

CHRISTIAN SERVICE UNIVERSITY COLLEGE

SCHOOL OF BUSINESS

DEPARTMENT OF ACCOUNTING AND FINANCE

**DISABILITY TAX RELIEFS ON DISABILITY ENTREPRENEURIAL
DEVELOPMENT THE CASE OF THE DISABILITY BUSINESS OWNERSHIP IN THE
KUMASI METROPOLIS**

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**A DISSERTATION SUBMITTED TO THE SCHOOL OF BUSINESS, CHRISTIAN
SERVICE UNIVERSITY COLLEGE, IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF BACHELOR OF
BUSINESS ADMINISTRATION (ACCOUNTING AND FINANCE)**

JUNE 2020

DECLARATION

We hereby declare that this submission is our own work towards the Bachelor of Business Administration and that, to the best of our knowledge, it contains no material previously published by another person or material which has been accepted for the award of any other degree of the University, except where due acknowledgment has been made in the text.

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SUPERVISOR'S DECLARATION

I hereby declare that the preparation and presentation of the dissertation was supervised in accordance with the dissertation policy of the Christian Service University College.

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ABSTRACT

This study seeks to examine the impact of the disabled tax relief on the entrepreneurial growth of the disabled in the Kumasi Metropolis. The objective was to examine whether the disability tax relief contributes to the growth and success of the disabled entrepreneurs. It further sought to determine whether the disability tax relief influences the disabled to file for tax relief and also decision to enter into business.

To achieve this objective, a total of one hundred and fifty (150) questionnaires were sent out. The field survey indicated that 31% of the respondents were aware of the existence of the relief while 69% were not aware of the existence of the relief. Out of the 31% which represents 27 respondents who knew of the existence of the relief, 80% had filed for the relief while 20% had not. The tax relief would have been of great impact to the disabled entrepreneurs and their business if they were fully aware of its existence. Based on the response the researchers realized that, should the relief be granted to them, their tax burden will reduce, there will be an increase in their capital reserves and a decrease in their operational cost. The response also indicated that they face challenges such as discrimination, lack of education and mobility issues.

We therefore recommend that, there should be training programs such as vocational training should be organized for the disabled to take them off the streets and also, recognized associations must be formed for the disabled entrepreneurs so that they can be easily located by the government and other non-governmental organizations for assistance. There should also be public education about the relief and flexible procedures to make the general public aware of the existence of the relief and also help the disabled to easily access the relief.

DEDICATION

This Project Work is dedicated to our families especially our husbands and wives, our lecturers Christopher Bright Daboug and Abraham Osei-Wusu who supported us throughout the programme.

ACKNOWLEDGEMENTS

We are most grateful to the Almighty God for giving us the grace to put this academic piece together. We also thank all lectures and senior members of the Christian Service University College, School of Business for the enormous contributions they made. Their comments and constructive criticisms positively influenced the final product of our project work.

We have been fortunate to have an outstanding supervisor, Christopher Daboug Bright who carefully went through our work and gave us all the necessary comments and encouragement. May God richly bless him for all the support he gave us.

Many thanks to all Ghana Revenue Authority and Registrar Generals Department within the Kumasi Metropolis who took time to respond to our questionnaires. Besides, our sincere gratitude goes to our field enumerators for their assistance in data collection and entering.

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CHAPTER ONE

1.1 Background of the Study

In Ghana, persons with disability constitute an impoverished marginalized group and they are estimated to be 10% of the total population of Ghana (Juliana Ntibe, 2011). Disability in Ghana has been affiliated to cultural beliefs and myths that dehumanize affected victims, (Mensah, Williams, Ankomah, Mboje, 2008). These misconceptions have gradually made a huge impact on the self-esteem of persons with disability and has limited their opportunities for social interaction. Women with disabilities turn to bear the greater burden of this discrimination popularly in areas of marriage. The reactions of the society towards persons with disability tend to shrink their capabilities and entrepreneurial skills, and leave them in a complete state of hopelessness, pain and social rejections. Persons with disability have reduced capacity of activity due to many difficulties they encounter in life. (Juliana Ntibe, 2011).

Most persons with disability lack formal education as a result of their circumstances. The Ghana Statistical Service in 2013 estimated unemployment rate as 5.20% and further makes it clear that unemployment rate among the disabled persons in Ghana is higher than that of the non-disabled people in Ghana. This may be due to their disability and lack of formal education. Most unemployed persons with disability roam on the streets of Ghana begging for arms to make ends meets. Entrepreneurship has gradually become a major component of the mechanisms to resolve the increasing developmental issues pressing the nation, (Mensah, Williams, Ankomah, Mboje, 2008).

As the public and private sector has partially failed to absorb the increasing number of job seekers in Ghana, an increasing attention has been geared towards entrepreneurship and new firm

creation, and its potential of contributing to economic growth and job creation. Majority of these unemployed persons with disability have soft skills which can be developed into greater business venture through disabled entrepreneurship. In the quest of developing these soft skills, persons with disabilities face numerous challenges and this therefore frustrate them from growing to improve their living standards and also help others do same.

The government has also set out a policy that is disabled relief which create chance for persons with disabilities to enter into the job market. These policies help to reduce the rate of disabled unemployment yet the growing rate of unemployment is still high. Some humanitarian NGOs over the years have tried to offer help in bringing out the soft skills of these persons with disabilities and also help them set up their small-scale business enterprise. (Juliana Ntibe, 2011). Gradually, persons with disability have set up small and medium scale entrepreneurs over the country. The government due to its commitment to reduce the unemployment rate among this group of persons has granted a tax relief which is a reduction in the chargeable income of the disabled entrepreneurs by 25% of their assessable income. This disable relief serves as an incentive to individuals who in spite of their disabilities are in gainful employment. This relief is to motivate other disabled with soft skills to bring out their entrepreneurial skills and God-given talents to bear. This relief is aimed at stimulating the growth of businesses of the disabled entrepreneurs to improve their own living standards and that of the Ghanaian economy as a whole.

1.2 Problem Statement

The number of physically challenged persons on the shoulders of our highways and within heavy traffic areas, markets, churches, mosques and other densely populated areas is still prevalent. Even those who are not on the streets are also not in school but of ages and of sound mind to be

economically active are most of the time still dependent on their able relatives and friends for survival. To partly address this issue is tax relief granted to such individuals to attract them to venture into any business of their choice. Such a tax policy has been granted to such individuals since 2006.

The disabled relief is to serve as an incentive to the physically challenged person to engage in entrepreneurial activities. It is therefore expected that, the disable relief will motivate the physically challenged persons who are already in business and also help those who are unemployed to bring out their entrepreneurial skills to improve their own state and that of the Ghanaian economy. This study therefore aims at delving into the impact of the disabled tax relief on entrepreneurial growth of the disabled in the Kumasi Metropolis.

1.2 Objectives of the Study

The main aim of this study is to investigate on the impact of tax relief on the entrepreneurial growth of the disabled in Kumasi metropolis. The specific objectives therefore are as follows;

1. To determine the extent of disability tax relief on tax filing for tax returns by existing disabled entrepreneurs in Kumasi Metropolis.
2. To Evaluate the extent to which disability tax relief promotes development of disability entrepreneurship within the Kumasi
3. To evaluate the extent to which disability tax reliefs impacts on growth of disabled business ownership within the Kumasi.
4. To access challenges of accessing the relief and its impact on filing for disability tax relief

1.4 Research Question

1. To what extent would disability tax relief motivate existing disabled entrepreneurs in Kumasi Metropolis to file for their tax returns?
2. To what extent does disability tax reliefs promote of disability entrepreneurship within the Kumasi?
3. To what extent do the disability tax relief impacts on growth of disabled business ownership within the Kumasi?
4. To what extent do the challenges of accessing the relief and its impact on filing for disability tax relief

1.5 Significance of the Study

This study will be of a great benefit to the government of Ghana to evaluate the impact of the relief. It will also benefit the Disabled Union of Ghana by helping them realize the opportunities they have in the field of entrepreneurship and how best they can grow their businesses in the country. In academia, it will help both students and lecturers to understand the reality of the disable relief in the Ghanaian economy.

1.6 Scope and Limitation of the Study

This study will be restricted to disabled enterprises within the boundaries of Kumasi. This study will however face limitations such as accessing of relevant information from the Registrar General's department and Ghana revenue authority. This is because information will not be given to us easily. Researchers will face financial constraints such as transportation expenses and

printing expenses. Another challenge is getting access to the physically challenged persons and the required information in the Kumasi metropolis.

1.7 Methodology

The collection of data would be done through primary and secondary source of data but more emphasis would be placed on the primary source of data because of its accuracy, reliability and validity. Questionnaires and interviews would be used to gather data from the primary source of data. Moreover, journals, articles and information from the internet with similar studies would also be used. Qualitative and quantitative research techniques would be used, using SPSS version 16 and Microsoft Excel, 2007 to analyze the data collected.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews the literature on disabled tax relief, disabled entrepreneurs, and motivation for self-employment of the disabled, disabled relief as an influencing factor for disabled entrepreneurship, contribution of disabled relief on the growth of the business of disabled entrepreneurs and challenges of disabled entrepreneurs in accessing the disabled tax relief

2.1 Definition of terms

Entrepreneurship has traditionally been defined as the process of designing, launching and running a new business which typically begins as a small business such as a startup company offering a product, process or service for sale or hire. The people who create these businesses are called Entrepreneurs. According to Harper and Momm (1989) entrepreneurs have been defined as “people who put things together in new ways”, which is exactly what challenged people have to do. There are a number of positive factors which may make it easier, rather than harder, for some people with disabilities to survive in their own businesses .Disability can be defined as an impairment that may be cognitive, developmental, intellectual, mental, physical, sensory or some combination of these. It’s substantially affects a person’s life activities and may be present from birth or occur during a person’s lifetime. Tax relief on the other hand is an approved deductible allowance intended to reduce the employee’s taxable income and thereby lesson his/her tax burden. The tax relief is granted against the employee’s assessable income for a particular year of assessment. A relief is granted on an annual basis.

