

**Metaphorical Mapping of Civic and Christian Responsibilities in Mark 12:13-17: Implications for Petty Traders and Revenue Collectors in Kumasi, Ghana**

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**Abstract**

The article explores the meaning of Mark 12:13-17 in the light of the apparent contention between petty traders and revenue collectors in Kumasi. The philosophy behind the work is that while the meaning of the statement “render to Caesar what belongs to Caesar and to God what belongs to God” is ambiguous, it was able to challenge and provoke both parties (Herodians and Pharisees) to truly reflect their motives for accepting or rejecting taxation. In this study, the teaching of Jesus is taken as a metaphoric statement with the capacity to generate multiple meanings. The study uses the technique of Lakoff<sup>1</sup> to map the attitudes of the Herodians and Pharisees unto revenue collectors and petty traders as supporters and rejecters of taxation respectively, and in dialogue with Jesus. In this way, the statement of Jesus becomes a double-edged sword inducing appropriate responses from each group. The study concludes that honesty in the sight of God should be the attitudes of both petty traders (in declaring their monthly returns) and revenue collectors (in their modus operandi) to avoid corruption so

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<sup>1</sup> George Lakoff “The Contemporary Theory of Metaphor” in Ortony, Andrew (ed.) *Metaphor and Thought* (2nd edition), (Cambridge University Press, 1992).  
<https://terpconnect.umd.edu/~israel/lakoff-ConTheorMetaphor.pdf>

that they may both render what is due to God and to Caesar. The study recommends that revenue collectors and petty traders work as partners with common interest rather than as opponents to be defeated since they are both images of God and citizens of Ghana.

### Keywords:

Authorities, Revenue Collectors, Petty Traders, Taxation, Civic Responsibilities, Metaphor and Mapping.

### Introduction

Paul Ricoeur argues that the purpose of every interpretation is not just to explain a text for understanding. Rather, the final goal of interpretation is to understand oneself and the way one behaves in the world. This is because every text unlocks a manner of being in the world and invites the reader to appropriate this unlocking in order to understand oneself as suggested in the text. Ricoeur explains that writing de-contextualizes a text from its relationship with the author, first reader, and the context, which produces it. The effect of this is that the reference that was obvious to the author of the text may either be suspended or recontextualized in the new context of the reader. In the absence of the author, first reader and the context in which the text is produced, the text can be constructed and reconstructed from various angles to generate multiples of meaning probably not anticipated by the author- this is called "surplus of meaning"<sup>2</sup>

Ricoeur, however, wanted to find out if this surplus of meaning generated from literary work is cognitive, that is, whether the extension of meaning forms internal part of the signification of a text or it is just something external and emotive. To do this, Ricoeur resorted to metaphor. Following Aristotle, he defines metaphor as 'application to a thing of a name that belongs to something else'. The transfer of name is usually "from genus to species, from species to genus, from species to species or from analogy"<sup>3</sup> For him, the theory of metaphor comes from the theory of rhetoric, and in traditional rhetoric, a metaphor is a figure of

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<sup>2</sup> Paul Ricoeur *Essays on Biblical Interpretation*. (University of Michigan: Fortress Press, 1980).

<sup>3</sup> \_\_\_\_ *The Rule of Metaphor: The Creation of Meaning in Language*. Trans. Robert Czerny with Kathleen McLaughlin and John Costello. (Toronto:University of Toronto Press 1977), 47

speech with double meaning (one is literal and the other is figurative). However, the figurative meaning of metaphor is always derived from and may be the opposite of the literal meaning. In other words, a metaphor concerns two opposed interpretations of an utterance which is possible to create tension. It is this tension in a metaphor that is able to generate meaning from a relationship that was previously not in existence. This new relationship is a semantic innovation that is able to extend the meaning of an utterance and offer new insight into reality.

George Lakoff confirms that a Metaphor involves the understanding of one domain of experience in terms of a very different domain of experience. He states further that this is technically called “mapping” from the source domain to the target domain.<sup>4</sup> The mapping is done in such a way that ontological correspondences in the domain of one entity correspond systematically to entities in the other domain. To make it easier to remember what mappings are in the conceptual system, Lakoff and Johnson<sup>5</sup> adopt a strategy for naming such mapping using mnemonic names. In this strategy, the target domain is described as the source domain due to similarities in some of their characteristics e.g. ‘Kwame is a tiger’. Taking it literary, this statement may not be true. This is because Kwame is not an animal but a human person, and a tiger is not a human person but an animal. Thus, the two are not related and putting the two together creates some form of tension. It is rather a set of correspondences in the two domains that are mapped. There may be some characteristics of the strength of Kwame that is similar to the knowledge and understanding of the strength of a tiger. Consequently, the statement in the example maps that knowledge and understanding of the strength of a tiger, which is well known, to structure the knowledge and understanding of the kind of strength that Kwame possesses. The source domain is that of the tiger and the target domain is that of Kwame and so Kwame has metaphorically become a tiger. It must be pointed out that the mapping is done selectively. Only the elements, characteristics or relationships of the source domain that are applicable to the target domain are mapped but the properties of the source domain that

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<sup>4</sup> Lakoff *The Contemporary Theory of Metaphor*.

