

## Effect of Multiple Taxation on Performance of Small Scale Business in Maiduguri Metropolis

---

**Iliya Hudson Usmana**

Division of General Studies

University of Maiduguri, Maiduguri

Email: [liyausmana@yahoo.com](mailto:liyausmana@yahoo.com)

---

### ABSTRACT

*Though successive government have tried to review tax policies and established schemes to bail out SSBs to create enabling environment for successful operation of small businesses, but the implementation of the initiatives has been seriously compromised due to the issue of corruption from the custodian of the funds remitted and the existence of fake revenue collectors in the system at both the state and local government levels. The issue of multiple taxes has remained unabated affecting movement of goods and services within and outside the state. Some studies have been carried out on the small scale businesses in Borno state for example, Abba and Ahmed (2014) examined financial analysis of small scale cattle fattening in Bama local government of Borno state. While Usman, Ahmad and Yahaya (2015) examined the role of government in financing small scale businesses in Maiduguri. Abdulfatah and Jummai (2013) examined financing small scale businesses for higher productivity in Borno state, while Hudson, at. El. (2014) studied SSBs' and employment generation in Maiduguri Metropolis Yet, there are no studies on the effect of multiple taxation on the performance of SSBs in Maiduguri Metropolis. This leaves a clear existing gap this work intends to fill. This study examined the effect of multiple taxation on the performance of SSBs in Maiduguri Metropolis guided by three objectives, three research questions and three hypotheses. The result of the study found out that; multiple taxation has a significant effect on the capital employed by SSBs in Maiduguri Metropolis; multiple taxation has significant effect on the profitability of SSBs in Maiduguri Metropolis and; multiple taxation has a significant effect on the sales growth of SSBs in Maiduguri Metropolis.*

**Keyword:** Multiple Taxation and Small Scale Business

---

## INTRODUCTION

Small Scale Businesses (SSBs) play significant role in the economic growth and industrialisation of any economy. It is believed that SSBs are catalyst for economic growth and development particularly in developing economy like Nigeria. SSB help to generate employment and contributes to rapid growth and utilization of indigenous resources. Small scale businesses are widely spread all over the country and are being located in both urban and rural areas. Due to their wide spray, SSBs utilize structures that are provided by the government at all levels and thus must pay tax. In the same light, taxation has been observed to be an essential source of revenues to all levels of government to meet their statutory obligations and expenditures. Therefore taxation plays a critical role in revenue generation and stimulation of economic activities in any economy. In Nigeria, government has imposed several taxes on businesses and individuals, such as personal income tax, education tax, Motor park taxes, corporate tax, Business registration fees, road taxes, Developmental taxes, market taxes and cattle taxes. These taxes directly and indirectly affect the performance of SSBs.

Furthermore, it has been argued commonly by the SSBs owners, that most of the taxes imposed by the state and local government are duplication under different names and some are not backed by any law of the Federation. This has added more challenges to the cost of doing business to entrepreneurs, especially in Borno and other states like Lagos, Rivers, Anambra, Oyo, Benue, Abuja and Imo state. This issue has resulted to protest by the SSBs owners; calling on the government to look into the matter, otherwise it will have effect on the activities of SSBs like capital employed, Sales/turnover and profitability from operation of SSBs. These issues and other numerous challenges facing SSBs in Nigeria, has eroded the chance of viability of small businesses thereby emptying the coffer of SSBs owners. Though successive government have tried to review tax policies and established schemes to bail out SSBs to create enabling environment for successful operation of small businesses, but the implementation of the initiatives has been seriously compromised due to the issue of corruption from the custodian of the funds remitted and the existence of fake revenue collectors in the system at both the state and local government levels. This study therefore will assess the effects of multiple taxation on the performance of selected small scale businesses in Maiduguri Metropolis.

## **STATEMENT OF THE PROBLEM**

Tax has been observed to be an essential source of revenue at all levels of government in Nigeria. Over the years, Government at all levels has imposed several taxes on businesses and individuals, as a strategy for revenue generation from the private and public sector of the economy. Unfortunately, these exercises have multiple effects on the activities of the SSBs in the Nigeria especially at the state and local government levels. In the 90s, SSBs paid specific tax like registration tax, market tax, Product distributions levies and livestock taxes; which eventually affect sales growth of SSBs. Currently the same taxes have attracted other taxes which resulted in multiple taxation. Multiple tax system may worsen the amount of capital employed imposed on SSBs by Government Ministries, Department and Agencies. Similarly, multiple tax system has the potentials of increasing overhead cost thereby affecting the level of profitability made by the small scale businesses.

