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**Determinants of Voluntary Tax Compliance (A case of
SMEs in Wolkite town)**

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Abstract

Taxation, which is the main sources of public and government revenue, becomes challenging for revenue officers to collect the expected amount in Wolkite town, especially from the Small and Medium scale Enterprises (SME's) of the town. The general objective of this study was therefore to identify the main factors or determinants of voluntary tax compliance in the SMEs of Wolkite town. If properly collected, it helps the revenue office of the town administration to address the voluntary compliance problems so that the expected tax can be collected for the government's satisfaction. Since explanatory study type of research design was found to be best to explain the relationship between variables of problems, it was used here to explain and describe the situation. It was facilitated by collecting both 1^o and 2^o data. The secondary data that was gathered from the concerned offices include: the types of SMEs in the town as well as location where they are working. Information whether there is really non-compliance of voluntarily paying tax or not was collected from these offices. In the assessment of determinants of voluntary tax compliance among the SME tax payers in WTA, it is found that those that are ready to pay voluntarily is nearly zero. Their willingness and tendency to pay tax is very weak. The main challenges for them to pay voluntarily were: misunderstanding and the misconception they have for tax; thought that it goes to their pocket; misconception that they can pay any time and can be postponed; mis understanding of use of tax for a nation; the imbalance between their actual sale/ revenue and the estimation levied on them; unfair assignment/allocation of tax on tax payers. However, the most relatively bottleneck for collecting tax were absence of: awareness of tax payers, absence of awareness of use of tax for the country, unknowing their daily revenue exactly and mis-concept that they have for tax.

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List of Abbreviations

WTA	Wolkite Town Administration
VAT	Value Added Tax
SMEs	Small and Micro-scale Enterprizes

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Chapter 1

Introduction

1.1 Background

Taxes are main sources of public revenue. Taxes are defined to be burdens or charges imposed by the “legislative power of a state on persons or property. Tax can be defined as a contribution from individuals out of their private property for the maintenance and defense of government, so that it may perform its functions and the ends of the state be realized. In simpler term, tax is a financial charge or other levy imposed on an individual or a legal entity by government (Sisay and Yohans, 2009).

The issue of tax compliance is a global problem. Most countries would like to be funding their recurrent expenditure through mobilization of domestic revenue. Currently the demand of government has increased and government has to collect more tax than ever to finance its operation. Every branch of the Ethiopian revenues and customs authority has a plan to increase tax revenue. From year to year the plan of tax revenue is increasing. But they are facing difficulty in collecting the tax they need for many reason. One of the main reasons is tax noncompliance.

Nowadays governments’ roles have increased and they have to collect more tax than ever to finance their national operations. But governments are facing difficulty in collecting the tax they need for many reasons. One of the main reasons is tax non-compliance. Tax compliance is the willingness of taxpayers to obey tax laws in order to obtain the economic equilibrium of a country (Andreoni et al., 1998). Compliance with the tax law typically means true reporting of tax bases, correct computation of the tax liability, timely filing of returns and timely payment of the amount due. Tax compliance can be described as the degree to which a taxpayer is obliged to tax rules and regulations. In the contrary, tax noncompliance is individual failure to comply with their tax obligation (Manaye & Alemu, 2018).

Tax enforcement is a problem of law enforcement and also raises challenging issues of organization. Questions about the deterrent effects associated with penalties and the

probability of detection are central to both the tax compliance and law enforcement literatures. Unlike other law enforcers, however, tax agents do not start from a crime and work backward to suspects, but scan tax records looking for evidence of evasion. This leads to some important differences for both theoretical and empirical research. One way by which the enforcement can raise challenging issues of organization is that designing an institution to enforce tax laws has much in common with the classic principal agent problem (Andreoni et al., 1998).

The question of why some people pay taxes levied upon them while others do not; what the factors that determine taxpayer are compliant and conceptualization of those factors are bases of this research. Such an assessment is crucial for tax administrators in the area to embrace all enterprises, pay the expected tax fairly, and understand factors that determine tax compliance behavior. It is evident that so far no study has assessed the factors affecting tax payers to be compliant with laws and regulations particularly in the study area. Hence, the researcher is motivated to examine the factors that influence voluntary compliance behavior of tax payers and fill the research gap by taking evidence from Wolkite town in Gurage zone, Ethiopia.

1.2 Statement of the Problem

Tax non-compliance is a serious challenge slackening income tax administration and tax revenue performance in Ethiopia, as it does in some other developing countries. Like other developing countries, Ethiopia faces hurdles in raising revenue to the required level in order to scale up the development endeavors. Ethiopia has experienced an unswerving surplus expenditure over revenue for a sufficiently long period of time. To address this problem, the government introduced direct and indirect taxes to improve public revenue although prior statistical evidence proves that the contribution of income taxes to the government's total revenue remained consistently low.

Although Ethiopian modern tax administration has undergone several legal amendments since its introduction in the past 50 years, improvement in tax administration is not as big as its age as far as citizen's voluntary compliance is concerned. The tax system in the country mainly stresses on legal enforcement as a remedy to ensure its proper functioning. For example, the

current income tax proclamation (no. 286/2002) has increased the amount of penalties and strengthened the means of enforcement while it states nothing about how to create and increase the awareness of the taxpayers. It gave the tax authorities the right to sell the property of evaders without going to courts in order to collect the outstanding tax liability.

Most of the reform efforts basically targeted institutional capacity building and putting enforcing legal frameworks in place while only insignificant effort, if any was deployed to make the public aware of the benefits of paying tax to the nation. The taxpayers education program that is being carried on very occasionally, stresses more about teaching the contents of the tax laws and penalties rather than promoting citizens' sense of responsibility toward taxation and devising ways to reward compliant behavior (Manaye and Alemu, 2018).

Factors influencing tax compliance are not well identified and not well understood and studies have not been carried out in this regard in Wolkite town as could be observed informally from the inefficient tax collection of the zone. Therefore exhaustive examination of the economic, institutional, social, individual and demographic factors that influence tax compliance behavior in Wolkite town of Gurage zone, Ethiopia was the primary purpose of this study. In doing so, the expected tax from the payers can easily be collected for the satisfaction of the town administration.

1.3 Objectives

1.3.1 General objective

The general objective of the study was to identify the main factors or determinants of voluntary tax compliance in the Small and Medium scale Enterprises (SMEs) of Wolkite town.

1.3.2 Specific objectives

The specific objectives were to:

- i. Evaluate the ways tax is being collected in Wolkite town in general and in the SMEs of the town in particular,

- ii. Assess the attitude of tax payers in the SMEs of Wolkite town,
- iii. Identify the main factors affecting the voluntary tax compliance in effectively collecting tax from the payers,
- iv. Compare the identified determinants with respect to relative importance and choosing the one faced by revenue officers as the most 'bottle neck'.

1.4 Research questions

The following are some of the research questions to be addressed in the actual research activity.

- a. How is the tax being collected in Wolkite town in general and in the SMEs of the town in particular?
- b. What seems the attitude of tax payers in the SMEs of Wolkite town look like?
- c. What are the main factors affecting the voluntary tax compliance in effectively collecting tax from the payers?
- d. Which of the identified factors is/are the most important one (s) as the main determinant challenging the actual tax collection?

1.5 Scope of the Study

The study was conducted entirely in Wolkite town on identifying the main determinants of voluntary tax compliance in SMEs of the town. The total frame of the study was limited to the enterprises in Wolkite town. This is located in Wolkite, the capital city of Gurage zone to which Gubrea that is around 10 km far from Wolkite is also a part recently merged.

1.6 Significance of the Study

The outcome of the study is important in that it may help the revenue office of the town administration to properly address the voluntary compliance problems so that the expected tax can be collected for government's satisfaction. Moreover, it may create significant awareness

about the benefit of tax in economic development of the town in particular and the country at large. It may serve as additional sources of information for further investigation in the area of taxation. It provides information about drawback of the system to the concerned government body and forwards some possible solution. It will help to create responsible citizens in the country.

Chapter 2

Literature Review

2.1 Definition and Nature of Tax

Tax is the largest single source of government revenues in most developing countries. The revenues generated pay for a substantial part of government operations and services of the public. Taxes are an important source of public revenue. The existence of collective consumption of goods and services necessitates putting some of our income into government hands such as public goods like roads, power, municipal services, and other public infrastructure, industries and the general public. Public goods are normally supplied by public agencies due to their nature of non-rivalry and non-excludability. The nature of consumption of public goods is such that consumption by one does not reduce consumption for others. Besides, consumption of public goods by an agent does not exclude others from doing so. Such nature of public goods therefore makes them impossible for private suppliers to avail them at market price like other commodities. Government intervention in the supply of public goods is therefore inevitable and can only be done if the public pays taxes for the production and supply of such goods.