<sup>5</sup> G. Lakoff and M. Johnson *Metaphors we live by*. (Chicago: University of Chicago Press 1980).

<https://www.press.uchicago.edu/ucp/books/book/chicago/M/bo3637992.html>

are not beneficial to the target domain are eliminated<sup>6</sup> In this connection, Kwame may not be called a carnivore that longs for blood as a tiger does.

Davies further clarifies that metaphor allows a speaker to manipulate words that are able to create antithesis that speaks to different groups of audience. He adds that if such utterances are interpreted literally, they do not make sense, but they begin to make sense in the meaning that is created in the utterance figuratively<sup>7</sup>

In this work, I am studying a pronouncement story of Jesus metaphorically, because applying metaphor will allow me to map the knowledge, elements and characteristics of a source domain which is the biblical text, with Jesus, the Pharisees, the Herodians as the main characters to a target domain whose main characters are the petty traders and revenue collectors. The study is purely text-centered which means that background information are not the most essential part of the work. Issues that come out of the exegesis of the text are further discussed. Moreover, firsthand information was sourced qualitatively from the two interlocutors (petty traders and revenue collectors) to enrich the study after which some conclusions and recommendations are highlighted. I will begin with the exegesis of the text.

### Examination of Mark 12:13-17

The text has parallels in Matthew (22:15-22) and Luke (20:20-26) and other non-canonical books like the gospel of Thomas and Egerton papyrus fragment 2 as well as the work of Justin. The incident took place in Jerusalem, around the Temple (11:11) immediately after the parable of the Wicked tenants in the Vineyard (Mk 12:1-12). The preceding parable concludes that the authorities wanted to arrest Jesus but were afraid / mindful of the crowd who had high respect for Jesus as a prophet of God. The passage under study, is one of a series of controversial stories that serves as a further strategy to gather incriminating evidence to arrest Jesus (Evans, 2001). This creates tension and suspense in the

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<sup>6</sup> Pierre.Van Hecker *Provoked to Speech: Biblical Hermeneutics as Conversation*. R. Bieringer, R. Burggraeve, E. Nathan & M. Steegen (eds.). (Peeters: Leuven-Parijs-Walpole, MA, 2014).

<sup>7</sup> Davis, A. "Allegorically Speaking in Galatians 4:21-5:1" *Bulletin for Biblical Research* 14 (2), 161-174 (Trinity South West University Press, 2004). [https://www.ibr-bbr.org/files/bbr/BBR\\_2004b\\_01\\_Davis\\_Ga4\\_Allegory.pdf](https://www.ibr-bbr.org/files/bbr/BBR_2004b_01_Davis_Ga4_Allegory.pdf)

unfolding dialogue as to what is going to happen. (The passage is provided for readers).

### **Mark 12:13-17.**

<sup>13</sup> Then they sent to him some Pharisees and some Herodians to trap him in what he said. <sup>14</sup> And they came and said to him, "Teacher, we know that you are sincere, and show deference to no one; for you do not regard people with partiality, but teach the way of God in accordance with truth. Is it lawful to pay taxes to the emperor, or not? <sup>15</sup> Should we pay them, or should we not?" But knowing their hypocrisy, he said to them, "Why are you putting me to the test? Bring me a denarius and let me see it." <sup>16</sup> And they brought one. Then he said to them, "Whose head is this, and whose title?" They answered, "The emperor's." <sup>17</sup> Jesus said to them, "Give to the emperor the things that are the emperor's, and to God the things that are God's." And they were utterly amazed at him.<sup>8</sup>

For the sake of clarity, the passage is divided into 3 sections: the introduction (13), the main body (14-17a) and the conclusion (17b), and the discussion will follow this order

### **Introduction of the Text (12:13)**

The introductory part of the text begins with a delegation that was *apostellousi* (sent) from the word *apostello* (send out). The phrase does not give a hint as to who sent. We may gather from the preceding stories that the Sanhedrin- made up of the ruling priest, the scribes and elders (11:27, 12:1,12)- sent the delegation to Jesus. Gundry<sup>9</sup> suggests that the word 'send' is the key word in the chapter recurring several times (12:2,3,4,5,6 ) and may imply that the delegation represent those who sent them just as the slaves and the son represent the owner of the vineyard (12:1-12).

The delegation consists of the Pharisees and the Herodians who were previously paired (3:6) as opposition groups plotting against Jesus. Their coming together here is a sign of the seriousness of the growing opposition against Jesus.

Herodians may be one of the political groups of the time who support the Herodian rulers and by implication the Roman authorities. Consequently, they may believe that it is important for

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<sup>8</sup> New Revised Standard Version (1989).

<sup>9</sup> Robert H. Gundry *Mark: A Commentary on His Apology for the Cross*. (Grand Rapids, Michigan: William B. Eerdmans Publishing Company, 1993).