However, to improve the performance of SSBs, Borno state government took some strategic policy measures to make SSBs more efficient in providing quality product and services to customers as well as generate employment to the populous. In 2015, Borno state government through the Resainance Microfinance Bank disbursed free interest loans to six hundred and sixty (660) Traders in Metropolis to ease the financial constraint faced by small scale business owners in the metropolis. In the same vein, Borno State Board of Internal Revenue (BIRB) organised six month training workshop for eighty three (83) revenue officers on the automation of tax system in order to equip the staff with recent technicalities and methodologies of tax collections to ensure friendly tax environment in the state and eliminate fake tax collectors in the system. All these pragmatic measures were taken by the Borno state government to support viable small scale businesses as well as boost economic activities in the state.

Despite the measures and policies taken by the Borno state government, the SSBs in particular still suffer the effect of multiple taxation on capital employed, sales turnover and profitability from operation. The issue of multiple taxes has remained unabated affecting movement of goods and services within and outside the state. Some studies have been carried out on the small scale businesses in Borno state for example, Abba and Ahmed (2014) examined financial analysis of small scale cattle fattening in Bama local government of Borno state. While Usman, Ahmad and Yahaya (2015) examined the role of government in financing small scale businesses in Maiduguri. Abdulfatah and Jummai (2013) examined financing small scale

businesses for higher productivity in Borno state, while Hudson, Andrew and Ibrahim (2014) studied SSBs's and employment generation in Maiduguri Metropolis Yet, there are very studies on the effect of multiple taxation on the performance of SSBs in Maiduguri Metropolis. This leaves a clear existing gap this work intends to fill.

### **OBJECTIVES OF THE STUDY**

The main objective of this study is to examine the effect of multiple taxation on the performance of SSBs. The specific objectives of this study are to:

- i. assess the effect of multiple taxation on the capital employed by SSBs;
- ii. examine the effect of multiple taxation on the profitability of SSBs ; and,
- iii. assess the effect of multiple taxation on the sales growth of SSBs.

### **Research Questions**

The following research questions were formulated:

- i. What are the effects of multiple taxation on the capital employed by SSBs in Maiduguri Metropolis?
- ii. What are the effects of multiple taxation on the profitability of SSBs in Maiduguri Metropolis?
- iii. What are the effects of multiple taxation on the sales growth of SSBs in Maiduguri Metropolis?

### **Research Hypotheses**

This research will test the following hypotheses

- Ho<sub>1</sub> Multiple taxation has no significant effect on the capital employed by SSBs in Maiduguri Metropolis.
- Ho<sub>2</sub> Multiple taxation has no significant effect on the profitability of SSBs in Maiduguri Metropolis.
- Ho<sub>3</sub> Multiple taxation has no significant effect on the sales growth of SSBs in Maiduguri Metropolis.

### **SCOPE OF THE STUDY**

The study will focus on the effect of multiple taxation on the performance of small scale businesses (SSBs) in Maiduguri metropolis. It will cover all SSBs that are being taxed by government in the five (5) wards of Maiduguri Metropolis. The selection of these five (5) wards will reflect the views of all SSBs owners in Maiduguri Metropolis on the effect of multiple taxation on the performance of SSBs. The study will cover the period of five years

(2010-2015). These were the periods where various tax reform measures were made by the government.

### **Conceptual Issues**

Taxation has been observed to be an essential source of revenues for government at all levels to meet up their statutory obligations to citizens. It is worthy to note that Businesses are supposed to see tax payment as a civic responsibility or national call to build the economy not as means of exploitations. Taxation has been defined by different authors or scholars. Aguolu (2004) defined taxation as a levy imposed by the government Ministries on individuals, goods and services to source for revenue. It is imperative to appreciate that taxation serve as a tool for regulating economy as well as source of revenue generation to government to function effectively and meet its expenditures. But it mostly turns out to be disincentives to businesses because it is affecting capital employed by SSBs. Furthermore, Nzotta (2007) viewed tax as a levy contribution made by citizens to the state which is subject for redistribution by the government and that taxpayer should not evade its payment. Nzotta (2007) further stated that tax is not levied on citizens by government because it has rendered specific services to him or his family. Looking at the role of taxation, government cannot do without it, but the issue is left for the government to justify its collection through provision of adequate infrastructural facilities to boost economic activities in the informal sector which will enhance sales growth of small businesses. This may convince so many SSBs owners to consider tax payment as a civic responsibility for economic growth and development and thereby increases profitability of the informal sector.

