



ASSESSING TAX AWARENESS AMONG MICRO ENTREPRENEURS: AN INDEX BASED MEASUREMENT APPROACH

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ABSTRACT

Small and micro entrepreneurs play a pivotal role in national economy by generating employment, contributing to GDP and fostering rapid innovation. Operational flexibility, adaptability to market changes and customer requirements, low capital requirement boost up the growth of small and micro entrepreneurs and spread across various socio-economic strata. Presumptive tax system is one of the simplified tax procedure incorporated since more than twenty five years ago to make the tax filing convenient and easy going for small and micro entrepreneurs. Whether a tax filing process is smooth and SUGAM depends on the tax behaviour of target group of assesseees.

The present study thus intends to understand the tax behaviour of micro entrepreneurs filing taxes u/s 44AD in Siliguri Circle of Darjeeling district. With that intention the present study has made an effort to observe their tax awareness level based on tax knowledge, tax compliance attitude and tax filing practices in actuals. The research is an empirical one and primary data have been collected from micro entrepreneurs paying their taxes in Siliguri Circle of Darjeeling district. Data were collected through formal and informal interviews using both open and close-ended questionnaire. Quantitative data were collected through administering questionnaire based on five point Likert scale whereas qualitative insights were gathered using several open ended questions. Both descriptive and inferential statistical tools were used to analyse and interpret the collected data accordingly. It was seen that maximum of them had some level of awareness of presumptive tax regime (i.e. 44AD) but they lack detailed understanding. Moreover, it was found that most of them comply enforceably to escape legal penalties and charges. Regarding tax practices, they usually file their tax returns with third party interventions. They lack adequate competence and clarity to file on their own. The study also suggest some policy oriented interventions that can be effectively implemented to strengthen the situation in general and boost voluntary tax compliance behaviour among micro-entrepreneurs.

Keywords: tax compliance, tax attitude, tax knowledge, micro entrepreneurs, presumptive tax system

I. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) represents the backbone of the India's economic structure. It forms a vital segment that bridges the gap between large corporations and informal businesses. This sector operates across diverse range of entrepreneurial activities like small-scale manufacturing and trading, service delivery, agro-based and allied activities, transportation and logistics, construction and real estate etc. Micro, Small and Medium Enterprise Development (MSMED) Act, 2006 defines the Micro, Small and Medium Enterprises based on

- ❖ The investment in plant & machinery or equipment
- ❖ The annual turnover

In India the Ministry of Micro, Small and Medium Enterprises (MOMSME) is responsible for regulating, supporting and promoting MSME through various schemes, incentives and policies. However, the investment limit has been revised and turnover limit has also been raised in the Union Budget 2025-2026. The new classification of MSME units as advocated in the current year Budget is reflected in the table below :