2.2 Literature

In Ghana, persons with disabilities constitute an impoverished marginalized group. Majority of them lack access to public health, education, and other social services. They are marginalized, socially excluded and deprived with poor literacy skills, and have a very low social status. In economic and social terms, persons with disabilities in Ghana are classified among the poorest of the poor, (Voice of People with Disability Ghana, 2014). Among these disabled persons lay skills and personal qualities which has been abandoned as a result of societal rejection. Persons with disabilities continue to face obstacles in both social and economic development (Ntibe, 2011). These skills can be employed and developed into small and medium scale enterprises.

Majority of disabled persons in Ghana among the numerous skills and qualities that they have, they still remain unemployed and jobless. They are often excluded in work, because of ignorance and prejudice of the society. The most explanation given is their inability to compete on the basis of relevant skills or qualification, (Ntibe, 2011). Most of these unemployed disabled persons resort to begging on the major streets of the country to make a living. People with disabilities have equal right and are entitled to dignity, equal treatment, independent living and full participation in the society. The government of Ghana and Ghana federation of the disabled have made effort to raid or eliminate begging but the attempt was in vain or unsuccessful, (Ntibe, 2011). Gradually, the actions of government have been fruitful thereby encouraging a number of disabled persons to enter into entrepreneurial activities to bring out their skills and qualities.

Disabled entrepreneurs within the past decade have faced challenges in starting and running their businesses. The government therefore has granted a tax relief to these disabled entrepreneurs to boost them up to put up their maximum best in their respective fields of operation. The relief constitutes 25% of the assessable income of the disabled person in a gainful business (Ghana

Revenue Authority). The relief will go a long way to motivate the disabled entrepreneurs themselves and also entice other disabled persons who have entrepreneurial skills but have allowed themselves to be unemployed.

2.3 Disabled Tax Relief

The Disabled Relief serves as an incentive to individuals who in spite of their disabilities are in gainful employment. It is granted to disabled individuals who earn income from any business or employment only. The relief is 25% of the Disabled person's income from business and/or employment. This is granted to persons who prove to the satisfaction of the Commissioner of Tax that they are disabled by acquiring a letter of confirmation from the Social Welfare Department that the individual or applicant is disabled. The disabled tax relief is an approved deductible allowance intended to reduce the taxable income and thereby lessen the tax burden of the individual (Internal Revenue Act, 2000(Act 592).

2.4 Disabled Entrepreneur

A disabled entrepreneur is a person who takes initiative by organizing a venture to take benefit of an opportunity but suffers from a form of disability. In Ghana such entrepreneurs enjoy a tax relief of 25%. This relief motivates disabled persons to at least set up their own businesses. A number of people in country suffer from some form of disability but should not be underestimated. Many disabled people have proven to be outstanding entrepreneurs with terrific small business ideas. Mr. Ivor Greenstreet, the 2016 presidential candidate for Convention People's Party is one of such individuals.

2.5 Disable Relief as a determinant for Disabled Entrepreneurship

Entrepreneurship over the years has continually been a tough game and is certainly not meant for those who cannot withstand difficult times (Rich, 2016). There is more to entrepreneurship and is not just about making money. Often, those ready to stand and strive through these times excel in their field of entrepreneurship. Generally, entrepreneurship over the world is been motivated by these common factors such as the courage of taking risks, self-reliance, feeling for accomplishment and the sense of control (Rich, 2016).

Disabled entrepreneurs are motivated basically by the need-opportunity motivation (Cate, Parker, & Renko, 2016). Some disabled entrepreneurs are highly motivated by the needs of life and as such influences them to enter into entrepreneurial activities. As they engage in these activities, they are able to meet up the needs and grant them a comfortable standard of living. Needs like social recognition and being unable to cater for their basic needs among others serve as a motivating reason for such persons to enter into entrepreneurship. Other disabled persons are also motivated based on the opportunities available to the disabled entrepreneur. Opportunities like the Microfinance and Small Loans Centre (MASLOC) scheme provides micro and small loans for start-ups and small businesses with fast, easy and small loans to grow and expand their businesses as well as to enhance job and wealth creation. Governmental funding for disabled entrepreneurs and the disable relief also attract other disabled persons into entering entrepreneurial activities.

The level of knowledge of disable tax relief among the educated disabled entrepreneurs is satisfactory and as such readily available to them that make claims for the relief as they file their tax returns. Disabled persons acknowledge that the disable relief reduces their chargeable income massively as compared to other personal reliefs like the aged relief and the responsibility relief.

This result in a reduction in their tax payable for the year computed and helps them to legally evade a certain percentage of their tax burden. This is enticing enough to influence their decision of entering into entrepreneurship either than struggling and moving around in search of white collar jobs.

Godley (2005) states that people who are in some way excluded from society often derive from this situation the motivation to take the initiative of starting their own enterprise, although frequently this may occur because a person has no alternative. Harper and Momm (1989) suggests that people with disabilities make natural entrepreneurs since having a disability can also be a stimulus for independent problem-solving and innovation. They suggested that children with disabilities often develop new and effective ways of moving around, communicating, or otherwise overcoming their problems. The experience of facing and coping with difficulties which are unfamiliar can be a valuable, though onerous, form of personal development.

Often the psychological condition of the people with disabilities makes them particularly likely to persevere in self-employment and do well. Cooney (2008) observes that an alternative career option for people with disabilities is to become self-employed, which has the benefits of freedom, flexibility and independence associated with self-employment as well as autonomy from access-related obstacles such as transportation, fatigue, inaccessible work environment and the need for personal assistance. According to Jones and Latreille (2005) it is now widely recognized that having a disability has a negative effect upon the rates of employment and earnings.

2.6 Challenges of Disabled Entrepreneurs in Accessing the Disabled Tax Relief

2.6.1 Discrimination

People with disability are often discriminated. Mandipaka (2014) define discrimination as distinguishing unfavorably; or the detection of the difference between one thing and another. According to Marumoagae (2012) discrimination against people with disabilities is one of the worst social stigmas that society has not been able to overcome. Maja, Mann, Sing, Steyn and Naidoo (2011) points out that discrimination against people with disabilities is as a result of negative attitudes, lack of knowledge and awareness. People with disabilities are regarded as people who cannot contribute to anything, are dependent and always wait to be helped (Uromi & Mazagwa, 2015). Alexander and Morgan (2005) explain that people without disabilities usually have negative impressions about people with disabilities, viewing them as inferior. These impressions can foster discrimination when entrepreneurs living with disabilities run their businesses as people without disabilities will be viewing them as inferior. They therefore feel a sense of being discriminated should they decide to file for the relief.

2.6.2 Access to Start-up Capital

Access to Start-Up Capital is another challenge that disabled entrepreneurs face. Mauchi, Mutengezanwa and Damiyano (2014) state that lack of access to capital, credit schemes and the constraints of financial systems are regarded by potential entrepreneurs as main hindrances to business innovation and success in developing economies. Disabled people often experience difficulties financing new start-ups due to limited personal financial resources (savings, home ownership), which, in turn, are partly due to poor education, lower employment rates and the concentration of disabled employees in low-paid occupations; poor credit rating after long-term

benefit receipt; disinterest/discrimination on the part of banks; lack of accessible information on sources of grants and loans (Boylan & Burchardt, 2002; Foster, 2010). Viriri and Makurumidze (2014) emphasized that access to capital and lack of customers as the two major barriers to self-employment by people with disabilities.

2.6.3 Lack of Entrepreneurial Education

The Lack of Entrepreneurial Education and Skills is also another challenge. Steenekamp, Vander-Merwe and Athayde (2011) are of the view that South Africa does not suffer from a lack of creative spirit, but rather a lack of business education and entrepreneurial skills that can empower individuals in an enabling environment. This can be said to be the same in Ghana. Choto, Tengeh and Iwu (2014) elucidates that there is a gap in entrepreneurial training, suggesting that the educational systems in Ghana does not encourage entrepreneurship as a career; entrepreneurship is seen as something that people can do when they fail to secure a job and when they do not have a profession. Furthermore, Choto et al. (2014) indicated that lack of education and training was a major inhibitor of entrepreneurial growth in the economy. Disabled people often lack specialist business management, legal and financial expertise due to limited relevant education and employment experience might feel at a disadvantage (Enabled4Enterprise, 2008). They do not see the need to enter into business hence filing for the relief.

2.6.4 Mobility

Some disabled entrepreneurs also face problems concerning mobility. In Ghana, there is inadequate logistics in relations to disabled mobility devices. Mobility devices like the

wheelchair, calipers and prosthesis are needed by some category of disabled persons to aid them move around in carrying out their entrepreneurial activities. They find it difficult going to the Ghana Revenue Authority office to file for the relief. They need a totally barrier free environment to enable them move freely around the communities where they find themselves and engage in entrepreneurial activities.