Taxation is a system of raising money to finance government expenditures. All governments require payments of money taxes from people. Governments use tax revenues to pay soldiers and police, to build dams and roads, to operate schools and hospitals, to provide food to the poor and medical care to the elderly, and for hundreds of other purposes. Without taxes to fund its activities, a government would cease to exist.

2.2 Types of Taxes in Ethiopia

There are two types of taxes in Ethiopia. These are direct and indirect taxes. The categorization of taxes into direct and indirect owes to the relationship between the character of the taxes and the reason for payment of the taxes. A direct tax is one for which the formal and economic occurrence are essentially the same, i.e. the taxpayer is not able to pass the burden to someone else. Accordingly, direct taxes are paid wholly by those persons on whom they are imposed. On

the other hand, an indirect tax is a tax whereby the taxpayers burden to pay the tax can easily be transferred on to another person. In general, the tax incidence of an indirect tax is on the ultimate consumer; however, sometimes, sellers might take up such indirect taxes so as to be competitive in the market in which they are operating. The main types of direct taxes in Ethiopia are personal income tax, rental tax, business profit tax, withholding tax and such other taxes like taxes from loyalties, from games of chance, dividends or property taxes. The major types of indirect taxes in Ethiopia are value added tax, custom duties, stamp duties, excise tax and turn over tax (Sisay and Yohans, 2009).

Categories of tax payers

The Ethiopian income tax payers proclamation No.979 /2016 (FDRE, 2016) states that For the purpose of the proclamation there shall be the following categories“ of tax payers.

- a) Category ‘A’ tax payers being a body or any other person having an annual gross income of birr 1000,000 or more.
- b) Category ‘B’ tax payer being a person, other than a body, having an annual gross income of birr 500,000 or more but less than 1000,000.
- c) Category ‘C’ tax payer being a person other than a body, having an annual gross income of less than birr 500,000.

2.3 Tax Compliance

The problem of tax compliance is as old as taxes themselves. Characterizing and explaining the observed patterns of tax noncompliance, and ultimately finding ways to reduce it, are of obvious importance to nations around the world. The economics of tax compliance can be approached from many perspectives: it can be viewed as a problem of public finance, law enforcement, organizational design, labor supply, or ethics, or a combination of all of these (Andreoni *et al.*, 1998).

Tax compliance is the degree to which a taxpayer complies (or fails to comply) with the tax rules of the country ([https://:www. money control](https://www.moneycontrol.com)) (Gebre, 2018). Tax compliance means making tax payments and producing and submitting information to the tax authorities on time and in the

required formats ([https://: www. Quora](https://www.Quora)). Tax compliance has been defined in various ways. Andreoni, et al., (1998) defined it as taxpayers' willingness to obey tax laws in order to obtain the economy equilibrium of a country. It has also been defined as taxpayers' willingness to pay their taxes. Song and Yarbrough (1978) defined as taxpayers' ability and willingness to comply with tax laws which are determined by ethics, legal environment and other situational factors at a particular time and place.

Literature has provided evidence suggesting that compliance is influenced by numerous factors. These factors have been identified as economic, social and psychological. To mitigate the challenge of tax non-compliance, it is necessary to understand factors influencing an individual's decision to comply with tax laws. According to Manaye (2018), without trust there is little basis for social cooperation and voluntary compliance with laws and regulations that could potentially benefit everyone. The temptation not to comply even if others do comply defines the free riding problem that is endemic in collective action situations in private as well as public institutions.

2.4 Factors Affecting Voluntary Tax Compliance

Tax compliance determinants are classified in four categories based on an interdisciplinary perspective representing a wider perspective of tax compliance determinants compared to other researchers. The four categories are 1) economic factors (tax rates, tax audits and perceptions of government spending); 2) institutional factors (the role of the tax authority, simplicity of the tax returns and administration and probability of detection); 3) social factors (ethics and attitude, perceptions of equity and fairness, political affiliation and changes on current government policy, referent groups); and 4) individual factors (personal financial constraints, awareness of offences and of penalties) (Manaye, 2018).

For voluntary system to work successfully, the people must be confident that the taxes are levied fairly and that everyone pays his share. If the feeling becomes widespread that the tax system is a collection of loopholes and evasions, if people see their equally prosperous neighbors paying substantially less or enjoying tax-free expense account living, taxpayer morale

declines. Once this attitude prevailed in the public it is difficult to rectify it and costs the authorities a huge compliance and collection costs.

a) Economic Factors

Economic factors in relation to tax compliance refer to actions which are associated with the costs and benefits of performing the actions. Song and Yarbrough (1978) assumed that taxpayers are rational economic evaders who likely would assess the costs and/or benefits of evasion. The tax compliance determinants associated with economic factors such as tax rates, tax audits and perceptions of government spending are explored in more detail (Palil, 2010).

Previous studies examined the relationship of tax rate and tax compliance. For example Hai and See (2011) found that the high tax rate causes high tax noncompliance. Spicer & Becker (1980) argue that those taxpayers who are aware that their tax rate is higher than average tax rate paid by other have higher records of tax evasion. Evidence suggests tax rates have mixed impact on tax compliance i.e. decreasing tax rates do not necessarily always increase compliance (Kirchler, Hoelzl & Wahl, 2008). Increase in tax rates might have positive or negative impact on evasion and increasing tax rates will not necessarily always decrease compliance behavior (Allingham & Sandmo, 1972). A recent study by (Modugu, Eragbhe, & Izedonmi, 2012) states tax rate do not have any positive or negative effect on tax compliance.

b) Institutional Factors

While taxpayers are influenced by their pure economic concerns either to evade or not to evade taxes, evidence suggests that institutional factors also play vital role in their compliance decisions. Concerning **simplicity of tax system**, previous studies argue that simplest tax system encourage tax payers to voluntarily comply with tax system such as (Palil, 2010; Richardson; 2008 & Stephen, 2011). It is also conclude that a simple tax return and simpler tax regulations will increase tax compliance especially in a self-assessment system because taxpayers do not have to spend much time in ascertaining the accuracy of the returns and calculating their tax liabilities.

Tax corruption takes the form of a business transaction between two beneficiaries. If it is not a matter of administrative extortion related to voluntary compliance, a bribe is the reciprocation of benefit between a tax payer to the detriment of business competitors and the treasury i.e. the other tax payers. To understand tax corruption properly and counteract it effectively, it must distinguish between tax 'clientelism' (State capture) and conventional tax corruption. The former as changing the existing statutes and regulations, i.e. the rules of the game , for unlawful consideration to serve vested business interest or a political clientele, while the latter is the misuse of officials powers in the process of implementation and enforcement of the existing statutes and regulations (Kostanti,2005).

Kostanti (2005) described tax officers and tax auditors corrupt in tax audit for satisfying their personal interest and claimed that tax corruption exists in tax audit as well as in tax payers' service. Today, corruption and tax evasion seem to take place in practically every country in the world, and should be considered a potential problem everywhere. Still, evasion and fraud in tax administration are phenomena which hit developing countries hardest (Fjeldstad, 2006). Similarly as cited in Luis (2014) Trust, perceptions of fairness and corruption have consistently been identified as playing a crucial role in tax compliance (e.g., Torgler, 2003, 2007). Power increases enforced tax compliance and trust increases voluntary tax compliance (Luis 2014).

Lars, Bruno, Frey and Benno (2006) as cited in Nuttin and Greenwald (1968) described rewards could be more effective than punishments for eliminating undesired behavior or for motivating desired behavior because it is perceived as supporting.

There exists some anecdotal evidence about the implementation of **rewards to enhance tax compliance**, especially in Asian countries. For example, Japan offers to have your picture taken with the Emperor if you were found to be honest. The Philippines put your name into a lottery if you were found to be compliant with the VAT. South Korea considers the allowance to airport VIP rooms, certificates or awards, and discusses the possibilities of free parking in public parking facilities (Lars, Bruno, Frey and Benno 2006).

For many aspects of tax compliance, there is a debate in literature as to how the effective operation of the tax system by the tax authorities influences taxpayers' compliance behavior. Role and efficiency of the tax authority and government determine to a greater extent compliance of payers to tax laws.

c) Social Factors

Tax compliance determinants from a social perspective relates to taxpayers' willingness to comply with tax laws in response to other people's behavior and their social environment (i.e. the government, friends and family members) (Torgler, 2007). The factors argued in this section include perceptions of equity and fairness and referent groups. On the other hand, it is suggested that social factors should be viewed in a broader sense than Torgler's perspective; this includes the psychology of the taxpayers.

