

Taxation Policy And The Growth Of Small Scale Business. A Case Study Of Kasubi Market Kampala District

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Abstract

Small scale business plays a critical function in the advancement of the Uganda Economy. The subsector's contribution to the monetary development of the country in the past few years is very evident particularly in relation to job creation, improvement in innovation, raising of people's livelihood, as well as financial contribution to 45% of the gross domestic product (GDP) of the country, (Economic Survey-2014/2015). This research focused on the tax influence on SSB sector growth in Kasubi market Taxation was viewed in three spheres namely; tax rates, tax policy and the types of taxes and how each one of them affects growth of small-scale business in Kasubi market. The study benefits the various stakeholders such as the traders who will understand taxation, taxes being one of the operational costs of business and are involuntary; the legislature (Parliament) who will get informed on areas to amend in the Tax Act and include parts that serves the public wholesomely; the Uganda Revenue Authority (URA) that will use more appropriate methods when collecting taxes, the investigation utilized a descriptive research design. Primary data was gathered using structured questionnaires. The population of this study was managers, owners and employees of selected SSB in Kasubi market. A stratified sampling method was employed to determine a sample of 626 study participants from the entire population. The data obtained was analyzed quantitatively using descriptive statistics. The presentation methods of statistics used included frequency distribution, tables and bar graphs. The study established a significant correlation between taxation and the growth of the SSB sector. From the findings of the study it was concluded that high tax rates have a significant effect on the growth of SSB. The better the tax rates the more the SSB grow. If the tax rates are high, the profit margins of the firms become too small to improve on the scale and size of the business as the SSB will hardly have enough capital to re-invest. It can be also concluded that better tax policies have a positive effect on the growth of SSBs thus the more favorable the tax policies are, the better the growth trends for SSB. Types of taxes are concluded to have a significant effect on the growth of SSBs. Since the types of tax are determined by the level of income that the SSB receive, if better and favorable types of taxes are adopted, then they would boost expansion of SSB. It is the recommendation of this research report that more friendly tax policies be employed for start-up businesses such as tax holiday, or introducing a growth limit with a level that is sufficiently stable to sustain payment of taxes. The study is further of the view that the Tax agency, URA, need to review its taxation procedures as well as heightened research on firm's management procedures, the role of taxation policy and distribution of taxes in micro enterprises

Keywords: Taxation, Policy, Growth and Small-Scale Business

Background of the study

Taxation in the World Opinions about what is appropriate in tax policy influence the choice and structure of tax codes, patterns of taxation throughout history can be largely explained by administrative considerations (Ramadhan et al., 2023). For example, because imported products are more easily taxed than domestic production, import duties were among the first taxes. Similarly, a simple sales tax (deducted from gross sales) reigned for a long time before the invention of the economically superior but more administratively demanding VAT (which allows credit for tax paid on purchases) (Okello, 2014).

Early Roman forms of taxation included excises, customs duties, and some "direct" taxes. Chief among these were fees paid by citizens, usually levied as a poll tax; later, when additional revenue was required, the base of this tax was extended to property holdings. At the time of Julius Caesar, a 1 percent general sales tax was introduced (T. Christopher & Turyasingura, 2024). The provinces relied on poll and land taxes for their income; this at first consisted of fixed obligations regardless of the yield of the land, as in Persia and Egypt, but later the land tax was adjusted to some correspondence with the fertility of the soil, or alternatively a tenth of the produce was collected as a tax in kind (tithe). It is remarkable that at a comparatively early period Rome had an inheritance tax of 5 per cent, later 10 per cent; however, close relatives of the deceased were exempted. For a long time the collection of taxes was left to middlemen, or "tax farmers," who undertook to collect taxes for a share of the proceeds; within Caesar's collection, it was delegated to civil servants (Tasha et al., 2023). Taxation in Africa is the primary way governments raise the revenue needed to finance public goods and services such as health care, education and infrastructure, and to maintain law and order (Julius, 2024a). Today, African countries receive very low tax revenues and lag behind other regions, also compared to other developing regions such as South Asia, Southeast Asia and Latin America. Low-income countries are expected to receive low absolute amounts of tax revenue compared to rich countries, but the problem is that African countries also receive a smaller share of revenue as a share of their income than other regions (F. Christopher et al., 2022). . Gross domestic product (GDP) shows the monetary value of a nation's production of goods and services each year and is usually treated as a reasonable proxy for each country's tax base. Since the 1980s, the average tax share of GDP in Africa has barely reached 15 percent, while it is around 21 percent in Latin American countries and over 34 percent in high-income countries. Policy and research debates continue to try to understand why African governments perform relatively poorly in raising taxes (Ntirandekura et al., 2022).