2.6.5 Bureaucratic Procedures and Delays

It is imperative to pinpoint and to understand the constraints facing entrepreneurs who are physically challenged in Ghana. Strict procedures and the delays in accessing and receiving the incentive is another challenge face by the disabled. Long bureaucratic lines like acquiring a letter of confirmation from Social Welfare Department, satisfaction of the Commissioner of Tax that they are disabled and then going on to fill the relief form at the Ghana Revenue Authority. Majority of disabled entrepreneurs are not able to meet all these requirements. All these lead to the delay in receiving the relief since they have to go through the procedures and also wait until when the relief is granted them.

2.7 Impact of Tax Relief on the Growth of Disabled Entrepreneurs

2.7.1 Increase in Capital Reserves

Other empirical research argued that disabled people wanting to generate their own income, setting up and developing a business must overcome physical barriers which mirror the barriers that face disabled entrepreneurs in the labour market (Arnold 2005). The 25% allowance that is being granted the physically challenged enables them to invest more into the business hence more returns on it. It also helps to increase their capital reserves since it is reserved for long term

capital investment projects or other large and anticipated expenses that will be incurred in the future.

2.7.2 Reduction of Tax Burden

Consequently, it is imperative for all tax payers to plan in the light of the economic downturn and the Revenue Authority's aggressive approach to bridging the revenue gap. While most people pay their taxes, most want to look into ways to reduce the amount payable. It is possible to legally reduce the amount of taxable income, without evading the taxman one can do this the honest way, (Jackson Okoth). For instance, those entitled to tax relief can ensure they reduce their burden by filing their returns with all the required information (Charles Memba, PKF Kenya). The tax burden of a disabled entrepreneur will be reduced when he or she files for the relief, the difference to which will serve as profit to the business.

2.7.3 Reduction of Operational Cost

Disabled relief has also help reduce the operational cost of disabled entrepreneurs. Operational costs are the costs of resources used by an organization just to maintain its existence, for instance travelling expenses, sales and marketing costs, rents, utilities, wages and salaries. Operational costs are being incurred regularly which helps in the day to day running of the business. When the operational cost of the business is high, it reduces the profit of the business which causes an increase in tax. However, when they are able to access the relief, their operational cost is reduced since they get an allowance of 25% of their assessable income.

2.7.4 Improvement in Investment

Tax relief is established to mainly reduce the tax burden of individuals. The disabled tax relief helps to reduce the tax burden of disabled entrepreneurs. The amount that is given as a relief can be saved and used for future investments. The entrepreneurs can choose to invest this money back into their business or invest it into other areas like their children's education, future expenses or unexpected issues that might occur. A disabled entrepreneur can invest in skills and education which can increase labour and productivity. Investment in new technology and capital can also increase the productive capacity of the economy. Which will in turn increases the long run trend rates of economic growth in the country.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter discusses in detail the various methods used for this research. As the name implies, this looks at the step-by-step procedure used in gathering data for the study. The ultimate purpose is to show how the researcher gathered information to arrive at research findings and conclusions. Method is about how the research was conducted; in other words, the actual steps followed to collate data and analyzed. This study used two data collection methods, semi-structured interview and questionnaire. The semi-structured interview was used to gather the qualitative data and the questionnaire was used to gather the quantitative data from the Disabled entrepreneurs. This study used a mixed methods strategy a combination of qualitative and quantitative approaches.

3.1 Population and Sample Size

Mouton (1996) define a population as the entire set of data from which a sample is selected and about which the researcher wishes to draw conclusions. The total population involved in this study was disabled entrepreneurs in Kumasi Metropolis. The primary data was in the form of administration of questionnaires and interview with tax officials of GRA, officials of Registrar General's Department and persons with disability. The questionnaires were in two forms: one for the GRA staff and persons with disability. In all, one hundred and fifty (150) questionnaires were administered. The questions used in this research were close-ended questions. The close-ended was used to obtain specific answers. The basic interview tool used was the face-to-face method. Typically, interviews in a qualitative study are done with unstructured or minimally

structured format. The interview was crucial to this research because interviews are one of the principal tools used to obtain descriptions for many a case study as it can gather the multiple realities inherent in a case. It influenced the development and gathering of literature. The motive of including tax officials (GRA) in the study was to ascertain first-hand information and also, they are solely responsible for the administration of tax reliefs. The secondary data used for this study was obtained for this study was obtain from the GRA head office, relevant textbooks, the internet and other research materials collected in the same field of study. The secondary data were also acquired from Library (textbooks) journal, tax records and web sites. Even though secondary data may not necessarily be as accurate as primary data, they prove to be very useful in this type of research.

3.1.1 Sample Selection

Employees of the Domestic tax revenue division of the Ghana revenue Authority were selected from the using non probability sampling, snow ball sampling method of selecting the disabled entrepreneurs.

Semi-structured interview: this gathers qualitative data. A purposeful selection was made. This sampling approach uses non-probability sampling techniques. As described by Patton (2002, p.40), in this sampling approach, there is far less emphasis on generalizing from sample to population and therefore greater attention is paid to a sample ‘purposely’ selected for its potential to yield insight from its illuminative and rich information sources. The selection was based on the criteria that those being selected could have a certain level of knowledge in the subject area being investigated so information gathered would be reliable.

Questionnaire: this uses random sampling, which is a probability sampling technique. The reason for this strategy is that one of the objectives of the research is to find statistical findings to establish which of the education methods are more effective; therefore, a sample was required that could represent the sample population. However, because the research population is large and there is a very large geographical distance between them (Teddle & Yu, 2007; Bryan, 2012), the study used a simple sampling technique, which is within the probability sampling tradition.

3.2 Data Collection Procedure

The data collection procedure is divided into two main stages – initial exploratory data collection in the form of semi-structured interviews with the disabled entrepreneurs. Based on the lists, 10 participants were selected for the interviews based on their knowledge and assumed ability to provide valuable information on tax education. Interviews were conducted from July to September 2019 at homes, offices and construction sites, and were all audio-recorded. All interviews were conducted by the researcher in English, the official language in Ghana (Edu-Buandoh & Otchere, 2012; World Factbook, 2015); however, respondents were given the chance to express themselves in their local language if they wished; nevertheless, none spoke in a local language.

The researcher went to five offices of the Domestic tax revenue division of Ghana Revenue Authority (G.R.A) in the Kumasi Metropolis and disabled entrepreneurs to conduct the interview with the sampled respondents. The personal interview was a face to face interaction. This approach was firmly selected so that the researcher could interact on a personal level with all staff. The questionnaire was personally administered by the researcher and contained series of

structured questions which were related to the research work and directed to respondents with the aim of gaining first-hand information. Respondents were allowed sufficient time of five working days to complete the questionnaire. The questionnaire consisted of both open ended and close-ended questions. Thus, in some cases, respondents were to choose the option that best reflected their opinions. The questionnaire afforded respondents much flexibility and privacy in answering the questions without any undue influence.

The questionnaire was in simple and unambiguous language and as such, did not pose any problem as regards interpretation. Based on the literature review and interview information, a questionnaire was developed for the survey. Initial calls and emails were made to the respective companies and individuals. In total, 500 questionnaires were distributed to companies and individuals who were willing to participate in the research through emails and in person. Out of the 500 questionnaires sent out, 270 were returned and of these 265 were fully completed and good for analysis.

3.3 Secondary Sources of Data

Secondary data collected by other agencies. This type of data lacks originality and is relatively cheaper. The sources of secondary data for this research consist of mainly published text books, Domestic tax revenue division of Ghana Revenue Authority (G.R.A) , Registrar General Departments and other revenue mobilization publications. Data was also collected from academic journals and papers that feature articles on automation system procedures in revenue mobilization and a number of research works that have been published on the subject in the electronic media.

3.3.1 Primary Sources of Data

Primary data is that type of data collected by the researcher himself, thus the data collected systematically by the researcher. The source of primary data was influenced by the size of the population, and subject under review, the researcher found it necessary to use a structured questionnaire and interview skills. This ensured that respondents shared information about intimate and relevant matters concerning the subject under review. For the purpose of this study, primary data comprised of responses obtained through questionnaires administered to target respondents under study. The personal interview method which was also employed was more flexible for both the researcher and respondent.

3.4 Validity and Reliability of Data

Validity answers the question as to whether a research instrument such as a questionnaires or interview actually measures what it was intended to measure or whether its scores have meaning for a participant (Kouzes & Posner, 1995; Saunders et al., 2012). Saunders et al. (2012) calls this measurement validity. Leedy and Omrod (2004, p.98) define research validity as “the extent to which the instrument measures what it is supposed to measure”. Validity is dependent on accuracy and precision; accuracy is the degree to which bias is absent from a sample, and precision is measured by the standard error of estimate – a type of deviation measurement, where the smaller the standard error of estimate, the higher the precision of the sample (Cooper & Schindler, 2001).

To ensure the research findings are valid, the researcher used the literature review as a guide. As discussed in the literature review, the reviewed literature is directly related to the research objectives and therefore using this as a guide helped obtain the necessary data from the

respondents. This ensures that the research instruments being used are appropriate for this study and that the semi-structured interview and questionnaire questions reflect the topic under study (Saunders et al., 2012). The research instruments (questionnaires, interview questions) are reviewed by experts in the field, as Huck and Cormier (1996) and Saunders et al. (2012) advocate. Further, the study's data instruments have been adopted from previous studies, with minimal alterations made to meet the requirements of this research, as indicated in Appendix B (questionnaire).

