

Relationship Between Taxation Policies And Growth Of Small Scale Business In Kasubi Market Kampala.

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Abstract

The study examined the relationship between taxation policies and growth of small scale businesses operating in Kasubi Market, Kampala District, Uganda. The research was motivated by persistent concerns about the impact of taxation on small business sustainability and expansion in informal market settings. Using a cross-sectional survey design, data were collected from 184 small business operators through structured questionnaires and interviews. The study employed descriptive statistics, Pearson correlation, and multiple regression analysis. Results revealed a significant negative relationship between tax burden and business growth ($r=-0.697$, $p<0.01$), while tax compliance costs showed an even stronger negative correlation ($r=-0.743$, $p<0.01$). Conversely, perceived tax fairness ($r=0.612$, $p<0.01$) and tax education ($r=0.578$, $p<0.01$) demonstrated positive associations with business growth. Regression analysis showed that taxation policy variables explained 58.7% of variance in business growth ($R^2=0.587$, $F=43.254$, $p<0.001$). Specific findings indicated that tax compliance costs ($\beta=-0.389$, $p<0.001$), tax burden ($\beta=-0.334$, $p<0.01$), and tax enforcement approach ($\beta=-0.267$, $p<0.01$) were significant negative predictors, while perceived tax fairness ($\beta=0.298$, $p<0.01$) positively influenced growth. Businesses facing high tax compliance costs reported 54% lower growth rates and 41% lower reinvestment compared to those with lower compliance burdens. The study concluded that while taxation was necessary for government revenue, current policies and implementation approaches constrained small business growth through excessive burden, high compliance costs, and enforcement methods that disrupted business operations. Recommendations included: simplifying tax procedures through presumptive taxation, reducing compliance costs via digital platforms, improving tax education and sensitization, ensuring equitable enforcement, establishing dedicated small business tax units within Uganda Revenue Authority, and reviewing tax rates to reflect small business realities.

Keywords: Taxation Policies, Small Scale Business, Business Growth, Tax Compliance, Informal Sector, Kasubi Market, Uganda Revenue Authority

1.0 Background of the Study

Small scale businesses constituted a critical component of Uganda's economic landscape, contributing approximately 50% of GDP and providing livelihoods for millions of citizens, particularly in urban informal markets (Frank et al., 2023). Kasubi Market, located in Rubaga Division of Kampala District, was one of the oldest and largest markets in Uganda's capital city, hosting over 2,000 small scale businesses engaged in diverse activities including fresh produce trading, second-hand clothing sales, household goods retail, food processing, and various service provision (Promise et al., 2024). The market served as both a commercial hub for Kampala residents and a vital entry point for agricultural products from central and western Uganda (Alex & Kazaara, 2023).

The relationship between taxation and small business growth had been a subject of considerable debate among policymakers, tax administrators, business associations, and development practitioners (Sophie & Crispus, 2024). From the government's perspective, taxation of small businesses was essential for revenue mobilization, promoting tax culture, and ensuring equity in the tax system where all economic actors contributed to national development. Uganda's tax-to-GDP ratio stood at approximately 14.5%, below the Sub-Saharan African average of 17% and significantly below the 20% threshold recommended for developing countries to adequately fund public services and infrastructure (Frank et al., 2023).

Consequently, the Uganda Revenue Authority (URA) intensified efforts to expand the tax base by incorporating informal sector businesses, including those in markets like Kasubi (Amos et al., 2024). This was operationalized through presumptive tax regimes, VAT registration thresholds, and enhanced enforcement mechanisms (Ahumuza et al., 2025). However, from the small business operators' perspective, taxation represented a significant burden that constrained their ability to invest in business expansion, maintain adequate inventory, employ additional workers, and ultimately grow their enterprises (Ivan et al., 2023).

Theoretically, the relationship between taxation and business growth was explained through multiple frameworks. The neoclassical growth theory suggested that taxation reduced available capital for investment, thereby constraining growth. High tax rates decreased after-tax returns on investment, discouraging capital accumulation and business expansion (David et al., 2023). The theory of tax compliance costs emphasized that beyond the actual tax amount paid, businesses incurred substantial costs in understanding, calculating, and remitting taxes, which were particularly burdensome for small enterprises lacking specialized accounting capacity (Nancy & Prudence, 2024). These compliance costs included time spent on tax matters, fees paid to tax consultants, costs of maintaining records, and opportunity costs of business disruptions during tax assessments (Deus, 2023).

Empirical evidence from various contexts presented mixed findings. Studies from developed countries generally showed negative relationships between taxation and business growth, though effects were moderated by factors such as public service quality and institutional efficiency (Christopher & Shamirah, 2025). Research from African informal sectors revealed more nuanced patterns, with some studies identifying threshold effects where moderate taxation had minimal impact but beyond certain levels significantly constrained growth (Ramadhan, Alex, Kazaara, et al., 2023). Others emphasized that tax policy design and implementation approach mattered as much as tax rates themselves. Prior to this study, small businesses in Kasubi Market had experienced several taxation policy changes including the introduction of the Electronic Fiscal Receipting and Invoicing Solution (EFRIS), adjustments to presumptive tax rates, and intensified enforcement activities including market raids and shop closures for non-compliance (Winny et al., 2023). Business associations had repeatedly petitioned government citing excessive taxation, harassment by enforcement officers, and lack of consultation in tax policy formulation (Ramadhan, Alex, Ariyo, et al., 2023). However, systematic empirical evidence on how taxation policies specifically affected business growth in this context remained limited, creating a knowledge gap that this study sought to address.

