

Repercusiones fiscales del sector informal en San Martín Texmelucan, Puebla

Tax implications of the informal sector in San Martín Texmelucan, Puebla

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Resumen

El presente trabajo da a conocer los resultados del estudio realizado en la ciudad de San Martín Texmelucan, Puebla para determinar el impacto en la recaudación fiscal de la economía informal, tomando en cuenta las cifras de INEGI 2010 y el reporte oficial de la Secretaría de Finanzas con respecto a la base de contribuyentes inscritos en los regímenes de: pequeños contribuyentes e Intermedio de las personas físicas con actividades empresariales. En la realización de este estudio se aplicó una encuesta trescientos setenta y siete comerciantes ambulantes del centro de la ciudad, para determinar los ingresos aproximados que generan sus actividades y calcular los impuestos que deberían enterar a la autoridad fiscal si este sector económico estuviera dentro del marco legal tributario vigente que le corresponde.

Abstract

The present article gives the results of the studio done in San Martin Texmelucan, Puebla to determine the impact in the fiscal takings of the informal economy. Taking into count the numbers of INEGI 2010 in the official report in the Finances Secretary with respect to the based of enroll contribuyents in the regimen of small contribuyents and intermediate of the physical people with managerial activities.

In the realization of the study it was apply a quiz to 377 mobile commertians in the center of the city, to determine the approximation incomes that generate its activities and calculate the taxes that should have deliver to the fiscal authorities, if this economic sector would be inside of the theoretical legal framework that the current tributary corresponds.

Palabras clave/Keywords economía informal, impuestos, legalidad, regulación.

informal economy, taxes, legality, regulation.

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Introduction

Definition or Statement of the Problem

The region of San Martin Texmelucan is located adjacent to the cities of Puebla and Tlaxcala and is an obligatory passage to Mexico City, which allows the economic development of the region to focus on trade. Situation that has promoted self-employment through activities that take place in the informal sector and companies, micro, small and medium-sized companies are not constituted because they do not have the economic resources for their permanence and consolidation in the market.

Most of the merchants of the region see the fiscal aspect as a heavy burden to regularize their business, or set up as companies with all the formalities they leave it for second

term, what interests them is obtaining income that helps their family economy, without having to contribute more to taxes and that type of thing (Teja, 2013). In this city, the largest street market in Latin America is established every Tuesday, which, added to the lack of interest of the already established businesses, the tianguis allows more merchants to sell their wares informally.

General objective

Carry out a study in the city of San Martín Texmelucan, Puebla to determine the impact on tax collection of the informal economy, taking into account the figures of INEGI 2010, the official report of the Ministry of Finance regarding the base of registered taxpayers in the regimes of: small and intermediate taxpayers of natural persons with business activities and the report of the Tax Administration Service. With respect to taxpayers of the wage and salary regime and business and professional activity.

Specific objectives

- Analyze the information from the last population and housing census INEGI 2010, contrasting it with the information on finances and the SAT to determine the people who work in the informal sector.
- Determine the taxes that this economic sector should generate, thus revealing the impact of the informal economy in this city.

Justification

Informality causes endless problems for the city, however, for a considerable number of its inhabitants it is a means of survival, which is why people generally carry out a cost-benefit analysis, which is why they opt for informality (Salas, 2012).

This project aims to: first determine the universe of merchants immersed in the informal economy in the center of San Martín Texmelucan based on figures from INEGI, Finance

and SAT; second, to determine the taxes that these merchants must pay, to determine the impact on the tax collection of the informal economy.

Contents

Methodology

The study carried out in the city of San Martin Texmelucan, Puebla to determine the impact on tax collection of the informal economy covered two stages.:

- The first stage consisted of analyzing the information from the last INEGI 2010 population and housing census, contrasting it with the information from the Secretary of Finance and the Tax Administration Service, and determining the people who are engaged in informality.
- The second stage was a field investigation to determine the income generated by this economic sector to determine the taxes that this economic sector should generate, thus revealing the impact of the informal economy in this city.

