

SMALL BUSINESS OWNERS' PERCEPTION ON VALUE ADDED TAX ADMINISTRATION IN GHANA: A PRELIMINARY STUDY

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ABSTRACT

This paper examines Small Business Owners' knowledge of Value Added Tax obligations to the Government of Ghana, their opinions on Ghana's Value Added Tax system, and attitudes towards the payment of Value Added Tax. Based on a cross-sectional survey, the study employed a snowball sampling technique in selecting 328 respondents for the study. Simple percentages and frequency tables were employed for the data analysis. The paper shows that most Ghanaian small business owners do not understand their Value Added Tax obligations. There is also some willingness to evade Value Added Tax. Further, they view the tax as unfair. Moreover, results show that Ghanaians appear to have accepted the civic responsibility of Value Added Tax payment to the state. Equally important, the author demonstrates that Ghanaian small business owners do not understand the basic procedure in assessment, collection and enforcement of Value Added Taxes legally due the state.

JEL: H21, H30

KEYWORDS: Taxation, VAT Compliance, Tax Evasion, Tax Administration, Ghana

INTRODUCTION

Since Value Added Tax (VAT) was introduced for the first time at the national level in 1954 by France, it has become a major source of tax revenue to both developed countries and developing countries (Olsen, Kugler, Stark, & Kichler 2017). By 2017, taxes on goods and services accounted for 53.7% of total tax revenues in member countries of the Africa Union (AU), with Value Added Tax (VAT) alone contributing 29.4%. Within the same period, direct taxes contribution to tax revenue amounted to 36.2%. With respect to Ghana, taxes on goods and services accounted for 59% of total tax revenues in 2017, with Value Added Tax (VAT) alone contributing 29% of the tax revenues. (OECD, 2019). Moreover, in Ghana, the Value Added Tax (VAT) regime has seen the most rampant and arguably significant changes in recent times. It could inherently have a cascading effect through the different levels of the value chain (PwC, 2019, p.6). United Nations' Sustainable Development Goals (UN SDGs) and the Addis Ababa Action Agenda can only be achieved if additional finance is mobilized, in particular domestic resources, to fund public goods and services.

A significant body of research, both internationally and in Ghana, has been devoted to direct taxes. To the best of my knowledge, a study on taxpayers' perception of Value Added Taxation (VAT) in Ghana is currently missing from the literature. This study addresses this gap by examining Small Business Owners (SBOs) knowledge of Value Added Tax (VAT) obligations to the Government of Ghana (GoG), their opinion on Ghana's Value Added Tax (VAT) system and attitude towards the payment of Value Added Tax (VAT). Results show that most Ghanaian small business owners (GSBOs) do not understand their Value Added Tax (VAT) obligations. There is also some willingness to evade Value Added Tax (VAT). Further, they view the tax as unfair. The study discovered that Ghanaians appear to have accepted the civic

responsibility of Value Added Tax (VAT) payment to the state. Further, the author demonstrates that Ghanaian small business owners (GSBOs) do not understand the basic procedure of assessment, collection and enforcement of Value Added Taxes legally due to the state.

The remainder of this paper is organized as follows. The subsequent section describes related literature. Next, the author discusses data and methodology used in this paper. Thereafter, an analysis and presentation of the findings of the study is presented. Finally, the paper closes with some concluding comments.

LITERATURE REVIEW

This section summarizes the previous studies that examines Value Added Tax (VAT) compliance. We focus our literature review primarily on studies specifically related to Ghana. Armah-Atttoh and Awal (2013) provided an important paper on tax administration in Ghana. They examined a total of 2,400 citizens of voting age, using a stratified multi-stage sampling technique. The results show that most Ghanaians are favorably disposed towards paying taxes, and more so paying taxes in return for public services. The results further show that regardless less of whether they can pay or not, most Ghanaians know about the specific taxes they are required to pay by law. Moreover, most Ghanaians perceive tax officials to be involved in corruption. Adams & Webley (2001) observed that some business owners saw Value Added Tax (VAT) as a burden on their businesses, whereas others perceived it as money belonging to the state. Mental accounting accounts for the different perceptions of Value Added Tax (VAT) (Thaler, 1985, 1999). Quantitative studies that focused on income tax compliance have confirmed individual differences with regards to mental accounting practices and associations with tax compliance (Muehlbacher, Hartl, & Kirchler, 2015; Muehlbacher & Kirchler, 2013). This paper extends the work of Armah-Atttoh and Awal (2013) by using a set of data subsequent to the passage of Value Added Tax Act 2013, (Act 870), Revenue Administration Act 2016, (Act 915), Value-Added Tax (Amendment) Act 2017 (Act 954), Value Added Tax (Amendment) Act, 2019 (Act 970), National Health Insurance (Amendment) Act, 2018 (Act 971) and Ghana Education Trust Fund (Amendment) Act, 2018 (Act 972)).