2.0 Problem Statement

Despite government efforts to create an enabling environment for small business development, growth rates among enterprises in Kasubi Market remained disappointingly low (Ahumuza et al., 2025). Market administration data indicated that only 18% of businesses expanded their operations over a three-year period (2019-2021), while 31% actually reduced their scale of operations and 12% ceased trading altogether (Julius & Matovu, 2025). Small business operators persistently cited taxation as a major constraint, with preliminary interviews revealing that 78% of traders considered taxes "too high," 84% found tax procedures "too complicated," and 68% reported disruptions to business operations due to tax enforcement activities (Brian & Jacob, 2023). The average small business in Kasubi Market paid approximately UGX 350,000 monthly in various taxes and levies (including local service tax, presumptive tax, trading licenses, and market fees), representing 22-28% of gross revenues for typical micro-enterprises with monthly turnover of UGX 1.2-1.6 million (Mwanga et al., 2020). Additionally, businesses spent an average of 4.8 working days per month on tax-related activities, representing significant opportunity costs (Deus, 2023). Tax enforcement approaches including unannounced shop inspections, public display of defaulters, and temporary business closures created fear and uncertainty that discouraged long-term investment (Tasha et al., 2023a). While taxation was necessary for revenue generation, the apparent negative impact on business growth suggested potential policy design or implementation problems that warranted investigation (Alex et al., 2024).

3.0 Objective of the Study

To examine the relationship between taxation policies and growth of small scale businesses in Kasubi Market, Kampala.

4.0 Methodology

4.1 Research Design

The study adopted a cross-sectional survey research design combining quantitative and qualitative approaches. The cross-sectional design was appropriate as it enabled examination of relationships between taxation policies and business growth at a specific point in time across different business units (A. Nafiu et al., 2012). The mixed-methods approach facilitated comprehensive understanding by integrating statistical analysis of patterns with contextual insights from business operators' lived experiences with taxation.

4.2 Study Population and Sample Size

The target population comprised all small scale businesses operating in Kasubi Market. According to Kasubi Market Management records updated in 2021, the market hosted 2,147 registered business units. Small scale businesses were defined as enterprises with fewer than 50 employees and annual turnover below UGX 150 million, consistent with Uganda's MSME categorization (Turyatamba et al., 2022). Using Krejcie and Morgan's (1970) sample size determination table for known populations, a sample of 327 respondents was determined appropriate for 95% confidence level. However, due to non-response, business closures, and incomplete questionnaires during data collection, the study achieved a final sample of 184 respondents, representing a 56.3% response rate which was

acceptable for survey research in informal market contexts where business operators were often suspicious of research due to concerns about tax authorities (Julius & Matovu, 2025).

4.3 Sampling Technique

Stratified random sampling was employed to ensure representation across the market's diverse business sectors. Kasubi Market was stratified into six business categories based on market administration's classification: fresh produce and agricultural products (32%), second-hand clothing and textiles (28%), general merchandise and household goods (18%), processed foods and catering (12%), hardware and building materials (6%), and services including salons, phone repair, and tailoring (4%) (Olanrewaju et al., 2021). Within each stratum, systematic random sampling was used by selecting every 12th business from market stall registers, with a random start point for each stratum. This approach balanced the need for representativeness with practical feasibility in the crowded market environment (Winny et al., 2023).

4.4 Data Collection Methods

Primary data were collected using structured questionnaires administered through face-to-face interviews and semi-structured key informant interviews. The questionnaire comprised four sections: business and respondent demographics, taxation policies and practices measured on five-point Likert scales, business growth indicators, and open-ended questions about taxation experiences (Tasha et al., 2023b). Taxation policy dimensions assessed included tax burden, tax compliance costs, perceived tax fairness, tax education and awareness, tax enforcement approaches, and tax system complexity. Business growth was measured through multiple indicators including changes in sales revenue, employment levels, physical expansion, product diversification, asset acquisition, and profit retention for reinvestment over the three-year period (2019-2021) (Olanrewaju et al., 2021). Semi-structured interviews were conducted with 18 purposively selected respondents including long-established business owners, market leaders, and operators who had experienced significant growth or decline, to obtain in-depth qualitative insights into taxation-growth relationships (Christopher et al., 2022). Secondary data were collected from URA tax records (for businesses willing to share), market administration records, Kampala Capital City Authority licensing data, and business financial records where maintained. However, record availability was limited given the high informality level.

4.5 Data Quality Control

Content validity was ensured through expert review by three academics specializing in taxation, small business development, and public policy from Makerere University Business School. The Content Validity Index calculated was 0.89, exceeding the acceptable threshold (Abiodun et al., 2019). A pilot study was conducted with 25 small business operators in Nakasero Market, which shared similar characteristics with Kasubi Market but was excluded from the main study (Abiodun et al., 2022). Pilot feedback led to simplification of taxation terminology, addition of local language translations for key terms (Luganda being widely spoken in Kampala markets), and restructuring of some questions for clarity. Reliability was assessed using Cronbach's Alpha, yielding coefficients of 0.847 for taxation policy constructs and 0.812 for business growth measures, both indicating good internal consistency. To enhance

objectivity of growth measures, triangulation was employed by combining self-reported perceptions with observable indicators (physical shop size, employee counts) and documentary evidence where available. Enumerators were trained on data collection protocols, ethical considerations, and strategies for building rapport to reduce social desirability bias, particularly concerning tax compliance questions.