Similarly, Igwe (2004) defined taxation as a compulsory demand of money by the government from citizens for which no direct benefit is received. In other word, it is a levy imposed by the government on the income, profit or wealth of individual, partnership or corporate entities. Taxation is directly or indirectly affects the activities of SSBs like sales growth, capital employed and profitability. Then a tax is said to be multiple when a tax payer is taxed more than twice i.e. by the three tiers of government, Federal, State and Local government. From the above it is clear to state that taxes are essential source of revenue generation to the government, therefore all SSBs are expected to be tax compliance. But the payment needs to be fair and certain as required by tax law, so as not to create more burdens on the small scale businesses.

## Major Taxes and Levies in Nigeria

Nigeria is one of the countries that have numerous taxes and levies that have been putting more burdens on cost of doing business on SSBs owners as reported by many studies. Some of these taxes are as follows:

**Business Registration Fee:** For any enterprise to operate business in Nigeria, it must register with the corporate affairs commission and the State Ministry of Commerce and Industry in the host state to get certificate or permit to operate a business. As required by business and tax regulation code, no person may engaged in business unless he has got registration certificate. Furthermore, tax and levy act (1998) provides that the fee varies, for those in urban centers the registration is ₦10, 000 in the first year of registration and ₦5000 per annum as renewal registration for subsequent years. But in rural areas the fee is ₦2, 000 and ₦1, 000 for renewal in the subsequent years. Similarly, World Bank (2015) stated that starting business in Nigeria has become unattractive over the last one year. The process of getting the certificate involves government bureaucracy; people are resorting to third party agent to secure the registration. The process has added more cost on the businesses that have limited capital to register with all levels of government. This may affects the capital strength of the SSBs owners that are mostly financed through personal savings and credit from relatives.

**Personal Income Tax:** This tax is imposing on different sources of income like labour, pension and dividends by the government. Multiplicity of taxes is not healthy for the economic development of the informal sector (Nwazeaku, 2005). Though joint tax board was established to address these issues, but the situation remained unabated particularly at the state and local government level. It has resulted to a situation where some states and local government are extorting fee from SSBs that are not backed by any law of the federation. Djankor (2009) as cited in Salami al et (2015) found strong negative effect of personal income tax on the output growth of small businesses. It impeded the productivity of businesses and employees may be affected since their take home pay will be reduced due to the effect of taxes. Similarly, Abimbola (2008) stated that government at all levels considers taxation as a tool to achieve their revenue generation agenda without any sentiment, and so, multiple tax practice is an attempt to generate needed funds which however become duplicated under different names. It has been argued commonly by aggrieved persons that over imposition of too many taxes; particularly those impose on small businesses are often duplication of taxes already levied by another tiers of

government but under different names. The existence of such taxes has created more nuisances in the system and will not give room to competition.

**Environmental Development Levy:** Okojie (2014) stated that environmental levy is one of the taxes that give sleepless night to business owners; it has added strong challenges to the cost of doing business in Nigeria, particularly in Lagos state there are over 97 taxes and levies. For entrepreneurs to be motivated and enjoy enabling environment, the issues of multiple taxes and levies need urgent attention to save informal sector from collapsing. While to government tax is corporate responsibility of every citizen to pay for government to deliver services. Business owners agree that government need funds to function or deliver required services. But government must understand that is only when business are existing that they can pay taxes and employ others to add value to the economy. World Bank report has shown that for every ₦100 that business have to pay in taxes, business owners pay about ₦35 in tax compliance. This has reduced the amount of capital employed that could have been reinvested into the business and created more jobs to the unemployed ones. According to Michael (2014), all sort of names are being given to fees collected despite the fact that such levies are not backed by any law of the Federation. An instance was Environmental Audit Review and Certification Fee of ₦30,000 per site introduced by the Imo state government despite the fact that the same fee was legally backed by Standards and Enforcement Agency (NESREA) of the federal government. This is clear duplication of levy which has added more cost to business owners.

