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GHANA REVENUE AUTHORITY PUBLIC TAX EDUCATION AND AWARENESS CREATION ON TAX COMPLIANCE: EVIDENCE FROM SELECTED GHANA REVENUE AUTHORITY BRANCHES IN KUMASI METROPOLIS

BY

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Dissertation submitted to the University of Cape Coast in partial fulfillment of the requirements for the award of Master of Science Accounting and Finance

JULY, 2019
DECLARATION

Candidate’s Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate’s Signature……………………………………………… Date……………………

Name……………………………………………………………………………………………

Supervisor’s Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature……………………………………….. Date…………………..

Name……………………………………………………………………………………………
ABSTRACT

The development of a nation depends largely on taxation but it appears that there is a problem with revenue mobilization in Ghana. People may not necessarily dislike the payment of tax but might due to lack of information and misinformation. This study therefore assesses Ghana Revenue Authority public tax education and awareness creation on tax compliance. Descriptive research method was employed. Purposive and random sampling procedures were used to select 10 participants for interview and additional 265 participants to answer the questionnaires. Statistical tools used were mean, standard deviation, correlations and regression analysis. The research revealed that, improper records and bookkeeping by taxpayers, unprofessional attitude of some tax officials, inadequate staff for education, high illiteracy level among taxpayers, lack of infrastructure and offices, technological constraints and inadequate logistics have flawed the success and efficient in tax education within the country. The study recommended that GRA recruit and train adequate tax official, provide improve infrastructure and logistics as well as implement tougher punishments for taxpayers who do not comply with the tax laws after the awareness created through tax education among others.
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DEDICATION

I devote this work to my late dad Mr. Anthony Herzua (Snr) and the entire Herzua family. Also to my son, Stanley Ashraf Herzua, Ayishetu Yna Usman and Portia Marfo
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<tr>
<td>AFC</td>
<td>Alliance for Change</td>
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<tr>
<td>ANOVA</td>
<td>Analysis of Variance</td>
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<tr>
<td>GPRTU</td>
<td>Ghana Private Road and Transport Union</td>
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<td>GRA</td>
<td>Ghana Revenue Authority</td>
</tr>
<tr>
<td>HND</td>
<td>Higher National Diploma</td>
</tr>
<tr>
<td>OECD</td>
<td>Organization for Economic Corporations and Development</td>
</tr>
<tr>
<td>SHS</td>
<td>Senior High Secondary</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package for the Social Sciences</td>
</tr>
<tr>
<td>TUC</td>
<td>Trades Union Congress</td>
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<td>VAT</td>
<td>Value Added Tax</td>
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CHAPTER ONE

1.1 Background to the Study

The key problems with tax mobilization in Ghana appear to be poor revenue collection mechanisms. The mode of collection of taxes is also not always the best and the rapport between the tax man and the tax payer in this important area of interaction could be greatly improved. Tax transparency is one other important facet of Ghana’s tax culture. This, can directly be related to people’s willingness to pay taxes and hence the amount of taxes that may be mobilized. Limited information about tax laws and the tax liability of individuals and firms can discourage and impact tax mobilization. For instance, not much is known about the various forms of tax reliefs, tax filing procedure and the benefits associated with. There is limited information on the uses to which tax revenues are put to.

There is generally very little information about tax in the public domain. People are unable to distinguish between different types of taxes and between taxes and other forms of revenue generation, such as fees. Others even conflate taxes with payments for refuse and garbage services; and local level and national level taxation are all seen as the same. Ghanaians have a lot of questions for the tax administration. Most people, especially in the informal sector, do not know much about the tax system and the filing and payment processes. The level of tax education and awareness is insufficient. This calls for tax education, not just tax information. Taxation without education is hallucination. And the absence of education is fodder for misinformation. This can be reflected in the low level of voluntary compliance by tax payers and reluctance to file returns. This is very limited at different levels. There is limited information about tax
laws and the tax liability of individuals and firms and tax reliefs, and uses to which tax revenues are put. There is generally very little information about tax in the public domain. People are unable to distinguish between different types of taxes and between taxes and other forms of revenue generation, such as fees. Others even conflate taxes with payments for refuse and garbage services; and local level and national level taxation are all seen as the same. Ghanaians have a lot of questions for the tax administration. This is very limited at different levels. First there is limited information about tax laws and the tax liability of individuals and firms. The various mass anti-tax demonstrations that we have experienced in Ghana were reactions to more systemic dissatisfaction with the systems of governance and VAT demonstrations were a proxy for a broader campaign against harsh economic conditions can be associated with misinformation and dissatisfaction. Ghanaians hatred of the tax man and for paying taxes could be explained by misinformation and lack of information on taxes. So many reasons were given for popular dissatisfaction with the tax system could be associated with lack of sufficient information on transparency in the way tax is imposed and collected, all these can negatively impact on tax compliance and consequently tax evasion and avoidance

1.2 Problem Statement

The development of a nation depends largely on taxation and without adequate revenue, development efforts will be hampered. Issues of taxation have the added potential to shape the political participation of citizens. Yet it appears that, much as Ghanaians may necessarily dislike paying taxes, but with limited information and misinformation may discourage them from doing so, just because they are not adequately informed and
educated on tax issues. Issues such as where to pay the tax, how and when to file for it, what include and exclude, what the tax is used for and how it is used for, are all issues taxpayer may not be aware of. Consequently, Ghana has faced several agitations of tax implementation and oppositions. Among such taxes was the implementation of the Value Added Tax (VAT). VAT became operational in Ghana on 1 March 1995. Prices of goods and services shot up after its introduction.

The Ghana Private Road and Transport Union (GPRTU) also increased lorry fares by 10 per cent because, according to the Union VAT had increased the prices of spare parts. Calls for the abolition of VAT began to mount. Importers, manufacturers, wholesalers, retailers and consumers all cried for its abolition. Organized labor joined the chorus, with the Civil Servants Association and the Trades Union Congress (TUC) taking their members to the streets to register their protest against the introduction of VAT. On April 6, 1995, the President expressed concern about the implementation of VAT. On 1 May 1995 VAT was withdrawn. While the expected corrective measures were awaited, the Alliance for Change (AFC), an opposition pressure group formed to counter act VAT, organized a massive demonstration on May 11, 1995. The demonstration was christened "KumePreko" which literally means "kill me instantly". Recent abolishment of 17.5% investment tax is a clear indication of lack of education with regards to taxation in Ghana. This study sought to look at the relationship between G.R.A and taxpayers in relation to education to the general public.

1.3 Research Objectives

The objectives of the research are as follows;
1. To examine the appropriateness of forms and media adopted by the GRA in educating the public and its effect on tax mobilization.

2. To assess the extent of effects of public tax education and awareness creation on public agitation and opposition to tax amendments and introduction.

3. To examine challenges of tax education and awareness creation and its impact on tax compliance and revenue generation.

1.4 Research Questions

1. To what extent does the public tax education and awareness creation affect tax compliance and revenue generation?

2. To what extent does a choice of medium used for public tax education and awareness creation affect tax compliance and revenue generation?

3. How consistent is tax compliance to revenue generation?

1.5 Significance of the Study

This research has established that tax education platforms will reduce or eliminate the various agitation and opposition to tax amendments and passing of new Acts and has also articulated the challenges and the form of public education and awareness creation media useful to the course. GRA is faced with in their quest to educate the public. The finding also is clear that tax education is positively related to filing of tax returns and payment of taxes by the general public. This work is therefore instrumental for Ghana Revenue Authority in their policy guidelines, regarding public tax education and awareness creation. The findings which clearly shows there is a positive relationship between tax education and tax compliance, would guide GRA to consider its budgetary allocation to
public relation department to enhance effective public communication for awareness creation. Aside this, the academia, such as the universities business, professional bodies such as Institute of Chartered Accountants and Chartered Institute Taxation who teach and consult on taxation, would find this document useful. The students and researchers alike would also find it useful in further researches.

1.6 Scope of Study

The scope of study covers the Domestic Tax Revenue Division of Ghana Revenue Authority. The Domestic Tax Revenue Division of Ghana Revenue Authority, has five district offices in the Kumasi metropolis which are namely as follows; Asokwa, Ashanti New Town, Suame, Kwadaso and Adum. For the purpose of this study, the target is the five District Office of the Domestic Tax Revenue Division of Ghana Revenue Authority in the Kumasi metropolis. These offices are charged with the responsibility of collecting taxes from traders in specific locations of their catchment area. One area the study looks at was the impact of tax education on the reduction or elimination of various agitations and oppositions to tax amendments and passing of new Acts. The researcher also looks at the extent to which tax education increases the filing of tax returns and tax payment as well as prevention of tax evasion.

1.7 Limitations of the Study

This research sample is source of a concern, considering the size of Ghana Revenue Authority size in the country and even in Ashanti Region. It would be more appropriate to grant interviews to the three (3) departments namely, the Domestic, Custom Excise
and the Value Added Departments of the Ghana Revenue Authority, to seek their independent views on their departments. Aside this, this research could not also seek the attention of the citizens, the tax payer on their views on the subject matter. This would be a confirmatory of the views of personal of Ghana Revenue Authority (GRA). A number of challenges were encountered by the researcher during the course of the study. Busy schedules of respondents resulted in late receipt of questionnaires and some of the respondents failed to turn in their questionnaires.