3.4.1 Reliability

Reliability is the degree to which a result can repeat itself over time. In other words reliability refers to consistency (Saunders et al., 2012; Bryan, 2012). Joppe (as cited in Golafshani, 2003, p.1) defines reliability as: "The extent to which results are consistent over time and an accurate representation of the total population under study and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable". Reliability of a measurement instrument is the extent to which it yields consistent results when the characteristic being measured has not changed (Leedy & Omrod, 2004). The ultimate test of a sample design is how well it represents the characteristics of the population it was intended to represent (Cooper & Schindler, 2001). To reduce bias so that the findings can be reliable, the study does not use specific medium

Moreover, both data collection were piloted before the full collection of data occurred. Saunders (2009, p.394) argues that "Prior to using your questionnaire to collect data it should be pilot tested...the purpose of the pilot test is to refine the questionnaire so that the respondents will have no problem answering the questions and there will be no problem in recording the data". In other words, the questionnaire is pre-tested to establish that the questions are fully

comprehensible and are understood by the respondents, in order to ensure the soundness and suitability of the research instruments (Sekaran, 2003).

3.5 Data Cleansing and Management

The data collected were cleansed by removing incomplete questionnaires and those that the researcher deemed not usable for analysis. The procedure used was that the researcher personally went through all data that were received to ensure that all parts of the questionnaire had been correctly filled in. Especially, prior to the analysis, the survey data were screened in an effort to separate biased inputs and/or any other inconsistencies contained in the collated data. After careful examination, numerous entries were removed as being biased or substantially incomplete. Even though the participants' understanding of the questions cannot wholly be determined, the researcher deemed it ethical to contain and/or control certain entries from the data set in order to minimise the impact of an ambiguous interpretation, as discussed earlier on in this chapter (under validity and reliability). Accordingly, a couple of survey respondent data sets were discarded during the data-cleansing procedure. Overall, the cleansing process was carried out in such a way that maximized the data present in the data set whilst minimizing the potential errors in the sampling techniques used.

3.6 Ethical Issues

Ethics become extremely important when dealing with human subjects. Ethical issues are becoming a crucial element in social research. It is compulsory for a social researcher conducting research involving humans to apply for ethical clearance (Mollet, 2011). Respondents chosen for this study were assessed to be of sound mind and rational business men and women. Their ability

to run their business and provide answers to the questionnaires administered attests to this fact. Information provided by respondents is assured to be without or with less bias. Initially, the researcher encountered a problem of Poor reception which may have affected the quality of the information, but after taking much time in explaining the rationale behind the research mutual understanding was met.

3.7 Data Analysis Procedure

This section discusses the procedure that was used to analyze the data collected. This is in two parts – the first part discusses the procedure that was followed in analyzing the semi-structured interview (qualitative analysis) and the second part relates to the questionnaire (quantitative analysis) procedure that was followed. Specifically, data collected from the semi-structured interview in the form of perceptions are analyzed with the use of qualitative data analysis technique(s). On the other hand, data collected from the questionnaire in the form of scale, percentage, numbers and/or statistics are analyzed using quantitative data analysis techniques. In trying to understand the benefits of tax education given to the public by the Ghana Revenue Authority, responses were grouped and analyzed using SPSS and other computer-aided programs such as frequency tables, percentages and graphs. These were also used for pictorial representation of the data collected. In order to ensure clarity of expression and accuracy, information gathered was foremost checked. The raw data was then organized considering the issues for which the questionnaire was designed to address. Descriptive explanations were also used to make the findings of the analysis more meaningful.

3.10 Qualitative Analysis

This sub-section discusses in detail the procedure that was followed in the analysis of the data collected from the semi-structured interview. The ultimate purpose is to demonstrate how the various themes were arrived at. Specifically, it discusses how the coding procedure was carried out to arrive at the various themes to generate the conceptual framework for this part of the study.

3.10.1 Transcribing Procedure

All the interviews were audio-recorded and were transcribed after each interview. Each respondent was labeled and their profiles were clearly marked against their transcribed script. The various failure criteria, and causes and effects that were mentioned were highlighted in coloured fonts in Microsoft Word. The purpose of this was to help identify the key failure criteria, and causes and effects of tax education that were mentioned during the interviews.

3.10.2 Coding Procedure

This followed the coding system suggested by Corbin and Strauss (2008). The texts of the semi-structured interviews were analyzed with the use of words. This was achieved with the help of NVivo 10 software and Microsoft Word. The manual coding was carried out with the use of a computer by highlighting the various themes that were raised by respondents. This was achieved by using Microsoft Word and NVivo 10. The transcribed data were coded based on the various performance criteria, and causes and effects that were mentioned.

3.11 Quantitative Analysis

This involves the analysis of data collected in the form of scale, numbers and/or statistics with the use of the quantitative software package Statistical Package for the Social Sciences (SPSS). The analysis is presented in the form of tables, graphs and percentages. This involves the use of deductive positions to make analysis. This research was conducted using a sample of 265 respondents to assess the extent of failure, and the causes and effects of the tax education. Questionnaire variables on the tax education were also measured using a five-point Likert scale (1-5), where 1=least achievement and 5=highest achievement. Likewise, the causes and effects of the tax education were measured on a five-point Likert scale (1-5), where 1=strongly disagree and 5=strongly agree. Additionally, the most affected stakeholders of Ghana projects failure variables were assessed using a seven-point Likert scale (1-7), where 1= least affected and 7= most affected. In most research projects, the first step in data analysis is the description of the data and sample population. The results of the descriptive analyses have been presented in chapter 5.. After the coding, the various statistical testing needed (as mentioned above) for this research was performed in accordance with the research objectives.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSIONS

4.1 Introduction

This chapter presents the analysis and discussions of the study using SPSS in the forms of charts to show the trend of the disabled relief on entrepreneurial growth of disabled businesses. The sample size for this study was 150 disabled entrepreneurs within the Kumasi Metropolis but the total number of respondents were 88 in number. All results on the chart are in percentages.

4.2 Background of Respondents

The background consists of the demographic characteristics of the respondents in this study. It involves their age, sex, marital status, educational background and type of business. Out of the 88 respondents, 50 representing 57% were male and 38 representing 43% were female. The dominance of males over females in responding to our questionnaires is because of our target areas in Kumasi metropolis. Moreover, this proves that averagely, there are more male disabled entrepreneurs than female disabled entrepreneurs in Kumasi metropolis. This shows that more of disabled males engage in entrepreneurial activities than that of the disabled females. Even though

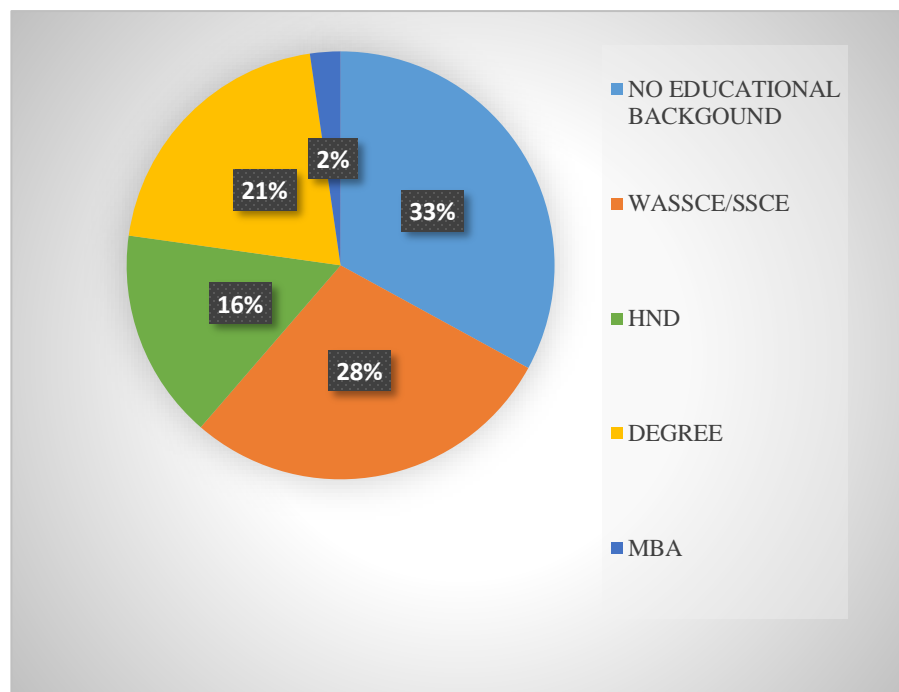
the male respondents are more than the female respondents, there is not much difference to cause a great impact. Out of the 88 respondents, 5 of them representing 6% belong the age of 50 and above, 19 of them representing 22% belong to the ages of 18 – 25 years. 30 of the respondents belong to the ages of 26 – 35 years and 34 of the respondents representing 34% which is the majority belongs to the ages of 36 – 50 years. The age group of our respondents was necessary to determine the specific age groups who are disabled entrepreneurs. From the above chart, the age group of 50 and above is very low because majority of disabled entrepreneurs reach their diminishing stage after obtaining 50 years and that makes them less proactive. Between the ages of 18 and 25, disabled ones in the society begin to realize they can be useful with the potential they have even though they are disabled. This is a stage where beginners enter into the industry of disabled entrepreneurship. The most proactive age group thus between 36 and 50 has more influence on our project because they carry the majority, engage in entrepreneurial activities and also possess more knowledge about disability tax relief.