DATA AND METHODOLOGY

Olsen, Kogler, Stark & Kirchler (2017) survey methodology serves as the benchmark for the methodology of this study. A total of 328 Ghanaian small business owners (GSBOs) participated in this study: The sample of Ghanaian small business owners (GSBOs) can further be divided into three branches of industry: (1) Hospitality (n=146), restaurant, bar and hotel owners; (2) Crafts (n=55), basket weavers, kente weavers and smock weavers, etc. and (3) Consulting (n=125), chartered accountants, management consultants and coaches. Female respondents dominated the study (64%), suggesting a majority of Ghanaian small business owners (GSBOs) are females. The finding is consistent with the gender composition of Ghana (see Ghana Statistical Service, 2014). The survey shows that a majority of respondents, about 77%, are below 45 years of age. This suggests that a majority of Ghanaian small business owners (GSBOs) are young people. Only a few respondents (7%) do not have formal education. At least 93% of the respondents are literate with majority (55%) having high school education. This finding is also consistent with the education dynamic of Greater Accra Region (GAR) according to the Ghana Statistical Service (2014). In Table 1, presents socio-demographic characteristics of survey respondents.

Data collection took place between June 2019 and November 2019. The author contacted all respondents in person and via WhatsApp and asked them to participate in a questionnaire study on Value Added Tax (VAT). The questionnaire, which took approximately 15 minutes to complete, was given to literate respondents to fill out by themselves with or without the assistance of the author. The author assisted the non-literate respondents in filling out the questionnaire. A questionnaire was employed because it saved the author and the respondents' time. Also, respondents were able to express their views without fear due to the anonymity of the questionnaires. This further helped in generating more valid data. Questionnaires

were handed out to Ghanaian small business owners (GSBOs) in the Greater Accra Region (GAR), and targeted three different branches of industry: (1) *Hospitality*, (2) *Craft*, and (3) *Consulting*. Overall, the response rate was 28.4% (328 out of 1,155 contacted Ghanaian Small Business Owners (GSBOs)).

Table 1: Socio-Demographic Information by Sub Sample

Gender of Respondents	Male	36 Percent
	Female	64 Percent
Respondents' level of education	Non/Informal	7 percent
	Primary	16 percent
	High School	32 percent
	Tertiary	45 percent
Age of respondents	Mean Age	38 years
	Youngest Respondent	19 years
	Oldest Respondent	78 years
	18 - 30 years	54 percent
	31 - 45 years	22 percent
	46 - 60 years	18 percent
Industry distribution of respondents	60 years and above	6 percent
	Hospitality	44.78 Percent
	Craft	16.87 Percent
	Consulting	38.34 Percent

This table illustrates socio-demographic information by sub-sample. For Age, M and SD were computed, whereas the author used Mdn and IQR for the ordinal scales Education. Education was measured with 1 = Non-Formal, 2 = Primary School, 3 = High School, and 4 = Source: Field survey (2019)

Respondents were identified and selected using snowball sampling. The respondents then referred the author to acquaintances within their circles who would be willing to participate in the study. The initial respondent from the consultancy profession was known to the author through professional networks. That accountant introduced the author to other accountants and so on. With respect to the catering profession, the author approached a Value Added Tax (VAT) registered restaurant owner personally known to him but did not allow her to partake in the study. Instead, that restaurant owner was instrumental in referring the author to other Value Added Tax (VAT) registered Small Business Owners (SBOs) within the catering industry in the Greater Accra Region (GAR). For the craft industry, the author visited the Madina Small Tax Office (STO) of the Ghana Revenue Authority (GRA). The Branch Manager introduced the author to a Value Added Tax (VAT) registered plumber who was instrumental in referring the author to other Value Added Tax (VAT) registered Small Business Owners (SBOs) within the craft industry. This sampling method was beneficial because of the nature of the study.