Another challenge the researcher encountered was access to data since most officials were not willing to present sensitive data where the research was concerned. Even with letter of introduction from the university, introducing the researcher as a student, GRA officials were a bit skeptical and economical with information, regarded as confidential. Such information undoubtedly would add relevance to this work to enhance its quality.

Aside this, this research consider the fact that GRA is made up the three(3) distinct units, and may have different challenges, but rather address the whole GRA. The issues are therefore likely to be generalized and not specifically addressed.

1.9 Organization of Thesis

Chapter one presents the introduction to the research. As the name suggests, this introduces the entire research by highlighting the need and purpose for this study. It also discusses the local content of the research. It then introduces the rest of the chapters. Chapter two reviews the prior relevant literature on the subject under study. This discusses in detail the prior studies on project failure, causes of project failure and effects
of project failure. It also discusses the theoretical framework for the study. Chapter three presents the methodology for the study by discussing the research philosophies underpinning this research, the choice of research methods, research strategies, types of research, sampling techniques, and justifications for the various choices made for this study.

Chapter four explains in detail how the data for the study were collected and analyzed. This is only for the groundwork undertaken during the actual data collection and data analysis processes. Finally, chapter five presents the research results. This is specifically focused on the field data collected and results of the study by linking them to the literature review to determine how different and similar this study is to prior studies. It also presents the conclusion of the research by summarizing the main findings of the study. It also highlights the contributions that this study makes to both the academic and the practising fields. It also highlights the limitations of the study and makes recommendations for further studies.

1.10 Research Methodology

1.10.1 Introduction

The reason for every piece of research is to reach findings that are not biased, but reliable and valid by conducting enquiry and investigation (Simon, 1996; Bell & Bryman, 2007; Bryman, 2012). They enable the researcher to make clarification and confirmation of previously researched information (Simon, 1996). New relevant information on the research topic could also be unearthed (Simon, 1996). Research methodology is the overall approach to the research process from the theoretical underpinning to the collection and analyses of the data (Hussey & Hussey, 1997). It is the technique used for
data collection, and this involves specific instruments such as structured interview, participant observation, questionnaire, group focus discussions, etc. (Bell & Bryman, 2007). In essence, research methodology describes the whole processes and procedures use in the undertaking of research investigation (Bryman, 2012).

In other words, research methodology tries to answer the following questions: (1) why certain types of data are collected; (2) what data are collected; (3) sources of data collected; (4) how they are collected; and (5) how they are analyzed. As the name suggests, methodology discusses all the necessary approaches, procedures, and/or methods that the researcher uses in collating the required and necessary data for the study being conducted. For this research, all the data and information that the project needs in order to make justifiable conclusions come under the methodology. The methods and techniques used for this study are identified, and the reason for each choice is provided under this section. It comments on limitations and delimitations of this study. In addition, the strengths and weakness of the approach used are discussed. The final section summarizes the chapter by highlighting the main points presented within it.

1.10.2 Research Strategy

A research strategy concerns the plan put in place by a researcher to answer the research question(s); thus, how the research question(s) are answered by the researcher (Saunders et al., 2012). It is the link between the research methodology and research philosophy as well as the choice of data collection methods and analysis (Denzin & Lincoln, 2005). However, the choice of research strategy for a particular piece of research is dependent upon the research question(s) being asked and the research objectives – implying that
they are not mutually exclusive (Saunders et al., 2012). Due to this, Saunders et al. assert that more than one strategy can be used in one piece of research.

1.10.3 Research Approach

The research approach can be categorized into two types – deductive and inductive (Thomas, 2004, Saunders et al., 2012). However, they can either be used as a standalone approach during research or they can be used together in a single study (Thomas, 2004; Saunders et al., 2012). The next sub-sections explain these two approaches in detail by highlighting their strengths and weaknesses, and also explain the justification for the choice of approach used in this study.

1.10.4 The Techniques (Tools) of Research

This term refers to the particular step-by-step procedures that can be followed when gathering and analyzing data so as to bring out the necessary information (Jankowicz, 1999). Thus, data collection is one of the most important phases in conducting a research project (Saunders et al., 2009). The following groupings have been made by Jankowicz (1999):

- Semi-Structured/Open-Ended Techniques: these include conversation, focus group, individual interview, and repertory grid.

- Fully-Structured Techniques: include structured questionnaire, structured face-to-face interview, postal & telephone variants.

- Other techniques: these include repertory attitude scaling and observational techniques & field experiments.

In order to achieve the research objectives, the study uses both questionnaire and semi-structured interview to gather information from three groups of stakeholders of Ghanaian
government projects. The choice of the two methods is based on the research objectives and research questions. The nature of the research topic made these forms of data collection more appropriate. They will provide raw data about the project and first-hand information which is from the original source (Mingers, 2004).

1.10.5 Semi-structured Interview

The reason for the choice of semi-structured interview is that it is the best fit for exploratory studies (Mason, 2004; UK Data Service, 2014). As the study area is new, this method is the most appropriate technique to explore the extent, causes and effects of project’ failure in Ghanaian government projects in order to obtain possible new themes to help shape the quantitative data collection – questionnaire. The semi-structured interview is flexible and fluid in its structure and collection procedure the structure of a semi-structured interview is usually organized around an aide memoire or interview guide (Mason, 2004). This contains topics, themes, or areas to be covered during the course of the interview, rather than a sequenced script of standardized questions (Mason, 2004). Semi-structured interviewing is more flexible than standardized methods such as the structured interview (Bryman, 2004, 2012; Saunders et al., 2012).

Even though, in this data collection method, the interviewer will have some established general topics and/or areas for investigation, this method allows for the exploration of emergent themes and ideas rather than relying only on concepts and questions defined in advance of the interview (Bryman, 2004, 2012; Saunders et al., 2012). Moreover, this data collection method allows the researcher to ask probing questions to obtain in-depth knowledge about the phenomenon under investigation (UK Data Service, 2014). This gives rich and first-hand information that helps improves the research validity (Bryman, 2004, 2012; Saunders et al., 2012). In other words, the semi-structured interview helps the
researcher to have in-depth knowledge of the subject matter being investigated. Moreover, this study used purposive sampling, which means that the researcher wanted to interview specific people with specific knowledge on the subject matter, and these people are very busy, top-level managers scattered all over the country, and therefore the best way to reach out to them was in their own time. Other qualitative data collection methods such as focus-group discussion were considered; however, due to time constraints, resources and availability of respondents to attend a roundtable, this method was used.

1.10.6 Questionnaire

On the other hand, a questionnaire provides an efficient way of collecting responses from a large sample size prior to quantitative analysis (Saunders et al. 2009, 2012). Jankowicz (2000, p.222) asserts that “Questionnaires are particularly useful when you want to contact relatively large numbers of people to obtain data on the same issue or issues often by posing the same questions to all”. The large size of the sample for this research makes the use of a questionnaire the most suitable method; the researcher will be able to contact a large number of respondents at one point in time through hand-delivery of the questionnaires.

With hand-delivery, the researcher can check to find out who actually responded to the questionnaire at the collection point (Saunders et al., 2012, p.420). The advantage of conducting a questionnaire is that it helps the collection of data in a pre-arranged form which can be readily analyzed (Kumar, 2005). Moreover, questionnaire is one of the most widely used data collection techniques within the survey strategy. This choice was made based on the objectives of the research – to rank, in order to find out the most important extent, and causes and effects of Ghanaian government project failure.
1.10.6 Research Design

According to Bryman (2004, 2012), research design means general orientation to the social science research. Thus, research design is concerned with the general plan of how a researcher goes about answering the research question(s) (Saunders et al, 2012). Specifically, it involves how the researcher intends to collect and analyse data, by highlighting the ethical issues as well as constraints relating to the procedure (Saunders et al., 2012). Research design can be grouped mainly into three categories – quantitative, qualitative and mixed methods research. The next sub-sections discuss these three research types in detail; it will also explain and justify the choice of the design used in this research.

1.10.7 Quantitative Research

Quantitative research, in most cases, is dominated by numerical and statistical analysis of research data (Saunders et al., 2012). It may also be characterized by the analytical approach to the data generated and are measured numerically by using statistical techniques (Saunders et al., 2012). Quantitative research is sometimes portrayed as being sterile and unimaginative, but it is well suited for providing certain types of factual, descriptive information; the hard evidence (De Vaus, 2002). Quantitative research is often associated with data collection methods such as questionnaires or data analysis methods such as graphs and statistics, and this is within the positivist research philosophy tradition (Saunders et al., 2012). Moreover, this research design is associated with the deductive approach to research and the strategies often used under this design are experiment and survey research (Saunders et al., 2012). Thus, it involves the use of a questionnaire or structured interview, where variables can be controlled to bring about standardized data (Saunders et al., 2012). Bryman (2012, p.36) argues that a quantitative strategy “can be construed as a research strategy that emphasizes quantification in the collection and analysis of data and (i) entails a deductive approach to the
relationship between theory and research, in which the accent is placed on the testing of theories; (ii) has incorporated the practices and norms of the natural scientific model and of positivism in particular; and (iii) embodies a view of social reality as an external, objective reality”.