4.6 Data Analysis

Quantitative data were analyzed using SPSS version 26 (Nelson et al., 2022). Data screening identified and addressed 7 outliers and 12 cases with excessive missing data which were excluded, resulting in the final sample of 184. Descriptive statistics including frequencies, percentages, means, and standard deviations were computed to profile respondents and summarize variables. Normality tests (Kolmogorov-Smirnov and Shapiro-Wilk) confirmed acceptable distribution for parametric analysis ($p > 0.05$) (Nelson et al., 2023). Pearson product-moment correlation was calculated to examine relationships between taxation policy dimensions and business growth. Multiple linear regression analysis was performed to determine the collective and individual predictive power of taxation variables on business growth, with multicollinearity diagnostics confirming VIF values below 3.0, indicating acceptable independence of predictors. Qualitative data from interviews were transcribed, coded thematically using NVivo 12, and analyzed through content analysis to identify patterns, experiences, and contextual factors that enriched quantitative findings. Integration of qualitative and quantitative findings occurred during interpretation to provide comprehensive understanding.

4.7 Ethical Considerations

Ethical clearance was obtained from Makerere University School of Graduate Studies Research Ethics Committee. Permission to conduct research was granted by Kampala Capital City Authority and Kasubi Market Vendors Association leadership. Given the sensitivity of taxation topics, particular attention was paid to ethical considerations. Informed consent was obtained after clearly explaining the study's academic purpose and explicitly stating that researchers had no connection to URA or any tax enforcement agency—this clarification was essential as initial suspicion that researchers were tax spies created significant resistance. Participation was voluntary with explicit right to withdraw. Confidentiality was assured with no personal or business identifiers recorded. Respondents were informed that data would be reported only in aggregate form and that individual responses would never be shared with tax authorities. All data were stored securely with password-protected electronic files and locked physical storage for paper materials.

5.0 Results and Discussion

5.1 Demographic Characteristics of Respondents

The study achieved a 56.3% response rate with 184 completed questionnaires. Table 1 presents demographic and business characteristics of respondents.

Table 1: Demographic and Business Characteristics (N=184)

Characteristic	Category	Frequency	Percentage
Gender	Male	98	53.3
	Female	86	46.7
Age	18-30 years	42	22.8
	31-40 years	71	38.6
	41-50 years	52	28.3
	Above 50 years	19	10.3
Education Level	Primary	38	20.7
	Ordinary Level	76	41.3
	Advanced Level	47	25.5
	Certificate/Diploma	18	9.8
	Degree	5	2.7
Business Age	Less than 2 years	31	16.8
	2-5 years	68	37.0
	6-10 years	57	31.0
	Over 10 years	28	15.2
Business Type	Fresh Produce & Agric	59	32.1
	Second-hand Clothes	52	28.3
	General Merchandise	33	17.9
	Processed Foods	22	12.0
	Hardware	11	6.0
	Services	7	3.8
Employees	Owner only	73	39.7
	1-2 employees	67	36.4
	3-5 employees	32	17.4
	6-10 employees	10	5.4
	Over 10 employees	2	1.1
Monthly Turnover	Below UGX 1 million	56	30.4
	UGX 1-2 million	78	42.4
	UGX 2-5 million	38	20.7
	Above UGX 5 million	12	6.5
Tax Registration	Registered taxpayer	97	52.7

	Not registered	87	47.3
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Source: Primary Data, 2024

The demographic profile showed relatively balanced gender distribution with males at 53.3% and females at 46.7%, reflecting the inclusive nature of market trading in Kampala where both genders participated actively. The substantial female representation was noteworthy given that small scale trading provided important livelihood opportunities for women, many of whom were household heads or primary income earners. Age distribution indicated that 67.2% of business operators were between 31-50 years, representing a mature workforce with considerable life and business experience. The presence of younger entrepreneurs (22.8% aged 18-30) demonstrated youth engagement in self-employment, though their lower proportion might have reflected capital requirements and business establishment challenges.

Educational attainment revealed that 41.3% had completed ordinary level secondary education, while only 2.7% possessed university degrees. The finding that 20.7% had only primary education highlighted potential literacy challenges affecting understanding of complex tax regulations and compliance requirements. This educational profile had significant implications for tax policy design and communication, suggesting the need for simplified procedures and extensive taxpayer education rather than assumption of high technical capacity. The low proportion of tertiary educated operators also reflected the reality that most educated Ugandans aspired to formal sector employment rather than market trading, which was often viewed as a fallback option.

Business age showed that 53.8% of enterprises had operated for less than five years, indicating a relatively young business population still building foundations and seeking growth. Only 15.2% had survived beyond ten years, corroborating high business mortality rates in Uganda's informal sector. The business type distribution aligned with market stratification, with fresh produce (32.1%) and second-hand clothing (28.3%) dominating, reflecting Kasubi Market's historical role as a major fresh produce distribution point and its evolution into a significant second-hand clothing hub.

Employment statistics revealed that 39.7% were sole proprietors without employees, while 36.4% employed 1-2 people, indicating very small operational scales. Only 6.5% employed more than five people, confirming the micro-enterprise nature of most businesses. This small scale had important implications for tax compliance capacity, as businesses lacked specialized staff to handle tax matters and owners bore all management responsibilities including taxation. Monthly turnover data showed that 72.8% generated less than UGX 2 million monthly (approximately USD 540), translating to gross margins that were often barely sufficient for household sustenance after accounting for costs. This limited revenue base made tax payments proportionally more burdensome.

Significantly, only 52.7% of businesses were registered taxpayers, while 47.3% operated informally without tax registration. This substantial informal segment reflected both deliberate tax evasion and lack of awareness about registration requirements. Interview data revealed mixed motivations for non-registration including: beliefs that

businesses were too small to warrant taxation, lack of knowledge about registration procedures, fear that registration would lead to unaffordable tax bills, and concerns about harassment by tax officials.

5.2 Descriptive Statistics of Taxation Policy Variables

The study examined various dimensions of taxation policies as experienced by small businesses. Table 2 presents descriptive statistics.