The research approach is quantitative, with the application of descriptive statistics. The study area is located in the city of San Martin Texmelucan. The universe of study was the street vendors in the center of the city of San Martin Texmelucan. The unit of analysis was the economic and fiscal aspects that drive people to participate in informal trade. The measurement instrument was through a questionnaire of closed questions, 377 surveys were carried out, it consists of two phases: the first identifies the economic agents of this economic sector and the second aims to determine the average income of the merchants. Once the informal economy in the center of San Martin Texmelucan was quantified, the taxes that they would have to pay if this activity were legalized were calculated..

Results obtained:

Stage 1 Determination of the people who are dedicated to informality in the center of San Martín Texmelucan

To determine the total population of the Municipality of San Martin Texmelucan, the results of the Population and Housing Census carried out by the National Institute of Geographic Statistics and Information Technology (INEGI) in May and June 2010 were used, filtering the following data:

LOCALIDAD	NOMBRE_LOCALIDAD	POBLACIÓN TOTAL	POBLACIÓN MASCULINO	POBLACIÓN FEMENINO
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Table 1 Filter to obtain number of inhabitants by locality

Source: INEGI

Where 75,518 is the total population of the center of San Martin Texmelucan, of which 47.40% are men, that is, 35,796 and 39,722 are women, that is, 52.59% of the total population..

POBLACIÓN TOTAL	POBLACIÓN EN EDAD PRODUCTIVA	POBLACIÓN EN EDAD NO PRODUCTIVA	POBLACIÓN ECONÓMICAMENTE ACTIVA	POBLACIÓN ECONOMICAMENTE NO ACTIVA
75,518	57,992	17,526	31,965	26,027

Table 2 shows how the productive-age population of the center of San Martin Texmelucan is distributed, with respect to the role they have within the economy, whether they participate in the economy by carrying out any economic activity or not.

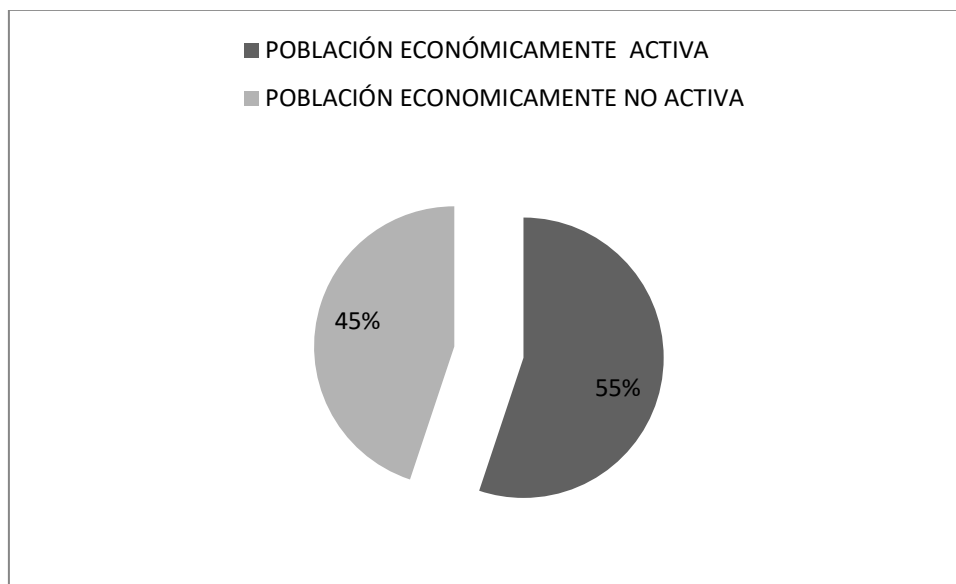


Figure 1. Population of productive age.

As can be seen in Figure 1, of the total population of productive age that lives in the center of San Martin Texmelucan, 55%, that is, 31,965 inhabitants, are considered as economically active population, these inhabitants are those that carry out some economic activity. , and that in some way they should be part of the universe of taxpayers who are registered in the Federal Taxpayer Registry, either as employees, individuals with business or professional activity, intermediate or small taxpayers, or constituted in formal companies. Provided for in the Income Tax Law in its Title II Legal Persons and Title IV Natural Persons. (IRSL, 2013). The INEGI states that 26,027 inhabitants say they are not employed or carry out any economic activity.