1.10.8 Qualitative Research

On the other hand, qualitative research collects data in the form of words as opposed to numbers (Bryman, 2012). This is within the interpretivist research philosophy tradition, which is more of realist philosophy (Saunders et al., 2012). The reason is that reality or facts are subject to the interpretation of the researcher. Even though data collected under this research design provide rich information direct from source, such data have been criticized for lacking generalisability, being too reliant on the subjective interpretation of researchers and unable to be replicated in subsequent research (Simons, 1996). Nevertheless, qualitative methods provide rich data about real-life experience of people and situations (Simons, 1996; De Vaus, 2002). De Vaus (2002) further argues that qualitative data enable researchers to make sense of behaviour and to understand this behaviour within its wider context.

Bryman (2012, p.36) argues that a qualitative research strategy is construed as a strategy where emphasis is placed on words rather than quantification of collection and analysis of data, and that “predominantly emphasizes an inductive approach to the relationship between theory and research, in which the emphasis is placed on generation of theories; has rejected the practices and norms of the natural scientific model and of positivism in preference for an emphasis on the ways in which individuals interpret their social world; and embodies a view of social reality as a constantly shifting emergent property of individual’s creation”. In fact, qualitative research is often associated with data collection methods such as interview (Saunders et al., 2012). Of a piece of research can either be qualitative or quantitative, the
research method to be adopted is dependent on the research questions being investigated (Bryan, 2012; Saunders et al., 2012).

Thus, the decision to use a quantitative or qualitative research design is dependent upon which one is appropriate in the light of the research question(s) being asked. Therefore, it will be appropriate in some circumstances to adopt both quantitative and qualitative approaches since the two can be used in a mutually complementary manner (Bryman, 2012). Saunders et al. (2012, p.161), specifically argue that “in reality, many business and management research designs are likely to be combine quantitative and qualitative elements”. Therefore, in line with the prescriptions and argument put forward by Saunders et al., this research adopts both quantitative and qualitative approaches – thus, a mixed methods approach. Data collected from the semi-structured interviews in the form of perceptions are analysed with the use of qualitative data analysis techniques. On the other hand, data collected from the questionnaire in the form of scale, percentage, numbers and/or statistics are analysed with the use of quantitative data analysis techniques.

The mixed methods approach is used because the study seeks to explore the extent of project failure, and causes and effects of the Ghanaian government’s project failure, and also to establish the most important failure criteria, causes and effects. With exploratory studies, qualitative data collection is appropriate whilst, in attempt to find the most important criteria, causes and effects, quantitative data collection is appropriate. Therefore, the research questions and objectives shaped the choice of the techniques being used. Specifically, the first part of the study uses thematic and content analysis to analyse the qualitative data.

1.10.9 Type of Study

Saunders et al. (2012) classify research studies into three types Exploratory Studies, Descriptive Studies, and Explanatory Studies. The particular type followed in a piece of
research is determined by the research questions being skewed (Saunders et al., 2012). Thus, it is the research questions that shape the type of research to follow. The next sub-sections discuss in detail what each entails and which one is being used in this research by providing justification for the choice.

**1.10.9.1 Exploratory Studies**

An exploratory design is conducted about a research problem when there are few or no earlier studies to refer to (Cuthill, 2002; Saunders et al., 2012). This study often involves a search of literature to gain insight into the subject matter, interviewing ‘experts’ in the subject matter, and conducting in-depth interviews or focus group interview or discussions (Saunders et al., 2012). It follows an unstructured data collection methods approach and, as such, it is flexible and adaptable to change in the course of studies (Saunders et al., 2012). This change comes about as a result of the information captured in the data collected, and as such an exploratory study is not often used as a standalone study but as a preliminary study (Saunders et al., 2012). The main aim is to gain insights into a phenomenon that can lead to further investigation (Cuthill, 2002; Saunders et al., 2012). In other words, it is a preliminary study to the main study to gain useful information on the phenomenon of interest (Saunders et al., 2012).

**1.10.9.2 Descriptive Studies**

A descriptive research design is used to attain information regarding the current state of the phenomena and to describe ‘what exists’ with respect to variables or conditions in a situation (Anastas, 1999). It answers questions of who, what, when, where, and how associated with a particular research problem, and this helps to gain an “accurate profile of events, person or situations” (Saunders et al., 2012, p.171). It is normally used as a
pre-cursor to quantitative research designs, the general overview giving some valuable indicators to what variables are worth testing quantitatively (Anastas, 1999). In other words, it serves as a prelude to further investigation; thus, it is used to gather initial information that can be used to test quantitative research. Saunders et al. (2012) describe this as descript-explanatory studies. In essence, a descriptive study often serves as a stepping stone to an explanatory study and as such management tutors are often wary of it being used as a standalone research, and therefore demand further studies that answer questions such as … “but so what” (Saunders et al., 2012, p.171). Thus, describing what actually exists is not considered as enough by management tutors and therefore this type of study should be considered as a “means to an end rather than an end in itself” (Saunders et al., 2012, p.171).

### 1.10.9.3 Explanatory Studies

They study a situation or a phenomenon with variables to find out about the relationships; thus, explanatory studies are directly associated with studies that intend to establish causal relationships between variables (Saunders et al., 2012). Thus, this type of research studies variables in order to explain the relationships that exist between or among various variables under investigation. It often uses statistical tests such as correlation to establish clearer relationships that exist between variable (Saunders et al., 2012).

### 1.10.9.4 Type of Study Used

Based on the explanation of the three types of studies and in line with Saunders et al.’s (2012) advocacy for the use of combined study types in one piece of research, this research uses both exploratory and explanatory types to answer the research aims. The three main research questions are: (1) the extent of project failure in Ghanaian government projects; (2)
the causes of Ghanaian government project failure; and (3) the effects of these failures on the key stakeholders of Ghanaian government projects. Even though causes of project failure have been extensively researched, government project failure has only been researched with the use of single cases; thus, to the best of my knowledge, there is no prior study to refer to. In addition, in relation to project failure and its subsequent effects on stakeholders, this is the first study of its kind. Earlier studies on effects of project failure are rare and the few available have been devoted to project completion (the project in question). This makes exploratory design the most appropriate for gathering initial data that can help the researcher gain insight into the phenomenon under investigation. This will provide information needed to statistically evaluate the scale of the subject matter. The second part of the research therefore uses a non-experimental research design, which is under the explanatory study type.

1.11 Sampling Method

Social and behavioural sciences methodologists often place research sampling methods into two groups – probability and non-probability (purposive) (Ross, 2005; Saunders et al., 2012); however, there is a third, which is a combination of the two main sampling methods, and this is called mixed methods (MM) sampling (Teddlie & Yu, 2007). Nevertheless, the choice of the sampling method is dependent upon the research question and/or objective(s) of the study (Teddlie & Yu, 2007; Bryan, 2012, Saunders et al., 2012). The next sub-headings explain these types of sampling strategies in detail by stating which one is appropriate for this study and providing justification for the choice.

1.11.1 Probability Sampling

Probability sampling techniques are predominantly used in quantitatively-oriented studies and they involve “selecting a relatively large number of units from a population, or from
specific subgroups (strata) of a population, in a random manner where the probability of
inclusion for every member of the population is determinable” (Tashakkori & Teddlie,
2003a, p.713). In other words, in probability sampling, every member of the population has
the chance of being selected for the study and as such findings from such studies are
representative of the entire population; hence, they are general sable (Teddlie & Yu, 2007;

Probability sampling is often associated with survey research strategies where inferences can
be made from the population (Saunders et al., 2012). Probability sampling can be grouped
into four types simple random, systematic random, stratified random and multi-stage cluster.
In simple random sampling, each Purposive sampling is a strategy where members of a
population are selected on the basis of a specific purpose or reason which will help the
researcher achieve the aims and objectives of the research (Teddlie & Yu, 2007; Bryan,
2012).
CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section reviews prior studies on the subject being researched. A literature review is “a useful methodology to gain in-depth understanding of a research topic. A systematic examination of existing publications can help researchers in identifying the current body of knowledge and stimulating inspirations for future research” (Mok et al., 2015, p.447). This serves as a guide for the development of a theoretical framework and hypotheses for this study. This will enable the researcher to apply them to the research findings to arrive at justifiable recommendations and conclusions. This chapter therefore reviews what tax education really means and its relationship between Ghana Revenue Authority (GRA) and taxpayers. It also looks at the need for educating the public on tax which is followed by the forms of education given to the public. The chapter again seeks to look at the challenges involved in educating the taxpayers, and concludes with stressing on other factors that affect the relationship between Ghana Revenue Authority (GRA) and taxpayers in relation their effort of education the public.

2.1 Meaning and Definition of Terms of Education and Tax Education

The function of education is to teach one to think intensively and think critically. Education is the most powerful instrument and investment known to man for the development of any nation and man’s improvement. In other words, a nation that takes the acquisition of knowledge and upgrading of skills seriously cannot do without education of its citizens irrespective of the cost. The main theoretical approaches of
modeling linkages between education and tax administration are the neoclassical growth models of Solow (1957) and the model of Romer (1990). Tax education constitutes any informal or formal programme organized by the tax authority or independent agencies by which to educate taxpayers in completing tax returns correctly and also to cultivate awareness of their responsibilities in respect of the tax system (Eriksen & Fallan, 1996; IRB Annual Report, 2006; McKerchar, 2007). There is an automatic relationship between tax payer and Ghana Revenue Authority (GRA). It is important to note that before a tax charge is levied, a relationship is established as the potential taxpayer is interviewed and assisted by GRA through the requisite procedures before finally the tax charge. If GRA is able to build trust in the tax payer, the latter is likely to work hard to meet the tax demand. Trust is therefore paramount in strengthening the GRA-taxpayer relationship. In every relationship, each party has a responsibility to fulfill. In other words, both parties have expectations from each other. An argument raised by Organization for Economic Corporations and Development (OECD) (2007) affirms that, the revenue body expects taxpayers to be fully transparent in the filing of their tax returns.