Taxation in Uganda is based on the system that existed in Britain in the 1900s where a shack tax was levied on each dwelling house and administered under a local government system. It was a simple tax to attract citizens to money production (Julius, 2024b). A poll tax followed in 1905 due to the cultivation of cotton in Uganda. Its aim was to raise revenue for the administration; through the promotion of the voluntary labor of Africans necessary in the production of cash crops and minerals for export. In 1919, the first statutory legislation was introduced under the Local Authorities Ordinance, which later governed the collection of taxes (T. Christopher & Turyasingura, 2024). In 1925, most people in Uganda were exempted from paying income tax, as the majority were peasants who relied on coffee and cotton for income, with the initial collection remaining on higher incomes. In September 1991, after a period of review, the Uganda Revenue Authority was established (Kinyata & Abiodun, 2020). All taxes including income tax, customs duty and excise duty are collected by the authority.

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The government uses the realized revenues to carry out its ongoing activities to regulate the economy. Make social and services accessible (Lydia, Ariyo, et al., 2023). Therefore, in order to expand and increase revenue, the government imposes various forms of taxes on the economic activities of its citizens, of which small businesses dominate the greater part of the informal sector (Lydia, Ariyo, et al., 2023).

In Uganda, a small business is defined as businesses employing more than 5 and not exceeding a maximum of 50 employees, with an asset value including land, buildings and working capital of less than Ugx. 50 million (\$30,000) and annual income turnover between Ugx 150 million (\$6,000-30,000) (Kasekende and Opondo, 2003) (T. Christopher et al., 2022). Small businesses are businesses that are independently owned and operated by several individuals. They can be defined in terms of sales volume and number of employees in a business indicated by structural development, profitability and employment levels (Annet et al., 2023). They are mainly engaged in product buying, market selling, store management, second hand clothing, health/herbal services, telephone services and many more. Uganda Bureau of Statistics Report (UBOS, 2004). Over the years, small businesses in Uganda have been the avenue for job creation and empowerment of Ugandan citizens providing approximately 50% of all jobs in Uganda as well as local capital formation (Polycarp et al., 2023).

According to Balunywa et al. (2010:7) Tax policy was approved by the government to support small businesses. Despite the fact that this policy was enacted to support small businesses, these businesses continue to perform poorly (Kiiza, 2005:6). Most small businesses do not survive more than one year (Turyatamba et al., 2022). We move the argument along Rooks. Research by Szirmai.Sserwang (2009) claims that many of these businesses do not survive for more than a year. Tax policy should focus on creating a favorable environment and assistance in which small businesses can expand their activities.

Rather than promoting the improvement of small businesses, Uganda focuses on the legal structures that govern the administration of the tax regime. This paper therefore critically analyzes the taxation policy of small businesses and entrepreneurial enterprises in Uganda (Alex & Kazaara, 2023).

