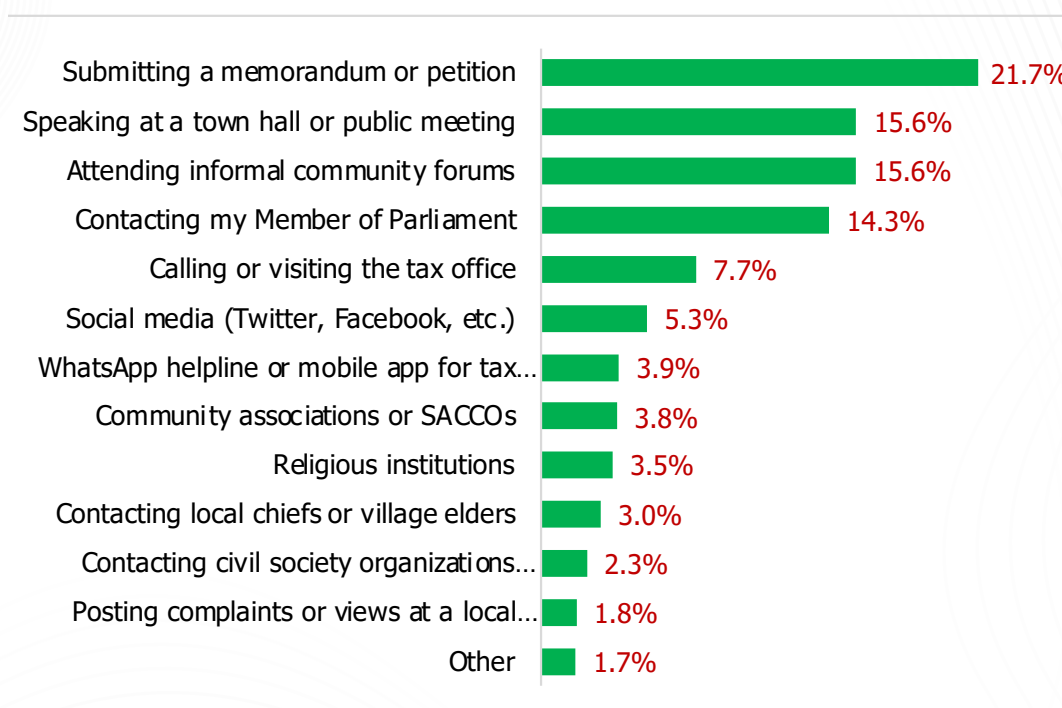


6.10 Recommendations for Civil Society and Policymakers

This section outlines practical recommendations for civil society and policymakers to strengthen citizen engagement in tax and fiscal matters. It highlights the most effective channels for expressing views on taxation and the preferred methods for receiving tax-related information to enhance transparency, trust, and participation.

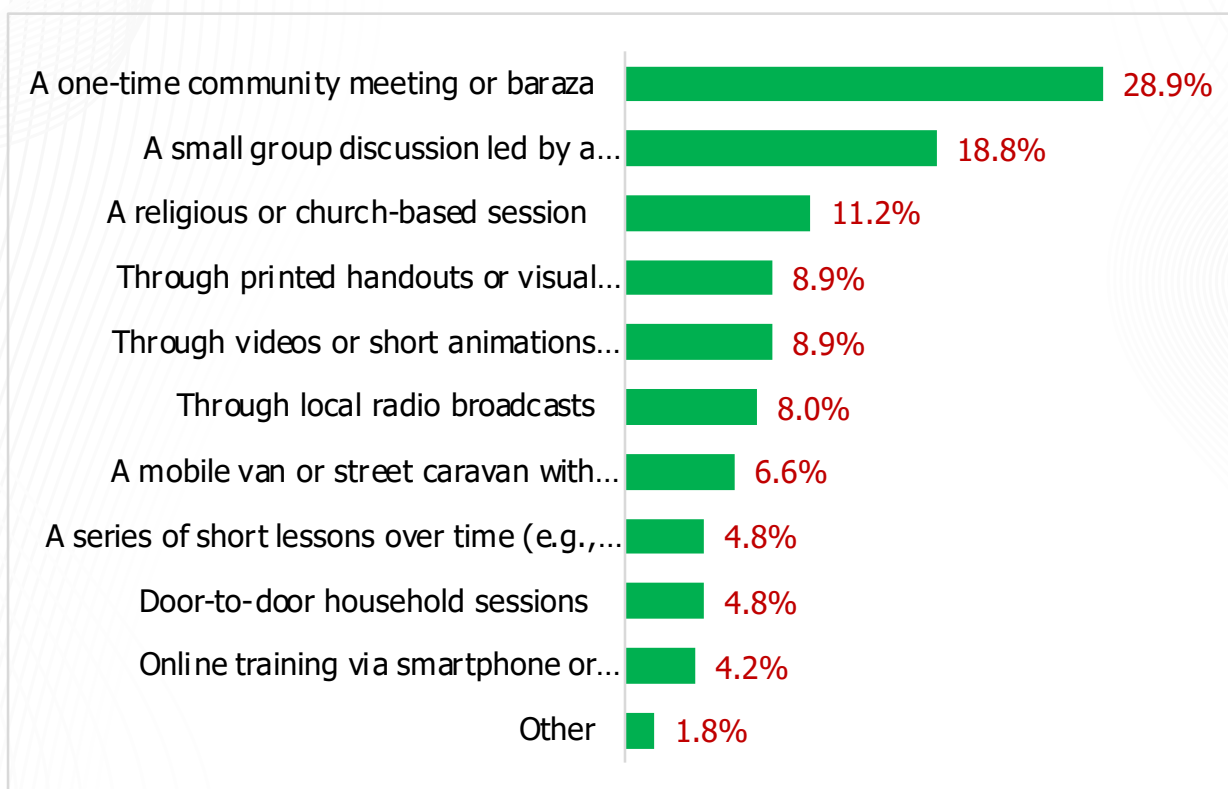
6.10.1 Ways to express views about taxes

Most people prefer formal and collective engagement channels where their concerns can be documented and potentially acted upon by policymakers. Submitting a memorandum or petition (21.7%) and speaking at a town hall or public meeting (15.6%) are viewed as the two most effective ways for citizens to express their views or raise questions about taxes and government spending. This suggests that Kenyans value transparency, inclusivity, and legitimacy in decision-making processes. It also highlights a growing civic awareness; citizens want their voices not only heard but also officially recorded and acted upon. However, despite this willingness, participation remains limited in practice due to barriers such as poor communication about consultation schedules, limited access to formal forums outside major towns, and a perception that feedback rarely influences final policy decisions. These challenges weaken public trust and discourage continued engagement. It is therefore essential to decentralize consultations by conducting public forums and Finance Bill hearings at ward and sub-county levels to enhance grassroots inclusion, particularly for citizens in rural or informal settlements.



6.10.2 Preferred way of receiving information about taxes

Citizens value face-to-face, interactive, and community-centered communication channels that allow for dialogue, clarification, and trust-building. The most preferred way of receiving information about taxes, government budgets, or public services is through one-time community meetings or barazas (28.9%), followed by a small group discussion led by a trained facilitator (18.8%), and religious or church-based sessions (11.2%). The strong preference for community meetings also underscores the digital divide and varying literacy levels across regions. Many Kenyans, especially in rural and informal settlements lack reliable internet access or familiarity with online platforms like the KRA iTax portal or official government websites. Community-based approaches therefore remain the most inclusive means of ensuring citizens understand tax obligations, budget processes, and service delivery outcomes. County governments, in partnership with KRA and CSOs, should integrate fiscal updates and budget discussions into existing barazas and administrative forums, ensuring continuous citizen engagement beyond annual Finance Bill consultations.