This means that taxpayers are expected to volunteer information about tax return and also provide comprehensive responses so that GRA can understand the significance of issues, deploy the appropriate level of resources and reach the right tax conclusions. Ghana revenue Authority (GRA) requires taxpayers to be in control of tax data to make voluntary and reliable disclosures by keeping adequate records, calculating the tax liabilities and filing returns. Therefore, to avoid mistakes that can be both costly as well as stressful, taxpayers need to have a sound knowledge of tax. This requirement can only
be realized through systematic education given to taxpayers. A case can be cited when an employed taxpayer, he or she should have knowledge of the tax responsibility and eligibility for the various personal reliefs that will minimize the tax liabilities. It is therefore expedient to establish that sustenance of the relationship between Ghana Revenue Authority (GRA) and taxpayer boils down to the level of education given to the taxpayer and the general public by The Ghana Revenue Authority (GRA). Even though the relationship between the Ghana Revenue Authority (G.R.A) and taxpayers is important as it contributes to revenue mobilization, not much is known about it (Yeboah, 2010).

2.2 Issues of Tax Education

Tax education can constitute any informal or formal programme organized by the tax authority or independent agencies by which to guiding taxpayers in completing tax returns correctly and also to inculcate awareness of their responsibilities in respect of the tax system (Eriksen & Fallan, 1996; McKerchar, 2007). In Ghana, programmes including the Public Information Programme, is introduced to educate, small business owners and other self-employed individuals. Through workshops or in-depth tax courses, instructors provided training on filing tax returns, starting a business, recordkeeping, preparing business and personal tax returns, self-employment tax issues, and employment taxes (IRS, 2007).

2.2.1 Engaging and Educating Individuals

According to the Organization for Economic Cooperation and Development (OECD), (2013) large informal economy in most developing countries presents a key reason for
engaging in taxpayers' education. Engaging and educating individuals could help them overcome tax system complexities and strengthen their feelings of responsibility and identity to the state. Also, increased revenues could impact the improvement of the quality of public goods and services. Moreover, OECD (2013) in their publication states that taxpayer education campaigns can be an efficient and effective way of building trust and increasing public engagement. Developing and transition countries continue to face the challenge of creating a society of well-informed and willing taxpayers. This kind of state of mind, in economies where continuous inefficiencies, inequalities, corruption and lack of transparency are everyday problems, presents a challenging venture difficult to achieve.

2.2.2 Challenges in the Morale Society

How to begin to overcome the mentioned challenges and create tax morale society using tax education is the first option to consider. Empirical evidence suggests that educating taxpayers about the tax system (Vogel 1974, Song and Yarbrough 1978, Wartick 1994), tax laws (Eriksen and Fallan 1996, Palil and Mustapha 2011) and informing them about negative effects of tax evasion (Holler et al. 2008), sanctions and fines (Schwartz and Orleans 1967, Park and Hyun 2003) is a useful policy in order to increase trust in authorities, conveying to significantly more tax compliance. Terkper (2003) revealed that small and medium size taxpayers, who register as taxpayers often fail to keep adequate records, file tax returns and settle tax liability promptly which he traced to the inadequate education on taxation given to such individual.
2.2.3 Level of Tax Knowledge

Tax education is vital as an insufficient level of tax knowledge may result in inaccurate tax returns and therefore computation of tax liability (Eriksen & Fallan, 1996; Loo, 2006). Under the Formal System, the compliance behavior of the taxpayers in terms of accurately completing the tax returns (declaring all incomes and deductions) is easier to detect because the taxpayers are required to submit some relevant documents such as evidence of income from employment, dividend vouchers and other receipts as proof for deductions. However, in some African countries, the taxpayers do not need to submit such documents (other than dividend vouchers for tax rebate purposes). Moreover, the tax authority heavily relies on taxpayers’ honesty during their completion of the tax return.

2.2.4 Tax Compliance

Hence, in this context, tax compliance is an important issue for both administrators and taxpayers so that total tax collections are accurate and finally could ‘reduce the tax gap’ (Mohani, 2001: 187). This defines the clear relationship between the tax authority and the taxpayers since there is a direct relationship when it comes to tax compliance. A recent study by Kirchler et al. (2008) also emphasizes that tax education in individual taxpayers is also positively related to tax compliance measures outlined by the tax authorities (in line with Wahlund, 1992; Eriksen & Fallan, 1996; Park & Hyun, 2003). There is a relationship in the tax administration in any country and the principal parties to the relationship are taxpayers and the revenue bodies. It is one characterized by what each is legally required to do without any urging or persuasion from the other (OECD, 2007).
2.3 The need for Tax Education to the Public

The main objective of imposing certain taxes on the public is to generate revenues for the government for public expenditure (Singh, 1999; Shanmugam, 2003; Lymer & Oats, 2009). When the relationship between the revenue authority and the taxpayer is weak, low compliance is likely to occur (Alabede, Ariffin & Idris, 2011). For instance, where there is low level of education on tax ethics, citizens evade taxes. This is because there are empirical evidences suggesting that ethical values may play significant role in the compliance decision of an individual taxpayer. Ho and Wong (2008) submitted that individuals with stronger ethical mind may have favorable compliance attitude as they will regard complying with rule and regulation as an obligation that must be honored. It is obvious that education on taxes brings to light the ethical principles with regards to taxation in every country.

Manaf (2004) reported that taxpayers who see tax evasion as unethical are likely to comply more than those who regarded tax evasion as not unethical. Therefore, education of taxpayers over core ethical values is likely to ensure tax compliance. Nii Ayi Aryeetey, the President of Chartered Institute of Taxation Ghana, called on the government to intensify its tax education drive for all companies and the public for easy understanding and compliance. This he said during panel discussion with a journalist on the topic: “Prospects and Challenges on Taxation and Capital Injection”. Income taxes are important source of revenue to government in both developing and developed countries (Teera & Hudson, 2004). But the amount of revenue to be generated by government from such taxes for its expenditure programme depends among other things, on the willingness
of the taxpayers to comply with tax officials on the basis of tax laws of taxpayers has been introduced to by the revenue generating body (Eshag, 1983).

Euripides ‘statement of legal stability - *There is nothing else better for the state than well-made laws* should be a permanent and constant concern for the tax authorities. A reform of the legislative process to mitigate tax legislation through a more specific, better organized public consultation on intentions to amend the Tax reforms would generate a reduction in the gap between the tax laws and level of understanding, applicability and practicability among taxpayers. Such a situation can reduce the noncompliance opportunities offered by tax legislation and increase the level of tax knowledge / education of taxpayers by their involvement / consultation in the legislative process. A relatively low level of tax education, characterized by difficulties in understanding the complexity of tax information can generate involuntary noncompliance.

According to Alm et al. (2010), strategy of modeling tax compliance of taxpayers that uses cohesive instruments (control and sanction) is costly for both tax authorities and taxpayers with a relatively low degree of effectiveness. A more promising alternative for tax authorities can be the formation of this part of taxpayers in a target group, which can implement some measures to increase the educational level on the need for tax payments, payment procedures, and guidance for understanding some legislative parts that are more complex. The literature confirms that legal sanctions and controls are not sufficient to reduce the lack of trust taxpayers have in the tax authority and that these measures have to be accentuated by increasing tax education, tax counseling and the conviction of taxpayers on the advantages of tax compliance in terms of quality and quantity of public goods and services.
2.4 The Forms of Tax Education given to the Public

Recent studies associate a significantly positive role of form of education to the public to preventing the high cost, time inefficiency and ineffective manual procedures of tax administration and revenue collection, corruption, delays and computing errors (Vasudevan, 2007; Peled, 2000; Zineldin, 2007). These scholars posit that the form of education given to the public is an avenue to efficiency and effectiveness in terms of clearance time and cost of revenue collection. The critique against tax education is directed to the fact that despite it providing a rational basis for a taxation mechanism, it is silent about what this mechanism entails due to the form of tax education adopted (Gunning, 2007). At this stage there is a need to make a distinction between different forms of tax education and taxation which Albright (2008) makes a distinction between a tax as being any payment by economic agents and individuals to the government and forms of taxation which focuses on the methodologies for determining the means of raising taxes, the types and rates of taxes.