Taking into account the data obtained in the previous graph and the information provided by the tax authorities: SAT and Secretary of Finance, the following table is prepared, to

determine the population that is dedicated to Informal Commerce, the following table is prepared:

Determinación de la población dedicada al Comercio Informal				
Población en edad productiva. Cifras de INEGI	Población Económicamente Activa Cifras de INEGI	Padrón de Contribuyentes de la Secretaria de Finanzas del Estado (Régimen Intermedio y de Pequeños).	de Padrón de contribuyentes del Servicio de Administración Tributaria (Régimen de sueldos, actividad empresarial y profesional)	de COMERCIO INFORMAL
75,518	31,965	3,500 ¹	9558 ²	18,907

Table 3. Determination of the informal economy.

Own elaboration

¹Dato de Informe de la Secretaria de Finanzas del Estado de Puebla cifras a Abril de 2013.

²Cifra actualizada a diciembre 2012, dada a conocer en el Sistema de Atención a Planteamientos de Síndicos del Contribuyente el 12 de junio de 2013.

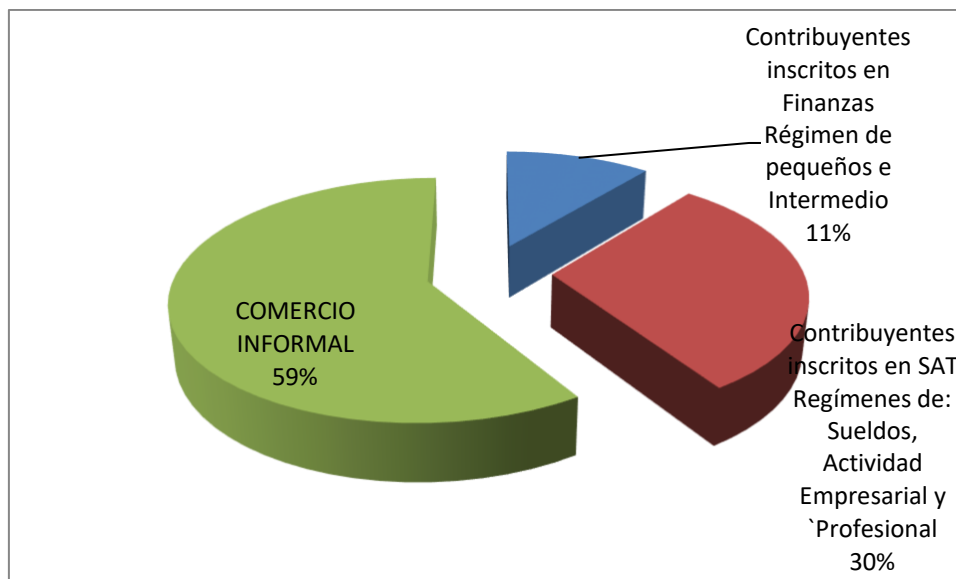


Figure 2. Activities of the Economically Active Population

Figure 2 shows the tax economic sector in which the economically active population corresponding to the center of San Martin Texmelucan is inserted according to INEGI figures and by arithmetic difference it is determined that 18,907 inhabitants who carry out some economic activity and obtain income, They do not pay any contribution to the State or the Federation, only to the City Council a permit for the installation of their posts. This represents that more than 59% of the economically active population is immersed in the informal economy in the center of San Martin Texmelucan, a percentage that undoubtedly manifests the universe of people who do not contribute to public spending in a proportional and equitable manner. the laws as stipulated in Article 31 Section IV of the Political Constitution of the United Mexican States in the section on Obligations of Mexicans. As mentioned (Mendoza, 2012) when this economic sector is developed outside the law, it is not only informal but should be named ILLEGAL ECONOMY.

Stage 2 Calculation of the impact of the informal economy

As a result of the application of the surveys, the economic agents of the informal economy were identified in addition to determining the income through this sector. With this information, we proceeded to determine the taxes that this economic sector should generate, thus revealing the impact of the informal economy in this city.