7.0 CONCLUSION AND POLICY RECOMMENDATIONS

7.1 Conclusion

The Taxpayer Perception Survey reveals that Kenyans generally recognize the importance of taxation for national development and are willing to contribute to the country's growth through domestic taxes, reflecting a strong sense of fiscal responsibility and national sovereignty. However, this willingness is undermined by deep-rooted concerns about fairness, accountability, and service delivery. While most citizens prefer domestic resource mobilization over borrowing, they simultaneously express frustration over how public funds and debt are managed, signaling a trust deficit between taxpayers and the state.

Awareness of Kenya's public debt is remarkably high, with citizens showing a keen interest in how government borrows and spends. Yet, engagement with fiscal processes such as the Finance Bill consultations remains low, largely due to limited feedback, bureaucratic exclusion, and weak public participation mechanisms. This disconnect suggests that citizens are not unwilling to engage, but feel their voices have little impact on fiscal decisions.

The data further highlights a direct link between education, income levels, and fiscal awareness, with educated and higher-income individuals demonstrating greater understanding of tax-funded services but also stronger perceptions of unfairness. Many feel overtaxed compared to informal sector workers, revealing a perceived imbalance in the tax system. At the same time, informal workers express fear that taxation would worsen their economic vulnerability, indicating the need for differentiated, inclusive, and context-sensitive tax policies.

Persistent barriers such as low or unstable income, lack of knowledge, and mistrust in government institutions continue to constrain compliance, particularly within the informal sector. These structural challenges weaken Domestic Resource Mobilization (DRM) efforts and perpetuate dependence on external borrowing. Addressing them requires simplifying tax procedures, improving transparency, expanding civic education, and linking taxes to tangible public benefits.

Ultimately, the findings underscore that Kenya's tax problem is not a crisis of willingness but of confidence. Citizens are ready to pay taxes, but they demand fairness, transparency, and value for their contribution. Strengthening public trust through accountability, equitable taxation, and visible service delivery outcomes will be key to rebuilding tax morale, broadening the tax base, and ensuring sustainable financing for Kenya's development goals.

7.2 Recommendations

The following are the main findings and related recommendations for this study organized in a tabular format:

NO.	Theme	Findings	Conclusion & Recommendations	Relevant Institution(s)
1	Perception of Tax Fairness and Burden	68% believe Kenya's tax system is unfair; salaried and low-income workers feel overburdened while there is a perception that wealthy individuals and corporations are undertaxed.	<p>Citizens perceive inequity in tax application, undermining trust and compliance</p> <p>Recommendations:</p> <ol style="list-style-type: none"> 1. KRA and the National Treasury should publicly report progress on auditing and collecting tax revenue specifically from large corporations and wealthy individuals, countering the 64% public perception of preferential treatment. 2. Leverage NTA's research on Illicit Financial Flows to advocate for increased prosecution and use of provisions like the Tax Information Exchange Agreements (TIEA) referenced in Kenya's tax law to strengthen enforcement against complex evasion methods such as transfer mispricing. 3. The government should establish an integrated data-sharing system between the Kenya Revenue Authority (KRA) and the Business Registration Service (BRS) at Sheria House. This linkage would enable automatic tracking of registered businesses, enhance transparency, and reduce cases of tax evasion by ensuring all operating entities are properly registered and tax-compliant. 	KRA, National Treasury, Parliament (Finance Committee), NTA

2	Domestic Resource Mobilization and Sovereignty	70.7% prefer higher domestic taxes to fund development; 42.4% link tax payment to self-reliance and sovereignty.	<p>Citizens are willing to fund development but lack confidence in revenue utilization.</p> <p>Recommendation:</p> <ol style="list-style-type: none"> 1. The government should prioritize the visible investment of tax revenues in essential public services such as healthcare, education, and infrastructure, and proactively communicate these outcomes to citizens through public reports, community forums, and media campaigns. Demonstrating tangible benefits from taxes will strengthen public trust, improve transparency, and enhance tax morale and voluntary compliance. 	National Treasury, KRA, Controller of Budget, CSOs
3	Transparency and Accountability	68% view both national and county governments as non-transparent; only 17 respondents received feedback after fiscal participation.	<p>Limited transparency and lack of feedback discourage participation.</p> <p>Recommendations:</p> <ol style="list-style-type: none"> 1. Mandate the publication of simplified, quarterly reports detailing how revenues from specific earmarked levies (SHIF, Fuel Levies) are utilized, ensuring clear linkage to service delivery. 2. Advocate for KRA and legislative bodies to enforce mandatory, documented feedback mechanisms for all public consultation submissions, adhering to KRA's service standards for query resolution (e.g., within 45 days for complex issues), mitigating the lack of feedback cited by 43 participants. 	Parliament, KRA, County Assemblies, NTA, Auditor-General

4	Barriers to Compliance	38.1% cited low or unstable income as main barrier; others cited lack of knowledge (17.9%) and mistrust in government (18.4%).	<p>Compliance challenges are structural and economic, not attitudinal.</p> <p>Recommendations:</p> <ol style="list-style-type: none"> 1. Prioritize developing accessible and simplified presumptive tax regimes that specifically account for the high volatility of low income, ensuring tax regimes are seen as fair by the 67.1% who currently feel excluded. 2. Lobby for a review of VAT exemptions, particularly on essential goods, to alleviate the tax burden perceived by low-income households. 	KRA, MSEA, National Treasury, CSOs
5	Digital Access and Inclusion	42% find tax information hard to understand.	<p>Digital exclusion and technical jargons limit compliance.</p> <p>Recommendations:</p> <ol style="list-style-type: none"> 1. Advocate for government investment in rural digital infrastructure and subsidized internet access, recognizing the significant hindrance poor access poses to iTax service delivery. 2. KRA must overhaul its communication strategy to simplify technical details, utilizing high-preference communication channels identified by the survey, such as local radio and community barazas. 	ICT Authority, KRA, County Governments, NTA

6	Citizen Participation and Fiscal Engagement	62.4% had never engaged with Finance Bills.	<p>Citizens lack effective participation channels. Establish accessible and inclusive participation channels for fiscal consultations. This could include:</p> <ol style="list-style-type: none"> 1. Early and widespread public communication about Finance Bill and budget hearings through radio, SMS, and social media to reach citizens beyond urban areas. 2. Simplified submission platforms, such as USSD codes and WhatsApp-based feedback tools, to enable broader participation. 3. County/ ward-level public forums held outside working hours or integrated into existing community meetings (e.g., barazas) to reduce attendance barriers. 4. Partner with CSOs like NTA to educate citizens on how to prepare effective memoranda and petitions, empowering them to engage meaningfully. 	Parliament, Treasury, KRA, NTA, CSOs
7	Informal Sector Taxation and Compliance	54.9% believe taxing informal sector is unfair; 45.1% view inclusion as fair.	<p>Since graduated or turnover-based tax regime already exists for informal businesses, the main problem has been compliance.</p> <p>Recommendations:</p> <ol style="list-style-type: none"> 1. To enhance fairness and voluntary compliance in the informal sector, the government should simplify compliance and link taxation to visible benefits. 2. Digitize and decentralize tax services by expanding mobile-based filing and payment options for informal traders who lack access to iTax infrastructure. 	KRA, County Governments, Treasury

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APPENDICES



STUDY ON TAXPAYER PERCEPTION

Key Informant Interview (KII) Questions

Section 1: Tax Morale and Perceptions of Government Spending

1. Do you think the current tax system is perceived as fair by different groups (formal, informal, SMEs, large corporations, low income households)? Why?
2. In your view, who bears the highest effective tax burden in Kenya today?
3. In your opinion, how does trust in government and service delivery influence tax compliance in Kenya?