Table 2: Descriptive Statistics for Taxation Policy Variables (N=184)

Taxation Policy Dimension	Mean	Std. Deviation	Interpretation
Perceived Tax Burden	4.12	0.87	High
Tax Compliance Costs	3.98	0.92	High
Tax System Complexity	4.21	0.84	Very High
Tax Enforcement Approach	3.87	0.96	High
Perceived Tax Fairness	2.34	1.02	Low
Tax Education and Awareness	2.56	1.08	Low-Moderate
Use of Tax Revenue	2.28	1.11	Low
Overall Tax Policy Satisfaction	2.41	0.89	Low

Scale: 1.00-1.80=Very Low, 1.81-2.60=Low, 2.61-3.40=Moderate, 3.41-4.20=High, 4.21-5.00=Very High

Source: Primary Data, 2024

The descriptive analysis revealed concerning patterns in how small business operators perceived and experienced taxation policies. Tax system complexity scored highest (Mean=4.21, SD=0.84), indicating that respondents found tax requirements, procedures, and regulations extremely complicated and difficult to understand. The low standard deviation suggested widespread consensus on this assessment. Qualitative data provided context: business operators mentioned confusion about which taxes applied to them, difficulties understanding tax calculation methods, inability to navigate online tax portals, and frequent changes in requirements that they learned about only through penalties.

One trader explained: "There are many taxes—URA presumptive tax, KCCA trading license, market fees, local service tax. Each one has different procedures and payment places. We are not educated people, these things are very hard for us to understand. Sometimes we pay wrong amounts or miss deadlines without knowing." This complexity was particularly problematic given the educational profile of operators, many of whom lacked sophisticated literacy or numeracy skills needed to navigate technical tax systems.

Perceived tax burden scored 4.12 (SD=0.87), indicating that businesses considered the overall tax load excessive relative to their earnings capacity. When asked to estimate total monthly tax payments including all levies and fees, the average reported amount was UGX 358,000, which represented approximately 22-30% of gross revenues for most small traders with monthly turnover of UGX 1.2-1.6 million. Given that typical gross profit margins in market trading

ranged from 20-35%, this meant taxes consumed a substantial portion of available surplus that could otherwise support business growth through inventory expansion, employee hiring, or infrastructure improvements.

Tax compliance costs scored 3.98 (SD=0.92), reflecting high burden not just from tax amounts but from the process of complying. These costs included: time spent traveling to tax offices or banks for payments (averaging 4.8 days monthly), fees paid to "tax consultants" (often informal middlemen) who helped with registration and filing (UGX 50,000-150,000 per transaction), costs of maintaining records beyond business owners' normal practices, and opportunity costs of business closure during tax office visits. Several respondents employed casual workers specifically to queue at tax offices, adding direct wage costs. The compliance burden was disproportionately heavy for smaller businesses, as costs were relatively fixed regardless of business size, meaning micro-enterprises bore higher compliance costs as a percentage of turnover compared to larger businesses.

Tax enforcement approach received a mean score of 3.87 (SD=0.96), indicating that business operators found enforcement methods harsh and disruptive. Common complaints included: unannounced shop inspections that disrupted customer service, public display of defaulters' names on notice boards creating embarrassment, temporary closure of businesses for non-compliance causing revenue loss, aggressive demands from enforcement officers who sometimes lacked proper identification, and lack of opportunity to explain circumstances or negotiate payment plans before enforcement action. One business owner recounted: "The KCC enforcement team came with police, closed my shop for three days because I missed one license payment. I lost customers who went elsewhere. Is this how to help small businesses?"

The enforcement approach created a climate of fear rather than cooperation, with many operators viewing tax authorities as adversaries rather than partners. This antagonistic relationship reduced voluntary compliance as businesses sought to avoid detection rather than fulfill obligations willingly. The high standard deviation (0.96) suggested variable experiences, with some respondents reporting professional treatment while others described harassment.

In contrast to these high negative ratings, perceived tax fairness scored very low (Mean=2.34, SD=1.02), indicating businesses felt the tax system was inequitable. Specific fairness concerns included: belief that informal sector businesses were over-taxed relative to formal sector companies perceived to use accounting tricks to minimize obligations, geographic inequity where Kampala market traders paid more than rural counterparts, lack of consideration for business profitability with taxes demanded regardless of whether businesses made profits, and procedural unfairness where connections or bribes could reduce obligations for some while compliant businesses paid full amounts.

Tax education and awareness scored 2.56 (SD=1.08), barely reaching moderate levels. While URA conducted some taxpayer education, respondents reported insufficient outreach to informal markets, use of technical language incomprehensible to average traders, limited Luganda language materials despite it being the lingua franca, and focus on registration campaigns without adequate follow-up on compliance procedures. Many operators learned about tax

requirements only when enforcement officers demanded payment or imposed penalties, rather than through proactive education.

Use of tax revenue scored lowest at 2.28 (SD=1.11), reflecting widespread cynicism about how government utilized taxes collected. Business operators questioned value-for-money, noting persistent poor infrastructure in the market (inadequate drainage causing flooding, potholed access roads, insufficient lighting, poor sanitation), minimal government business support services, and corruption perceptions that diverted tax revenues. This lack of visible public service improvement in exchange for taxes paid undermined tax morale and voluntary compliance. As one respondent noted: "We pay all these taxes, but what do we see? The market is still flooded in rain, roads are bad, nobody helps us with training or business loans. Where does our money go?"

5.3 Business Growth Indicators

Table 3 presents descriptive statistics for business growth indicators over the three-year study period (2019-2021).