2.4.1 Media Outreach

The debate as advanced by McKee (2008) focuses on the system and methods of raising the needed resources. Therefore, taxation education includes an education on the mechanism of tax legislation, policies and plans, which determine the different types and rates of taxes (Parsons, 2006, 2007; Abichandani, 2008), while Moore and Schneider (2004) opines that the implementation of the enacted system of education constitutes tax the form of tax education.
2.4.2 Conducting of Seminar

In Ghana, Ghana Revenue Authority conducts continuous seminars on tax awareness and compliance as part of their core mandate to educate the public on their tax obligation to the nation, which results to higher revenue mobilization to meet the huge government expenditure in order to foster growth and development. Example is what is cited in the announcement section of the official website of the Ghana Revenue Authority (GRA) www.gra.gov.gh.” The Commissioner-General of the Ghana Revenue Authority (GRA) announces for the information of all taxpayers at the Large Taxpayer Office (LTO) that as part of LTO’s efforts at continuing public education, the LTO is organizing tax education seminars on the Income Tax Act, 2015 (Act 896) for all Companies under the Large Taxpayer Office”. Recent research by Tomsett (2008) supports the view that any form of tax education adopted should be acceptable and easy for taxpayers and efficient (Kennedy & Sugden, 2007). According to (Booze 2007), effective tax education can be achieved when the form of education is channeled to the three main stages in taxation namely; tax legislation, tax administration and minimal tax evasion. Effective measures on how tax education is undertaken restores buoyancy to revenues, strengthen modern taxes, and drastically reduce the complexity and lack of transparency of the system (World Bank, 1990).

2.5 The Challenges involved in educating the Taxpayers

Despite enjoying formal support from the highest levels of government, the Ghana Revenue Authority (GRA) had to contend with a number of constraints and challenges that would directly impinge on its efforts to emerge as a strong, legitimate and performing organization with regards to their core mandate of educating the public. The
outlined below gives bottlenecks that comes with effective education given to the public on tax. These were the outcome of the research conducted by Ghana Revenue Authority (GRA) on fostering a viable tax education to the public.

2.5.1 Uncooperative Taxpaying Public

One major challenge was the fact that few Ghanaians believed that they should pay tax to the Ghana revenue Authority (GRA). As in any country, there are few citizens who will voluntarily pay their taxes. Even those able and required by law to pay tax had not been used to declaring their earnings, whilst customs and excise regulations were regularly flouted. Taxation was perceived as a punitive measure, or simply as a means by which tax inspectors could supplement their own meager salaries. This has made it very difficult for the Ghana Revenue Authority to communicate effectively on the new tax policies and reforms that governments introduce overtime. The public was understandably skeptical and wary about the government's intentions and motives in setting up the GRA. Changing public perceptions was to be one of the key challenges that the organization faces in its quest to implement the constitutional mandate. Public support for paying taxes depends in large part on the level of satisfaction with the quality of services delivered by the government. This is because the main justification for paying taxes is that it enables the government to deliver basic services. If there is dissatisfaction, then the level of compliance and cooperation risks falling (Osei, 2006)

2.5.2 Poor Reputation of the Ghana Revenue Authority

Like the rest of the public services, the revenue agency had been affected by the intellectual crisis and was just beginning to function again. There was little discipline,
with staff coming and going as they pleased. According to former staff members, the service was largely dysfunctional; as one stakeholder put it, 'we were in a deep hole'. With little pressure to perform either from within government itself or from society at large, the revenue agency had become a neglected sector. Corruption and bribery, including political interference, were rife and tax collectors had the reputation of being high-handed in their dealings with the public.

2.5.3 High Illiteracy Rate on the Part of Taxpayers

Small taxpayers comprise local small and medium enterprises as well as individuals. Although significant in number, this group accounts for less than 20% of revenues collected due to low incomes, poor accounting practices (don't keep books of account), lack of knowledge of the law, lower compliance rates and more general difficulties associated with their identification and registration (no fixed addresses). This category also includes the large but unregulated informal sector.

2.5.4 Fragile Human Resource Base

There is a substantial shortage of Ghanaians with post-primary education. In 2002, 33% of the population aged 15 years and above had no education, 60% had only primary education, 7.1% had post-primary or secondary education, and only 0.4% had some tertiary education. Meanwhile, in the civil service, 79% of core civil servants had not completed secondary education in 1995, although this proportion fell to 51% by 1998. There was also a shortage of institutions - as well as trained staff to run them - to build up a new generation of professionals who will be competent enough to brief taxpayers on
their tax obligations (Osei, 2006). The country had been producing virtually no professionals in the fields of accountancy, financial management and tax administration. Not only has this affected the government's own capacity to educate the public on tax administration, it also meant that the private sector was inadequately served with tax and accountancy professionals. A glaring gap was the absence of professional organizations serving as intermediaries and providing accountancy, audit and tax consulting services.

2.6 Factors that affect Taxpayer’s Relation to their Level of Education with GRA

In improving revenue mobilization, a key issue that cannot be overemphasized is the relationship between the revenue mobilization body and the taxpayer. When attention is given to it, revenue mobilization is likely to increase. However, there are a number of factors that affect the relationship between the revenue mobilization body and the taxpayer in relation to their effort to educate the public. Some of those to be discussed below are the use of persuasion and coercion, transparency, rewards, cultural difference, corruption, appropriate enforcement, taxpayers` perception, taxpayers` education/service and tax officials` attitude. Several scholars have established that selfish individuals would be rational not to pay taxes, because the probability of being detected and the size of the fines are so low that it is advantageous to evade tax (Alm, McClelland and Schulze, 1992 cited in Feld & Frey, 2003).

Taxpayers respond in a systematic way to how the tax authority treats them (Feld & Frey, 2003). Feld and Frey (2003) suggested that tax generation bodies can approach their work of education successfully by considering the respectful treatment supporting, and possibly even raising, tax morale. A strategy of tax authorities to suspect taxpayers of
being evaders right from the beginning would undermine the psychological contract between taxpayers and tax authorities, which goes a long way to affect the decision on educating taxpayers (Prichard, 2010).

2.6.1 Economic and Social Development

Taxes are needed by the state or government to ensure both economic and social development. To accomplish this, taxpayers and tax officials come in contact. The strength of public demands for transparency surprised even the authors of the survey (Gray, 2001 quoted in Prichard, 2010). Unfortunately, in most low-income countries trust in tax administration and government is very low, owing to inequitable enforcement of tax laws and a significant lack of transparency about what taxes are collected and how the money is used (Gloppen & Rakner 2002; Fjeldstad & Semboja 2001; Bahiigwa et al., 2004; Fjeldstad & Therkildsen, 2008 quoted in Prichard, 2010).

The specific source of bureaucratic inefficiency in tax collection on which we focus here is collusion between tax collector and taxpayer to evade taxes which affects their relationship in relation to education to the public. The scope of such practices is vast. The Nigerian customs inspector who found a Mercedes Benz 350 SEL inside a cargo bin with milk for import, and who obligingly charged duty only on the milk (Idigbe, 1986), is a case in point. So is the practice by merchants in Zaire of keeping two sets of books, one for public use and the other secret, and paying off any tax collector expressing curiosity about 'real books' (Gould, 1980).
2.6.2 Perceptions of Taxpayers and Tax Officials

Both taxpayers and tax officials have perceptions about themselves and whether positive or negative, those perceptions affect the relationship that exists between the two parties. Mikesell and Birskyte (2007) have stated that “education on taxation” improves when taxpayers believe the tax system is fair, they believe that they receive something valuable for their payments and when society shows no tolerance for tax evasion. Governments and tax administrations have the responsibility of putting the interest and sentiments of taxpayers into consideration on tax matters so as to be in the good books of taxpayers. This will influence their perception and improve the tax officials and taxpayer relationship.
CHAPTER THREE

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 GRA personnel. 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 the employees within the five offices of the Domestic tax revenue division of Ghana Revenue Authority (G.R.A) in the Kumasi metropolis. The population of the employees within the five offices of the Domestic tax revenue division of Ghana Revenue Authority (G.R.A) in the Kumasi metropolis stands at 170 respondents.
3.1.1 Sample Selection

Employees of the Domestic tax revenue division of the Ghana revenue Authority were selected from the using random method of random sampling. The respondents were selected from the five District Offices in Kumasi Metropolis namely; Asokwa, Adum, Ashanti new town, Kwadaso and Suame. A total sample of 100 respondents was selected out of the 170 employees at the Domestic tax revenue division of the Ghana revenue Authority. Of which, twenty (20) employees were selected out of thirty-four (34) in Asokwa, twenty three (23) out of forty three (43) employees were selected in Adum, nineteen (19) out of twenty four (24) were selected from Ashanti new town. Eighteen (18) out of thirty-seven (37) employees were selected from Kwadaso and Suame Office also recorded thirty-two (32) employees out of which twenty (20) was selected for the study.

*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 (Teddlie & 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 general public, management of GRA and questionnaire survey. 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 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.

3.5 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) Journals, VAT and IRS Journals as well as data from the official website of Ghana Revenue Authority (G.R.A) 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.
3.5.1 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.

3.6 Validity and Reliability of Data

3.6.1 Validity

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 at 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).

### 3.6.2 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).

3.7 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.
3.8 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.

3.9 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 labelled 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

RESULTS AND DISCUSSIONS

4.1 Introduction

Chapter four of this study presents results and discussion of data gathered during the survey. It includes demographic characteristics of respondents, forms of educational strategies adopted by GRA to create awareness on tax obligations, examining whether education on tax has increased filling of tax returns and its payments, challenges GRA face in educating the public and significance associated with education on tax to the public. Out of the 100 employees selected across the various offices of GRA within Kumasi Metropolis, 92 responded and this gives a response rate of 92%.