Potential respondents were understandably wary of participating in a tax compliance related issues and a good number of them went to the extent of enquiring the author's relationship with the Ghana Revenue Authority (GRA). It was much easier to access the population through referrals by their trusted professional colleagues. Their colleagues assured them the author was "safe" and the questions did not pose a risk to them. By taking this approach, the author was able to gather more sensitive data than he set out to collect. Snowball sampling does have its disadvantages. For example, because of sampling bias, it may not be clear whether the sample is sufficiently representative of the population. The initial respondents are likely to have referred the author to respondents who share their traits. There is a risk that respondents with different traits were not adequately represented. However, the author took steps to vary the characteristics of the respondents to ensure that they did not fall into the same category. No attempt was made to ensure that their ages, sexes and nature and size of their practice varied.

The questionnaire comprised seven sections. Section one served to collect socio-demographic information. The second section assessed participants' knowledge of Value Added Tax (VAT) obligations to the state. Individuals were asked to indicate their agreement with four items of a short version of Value Added Tax

(VAT) obligations to the state by ticking Yes, No and Don't Know. Section three served to assess participants' opinion on Value Added Tax (VAT) system in Ghana. Section four assessed individuals' knowledge of Value Added Tax (VAT) administration. The section is further divided in three sub-sections: Assessment; Time and Modes of Payment and Enforcement of Value Added Tax (VAT) due the state. Participants were asked to indicate their agreement with eight statements ranging from 1 = *Yes* to 3 = *Don't Know* (e.g. In Ghana, when a person files VAT returns, an assessment of income tax is deemed to have been made by that person;" Yes = 21%).

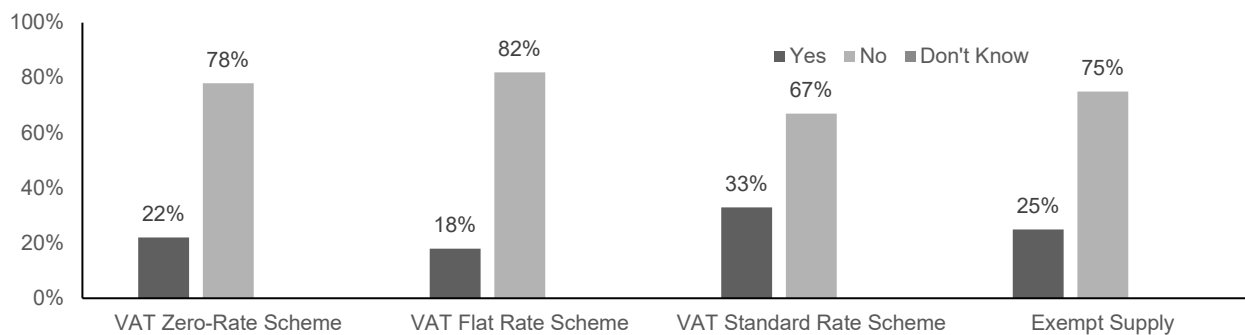
In section five, participants' attitude toward their civic responsibility of paying VAT was measured. Individuals were asked to reply to three multiple choice questions about Value Added Tax (VAT) by marking the correct answer from a set of two (e.g., "VAT or other taxes for development?"). Section six served to assess participants' personal attitudes toward compliance with Value Added Tax (VAT). Participants were asked to indicate their agreement with two statements ranging from 1 = *No, would never do that* to 6 = *Don't know* (e.g., "Refused paying VAT to govt. in the past year;" $\alpha = 0.65$). Finally, in section seven, the author explored factors fueling Value Added Tax (VAT) evasion in Ghana.