Table 3: Business Growth Indicators (N=184)

Growth Indicator	Mean	Std. Deviation	Interpretation
Sales Revenue Growth	2.67	1.14	Moderate
Employment Growth	2.31	1.08	Low
Physical Expansion	2.18	1.16	Low
Product/Service Diversification	2.54	1.12	Low-Moderate
Asset Acquisition	2.48	1.09	Low-Moderate
Profit Reinvestment	2.38	1.13	Low
Market Reach Expansion	2.71	1.06	Moderate
Overall Business Growth	2.47	0.94	Low-Moderate

Scale: 1.00-1.80=Very Poor, 1.81-2.60=Poor, 2.61-3.40=Moderate, 3.41-4.20=Good, 4.21-5.00=Very Good

Source: Primary Data, 2024

Business growth indicators painted a disappointing picture, with overall growth rated at only 2.47 (SD=0.94), barely above the poor category. This aligned with market administration data showing limited expansion among businesses. Market reach expansion scored highest at 2.71 (SD=1.06), suggesting that some businesses had attracted customers from wider geographic areas or new customer segments, though growth remained modest. This might have reflected the advantages of Kasubi Market's strategic location and reputation rather than substantial business transformation. Sales revenue growth scored 2.67 (SD=1.14), in the moderate range but with high variability indicating mixed experiences. Documentary analysis of the 89 businesses that maintained sales records showed that while 42% experienced revenue growth averaging 14% annually, 38% saw revenues decline by an average of 8% annually, and 20% remained stagnant. The growth achievers tended to be businesses with lower tax burdens (often unregistered), those operating in growing sectors like processed foods, and those with strong customer relationships enabling price

premiums. COVID-19 pandemic effects during 2020-2021 complicated growth assessment, though businesses reported that tax obligations continued even when revenues collapsed during lockdowns.

Employment growth scored particularly low at 2.31 (SD=1.08), indicating minimal job creation. Only 23% of businesses had increased employment over the three years, while 14% actually reduced workforce and 63% maintained the same (usually 0-2) employees. This stagnation in job creation was concerning from a development perspective, as small business employment growth was crucial for Uganda's unemployment challenge. Interview respondents cited multiple barriers to hiring including insufficient revenues to afford wages, fear of labor law compliance requirements, and inability to expand operations due to capital constraints—with taxes consuming funds that could hire workers.

Physical expansion scored 2.18 (SD=1.16), reflecting that few businesses had enlarged their premises, opened additional locations, or significantly upgraded facilities. Only 18% reported physical expansion, while 12% actually reduced space (moving to smaller stalls) and 70% maintained the same premises. Limited physical growth reflected capital constraints and risk aversion, with many operators reluctant to invest in infrastructure given uncertain returns and fear of attracting tax attention through visible expansion.

Product/service diversification (Mean=2.54, SD=1.12) and asset acquisition (Mean=2.48, SD=1.09) showed slightly better performance but remained in the low-moderate range. About 28% of businesses had diversified product lines or added new services, often as survival strategies during difficult periods rather than strategic growth moves. Asset acquisition was limited, with few businesses purchasing vehicles, machinery, or other productive assets that could enhance capacity.

Most troubling was the low profit reinvestment score of 2.38 (SD=1.13), indicating that businesses were retaining and reinvesting minimal profits for growth. Analysis of the 67 businesses providing profit data showed average reinvestment rates of only 18% of net profits, with the remainder withdrawn for household consumption or other personal uses. Business owners explained that low absolute profit levels necessitated withdrawing most earnings for family needs, while taxes and fees consumed portions that might otherwise be reinvested. One trader stated: "After I pay rent, taxes, and take money home for food and school fees, there is nothing left to grow the business. I've been in this same stall with the same stock level for five years."

5.4 Correlation Analysis

Pearson correlation analysis examined relationships between taxation policy dimensions and business growth. Table 4 presents the correlation matrix.

Table 4: Correlation Between Taxation Policies and Business Growth (N=184)

Variable	1	2	3	4	5	6	7	8
1. Tax Burden	1							
2. Compliance Costs	.781**	1						

3. System Complexity	.698**	.754**	1					
4. Enforcement Approach	.643**	.672**	.614**	1				
5. Perceived Fairness	-.567**	-.598**	-.612**	-.689**	1			
6. Tax Education	-.482**	-.506**	-.687**	-.534**	.642**	1		
7. Revenue Use Perception	-.441**	-.463**	-.521**	-.498**	.701**	.589**	1	
8. Business Growth	-.697**	-.743**	-.634**	-.621**	.612**	.578**	.534**	1

****Correlation is significant at the 0.01 level (2-tailed)**

Source: Primary Data, 2024

The correlation analysis revealed highly significant relationships between all taxation policy dimensions and business growth, with all correlations significant at the 0.01 level. The negative correlations for burden, costs, complexity, and enforcement, contrasted with positive correlations for fairness, education, and revenue use perception, painted a clear picture of how taxation affected business expansion.

Tax compliance costs showed the strongest negative correlation with business growth ($r=-0.743$, $p<0.01$), indicating that businesses facing higher compliance burdens experienced significantly constrained growth. This powerful relationship suggested that beyond the actual tax amount paid, the process of complying imposed substantial growth constraints. High compliance costs diverted time, attention, and financial resources from productive business activities to administrative requirements. For small businesses with owner-managers wearing multiple hats, time spent on tax matters directly substituted for time that could be spent serving customers, sourcing inventory, or developing new business opportunities.

The compliance costs-growth relationship was particularly problematic because compliance costs were relatively regressive they varied less by business size than tax amounts did. Thus, microenterprises with UGX 1 million monthly turnover faced similar registration procedures, filing requirements, and physical payment processes as businesses with UGX 5 million turnover, meaning compliance costs consumed far greater proportions of revenue and management time for smaller businesses. This created perverse incentives for businesses to remain small or informal to avoid compliance burdens, directly undermining growth.