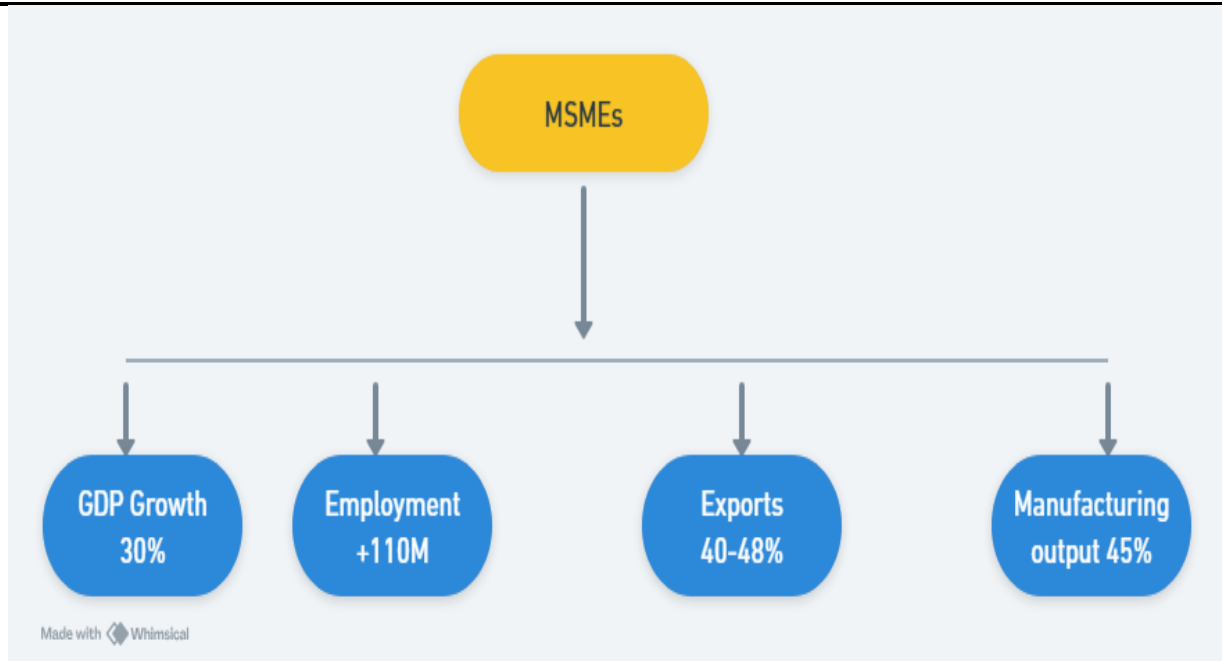
Table - 1
Classification Of Msme

TYPE	INVESTMENT		TURNOVER	
	Current	Revised	Current	Revised
Micro Enterprise	Rs. 1cr	Rs.2.5 cr	Rs.5cr	Rs.10cr
Small Enterprise	Rs.10cr	Rs.25cr	Rs.50cr	Rs.100cr
Medium Enterprise	Rs.50cr	Rs.125cr	Rs.250cr	Rs.500cr

Source : Budget Documents 2025-2026

There are almost six crores MSMEs operating in India serving as a powerful instrument for inclusive growth in both urban and rural areas. It fosters balanced regional development. There are numerous factors which contribute immensely towards its vast growth and development in India. Some of them are: operational flexibility which makes it more adaptable to market changes and customer requirements, low capital requirement which helps it grow and spread across various socio-economic strata, labour-intensive production methods, utilization of indigenous resources and skills, faster decision-making and innovation due to small managerial structure etc. There are numerous schemes initiated by government such as Pradhan Mantri Mudra Yojana (PMMY), Start Up India, Stand Up India, Udyam Registration, Zero Defect Zero Effect (ZED), PM Vishwakarma Scheme, Emergency Credit Line Guarantee Scheme (ECLGS) to boost the growth of MSMEs sector in India.

The MSME sector has grown significantly since 1960. It forms an essential element of industrial ecosystems and value chains. According to the report of NITI Aayog on MSMEs in India in May 2025, MSMEs stands as the second-largest employment-generating sector after agriculture and its contribution to GDP is approximately 30%. This sector has enormous contribution in exports and manufacturing activities in India. Some important contribution of MSMEs towards Indian economy is highlighted through figure below:

**Figure - 1****Contribution of MSMEs towards Indian Economy**

Source: NITI Aayog Report on Msme in India

MSMEs play a pivotal role in national economy by generating employment, contributing to GDP and fostering rapid innovation. Among MSMEs a large portion of Indian entrepreneurs belong to small and micro scale. Small and micro entrepreneurs (SMEs) form a significant part of nation's economy. Compliance with tax regulations is both an obligation and a challenge for them. There are many factors like tax literacy, knowledge of tax regulations, tax rates, peer influence, digital literacy, fear of audits and penalties, prior experience with tax authorities which shapes the compliance behavior of owners of SMEs in India. However, it was observed by Balogun and Rasool (2024) that only punitive measures do not lead to effective tax compliance. Conversely, policies that ensure transparency, simplicity and education encourage voluntary compliance. Slemrod, J. (2019) in his study claims that perception of fairness in a tax system has played a positive role in shaping tax compliance behaviour.

In this study small micro-entrepreneurs (SMEs) filing tax returns under Presumptive Tax Scheme u/s 44AD are covered. As stated by Loeprick (2009) presumptive taxes is one of the simplified business tax regimes used by small and micro entrepreneurs and it uses a method of measuring tax liabilities based on turnover or other indirect indicators (e.g., the number of tables, seats or floor space etc.). This study mainly deals with presumptive taxpayers filing returns u/s 44AD and their attitude towards tax payment and compliance. In this study three important variables i.e. tax knowledge, tax compliance attitude and return filing practices of these SMEs owners registered u/s 44AD residing in Siliguri circle of Darjeeling district in North Bengal are taken into account. All these variables have significant influence on tax compliance behaviour and validated from previous studies undertaken by Lestary, S. R., Sueb, M., &Yudianto, I. (2021).

According to the study undertaken by Atawodi & Ojeka, (2012) tax compliance among SMEs was poor mainly due to higher tax rates and complex filing procedures. In line with the previous study the present study is an effort towards examining tax compliance behaviour among target respondents.

II. OBJECTIVES OF THE STUDY:

Keeping in mind the inferences of the previous studies, the present study deals with the following objectives.

- i. To understand the tax adherence behaviour of small businessman or micro-entrepreneurs.
- ii. To examine the level of tax knowledge, compliance attitude and tax filing practices of micro-entrepreneurs registered u/s 44AD.
- iii. To develop a composite index to measure their overall tax awareness level using Knowledge-Attitude-Practice (KAP) framework.