Jews to pay taxes either directly to the Roman authorities as it is done in Judaea or indirectly through the Herodian rulers. They will not like anybody to refuse to pay tax or incite others not to pay. It is not clear what the Herodians are doing in Jerusalem since they were no more ruling in Jerusalem at this time.. Some scholars suggest that they may have come to Jerusalem for the Passover pilgrimage (Lk 23:6-12) since Herod Antipas was also in Jerusalem for the feast<sup>10</sup> The reason for the Herodians collaboration with the Pharisees to eliminate Jesus is not immediately known. It may become clearer as we discuss the Pharisees in the next paragraph.

The Pharisees are almost always depicted as enemies of Jesus in the gospels. Jesus clashes with them on a number of issues such as the Sabbath observances (Mk 2:23-28// Mt 12:1-14 //Lk 6:1-11; 14:1-6), Jewish doctrines (Mk 3:1-6; 10:2-9 // Mt 19:1-9; 16:1-12; Lk 5:17-26), Jewish hygienic principles (Mk 2:15-22; 7:1-15 // Mt 9:11-13; 15:1-14// Lk 5:29-34), and issues bordering on religion and state (Mk 12:13-17). Although they are considered teachers of the law (Mt. 23) and they maintain strict observance of the law, Jesus attacked their piety as hypocritical, and both Jesus and John the Baptist described them “brood of vipers” (Mt. 3:7). It is clear from the gospels that they do not believe that Jesus was the son of God, that is why they considered his authority as coming from the prince of demons (Mt 9:34) and claimed that Jesus blasphemes on his claim to forgive sins (Mk 2:1-12). As preservers of the rule of Yahweh, the Pharisees may have considered payment of tax as going against the first commandment and so must have opposed it, although not as violently as the zealots. They may have even considered working for civil authorities as a betrayal to God and the kingdom of Israel. So they considered tax collectors as sinners, not only because they have the tendency to increase taxes for their own pocket but also because they worked for pagans. This may be the reason why, for once, they were good to Jesus and warned him of the intention of Herod to kill him (Lk. 13: 31). If the Pharisees are against the payment of taxes and the Herodians support the payment of taxes, then the two groups are not necessarily allies. They may have come together for a common purpose, which is suspended for readers to discover as the story unfolds.

The narrator makes us aware that the delegation is sent to Jesus with the intention to trap him *agreuosi* from the verb *agreuo* (‘to catch one unaware’ or simply ‘to trap’).. So the purpose of the visit

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<sup>10</sup> John R. Donahue and Daniel J. Harrington *The Gospel of Mark*. (Collegeville, Minnesota: The Liturgical Press 2002).

is to provoke Jesus to say something that may be used to trap him. With this introductory verse, the stage is prepared for the drama that is to unfold in the encounter between Jesus, the Pharisees and the Herodians. The next section discusses the body of the text, following the order of its two main parts: the question from the Delegation (12:14) and Jesus' answer (15-17a).

### **The Body of the discourse (14-17a). The question from the delegation (12:14).**

The main question of the delegation is preceded by a preamble (14a) in which they address Jesus respectfully as *didaskale* (teacher/ Master/ Rabbi) This signifies someone with authority to deal with legal, moral and exegetical issues (10:17, John 3:2). They further describe Jesus as *alethes*" which may be translated as 'honest/ sincere/ truthful' referring to one who is straightforward and opposed to falsehood. Perhaps, for the sake of emphasis, they continue that Jesus is impartial and truly instructs people in the way of God, which confirms their earlier assertion that Jesus is not a hypocrite. It seems that the delegation pretended to be polite with Jesus as being the best way to trap one's enemy. The preamble above prepares the way for the main question in the next section.

The Main question (14b) begins with *exestin* (is it lawful / permitted or authorized) to pay tax *kenson* from *kenson* (tax / poll tax) to Caesar or not? The question is further stretched perhaps for the sake of emphasis "shall we give or not?" *domen may domen*. This question is certainly crucial for Jesus and for all the people. Evans suggests that the Jewish people detested paying taxes for various reasons. One of them was that it represents Jewish submission to pagan authority and it also implies support for the emperor's sovereignty and divinity, which is tantamount to idolatry.<sup>11</sup> Thus, if the Herodians support the payment of taxes, and the Pharisees oppose it, the fact that the question entailed a desire to trap Jesus becomes very clear. If his answer pleases one group, it will certainly displease the other. The Pharisees represent the interest of the Jewish people, many of whom would have loved Jesus to say that payment of taxes to Caesar is unlawful. Obviously then, any other response may make Jesus unpopular with his own people rendering him vulnerable for the Pharisees to arrest him.

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<sup>11</sup>C.A. Evans *Mark 8:27-16:20* Vol. 34B. (Dallas: Word, Incorporated, 2001).

Jesus' own attitude towards the tax is not certain. Although he agreed that the tax should be paid and he instructed Simon to do so (Mt 17:25-27). At the same time, one is not sure if Jesus ever incited others not to pay tax to Caesar (Luke 23:2).

However, if Jesus refuses to endorse the payment of the tax, the Herodians will arrest him for committing treason. Hence, the seriousness of the trap set for Jesus.

### Response of Jesus (15-17a)

Jesus' response is divided into two parts; a preamble (15-16) and the answer (17a).