According to the views of various authors on taxes, taxation and business performance, it should be noted that high taxes and poor tax policies greatly affect the performance of small businesses (Lydia, Ariyo, et al., 2023). The URA system should ensure regular reviews and revisions, strengthen measures to ensure proper record and bookkeeping, small business taxpayer education, regular investigative audits to ensure non-compliance with tax regulations

Statement of the problem

The income tax rates charged to small businesses are not exact. In many cases, tax rates are calculated with an insufficient assessment of the actual income of the accounting entity, even though these accounting entities report losses (T. Christopher & Turyasingura, 2024). In addition, business rates have increased since the devolved government was introduced, increasing the tax burden on most small businesses. Profit maximization is the main goal of any small business (Polycarp et al., 2023). However, this is not always the case, as a large percentage of them are unable to achieve this goal. Income tax administration is largely involved in the collection of income and profitability of all entities. In an effort for the state to improve its tax base, the tax burden on most organizations is increasing. Despite this, the tax administration system is often poor, tax liability is based on mere estimates, incomplete SSB records, some are completely missing, a situation that leads to tax overcharging and penalties (Musimenta et al., 2017). In turn, this has a direct impact on the growth of the business and can threaten its survival as taxes are paid on profits (Julius, 2024a). Despite the government's efforts, many small businesses cannot exit after their first birthday. Some scholars believe that the weak growth of small business could be due to the increasing tax burden caused by tax rates that are revised annually (Kazaara et al., 2024). These rates appear to be on an upward trend. Based on the above assumptions, therefore, the study analyzed the relationship between tax policies and small business growth in the Kasubi Market district of Kampala. However, there is an academic gap in that, while it is indisputable that these studies are important because they look at a factor that affects the growth of SSBs, they do not look at whether taxation affects the growth of SMEs – whether firms are more or less profitable. taxation (Turyatamba et al., 2022).

Specific objectives

1. To evaluate the effect of value added tax on kasubi Market
2. To determine the effort of KCCA trading license on the growth of Kasubi Market
3. To examine the effect of presumptive tax on kasubi Market

Methodology

The research embraced a cross sectional study approach that depends on the utilization of descriptive and quantitative designs used in the foundation of the connection between tax organization, and the execution of the SSB's (Anwar et al., 2022). The aforementioned design was utilized in the estimation, examination and predicting of associative relationships. According to (L. Nafiu et al., 2013), cross sectional studies is able to provide a quick snapshot of the happenings with the variables for the research problem. The target population of this study was 200 shops comprising of business owners, managers and employees on the market selected to represent the small scale business around the market in my research, Using sample technique. Shown in the table below (Olanrewaju et al., 2021).

Table 1: Target Population of study

Code	Department	Number of SCB
100	Wholesale shops	50

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200	Retail store	50
300	General trade	100
	Total population	200

The samples was 50 shops out of the 200 shops which is the research population it selected to represent the small scale business around the market.

Table 2: Showing the number and composition of respondents

Department	Total population	Sample size (30%) of the total population
Wholesale shops	50	10
Retail store	50	10
General trade	100	30
Total	200	50

These were advanced by the researcher to get information on facts of how taxes affect the performance of small scale business. The researcher anticipates that questionnaires would help to collect data from respondents who would have no time to be interviewed within the market and also those who would have had time. The respondents would have to answer or fill in the answers at their own place or free time (L. A. Nafiu, 2012). By get the information that may be relevant for him to draw logical conclusion on which he may base his opinion. The researcher shall try to create a conducive environment for interview (L. A. Nafiu et al., 2017).

Once the questionnaires were assembled, there was a pre-preparing of raw data to recognize errors and dispense with unusable information. The responses were then coded in order to summarize them. Quantitative information was broke down by utilizing illustrative insights and inferential investigation utilizing Statistical Package for Social Sciences (SPSS) version 20 (Nelson et al., 2022). This procedure gave straightforward synopses about the example information and present quantitative portrayals in a sensible form (L. A. Nafiu et al., 2012). Together with straightforward illustrations examination, spellbinding measurements form the premise of basically every quantitative investigation of information (Olanrewaju & Abiodun, 2021). The researcher undertook a correlation evaluation to find the connection