III. RESEARCH METHODOLOGY

The research conducted here is empirical in nature. The study is based both on primary and secondary data. For secondary data researchers depend on different budget documents and earlier literature. Primary data was collected from 125 respondents. According to Heir et.al (2010) there should be at least five observations per indicator statement. Therefore, in this study minimum sample size would be 75 respondents as we have 15 indicator statements, five under each one. But to make sample error free and extract reliable results sample size was increased to 125 respondents. Data was collected through both formal and informal interviews from respondents in Siliguri circle of Darjeeling district. Both open and close – ended questionnaire were used to collect responses from sample respondents. Secondary data regarding different tax schemes available to micro-entrepreneurs, tax rates, tax incentives etc were collected from Union Budget documents, Economic Survey, Annual reports etc. The sample was chosen using purposive sampling technique wherein micro-entrepreneurs having annual turnover below Rs. 3 crore were selected. Likert scale questionnaire were used to gather quantitative responses. However, few open ended questions were served to the respondents to gain in-depth insight towards their tax laws understanding and gather some qualitative information.

Reliability test was performed to measure the internal consistency of the measurement scales. The Cronbach Alpha value = 0.718 for all 15 indicator questions based on three major construct variables. Therefore it can be concluded that all the instruments in this study are reliable since Cronbach Alpha co-efficient > 0.6.

IV. ANALYSIS AND FINDINGS

According to the study of Vincent et al. (2023), tax compliance behavior of small and medium entrepreneurs depends on various demographic features including age factor, educational qualification, business sectors etc. However, keeping in mind the summary of the previous study an intensive survey of 125 small scale and micro entrepreneurs were conducted in the present study.

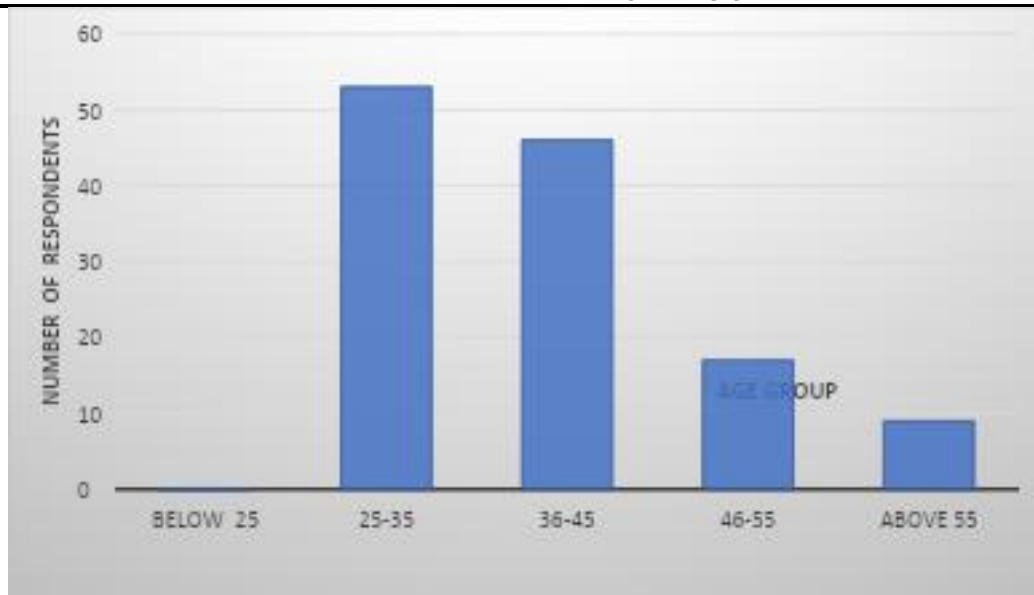


Figure - 2

Distribution of Respondents based on Age (N=125)

Source: Data collected from field survey and processed by researchers

Corresponding to Figure – 2 it is observed that maximum respondents are in the age group of 25-35 i.e. 42% followed by 36-45 i.e. 37% which states that the study deals with respondents with various age group. But with a total of 79% respondents the study primarily focused on perception and compliance behaviour of young and early stage entrepreneurs. The study undertaken by Vincent et. al. (2023) already stated that higher education and awareness among taxpayers would lead to higher tax compliance attitude. Thus the study intends to examine educational qualification or educational background of the respondent entrepreneurs highlighted in the figure below:

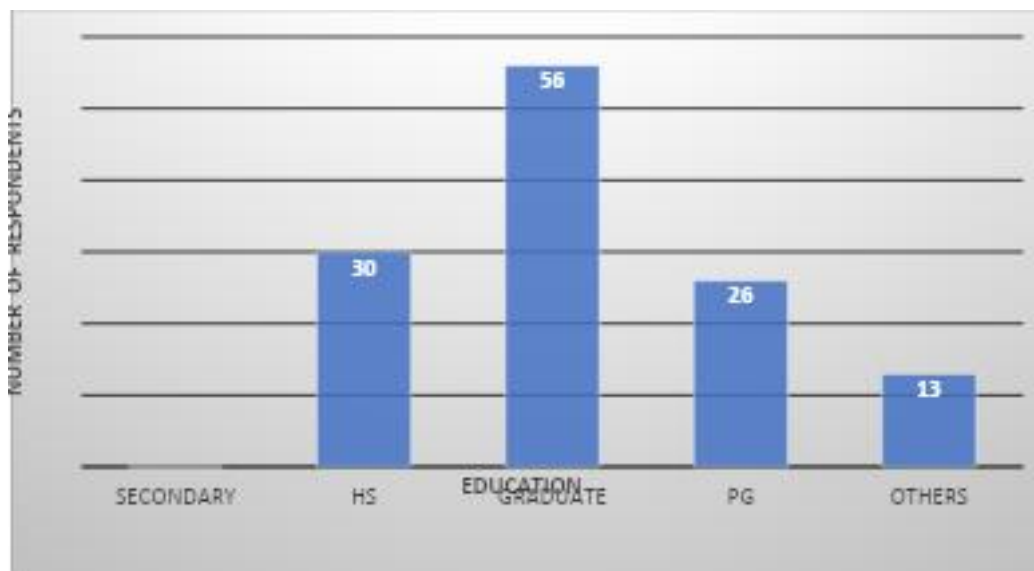


Figure - 3

Distribution of Respondents based on Education (N=125)

Source: Data collected from field survey and processed by researchers

From figure 3, it is inferred that almost 45% of respondents had graduation degree followed by 21% respondents having post-graduation degree among total respondents. Therefore, it can be stated that significant number of the respondents were well educated which influences their awareness, perception and compliance mechanism towards their tax related obligations. Now the study has made an effort to find the distribution of respondents based on business annual turnover as advocated by Vincent et.al. (2023).

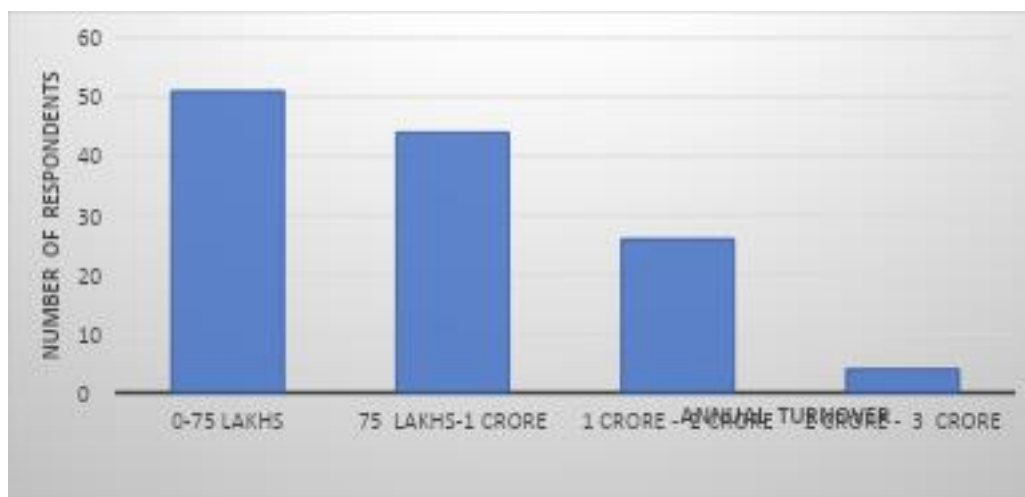


Figure - 4

Distribution of Respondents based on Annual Turnover (N=125)

Source: Data collected from field survey and processed by researchers

From Figure 4, it is noticed that 41% of micro-entrepreneurs had income between Rs. 0-75 lakhs, followed by 35% of micro-entrepreneurs having income in the range of Rs 75 lakhs - 1 crore. It is evident from the above figure that all target respondents had annual turnover below 3 crores. Thus it can be inferred that respondents taken in the study operate on a small scale and their investment in plant and machinery or other equipments were also below the threshold limit of Rs. 1 crore.

However, out of 125 respondents being surveyed, it was noticed that only 101 micro entrepreneurs filed taxes under Presumptive tax regime (i.e. 44AD), remaining 17 respondents followed ordinary tax system and 7 were completely unaware about the tax system used by them for filing their business returns. Following pie chart would describe the different categories of respondents based on system opted for returns filing.