In the preamble, the narrator gives a hint that Jesus recognizes the hypocrisy of his opponents and exposes them with a rhetorical question that does not require an answer because the answer is assumed in the question. The word he uses is *peirazete* from *peirazo* (put to the test / tempt). He requests them to provide a *denarius*, which is a Roman silver coin by which to pay the Roman tribute to a daily wage at the time or a penny in modern money.<sup>12</sup>

In verse 16, the fact that the Pharisees and Herodians brought a *denarius* implies that they were also using the money of Caesar with his image on it. Keener suggests that Jews in Palestine were using a copper coin that had no image on it. Anyone who uses the deified image of Caesar goes against the first commandment<sup>13</sup>. This gives Jesus the opportunity to ask further questions as in whose *eikon* (image) and *epigraphe* (inscription) is on the coin. By answering, the Pharisees betray themselves that they were using Caesar's coin.

Jesus then responded that if the coin belongs to Caesar because it bears his image and inscription then they should give it back to him. Paying tribute to the state is giving back the coin that belongs to the government<sup>14</sup> It is not sure if by this statement Jesus was also implying that those who uses that coin are also acknowledging the sovereignty of Caesar as against the law of God (Ex20:4). What this means is that, if one uses the coin, one is enjoying the services of the state and so must pay for them. Yet,

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<sup>12</sup> Danahue and Harrington. *The Gospel of Mark*. 345.

<sup>13</sup>C.S. Keener *The IVP Bible background commentary: New Testament*. Downers Grove, IL: InterVarsity Press, 1993.

<sup>14</sup> PHEME PERKINS. The Gospel of Mark: Introduction, Commentary, and Reflections in *The New Interpreter's Bible* Vol. VIII Nashville: Abindon Press, 1995. 673-674.

Jesus does not end there but goes further to talk about giving to God his due. The meaning of the answer is not immediately clear, so the opponent will have to think and decide what it means for them. It is as if the question is thrown back at them to answer for their individual selves.

Barry et al<sup>15</sup> suggest that Jesus is telling his followers that if civil demand does not compromise with one's religious principles, then people are obliged to subject themselves to it. While it is important to pay tribute to legitimate civil authorities, God who is the creator of all things must be given his due. Cole<sup>16</sup> confirms that if citizens enjoy the benefits of the state, they must pay tax for it; on the other hand, a civil leader must not also demand for the allegiance that belongs to God. Others interpret the passage to mean that since everything belongs to God, nothing should be given to Caesar, not even when it has been converted to money<sup>17</sup>. Now the next section will discuss relevance of the passage under study of petty traders and tax official in Kumasi Central Market.

## **2. The Kumasi Central Market**

Kumasi is located in the transitional forest zone of Ghana and is about 270km north of the national capital, Accra. The Kumasi metropolis is the most populous district in the Ashanti Region. The Kumasi Metropolitan Assembly projected a population of 2,022,191 in 2010 based on a growth rate of 5.4%. The Metropolis is not entirely urban but estimated to be 48%, 46% and 6% urban, peri-urban and rural respectively<sup>18</sup>. The increase in population in Kumasi is largely attributed to rural-urban migration. In Ghana, there is generally economic and income disparities between the rural and urban areas. This trend gives the perception that there is availability of jobs in the urban areas, which attracts people to migrate to such areas for greener pastures. The economic activities in Kumasi can be categorized into Agriculture, Industry and Service.

The service sector is the economic backbone of Kumasi because it employs the economically active labour force, making,

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<sup>15</sup> Barry et al. *Faithlife Study Bible*. Bellingham, WA: Lexham Press, 2012, 2016.

<sup>16</sup> R.A. Cole. Mark. In D. A. Carson, R. T. France, J. A. Motyer, & G. J. Wenham (Eds.), *New Bible commentary: 21st century edition* (4th ed.), Leicester, England; Downers Grove, IL: Inter-Varsity Press 1994), 946-977

<sup>17</sup> W.C. Kaiser et al *Hard sayings of the Bible*. Downers Grove, IL: InterVarsity 1996.

<sup>18</sup> KMA (2012)

Kumasi one of the most important economic hubs in the country. This means that the service sector, which is classified as the informal sector, has contributed immensely in reducing unemployment in the metropolis. This is confirmed by the international Labour Organisation (ILO) that the informal sector provides about 61% of employment to the urban labour force in developing countries<sup>19</sup>

Despite its significant role in reducing unemployment, the informal sector in many developing countries, is often underestimated in national tax accounts<sup>20</sup> Hence, the sector has little impact on the operations and development of national economy<sup>21</sup>

The Kumasi Central market (KCM) is one of the major commercial centers in the metropolis and the activities carried out ranges from market stall operations to open space trading of both perishable and non-perishable goods and services. Participants for this study were chosen from among those who trade in plastic footwear at the Roman Hill of KCM. Their educational background ranges from Primary school to Tertiary.<sup>22</sup> The sources of supply of the products are China, Dubai, Lagos, Togo, Abijan and recently Accra and Kumasi. There are about One thousand (1000) people selling plastic slippers at the Roman Hill of which eighty percent (80%) are Female and twenty (20%) male. They hire shops for their operation at the cost between Thirty to fifty thousand (30,000 to 50,000) Cedis for a period between five to Ten years<sup>23</sup>.