With respect to tax fairness and equity, a good tax system is the one which is designed on the basis of an appropriate set of principles, such as equality or fairness and certainty (Bhatia, 1976). The perceived fairness of the tax system also has an influence on the inclination towards tax evasion (Jackson and Milliron, 1986; Richardson, 2008). When taxpayers perceive unfairness they will react by trying not to pay taxes. Etzioni (1986) argues that if a public feels increasingly over time that taxes are unfairly imposed, it will be increasingly likely to evade paying taxes. The factors discussed in this section are therefore perceptions of equity and fairness, changes to current government policy and referent groups. Culture also affects to some extent.

i. Perceptions of equity or fairness

One of the main principles of the taxation system design is equity or fairness, which can be perceived via three dimensional views - horizontal equity (people with the same income or wealth brackets should pay the same amount of taxes), vertical equity (taxes paid increase with the amount of the tax base) and Exchange Equity. The perceived fairness of the tax system also has an influence on the inclination towards tax evasion (Manaye, 2018).

ii. Changes to current government policies

Political stability and the ruling party in a country might play a significant role in determining tax evasion behavior. For instance, if an individual favors the ruling party, he might choose to be compliant because he believes that the government is trusted, efficient and equitable.

d) Individual Factors

Decisions either to evade or not to evade taxes are heavily reliant on taxpayers' personal judgment (Mohani, 2001). Personal circumstantial factors like personal financial constraints, tax payers' tax knowledge and awareness of penalties and offences are therefore likely to have a significant impact on taxpayer compliance behavior.

People who face personal financial problems are likely to be more prone to evade tax when compared to people in less financial distress (Mohani, 2001). (Fjeldstad and Ranker, 2003) argue that in African countries like Namibia and South Africa, the nonpayment is due to poverty or inability to pay. Generally when taxpayers have no enough disposable income and they used to consume the return from sales, it is clear that tax evasion is inevitable and leads to tax arrears. Conversely, studies by Vogel (1974) and Warneryd and Walerud (1982) as cited in Palil (2010) reveal that people with no financial distress also exercise tax evasion and surprisingly, the level of evasion they exhibit can be more serious than people in financial distress. According to (Kirchler et al., 2008) cited in Misu, (2011) "in an antagonistic climate, fines can be a part of the game of "cops and robbers"; in a synergistic climate, they can be perceived as an adequate retribution for behavior that harms the community". Similarly Atsbaha (2016) argues that fines and penalties, with fair rates can help likely to improve tax compliance level. On the other hand, if fines are too high, the tax system would be perceived as unjust and unfair and taxpayers would use any possibility to legally avoid taxes (Kirchler et al., 2007).

e) Demographic Factors

Factors such as gender and have long been studied by researchers. Some studies found that males are more compliant though other studies revealed contradictory results or no significant difference at all. As agreements on the findings still maintain, the need to explore current results is relevant. Hasseldine and Hite (2003), Mohamad, Mustafa and Asri, (2007) have found

that female taxpayers were more compliant than males. In contrast, Richardson (2006) suggested that gender has no significant impact on compliance. Education, as a demographic variable relates to the taxpayers ability to comprehend and comply or not comply with the tax laws (Groenland and Veldhoven, 1983). Two aspects of education distinguished: “the general degree of fiscal knowledge and the degree of knowledge involving evasion opportunities” (Jackson and Milliron, 1986). They find that those with more fiscal knowledge had more positive tax ethics scores than those with lower fiscal knowledge. Hence, such factors as age, income, level, education, gender affect tax compliance significantly.

Chapter 3

Materials and Methods

3.1 Description of the Study Area

3.1.1 Location of the study area

Wolkite is the administrative center of Gurage zone of the Southern Nations, Nationalities and Peoples' Region (SNNPR) in south-western Ethiopia. It is 158 km far from Addis Ababa on the main road of Jimma. This town is located between latitudes 8°15'50"N to 8° 20' 00" N and longitudes 37° 44'35" E to 37°48'45" E and an elevation ranging from 1910 to 1935 meters above sea level (Kerebeh, 2020). It is surrounded by Kebena woreda.

This means that it could be reach from Addis Ababa to or via Hawass. It also Gubre sub-city is located in Estern Gurage zone district 14km western direction of Wolkite town. In Wolkite works the intention of assessing the contribution of the SMSEs strategy to poverty reduction, job creation and business development interims of entrepreneurship development and unemployment reduction perspective. They work different activities to organize different types of enterprise registered indifferent job creations. They mention in the Trade and Industry Development Bureau registered manufacture, construction, service, trade, and urban agriculture sectors, hotel and tourism, saving, technology, marketing but not all are activities and not intention to reduction of unemployment (Kerebeh, 2020).

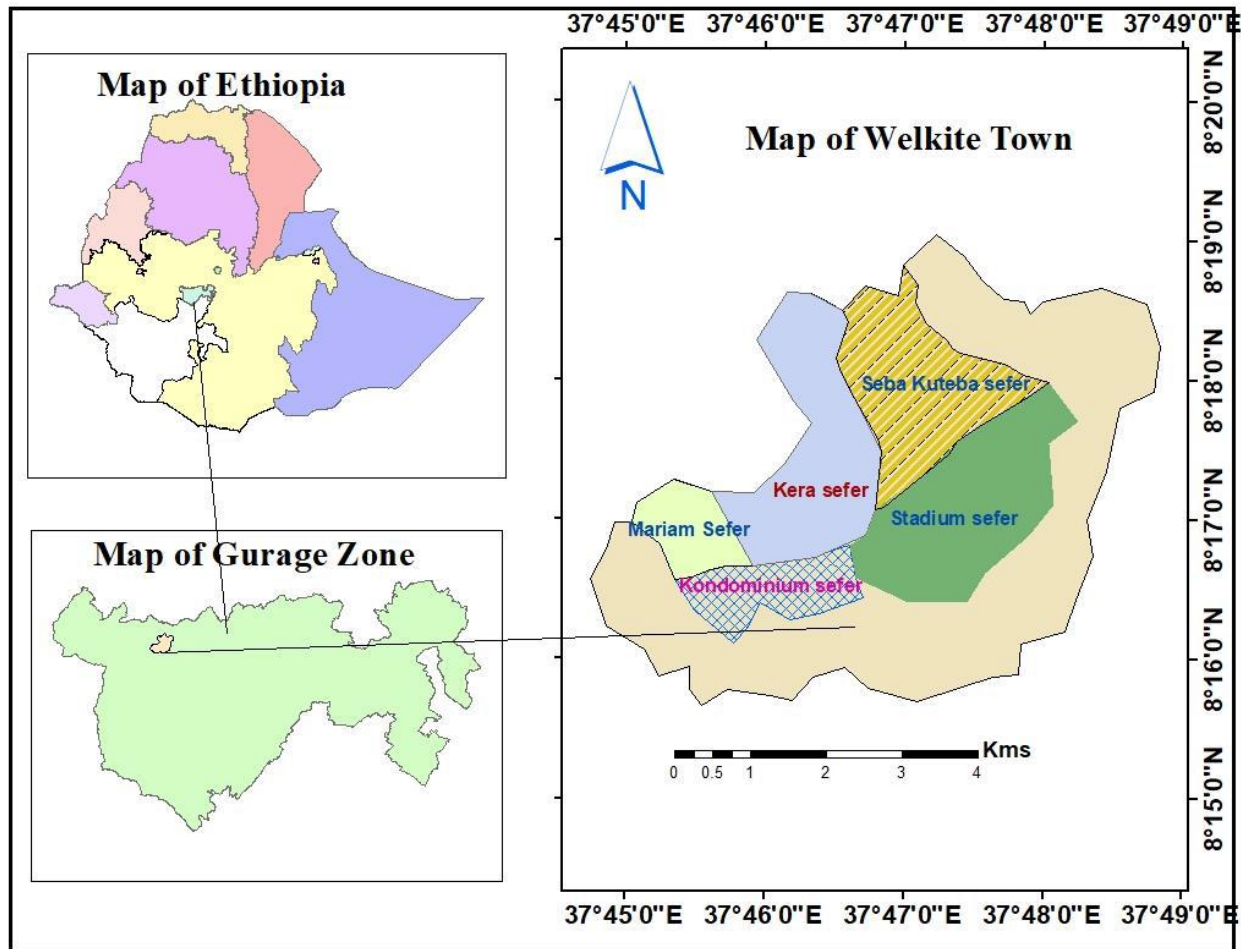


Figure 1 Location map of Wolkite town

3.1.2 Population and Socio-economy of the Study Area

Based on the 2007 census conducted by the Central Statistical Agency (CSA), this town has a total population of 28,866, of whom 15,074 are men and 13,792 women. The plurality of the inhabitants practiced Ethiopian Orthodox Christianity, with 48.17% of the population reporting that belief, while 42.31% were Mulim, 7.86% were Protestants, and 1.34% were Catholic.