**Road Taxes:** According to Tax Law (1998), no person including tax authority shall mount a road block in any part of the Federation for purpose of collecting tax or levy. But despite this sound warning, road blocks were being mounted on road all over the federation without adherence to law. Some use uniform men to extort money from people, particularly those in transport businesses are mostly affected in this situation. According to chartered institute of taxation of Nigeria (CITN), these taxes are extortions, and it is more common at the local government level. But why shall such situation exist, where virtually all the local governments are charging arbitrary taxes that are contrary to the provision of law, and roads are being blocked. This is a great disincentive to the growth of the informal sector as well as reduces level of transaction within the cities. Most of the transporters are of the view that despite the collections made the roads are still in deplorable situation (Sipe, 2014).

Thus, to whom much is given much is expected. Government need to reciprocate the gesture through construction of the major roads that link towns and cities to justify the essence of collecting the taxes and levies from taxpayers. This can increase rate of tax compliance and boost economic activities in the country.

Furthermore, Ejiro (2012) as cited in Michael (2014) reported that a journey of ten kilometers may attract about twenty cost centers/revenue collection points where many tolls are collected throughout the day. Most of these touts have turned themselves to auditors by marking windscreens of vehicles to identify those that have complied while returning. This situation has added more burdens to the cost of doing business and reduces the financial strength of small businesses.

**Tenement Rate:** According to Nigerian local government byelaw (1991), all occupant of various premises in all towns and villages that make up the local government area as council may by order direct from time to time pay prescribe fee by law. It is the responsibility of the staff of the treasury department to collect the rates as revenue to the local government. Olutunji, Taiwo and Adewole (2009) states that the relevant rate charge by rating authority should based on the ratable value of the property and should be pay by the occupier of owner of each rate period at the beginning of such rate period. This implies that SSBs are subjected to many levies and much has not been provided for them, in terms of basic amenities to facilitate their business operations.

**Right of Occupancy Fee:** Under the present legal system individual cannot own a land. The only interest individual can have in land is right of occupancy (law of federation of Nigeria, 1990). The issue of acquiring a land or owning is one of the challenges that are affecting the activities of SSBs particularly in the urban areas. Prospective business men are subjected to numerous taxes in respect of single land. This payment goes to the ministry of land and survey, ward heads as well as district heads that makes the process to be of multiplicity of taxes. The process has created heavy burden to businesses in Nigeria.

**Cattle Taxes:** Cattles are being taxed right from the point of purchase to the point of slaughtering. According to Olutunji et al (2009), the newly introduced ₦1000 tax on each cow slaughtered has been rejected by butchers in Ekiti state. The butchers lamented that they have been paying veterinary taxes and inspection rate to government. To butchers by paying

₦1000 it will result to paying ₦26000 monthly as well as ₦312000 per annum. This will make cost of doing businesses unbearable to the entrepreneurs. Furthermore, some meat sellers in Borno state lamented that they are over taxed by both the state and local government. They stated that the payment involves inspection fee to state government, Jere as well as Maiduguri metropolitan council; this situation adds more challenges to the cost of doing businesses in the metropolis.

**Shops and Kiosk Levy:** Multiple taxes create more burdens on small scale businesses in Nigeria. It is one of the challenges that are affecting the performance of the informal sector in Nigeria. According to manufacturing association of Nigeria (MAN), some states has as many as 97 taxes and levies that are being charged on the businesses as sources of revenue to the government. Furthermore, the levies have make the environment to be business unfriendly to the SSBs that has no adequate capital to cope with the situation and most of the Small Scale Businesses end up shutting down thereby making owners to be unemployed as well as making customers to lose the products or services of such businesses.

**Market Taxes and Levies:** This is one of the taxes that are affecting capital of businesses in the informal sector. Onyeukwu (2010) argued that levies have impacted negatively on the prices of goods sold in the market. Onyeukwu further stated that the taxes imposed on traders in the market amounted to unwarranted extortions. Some time traders try to transfer the burden of the taxes to consumers by charging high prices. Government should do something about otherwise it is affecting the activities of SSBs. Traders have lamented that they pay for land after paying for the goods bought, area boys will come to ask for their shares and local government officials as well as trade union which has been complicating issues at stake in the informal sector. The financial status of SSBs cannot cope with this situation, government`s attention is needed to salvage the situation.

**Motor Park Fees:** Drivers have lamented that despite the taxes paid; parks and roads leading to major cities all over the Federation are in deplorable situation. According to Andrew (2012), most of the parks in Nigeria are not hygiene, to transporters and passengers. Many passengers prefer to take-off by road side than using parks due to its deplorable condition.