4.2.1 Educational Qualification of Respondents

As shown in Figure 4.1, majority of the respondents which is 22(33%) do not have any educational background. 25 of them representing 28% are WASSCE/SSCE graduates, 14 of them been 16 are HND holders, 18 of the respondents which is 21% are degree holders while 2 of the respondents which is 2% are MBA holders. The educational qualification of the respondents is not encouraging because the level of discriminations in our society is high and does not run to the favour of disables. From the above chart majority of respondents have no educational background, notwithstanding this fact, they still engage in entrepreneurial activities. However, this measure is declining the awareness of the disability tax relief. If disables are not

encouraged to go to school how then do get to be aware of the relief to encourage them to enter into entrepreneurship. This is a significant factor to consider.

Figure 4.1



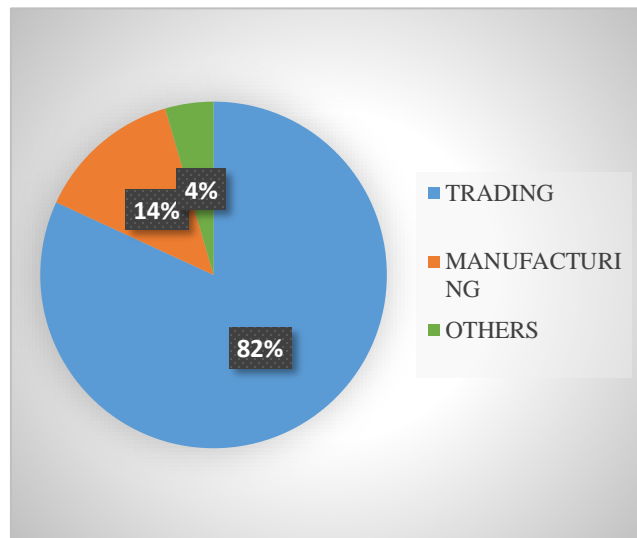
Source: Field Survey, 2017

4.2.2 Type of Business

The study shows that majority of disabled entrepreneurs which is 72 representing 82% are into trading businesses. 12 of them representing 14% are into manufacturing businesses while 4 of them representing 4% are into other business ventures. The sector of business pursued by

disabled entrepreneurs is very necessary. This is to know where their strength and potential lies in entrepreneurship to file for the disabled tax relief. From the above chart majority of disabled entrepreneurs are into trading than any other sector of business.

Figure 4.2

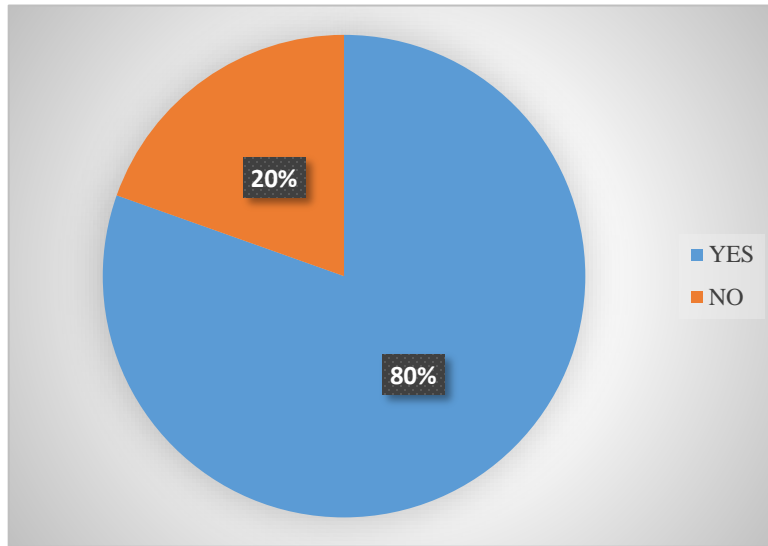


Source: Field Survey, 2020

4.2.3 Filing for the Relief

Figure 4.3 shows that out of the 27 respondents who have heard of the disabled relief and have filed for it, 22 of these respondents being 80% have filed for the relief before whiles 5 of the respondents representing 20% have never filed for the relief. Awareness can be created but if filing for it is not done then there is little essence. From the above chart, majority of the respondents have filed for the relief.

Figure 4.3



Source: Field Survey, 2020

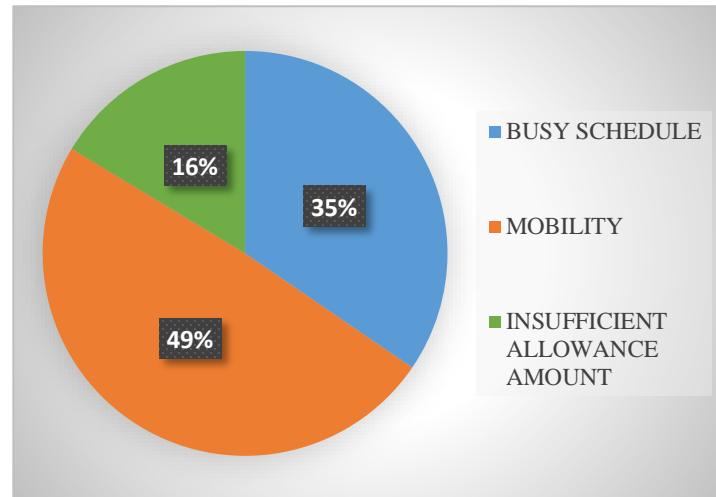
4.2.4 Periodic Filing of the Relief

This was to ascertain the periodic filing of the relief by disabled entrepreneurs. From the respondents who have filed for the relief, figure 4.12 shows that 16 of the respondents been 48% have been making claims for about 1 month – 12 months while 17 of the respondents representing 52% have been making claims for about 2 – 5 years. From the above chart, the periodic filing made by the disabled entrepreneurs is not discouraging since majority of them file for it regularly.

4.2.5 Reasons for not Filing for the Relief

Out of the 55 respondents who have not filed for the disabled relief, 19 of the respondents representing 35% attribute it to their busy schedule, 27 of the respondents representing 49% attributes it to mobility problems and 9 of the respondent representing 16% attribute it to insufficient allowance amount.

Figure 4.4



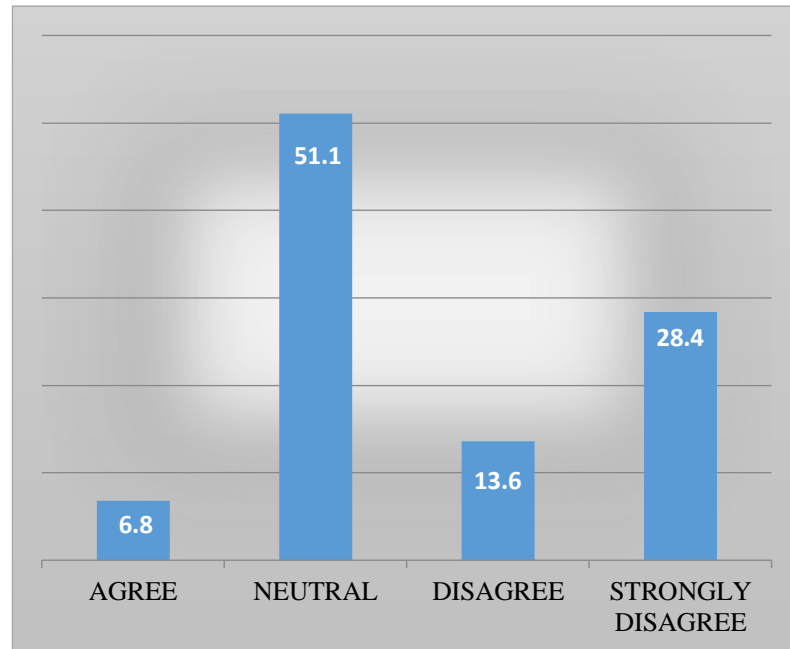
Source: Field Survey, 2020

4.3 Disabled Relief as a Factor to Enter Into Business

4.3.1 Influence of the Relief Amount

Figure 4.5 shows the extent to which the amount involved influenced the disabled to enter into business. Among the respondents, 6.8% agreed that the amount influenced them to enter into business, 51.1% neither agreed nor disagreed that the amount influenced them to enter into business, 13.6% disagreed that the amount influenced them to enter into business and 28.4% strongly disagreed that the amount influenced them to enter into business. The percentage of respondents who neither agreed nor disagreed that the amount involved in the disabled tax relief influenced them to enter into business is high. This means that they either had personal reasons for entering into business or wanted to put their hands to work.