### 3. Taxation in the Kumasi Central Market

Tax is a mandatory contribution or financial charge to state revenue, levied by the government on workers' income and profits

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<sup>19</sup> I.R. Akintoye, "Enhancing the performance of the Informal Sector for the Economic Development of Nigeria: A Case Study of Lagos State." *International Journal of Social Sciences*, 5(1). 2006, 100-112. ; "Reducing Unemployment through the Informal Sector: A Case Study of Nigeria." *European Journal of Economics, Finance and Administrative Sciences*, 11: 97-106. 2008; International Labour Organisation, 2000.

<sup>20</sup> M.P. Todar and S.C. Smith (ed.). *Economic Development*, Tenth Edition, (England: Pearson Education Limited, 2011).

<sup>21</sup> D. Tsikata. *Training in Ghana Politics, Issues and Tools*, (Accra, Woeli Publishing Services, 2001).

<sup>22</sup> From Middle-school leavers, Junior and Senior High Schools as well as graduates from Tertiary Institutions.

<sup>23</sup> (Personal interviews and observations, August, 2017)

or businesses or levy that is added to the cost of goods, services and transactions<sup>24</sup> In many ways the raising of tax revenues is the most central activity of any state. Most essentially, revenue from taxation is what literally sustains the existence of the state, providing the funding for everything from social programs to infrastructure investment.

The Ghana Revenue Authority has been mandated by the Ghana Government to collect tax for and on its behalf. There are two main groups to be taxed: companies or corporate bodies and individuals, and the focus of this study is on the individual taxpayer. Individuals with a chargeable income are required to pay tax on gains or profit from employment, business or investment. Resident are expected to pay tax on income accruing in, derived from, brought into, or received in Ghana. While non-residents pay tax on income accruing in, and derived from Ghana regardless of whether the income is received in Ghana. An individual is considered resident if he or she has stayed in Ghana for an aggregate period of 183 days or more in any 12-month period. All incomes are aggregated and taxed after the various adjustments relating to the type of income earned are made. The aggregated income excludes capital gains, gifts and rent income

The tax rates are graduated with rates ranging from 0% to 25%. Annual income up to thousand two hundred (1,200) Ghana Cedis is taxed at 0%. Any income in excess of 25,920 Cedis is taxed at 25%<sup>25</sup>. Again there are two sections of taxpayers: the individuals in the formal sector and those in the informal sector. This study focused on the informal sector, which is difficult to estimate the quantum of money to be paid as tax. To be able to know what exactly the practice is, I visited the central market at the Roman Hill and purposively selected and interviewed ten (10) footwear traders. Those selected have been in the business for a period ranging between ten (10) to twenty-eight (28) years with extended experiences with revenue collectors. Moreover, they are traders who have invested capitals ranging between ten to fifty thousand (10,000 to 50, 000) Cedis who own or have rented stalls for selling their wares. Interviews were conducted in Twi (an indigenous Akan language of Ghana), translated and transcribed. For the sake

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<sup>24</sup>T. Olaseyitan, An empirical analysis of tax leakages and economic growth in Nigeria. *European Journal of Economics, Finance and Administrative Sciences*, 48(48), 2012; A.B. Ogundele, "Elements of Taxation". 1st Edition: Libri Service, Lagos, 1999.

<sup>25</sup> Ghana Tax guide, 2012

of confidentiality and anonymity the names of the interviewees have been withheld. The age of Participants ranges between 39-62 years. Since women form the majority of plastic footwear traders, more women (eight) than men (two) were interviewed. The study, was carried out from August to December 2017, the data presented and discussed in the subsequent sections.

## Responses from Petty Traders

### *i. Who are your suppliers?*

Eight (8) respondents said “we travel to places like Accra, Lagos, Lome, and Abijan to get our supplies. On our way home, apart from the expensive transportation cost that almost consumed all our profits, we are always harassed at the various barriers and police posts. When we come to the market then the Internal Revenue officials will also appear to demand more taxes on the same goods” Two (2) respondent said “ we have travelled to China and Dubai before but the Chinese have now infiltrated our Markets here in Ghana with their goods, and travel round to supply traders even on credit and no one is stopping them, so we have stopped going to China. It seems that when we need help and protection from authorities, we do not get them, all they care is to collect money from us” However, all Ten (10) respondents agreed that “the Chinese now supply us goods on credit and we pay them from our daily sales” It seems that traders are trying to suggest that they are overburden with taxes.

### *ii. What are your sources of income?*

Five (5) responded that “we work with loans from St. Peter’s Credit Union at the Roman Hill, two (2) people said “we secured our loans from a rural bank”, and three (3) said “we work with loans from other credit unions around the Market area” All the ten people shared that they pay for their loans on daily, weekly, or monthly basis from their sales depending on the arrangements made with their bankers.

### *iii. Apart from the cost of the footwear, what other expenses do you incur?*

All ten respondents mentioned some or all of the following: “we spend money on transportation, KMA dues, taxes, electricity and

water bills, monthly deductions for the shop in which we operate, wage for our workers, and other personal expenses like telephone unit to communicate with suppliers and customers” One of them added that “Sometimes, a product is sold below cost price when new products are released and the old ones become out-of-date” This addition was confirmed by all. Another person shared that “as we continue in business, our Capital will be reducing and when we take stock, it becomes clear that we are not gaining but losing”.