The 1994 national census reported this town had a total population of 15,329 of whom 7,580 were men and 7,749 were women. In the villages around Wolkite there are believed to be about 1,000 speakers of Gumuz, who are a Nilo-Saharan people whose homeland straddles the border between Ethiopia and Sudan.

Since the town is in the midway on the road between Addis and Jimma, trade is the major economic activity employed in the town, which most passengers who passes through the town

use it as a transit and involved in various transactions. Hence, the residents of the town are primarily dependent on retail and whole-sale trade (Kerebeh, 2020).

3.2 Research Design, Data Type and Source

3.2.1 Research Design

Research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure.” In fact, the research design is the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data (Kothari, 1990).

It is only after certain observations were made that theoretical analysis can help understand the factors and produce reliable results for supporting decision-makers. Hence, preliminary assessment of the study area and gathering information about population, socio-economic and demographic data of the town has been done using interviews and through observations. To have an overall picture for understanding, characterizing, identifying, evaluating, and analyzing the factors, collection and analysis of both 1^o and 2^o data has been undertaken. The secondary data that was gathered from the concerned offices (revenue office and SMEs) include: the number and types of SMEs in the town as well as location where they are working. Information whether there is really non-compliance of voluntarily paying tax or not was collected from these offices. SMEs were also asked questions existing in the questionnaire for collecting the required primary data.

According to suggestion of Manaye and Alemu (2018), an explanatory study type of research design was recommended for researches that study ‘a situation or a problem in order to explain the relationships between variables’. So, since this study had the objective to investigate determinants of taxpayers’ voluntary compliance with taxation in Wolkite town in Gurage Zones, by evaluating the relationship among different variables (that was explained latter in this part), the researcher has chosen to use an explanatory study as suggested by the above scholars.

3.2.1.1 Sampling Techniques

Tax payers were sampled from stratified sectors and market places which included mostly small traders, construction, garage and tailors' associations; and operating in the Wolkite town of Gurage zones. For methodological simplicity, tax payers were first re-grouped/stratified into two groups: Group 1 (Category "C" tax payers) and Group 2 (Category 'A' and 'B' Tax payers). Then, a proportional random sampling method was employed to select the sample tax payers from each stratum. Census record from Wolkite zone revenue authority office, total number of tax payers in the town under category of tax payer A, under category taxpayer B and under category taxpayers C was identified (Manaye and Alemu, 2018).

The sample size was determined based on precision rate and confidence level for all categories of tax payers as follows:

$$n = \frac{Z^2 pqN}{e^2(N - 1) + Z^2 pq}$$

Where: n=sample size, p= the maximum population proportion, q=p-1, N= number of population size, Z= standardized normal variable and its value that corresponds to 95 % confidence interval equals 1.96p = 0.5 and e = allowable error (0.05).

3.2.2 Data Source and Types

To attain the stated research objectives, the researcher used both primary and secondary sources of data. Secondary sources include published and unpublished materials. These materials were collected from the local revenue offices.

3.3 Method of Data Collection

To gather relevant primary data a survey method with self-structured questionnaire was used. The questionnaires were adopted and developed with some modification from previous similar studies. Close ended questionnaires were prepared as can be seen in the appendix. And also primary data were obtained by direct interview with the respondents. The respondents were tax payers and tax officials of revenue authorities. The questionnaire included both closed and open ended questions.

3.4 Method of Analysis and Presentation

Statistical techniques such as Microsoft Excel were applied to analyze the 1⁰ and 2⁰ data collected. In either of the tools, both descriptive and inferential statistical analysis method such as mean, proportions and percentages were used in the process of examining and describing SME's and officers' responses, socio-demographic variable and to evaluate the existence of significant difference in these variables among the factors. The analyses result was presented through bar graphs, table and charts.

3.5 Conceptual Frame Work Model

The researcher had modeled the following conceptual frame work for the study.

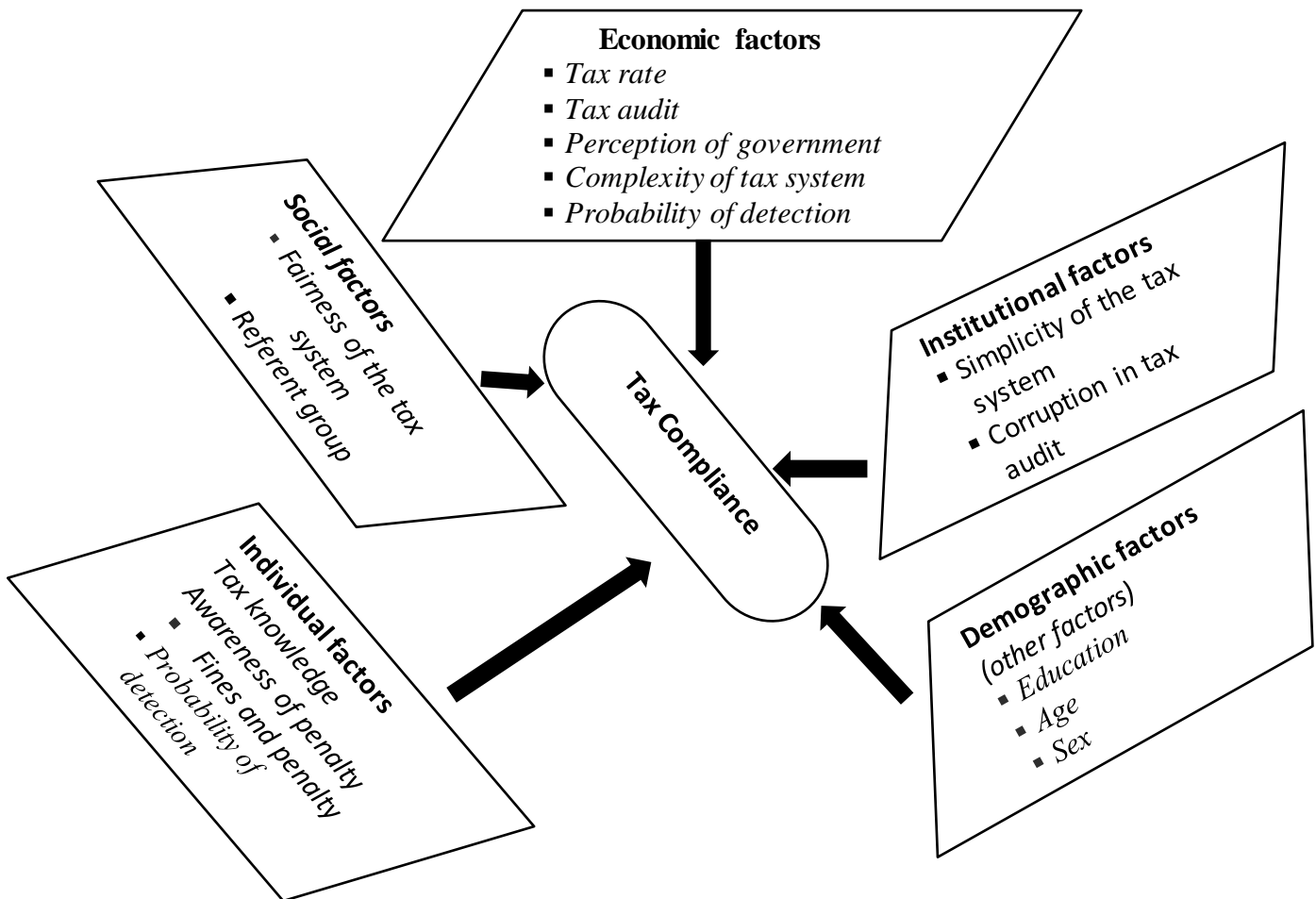


Figure 2 Conceptual frame work

Chapter 4

Results and Discussion

4.1 Dataset obtained from tax payer & officers of WTA through questionnaire & interview

The researchers designed and distributed 20 questionnaires for tax payers & interviewed questions for tax officers of both to Gubre sub-city (5 questionnaires) and sub-cities in the 'previous' Wolkite town (15 questionnaires). From the 20 distributed questionnaires 95% of them are returned with addressing the main objective of this study i.e., to assess the factors affecting business income tax collection system for the case of category "C" tax payers in WTA.