4.2 Demographic Characteristics of Respondents

The demographic characteristics of respondents in this study include their gender, age, marital status, departments, number of years worked at GRA and educational background. These formed the basis for analysing their demographics.
4.2.1 Gender of Respondents

Figure 4.1 Gender distribution of respondents

Source: Field survey, 2019

Figure 4.1 presents gender characteristics of respondents. It was realized that most of respondents were males and constituted 54% whilst females accounted for 46%. The results imply that there were more male respondents than females during the survey. However, there was no positive link of a person’s gender and that of the nature responses given.
4.2.2 Age Interval of Respondents

Figure 4.2 Age distribution characteristic of respondents

Source: Field survey, 2019

Figure 4.2 presents the age distribution characteristic of respondents. It is shown in Figure 4.2 that majority of respondents did 40-48 years constitute 46%. Next to this were respondents with 29-39 years obtaining 25%. Some of the respondents happen to be 49-59 years and constituted 16% and the least been 18-28 years. Per this outcome, the results indicate majority of respondents are in their youthful ages. There was no positive link of a person’s age and filing of tax returns within Kumasi Metropolis. This means a person’s behaviour and attitude towards the use of filling of tax returns cannot be dwelled on their age. In view of this, age was not a significant factor influencing the filing of tax returns among respondents in the Kumasi Metropolis.
4.2.3 Educational Background of Respondents

**Figure 4.3 Educational backgrounds of respondents**

Source: Field survey, 2019

Figure 4.3 presents educational background of respondents. It was realized that majority of respondents 1st degree holders who obtained 41%. Next to this were those with HND and respondents from this category constituted 29%. Some respondents were found to have attained SHS/A’Level/O’Level (18%) and 12% had attained post-graduate degree. The results indicate majority of respondents were literates. There was a positive link of a person’s educational background and the filling of tax returns and been educated on tax obligations to the state. The higher one acquires knowledge, the more conscious one become of the essence of tax for society building. In view of this, it can be stated that majority of the people were literates enough to be conversant with tax returns issues. There is high possibility of most literates to be well informed on existence of taxes and
the need to comply with them due to their knowledge acquired than people with no formal education or illiterates who may not be in a better position to have been privilege to such issues.

4.2.4 Marital Status of Respondents

Figure 4.4 Marital distribution characteristic of respondents

![Marital distribution characteristic of respondents](image)

Source: Field survey, 2019

Figure 4.2 presents the marital distribution characteristic of respondents. It was realised that majority of respondents were married and constituted 61%. Moreover, 27% were found to be single and the least been divorced who obtained 12%. It became imperative for the researchers to identify whether marital status of respondents had influence on their awareness on tax returns. It was found that there was a no significant influence on a person’s marital status and been conversant with tax systems through education.
4.2.5 Departments Respondents Work

Figure 4.5 Departments Respondents Work

Source: Field survey, 2019

Figure 4.5 presents the view of respondents towards departments they work. The results indicate that majority of respondents (60%) emphasized they work at the accounts department. Moreover, 27% were at the general administration and 13% been from the human resource section. The result indicating majority from the accounts section was not surprising since the core mandate of GRA is to generate revenue for the state.
4.2.6 Number of years Respondents has worked at GRA

Figure 4.6 Number of years Respondents has worked at GRA

Source: Field survey, 2019

Ascertaining the number of years’ respondents have served at GRA was crucial to the study in the quest to know their level of experience on their job and its impact on relevant issues such as tax returns and education on tax. It was evidenced in Figure 4.6 that majority of respondents had served for 11-15 years and constituted 47%. It was found that 21% of respondents had been with GRA for 2-5 years. This was followed by some respondents (19%) who emphasized that they have served for 10 and above years. Moreover, 13% were found to have been at GRA for 0-1 year. The result implies that majority of respondents have some considerable high level of experience on the job and were conversant with the purpose of the study. The results as shown in Figure 4.6 portrays majority of respondents have enough experience and therefore were conversant and familiar with issues of the study.
4.3 Provision of Tax Education to the Public by GRA

Source: Field survey, 2019

The researchers found it appropriate to identify whether GRA provides tax education to the public. Responses shown in Figure 4.7 indicate majority of respondents asserted GRA provides public education on taxes (79%). However, 15% were of the view that GRA do not provide adequate education on taxes to the public whilst 6% were not sure as to whether they embark on such exercise. The overall implication to this effect indicate that there have been public education on the need to pay taxes by the public but as to whether it has been adequate and effective is another bone of contention. Education on taxes ensures that the public is aware of various taxes one ought to pay. The education promotes acquisition of knowledge on taxes and significance attached to its compliance towards socio-economic development. Eriksenand Fallan (1996) and McKerchar (2007) emphasized that tax education involves either formal or informal way of organizing programmes on tax systems by tax authority or agencies on the need to comply with tax obligations.
4.4 Medium used or Adopted for Tax Education

For education to be effective, the medium of education must be clear and known to all. Getting informed on new tax reforms and policies must be easily accessible through a user friendly platform. The figure below shows that 50% of the respondents are certain that the most popular medium GRA uses in tax education is the education they conduct on their website, 25% of the respondents were also of the view that, another medium through which GRA conducts tax education is via the media, open air sensitization was confirmed by 15% of the respondents as part of the medium through which GRA uses to educate the public and lastly 11% of the respondents had the view that GRA embarks on tax education using the means of seminars.

It is clear from the figure that, GRA does educate the public but less emphasis is given to the “face to face” (seminar) medium of education. From the responses, it appears that though GRA educate largely through their website but this may have been a major influential factor towards poor performance of tax payments among most people since
they are not computer literates. Most people who pay taxes are usually not computer literates and therefore focusing most educational strategies on GRA website may be ineffective in building the needed trust and readiness to comply with tax obligations. In view of this, the systems of educating the public may be instituted by GRA but not effective as expected due to its poor medium. IRS (2007) in their report indicated that that GRA introduced Public Information Programme to educate small business owners and other self-employed individuals to pay taxes.

4.5 Challenges in Tax Education

<table>
<thead>
<tr>
<th>Challenges</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improper records and bookkeeping by taxpayers</td>
<td>4.36</td>
<td>.21</td>
</tr>
<tr>
<td>Unprofessional attitude of some tax officials</td>
<td>3.98</td>
<td>.23</td>
</tr>
<tr>
<td>Lack of tax knowledge by tax officials</td>
<td>2.86</td>
<td>.19</td>
</tr>
<tr>
<td>Inadequate staffs for tax education</td>
<td>4.20</td>
<td>.18</td>
</tr>
<tr>
<td>High illiteracy level among taxpayers</td>
<td>4.31</td>
<td>.21</td>
</tr>
<tr>
<td>Lack of infrastructure and offices</td>
<td>3.84</td>
<td>.23</td>
</tr>
<tr>
<td>Technological constraints</td>
<td>3.92</td>
<td>.18</td>
</tr>
<tr>
<td>Inadequate logistics (vehicles etc)</td>
<td>4.15</td>
<td>.19</td>
</tr>
</tbody>
</table>

Source: Field survey, 2019

Form Table 4.1 it was found that improper records and bookkeeping by taxpayers was the most rated challenge reiterated by most respondents (Mean=4.36, SD=.21). The poor keeping of records by some business operators and individuals make it very difficult for GRA to calculate right amount to be paid as tax by people into active businesses. This is
attributed to issues such as lack of adequate knowledge to keep proper records and declare actual incomes earned to be taxed by GRA. On the other hand, deliberate attempt to evade and avoid payment of taxes and the right quantum influence actions of some business operators to keep poor records to deny the state from charging them as expected. This situation does not promote good tax compliance and reduce the level of revenue generated by GRA to enhance socio-economic activities such as building of schools, markets, recreational centre, hospitals, road construction and other related activities needed by society. Palil and Mustapha (2011) and Holler et al. (2008) stressed that tax evasion was a big problem to realize maximum revenue mobilization in societies and lack of proper records contributes to fuelling such negative actions toward countries which Ghana is no exception. Manaf (2004) reported that taxpayers who see tax evasion as unethical are likely to comply more than those who regarded tax evasion as not unethical. Therefore, education of taxpayers over core ethical values is likely to ensure tax compliance.

The second most challenging factor rated by respondents was high illiteracy level among taxpayers (Mean=4.31, SD=.21). Lack of adequate education on taxes on the part of taxpayers hinders the empathy to pay taxes. Due to high illiteracy rate among the Ghanaian population, it sometimes impedes the willingness and the need to pay taxes. The sheared magnitude of ignorance on payment of taxes to the public affects the willingness to pay taxes. Some people also feel that their taxes are not put to right use by politicians and other authorities and therefore do not see the reason to pay taxes due to corruption and wastages of the taxpayer’s monies. It was not surprising that a business woman at Suame-Magazine was reluctant to pay tax and directed GRA/State to go for the
controversial Mr. Alfred Woyome’s monies wrongfully paid him before she will honour her tax obligations. Vasudevan (2007) and Zineldin (2007) emphasized that high illiteracy rate among people and corruption contributes to poor payment of taxes and filling of appropriate tax returns by business operators.

Moreover, inadequate logistics was another big problem towards ensuring effective tax administration system by GRA (Mean=4.15, SD= .19). The issue of GRA been under-resourced in terms of needed logistics to carry out their activities was the third most pressing issue raised by respondents. Lack of adequate resources such as vehicles to monitor tax compliance for instance impede the smooth operation of GRA. The unavailability of such facilities hinders effective operations to be carried out. This limits the rate at which their staffs embark on tax enforcement exercises on the public. This position supports the call by McKee (2008) that improvement in tax payment was highly possible when responsible agencies mandated by the state to collect taxes are well resourced with the needed logistics.