*iv. How many workers support you?*

Six (6) respondents said ‘we have two official workers, one porter to help carry the goods as and when it is necessary and one sales personnel’, Four (4) respondents said “we have, in addition to two official workers, other family members who support us during vacation and on festive days”.

*v. How much sales are you able to make in a day?*

Three (3) respondents said “we sell between Zero to Thousand (0 to 1000) Cedis,” two people also said that “we sell between Fifty to Two thousand (50 to 2000) Cedis”, three others said “we sell between fifty to Three thousand (50 to 3000), and two people said “we sell between one hundred to four thousand (100 to 4000) Cedis” All respondents mentioned that sales are seasonal, they boom on festive days. Sales for ordinary days are not encouraging and life becomes very boring except on Mondays when customers buy products to sell in the rural areas.

*vi. How do you keep records?*

All ten respondents indicated that “we receive constant and regular supplies from the Chinese on credit, then they give us receipts and payment plans” they added that “Some of the suppliers collect their money on daily or weekly bases, in this way we are able to keep track on how much we have received, how much we have paid and what is left to be paid” They clarified further that “the problem is that the many different products one has, the better the market, so we do not wait for the store to be empty, we are always receiving products from supplier A or B or C with a payment plan prepared for us to follow”. In addition to these, the following were also recorded:

Three (3) respondents said “initially, we employed accountants to help us record all supplies, sales and other expenses but their wages alone drained our coffers and so we could not continue, lest we go out of business” these three added further that “now we are keeping all receipts and writing daily sales”. Three other people responded that “we keep the receipt from our suppliers and the payments we make each day and these serve as our records. Two people mentioned that “we write all our purchases and sales, and keep records of the utility bills, payment of wages and all other expenses”. Two others said that “we are working with our relatives who keep the records for us and they are paid” It appears that keeping records is a problem for some of them.

*vii. How do you calculate your tax?*

All the ten (10) respondents indicate that they do not keep money on them because at one point or another, they had been attacked by robbers. On the other hand, if they leave money at the shop and there is a fire outbreak they lose everything. After paying their suppliers, they make daily contributions to *Susu* Collectors<sup>26</sup> who work for the rural banks or credit unions. This is the money they use to pay their bills. Each respondent has the following to add:

Three (3) respondents reported that “we contribute fifteen (15) Cedis a day to the credit unions” Two responded that “we contribute twenty (20) Cedis a day” three people said that “we also contribute twenty five (25) Cedis every day” and two respondents revealed that “we contribute thirty (30) Cedis per day. At the end of the month, this is used to pay the wages of workers, electricity and water bills, phone cards and other expenses. However, the amount that each trader is able to contribute is the same amount they want to pay as their monthly tax. This means that the one who contributes twenty (20) Cedis will pay sixty (60) Cedis every quarter and Two hundred and forty (240) Cedis annually, and the one who contribute Thirty (30) Cedis a day, will pay ninety (90) Cedis every quarter and Three hundred and sixty (360) Cedis annually. These calculations are however, rejected by the revenue officials.

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<sup>26</sup> This is a traditional type of banking system, where a bank agent goes round to collect a fixed amount of money from contributors to be deposited at the bank daily for a fee.

*viii. What are some of the problems you encounter in relation to tax?*

All ten (10) respondents indicated that usually they pay bribes to tax officials so that they can get the tax payable reduced for them. While the paying of bribes was agreeable to traders as well as tax officials, there is usually tension between them regarding the amount of money they need to pay in bribes. The traders complained about the rigidity with which tax officials make their claims, disregarding constraints that make business impossible periodically. Tax officials insist on calculating bribes due them even when traders are, for instance, bereaved or sick and unable to go to work. One respondent recounted “a tax official asked me to bribe him with five hundred (500) Cedis for my tax to be reduced. When I did not pay the bribe requested, the tax official slammed me with a bill of one thousand Cedis (1000), and since I could not pay that also, my shop was padlocked”. Four others responded “we paid two hundred (200) Cedis each to the tax officials because we cannot continue to litigate with them” two others claimed that “we do not understand how tax officials calculate our tax, they reject our own estimations and imposed their projections on us. When we challenged them then they threatened to send us to court, or close our shops”. The other two respondents shared that “anytime we challenged tax officials, we loose a lot, so we negotiate on the amount of bribe to pay so that they give us reasonable tax to pay”. We may conclude that petty traders are reluctant to pay tax for reasons both similar to and different from Pharisees. In table 1 an attempt is made to map some characteristics of Pharisees unto petty traders, keeping in mind that only relevant elements are mapped.

Table 1: Mapping some of the knowledge, characteristics and understanding of Pharisees that are applicable unto Traders with regard to the role they play in the text and their attitude to tax.