RESULTS AND DISCUSSION

Knowledge of Value Added Tax Obligations

The Government of Ghana (GoG), through legal instruments, describes three main types of rates for Value Added Tax (VAT) registration purposes: Standard Rate (12.5%); Flat Rate (3%) and Zero Rate (0%). Some supplies are exempt from charging Value Added Tax, such as agricultural inputs; water excluding bottled or packaged water; electricity within specified limit; textbooks, approved supplementary readers, newspapers, atlases, charts, maps and music and domestic transportation (Value Added Tax Act 2013, Act 870 as amended). But do Ghanaian small business owners (GSBO)s know about this? In Figure 1, shows the results of Ghanaian small business owners (GSBO)s knowledge of their Value Added Tax (VAT) obligations to the government. The results show that in general, eight in every ten Ghanaian Small Business Owners (GSBO)s do not know that the Value Added Tax Flat Rate Scheme (VFRS) is only applicable to taxable supplies made by wholesalers and retailers of goods during their taxable activity. Also, a large majority of respondents (75 percent) do not know which supplies are specifically exempted for Value Added Tax (VAT). Another 67 percent do not know that except for supplies considered to be zero-rated or subject to a flat rate of 3% the standard rate of VAT is 12.5%. Finally, about seven in every ten Ghanaian SBOs do not know how the Zero- Rate Scheme works and who is eligible to register under that scheme.

Figure 1: Ghanaian Small Business Owners Knowledge of Value Added Tax Obligations to Government (Percent)



This figure shows. GSBOs knowledge of their VAT obligations to GoG. It sought to assess small business owners (SBOs) knowledge of the three (3) rates chargeable to VAT under Ghanaian law as in; Zero Rate (0%), Flat Rate (3%); Standard Rate (12.5%) and what constitutes exempt supply. Source: Field Survey (2019).

Opinion on Value Added Tax System

Economists and Social Philosophers have propounded theories on what constitutes a good tax system including equity; certainty of imposition; convenience of payment and economy in collection. Do Ghanaian small business owners (GSBOs) think the country’s Value Added Tax (VAT) system has the attributes of a good tax system? Table 2 presents the results of Ghanaian small business owners (GSBOs) opinion on the Value Added Tax (VAT) system. The results show that in general, Ghanaian Small Business Owners (GSBOs) perceive inherent challenges in the country’s Value Added Tax (VAT) system. It is worrying to note that an overwhelming majority claim it is “very difficult or difficult” to identify the correct Value Added Tax (VAT) scheme to register for. About a quarter, however, expressed a contrary opinion. Thus, to Ghanaian small business owners (GSBO)s, the principle of certainty is lacking in the country’s Value Added Tax (VAT) system. This could have negative repercussions on compliance. Finally, though an appreciable minority think it is “very easy or easy” to evade Value Added Tax (VAT), the majority (54 percent) claimed it is “very difficult or difficult” to engage in such a criminal conduct.

Table 2: Ghanaian Small Business Owners Opinion on Value Added Tax System

	Response Option	Percent
Find out what scheme one is required to register for VAT	Very Difficult + Difficult	72
	Very Easy + Easy	24
	Don't know	4
Find out how govt. uses Revenue from VAT	Very Difficult + Difficult	78
	Very Easy + Easy	16
	Don't know	6
Tax officials corrupt	Some	58
	Most + All of them	54
	None	8
	Don't know	10
Tax authority always right in demanding VAT	Strongly Agree + Agree	92
	Strongly Disagree + Disagree	4
	Neither Agree nor Disagree	3
	Don't know	1
Evading VAT owed	Very Difficult + Difficult	54
	Very Easy + Easy	39
	Don't have to pay taxes	5
	Don't know	2
How often people evade VAT	Never or Rarely	54
	Often or Always	28
	Don't know	18

This table shows GSBOs opinion on the VAT system. It served to assess participants’ opinion on the Ghanaian tax system (VAT). Participants were asked to indicate their opinion on six (6) statements on a three-point scale ranging from 1 = Very Difficult to 3 = Don’t Know (e.g Find out what scheme one is required to register for VAT;” Yes = .72). Source: Field Survey (2019).