Table 1 Demography of Respondents

No	Item	Frequency	Percentage
1	Sex		
	Male	16	80
	Female	4	20
	Total	20	100
2	Age		
	25-35	11	55
	36-45	6	30
	46-55	2	10
	Above	1	5
	Total	20	100
3	Education		
	Master	0	0
	Degree	4	20
	Diploma	9	45
	High school	2	10
	Below	5	25

	Total	20	100
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Table 1 reveals that 80% of tax payers are male respondent and the rest 20% are female. So, majority of the respondents are male on the other hand, 45% (9) tax payers' educational level is in diploma level. Even so, they even do not understand and why they pay their tax liability as well as how the government impose the tax form their income.

Table 2 Understanding about tax

Description	Item	Frequency	Percentage
What do understand about tax?	Debt	2	10
	Useful	4	20
	Obligation	11	55
	Useful & obligation	3	15
	Total	20	100

The above table 2 discloses that 55% of the tax payers understand taxation as obligation, on the other hand 10% (2) of tax payer understand tax as debt, from this we understand that most tax payers understand taxation as their obligation to them.

Table 3 About books of records

Description	Item	Frequency	Percentage
Do you have books of records for your business?	Yes	5	25
	No	15	75
	Total	20	100

As shown in the above table 75% (15) of tax payers have no books of records & the rest 25% (5) of tax payers have books of records. So we can say that most of the tax payers have no books of records.

Table 4 Awareness about tax policies and procedure

Description	Item	Frequency	Percentage
Do you have any awareness about tax policies & procedure?	Yes	5	25
	No	7	35
	To some extent	8	40
	Total	20	100

According to respondents presented in Table 4, 75% (15) of the tax payers have little or no knowledge about awareness of taxation, only 25% (5) of them have good understanding about the tax policies and procedures. Because of most respondents have little knowledge this creates an obstacle for the policies and procedure, as well as tax collection.

Table 5 Fairness of business income tax

Description	Item	Frequency	Percentage
Do you think that the tax assessment is fair?	Yes	4	20
	No	16	80
	Total	20	100

As table 5 reveals, more respondents 80% (16) replies the tax assessment levied to the payers is not fair and 20% (4) of them say that the tax assessment is fair. This shows that the majority of respondents agree that the assessment is not fair. This is due to, they collect more than own sales, the estimator don't know market environment and estimation, it is not compatible with the reality of the country tax assessors relationship with tax payers like corruption cases .

Table 6 Tax penalty

Description	Item	Frequency	Percentage
Have you ever been faced with tax penalty?	Yes	5	25
	No	15	75
	Total	20	100

As shown in the above table 75% (15) of the tax payers did not face tax penalty and the rest 25% (5) are faced tax penalty. So we can say that most of the tax payers pay tax on the scheduled time.

Table 7 Fairness of Levying Tax on Peer Traders

Description	Item	Frequency	Percentage
Do you think tax payers who have similar ability or income pay similar tax?	Yes	9	45
	No	11	55
	Total	20	100

As shown in the above table 55% (11) of the tax payers believe that tax payers who have similar income do not pay equal tax, 45% (9) of them agree that equal ability tax payers are paying equal tax. So, most of our respondents believe that tax payers who have similar ability of income are not paying equal amount of tax. Relationship between tax payers and tax assessors like corruption cases, understatement of their inventory stock tax assessors attitude do tax payers is small and lack of knowledge, tax evasion, insufficient evidence the daily sales estimation is imbalance.

Table 8 Training on tax

Description	Item	Frequency	Percentage
Does the sub city provide the training on tax?	Yes	3	15
	No	17	85
	Total	20	100

The above table shows 85% (17) of the respondents say the sub city do not provide training whereas only 15% (3) of them say the sub city provides the training.

Table 9 Way of collecting tax

Description	Item	Frequency	Percentage
How do they collect the tax?	based on its daily sale	20	100
	based on its VAT receipt	0	0
	Total	20	100

Table 10 Challenges for Voluntary Paying of Tax

Description	Item	Frequency	Percentage
What are the challenges to pay tax voluntarily (w/o any obligation)?	economic ¹ factors	1	5
	institutional ² factors	9	45
	social ³ factors	0	0
	individual ⁴ factors	7	35
	Demographic ⁵ factors	3	15

¹ tax rates, tax audits and perceptions of government spending

² the role of the tax authority, simplicity of the tax returns and administration and probability of detection

³ ethics and attitude, perceptions of equity and fairness, political affiliation and changes on current government policy, referent groups

⁴ personal financial constraints, awareness of offences and of penalties

	Total	20	100
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Table 11 Priority Challenges for Voluntary Paying of Tax

Description	Item	Frequency	Percentage
Which of these challenges are the main affecting ones?	economic factors	0	0
	institutional factors	11	55
	social factors	0	0
	individual factors	9	45
	Demographic factors	0	0
	Total	20	100

4.2 Overall Trend of the Tax Payment system in Wolkite Town Administration

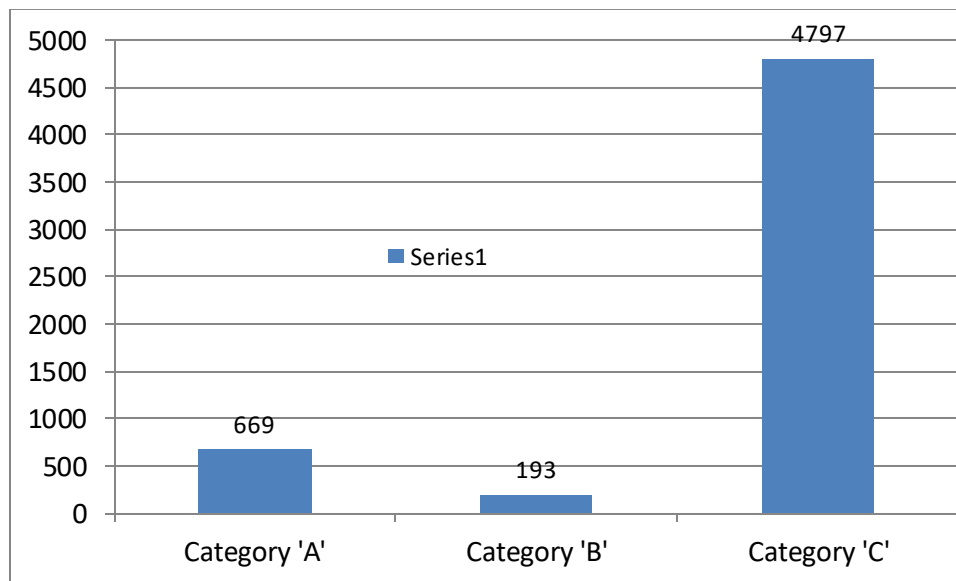


Figure 3 No of Active Tax Payers in WCA up to Ginbot 30, 2013 EC

⁵ gender, age, education, ...