4.6 The impact of Tax Education on Increase Filing of Tax Returns

<table>
<thead>
<tr>
<th>Item</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax education increase revenue to GRA</td>
<td>3.86</td>
<td>.19</td>
</tr>
<tr>
<td>The education increase tax filing</td>
<td>3.45</td>
<td>.22</td>
</tr>
<tr>
<td>Tax education decrease tax evasion</td>
<td>3.23</td>
<td>.20</td>
</tr>
<tr>
<td>The education increase tax net</td>
<td>3.00</td>
<td>.21</td>
</tr>
</tbody>
</table>

Source: Field data, 2019
Respondents were probed to indicate their opinions on whether tax education increase filing of tax returns, prevent tax evasion and encourage payment of taxes. As shown in Table 4.2, it was found that tax education increase revenue to GRA (Mean=3.86, SD=.19). Education helps create awareness on the existence of tax systems and their relevance towards society when they are complied with. Education helps in sensitizing the public on the significance attached to tax payment. When people are educated, their knowledge on issues are broadened and therefore will improve their willingness to pay taxes and this will increase the level of revenue generated by the state. Teera and Hudson (2004) noted that tax education will ensure massive tax compliance by people and therefore should be prioritized in the quest to generate high revenues by the state.

It was found that education increase tax returns filling (Mean=3.45, SD=.22). Proper education on tax ensures that willingness to pay taxes by the people. When people are well informed on taxes and their relevance towards development, People are likely to file their returns on taxes adequately when they are well abreast with importance of taxes to nation building. This will enhance truthfulness, ethical values and motivate people to declare exactly and correctly amount of income they earn. Alm et al. (2010) emphasized that tax education is relevant in ensuring appropriate filing of taxes and avoid tax evasion. When people are well informed on the need to pay taxes, evasion will reduce to promote revenue generation by GRA.
4.7 Impacts of Tax Education on Agitation

Table 4.3 Impacts of Tax Education on Agitation

<table>
<thead>
<tr>
<th>Item</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax education has reduced tax agitation</td>
<td>4.23</td>
<td>.18</td>
</tr>
<tr>
<td>Tax education has eliminated tax agitation</td>
<td>2.65</td>
<td>.26</td>
</tr>
<tr>
<td>Pressure groups has influenced tax agitation</td>
<td>2.54</td>
<td>.24</td>
</tr>
<tr>
<td>Tax education has increased tax compliance</td>
<td>3.77</td>
<td>.20</td>
</tr>
<tr>
<td>Agitation has affected the tax education to the public</td>
<td>3.26</td>
<td>.18</td>
</tr>
<tr>
<td>Tax amendment has reduced the agitation and passing of new Acts</td>
<td>3.21</td>
<td>.21</td>
</tr>
<tr>
<td>Tax amendment has eliminated the opposition of passing new Acts</td>
<td>2.38</td>
<td>.26</td>
</tr>
</tbody>
</table>

Source: Field data, 2019

Table 4.3 present opinions of respondents as to whether tax education has reduced various agitations and oppositions to tax amendment. It is evidenced that education on taxes have reduced agitations (Mean=4.23, SD=.18). Providing adequate and convincing education on taxes helps in building trust and empathy towards tax payments. Taxpayers are likely to avoid agitations on taxes when they are well educated on their significance. When people are convinced with the introduction of taxes, it will reduce pressure mounted on governments to rescind such actions towards the public.

Majority of respondents did not agree with the assertion that tax education will eliminate agitations. The issue of agitations cannot be completely eliminated since they emerge based on a given circumstances the public is confronted with issues on taxes and the extent to which it favor them. Measures can therefore be put in place through education to manage it but it cannot be eliminated from human existence since every situation determines actions taken by people to protest or accept issues on taxes. Effective
measures on how tax education is undertaken drastically reduce complexity associated with tax systems and its compliance (Booze, 2007).

Tax education was found to have led to increase in tax compliance (Mean=3.77, SD=.20). Compliance is this section entails where people are willing to file their tax returns correctly without withholding tangible information from GRA. Massive education leads to tax compliance due to knowledge acquired by people on taxes. Tax compliance is an important issue for both administrators and taxpayers so that total tax collections are accurate and finally could ‘reduce the tax gap’ (Mohani, 2001).

### 4.8 The Impact of Tax Education and Evasion by Taxpayers

<table>
<thead>
<tr>
<th></th>
<th>Tax education</th>
<th>Tax evasion</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pearson</strong></td>
<td>Correlation coefficient</td>
<td>1.000</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.005</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>92</td>
</tr>
<tr>
<td><strong>Tax evasion</strong></td>
<td>Correlation coefficient</td>
<td>.824</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
<td>.005</td>
</tr>
<tr>
<td></td>
<td>N</td>
<td>92</td>
</tr>
</tbody>
</table>

Source: Field survey, 2019

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

From Table 4.4, a Pearson’s correlation coefficient of .824 indicates a strong positive relationship between the tax education and tax evasion of taxpayers. 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 people are well educated on taxes, it reduces the possibility of evasion on the part
of taxpayers. A healthy relationship between officials of GRA and taxpayers will go a long way in ensuring reduction of tax evasion. Where there is low level of education on tax ethics, citizens evade taxes (Alabede et al., 2011). Yeboah (2010) noted that the relationship between the Ghana Revenue Authority (G.R.A) and taxpayers is important as it contributes to revenue mobilization.

4.9 The Impact of Tax Education and Compliance by Taxpayers

<table>
<thead>
<tr>
<th>Table 4.5 The Impact of Tax Education and Compliance by Taxpayers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax education</td>
</tr>
<tr>
<td>Pearson Tax education</td>
</tr>
<tr>
<td>Compliance Correlation coefficient</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td>N</td>
</tr>
</tbody>
</table>

Source: Field survey, 2019

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

The results presented in Table 4.5 show a strong positive relationship between tax education by GRA and compliance by taxpayers. 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 a tax education will have a significant effect on compliance of taxes by the people. On this premise, people with adequate knowledge on tax education are likely to comply with tax obligations than people with poor education. When the relationship between the revenue authority and the taxpayer is weak, low compliance is likely to occur (Alabede et al., 2011).
4.10 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.

4.10.1 Hypotheses 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 4.6 Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>.512a</td>
<td>262</td>
<td>.239</td>
<td>.76102</td>
<td>.262</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), public tax education and awareness creation on taxes
Table 4.7 Analysis of variance (ANOVA\textsuperscript{b})

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>6.774</td>
<td>1</td>
<td>6.774</td>
<td>11.695</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>19.112</td>
<td>33</td>
<td>.579</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>25.886</td>
<td>34</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\textsuperscript{a} a. Predictors: (Constant), public tax education and awareness creation on taxes

b. Dependent Variable: tax compliance

Table 4.8 Regression Coefficients\textsuperscript{a}

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>1.190</td>
<td>.255</td>
</tr>
<tr>
<td>Public tax compliance and awareness creation</td>
<td>.439</td>
<td>.128</td>
</tr>
</tbody>
</table>

\textsuperscript{a} a. Dependent Variable: Public tax compliance and awareness creation

Table 4.9 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 Public tax education and awareness creation and Compliance with 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, 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 Public tax education and awareness creation and tax compliance as well as determine whether Compliance with tax compliance contributes statistically significantly to revenue generation.

4.10.2 Hypotheses 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 4.9 Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>.062a</td>
<td>.004</td>
<td>-.026</td>
<td>.76015</td>
<td></td>
</tr>
</tbody>
</table>

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

Table 4.10 Analysis of variance (ANOVAb)

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Regression</td>
<td>.075</td>
<td>1</td>
<td>.075</td>
<td>.129</td>
<td>.722a</td>
</tr>
<tr>
<td>Residual</td>
<td>19.068</td>
<td>33</td>
<td>.578</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>19.143</td>
<td>34</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

b. Dependent Variable: Tax compliance

Table 4.11 Regression Coefficientsa

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td>T</td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>1.620</td>
<td>.293</td>
<td>.161</td>
<td>5.535</td>
</tr>
<tr>
<td>Public tax education and awareness</td>
<td>1.058</td>
<td>.161</td>
<td>.062</td>
<td>.359</td>
</tr>
<tr>
<td>creation</td>
<td>.058</td>
<td>.161</td>
<td>.062</td>
<td>.359</td>
</tr>
</tbody>
</table>

a. Dependent Variable: There is an Audit committee in the company
Table 4.10 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.

4.10.3 Hypotheses 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>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
<th>Sig. F Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.512&lt;sup&gt;a&lt;/sup&gt;</td>
<td>.262</td>
<td>.240</td>
<td>.65423</td>
<td>.262</td>
<td>11.724</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), between tax compliance
Table 4.13 Analysis of variance ANOVA\(^b\)

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>5.018</td>
<td>1</td>
<td>5.018</td>
<td>11.724</td>
<td>.002(^a)</td>
</tr>
<tr>
<td>Residual</td>
<td>14.125</td>
<td>33</td>
<td>.428</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>19.143</td>
<td>34</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), tax compliance

b. Dependent Variable: tax revenue generation

Table 4.14 Regression Coefficients\(^a\)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td>t</td>
</tr>
<tr>
<td>(Constant)</td>
<td>.852</td>
<td>.275</td>
<td>.512</td>
<td>3.099</td>
</tr>
<tr>
<td>Tax compliance</td>
<td>.450</td>
<td>.132</td>
<td></td>
<td>3.424</td>
</tr>
</tbody>
</table>

a. Dependent Variable: tax compliance

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 tax compliance 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. This implies that the Audit
Committee in the Company has significant impact on the company’s periodically audit of its Ethics and Business Conduct or Anticorruption Program.
CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction
This chapter takes a look at the entire work in general and presents a brief summary of findings, conclusion and recommendations based on the analyses from the preceding chapters.