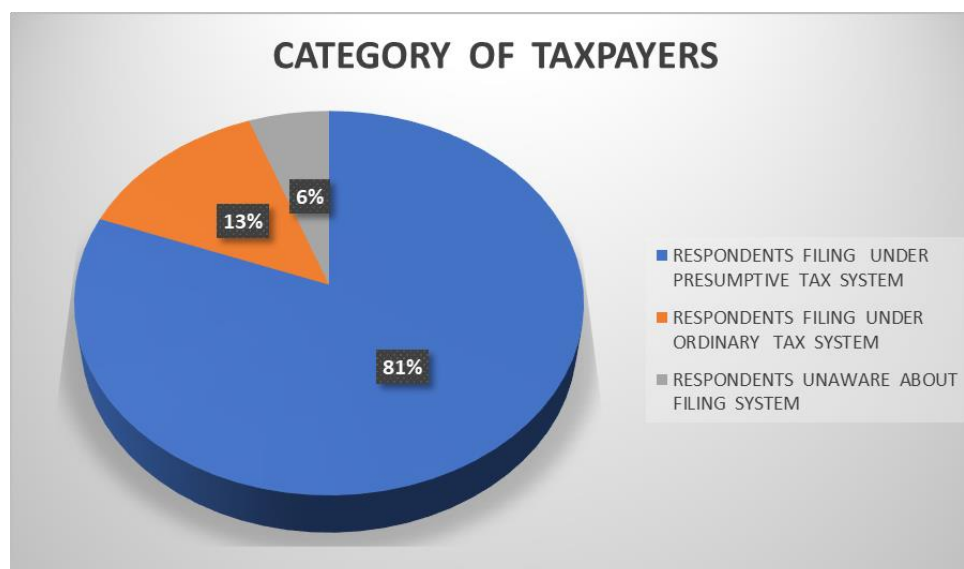


Figure – 5

Source: Data collected from field survey and processed by researchers

From the figure 5 it is clearly evident that 81% respondents followed presumptive tax regime u/s 44AD, remaining 13% followed ordinary tax system and 6% were completely unaware about system used for their return filing practices. Now the researchers have made an attempt to evaluate whether micro-entrepreneurs complying u/s 44AD file returns by themselves or are dependent on others.

As the focus of the study is on the tax practices of small and micro entrepreneurs and according to the study of Loeprick (2009) presumptive tax system is the most simplified tax system for small and micro entrepreneurs. Thus the study further deals with small and micro entrepreneurs filing returns under presumptive taxation. Thus the sample respondents include only 101 micro entrepreneurs filing returns under presumptive taxes.

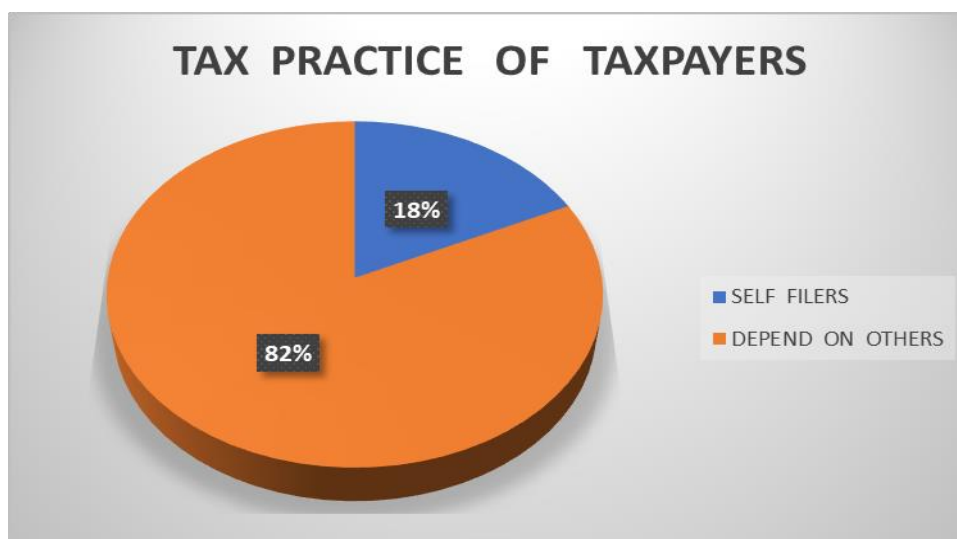


Figure – 6

Source: Data collected from field survey and processed by researchers

The figure is self-explanatory. It is clearly observed that only 18% respondents could file their own tax dues; remaining 82% were dependent on others. It simply states that the respondents lacked clear understanding of how to fill tax forms, calculate taxes and report tax returns on time. It was noticed during interviews that maximum respondent had awareness about the presumptive tax system and also about its prescribed threshold limits. However they had limited information about periodic changes in the presumptive tax structure as well as new threshold limits for digital transactions. They also had concise information about the form used and online return filing procedure. Indeed maximum respondents lack confidence and clarity to file their own tax returns u/s 44AD.

Zanaria & Lestari (2020) stated that higher tax awareness leads to higher tax compliance. Now the study has made an attempt to find out the nature of compliance of micro-entrepreneurs whether it is voluntary or enforced.