**Abattoir and Slaughter Fees:** According to local government byelaw (1991), no person should slaughter animal meat for sale except in a public slaughter house and in accordance with the method specify either

generally, especially in respect of animal by health. On this note, butchers are to pay for veterinary fee, inspection fee as well as for the slaughtering fee. This is always creating more issues on the cost of doing such businesses and their survival to be in business.

### **Concept of Small Scale Business**

Many writers internationally and nationally have produced both published and unpublished findings on the issues relating to the concept called Small Scale Businesses. Small scale businesses have no common definition; it depends on the environment of operation as well as the purpose or the parameters used in defining it. According to International Labour Organization and United Nation Development Program (2001), small scale business are enterprises that employing 5 to 20 employees. In this regard, SSBs was being viewed base on the number of employees as the parameter used in defining it. Similarly, Central Bank of Nigeria (2012) defined SSBs (excluding general commerce) as enterprises in which total investment (including land and working capital) does not exceed N500, 000. Looking at this definition, SSBs was defined base on the level of asset owned as well as capital employed by the owners.

In addition, Aminu (2012) viewed small scale business as a business being operated and managed by individual or group of persons with low capital, low sales and small number of employees on the payroll of the business. On this note, Small Scale Businesses are small in sizes as well as in the number of employees, but positively contribute to the wellbeing of the society through job creation and revenue generation to government for economic growth and industrialisation. Similarly, for the purpose of tax, sec 40(6) of the companies' income tax Act Cap C12 LFN 2004 defined SSBs as an enterprise with a turnover of 1 million naira and below operating in manufacturing, agricultural production, solid minerals mining and export trade sectors as small scale enterprise. Subsection 8 states that from 1988 all enterprises which engage in trade or business with a turnover of N500, 000 and below qualify as small scale enterprise (Iwuji, 2010).

Furthermore, Osazee and Anao (1989) defined SSBs as any enterprise undertaken, owned, managed and controlled by not more than two entrepreneurs, has no more than twenty employees has no definite organization structure (that is all employees report to the owner) and has a relatively small market shares. It is critical to note that different parameters are being used to define SSBs, it depend from the angle ones view it. To financiers they mostly used value of fixed assets or turnover as parameters when defining SSBs. On other hand labour officers may prefer

to consider level of employment made through its existence, while traders and salesmen are more likely concerned with the sales volume, profit margin and this in essence indicate that there is no common yardstick globally accepted for measuring the size of enterprise. Therefore there is no internationally accepted definition of SSBs because each country intends to give its own meaning in line with economic position of the country. Having harmonized these definitions; it can be deduced that SSBs are Enterprises that have the capacity of generating employment and reduces rural-urban drift as well as proved to be the seedbed for entrepreneurial development in Nigeria. The choice of definition adapted for this study is based on the definition of SSBs by Aminu (2012).

### **Relevance of Small Scale Businesses in Nigeria**

Small Scale Businesses are believed to be the engine for development of any economy; SSBs play significant role in economic growth and development particularly in developing economy like Nigeria. This is manifested in the following ways:

**Employment generation:** The employment generation capacity of SSBs is about 58% of global working population (Nnamdi, 2014). Small scale enterprises play critical role in human development and reduced burden on government in terms of the need for employment and account for more than 70% in Nigeria. Uzor (2004) stated that about 30% of the entire world population is employed by SSBs. This shows that SSBs play important role in reducing rate of unemployment in any country.

**Rural development:** According to Nnamdi (2014), Small scale enterprises constitute essential tool for income generation and participation in economic activities in the rural areas especially in agriculture, trading and services. As such it reduces rural-urban drift and allows for even development. Chibuzor (2013) stated that SSBs has the potential to assist in the objective of rural development to reduce rural to urban migration by engaging big fraction of population as employees. Oduntun (2014) mentioned that SSBs serves as the major facilitators for industrial dispersal and rural development, and have the capacity to stem –rural-urban congestion. SSBs therefore contribute a lot to economics of any economy.

**Economic development and industrialization:** Nnamdi (2014) stated that National economic development prospects depend on entrepreneurial energy of vibrant small enterprises as most big business start from small scale enterprises to become big icons. Small scale enterprises protect

nations from geographical cost benefits permutation of a few multinationals who are ever ready to close up where there is economic downturn in the country. According to Oduntun (2014), SSBs provide opportunities for the development of local skills and skill acquisition through adaptation.