5.2 Summary of Findings
This study sought to discover the relationship between GRA and tax payers in relation to education in the Kumasi Metropolis. It could be noted that, in the quest to educate the public in an efficient, effective manner, GRA has been faced with numerous challenges. These challenges have greatly affected its tax education mandate in the country. The research revealed that, improper records and bookkeeping by taxpayers has made it difficult for tax officials to effectively educate tax payers on tax assessments and audits which to a large extent affected revenue mobilization. This most tax officials believed is due to the high illiteracy level among taxpayers which has also been identified as a setback to higher rate of filing of tax returns by tax payers.

It was clear from the study that, the unprofessional attitudes of some tax official has also created some challenges for the Authority as some of the tax officials allow their own personal gains to outweigh the overall goal of GRA. It was discovered from the study that some tax officials show no respect to taxpayers. This goes a long way to impede the smooth and successful tax education meant purposely for tax payers. It was also realized
that, inadequate staff strength as well as inadequate training for staffs is also a challenge faced by the GRA in tax education.

Tax officials indicated that because of their numbers they are unable to effectively monitor traders and educate them accordingly due to their numbers as staff of GRA in the Kumasi Metropolis. Inadequate training has also hindered tax education to the public because knowledge of tax officials is not frequently updated on new developments in the tax system. From the study also, it was revealed that, the GRA lacks the necessary infrastructure and offices as many tax officials have to share offices. Taxpayers on the other hand are inconvenienced because they have to travel long distances to get clarified on issues that has to do with their tax obligations this at times discourages them from approaching tax officials for clarifications. It was further revealed that, because of the technological challenge that the GRA face, it has affected its ability to keep proper records on taxpayers with regards to monitoring their progress after giving them education as the manual paperwork is still dominant. Also, as a result of the technological challenge, educating taxpayers has been difficult since most tax payers are computer illiterate therefore makes it difficult for them to assess information online.

In addition, it was also realized that, inadequate logistics such as vehicles and working materials has also greatly influenced tax education in the country. According to the tax officials, they do not have the required number of vehicles that could help them visit traders, undertake tax education and make announcements, Tax officials perceived that, tax education within the Kumasi metropolis could only be described as good. In the same vein, the performances of tax officials were also perceived to be very good. All these are indications that more needs to be done to improve the tax education in the country.
Majority of respondents also believed that tax education has increased filing of tax returns on the part of tax payers which has led to higher revenue mobilization. The major revenue into the GRA and the introduction of the banking and communication services taxes has greatly improved revenue mobilization. Again, the analysis indicated that taxpayers are educated more using the website as a medium of education to inform taxpayers. This comes with numerous challenges in itself since few taxpayers have access to the internet. The analysis shows that agitations to taxes has actually affected and influenced tax education tax education given to the public. This then establishes the fact that tax education has not been able to address the issue of tax agitations. In the same vein, the analysis clearly depicted that, tax amendment has reduced the agitations and passing of new Acts.

5.3 Conclusions

From the study, it could be realized that, GRA as an institution has faced several challenges in its mandate of educating the public. Challenges faced includes: improper records and bookkeeping by taxpayers, unprofessional attitude of some tax officials, inadequate staff for education, high illiteracy level among taxpayers, lack of infrastructure and offices, technological constraints and inadequate logistics have flawed the success and efficient in tax education within the country.

It could therefore be concluded that, unless the GRA is able to overcome the challenges mentioned above, by taking measures such as recruitment and adequate training for tax official, provision of improved infrastructure and logistics as well as implementing tougher punishments for taxpayers for not availing themselves for education among
others, it would still not be able to adequately give the required education to the taxpayers in the country.

5.4 Recommendations

The analysis of the challenges faced GRA in education given to the taxpayers and the general public at large has led to the following recommendations aimed at improving the tax education and to help the GRA achieve its vision of developing into a world class revenue administration entity known for its professionalism, integrity and excellence.

The study revealed that the staff strength is not adequate and tax officials are also not given the required training. It must be noted that, the quality of staff is not only based on the certificates they hold but rather dependent on the frequency of training programs to update the knowledge of tax officials on the new and modernized ways of tax education. In the same vein, it must be noted when the staff strength is low, it is usually difficult to monitor taxpayers. It is therefore recommended that the HR department undertake massive recruitment, training and retraining for their staffs as frequently as possible.

It is also recommended that, the infrastructure and logistics such as furniture, vehicles and offices be improved and modernized because most of the infrastructure of GRA seems to be at deplorable states and could not go a long way to support the robust tax education efforts been implemented by the Authority. As noted from the study inadequate vehicles has hindered tax education and monitoring while inadequate offices has caused most taxpayers to travel long distances to seek for clarifications and led to tax officials sharing same offices.
For GRA also to achieve the goal of tax education, the IT platforms with integrated data centers must be developed which would help the Authority to store sufficient information on taxpayers and which would ensure the easy transfer of information from one agency to the other across the nation. More sensitization must be given to the general public on the need to get hooked on the GRA website since it was clear from the study that it was the medium GRA uses most in educating the public. It would also be recommended that online filing of returns be implemented in the future.
REFERENCES


OECD (2010) “Choosing a broad base: low rate approach to taxation”.

Osoro, N (1993) "Revenue productivity implications of tax reform in Tanzania."


APPENDIX

QUESTIONNAIRE

You are pleased requested to provide answers to the following questions. This research looks at the GRA/taxpayer’s relationship in relation to education to the public. This is part of the requirement by the University for a Partial Award of under graduate degree. It is purely an academic work and any piece of information given will be used as such. There is no right or wrong answers. You are assured of maximum confidentiality and anonymity. No name is required. Counting on your usual co-operation. Many thanks.

BACKGROUND/ DEMOGRAPHIC INFORMATION
1. Gender:  
   Male [ ] Female [ ]

2. Age Group:  
   18 – 28 [ ] 29 – 39 [ ] 40 – 48 [ ] 49 – 59 [ ] Retirement [ ]

3. Marital Status:  
   (1) Single [ ] (2) Married [ ] (3) Divorced [ ]

4. Educational Background:  
   Basic [ ] Secondary [ ] Bachelors [ ] Post Graduate [ ]

5. Which department are you?  
   i. Human Resource Department [ ]
   ii. Accounts Department [ ]
   iii. Administration [ ]

6. For how long have you been a staff or GRA?  
   i. 0 – 1 year [ ]
   ii. 2 -5 years [ ]
   iii. 6 – 10 years [ ]
   iv. 10 and above

7. Do GRA give public education on taxation to taxpayers in the Kumasi Metropolis?  
   Yes [ ] No [ ] Not sure [ ]

8. If YES what medium do you use to educate the public?
i. Open air sensitization [    ]
ii. Education via media [    ]
iii. Education via GRA website [    ]
iv. Seminar [    ]

<table>
<thead>
<tr>
<th>Challenges</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Indifferent</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>9. Improper records and bookkeeping by taxpayers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Unprofessional attitude of some tax officials</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Lack of tax knowledge by tax officials</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>12. Inadequate staffs for tax education.</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>13. High illiteracy level among taxpayers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Lack of infrastructure and offices</td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>15. Technological constraints</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Inadequate logistics (vehicles etc)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

TO DETERMINE WHETHER TAX EDUCATION INCREASED FILING OF TAX RETURNS AND PAYMENT OF TAXES AND PREVENT TAX EVASION

INSTRUCTIONS: Please tick (v) the correct answers from the options provided below. Answer the following questions by selecting between Strongly Agree, Agree, Strongly disagree, and Disagree.

<table>
<thead>
<tr>
<th>QUESTIONS</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>17. Tax education increase revenue to GRA?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>18. Tax education increases the Tax Net?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
TO ACCESS WHETHER TAX EDUCATION PLATFORMS WILL REDUCE OR ELIMINATE THE VARIOUS AGITATION AND OPPOSITION TO TAX AMENDMENTS AND PASSING OF NEW ACTS.

INSTRUCTIONS: Please tick (v) the correct answers from the options provided below. Answer the following questions by selecting between Excellent, Very Good, Fairly Good, Bad and Very Bad.

<table>
<thead>
<tr>
<th>QUESTIONS</th>
<th>Excellent</th>
<th>Very Good</th>
<th>Good</th>
<th>Fairly Good</th>
<th>Bad</th>
<th>Very Bad</th>
</tr>
</thead>
<tbody>
<tr>
<td>21. Tax education has reduced tax agitation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Tax education has eliminated tax agitation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>23. Pressure groups has influenced tax agitation</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>24. Tax education has increased tax compliance</td>
<td></td>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>25. Pressure groups have influenced the implementation of tax.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>26. Agitation has influenced the tax audience</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>27. Tax amendment has reduced the agitation and passing of new acts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>28. Tax amendment has eliminated the opposition of passing new acts</td>
<td></td>
<td></td>
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<td></td>
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</tbody>
</table>