Section 2: Knowledge of the Tax System, Personal Experiences & Administration

4. How have tax reforms like eTIMS, TOT, or taxpayer education programs influenced compliance? Which have worked? Which have not? Why?
5. How would you describe the general level of taxpayer knowledge about taxes and their obligations? Where do you see the biggest gaps?

Section 3: Public Participation

6. How well do you think public participation forums work in influencing tax and budget decisions? What challenges do people still face in engaging with them?
7. In your view, how can government, civil society, and NGOs work together to improve taxpayer attitudes and compliance?
8. Have there been efforts to measure taxpayer trust or satisfaction at your institution? If so, how have those insights been used?

Section 4: Inclusivity, Equity and Fairness in Taxation

9. Do you feel Kenya's tax system sufficiently considers vulnerable groups (PWDs, women, youth and informal workers)?
10. Which group bears the heaviest tax burden and how should the system be adjusted for fairness?

Section 5: Informal Sector and Taxation

11. What have you observed about the attitudes of informal sector workers and MSMEs toward taxation, and what impact does this have on compliance levels?
12. From your experience, why do you think compliance remains low among informal businesses and MSMEs? What would make it easier or more attractive for them to comply?

Section 6: State of the Economy, Government Debt, and Domestic Resource Mobilization

13. How do donor cuts or foreign debt obligations affect public trust in government fiscal policy?
14. What alternative strategies could Kenya use for domestic resource mobilization?

QUESTIONNAIRE

SECTION 1: PRE-SURVEY

(To be collected before the start of the interview by the enumerator. These questions are not read aloud to the respondent, only to be filled out by the enumerator privately before beginning the interview.)

1. Collected automatically: Enumerator device ID
2. Collected automatically: Start/end time
3. **Do not read aloud:** Enumerator name
4. **Do not read aloud:** Collect GPS coordinates at the place of the interview.
5. **Do not read aloud:** What is the respondent's gender? (Select one)
 - a. Female
 - b. Male
 - c. Other
6. **Do not read aloud:** What county is the respondent in? [Select one from drop-down list of counties]
 - ☐ Kitui
 - ☐ Meru
 - ☐ Nyeri
 - ☐ Nakuru
 - ☐ Garissa
 - ☐ Turkana
 - ☐ Kisii
 - ☐ Kisumu
 - ☐ Kakamega
 - ☐ Mombasa
 - ☐ Uasin Gishu
 - ☐ Nandi
 - ☐ Nairobi
7. Do not read aloud: What city or town is the respondent in? [Cascade based on the selection of counties in the previous question]

County (Q7 selection)

Kitui
Meru
Nyeri
Nakuru
Garissa
Turkana
Kisii
Kakamega
Kisumu
Mombasa
Uasin Gishu
Nandi
Nairobi

City/Town (Q8 town choices that appear)

Kitui Town, Mwingi, Mutomo, Kwa Vonza
Meru Town, Nkubu, Maua, Laare
Nyeri Town, Karatina, Othaya, Mukurweini
Nakuru Town, Naivasha, Molo, Gilgil
Garissa Town, Dadaab, Hulugho
Lodwar, Kakuma, Lokichar
Kisii Town, Ogembo, Suneka
Kakamega Town, Mumias, Malava
Kisumu City, Muhoroni, Nyakach, Nyando
Mombasa Island, Likoni, Nyali, Changamwe
Eldoret Town, Moi's Bridge, Turbo
Kapsabet, Nandi Hills, Mosoriot
Nairobi (CBD), Eastlands, Westlands, Kibera, Embakasi



Before beginning, confirm that the respondent is above 18 years of age and a Kenyan citizen. Only 18+ Kenyan citizens are eligible to participate in the survey.

RESEARCH INFORMED CONSENT FORM (read aloud)

Hello, my name is [Enumerator Name] and I'm part of a study being conducted by the National Taxpayers Association, a Kenyan non-profit civil society organization, and New York University. We're speaking with people across Kenya to understand their views on taxes, government spending, and public participation in budget decisions. If you agree to participate, we'll do a one-time in-person survey that lasts about 30 minutes. You may be shown brief messages and asked for your opinion. Some questions may touch on personal or political topics, but you can skip any question you're not comfortable answering. Your responses will help inform recommendations based on citizen opinion about taxation, public finance, and budget decision-making in Kenya. After the survey, you'll receive 200 shillings via M-PESA as a thank you within 3-4 days.

This study is completely voluntary, and you can stop at any time but you will receive the compensation only if you complete the full survey. Your answers will be kept private and stored securely on a password-protected and encrypted server — your name or phone number or any personal information will never appear in any reports and will be removed from the data and stored separately and securely. We may contact you later for a follow-up survey, but only if you agree to be recontacted. The research is approved in Kenya, and if you have any concerns, you can contact the National Commission for Science, Technology & Innovation (NACOSTI) at +254 204007000. For information about the purpose of the study, contact the National Taxpayers Association (Kenya) project lead, Bonface Karanja at +254 736875386, bkaranja@nta.or.ke. You are free to request a printed copy of this consent form with the contact information before we begin. By continuing, you're agreeing to participate. I'm happy to answer any questions before we begin.

8. Do you consent to participate in the interview?

☐ Yes

☐ No >> If no, end the interview, and thank the respondent for their time.

SECTION 2: PARTICIPANT CHARACTERISTICS

I would like to begin the survey by asking you a few questions about yourself and your background.

Q2.1 How old are you?

a. _____ years

b. Don't know

c. Refused to answer

Q2.2 Are you a person with disabilities (PWD)?

a. Yes

b. No >> If no, survey skips to Q2.3

c. Refuse to answer

>> If yes in Q2.2, survey will ask Q2.2.1

Q2.2.1 Do you currently receive social benefits, that is, disability benefits?

- a. Yes
- b. No
- c. Refuse to answer

>> If no in Q2.2.1, survey will ask Q2.2.2

Q2.2.2 What deters you from receiving disability benefits?

(Enumerator: Select ALL that apply. Do not read options aloud unless asked.)

- ☐ I am not aware that such benefits exist
- ☐ I do not know where to apply
- ☐ The application process is too lengthy or complicated
- ☐ I do not have the required documentation
- ☐ I have mobility or access challenges in reaching application offices
- ☐ The benefits are too small / not worth the effort
- ☐ I applied before but was denied
- ☐ I am not eligible due to my disability type or severity
- ☐ There is stigma or discrimination associated with applying
- ☐ Other (please specify):
- ☐ Refuse to answer

Q2.3 What is the highest level of education you have achieved?