**Better utilization of Indigenous Resources:** SSBs utilize local raw materials and employs indigenes in the area where they are operating and contribute to technological advancement of the personnel who are indigenes. Oshunbiyi (1989) as cited in Onyeukwu (2010) stated that SSBs harness their raw materials locally and serve as sources of raw materials to the large scale industries. Oshunbiyi further stated that SSBs provide a means for men and women of proven ability, intimidation and leadership to be efficient managers and entrepreneurs.

### **Effect of Multiple Taxation on Capital Employed by SSBs**

Capital employed is the value of assets that contribute to firm's ability to generate revenue. For any business to progress or prosper, it needs sound capital employed to meet the needs of customers and staff of the organization. It is on record that most of the small businesses failed as a result of poor capital employed to sustain customers demand and other expenses. Ojeka (2012) stated that multiple taxes have been more harmful than beneficial as they affect the amount of capital employed by most businesses and add more cost on businesses. The existence of high cost created by multiple taxes reduces the potentials and competitiveness of SSBs which have the capacity of creating jobs for unemployed ones. Small scale enterprises remain the engine for economic development of an economy. In Nigeria, most of the SSBs outfit are capitally constrained to expand due to many challenges that are affecting their performance (Ukoko, 2014). Ukoko further stated that SSB owners have been lamenting over indiscriminate imposition of taxes by Ministries Department and Agencies, particularly at state and local government level. The situation has effect on the capital employed by SSBs and making cost of doing business to be unbearable to most of the small business owners. Federal Government of Nigeria has promised to look into the issue, but so far it has not yield any positive result, thereby forcing many SSBs to downsize in order to survive. The multiplicity nature of Nigeria taxes makes the business environment to be unfriendly to most of the small scale businesses. It has created more burdens on businesses and increases cost of doing business thereby affecting capital employed by SSBs that has no financial muscle to shoulder these numerous expenses. Furthermore, Sipe (2014) argued that many

SSBs have no adequate capital to cope with the taxes imposed by the government at all levels, especially those imposed by the state and local government. SSBs are the bedrock for economic growth and development, so allowing SSBs to shut down will create more pressure on government and increase number of unemployment in the economy which can result to social vices in the society. Similarly, Ukoko (2014) stated that some states have as many as over 43 taxes and levies in their state. This will not allowed the capital employed by SSBs to grow for future investment. In developed economies like United State of America (USA) and Japan, SSBs are exempted from payment of taxes, while in Nigeria reverse is the case, where SSBs are being faced with multiplicity of taxes from government agencies and even street urchins known in the local parlance as area boys do collect taxes from business outfit (Ukoko, 2014). This situation indicates that SSBs are operating under an overbearing regulatory environment, with numerous taxes which act as an impediment to the level of capital employed by SSBs in Nigeria. In the developed countries SSBs offer highest percentage of employment to the working class due to the enabling environment provided by the government (Nnamdi, 2013). In Nigeria SSBs have the potentials of offering highest job like its counterpart in the developed countries if given the same treatment that will enhance capital employed by SSBs for further investment and add more value into the economy.

In the same vein, Makanjuola (2014) observed that multiple taxes act as threat to the growth of capital employed as well as survival of Small Scale Businesses in Nigeria. It has forces many SSBs out of operation, so government need to streamline the taxes to have enabling environment for businesses to grow. Makanjuola further stated that we know government needs from people and businesses to meet its numerous obligations. But government must appreciate that it is only when firms exist that they can pay taxes to the government. In Nigeria SSBs have not performed creditably well, and have not played expected role in economic development when compare to other countries. It has been observed that most of SSBs have been seen not to influence apprentice training, so as to accelerate employment and poverty alleviation in order to foster economic development. According to Adeyebe (2010), the problem of multiple taxation has become unabated so much so that it is making Nigeria business environment unattractive and unfriendly to foreign investors. It has lead to a situation where some organizations are forced to downsize due to the high cost of doing business which affects their capital employed. In addition to this, from the reports of Manufacturers Association of Nigeria

(MAN) firms that are set to do business in Nigeria were not able to meet up due to the unfriendly business environment that add more burdens on business outfit. This failure means thousands will be denied employment opportunity that could have existed in the economy with the presence of those firms.