The measurement instrument was through a questionnaire of closed questions, 377 surveys were carried out, it consists of two phases: the first identifies the economic agents of this economic sector and the second aims to determine the average income of the merchants. Once the informal economy in the center of San Martin Texmelucan was quantified, the taxes that they would have to pay if this activity were legalized were calculated.

To calculate the sample size, the following formula was used:

Where:

n = the size of the sample that is 377 people to survey.

N = population size 18907

0.5.

Z = 95% confidence equals 1.96

e = 0.05

$n = 18907(0.25 * 3.8416) / ((18907 - 1) * .0025 + (0.25 * 3.8416)) = 376.5294388$

RESULTS OF THE TEST

PHASE 1: "Identification of economic agents".

According to the information obtained in the surveys, it is identified that of the 377 people surveyed, 90% of them do not have the Federal Taxpayer Registry as shown in Fig. 3 and this means that the margin of illegality in the The city of San Martin Texmelucan is such that it constitutes unfair competition with established businesses; since as taxpayers they must face the tax burden and see their income decrease, unlike street vendors who do not pay taxes, the above coincides with what was mentioned by (Pisani, 2012).

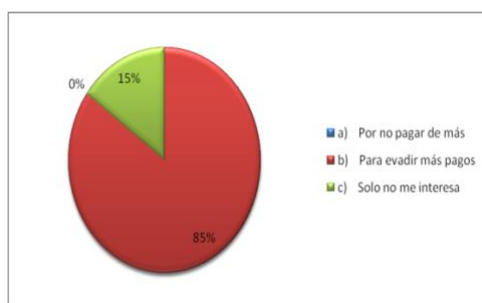
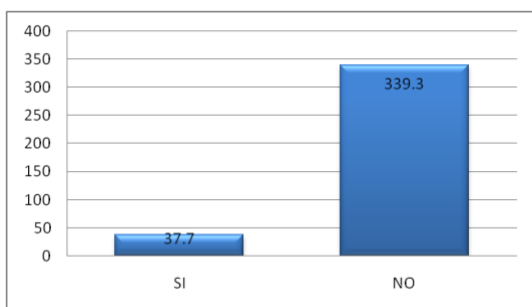


Fig. 3 People who have registration with the tax authority. Fig. 4 Reasons why they are not registered before tax authority

Among the reasons for not regularizing their situation before the tax authority (Fig. 4), the merchants indicate that taxes are payments that reduce their income and do not see the social benefit or destination of said income for public spending.

For his part (Padilla, 2012) reveals that itinerant businesses are: newly created and do not have the certainty that they will remain in the market for a long time.

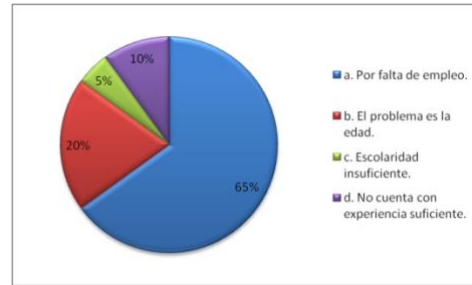
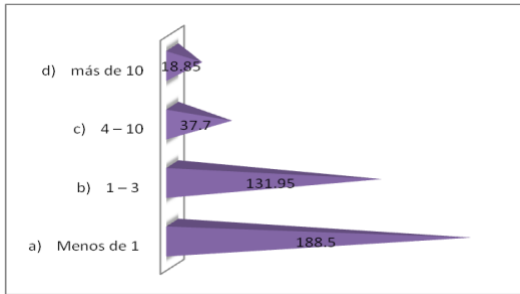


Fig. 5 Age of informal businesses. Fig. 6 Main reasons why people have decided to go into this business.

Traders also consider that: lack of employment, age, schooling and lack of experience are the main reasons why they must self-employ through this type of activity since they require a livelihood for themselves and their families. . (Fig. 6) as mentioned (Grajeda, 2012) in his study carried out.

Phase 2: “Quantification of income”.