- a. No formal education
- b. Primary schooling completed
- c. Secondary schooling completed
- d. University/tertiary schooling complete
- e. Don't know
- f. Refused to answer

Q2.4 Do you currently have a job that pays a cash income?

(Enumerator: Select ONE from the options below. If no, ask: Are you currently looking for a job?)

Code

Response

- 0 No, and not looking for work
- 1 No, but currently looking for work
- 2 Yes, employed (can be part-time or full-time)
- 99 Refused to answer
- 66 Don't know

>> If selected "Yes, employed" in Q2.4, ask Q2.5. Otherwise, survey skips to Q2.6.

Q2.5 If you are currently employed and receive a regular wage or salary, is your salary directly deducted or taxed by your employer?

Code

Response

- 0 No, I'm not required to pay
- 1 Yes, I'm required to pay
- 7 Not applicable (not in regular paid employment)
- 8 Refused to answer
- 9 Don't know



Q2.6 What is your main occupation? What do you do for a living?

[Enumerator: Do not read options out loud, select the MOST appropriate option or click “Other” and specify.]

Code	Occupation Category
0	Never had a job
1	Student
2	Housewife / homemaker
3	Agriculture / farming / fishing / forestry
4	Trader / hawker / vendor
5	Retail / shop work
6	Unskilled manual worker (e.g. cleaner, laborer)
7	Skilled manual worker / artisan (e.g. mason, carpenter, mechanic)
8	Clerical or secretarial work
9	Supervisor / foreman / senior manager
10	Security services (police, army, private guard)
11	Mid-level professional (e.g. teacher, nurse, technician)
12	Upper-level professional (e.g. lawyer, doctor, engineer, accountant)
9995	Other (specify):
9998	Refused to answer
9999	Don't know

Q2.7 What is the main source of income by which you sustain yourself and your household?

[Enumerator: Do NOT read options out loud, select the most appropriate option or click “Other” and specify.]

- a. Salaries/wages/commission
- b. Income from a business
- c. Remittances
- d. Pension
- e. Social grants
- f. Sales of farm products and services
- g. Donations or gifts from well-wishers
- h. Other (please specify):
- i. Refuse to answer

Q2.9 What are your earnings per month from all sources of income?

[Enumerator: Read aloud the categories in order. If the respondent is unsure, probe by asking approximate amounts per day or week, then place them in the correct category. If they give a weekly or daily figure, multiply accordingly to estimate the monthly total. If they have multiple sources, sum them up before categorizing.]

- ☐ Less than KES 10,000
- ☐ Between KES 10,000 and KES 24,000
- ☐ Between KES 24,000 and 32,333
- ☐ Between KES 32,334 and 50,000
- ☐ Between KES 50,001 and 100,000
- ☐ More than KES 100,000
- ☐ I don't know
- ☐ I prefer not to answer

Q2.10 How many people (in your family or household) do you support with this income? [Select one]

- a. Just me
- b. Me and one more person
- c. Two people
- d. Three people
- e. Four to six people
- f. Seven +
- g. Refuse to answer

Q2.11. How often do you read or listen to news on current events happening in Kenya from any source, be it radio, television, newspapers, internet, or social media such as Facebook? [Select one]

- a. Never
- b. Less than once a month
- c. A few times a month
- d. A few times a week
- e. Every day
- f. Don't know
- g. Refused to answer

Q2.12. How often do you discuss news and current events with your friends or family? [Select one]

- a. Never
- b. Less than once a month
- c. A few times a month
- d. A few times a week
- e. Everyday
- f. Don't know
- g. Refuse to answer

SECTION 3: TAX MORALE AND PERCEPTIONS OF GOVERNMENT SPENDING

3.1 Perceptions of Transparency

Q3.1.1. Do you believe the following governments are open or “transparent” about how much money they receive from different sources (such as taxes, loans, aid)?

Level of Government	Completely Transparent	Somewhat Transparent	Not Transparent	Completely Not Transparent	Don't Know/ Refuse
National government	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
County government	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q3.1.2 Why do you feel that way? (Open-ended)



Q3.1.3 Do you believe the following governments are open or “transparent” about how they spend public funds?

Level of Government	Completely Transparent	Somewhat Transparent	Not Transparent	Completely Not Transparent	Don't Know/ Refuse
National government		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
County government		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Q.3.1.4 Why do you feel that way? (Open-ended)

3.2 Tax Morale

Q3.2.1 I will now read you a few statements. You will tell me how much you agree or disagree with each statement. (Enumerator: read each statement out loud and provide answer options. The statements below will appear in randomized order.)

- a. Taxes are important for Kenya’s success and economy to grow.
 - b. It is fair for a citizen to evade taxes if he or she does not make enough income.
 - c. Taxes should only be paid by the rich and high-income earners in Kenya.
- ☐ Strongly disagree
 - ☐ Disagree
 - ☐ Neither agree nor disagree
 - ☐ Agree
 - ☐ Strongly agree
 - ☐ Refuse to answer

Q.3.2.2. Now I’ll read you two statements. Please tell me which one you agree WITH MORE. You don’t have to fully agree with it, just which one is closer to your views.

[Enumerator: Read out LOUD and select one]

- a. Avoiding taxes is understandable when the government does not provide good services.
 - b. Paying tax is a civic duty; it should be paid regardless of whether government services are poor.
 - c. Refuse to answer
-

SECTION 4: KNOWLEDGE OF THE TAX SYSTEM, PERSONAL EXPERIENCES, and EARMARKED SPENDING

4.1 Awareness and Experience with Taxes

Q.4.1.1 Which taxes or government levies/fees do you personally pay or contribute to, either directly or through your employer or business activities?

(Enumerator: Do NOT read options aloud, but encourage the participant to think about ALL possible taxes and levies they pay. Select all that apply.)

- ☐ Income tax / PAYE (Pay As You Earn – typically deducted from salary)
- ☐ VAT (Value Added Tax – paid when buying goods/services)
- ☐ Excise duty (on goods like alcohol, tobacco, fuel)
- ☐ Market fees or stall levies
- ☐ Business license fees (if you run a business or side hustle)
- ☐ Property tax (e.g. on land or property you own)
- ☐ Customs duty or import/export charges
- ☐ Inter-county CESS
- ☐ I don't know
- ☐ None
- ☐ Other (please specify):
- ☐ Refuse to answer

Q4.1.2 Have you ever attended any training or capacity-building session about taxation and public finance in Kenya? [Select one]

- ☐ Yes
 - ☐ No >> skip to Section 4.2
 - ☐ Not sure >> skip to Section 4.2
 - ☐ Refuse to answer >> skip to Section 4.2
- >> If Yes in Q4.1.2:

Q4.1.3 Who organized the training or session you attended? [Select all that apply]

- ☐ Kenya Revenue Authority (KRA)
- ☐ County government
- ☐ Civil society organization or NGO
- ☐ Employer or business association
- ☐ Other (please specify):
- ☐ Not sure
- ☐ Refuse to answer

4.2 Interaction with Tax Authorities

Q4.2.1 Have you ever interacted with the Kenya Revenue Authority (KRA) or a county-level tax authority?

[Select one]

- a. Yes
- b. No >> skip to Section 4.3
- c. Refuse to answer >> skip to Section 4.3



Q4.2.2 [If 'yes' was selected in previous question] How often do you personally interact with the Kenya Revenue Authority (KRA) or the county-level tax authority?

(Enumerator: Read all options OUT LOUD. Select one.)