Furthermore, Gordon and Hines (2002) stated that there is inverse relationship between multiple taxation and capital employed by SSBs. Capital employed by small firms are generally low, so adding complex tax system to it may worsen the situation, small firms are more likely to be assets constrained as a result of the effect of these taxes. This will not allow the Small Scale Businesses to stand on their sound feet's and compete with other big companies in Nigeria. Similarly, Ijeoma (2014) reported that multiple taxation reduces size of capital employed of small scale businesses. It reduces income and ability to expand their outfit for more investment opportunities that may exist in the business environment. SSBs have the potential of contributing to economic development of Nigeria, but it is being constrained by many issues that affecting their competitive capacity in the economy. Therefore, evidences have shown that multiple taxation has effect on the capital employed by SSBs in Nigeria economy. This is why moderate taxes and other incentives are needed to enhance capital adequacy of SSBs to pave way for diversification of the economy, than depending on oil as the only source of revenue for the government that is now drastically losing value globally.

### **Effect of Multiple Taxation on Profitability of SSBs**

Anyigbo (1999) as cited in Odutun (2014) stated that without profit, the business of any firm will be affected and in small time the business will cease to function as it will not afford to meet its responsibilities to both staff and customers, this will lead to business failure. The success of any business is depending on how profitable the business is, that why SSBs need strong support from government to enhance its capital base as well as profitability. This will enable SSBs to function efficiently and provide quality products and services to its customers. Furthermore, Nwankwo (2002) stated that the primary objective of any business organization is profit maximization and taxation fights against this objective because tax is a direct deduction of profit. Multiple taxation is observed to be an essential source of revenue to government at all levels and excessive taxing of SSBs is very inefficient it redistribute income in favor of the median voter (Michael, 2003). Taxes are serious challenge to the profitability of most SSBs in Nigeria. The little profit earned was being eroded by the taxes, it

empty the coffer of the SSBs owners which makes the informal sector to be unattractive to prospective investors. Meanwhile the owners of SSBs bear the burden of taxes in improper proportion to profit; it directly levied on businesses (case & fair, 2001). From government point of view, Payment of tax is a civic responsibility of every firm or citizen for government to deliver the dividend of democracy to citizens. But on the contrary very many business owners found wanting of evading tax payment and still expect government to provide much for them in terms of facilities require to ease the operations of their businesses.

Similarly, Okereke (2003) reported that the effect of multiple taxes on businesses cannot be over emphasized and one of such effects is that it affects reinvestment rate of businesses, which can only be possible when there is possibility of earning large profit. The success of any business is largely depends on its ability to reinvest to earn more profit. But if taxes continue to erode the fruits of the SSBs, their continuity and existence will be a history because premature death will be the order of the day. In addition, Hongan (1998) as cited in Nnamdi (2013) stated that the profit of a firm is the reward to the labour for a job well done. Therefore, in a situation where labour is not working and there is nothing to show for their work they will not be motivated to put extra effort on the job. Meanwhile, when the rate of multiple taxation increases, workers have less incentive to work because their after tax income is lower and this will lead to fall on output causing change in aggregate supply at different price level (Boyes & Melvin, 2002). In Nigeria most of the small businesses have not been able to perform credibly in the market compare to foreign products, so adding taxation to it will continue to add more burden to the cost of doing businesses, the little profit made will be share with tax which will have effect on the profitability of SSBs. It must be noted that doing business in such environment is costly and is one of the factors that are driving investors away. It will not allow SSBs to compete with big firms in Nigeria; and will not contribute to the development of the informal sector. In the same light, Salami al et (2015) observed that moderate taxes are critical to the profitability of businesses, particularly small scale businesses. Though most of the SSBs owners do not like the idea of paying taxes, but without it, democracies will not function effectively. This affects everybody in the country, so it pays to pay a tax.

Therefore, the effect of multiple taxation on the profitability of SSB has created serious concern among the owners of SSBs. They can neither compete nor deliver the expected services to the customers, and banks

have capitalized on it for not funding the sector to actualize its potentials. So banks need to grant more loans into this informal sector to achieve its set goals and objectives. In order to realized its potentials of ensuring self reliance to any desiring entrepreneur.

### **Effect of Multiple Taxation on the Sales Growth of SSBs**

Small scale businesses are the life wire of any developing economy like Nigeria and contribute to economic growth and development. According to Tomlin (2008), the resources directed for payment of tax could have been used for future investment to enhance sales growth of SSBs. Hence, it clears to note that complex tax systems create more burdens on the cost of doing business in Nigeria. This makes the businesses environment to be unfavorable to most of the SSBs that cannot cope with the taxes. The adverse effect of taxes on entrepreneur affects creation of new ideas and lower sales growth (Gordon, 2010). It is worthy if government provides sound policies that can motivate employees to bring in new ideas for the growth of SSBs; this will enhance sales growth of SSBs and contribute to economic advancement of Nigeria to overcome some of the challenges.