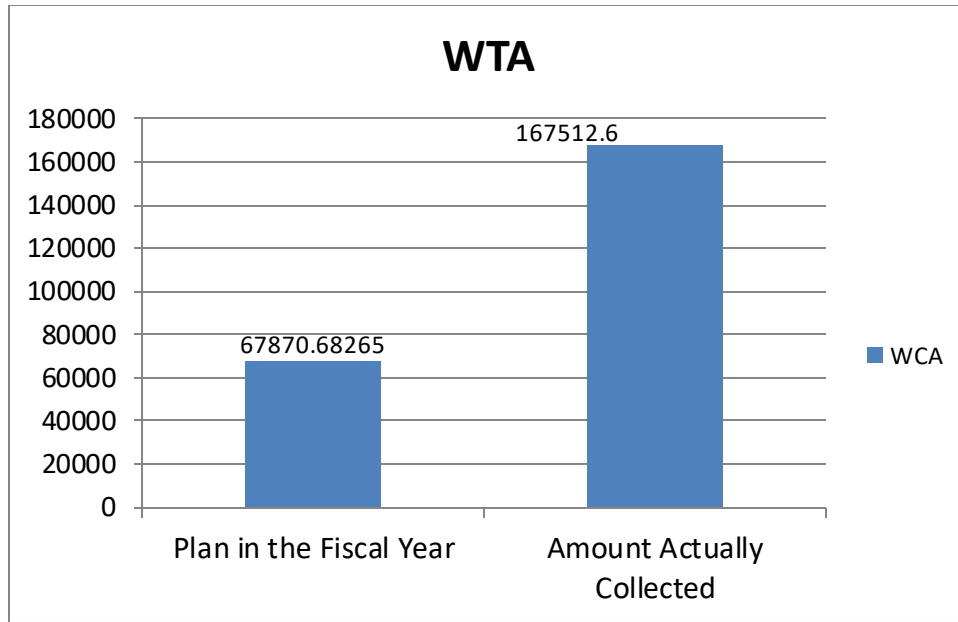


Figure 4 Tax collected in 2013 Fiscal Year from Khat and Forest Products in WCA

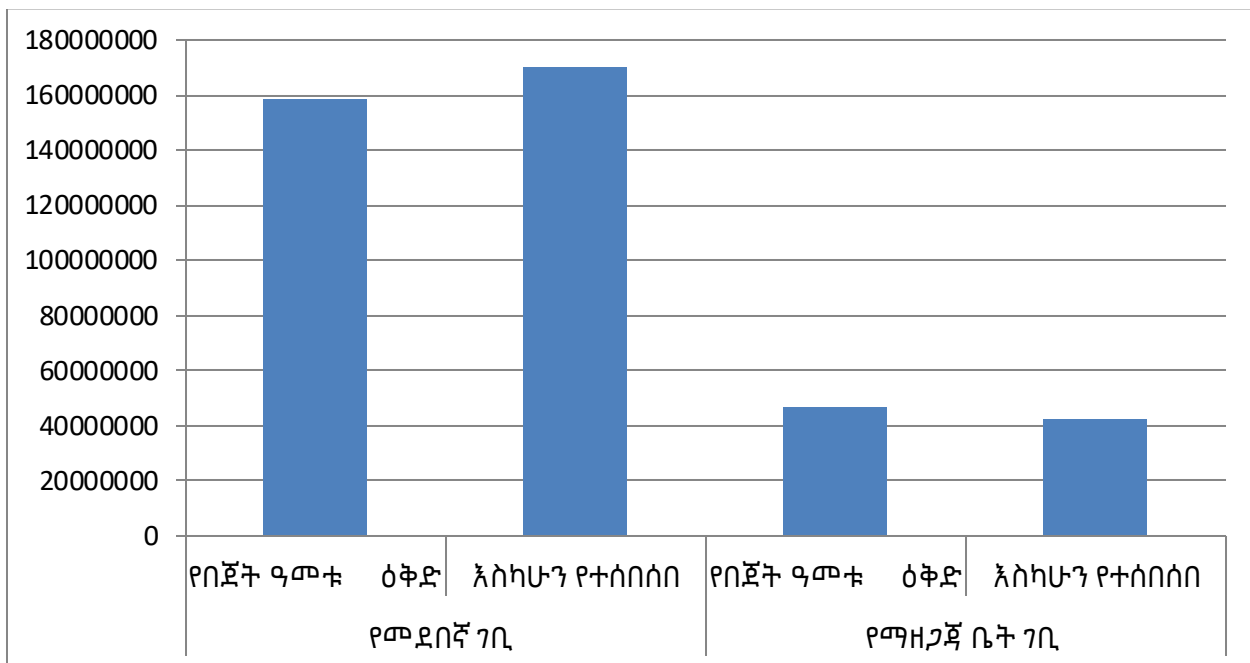


Figure 5 የ2013 በጀት ዓመት የገቢ አሰባሰብን የሚያመለክት መረጃ in WTA

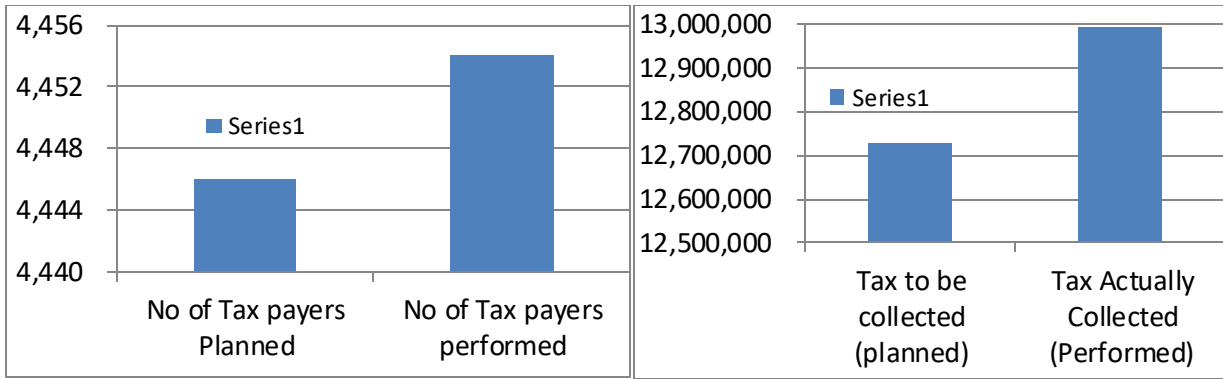


Figure 6 No of Category 'C' Tax Payers and their anticipated and actual tax in WCA upto Ginbot 30, 2013 FY