- a. At least once every 3 months
- b. About once every 6 months
- c. About once a year
- d. Less than once a year
- e. I have never interacted with KRA or any county tax authority
- f. Don't know / Not sure
- g. Refuse to answer

Q4.2.3 [If options 'a-d' selected in previous question] What was the last interaction for?

[Enumerator: do NOT read options aloud; select all that apply.]

- a. Filing tax returns/paying tax
- b. Application or activation of KRA PIN
- c. To raise queries about tax or a complaint
- d. To acquire a business permit/license
- e. Capacity building/training/sensitization
- f. Other (please specify):
- g. Refuse to answer

Q4.2.4 [If 'yes' selected in previous question] How was your experience interacting with the KRA or the tax authority on a scale of 1-10, where 10 is very positive and 1 is very negative?

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐

4.3 Knowledge of Earmarked Spending and Exemptions

Q4.3.1 Have you ever received public services that you believe are directly funded by taxes?

- ☐ Yes
- ☐ No
- ☐ Not sure

Q4.3.2 Are you aware that certain taxes or contributions are supposed to fund specific public services?

- ☐ Yes
- ☐ No >>Skip to Section 5
- ☐ Not sure

>> [If 'Yes' or 'Not sure' is selected in the previous question]

Q4.3.2 For each of the following taxes or fees, please indicate whether you are familiar with it and its intended purpose.

- ☐ Yes, has heard of the levy and knows what it is supposed to be for
- ☐ Has heard of the levy but does not know what it is supposed to be for
- ☐ Has not heard of the levy



Tax or Levy Name

Enumerator Instruction (After response, do NOT read aloud the correct information in brackets)

Social Health Insurance Fund (SHIF)

[These are meant to fund universal healthcare.]

Affordable Housing Levy

[This is supposed to be used to build public housing.]

Fuel levies

[These are supposed to be used for road construction and repair.]

Q.4.3.3 Enumerator read aloud the statement: "VAT is a type of tax that is added to the price of many goods and services. In the new Finance Act 2025, there were changes to how this tax is applied to certain everyday items. I'll now read a list of three products. For each one, please tell me if you think the tax on that item has increased, decreased, or stayed the same recently – or if you're not sure."

For each item below, ask: Do you think the tax on this item has increased, decreased, stayed the same, or are you not sure? [Only three items will be randomly displayed below]

Item

Response Options

Sanitary pads (menstrual hygiene products)	<input type="checkbox"/>	Increased	<input type="checkbox"/>	Decreased
	<input type="checkbox"/>	Stayed the same	<input type="checkbox"/>	Not sure
Basic (plain) bread	<input type="checkbox"/>	Increased	<input type="checkbox"/>	Decreased
	<input type="checkbox"/>	Stayed the same	<input type="checkbox"/>	Not sure
Exported Goods (e.g. tea)	<input type="checkbox"/>	Increased	<input type="checkbox"/>	Decreased
	<input type="checkbox"/>	Stayed the same	<input type="checkbox"/>	Not sure
Transportation of Sugarcane	<input type="checkbox"/>	Increased	<input type="checkbox"/>	Decreased
	<input type="checkbox"/>	Stayed the same	<input type="checkbox"/>	Not sure
Medical equipment for public hospitals	<input type="checkbox"/>	Increased	<input type="checkbox"/>	Decreased
	<input type="checkbox"/>	Stayed the same	<input type="checkbox"/>	Not sure
Fertilizer for smallholder farmers	<input type="checkbox"/>	Increased	<input type="checkbox"/>	Decreased
	<input type="checkbox"/>	Stayed the same	<input type="checkbox"/>	Not sure

4.4 Fiscal Transparency & Inclusion Perceptions

Q4.4.1 Do you agree or disagree with the following statements? (**Enumerator reads aloud each statement. Use 5-point scale: 1 = Strongly disagree to 5 = Strongly agree**)

- I have a good understanding of what the taxes, fees, and fines I pay are used for by the **National Government**.
- I have a good understanding of how the **County Government** uses the money it collects.



SECTION 5: PUBLIC PARTICIPATION

5.1 Public Participation

Q.5.1.1 Have you ever heard of or engaged with the content in a Finance Bill or the national/county budget?
(Select one)

- ☐ Yes
- ☐ No >> [Skip to Q5.1.7]
- ☐ Not sure

Q.5.1.2 Have you ever taken part in a Finance Bill consultation, like submitting a memorandum, attended a public hearing on the budget, or any meeting where tax or spending decisions were discussed?
(Select one)

- ☐ Yes
- ☐ No >> [Skip to Q5.1.7]
- ☐ Not sure >> [Skip to Q5.1.7]

>> [Ask Questions 5.1.3.-5.1.5 below If 'Yes' in Q5.1.2]

Q.5.1.3 Which level did you participate in? **[Select all that apply.]**

- ☐ National level
- ☐ County level
- ☐ Ward level
- ☐ Online
- ☐ Other (please specify):

Q.5.1.4 Do you receive feedback on your submission during this process?

- ☐ Yes
- ☐ No
- ☐ Not sure

Q.5.1.5 Do you believe your views were taken into account in the final government decision or budget-making process?

- ☐ Yes
- ☐ No
- ☐ Not sure

[Ask the following question if respondent answered "Yes" to Q5.1.1 (heard of participation), but "No" to Q5.1.2 (did not participate)] >> otherwise skip to Q5.1.7.

Q5.1.6 Why did you not participate in the Finance Bill or public consultation process? *

(Enumerator: Do NOT read options aloud, select ALL that apply.)

- ☐ I didn't know how to participate or was not informed in time
- ☐ I didn't think my feedback would make a difference
- ☐ I don't trust the government to use citizen input properly
- ☐ I didn't feel it was meant for people like me / it is not my responsibility
- ☐ It was too difficult to attend or submit feedback (eg: too far, too busy, or hard to reach)
- ☐ I don't feel comfortable speaking up in public or was discouraged
- ☐ Other (please specify):

Q5.1.7 If the government does not take citizens' feedback into account during the Finance Bill consultation or public budget process, what do you think is the single best way for citizens to express their views?

(Enumerator: read aloud ALL options; select one.)

- ☐ Contact their Member of Parliament
- ☐ Submit a memorandum or petition
- ☐ Participate in public forums or town halls
- ☐ Peacefully demonstrate or protest
- ☐ Use social media to raise awareness
- ☐ Engage with civil society organizations
- ☐ I don't think citizen feedback makes a difference
- ☐ Other (specify):
- ☐ Don't know
- ☐ Refuse to answer

Q5.1.8 In light of recent events in Kenya, people have different views about protests against economic or tax policies. Which of the following statements comes closest to your view?

(Enumerator: Read aloud both statements.)

- ☐ Statement A: Protests are a fair way to speak up when other ways don't work.
- ☐ Statement B: Protests are disruptive and not the right way to engage.
- ☐ Statement A
- ☐ Statement B
- ☐ Refuse to answer



SECTION 6: STATE OF THE ECONOMY AND GOVERNMENT DEBT

[Enumerator read aloud] Now I'd like to ask you some questions about Kenya's economy, debt situation, and how the government raises money for development.

Q6.1.1 Some people think Kenya should raise more taxes to fund development from its own resources. Others think it's okay to take loans, even if it increases debt to foreign or local lenders. Which comes closest to your view?

(Enumerator reads both options aloud in a neutral tone.)