Figure 4.5



Source: Field Survey, 2020

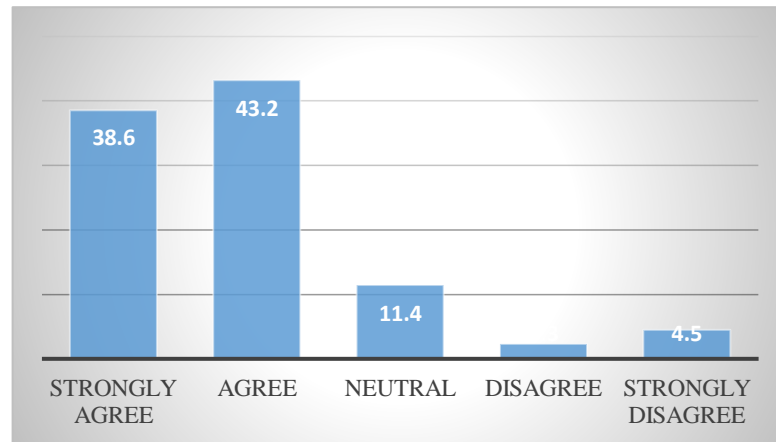
4.4 Contribution of the Relief on Entrepreneurial Growth

4.4.1 Reduction of Tax Burden

From the figure 4.6 38.6% agreed strongly that the disabled relief has reduced their tax burden while 43.2% agreed that the disabled relief has reduced their tax burden. However, 2.3% disagreed that the disabled relief has reduced their tax burden but 4.5% strongly disagreed that the disabled relief has reduced their tax burden, nevertheless, 11.4% neither agreed nor disagreed disabled relief has reduced their tax burden. The rate of respondents who agreed that the disabled tax relief reduces their tax burden and therefore contributing to the growth and success of their business is high. Even though they claim the percentage is insufficient, they pay less tax for filing for the disabled tax relief as compared to when they do not file for it. 2.3% of the respondents disagreed that the disabled tax relief reduces their tax burden hence it is of no

benefit to the business. This is due to the fact that the relief is not filed for or is filed for but not granted.

Figure 4.6

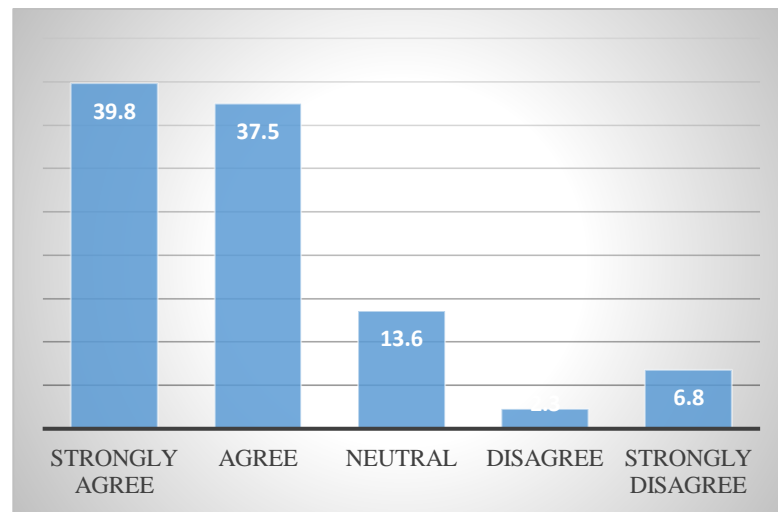


Source: Field Survey, 2020

4.4.2 Reduction of Operational Cost

Among the respondents in figure 4.7, 39.8% strongly agreed that the tax relief has reduced their operational cost, 37.5% agreed that the tax relief has reduced their operational cost, 2.3% on the other hand disagreed that the tax relief has reduced their operational cost while 6.8% strongly disagreed that the tax relief has reduced their operational cost. However, 13.6% neither agreed nor disagreed that the tax relief has reduced their operational cost. A high percentage of the respondents strongly agreed that the disabled tax relief reduces their operational cost and therefore helps their business to grow and become successful. The reason being that, the disabled tax relief reduces their expenditure hence the cost of operating.

Figure 4.7



Source: Field Survey, 2020

4.5 Challenges Faced In Accessing the Disabled Relief

4.5.1 Requirements, Procedures and Delay

Figure 4.8 shows the ability of the disabled entrepreneurs to meet all the requirements, strict procedures in accessing the relief and the delay in receiving the incentive is a challenge in accessing the disabled relief as a challenge faced from accessing the disabled relief.

15.9% of the total respondents strongly agreed that the ability to meet all the requirements is a challenge in accessing the disabled relief, 19.3% agreed that the ability to meet all the requirements is a challenge in accessing the disabled relief whereas 2.3% neither agreed nor disagreed that the ability to meet all the requirements is a challenge in accessing the disabled relief.

2.3% of the total respondents disagreed that strict procedures is a challenge in accessing the disabled relief while 40.9% of them agreed that strict procedures is a challenge in accessing the disabled relief. The majority of the respondents, that is, 42% strongly agreed that strict procedures is a challenge in accessing the disabled relief and 8% shared a neutral thought to it.

40.9% of the total respondents strongly agreed that the delay in receiving the incentive is a challenge in accessing the disabled relief whiles 37.5% of them agreed that the delay in receiving the incentive is a challenge in accessing the disabled relief. The remaining 21.6% neither agreed nor disagreed that the delay in receiving the incentive is a challenge in accessing the disabled relief.

Majority of the respondents agreed that the ability to meet all the requirements, the strict procedures in accessing the relief and the delay in receiving the incentive are challenges faced in accessing the relief. This is because there are long bureaucratic lines in acquiring a letter of confirmation from the social welfare, satisfaction from the Commissioner of Tax and filling the relief form at the Ghana Revenue Authority office.

Figure 4.8

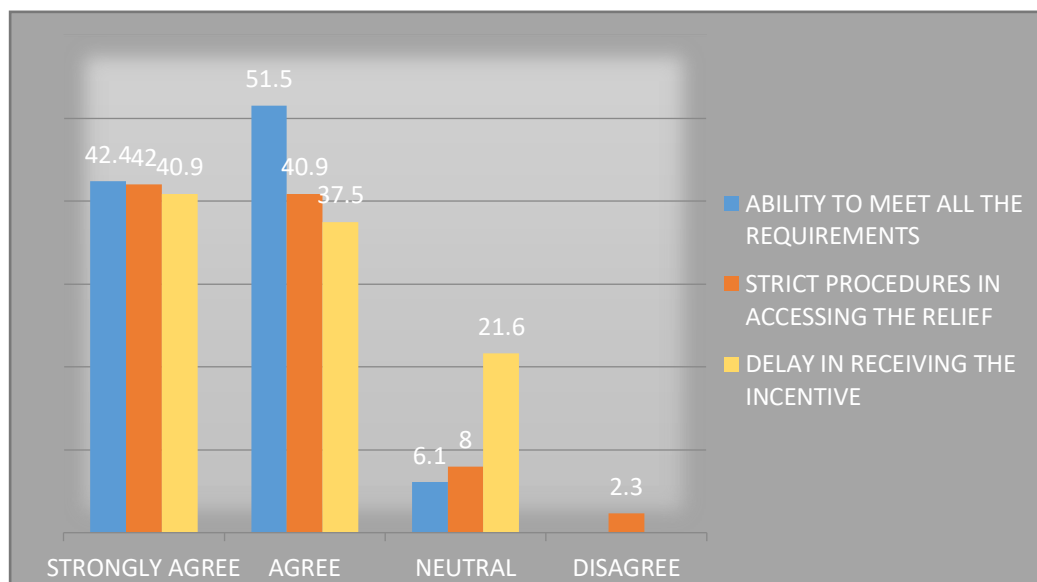
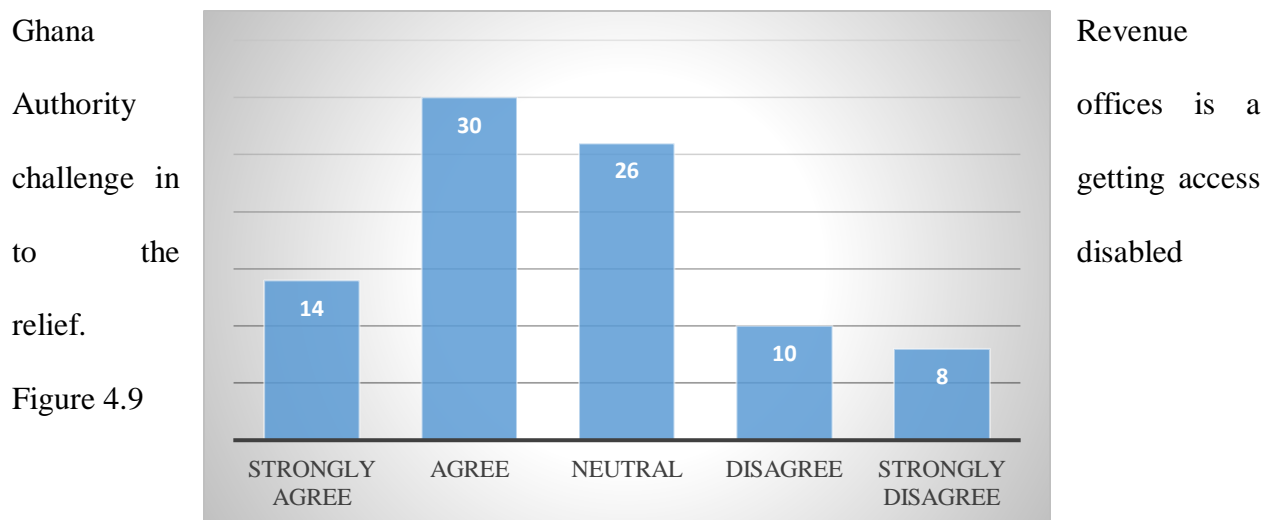