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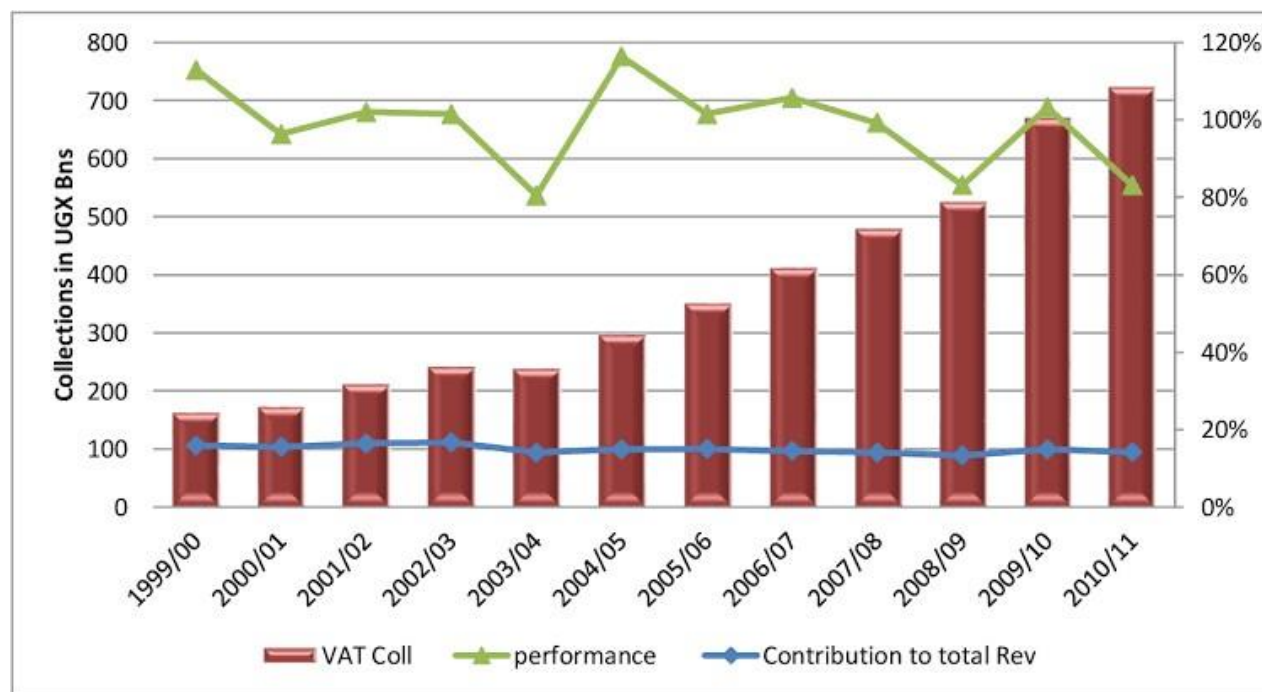
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existing between the major variables under review. The motivation for doing this is to make it possible for the researcher to estimate the degree a variable moved off from the ordinary. For analysis, SPSS was utilized while presentation of the analyzed data was through the form of frequency distribution tables, and different charts for ease of understanding (L. A. Nafiu & Ph, 2012).

RESULTS

Impact of Value Added Tax on growth of Small-Scale Business.

Figure 1 Impact of Value Added Tax on growth of Small-Scale Business.



13 (43.3%) of the respondents are impacted by Value Added Tax, 11 (36.7%) are not affected the assumption here being that since the cost is passed on to the final buyer and the 6 (20%) of the respondents are not sure whether Value Added Tax impacts on their business growth and this may be either because they have no idea how to track the impact or they simply don't care to know as long as they are still in business (Lydia, Kazaara, et al., 2023). When analyzed critically however, one can note Value Added Tax avoidance by small scale enterprises, a view equally shared by Musgrave (1989) when he stated that certain industries (especially small-scale services) tend to have more VAT avoidance, particularly where cash transactions predominate, and VAT may be criticized for encouraging this.

The research also sought to find out whether Value Added Tax impacts on the performance indicators of the businesses of the respondents (Julius, 2024b). According to the results, 43.4% (13) of the respondents' business performance is impacted by Value Added Tax, 36.7% (11) of the businesses of the respondents are not affected whereas 20% (6) of the respondents are not sure as to whether Value Added Tax has any impact on the growth of their businesses.