- ☐ Pay more taxes to fund our own development
- ☐ Take loans, even if debt increases
- ☐ Refuse to answer >> [Skip to Q6.1.3]

Q6.1.2 Why do you feel that way? *(Open-ended, do NOT read options aloud. Enumerator select up to two categories the response falls into, or writes a brief note in "other" category.)*

Display only the below choices if selected 'Statement 1' in previous question (Q6.1.1)

- ☐ We should rely on ourselves / our sovereignty matters
- ☐ Foreign loans lead to corruption
- ☐ Debt is dangerous for future generations
- ☐ Other (specify):
- ☐ Don't know
- ☐ Refuse to answer

Display only the below choices if selected 'Statement 2' in previous question (Q6.1.1)

- ☐ There is no choice — taxes are already too high
- ☐ External loans allow us to develop faster
- ☐ Don't trust the government with more taxes
- ☐ Other (specify):
- ☐ Don't know
- ☐ Refuse to answer

Q6.1.3 Have you heard or read anything in the past 12 months about the Kenyan government borrowing money from other countries or institutions? *(Select one)*

- ☐ Yes
- ☐ No
- ☐ Not sure

Q6.1.4 To your knowledge, which ALL countries or institutions does Kenya currently owe debt to?

(Enumerator: Select ALL that apply; do not read aloud.)

- ☐ China
- ☐ IMF (International Monetary Fund)
- ☐ World Bank
- ☐ Europe/European Union
- ☐ United States
- ☐ United Arab Emirates / Gulf states
- ☐ Other (please specify):
- ☐ Don't know
- ☐ Refuse to answer

I will now read you a short news article about Kenya's debt. [Enumerator: read out loud and slowly. Respondents will be randomly assigned to see only one of the six article versions below.]

1. Kenya's total public debt now stands at approximately KSh 11.5 trillion (about 67% of GDP) as of May 2025. Kenya now spends roughly one third of its government revenue paying interest on this debt, placing heavy strain on public services.

2. Kenya's total public debt now stands at approximately KSh 11.5 trillion (about 67% of GDP) as of May 2025. Kenya now spends roughly one third of its government revenue paying interest on this debt, placing heavy strain on public services. A lot of Kenya's debt burden is owed to the International Monetary Fund (IMF), which provides loans to the country.

3. Kenya's total public debt now stands at approximately KSh 11.5 trillion (about 67% of GDP) as of May 2025. This debt, owed largely to foreign creditors, has led the country to spend nearly one-third of its government revenue on interest payments alone. Many believe that this growing dependence on foreign lenders threatens Kenya's economic independence. To secure our future, Kenya must break the cycle of borrowing and chart a more self-reliant path, using our many resources to drive development.

4. Kenya's total public debt now stands at approximately KSh 11.5 trillion (about 67% of GDP) as of May 2025. Kenya now spends roughly one third of its government revenue paying interest on this debt, placing heavy strain on public services. Some experts say that this means the government may have to temporarily increase taxes like VAT or reduce government spending on public services for a few months. These steps are difficult, but are seen as necessary and temporary to stabilize the country's finances.

5. Kenya's total public debt now stands at approximately KSh 11.5 trillion (about 67% of GDP) as of May 2025. Kenya now spends roughly one-third of its government revenue paying interest on this debt, placing heavy strain on public services. A lot of Kenya's debt burden is owed to the International Monetary Fund (IMF), which provides loans to the country. Some experts say that, under pressure from the IMF, Kenya have to raise taxes on ordinary citizens—such as VAT increases—or reduce government services. These measures are seen as conditions imposed by lenders.

6. Kenya's total public debt now stands at approximately KSh 11.5 trillion (about 67% of GDP) as of May 2025. This debt, owed largely to foreign creditors, has led the country to spend nearly one-third of its government revenue on interest payments alone. Many believe that this growing dependence on foreign lenders threatens Kenya's economic independence. To secure our future, Kenya must break the cycle of borrowing and chart a more self-reliant path, using our many resources to drive development. Some experts say that becoming more self-reliant will require all Kenyans to make short-term sacrifices—like paying higher taxes or accepting temporary service cuts—to build a stronger, independent economy. These are the kinds of tough decisions needed to put Kenya back in control of its own future.



Q6.2.1 Suppose the Kenyan government is planning to levy a monthly tax on all citizens of 100 shillings to help pay off Kenya's debt for the next one year. On a scale of 1-10 (1 being no support and 10 being high support), how much would you be willing to support such a tax?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Q6.2.2 Do you think Kenya should stop borrowing from foreign creditors, even if it comes with conditions such as raising taxes or cutting government spending? **[Select one]**

- ☐ Yes, stop borrowing even if it means more taxes or cutting spending.
- ☐ No, continue borrowing because we don't want more taxes or cuts to spending.
- ☐ Don't know
- ☐ Refuse to answer

Q6.2.4 Looking ahead, how do you expect Kenya's economic condition will be next year? Tell me on a scale between 1 and 10, where 10 is the best condition and 1 is the worst condition.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

Q6.2.5 How do you view the following statement? (Enumerator: Read the statement out loud) "The economic challenges Kenya is facing is not the government's fault but the fault of foreign creditors who have burdened us with debt". Do you agree, disagree, or neither?

- ☐ I disagree - it is mainly the government's fault
- ☐ I agree - it is mainly the foreign creditors' fault
- ☐ Neither agree nor disagree - it is equally both the government and the foreign creditors' fault
- ☐ Don't know
- ☐ Refuse to answer

Q6.2.5 Looking ahead, how do you expect your own economic condition will be next year? Tell me on a scale between 1 and 10, where 10 is the best condition and 1 is the worst condition.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10

SECTION 7: CUTS IN FOREIGN DEVELOPMENT ASSISTANCE FUNDING and GAPS IN SERVICE DELIVERY

Q.7.1.1 Thinking about the last six months, have you recently experienced any change in your access to health, education, or other social services?

- ☐ Yes
- ☐ No
- ☐ Not sure
- ☐ Refuse to answer

Q7.1.2 In the past six months, some donor countries like the United States, have cut their funding support for health and development programs in Kenya. Have you heard anything about this before now?

- ☐ Yes
- ☐ No
- ☐ Not sure

Enumerator: read the below block of text in its entirety and slowly. Respondents will randomly be assigned to receive only one of the three text blocks below:

<p>A. Kenya Prime: The United States government has recently cut most of its aid funding for Kenya. These USAID cuts have affected public services like hospitals, schools, and local job training programs. Over 70% of Kenya's HIV, TB, and malaria funding depended on foreign donors, mostly the U.S. These services are now at risk due to reduced funding.</p> <p>B. International Prime The United States government has recently cut most of its aid funding for Kenya. The cuts to USAID are not happening only in Kenya. The United States has also cut funding to all other African countries. In fact, the US Government has almost entirely closed USAID, cutting more than 80% of its programs around the world.</p> <p>C. Kenya + International Prime The United States government has recently cut most of its aid funding for Kenya. These USAID cuts have affected public services like hospitals, schools, and local job training programs. Over 70% of Kenya's HIV, TB, and malaria funding depended on foreign donors, mostly the U.S. These services are now at risk due to reduced funding. These cuts are not happening only in Kenya. The United States has also cut funding to all other African countries. In fact, the US Government has almost entirely closed USAID, cutting more than 80% of its programs around the world.</p>

Q.7.1.3 We want your opinion on who you think is responsible for the aid funding cuts in Kenya. Please give a number between 1 and 10, where 1 indicates that they are not at all responsible and 10 means they are fully responsible.