Figure 4.9 shows the ability of the disabled entrepreneurs to locate the Ghana Revenue Authority offices as a challenge in accessing the relief. Among the respondents, 14% strongly agreed to the fact that locating the Ghana Revenue Authority offices is a challenge in getting access to the

disabled relief while 30% agreed that locating the Ghana Revenue Authority offices is a challenge in getting access to the disabled relief. 10% of them disagreed that locating the Ghana Revenue Authority offices is a challenge in getting access to the disabled relief and 8% of them strongly disagreed that locating the Ghana Revenue Authority offices is a challenge in getting access to the disabled relief. The remaining 26% neither agreed nor disagreed that locating the



Source: Field Survey, 2020

4.5.3 Effects of Disability Tax Relief On Tax Filing For Tax Returns By Existing Disabled Entrepreneurs

Table 4.1: Effects of Disability Tax Relief on Tax Filing For Tax Returns

			Tax education	Tax evasion
Pearson	Disability tax relief	Correlation coefficient	1.000	.824
		Sig. (2-tailed)		.005
		N	92	92
	Tax returns	Correlation coefficient	.824	1.000
		Sig. (2-tailed)	.005	
		N	92	92

Source: Field survey, 2017

Correlation is significant at the .05 level (2-tailed)

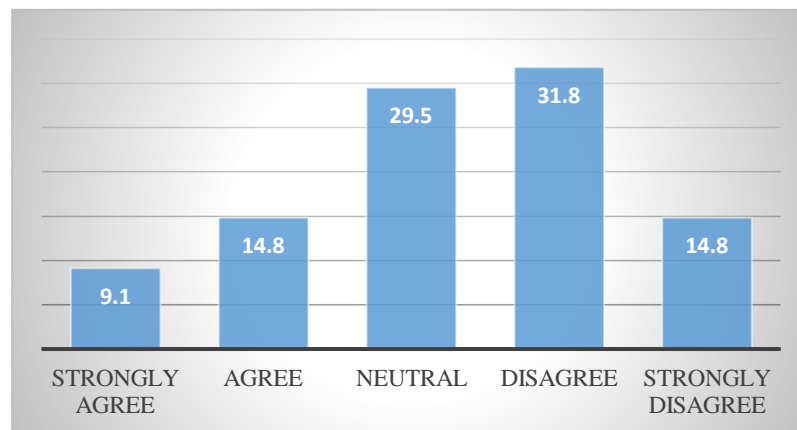
From Table 4.1, a Pearson's correlation coefficient of .824 indicates a strong positive relationship between the on disability tax relief and tax filing and tax returns. This means that, as the education on taxes increase, there is a corresponding influence reducing evasion of taxes among people. The relationship is significant at the .05 alpha level ($.005 < .05$). When there is existence of tax reliefs, it increases tax filing and returns.

4.6 Disabled Relief as a Factor for Filing for the Relief

4.6.1 The Amount as an Incentive

Figure 4.10 shows that the amount involved which is the 25% on their accessible income is a factor that influenced the disabled to file for the disabled relief. Out of 100%, 9.1% strongly agreed that the amount involved influenced them to file for the disabled relief and 14.8% agreed that the amount involved influenced them to file for the disabled relief. However, 31.8% disagreed that the amount involved influenced them to file for the disabled relief and 14.8% strongly disagreed that the amount involved influenced them to file for the disabled relief. The remaining 29.5% neither agreed nor disagreed that the amount involved influenced them to file for the disabled relief. The percentage of respondents who disagreed that the amount associated with the disabled tax relief influenced them to file for it is high. The reason being that the expenses they incur or the income earned does not change. 14.8% of the respondents confirmed that the amount involved in the disability tax relief influenced them to file for it, due to the fact that it adds up or increases their level of income and reduces their expenditure.

Figure 4.10



Source: Field Survey, 2020

4.6.2 Reduction of Tax Burden

Table 4.2 Disability Tax Relief Promotes on Disability Entrepreneurship Development

		Tax education	Compliance
Pearson	Disability tax relief	Correlation coefficient	1.000
		Sig. (2-tailed)	.769
		N	.005
		92	92
	Disability	Correlation coefficient	.769
	entrepreneurship	Sig. (2-tailed)	1.000
	development	N	.005
		92	92

Source: Field survey, 2017

Correlation is significant at the .05 level (2-tailed)

The results presented in Table 4.2 show a strong positive relationship between disability tax relief and disability entrepreneurship development. This assertion was backed by a correlation co-

efficient of 769 which was set at significant level of 0.5. These results indicate that an increase in disability tax relief will have a significant effect on entrepreneurship development.

4.7 Hypotheses Test

According to Wilson (2010:237), hypothesis testing is one of the main methods to test for significant relationship between variables. It involves an analysis of some aspect of the statement or questions that generates a statistical value. The Pearson's Correlation and Linear Regression test was performed to test hypotheses using the Statistical Package for Social Science (SPSS) version 16 for Windows. The Regression test was performed to determine whether there was a statistically significant relationship between the variables. Ziel and Antointette (2003:57) state that the Regression test is any statistical hypothesis test in which the test statistic has a Regression distribution when the null hypothesis is true, or any in which the probability distribution of the test statistic (assuming the null hypothesis is true) can be made to approximate a Regression distribution. The discussion below indicates the results of the hypotheses tested.

4.7.1 Research question one (1)

To test whether there is a relationship between public tax education and awareness creation and tax compliance. There is a significant relationship between Public tax education and awareness creation and tax compliance.

Table 4.3 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.512 ^a	.262	.239	.76102	.262	11.695	1	33	.002

a. Predictors: (Constant), disability tax relief on

b. dependent Variable: tax returns and filing

Table 4.4 ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.774	1	6.774	11.695	.002 ^a
	Residual	19.112	33	.579		
	Total	25.886	34			

a. a. Predictors: (Constant), b. Dependent Variable: entrepreneurship development

Table 4.5 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	a. disability tax relief	1.190	.255		4.669	.000
	entrepreneurship development	.439	.128	.512	3.420	.002

a. Independent Variable: disability tax relief

b. Dependent Variable: Public tax compliance and awareness creation

Table 4.5 firstly shows the model summary which is a table for R and R squared values. The R value represents the simple correlation and is 0.512, which indicates a high degree of correlation between the dependent and independent variables disability tax relief and disability entrepreneurship. R squared indicates how much of the total variation in the dependent variable, can be explained by the independent variable. In this case, 26.2% can be explained which is very small. The next table is the ANOVA table, which reports how well the regression equation fits the data, that is predicts the dependent variable.

The ANOVA table indicates that the regression model predicts the dependent variable significantly well. This is because $p < 0.002$ which is less than 0.05 and it indicates that the regression model statistically significantly predicts the outcome variable. That is a good fit for the data. The coefficient table provides us with the necessary information to predict the variables disability tax relief and disability entrepreneurship contributes statistically significantly business development

4.7.2 Research question two 2

To test whether there is a relationship between medium of tax education used and tax compliance
There is a significant relationship between medium of tax education used and tax compliance

Table 4.6 Model Summary

a. Predictors: (Constant), medium of tax education used

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.062 ^a	.004	-.026	.76015	.004	.129	1	33	.722

Table 4.7 ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.075	1	.075	.129	.722 ^a
	Residual	19.068	33	.578		
	Total	19.143	34			

a. Predictors: (Constant), . Predictors: (Constant), medium of tax education used

b. Dependent Variable: Tacx compliance

Table 4.8 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.620	.293		5.535	.000
Public tax education and awareness creation	.058	.161	.062	.359	.722

a. Dependent Variable: There is an Audit committee in the company

Table 4.8 firstly shows the model summary which is a table for R and R squared values. The R value represents the simple correlation and is 0.062, which indicates a high degree of correlation between the dependent and independent variables the tax education medium used and tax compliance. R squared indicates how much of the total variation in the dependent variable, can be explained by the independent variable. In this case, 0.04% can be explained which is very small. The next table is the ANOVA table, which reports how well the regression equation fits the data, that is predicts the dependent variable.

The ANOVA table indicates that the regression model predicts the dependent variable significantly well. This is because $p < 0.000$ which is less than 0.05 and it indicates that the regression model statistically significantly predicts the outcome variable. That is a good fit for the data. The Coefficient table provides us with the necessary information to predict medium used in public tax education and compliance.

4.7.3 Research question 3

To test whether there is a relationship between compliance and revenue generation. There is a significant relationship between tax compliance and revenue generation

Table 4.9 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.512 ^a	.262	.240	.65423	.262	11.724	1	33	.002

a. Predictors: (Constant), independent variable: disability tax relief

b Dependent Variable : growth of disabled business ownership within the Kumasi.

Table 4.10 ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.018	1	5.018	11.724	.002 ^a
	Residual	14.125	33	.428		
	Total	19.143	34			

a. Predictors: (Constant), independent variable: disability tax relief

b. Dependent Variable: growth of disabled business ownership within the Kumasi

Table 4.11 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.852	.275		3.099	.004
Tax compliance	.450	.132	.512	3.424	.002

a. Dependent Variable: Disability of tax relief

Table 4.11 firstly shows the model summary which is a table for R and R squared values. The R value represents the simple correlation and is 0.512, which indicates a high degree of correlation between the dependent and independent variables the entrepreneurship business growth squared indicates how much of the total variation in the dependent variable, can be explained by the independent variable. In this case, 26.2% can be explained which is very small. The next table is the ANOVA table, which reports how well the regression equation fits the data, that is predicts the dependent variable.