<b>PHARISEES</b>	<b>TRADERS</b>
They represent the Jewish people	They represent KCM traders.
They came to Jesus to trap him	They claim to be Christians.
They do not want to pay tax because:	They do not want to pay tax because:
They do not support the ruling Herod and Caesar.	They may/may not support the ruling government.
It is a sign of their submission to pagan ruler	They feel overburdened with taxes.
They consider tax collectors as	They do not benefit from paying

<p>cheaters and working for pagans It is a sign that they endorse the sovereignty and divinity of Caesar It is against the first commandment Their reason for not paying tax is more theological and financial</p>	<p>tax and they may be condoning corruption. Tax officials are not honest and take bribe from them. They are not able to keep records, they thrive better in oral culture. They are not listened to in the assessment concerning their business. Their reason for not paying tax is more financial and not theological.</p>
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Source: Nsiah, 2018

In this connection, petty traders are Pharisees for the following reasons:

1. Just as Pharisees represent the Jewish people, they also represent KCM traders at the Roman Hill.
2. Like the Pharisees, traders would have loved Jesus to abolish the payment of taxes.
3. Jesus on the other hand would have described them as hypocrites because they are using the money of the Bank of Ghana and other facilities of the state that must be paid for.
4. Jesus would have challenged them to act in conscience and render to Caesar what belongs to Caesar and to God what belongs to God.
5. Unlike the Pharisees, what is due the state in this case is the right return of their business and what belongs to God is their conscience, honesty and sincere attitude not only in the business but also in dealing with all other areas of their life.

### 3.2 Responses from Revenue Collectors

Revenue collectors, who serve as tax officials at the *Suame* Tax office and are in charge of collecting taxes at KCM were also interviewed. Five (5) officials, between the age of 30 to 49 years, who have worked for 5 to 15 years at the tax office were selected to participate in the study.

#### *What is your field of Work?*

Two responded “we work at the division of CEDM- Compliance Enforcement Debt and Management. It is a unit that does programs

and activities aimed at reviewing data and collecting data. This division also maintains the debt register, monitor debt liability and adjust assessment". The third responded I work at cost. This section reviews accounts of taxpayers and businesses. The fourth person shared " I work at the taxpayer service section. We offer education to tax payers, both newly registered and old, potential traders and the public. The fifth respondent said "I am at the auditor section. We all collaborate with one another to make revenue collection a success".

*ii May I know how new people are introduced to tax.*

One respondent shared that "traders are supposed to register with the tax payer service and discuss issues with the client service unit". She continued that "Ghana practices progressive tax system: those in the higher income bracket pay more than those in the lower income bracket. For the self-employed or the informal sector, the tax is calculated on their profit. To do that they have to submit their account to the office so that we can determine their taxable income and calculate the tax". The second respondent added that "traders are to prepare their own account based on their businesses and submit to us. We find out whether the calculations are correct, footnotes are correct, make adjustments, send account to be appended and checked if there is any liabilities to be paid. We also request for documents or records of businesses, grant interviews to make us understand their businesses and educate the public". The third respondent shared that "traders are classified under the informal sector and they are given provisional assessment. If the assessment is too much, they should pay 30% and then make a complain about it by writing a letter to the commission and based on the evidence available, the commissioner may either reject or maintain the provisional assessment". The fourth responded "traders must come to our office with their business registration certificate (those registered with the registrar general, but those who have not been registered by the registrar general are given a provisional certificate). They are then educated on tax payment, as to know whether they should pay yearly or quarterly". The fifth respondent added that "sometimes, traders want to know the government in power so that they decide whether to pay or not". He added that, "although most of them are not illiterates because some of them are teachers and nurses, they find it difficult to keep records to make the assessment transparent".

*iii Do you get them involved in calculating their tax?*

One respondent argued that “when the enforcement department goes to collect taxes, we speak to traders one on one. The compliance will value their returns individually but most of the time we do not trust the assessment of traders so we give them provisional ones”. The second respondent claimed that “since traders are in the informal sector, they find it difficult to understand how the tax systems operate”. The third respondent shared that “when traders are given the assessment, they are supposed to divide it into four and pay them quarterly but they bring in a lot of excuses”. The fourth respondent added that “record keeping is a big problem for traders. There is a perception that if they write everything, the we will be able to know the amount they get and they do not want that, so although they are making a lot of profit, they do not want to declare them”. The fifth respondent reasoned that “the local people are not paying in groups. Some are put on the tax count. The minimum amount is GHS 25 and maximum is GHS 35 per quarter. After sometime we do migrate them to the temporary system before they are put on permanent system fund”. It appears there is lack of trust between tax officials and traders on the quantum of money to be paid.