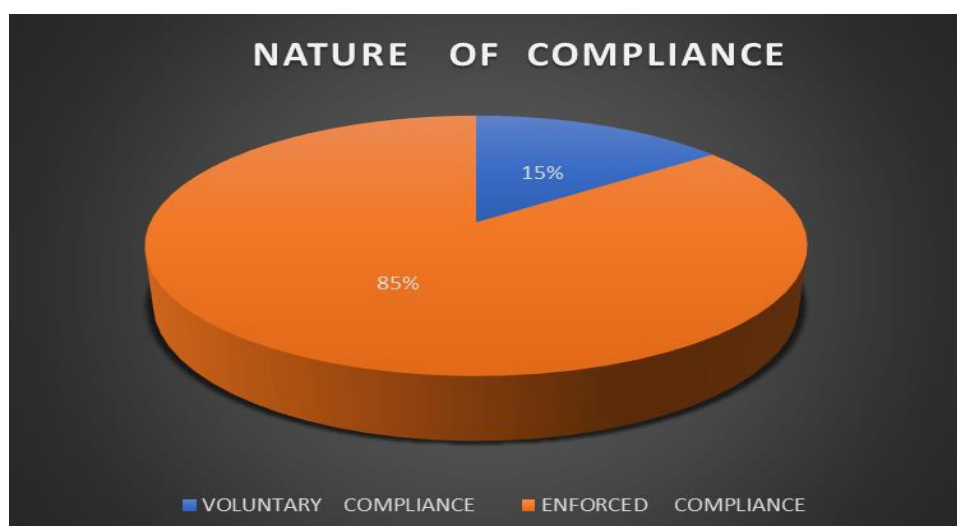


Figure - 7

Source: Data collected from field survey and processed by researchers

Corresponding to Figure - 7, it is seen that voluntary tax payment among SME owners were quite low; they mainly undertook paying tax liabilities to avoid legal notices and disputes.

According to Obert et. al (2018), success of a tax system is achieved when most taxpayers voluntarily file their tax returns and pay tax liabilities as stipulated without the intervention of the tax authorities through enforcement. Now the study intends to find out the reasons behind the lower rate of voluntary tax filings under presumptive tax system. Here, the tax compliance behavior of micro entrepreneurs would be measured in terms of three variables namely, tax knowledge (K), tax attitude (A) and tax filing practices (P). In order to describe the main features of the variables descriptive and inferential statistics are used. Again to test the hypothetical significance of each item corresponding to a particular construct or main variable, z test has been conducted. The one sample z test is used to determine if there is a significant difference between the mean of the sample and the hypothesized mean of the population. It is done to accept or reject a hypothesis and is considered appropriate when the sample size (n) is greater than 30. Now in order to determine level of tax knowledge (K) among small micro-entrepreneurs in Siliguri, Five indicator statements based on Likert scale were framed with anchors strongly agree (2), agree (1), do not know (0), disagree (-1), strongly disagree (-2). Scores of 101 respondents were summated and mean score for each statement is obtained. Significance was tested by using z test. The hypothesis framed for this purpose is as follows:

Ho : Mean score of tax knowledge (MS_{ik}) ≤ 0

H1 : Mean score of tax knowledge (MS_{ik}) > 0

Where, ik = no. of indicators representing knowledge (K) variable

The table below gives a brief summary of the statistical test results for tax knowledge (K) variable:

TABLE - 2

Knowledge (K) of Respondents about Presumptive Tax system (N=101)

SL NO.	STATEMENTS	MEAN	SD	Z SCORES
1	Presumptive tax scheme is an easier mode of tax management	1.63	0.54	3.01*
2	Tax calculation is easy u/s 44AD	1.29	0.5	2.56*
3	Under PTS turnover below RS. 2 crores are taxable @8% of gross annual turnover	1.59	0.65	2.45*
4	Under PTS if 95% of business transactions are digital then threshold limit increases to Rs. 3 crores	1.29	0.74	1.73
5	ITR 4 (SUGAM) is used for filing returns under PTS	1.06	0.88	1.2

Source: Data collected from field survey and processed by researchers

Note: * indicates statistical significance at 5% level of significance

It is evident from the Table - 2 that null hypothesis is rejected for statement 1, 2 and 3 at 5% significance level. Thus it can be inferred that respondents have found presumptive tax is an easier system to manage their tax burden and taxable income under this system @ 8% of gross annual turnover under section 44AD. Though it is not significant yet a few of them have the knowledge of digital payment threshold. Some of them know that ITR 4 form is filed under presumptive tax system but as they mostly depend on tax professionals the system seems not so much SUGAM for them.