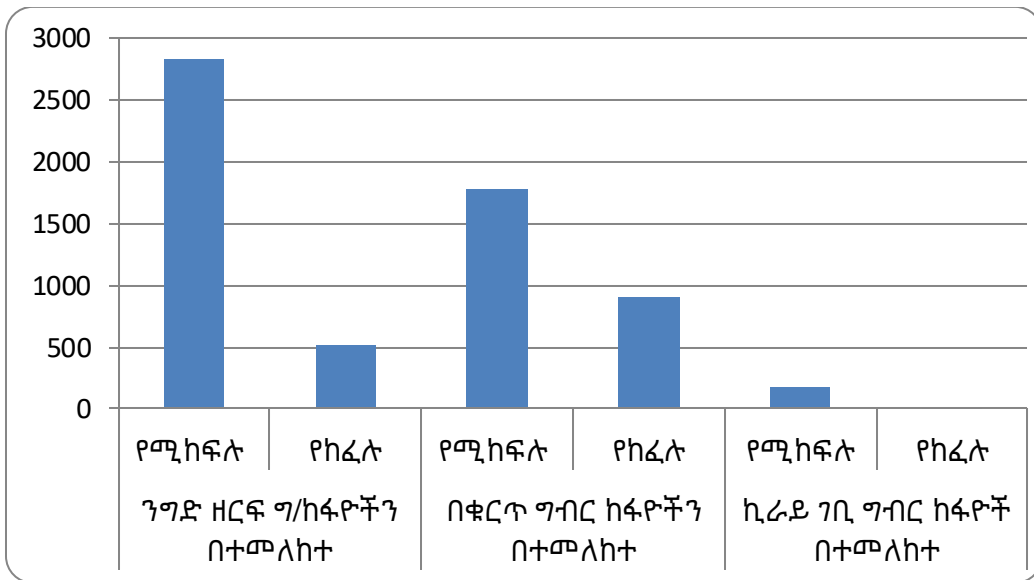


Figure 7 የ2013 በወ/ክ/አስ በጀት አመት የደረጃ "ሐ" ግብር ከፋዮች የአከፋፈል መረጃ እስከ 07/11/2013

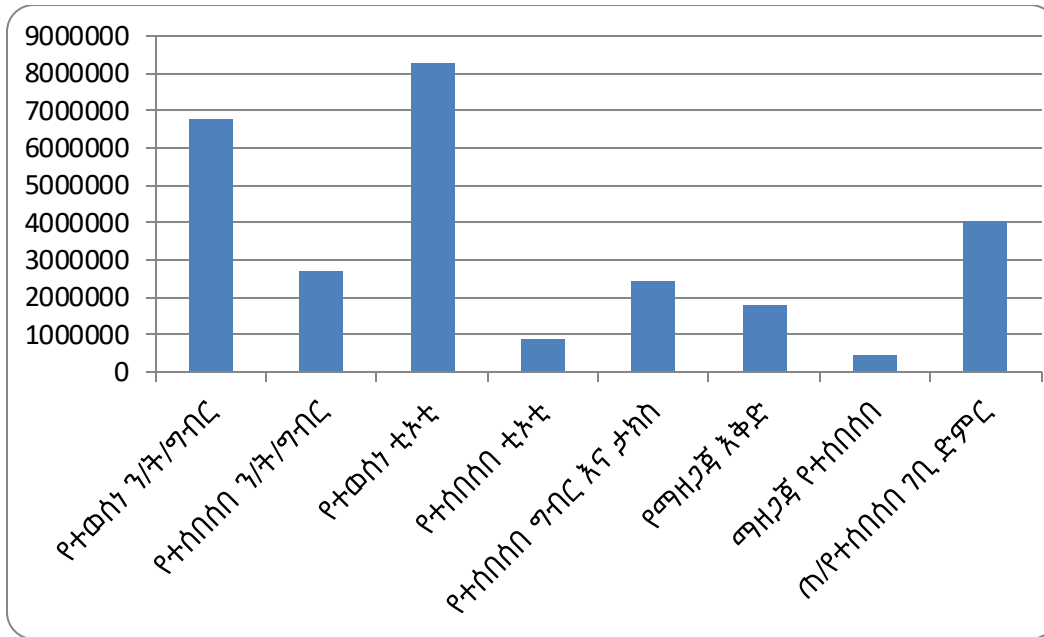


Figure 8 በወ/ክ/አስ የ2013በጀት አመት የደረጃ "ሐ" ግብር ከፋዮች የአከፋፈል መረጃ እስከ 07/11/2013

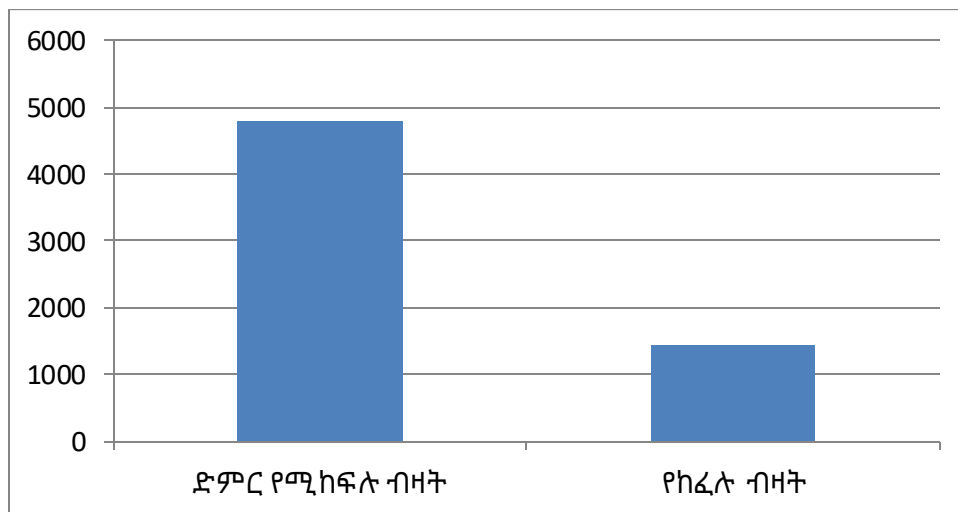
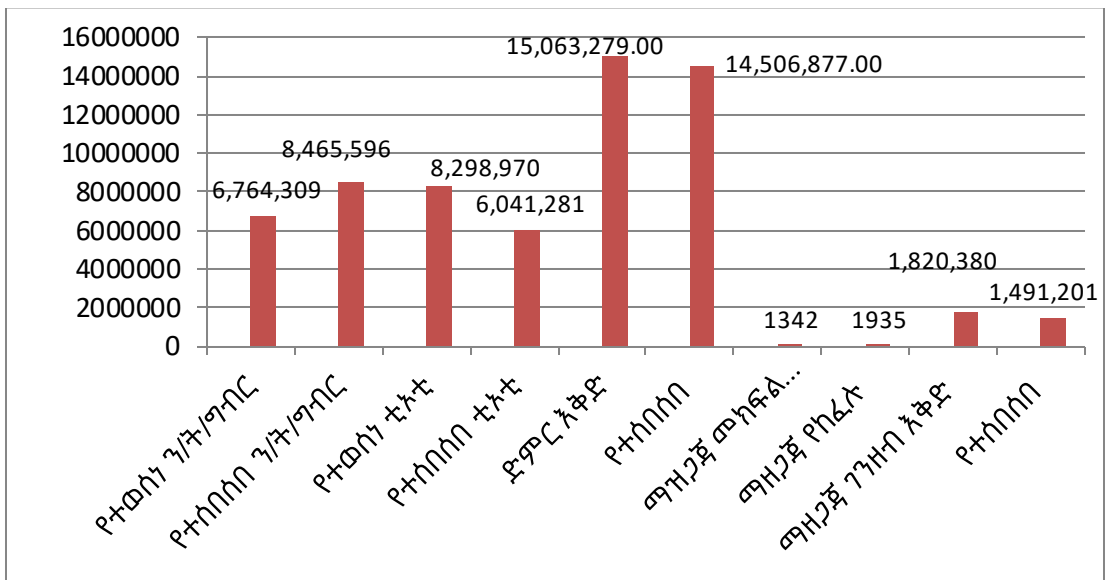
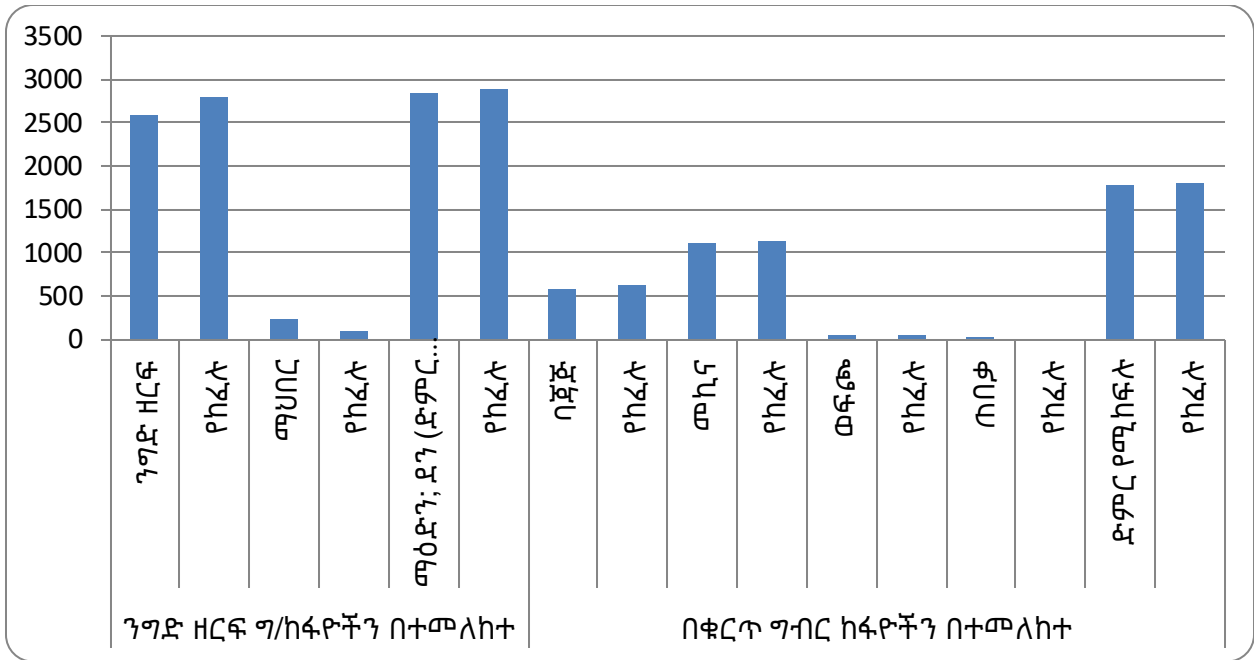
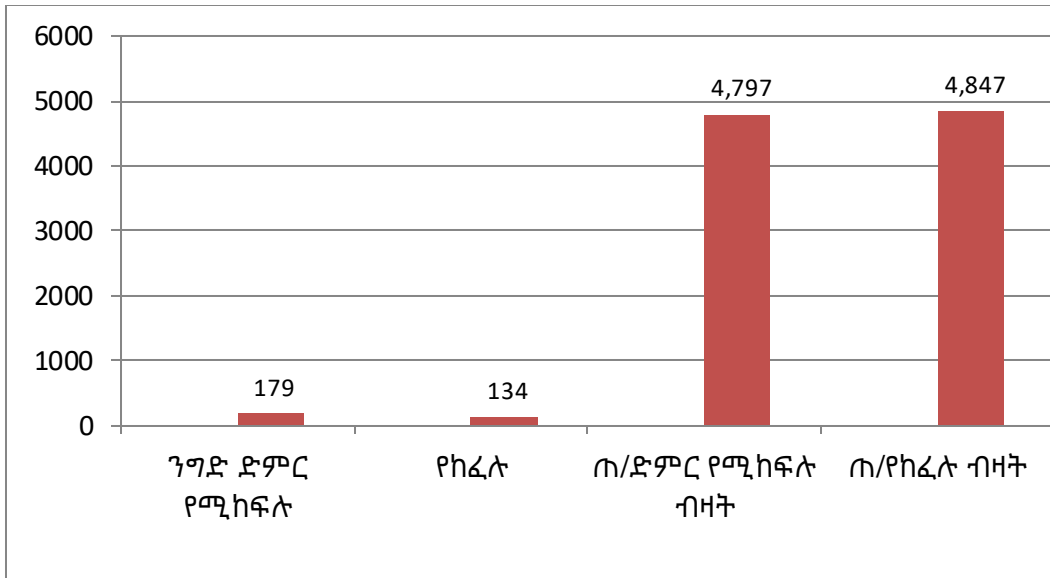