*iv Is tax negotiable?*

One respondent argued “when a provisional assessment is given and it is too much for a trader, he/she has the right to object it”. She clarified “the law says that pay 30% of the provisional assessment pending determination of the objection. The commission department looks at the assessment and the reasons for the objection”. She argued further that “if the commissioner is not satisfied, the case may move from the commissioner’s hand to the high court, then to the court of appeal then to the supreme court. It is only the Supreme Court that takes the final decision”. The second respondent is of the view that “one cannot bargain tax. which is paid on the income earned”. He continued “we have self assessment where some people assess themselves and anticipate that, within a year, this is the amount they can pay. At the end of the year, one is supposed to submit the assessment to our office, so that judgment is made as to whether the assessment submitted needs adjustment or not”. He cautioned that “If one does not

submit the assessment, and there is information to the fact that the suggestions brought are not what is supposed to, then the assessment can be amended. There is penalty for wrong assessment". The third respondent rather thinks that "traders do object to the provisional assessment given to them. Sometimes, some provisional assessments are withdrawn and others are maintained". The fourth respondent suggested that "we always look at the previous year's assessment to determine the current year's assessment. Using natural axis and recommendation from the head office, certain percentage may be added". He gave example that "for instance, if last year you paid a tax of GHS 100, then the government says we should add 3% to the expenditure, then 3% of the GHS 100 would be added". The fifth respondent added that "Taxes are paid on profit, so if traders are able to demonstrate they have made a loss, tax cannot be charged, provided they keep good records and their records say they did not make any profit". He cautioned that "But if there are no records to back their claim then their loses may not be accepted". One may conclude that there is lack of understanding between tax officials and traders. Tax officials admit that some traders are unable to keep records. Tax officials are not able to help these traders except to slammed penalties on them.

*v. What are some of the problems you encounter when collecting tax and what is the way forward?*

One respondent shared that "traders do not want to pay tax although they enjoy the services of the state". Two respondents claimed "when we organize seminar and workshops, traders are unable to attend. Very few people would like to leave their work to attend, but that is the time that we educate people about the benefit of paying tax". Two other respondents added "people think that the government is not using the taxpayer's money for development or at least, they do not benefit from the tax". There is lack of value on tax.

*vi. Do you receive bribe or incentive from traders?*

Two respondents have received appreciation gift from traders for helping them but not bribe. Three respondents have been paid for working at the week-ends for traders but have never received bribe from them.

Now I will map the characteristics of Herodians unto tax officials in table 2 below.

Table 2: Mapping the relevant knowledge, characteristics and understanding of Herodians unto Tax officials in terms of the role in the text and attitude to tax.

HERODIANS	TAX OFFICIALS
<p>They support the payment of tax as it helps them to keep their position</p> <p>They are insensitive to the welfare of the people</p> <p>They approach Jesus positively although they intended to trap him.</p> <p>They are very suspicious of Jesus and are looking for incriminating evidence to arrest him.</p> <p>Jesus exposed their hypocrisy and pretense.</p>	<p>They support the payment of tax as it helps them to keep their job</p> <p>They are not interested in the welfare of traders but are domineering and accusatory.</p> <p>They do not approach traders positively, they are educated, superior and backed by the law they imposed assessment on traders and take advantage of them. They look for incriminating evidence to take bribe from them or lock their stores and send them to court.</p>

Source: Nsiah, 2018

In this connection, tax officials are Herodians for the following reasons:

1. Tax officials are working for and on behalf of the State.
2. They would have love Jesus to confirm the payment of taxes and Jesus would have described them as hypocrites for, through their cheating they have not rendered good service even to the nation they claim to support. Thus, they have not acted in conscience as good Christians.
3. Jesus' teaching to render what is due to Caesar and to God will be a challenge to them to think upon and appropriate it for themselves.
4. In this context, and unlike the Herodians, what is due to the state is for them to genuinely assist traders to pay taxes that reflect their businesses. Even if they allowed each trader to pay two hundred and forty (240.00) Cedis a year, for about one thousand people, Ghana could earn two hundred and forty thousand (240,000) Cedis and that could have been a good service to the state than for them to pocket a greater part of the money.

#### **4. Conclusion**

The study sets off to map relevant characteristics of Pharisees and Herodians as they are found in Mark 12:13-17 unto petty traders and revenue collectors respectively. At the end of the research I discovered that Petty traders are playing special roles in providing employment opportunities in the informal sector and contributing their quota for national development and so they should be acknowledged and encouraged. However, they are not able to keep good records and are not transparent and honest in their tax returns. They resolve this problem by paying bribe to tax officials to negotiate their tax assessment. Using metaphorical readings of the text, one can say that petty traders are Pharisees and would have love Jesus to abolish the payment of tax. Jesus' answer therefore is a challenge to them to be honest as Christians and as good citizens of Ghana. As they render what is due to the state, they are also honouring God since all things belong to him.

The tax officials on the other hand need to consider traders as partners, listen to them, respect their views and their oral cultural situation and assist them so that traders too will collaborate with them. Thus, in this case too, a metaphorical reading may allow for understanding tax officials in the light of their source domain, Herodians, in that they are interested in enforcing the payment of tax to keep their jobs and enrich their pockets. The teaching of Jesus is equally, a challenge to them to be good Christians and responsible citizens of Ghana.

#### **5. Recommendations**

It is recommended that The Kumasi Metropolitan Assembly and Ghana Revenue Authority come together to organize systematic and regular marketing and managerial capacity building for traders to upgrade their business skills. There should be sufficient taxpayer service to make taxpayer compliance easy. Traders should be educated with pamphlets and other relevant information so that the ordinary person will understand the tax system. Tax officials should be empowered to consider taxpayers as partners to be supported rather than opponents to be defeated. It is also important that basic infrastructural services are improved in the market so that tax is experienced as a value for money.