Now we proceed on to check the impact of our second variable i.e. tax attitude (A) in shaping the tax compliance behaviour of micro-entrepreneurs. We have designed 5 indicator statement based on Likert scale with anchors strongly disagree = -2, disagree = -1, Do not know = 0, agree = +1, strongly agree = +2. Again scores of all the respondents were summated, mean score for each statement were

calculated and its significance was tested using z scores. We have framed hypothesis for the same given below:

Ho : Mean score of tax compliance attitude (MS_{ia}) ≤ 0

H1 : Mean score of tax compliance attitude (MS_{ia}) > 0

Where, ia = no. of indicators representing attitude (A) variable

Next we proceed on to conduct the statistical test for tax attitude (A) variable which is represented in the table below :

TABLE - 3

Attitude (A) of respondents about Presumptive Tax system (N=101)

SL.NO	STATEMENTS	MEAN	SD	Z SCORES
1.	It is my civic duty to pay taxes regularly	1.09	0.86	1.27
2.	Presumptive taxes helps reduce compliance burden for SME	1.3465	0.6	2.29*
3.	We pay taxes to avoid legal notice and penalties	1.3465	0.54	2.51*
4.	Generally we disclose true income and pay taxes voluntarily	1.1386	0.8	1.38
5.	Presumptive tax regime has reduced the tendency of tax avoidance and evasion	1.62	0.545	1.62

Source: Data collected from field survey and processed by researchers

Note: * indicates statistical significance at 5% level

Corresponding to Table 3 it is evident that null hypothesis is rejected for statement no. 2 & 3. Respondents significantly opined that compliance burden could be reduced by using presumptive tax system but their opinion pointed out towards enforced compliance and entrepreneurs undertook discharging their tax liabilities to avoid punitive measures (i.e. audits, fines and penalties) rather than considering it to pay as their foremost duty towards nation upbuilding. Though results are not statistically significant but a few of them had a thought that payment of taxes is a civic duty and paid taxes voluntarily. According to some of them (though statistically insignificant) presumptive tax system curb the tendency of tax avoidance and evasion.

In the next section variable included is the tax filing practices (P) of micro-entrepreneurs. Similar methodology is applied to ascertain the features and test the relevance of indicators on the main construct. Similarly, we have also designed the hypothesis shown below :

Ho : Mean score of tax practice (MS_{ip}) ≤ 0

H1 : Mean score of tax practice (MS_{ip}) > 0

Where, ip = no. of indicators representing practice (P) variable

The table below provides a brief summary of the statistical test results of tax practice (P) variable :

TABLE - 4

Tax Practice (P) of respondents under Presumptive Tax system (N=101)

SL NO.	STATEMENTS	MEAN	SD	Z SCORES
1.	I can file under PTS without professional help	-0.49	1.21	0.4
2.	I always maintain books of accounts of my business and get them audited	-0.37	1.29	0.29
3.	I find the online portal user-friendly	-0.11	1.25	0.09
4.	Under PTS, 100% advance tax is paid within 15th March	1.27	0.82	1.54
5.	I always keep track of tax filing deadlines	1.15	0.55	2.08*

Source: Data collected from field survey and processed by researchers

Note: * indicates statistical significance at 5% level

From Table : 4, it is clearly seen that though statistically insignificant yet there is a negative mean score for statements 1,2 &3 which simply states that micro entrepreneurs lack efficiency in filing their own business returns. They do not maintain proper books and records as well as they are not well conversant with tax portal functioning and online tax filing system . In other words, they lack digital competencies required for return filing process. Mean scores for statements 4 & 5 suggest that they pay 100% advance taxes within time limit. The z test was used to test the significance of each scale items. Here, null hypothesis for statement 5 was rejected at 5% significant level which infers that respondents keeps track of tax filing deadlines.

Table 2, 3 & 4 have indicated limited knowledge, enforced attitude and lower practice of presumptive tax system among respondents. Thus the study intends to construct Tax Awareness Index of micro-entrepreneurs who file taxes u/s 44AD i.e. presumptive tax system. Tax Awareness Index is a composite measure constructed using Knowledge- Attitude- Practice (KAP) framework displaying taxpayers understanding of tax laws, attitudinal orientation towards tax compliance and their tax filing practices in actuals.

For that the study intends to find out the tax knowledge index, tax attitude index and tax practice index.

$$\text{Tax Knowledge Index (KI)} = \frac{\sum K_i}{N} = 1.33$$

Where, $\sum K_i$ denotes mean score of Tax Knowledge of respondents based on indicator statements 1 to 5 as mentioned in Table-2 for 101 respondents.

i indicates indicator statement number

N indicates number of respondents.

$$\text{Tax Awareness Index (AI)} = \frac{\sum A_i}{N} = 1.35$$

Where, $\sum A_i$ denotes mean score of Tax Attitude of respondents based on indicator statements 1 to 5 as mentioned in Table-2 for 101 respondents.

i indicates indicator statement number

N indicates number of respondents.

$$\text{Tax Practice Index (PI)}_i = \textcircled{P}i / N = 0.29$$

Where, $\textcircled{P}i$ denotes mean score of Tax Practice of respondents based on indicator statements 1 to 5 as mentioned in Table-2 for 101 respondents.

i indicates indicator statement number

N indicates number of respondents.