[Enumerator: Ask about each of the below actors and enter a number between 1-10 for each.]

- a. The Kenyan President
- b. The U.S President or U.S government
- c. Officials in the Kenyan government
- d. The Chinese President or Chinese government
- e. Don't know
- f. Refuse to answer

Q.7.1.4 Which of the following two statements comes closest to your view? [Select one statement].

- a. The Kenyan Government should provide health and social services by itself, independently from donors, even if that means raising more taxes.
- b. The Kenyan Government should work with donors to provide health and social services, even if it means the funding might be cut at any time.
- c. Refuse to answer

Note: A random half the respondents see the question with “300”shillings and “half” in the question while the other half of respondents see the question with “600” shillings and “most” in the question below:



Q7.1.5 The Kenyan government needs to make difficult decisions to replace United States funding and provide services to ordinary citizens. How willing would you be to pay a small new tax of [300 or 600] Kenyan shillings every year to help replace [half or most] of the health and social services that the US government provided?

- ☐ Very willing
- ☐ Somewhat willing
- ☐ Not willing
- ☐ Don't know
- ☐ Refuse to answer

Q7.1.6 If the Kenyan government receives less support from donors like the United States than before, what is the single best way for the government to mobilize resources for development?

(Enumerator: read aloud ALL options; select one the respondent agrees with most.)

- ☐ Increase taxes to fill the gap
- ☐ Making more people pay their taxes
- ☐ Borrow more money from other sources abroad, like China or the private sector
- ☐ Borrow more money from the private sector here in Kenya
- ☐ Cut government spending on non-essential services
- ☐ Negotiate with donors to reconsider the cuts
- ☐ Encourage our Kenyan diaspora abroad to invest in the country
- ☐ None of the above
- ☐ Don't know
- ☐ Refuse to answer

SECTION 8: INCLUSIVITY, EQUITY AND FAIRNESS in TAXATION

8.1 General Perceptions of Fairness

Q8.1.1 Do you believe that Kenya's current tax system is fair? (Select one)

- ☐ Yes
- ☐ No
- ☐ Not sure —> Skip to section 8.2

Q8.1.2 [If Yes or No in previous question] On a scale of 1 to 10, with 10 being the most fair and 1 being the least fair, how fair do you think Kenya's current tax system is?

1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐

8.2 Inclusivity and Progressive Taxation

Q8.2.1 Which group of individuals or sectors do you believe bears the greatest tax burden in Kenya today?

[Enumerator: select the most relevant option, do NOT read options out loud.]

- ☐ Salaried workers
- ☐ Large corporations
- ☐ Small and medium enterprises (SMEs)
- ☐ Informal sector worker businesses
- ☐ Low-income households and the poor
- ☐ I don't know
- ☐ Refuse to answer

Q8.2.2 Do you think that wealthy individuals and large companies in Kenya pay their fair share of taxes?

- ☐ Yes
- ☐ No
- ☐ Not sure

Q8.2.3 In this survey, we have interviewed 100 other salaried office workers. How many (out of the 100) do you think support paying their taxes every year? Please provide your best guess. **[Enter a number between 0-100]**

Q8.2.4 How much do you agree or disagree with the following statement?

“The government should reduce the gap between the rich and the poor by taxing the wealthy more and providing greater support to the poor.”

- ☐ Strongly agree
- ☐ Somewhat agree
- ☐ Neither agree nor disagree
- ☐ Somewhat disagree
- ☐ Strongly disagree
- ☐ Don't know
- ☐ Refuse to answer

Q8.2.5 Do you believe Kenya's tax system takes into account the needs of vulnerable groups such as:
(Enumerator: read aloud each and mark yes/no/not sure for each group)

Group	Yes	No	Not sure
Persons with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Women	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Youth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Informal workers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8.3 Informal Sector and Taxation

Q8.3.1 In this survey, we have interviewed 100 other workers in the informal sector. How many (out of the 100) do you think support paying their taxes every year? Please provide your best guess.
[Enter a number between 0-100]

Q8.3.2 Which of the following two statements comes closer to your view?
[Enumerator: read both statements aloud, select one.]

- ☐ Bringing the informal sector into the tax system would make taxation in Kenya fairer for everyone.
- ☐ Taxing the informal sector would make the system less fair, since many in that sector already struggle to make ends meet.



Enumerator will read this prompt aloud and slowly if it appears on the screen:

In Kenya, the informal sector makes up about a quarter of the economy and over 80% of people work in this sector. Some people say the government should **expand the tax base** to include more informal workers and small businesses in the tax system because it can raise more revenue—possibly **billions of shillings**—for improving services like healthcare, roads, and education.

Q8.3.3 Would you support policies to include more informal sector workers and informal businesses in the tax system? **(Select one)**

- ☐ Yes
- ☐ No
- ☐ It depends (please specify):
- ☐ Refuse to answer

Q8.3.4 In your opinion, what are the main barriers that prevent informal workers or small, informal businesses from paying taxes or registering?

[Enumerator: Select all that apply, do NOT read options out loud.]

- ☐ Lack of knowledge about tax requirements
- ☐ High cost of registration or licensing
- ☐ Fear of harassment or corruption
- ☐ Lack of trust in government
- ☐ Poor access to KRA or government offices
- ☐ Low or unstable income
- ☐ Complexity of tax rules
- ☐ Other (please specify):
- ☐ Don't know

SECTION 9: COMPLIANCE AND FISCAL WORKAROUNDS

Q.9.1.1 What do you think are the main reasons that some people in Kenya avoid taxes?

[Enumerator: select ALL that apply. Do NOT read options aloud.]

- ☐ Taxes are too high for people to afford
- ☐ People earn too little to pay taxes
- ☐ People feel the government misuses taxes
- ☐ There is a widespread culture of tax evasion
- ☐ People don't fear punishment or being caught
- ☐ People don't understand how to file or pay taxes
- ☐ People don't trust the government
- ☐ People lack information on what taxes are due
- ☐ Other (please specify):
- ☐ Don't Know
- ☐ Refuse to answer

Q9.1.2 What is the single biggest barrier that prevents you personally from paying all the taxes you owe to...
[Enumerator: ask separately for each level of government listed below. Do not read options aloud. Select ONE only.]

- a) ...the county government?
- b) ...the national government?
- ☐ I don't know what taxes I owe
- ☐ It's too expensive to comply (fees, penalties, travel)
- ☐ The process is too complicated or confusing
- ☐ The government wastes tax money
- ☐ I don't believe the tax applies to me
- ☐ I can't afford to pay
- ☐ I don't think the government treats taxpayers fairly (I don't agree with the tax)
- ☐ Other (please specify):
- ☐ Not applicable / I pay all taxes

Q9.1.3 Where do you usually find out information about what taxes you owe each year?
(Enumerator: select ALL that apply. Do NOT read options aloud unless asked.)