Regarding the quantification of income (Fig. 7), 85% of the people surveyed consider that dedicating themselves to the informal economy is more profitable than being in a company. And that by investing from \$1,000 to \$2,500 pesos on average per month (Fig. 8), they obtain an income that ranges from 5,001 to 7,000 pesos per month, which corresponds to a daily income of \$233 (Fig. 9), which is around four general minimum wages. from geographical area B for an ordinary day in an established company or business.

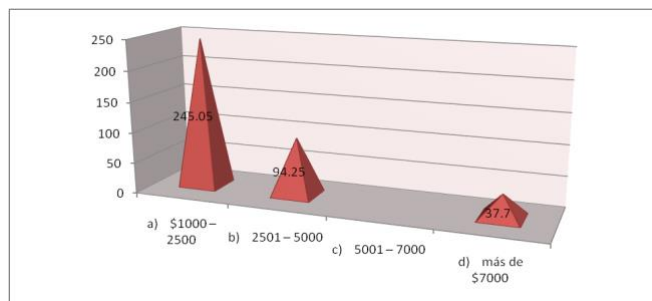
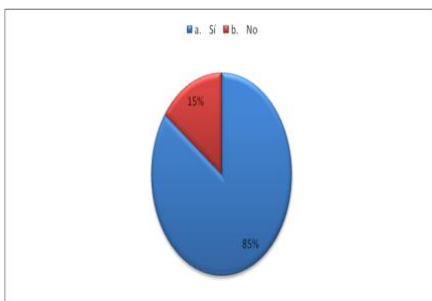


Fig. 7 People who prefer self-employment. Fig. 8 Graph that represents the amount of monthly investment.

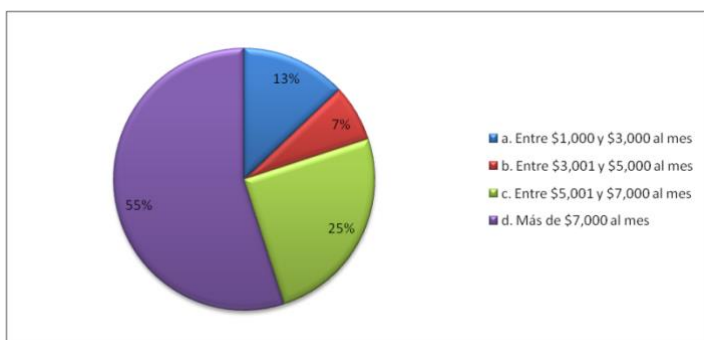


Fig. 9 Level of average income obtained in the development of their commercial activities.

Of the total PEA that lives in the center of San Martín Texmelucan, 11% is registered in Finance, 30% pay taxes to the Federation and 59% of the PEA is dedicated to informality. It was also obtained as a result that around 55% of the people surveyed have incomes of more than \$7000 per month that if they were registered as REPECOS they would have to pay around 20% of their annual income for taxes, which includes the payment of VAT, IETU and ISR. This implies a positive tax impact of around \$26,469,800 per year, which represents 0.66% of the federal income established for 2013.³

conclusion

With the study carried out in the city of San Martín Texmelucan, Puebla, it was possible to determine the impact on tax collection of the informal economy; since said study allowed to analyze the information of the last census of population and housing INEGI 2010 contrasting with the information of finances and the SAT to determine the people who are dedicated to informality. And determine the taxes that this economic sector must generate, thus revealing the impact of the informal economy in this city.

³ Ingreso federal para 2013 de 3 billones 956 mil 361 millones de pesos.
Fuente: <http://www.eluniversal.com.mx/notas/889600.html>

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Having worked with such an interesting topic as tax collection within the municipality, opens a clear picture of its economic situation and takes up the idea of (Barcelo, 2011) that tax regulation should already be a prompt and urgent action to continue to avoid tax evasion in this economic sector.

It is recommended that there be a precise census of the number of businesses that exist in the downtown area of the municipality, in addition to the tax authority approaching these businesses to publicize the advantages of formality, it is considered that the PAR program that enters into force from September to December of this year will allow the capture of new taxpayers but a shared commitment of active subject (collection authority) and passive subject (taxpayer) is required so that this relationship endures in mutual benefit with the efficient use of the resources from the treasury.

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