Knowledge of Procedure in Tax Administration

In Ghana assessment of tax is made by way of self-assessment and by the Commoner General (CG) by way of pre-emptive assessment, adjusted assessment and other assessment. A person who is dissatisfied with an assessment made by the Commoner General (CG), that directly affects that person, may lodge a complaint with the Commoner General (CG) within 30 days of being notified of that tax decision. (Revenue Administration Act 2016, Act 915). Moreover, Value Added Tax (VAT) registered businesses are generally required to submit monthly returns by the 15th day of the following month to which the returns relate. VAT payable ought to be paid by the last working day of the month after the month in which the returns relate (Value Added Tax Act 2013, Act 870 as amended,). With regard to enforcement of taxes due the state, two options are available to the Commissioner General (CG); enforcement directly against the defaulting taxpayer or recovering from third parties. For an objection to a tax decision to be entertained, in the case of

import duties and taxes, the taxpayer must have paid all outstanding taxes including the full amount of the tax in dispute. In the case of other taxes, the taxpayer might have paid all outstanding taxes including 30% of the tax in dispute. The Commoner General (CG) may waive or vary this requirement. The Commoner General (CG) has 60 days to respond to the taxpayer's objection, failure of which means that the Commoner General (CG) did not agree to the taxpayer's objection. A person who is dissatisfied with a decision of the CG may appeal against the decision to the High Court within 30 days of the decision. A further appeal to the Court of Appeal can only be based on matter of law only. A final appeal can be made to the Supreme Court (Revenue Administration Act 2016, Act 915).

Do Ghanaian small business owners (GSBOs) know about the procedures in tax Administration as outlined above? Table 3 shows the results of Ghanaian small business owners (GSBOs) knowledge on tax administration. The results show that a strong majority (79 percent) do not know that in Ghana persons can determine their own Value Added Tax (VAT) liability. About a fifth (21 percent), however, knew that persons can determine their own VAT liability in Ghana. An overwhelming majority of respondents (90 percent) held the erroneous impression that in Ghana the only prescribed mode of paying VAT is on assessment. Another 64 percent also have the wrong impression that in Ghana, where a person fails to pay VAT on due date, the only option available to the Commissioner General is to enforce the VAT legally due directly against that person. Thus, the average Ghanaian small business owner (GSBOs) lacks understanding of the basic rules with respect to VAT administration.

Table 3: Ghanaian Small Business Owners Knowledge of Tax Administration

	Response Option	Percent
PANEL A		
In Ghana, persons can determine their own VAT liability.	Yes	21
	No	69
	Don't know	10
In Ghana, only the Commissioner General has powers to determine the VAT liability of persons.	Yes	74
	No	14
	Don't know	12
In Ghana, when a person files VAT returns, an assessment of income tax is deemed to have been made by that person.	Yes	50
	No	41
	Don't know	9
PANEL B		
In Ghana, the only prescribed mode of payment of VAT is on assessment, where the Commissioner General serves the person with a notice of assessment.	Yes	90
	No	6
	Don't Know	4
In Ghana, VAT withheld shall be paid to the Commissioner General within 30 days after the end of each calendar month in which income tax had been withheld.	Yes	82
	No	15
	Don't Know	3
PANEL C		
In Ghana, where a person fails to pay VAT on due date, the only option available to the Commissioner General is to enforce the VAT legally due directly against that person	Yes	64
	No	30
	Don't Know	6
For enforcing VAT liabilities of entities, managers of entities may be jointly and severally liable for the income tax liabilities of the entities	Yes	19
	No	58
	Don't Know	23
In Ghana, where an entity fails to honor her VAT obligations. The Commissioner General may serve notice on the debtors of the defaulting entity to make payment directly to the Commissioner General.	Yes	68
	No	22
	Don't know	10

This table shows GSBOs knowledge on the procedure in VAT administration. Panel A Shows results on GSBOs knowledge on VAT assessment. Panel B shows results on SBOs knows results on SBOs knowledge on time and mode of paying VAT. Panel C shows results on SBOs knowledge on the measures that have been put in place by the Ghanaian tax laws to minimize VAT evasion. Source: Field Survey (2019)

Attitude Toward Value Added Tax

In Table 4, the results of Ghanaian small business owners (GSBOs) attitude towards Value Added Tax (VAT) are presented. The results show that, notwithstanding the perceived problems in the country’s VAT system, Ghanaian small business owners (GSBOs) appear to have accepted the civic responsibility of Value Added Tax (VAT) payment to the state. Generally, Ghanaian small business owners (SBOs) are favorably disposed towards paying Value Added Tax (VAT) and more so, paying Value Added Tax (VAT) in return for public services.