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Value Added Tax according to the results affects Small Scale Enterprises in such a way that it increases their cost of operation thereby reducing their profitability levels. Due to a reduction in profitability, the number of products that the business can sell incidentally declines with the volume of sales thereby lowering level of expansion and hence making it hard for the enterprises to increase their market share.

Kampala Capital City Trading License and growth of Small-Scale Businesses in kasubi market.

In this section the researcher sought to find out how KCCA trading license impacts on the growth of small-scale businesses in kasubi Market. The researcher however was interested in first knowing the volume of sales of the respondents' businesses in order to deduce the amount of trading license they pay and the results are shown below.

Showing some KCCA grading of businesses

No.	NATURE OF BUSINESS OR TRADE	GRADE I	GRADE II	GRADE III	GRADE IV
1	Wholesalers	498,750	236,250	199,500	94,500
2	Retailers	210,000	78,750	84,000	31,500
3	Wood workshop	131,250		52,500	-
4	Metal workshop	131,250	63,000	52,500	25,200
5	Brick/block/concrete products workshop	110,250	56,250	44,100	22,500
6	cottage industry	131,250	90,000	52,500	36,000
7	warehouse/deport	420,000	131,000	168,000	52,400
8		345,000	840,000	100,000	31,000

Source: Research Survey Data, 2023

KCCA trading license is progressive in nature and so the higher the gross turnover, the higher the tax payable. From the above we note that majority of the businesses (80%) have gross turnovers from below five million to over twenty million. Kampala City Council (KCC) has ushered in a new tax regime in which everyone doing business in the city will pay a minimum of about Shs120000 tax per year and those below 5million are required to pay a minimum of shs 100,000 presumptive tax annually as tax (T. Christopher & Turyasingura, 2024).

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The researcher was also interested in finding out whether KCCA trading license impacts on their businesses and according to the results, 43.3 % (13) respondents showed that KCCA's trading license has an impact on the growth on their businesses, 36.7% (11) said the tax had no impact, whereas 20% were not sure whether the tax had any impact or not on the growth of their businesses. This assumedly implies that 80% of small-scale business operators in Kasubi market care to find out whether the tax has any impact on their businesses whereas 20% don't track the effect of Business Income Tax or simply don't care to know.

The researcher also sought to find out from the 43.3% (13) respondents who said that KCCA trading license has an impact on the growth of their businesses to find out whether the tax had an impact on the growth indicators of their businesses and the following were the findings from the study. From the findings, out of 43.3% (13) respondents who said business income tax has an impact on the growth of their businesses, 76.9% (10) respondents said the tax had an impact on the growth indicators of their business, 23.1% (3) said the tax had no impact on the business growth indicators, whereas none was not sure about the impact of the tax on their performance indicators.

The 76.9% (10) respondents whose growth indicators are affected by KCCA'S trading license also shared with the researcher that this kind of tax reduces the profitability of businesses and consequently increases the cost of production. With the cost of production on the increase, the number of products that one wishes to sell incidentally declines with the volume of sales thereby lowering level of expansion and hence making it hard for the enterprises to increase their market share.

Presumptive tax and growth of Small-Scale Business in Kasubi Market

The findings indicate that SSB taxpayers are uncertain about the nature of the presumptive tax, that it is assessed based on annual sales, indicators used to determine gross turnover and their actual tax liability. This has occasioned resistance to the tax system and inhibited voluntary compliance. SSB taxpayers thus opt to wait for the tax officers to make tax assessments. However, they have used this opportunity to bribe or bargain with tax officers to pay low amounts in tax or no tax at all.