Figure 9 የ2013 በወ/ክ/አስ በጀት አመት የደረጃ "ሐ" በንግድ ዘርፍ፤ በቁርጥ እና ኪራይ ገቢ ግ/ከፋዮች የአከፋፈል መረጃ እስከ 07/11/2013

The performance of payment is only about 30.16%.





4.3 Responses Collected from the Tax Payers

4.3.1 Assessment of Factor for Non-compliance with Tax Payment

In reference to the questionnaire prepared for the overall assessment of determinants of voluntary tax compliance in WTA, it is responded that there are rules and regulations for being in compliance with tax laws. Respondents from kettle coffee sellers; different manufacturing types: producing block, pole, metal products; Bajaj drivers and others also forwarded that there is no statement expressing voluntarily paying of tax in compliance with the law. Their response also included facts like there is no any encouragement, care or any kind of incentive given to those paying voluntarily/ compliant with the law.

For the question of how the tax is being collected, it is found to be based on the category of SME tax payers. That is, if it is category 'C', then the tax of the firm is calculated based on its daily sale while if it is category 'A', its tax is calculated on the basis of its VAT receipt. By estimating their daily sale/revenue, the annual tax is estimated and a paper with this estimation is given to them and that way it is collected. A question of what the willingness and tendency of tax payers look like to pay their tax without enforcement. It is found to be very weak. It is only a very small percentage of the total SME tax payers that is ready to pay voluntarily.

The main challenges for them to pay voluntarily were also raised and they responded that there is no awareness of paying tax; there is a misunderstanding and the concept they have for tax is wrong. Most of them don't think that the tax will go directly to government rather they assume it goes to their pocket. There is also a misconception that they can pay any time and can be postponed. They don't have a clear understanding of use of tax for a nation. On the other hand, one important factor inhibiting tax compliance is found to be the imbalance between their actual sale/ revenue and the estimation levied upon them to pay. This results in an unfair assignment/allocation of tax on tax payers. Generally, the main challenge, which were found to be relatively the most bottleneck for collecting tax were absence of: awareness of tax payers, absence of awareness of use of tax for the country, unknowing their daily revenue exactly and mis-concept that they have for tax.

4.2.2 Discouraging Factors for Tax Payers

Most tax payers are not satisfied by the system which the tax authority is using to levy tax or to assess the small businesses. Retailers engaged indifferent businesses including small shops, kettle coffee sellers, Bajaj drivers and the likes were communicated. They share the same idea and their complaints are almost the same. Especially most retailers are complaining about the "inspectors". Most inspectors do not have any marketing knowledge and do not consider different factors like the location of the business - location refers that which type of business is profitable in that area. They only observe the goods or items existing in the shelf and if goods are full of shelf they think that the shop is in good condition and may overestimate the daily sales.

The inspectors do not accept or believe what the tax payers are telling because they think that all business owners are trying to cheat them. So they are not willing to hear what the business owners are telling and they fill the form as they observe. This creates an over statement of daily sales for the tax payers. Sometimes inspectors may have bad relationship with tax payers and may overstate the daily sales easily. However, it is a rare case. The other problems are when they go to the tax authority at the end of the budget year to pay their tax liability they are not

served properly. The number of tax payers and the capacity of the tax authority are not balanced.

Corruption (sharing money to inspectors and auditors and reducing the actual tax to be paid, taking goods far away from their shop when the investigators are coming) is found to be the other factor for an unfair levying of tax on payers.

Chapter 5

Conclusion and Recommendations

5.1 Conclusion

The study has examined the level of tax compliance of tax payers and its determinant factors in the SMEs of Wolkite town, Gurage zones of northwest of SNNPR, Ethiopia. To achieve what was aimed, primary data was collected using closed and open ended questionnaire and analyzed using descriptive statistical tools such as mean, standard deviation, percentages, and tables.

Totally, Thirteen potential determinants of tax compliance of tax payers were considered for this study namely demographic factors (age, sex, education level of tax payers), tax knowledge and awareness, tax rewards and incentives, tax audit, perception of government spending, fairness of the tax system, tax rate, simplicity of the tax system, tax penalties and enforcements, organizational strength of the tax authority and attitude of tax payers towards taxation. From these potential determinants, the findings of the investigation showed that tax compliance was positively affected by education level of tax payers, tax knowledge and awareness of tax payers, simplicity of the tax system, attitude of tax payers towards tax, perceived role of government expenditure, and rewarding scheme of for loyal tax payers. But, age, sex of respondents, tax penalties and enforcements, organizational strength of the tax authority, fairness of the tax system, tax rate and tax audit were not statistically significant factors influencing compliance behavior of tax payers.

5.2 Recommendations

The primary goal of the government using this estimated taxation is to assess the tax liabilities for those “Hard-to-tax” groups or for those whose business income is difficult to determine the exactly. There is an implementation problem in the tax authority. Its capacity to implement the tax system is very weak. The tax authority itself has some challenging problems internally and externally. Therefore, an emphasis and special attention need to be given for the implementation. If it performs this, it can achieve its objective.

1. Many employees are not skilled persons especially in an area which requires a profession like auditor; sometimes the tax administration promotes the employees without any educational supporting document, and only considers the duration period of employees. It creates a negative impact on the implementation of the system. The tax authority should provide a training opportunity at least quarterly or semiannually.
2. Most inspectors who estimate the daily sales of an individual retail business do not have a marketing knowledge.
3. Attitude of tax payers is an important factor in good taxation system. The attitudes of the taxpayers are influenced by such factors as educational level, political, social and economic situation of the country. For instance, tax payers may show willingness to pay tax for the government in time if they believe the tax is efficiently used for public services. Hence awareness raising work needs to be done.
4. The tax authority faces shortage of man power in the organization to implement the tax system. For instance the number of inspectors and small businesses are not comparable. For this reason, their estimation report does not show the actual information. They estimate roughly and became careless. So, man power requirement is the most factors.

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Annexes

Questionnaire to be used for collecting primary data from the revenue officers and the tax payers (SMEs) in Wolkite town.

1. Identification:

- What is the name of the SME firm?
- How old is the enterprise as a firm?
- How many are the members in the firm?
- Name of the person
- Age of the person
- Education of the members

2. Are there (Presence or absence of) rules and regulations on which the business is being administered?

3. If there is any, is there (presence or absence of) statement expressing voluntarily paying tax in compliance with the law?

4. What is the business producing or serving of?

5. How much is its daily, monthly and yearly income?

6. What do you understand about tax? Do you have awareness about tax rule and regulations?

7. የገቢዎች ሰራተኞች ከጥቃቅንና አገልግሎት አገልግሎቶች (ጥአኢ) ታክስ (ግብር) እንዴት (በምን መልክ) ነው የሚሰበሰቡት?

8. ጥአኢ (ግብር ከፋዮቹ) ግብር ለመክፈል ያላቸው ዝንባሌ (ፈቃደኝነት) ምን ይመስላል?

9. በፈቃደኝነት ላይ የተመሰረተ ግብር ለመሰብሰብ ዋናዎና ተግዳሮቶች ምን ምን ናቸው?

10. ከነዚህ ተግዳሮቶች በአንጻሩ ይበልጥ ለግብር አሰባሰብ በጣም ፈታኝ የሆነው የቱ ነው?