Table 4: Ghanaian Small Business Owners Attitude Toward Value Added Tax

	Response Option	Percent
VAT or other taxes for development	Pay VAT for development	78
	Govt. imposes other taxes for development	19
	Agree with neither	3
VAT for government services	Higher income taxes, more government services	62
	Lower income taxes, fewer government services	29
	Agree with neither	6
	Don't know	3

This table shows GSBOs attitudes towards their civic responsibility of paying VAT. Individuals were asked to reply to three multiple choice questions about VAT by marking the correct answer from a set of two (e.g., “VAT or other taxes for development?”). The researcher constructed these items for the purpose of this study. Source: Field Survey (2019)

Non-compliance with Value Added Tax Obligations

Table 5 presents results of Ghanaian small business owners (GSBOs) compliance or non-compliance with Value Added Tax (VAT) obligations and their readiness to evade Value Added Tax (VAT). The results show that despite the general willingness to pay Value Added Tax (VAT), some Ghanaians either evaded or were willing to evade Value Added Tax (VAT) owed the state in the past year. While 3 percent of Ghanaian small business owners (GSBOs) said they evaded Value Added Tax (VAT) owed the state in the past year, 25 percent said they did not but would do so if they got the opportunity. The majority (65 percent) however said they would never refuse paying Value Added Tax (VAT) they owed to the state. One possible reason for high self-reported levels of VAT compliance is the perception on the part of Ghanaian Small Business Owners (GSBOs) that VAT evasion is evil. However, one third (30 percent) claimed tax evasion is either “not wrong at all” or “wrong but understandable.”

Table 5: Compliance (or Non-compliance) with Value Added Tax Obligations

	Response Option	Percent
Refused paying VAT to govt. in the past year	No, would never do this	65
	No, but would do if had the chance	25
	Yes, once or twice	3
	Yes, several times	3
	Yes, often	2
	Don't know	1
	Not paying the VAT they ought to pay	Not wrong at all
Wrong but understandable		26
Wrong and punishable		68
Don't know		2

This table shows GSBOs personal attitudes toward compliance with VAT obligations and their willingness to evade VAT. This was adapted from the motivational posture’s subscale Commitment plus one item from the subscale Disengagement (Braithwaite, 2003; Rechberger, Partner, & Kirchler, 2009). Participants were asked to indicate their agreement with two statements on a six-point scale ranging from 1 = No, would never do that to 6 = Don't know (e.g., “Refused paying VAT to govt. in the past year;” $\alpha = 0.65$). Source: Field Survey, (2019).

CONCLUDING COMMENTS

This paper examines Ghanaian small business owners (GSBOs) knowledge of Value Added Tax (VAT) obligations to the state, their opinion on Ghana's Value Added Tax (VAT) system and attitude towards the payment of Value Added Tax (VAT) using a cross-sectional survey data. The findings offer several insights for tax authorities: First, Ghanaian small business owners (GSBOs) do not understand their Value Added Tax (VAT) obligations. Second Ghanaian small business owners (GSBOs) perceive inherent challenges in the country's Value Added Tax (VAT) system. Third, study participants do not understand the basic procedure of assessment, collection and enforcement of Value Added Taxes legally due the state. Fourth, there is some willingness to evade Value Added Tax. Further, respondents view the tax as unfair. Overall, Ghanaian small business owners (GSBOs) appear to have accepted the civic responsibility of Value Added Tax payment to the state

This study offers some directions for further research. For an enhanced understanding of Value Added Tax (VAT) compliance attitude and behavior in Ghana, there is the need for a nationwide study on citizens' attitude toward taxation. Further, the paper does not address factors fueling Value Added Tax (VAT) evasion and the relative strength of the various factors. An examination of these factors would produce interesting insights.

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Value Added Tax Act 2013, Act 870 (2013) as amended

BIOGRAPHY

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