Gross turnover	With records	Without records
Not exceeding Ugx 10M	NIL	NIL
Exceeding Ugx 10M but does not exceed Ugx 30M	0.4% of annual turnover in excess of 10M	Ugx 80,000
Exceeding Ugx 30M but does not exceed Ugx 50M	Ugx 80,000 plus 0.5% of annual turnover in excess of Ugx 30 million	UUgx 200,000
Exceeding Ugx 50M but does not exceed Ugx 80M	Ugx 180,000 plus 0.6% of annual turnover in excess of Ugx 50 million	Ugx 400,000
Exceeding Ugx 50 m but does not exceed Ugx 150M	360,000 plus 0.7% of annual turnover in excess of Ugx 80 million	Ugx 900,000

Source: Research Survey Data, 2023

From this finding, this also indicates that 23 (76.7%) of the respondents pay presumptive tax. Further research should be carried out to find out why 76.7% of small-scale businesses in Kasubi market don't want to pay presumptive tax

The researcher was also interested in knowing whether presumptive tax has an impact on the growth of Small Scale Enterprises and according to the results, 60% (18) of respondents pointed out that presumptive tax impacts on the growth of their businesses, 26.7% (8) said the tax has no impact, whereas 13.3% (4) were not sure whether the tax had any impact on their businesses (David et al., 2023).

The researcher also sought to find just whether presumptive tax have any impact on the growth indicators of Small Scale Business in Kasubi Market. According to the results, out of 60% (18) respondents who said that presumptive tax has an impact on the growth of their businesses, 94.4% (17) said that presumptive tax has an impact on the growth indicators of their businesses, 5.6% (1) said the duties have no impact and none of the respondents was not sure about whether the tax has any impact on their businesses' growth indicators.

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The researcher was also able to ask the 17 respondents about how presumptive tax impact on the growth indicators of their businesses and found out that those who pay it, their cost of production increases and consequently reduces the profitability level. With the profitability level reduced, the number of products one can sell reduces consequently reducing the volume of sales. With the volume of sales on the decline, the level of expansion declines and so does the market share.

Finally, the researcher sought other factors apart from taxation that affect growth of small scale Businesses and the following were highlighted by the respondents; competition from fellow business people, shortage of commodities on the market, poor roads which increases the cost of operation, counterfeit goods, low customer turn up, city riots, bad weather, high rental fees, high electricity tariffs, dues and poor storage facilities, among other factors.

Conclusion

In conclusion, it was established that high tax rates have a negative effect on the growth of SSBs. If the tax rates are high, the profit margins of the firms become too small to improve on the scale and size of the business as the SSBs will hardly have enough capital to reinvest. It was also concluded that better tax policies have a positive effect on the growth of SSBs; thus, the more favorable the tax policies are, the better the growth trends for SSBs.

Types of taxes are concluded to have a positive effect on the growth of SSBs. Since the types of tax are determined by the level of income that the SSBs receive, if better and favorable types of taxes are adopted, then they would boost expansion of SSBs.

Conclusively, there has been poor taxation system by tax authority with focus being on the small scale businesses, hence resulting into a greater scope to taxation for instance VAT. Also, there is need to receive and improve the legal system in order to ensure efficiency, enforcement of tax laws to increase compliance, to introduce tax education to enlighten small scale businesses on the importance of paying taxes.

Poor performance of small-scale businesses is as a result of inadequate identification, assessment and collection, which are aspects of taxation performance.

Recommendations

Basing on the study carried out, the researcher recommends the following: The government through URA should embark on intensive tax education program especially for business community. This should be done through various media and in different languages on radio stations, televisions.

URA should carry out massive training of its staff about tax assessment collection methods, as well as how to handle taxpayers. The government should set tax rates that are considerable so that SSBs and other investors can be motivated to expand their unlimited potential in the business world. This would in turn impact the economy of Uganda positively and the benefits would be passed on to all the citizens. The government should also seek to come up with a good tax policy that clearly defines and stipulates the tax procedures, governing acts, tax rates among other fundamental issues that influence taxes in and across the country's boundaries.

The county government should intensify efforts in tax awareness campaigns to educate the public on the various types of taxes. This will increase the amounts of tax revenue collected which will ensure the provision of services to the general public. The researchers should study further on areas of taxation other than how t

Taxpayers should employ skilled people like accountants to ensure proper and complete records keeping in their businesses. This will enable then to pay only the taxes that they must pay and infringe on their profits. Tax education should be included in primary school syllabus to ensure greater sensation even among the young generation since a greater percentage of small-scale business owner have as far as primary least with this knowledge taxpayers can control their liquidity position

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