Firstly, regarding knowledge (K) of respondents the study has found an index value of 1.33 which indicates that the respondents have quite significant level of knowledge regarding presumptive tax system. However it is below the maximum score of 2 which clearly indicates that they lack some conceptual information and understanding.

Secondly the tax attitude (A) index value is 1.35 which shows that generally micro-entrepreneurs u/s 44AD prefer paying taxes regularly. Therefore the score highlights a positive tendency of respondents towards payment of their tax dues.

Thirdly the tax practice (P) has an index value of 0.29, which is lowest among all variables. It is a significant indicator of low tax practices in actuals. The study seeks to find the reason behind low practices. It was found that a significant portion of respondents cannot file their own return and had to depend on tax practitioners and others. Moreover they did not maintain any accounting records for their business and subsequently lack digital literacy.

Now the study has made an attempt to find out overall **Tax Awareness Index** taking into account Tax Knowledge Index, Tax Attitude Index and Tax Practice Index.

$$\text{Tax Awareness Index (TAI)}_i = (K_i + A_i + P_i) / 3 = (1.33 + 1.35 + 0.29) / 3 = 0.99 \approx 1.00$$

Since weights (numbers of indicator statements) for knowledge, attitude and practice are same, simple average method is considered here, instead of weighted average method.

It is evident from the Tax Awareness Index (TAI)_i that overall tax awareness of respondents taken for the study is moderate, tends to be low. Indicators mentioned above point out the fact that despite having quite notable tax knowledge (K) and tax attitude (A), tax practice (P) level of micro entrepreneurs is quite low which is quite clear from the Tax Practice Index (0.29 as calculated). Lack of conceptual information and clarity, enforced tax attitude and lower level of self-practice and too much dependence on tax practitioners are found out to be the reasons of moderate level of tax awareness as indicated by Tax Awareness Index (TAI)_i value $0.99 \approx 1$.

V. CONCLUSION AND POLICY PRESCRIPTION:

Small and micro enterprises in India play a pivotal role in country's economic development. To boost up tax compliance behaviour of small and micro entrepreneurs, to foster positive tax culture the government should frame policies accordingly. This study takes into consideration three important variables namely, tax knowledge (K), tax attitude (A) and tax filing practices (P) and its influence on the tax compliance behaviour of small-scale micro entrepreneurs.

The study advocated that micro-entrepreneurs registered u/s 44AD had some knowledge about presumptive tax regime but they lacked in depth understanding. They were not familiar with its periodic changes and practical implementation procedure. The second variable was tax attitude (A) wherein it was noticed that maximum micro-entrepreneurs u/s 44AD file tax returns timely mainly to avoid legal issues. They found the tax structure complex and opaque. A few of them show positive inclinations towards tax payment and they believe in enforced compliance and voluntary tax compliance attitude was found almost negligible. The third variable is tax filing practices (P) of presumptive taxpayers u/s 44AD. It was noticed that maximum of them filed their tax returns through third – party interventions. Most of them had minimal tax and digital literacy due to which they were unable to calculate their own business returns, understand tax forms, use digital tax tools and file timely

returns. Therefore the question arises that whether the simplified tax regime or the SUGAM filing, as commonly referred, is really easy-going? After completion of more than twenty five years' journey under Income Tax Act 1961, presumptive tax system again seems to be an important element of Direct Tax Code 2025 as expected to be imposed from financial year 2026-27. Thus it is very important from the point of view of its applicability that the government should take some measure to spread more awareness on this simple tax system so that the system can be really presumed by the target group.

As stated by Balogun, F., & Rasool, M. (2024) that higher tax understanding and awareness will lead to higher tax compliance. So, adequate tax literacy and free access to advisory services should be provided by the authorities. Proper training programmes should be offered to new and old micro-entrepreneurs to help them learn digital tax tools to simplify their return filing process. In order to build a positive tax culture among micro-entrepreneurs towards tax payment, tax structure should be simplified, transparent and equitable. Even the tax authorities should have warm and supportive attitude to aid filers in resolving difficulties. There will be an increase in voluntary compliance if the government takes initiative to publicize this easier and simple tax system. The common people should have positive experiences with return filing process. However, it is quite obvious that tax filing practices among respondents will naturally increase if they are adequately trained and guided and receive positive feedback from peer members. This study simply advocates the need for more equitable, supportive and efficient tax policy framework for micro-entrepreneurs to increase voluntary tax compliance behaviour among them and help them to build positive tax attitude.

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