- ☐ Kenya Revenue Authority (KRA) website
- ☐ SMS or email from KRA
- ☐ eCitizen portal
- ☐ Social media
- ☐ Newspapers
- ☐ Radio or TV
- ☐ Religious institutions
- ☐ Community leaders or elders
- ☐ Accountant, tax agent, or business consultant
- ☐ WhatsApp or Facebook groups
- ☐ Local chief or sub-county administrator
- ☐ Friends or family
- ☐ My employer or trade union
- ☐ I don't know where to check
- ☐ I don't check
- ☐ Other (please specify):
- ☐ Refuse to answer

Q9.1.4: How easy or difficult is it to understand the tax information you receive?
[Enumerator: select one, read options out loud.]

- ☐ Very easy
- ☐ Somewhat easy
- ☐ Somewhat difficult
- ☐ Very difficult
- ☐ I don't receive any tax information
- ☐ Refuse to answer



Q9.1.5 Where do you usually get information about the Finance Bill every year?

[Enumerator: Select ALL that apply. Do NOT read options aloud. If they mention more than one source, select all mentioned.]

- ☐ Social media (Facebook, Twitter/X, Instagram, TikTok, etc.)
- ☐ WhatsApp or other mobile messaging groups
- ☐ Television news or talk shows
- ☐ Radio programs or talk shows
- ☐ Newspapers or printed magazines
- ☐ Online news websites or blogs
- ☐ Community meetings, barazas, or through local leaders
- ☐ Civil society organizations or advocacy groups
- ☐ Government announcements or press releases (e.g., Ministry of Finance, Kenya Revenue Authority)
- ☐ Friends, family, or colleagues
- ☐ Religious institutions (church, mosque, etc.)
- ☐ I don't usually get information about the Finance Bill
- ☐ Other (please specify):
- ☐ Refuse to answer

SECTION 10: RECOMMENDATIONS FOR CIVIL SOCIETY AND POLICYMAKERS

Enumerator read aloud: “These last few questions will now ask you for your priorities and preferences regarding tax matters.”

Q10.1.1 What are the most effective ways for the government to share information with you about taxes, budget proposals, or how revenues are spent?

[Enumerator: Select ALL that apply. Do not read options aloud unless asked.]

- ☐ Radio or TV programs
- ☐ WhatsApp, SMS, or other mobile messages
- ☐ Social media posts (Facebook, Twitter, Instagram)
- ☐ Notices or posters at local administration offices
- ☐ Community meetings (formal town halls, barazas, or through local leaders)
- ☐ Through civil society organizations, community groups, or religious institutions
- ☐ Door-to-door outreach or educational sessions in neighborhoods, schools, or churches
- ☐ Visits or explanations directly by local government officials
- ☐ I don't want information from the government
- ☐ Other (please specify):
- ☐ Refuse to answer

Q10.1.2 What would be the best two ways for you to express your views or raise questions about taxes or government spending to those in power?

[Enumerator: Select the TWO that the respondent states first. Do not read aloud options unless asked.]

- ☐ Submitting a memorandum or petition
- ☐ Speaking at a town hall or public meeting
- ☐ Attending informal community forums
- ☐ Contacting my Member of Parliament
- ☐ Calling or visiting the tax office
- ☐ Social media (Twitter, Facebook, etc.)
- ☐ WhatsApp helpline or mobile app for tax and budget issues
- ☐ Community associations or SACCOs
- ☐ Religious institutions
- ☐ Contacting local chiefs or village elders
- ☐ Contacting civil society organizations (e.g. NTA)
- ☐ Posting complaints or views at a local government office
- ☐ I don't want to express my views
- ☐ Other (please specify):
- ☐ Refuse to answer

10.2 Recommendations for Civil Society

Q10.2.1 How would you most like to receive information about taxes, government budgets, or public services in your area — no matter who is sharing it?

(Enumerator: Select ALL that apply. Do not read options aloud unless asked. If asked, read options in random order.)

- ☐ A one-time community meeting or baraza
- ☐ A small group discussion led by a trained facilitator
- ☐ A religious or church-based session
- ☐ Through printed handouts or visual posters
- ☐ Through videos or short animations shared on WhatsApp
- ☐ Through local radio broadcasts
- ☐ A mobile van or street caravan with outreach workers
- ☐ A series of short lessons over time (e.g., once a week)
- ☐ Door-to-door household sessions
- ☐ Online training via smartphone or Facebook
- ☐ Other (please specify):
- ☐ I would not be interested in such information
- ☐ Refuse to answer



DEBRIEF

Enumerator debriefing script (read aloud):

Thank you very much for taking the time to participate in this survey. Before I leave, I'd like to ask whether you might be willing to be recontacted in the future. The research team may be planning to organize taxpayer education workshops, send informational messages, and may also conduct follow-up surveys. If you are willing, we will securely store your contact information and may reach out over the next few months. Your information will remain confidential and only be used by our research team for this purpose. Please note: agreeing to be recontacted does not guarantee selection for the workshops, but it helps us reach interested citizens.

We would also like to inform you that this survey included some informational modules where different people were shown different messages about government taxes and borrowing. These were part of a research study that helps us understand how public messages shape citizens' views about tax fairness and government funding. This was not disclosed in advance because knowing this could have changed how people responded. Now that the survey is complete, we want to be transparent with you about this part of the study. If you have any questions or concerns about what you've just heard or what was shared earlier, we're happy to explain further.

Q.D1. Would you be willing to be contacted again by the research team for follow-up questions or opportunities to participate in taxpayer education activities?

- ☐ Yes
- ☐ No
- ☐ Not sure

We will need your phone number to distribute M-PESA after this survey. You should expect to receive it within 3 days.

Q.D2. What is the best phone number to reach you on to provide you with your participation benefit?
+254_____

—> If 'yes' to the "debrief" in Q.D1., ask the below questions between Q.D3-Q.D6. Otherwise, skip to the end.

Q.D3. Do you have an alternate number (e.g. secondary phone or family member's line) for us to reach you?
+254_____

Q.D4. What is your preferred nickname or first name when we recontact you? We will only need this to recontact you, so you don't have to give us your full name, just a nickname or first name to identify you when we recontact you.

Q.D5. How would you describe the best way to find you if we return for a follow-up activity? (Enumerator: Write in detail — nearby landmarks, local directions, names of people who might help locate them, etc.)

Q.D6. If you have other questions you would like to ask us, let us know! Thank you again for your generous time.

ENUMERATOR: FILL THESE OUT AFTER COMPLETING THE INTERVIEW BEFORE SUBMITTING THE FORM.

Record GPS (in background)

How cooperative was the respondent? **(Select one)**

- ☐ Very cooperative
- ☐ Somewhat cooperative
- ☐ Somewhat uncooperative
- ☐ Not cooperative at all

From your assessment, which main languages does the respondent speak?

- ☐ Kiswahili
- ☐ English
- ☐ Kikuyu (Gĩkũyũ)
- ☐ Luhya (Luhia/Oluluyia)
- ☐ Luo (Dholuo)
- ☐ Kamba (Kikamba)
- ☐ Kalenjin
- ☐ Kisii (Ekegusii)
- ☐ Meru (Kimeru)
- ☐ Somali
- ☐ Turkana
- ☐ Maasai (Maa)
- ☐ Embu
- ☐ Taita
- ☐ Samburu
- ☐ Pokot
- ☐ Borana
- ☐ Rendille
- ☐ Other (please specify):

Enumerator instructions:

- ☐ Politely thank the respondent.
- ☐ Confirm that the form is complete and completed survey responses have been saved.
- ☐ Submit the form to the secure server by the end of the day.



NOTES



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pesa zetu, haki yetu

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