The ANOVA table indicates that the regression model predicts the dependent variable significantly well. This is because $p < 0.002$ which is less than 0.05 and it indicates that the regression model statistically significantly predicts the outcome variable. That is a good fit for the data. The Coefficient table provides us with the necessary information to predict the variables tax compliance and revenue generation

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The main aim of this study is to investigate the impact of tax reliefs on the entrepreneurial growth of the disabled in the Kumasi Metropolis. In an attempt to achieve this, the study focused on determining whether disability tax reliefs influence the disabled to file for the relief. The study examined if the tax relief influenced their decision to enter into business. The study also sought to examine if the relief contributed to the growth and success of their business. The study also attempted to ascertain the challenges they faced in assessing the relief.

5.2 Sample and Response Rate

The target population of the study constituted persons with disability, Ghana Revenue Authority and the Registrar General of Business within the Kumasi Metropolis. The total number of questionnaires used was one hundred and fifty (150). Out of the one hundred and fifty (150) questionnaires distributed, only eighty-eight (88) were answered, which implies that 58.6% response rate was obtained. All our respondents were disabled entrepreneurs of which 82% are traders, 14% are manufacturers and 4% are involved in the extractive and other businesses. We conducted face to face interviews with the Ghana Revenue Authority and the Registrar General of Business.

5.3 Descriptive Characteristics

Findings analyzed the influence of the disabled tax relief on their decision to enter into business, its contribution to the growth and success of their business and the challenges they faced in accessing it. The findings are presented in graphs and pie charts generated by SPSS to facilitate interpretation of data collected. Graphs facilitate comparison between sets of data, display

relationships more clearly and can also be used to illustrate general facts. (Hussey & Hussey, 1997).

5.4 Summary of Findings

This section discusses the extent to which the overall objectives of the study have been achieved. This was done based on the specific objectives and how the study addressed issues within the objectives.

5.4.1 Impact of the Disabled Tax Relief on the Entrepreneurial Growth of the Disabled

The findings of this study and from the respondents shows that the disabled tax relief will be of great impact to the disabled entrepreneurs and their business if they are made aware of its existence and granted it should they file for it. The response from the disabled entrepreneurs suggests that, when they are granted the relief, their tax burden will be reduced, their capital reserves will increase, their operational cost will decrease and finally there will be an increment in their investments. All these factors will increase their income and help their business grow and be successful. From the study, it is clear that the disabled tax relief has an impact on the growth and success of the businesses of disabled entrepreneurs. That is creating awareness on the existence of the disabled tax relief and making it easily accessible.

5.4.2 Challenges Faced in Accessing the Relief

Majority of the disabled entrepreneurs in the Kumasi Metropolis face a lot of challenges in accessing the disabled tax relief. Based on the research is their inability to meet all the requirements in accessing the disabled tax relief. Long bureaucratic lines, strict procedures and the delay in accessing and receiving the incentive. Disabled entrepreneurs have to prove to the

satisfaction of the Commissioner of Tax that they are disabled. They must acquire a letter of confirmation from the Social Welfare Department that the individual or applicant is disabled.

Discrimination, mobility, lack of education and locating the Ghana Revenue Authority offices are complaints made by the disabled entrepreneurs. These are challenges they face in an attempt to access the relief. Mobility devices like the wheelchair, calipers and prosthesis are needed by some category of disabled persons to aid them move around in file for the relief and carry out their entrepreneurial activities. Others complained that since they lacked some form of education they are sometimes denied the relief when they file for it. This leads to discrimination. Despite the fact that the disabled tax relief was intended to reduce the taxable income and thereby lessen the tax burden of the disabled, the disabled entrepreneurs still face challenges in accessing it.

5.5 Conclusion

This study was undertaken to determine the impact of tax relief on the entrepreneurial growth of the disabled in the Kumasi Metropolis. The Disabled Tax Relief, to some extent, has not been able to fulfill its intended purpose. Most disabled entrepreneurs are not aware of its existence. Those who are aware of its existence have not filed for it because they have busy schedules, mobility issues or due to insufficient allowance amount. Those who have filed for it faced one or more challenges stated in the findings. Despite these roadblocks, the researchers are confident that this study will ignite the desire of students and other researchers to do a more detailed study into Disabled Tax Reliefs in Ghana.

5.6 Recommendation

This section suggests ways and means to be considered by the Government of Ghana, the Ghana Revenue Authority and the general public on how the Disabled Tax Relief will be able to achieve its intended purpose.

Training the disabled to improve their entrepreneurial skills will go a long way to inspire the disabled to engage and participate in entrepreneurial activities in the society, doing away with discrimination and avoiding nuisance caused by the disabled on the streets. More state recognized associations for the disabled entrepreneurs should be established so that they can be easily located for government or non-governmental association assistance.

Educating the general public and creating awareness on the existence of the disabled tax relief will enable more disabled entrepreneurs and the disabled who aspire to go into business to file for it. When they are granted the relief, it is believed that the number of disabled who roam the streets idly will be minimal and unemployment rate of the disabled will also decrease hence improving the standard of living of the disabled.

Procedures for filing and accessing the relief should be made simple to enable the disabled to file and access it. Bureaucratic lines should also be loosened so that it will not be a deterrent for the disabled entrepreneurs to file for it. The system of filing for the relief every year can be hectic and discouraging to disabled entrepreneur. The revenue authorities should therefore adopt the system where the disabled entrepreneurs will only have to file for the relief just once and cover the years for which they will be in business.

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APPENDIX

CHRISTIAN SERVICE UNIVERSITY COLLEGE

SCHOOL OF BUSINESS

We are final year students of Christian Service University College, conducting a research on the topic “The Impact of Disabled Relief on the Entrepreneurial Growth of the Disabled in the Kumasi Metropolis”. We would like you to assist us gather information by answering the questions below to make our research successful. We therefore want to assure you that, every bit of information given to us would be strictly confidential.

SECTION A: PERSONAL INFORMATION

INSTRUCTIONS: Please tick (✓) the correct answers from the options provided below.

1. Sex:

Male ()

Female ()

2. Marital Status:

Single () Married () Divorced () Widowed ()

3. Age:

Below 18 () 18-25 () 26-35 () 36-50 () 50 and Above ()

4. Educational Qualification:

No Educational Background () WASSCE/SSCE () HND () Degree () MBA ()

PHD () Professional () Others (Specify).....

SECTION B: RESEARCH DATA

INSTRUCTIONS: Please tick (✓) the correct answers from the options provided below.

5. What type of business do you run?

Trading () Manufacturing () Extractive () Others ()

6. Do you employ people for your business?

Yes () No ()

7. If yes, how many people have you employed?

1-5 () 6-10 () 11-20 () 21 and above ()

8. How long have you been in business?

1 month – 12 months () 2 years – 5 year () 6 years – 10 years () 10 years and above ()

9. How often do you pay your taxes?

Monthly () Quarterly () Yearly () others ()

10. Have you heard of the disabled relief?

Yes () No ()

If Yes;

11. Have you ever filed for it?

Yes () No ()

If yes,

12. How long have you been claiming the relief?

1 month – 12 months () 2 years – 5 years () 6 years – 10 years () 10 years and above ()

13. Are you granted the relief when you apply for it?

Always() Very often() Sometimes() Rarely() Never()

14. What was your level of income (monthly) before you were granted the relief?

50-100 () 100-500 () 500-700 () 700 and above ()

15. What is your level of income (monthly) currently?

50-100 () 100-500 () 500-700 () 700 and above ()

16. What has been the trend of your business growth?

High () Moderate () Low ()

17. If No, is it because of any of the following issues?

Busy Schedule () Mobility () Insufficient allowance amount () Not Interested ()

Others ()

INSTRUCTIONS: Please tick (✓) the correct answers from the options provided below.

Please tick (✓) the correct answers from the options below; Strongly Agree - 1, Agree - 2,

Neutral -3, Disagree - 4 and Strongly Disagree -5 for Objective 1, 2, 3 and 4

OBJECTIVE 1: To determine whether the disabled tax relief influenced the disabled to file for the relief

		1	2	3	4	5
18.	Do you agree that the amount involved influenced you to file for the relief?					
19.	Do you agree that reduction of your tax burden influenced you to file for the relief?					

OBJECTIVE 2:

To determine if the tax relief influenced their decision to enter into business

		1	2	3	4	5
20.	Do you agree that the amount involved influences you to file for the relief?					
21.	You entered into business because the relief increases your level of income?					

OBJECTIVE 3: To determine if the relief has contributed to the growth and success of their
business

		1	2	3	4	5
22.	Do you agree that the Relief reduces your tax burden?					
23.	Do you agree that the Relief reduces your operational cost?					
24.	Do you agree that the Relief increases your capital reserves?					
25.	Do you agree that the Relief improves your investment?					

OBJECTIVE 4: To ascertain the challenges they face in accessing the relief

		1	2	3	4	5
26.	Are you able to meet the requirement when filing for the relief?					
27.	Do you agree that strict procedures are challenges in accessing the relief?					
28.	Do you agree that the delay in receiving the incentive is a challenge in accessing the relief?					
29.	Discrimination is a challenge in accessing the relief??					
30.	Do you agree that mobility is a challenge in accessing the relief?					
31.	Do you agree that lack of education is a challenge in accessing the relief?					
32.	The location of GRA serves as a challenge in accessing the relief.					