Tax burden demonstrated a strong negative correlation with growth ($r=-0.697$, $p<0.01$), confirming that businesses paying higher taxes relative to their capacity experienced reduced growth. The relationship operated through multiple mechanisms: taxes reduced available surplus for reinvestment, decreased liquidity needed for inventory purchases or expansion investments, and created financial stress that pushed owners to withdraw more profits for household needs rather than reinvesting. Cross-tabulation analysis revealed that businesses in the highest tax burden quartile (paying >25% of revenues in taxes/fees) reported 62% lower growth rates compared to the lowest quartile (<15% of revenues). The finding that tax burden constrained growth was consistent with neoclassical growth theory's predictions but raised important policy questions: While government needed revenue, was there an optimal tax level for small businesses

that balanced revenue collection with growth facilitation? The data suggested current levels exceeded this optimum, with deadweight losses from constrained growth potentially exceeding marginal revenue gains.

Tax system complexity showed significant negative correlation with growth ($r=-0.634$, $p<0.01$), indicating that businesses struggling to understand and navigate tax requirements grew more slowly. Complexity created multiple problems: it increased compliance costs through need for external assistance, led to errors resulting in penalties that consumed scarce capital, created anxiety and time waste as owners tried to understand obligations, and deterred formalization and expansion that would trigger additional complex requirements. The strong correlation between complexity and compliance costs ($r=0.754$, $p<0.01$) suggested these dimensions operated together to constrain growth. Tax enforcement approach correlated negatively with growth ($r=-0.621$, $p<0.01$), demonstrating that harsh or disruptive enforcement methods undermined business expansion. Qualitative data explained this relationship: aggressive enforcement created business interruptions causing direct revenue loss, generated fear that discouraged long-term investment, damaged customer relationships when shops were closed publicly, and consumed management attention that should focus on business development. Moreover, unpredictable enforcement—where businesses never knew when inspections would occur—created uncertainty that was particularly toxic for investment decisions requiring long-term commitment.

Conversely, perceived tax fairness showed positive correlation with growth ($r=0.612$, $p<0.01$), indicating that businesses believing the tax system was equitable demonstrated better growth. This relationship operated through tax morale and voluntary compliance: when businesses felt taxation was fair, they were more willing to comply, could plan around predictable obligations, and viewed taxes as legitimate costs of doing business rather than arbitrary extraction. Fair treatment also fostered positive relationships with authorities, facilitating problem-solving when issues arose.

Tax education and awareness demonstrated positive correlation with growth ($r=0.578$, $p<0.01$), showing that businesses with better understanding of tax obligations achieved superior growth. Education reduced compliance costs by enabling self-service, prevented costly errors and penalties, facilitated strategic tax planning, and reduced anxiety through knowledge. The correlation suggested that investment in taxpayer education yielded growth dividends, as informed businesses could efficiently fulfill obligations and focus remaining resources on growth activities.

Perception of tax revenue use showed moderate positive correlation with growth ($r=0.534$, $p<0.01$). While this relationship might seem counterintuitive how does belief about government spending affect individual business growth? it operated through tax morale and compliance willingness. Businesses believing taxes funded valuable public services were more willing to comply and formalize, which provided access to certain benefits like government procurement opportunities, business support services, and formal financing that required tax compliance. Conversely, cynicism about revenue use fostered evasion and informality that limited growth opportunities.

The strong intercorrelations among taxation variables (ranging from $r=0.614$ to $r=0.781$ for burden, costs, complexity, and enforcement) indicated these dimensions functioned as an integrated system. Businesses experiencing high

burdens typically also faced high complexity and harsh enforcement, suggesting systemic policy and implementation challenges rather than isolated problems. Similarly, fairness, education, and revenue use perceptions clustered together ($r=0.589$ to $r=0.701$), indicating they represented a broader construct of "tax system quality" from the taxpayer perspective.

5.5 Regression Analysis

Multiple regression analysis determined the collective and individual predictive power of taxation policy variables on business growth. Table 5 presents the model summary.

Table 5: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error	F-statistic	Sig.
1	.766	.587	.571	.615	43.254	.000***

***Significant at $p < 0.001$*

Source: Primary Data, 2024

The regression model demonstrated that taxation policy variables collectively explained 58.7% of variance in business growth ($R^2=0.587$, Adjusted $R^2=0.571$), a substantial proportion indicating taxation policies were indeed major determinants of small business expansion or stagnation. The adjusted R-square of 0.571 suggested robust model fit without over-fitting. The F-statistic of 43.254 ($p < 0.001$) confirmed the model's statistical significance. That taxation alone explained nearly 60% of growth variance was remarkable given the multitude of factors potentially influencing business performance including market demand, competition, entrepreneurial capability, and access to finance.

Table 6 presents regression coefficients showing individual variable contributions.

Table 6: Regression Coefficients

Variable	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5.873	.428		13.723	.000
Tax Burden	-.298	.089	-.334	-3.348	.001**
Compliance Costs	-.346	.082	-.389	-4.220	.000***
System Complexity	-.187	.096	-.206	-1.948	.053
Enforcement Approach	-.241	.085	-.267	-2.835	.005**
Perceived Fairness	.274	.091	.298	3.011	.003**
Tax Education	.162	.087	.186	1.862	.064

Revenue Use	.108	.083	.127	1.301	.195
Perception					

***Significant at $p < 0.001$; *Significant at $p < 0.01$

Source: Primary Data, 2024

The regression coefficients revealed that tax compliance costs were the strongest predictor of business growth ($\beta = -0.389$, $t = -4.220$, $p < 0.001$), confirming the critical importance of compliance burden. The negative standardized coefficient indicated that for every one standard deviation increase in compliance costs, business growth decreased by 0.389 standard deviations, controlling for other variables. The unstandardized coefficient ($B = -0.346$) meant that a one-unit increase in compliance costs (on the 5-point scale) was associated with a 0.346-unit decrease in business growth. This powerful negative effect had profound policy implications. It suggested that even if tax rates remained unchanged, substantially reducing compliance costs through simplified procedures, digital solutions, or presumptive regimes could yield significant growth dividends. The practical translation was stark: businesses spending 4-5 days monthly on tax compliance versus 1-2 days showed dramatically different growth trajectories, with the time difference translating directly to business development activities or additional trading days.

Tax burden emerged as the second most significant predictor ($\beta = -0.334$, $t = -3.348$, $p < 0.01$), confirming that the actual tax amount constrained growth independent of compliance costs. The negative coefficient ($B = -0.298$) demonstrated that higher tax payments directly reduced growth, operating through the capital constraint mechanism every shilling paid in taxes was a shilling unavailable for inventory, assets, or employee wages that could expand business capacity. Cross-sectional analysis showed businesses paying $< 20\%$ of revenues in taxes achieved average growth scores of 3.21, compared to 1.87 for those paying $> 25\%$ an effective growth penalty of 42% for the higher tax burden.

Tax enforcement approach significantly predicted growth ($\beta = -0.267$, $t = -2.835$, $p < 0.01$), indicating that harsh or disruptive enforcement independently constrained business expansion beyond the effects of tax amounts or compliance costs. The coefficient ($B = -0.241$) suggested that each unit increase in enforcement harshness decreased growth by 0.241 units. Qualitative insights revealed mechanisms: businesses subjected to public shaming, frequent unannounced inspections, or arbitrary closures became risk-averse, avoiding expansion that might attract attention. One trader explained: "I could open another stall, but then KCC and URA will notice me more. Better to stay small and avoid trouble."

This enforcement effect was particularly concerning because it suggested current implementation approaches were counterproductive to the government's own economic growth objectives. While enforcement was necessary to ensure compliance, the manner of enforcement created perverse incentives against formalization and growth the opposite of intended outcomes.

Perceived tax fairness positively predicted growth ($\beta = 0.298$, $t = 3.011$, $p < 0.01$), indicating that businesses believing the system was equitable grew faster, controlling for actual tax burden. The positive coefficient ($B = 0.274$) showed that each unit increase in fairness perception increased growth by 0.274 units. This finding highlighted that beyond

objective tax levels, subjective perceptions mattered. Fair treatment fostered cooperation, encouraged formalization that opened new opportunities, and enabled constructive relationships with tax authorities that facilitated compliance without excessive cost or disruption. Interestingly, tax system complexity, while showing strong bivariate correlation with growth, did not reach statistical significance in the multivariate model ($\beta=-0.206$, $t=-1.948$, $p=0.053$). This borderline insignificance suggested its effect was largely mediated through compliance costs—complexity primarily constrained growth by increasing the cost of compliance. Similarly, tax education ($\beta=0.186$, $p=0.064$) and revenue use perception ($\beta=0.127$, $p=0.195$) did not reach significance in the multivariate model, suggesting their bivariate relationships operated through or were confounded with the significant predictors.

5.6 Comparative Analysis by Tax Burden Level

To illustrate practical implications, businesses were grouped by tax burden (taxes as percentage of gross revenue): Low burden <18% ($n=48$), Medium burden 18-25% ($n=71$), and High burden >25% ($n=65$). Table 7 compares growth outcomes across groups.

Table 7: Business Growth by Tax Burden Level (N=184)

Growth Indicator	Low Burden (<18%)	Medium Burden (18-25%)	High Burden (>25%)	F-statistic	Sig.
	Mean (SD)	Mean (SD)	Mean (SD)		
Overall Growth Score	3.21 (0.74)	2.58 (0.81)	1.87 (0.89)	52.347	.000***
Sales Revenue Growth (%)	16.4 (11.2)	8.7 (9.8)	2.1 (12.4)	28.642	.000***
Employment Growth (%)	12.8 (15.6)	4.2 (11.3)	-2.4 (10.8)	21.735	.000***
Profit Reinvestment (%)	26.3 (14.7)	16.8 (12.1)	9.4 (11.6)	29.841	.000***
Expansion Rate (%)	35.4%	18.3%	4.6%	$\chi^2=26.734$	.000***
Business Closure Risk (%)	4.2%	8.5%	20.0%	$\chi^2=9.842$	.007**

***Significant at $p<0.001$; *Significant at $p<0.01$

Source: Primary Data, 2024

The comparative analysis powerfully demonstrated taxation's practical impact. Low tax burden businesses achieved overall growth scores of 3.21 compared to 1.87 for high burden businesses ($F=52.347$, $p<0.001$) a 72% difference. Sales revenue growth averaged 16.4% annually for low burden businesses versus only 2.1% for high burden ones ($F=28.642$, $p<0.001$), a nearly eight-fold difference. Employment growth showed similar patterns, with low burden

businesses increasing workforce by 12.8% compared to a 2.4% contraction for high burden businesses ($F=21.735$, $p<0.001$).

Profit reinvestment rates were 26.3% for low burden businesses compared to 9.4% for high burden ones ($F=29.841$, $p<0.001$), indicating that high taxes forced businesses to consume rather than reinvest profits. The expansion rate differential was dramatic: 35.4% of low burden businesses had physically expanded compared to only 4.6% of high burden businesses ($\chi^2=26.734$, $p<0.001$). Perhaps most concerning, business closure risk was 4.2% for low burden businesses but 20.0% for high burden ones ($\chi^2=9.842$, $p<0.01$), suggesting that excessive taxation was literally driving businesses out of existence.

These results provided concrete evidence that current tax levels for many small businesses exceeded sustainable thresholds. While government needed revenue, rates approaching or exceeding 25% of gross revenue for low-margin businesses created a death spiral of constrained growth, reduced reinvestment, and eventual failure—outcomes serving neither business development nor long-term revenue maximization objectives.

6.0 Conclusions

Based on the research findings, the study concluded that taxation policies had a significant negative relationship with growth of small scale businesses in Kasubi Market, with tax burden, compliance costs, and enforcement approaches serving as major constraints on business expansion. The empirical evidence demonstrated that current taxation policies and implementation approaches were constraining small business growth, employment creation, and sustainable development, thereby undermining broader economic development objectives.

The study concluded that tax compliance costs were the most powerful constraint on business growth, even exceeding the impact of actual tax amounts paid. This finding was particularly significant because it indicated that even without changing tax rates, substantial growth improvements could be achieved through simplifying procedures, digitizing processes, and reducing administrative burdens. The average business spent 4.8 days monthly on tax-related activities time that could otherwise be spent on productive business activities. When combined with monetary costs for consultants, transport, and related expenses, compliance burdens consumed resources that could fuel business expansion.

The research concluded that perceived tax burden levels for many small businesses exceeded sustainable thresholds. With average tax payments representing 22-28% of gross revenues for businesses operating on 20-35% gross margins, little surplus remained for household needs and business reinvestment. The comparative analysis showing that businesses paying >25% of revenues in taxes experienced 72% lower growth and five-fold higher closure risk provided compelling evidence that current taxation levels were counterproductive, potentially generating less long-term revenue than lower rates that enabled business survival and growth.

The study concluded that tax enforcement approaches created perverse incentives against formalization and growth. Harsh enforcement methods including public shaming, unannounced inspections causing business disruption, and arbitrary closures generated fear and risk aversion rather than compliance. Businesses deliberately limited expansion

to avoid attracting tax authority attention, directly contradicting government objectives of business growth and job creation. This enforcement-driven growth constraint suggested serious policy implementation problems requiring fundamental rethinking of enforcement philosophy toward facilitation rather than punishment.

A critical conclusion emerged regarding perceived tax fairness: businesses believing the system was inequitable experienced constrained growth even controlling for actual tax burden. This suggested that both objective policy design and subjective implementation experience mattered. Unfair treatment eroded tax morale, fostered evasion rather than compliance, and damaged the state-citizen relationship in ways that extended beyond immediate revenue collection to broader governance and development implications.

The study concluded that inadequate tax education contributed to compliance difficulties and growth constraints. Many businesses struggled not because of willful evasion but because of confusion about obligations, procedures, and requirements. Better education could reduce compliance costs, prevent errors leading to penalties, and facilitate voluntary compliance—outcomes benefiting both business growth and revenue collection. However, current education approaches were insufficient, particularly regarding language accessibility, practical guidance, and sustained support rather than one-off campaigns.

Finally, the study concluded that the low growth rates and high business failure rates in Kasubi Market were partially attributable to taxation policy design and implementation issues. While multiple factors influenced business performance, taxation alone explained 58.7% of growth variance—a substantial proportion indicating it was a critical determinant. The finding that taxation policy reforms could potentially unlock significant growth suggested high returns to policy attention in this area. Current approaches appeared to prioritize short-term revenue extraction over long-term tax base development, a strategy that might be counterproductive from both development and revenue perspectives.

7.0 Recommendations

Uganda Revenue Authority, in consultation with Ministry of Finance and Kampala Capital City Authority, should comprehensively reform tax systems for small businesses through simplified presumptive tax regimes. The presumptive tax should be calculated using simple, observable indicators such as business type, location category, and approximate size rather than requiring detailed financial records many small businesses didn't maintain. A single monthly presumptive tax payment should replace the current multiple tax types (income tax, VAT where applicable, local service tax) to reduce complexity and compliance costs.

The presumptive amounts should be set at levels reflecting actual small business earning capacity recommended at maximum 15% of estimated gross revenues or 30% of estimated net profits. Threshold adjustments should ensure micro-enterprises with monthly turnover below UGX 2 million were either exempt or paid minimal amounts (e.g., UGX 50,000 monthly) recognizing their limited capacity. The system should include clear advancement thresholds

where growing businesses graduated to standard taxation, with transitions managed gradually to avoid penalizing success.

Critically, the presumptive system should be advertised and positioned as a simplification measure rather than additional burden, with extensive consultations with business associations before implementation. Pilot testing in one market division before citywide rollout would enable refinement based on actual experience. The system should be reviewed annually to adjust rates reflecting inflation and business conditions, particularly after economic shocks like COVID-19 that fundamentally altered business viability.

To dramatically reduce compliance costs, URA and KCCA should accelerate digitization of all tax processes, making them accessible via mobile phones given Uganda's mobile penetration rates exceeding 80%. A comprehensive mobile application should enable: tax registration via smartphone in under 10 minutes, electronic tax calculation based on declared business information, mobile money payment integration eliminating travel to banks or tax offices, automatic receipt generation and record-keeping, and deadline reminders to prevent inadvertent non-compliance.

The platform should support multiple languages including Luganda, English, and other major languages, with voice-guidance options for users with limited literacy. USSD (Unstructured Supplementary Service Data) codes should supplement smartphone apps to serve users with basic phones. Integration with mobile money platforms like MTN Mobile Money and Airtel Money should enable seamless payments without transaction fees being prohibitively expensive requiring negotiation with telecom operators for preferential business rates.

Importantly, digitization should genuinely simplify processes rather than merely moving complicated procedures online. User experience design should prioritize simplicity over comprehensive functionality, recognizing the user base's characteristics. Technical support should be accessible via toll-free helplines staffed with patient, courteous operators trained in customer service. Rollout should include intensive training sessions in markets, with temporary support desks helping businesses navigate the new system during the transition period.

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