Similarly, Gordon (2005) mentioned that multiple taxation has a negative effect on sales growth of SSBs. The negative effect of multiple taxation on sales growth are mostly resulted to the premature death of the SSBs, because business can only survive if sales growth are positively improving and has capacity of generating more returns. The effects of multiple taxation on sales growth of businesses have been examined by different researchers.

Such as Boyes and Melvin (2002) stated that multiple taxes impacted negatively on sales growth, and also Margalioth (2003) identified that multiple taxes act as impediment to the sales growth. For any businesses to survive, it must have good sales volume that can yield good returns as well as create goodwill to the business to attract many customers. Similarly, Tosun and Abizadeh (2005) stated that personal income tax is directly affecting the purchasing power of employees, since part of their remuneration will be remitted into the coffer of government. Employees are the key drivers of any business. So their motivation and satisfaction is critical to the sustainability of the business as well as sales growth. So over taxing their income will result to poor remuneration and has influence on their effort toward goal attainment of the business. Small tax payers under regular system of taxation are discriminated against, since compliance and tax rate are the same for most of the businesses irrespective of their sizes. Indeed, moderate taxes increases sales growth of SSBs as well as increases

government revenue, because it will increase rate of tax compliance from entrepreneurs (Vasak, 2008). On this note it is imperative to mention that moderate taxes enhance revenue generation as well as boost economic activities of SSBs. A complex tax system may result to low efficiency, high charges and delay to both entrepreneurs and tax personals (Farbod, 2000). This will not be favorable to the sales growth of SSBs because the little profit earned will be eroded by the taxes. This will lower the level of investment or ability to diversify for future business opportunities that may exist in the business environment.

Furthermore, industrialists have been lamenting that the uncoordinated nature of Nigeria's tax administration which has resulted to multiple taxation and reduced global competitiveness of the industrial sector (Martin, 2013). Manufacturing sector lacks capacity to compete due to various challenges, among is multiple taxes. It is a sector that provides jobs and revenue for the government, so SSBs needs helping hand from government in form of good schemes and soft loans to enhance their potentials of job creation to the teeming unemployed youth. Similarly, according to Manufactures Association of Nigeria (2014), the existence of multiple taxation/levies impact negatively on the sales growth of enterprises. Apart from restricting business expansion and affecting profit, industrialist lamented that the situation has created unemployment and resulted to low economic activities in Nigeria as well as low output in the informal sector.

Similarly, the effect of multiple taxation on the sales growth of small scale enterprises in Nigeria is seriously affecting possibility of expansion and reinvestment of small scale enterprises, as noted by Musgrave and Musgrave (2004) that tax policies affects the rate of sales growth as well as rate of savings and investment in the economy. Furthermore, Okojie (2014) stated that multiple taxation does not allow local product to compete with the imported ones and these are the factors responsible for poor sales growth rate in informal in Nigeria. Okojie further stated that all the incentives were eroded by the multiple taxes which will not allow the business to grow as expected; the end story is the pre-mature death (business failure) of SSBs. In fact, too many taxes drive investors away; it scares away prospective investors to invest in the informal sector. As a result of the taxes prospective investor will not have courage to invest under such unfavorable or unhealthy environment. A healthy environment is favorable to the success of any business. It will enable business to grow and diversify to take any opportunity that may exist in the environment.

## **Empirical Studies**

Several empirical studies have been conducted on the effect of taxes on the performance of SSBs. For example Ojeka (2011) examined the effect of multiple taxation on the growth of SSBs; the study was carried out in Zaria in the north western Nigeria. The sample size was 90 respondents who were SSBs owners, the data obtained was analysed through spearman rank correlation. The finding revealed that market taxes have significant effect on the sales growth of SSBs as well as ability to expand their businesses. Ojeka recommended for harmonisation of all taxes. This study was carried out in Zaria that created geographical gap that need to be filled in Maiduguri. However some studies have different findings to this, for example Chidi (2011) examined the impact of multiple taxes on the performance of SSBs in Imo state. The sample size was 50 respondents who are SSBs owners. The data generated was analysed using formal tables, pie chart and correlation. The findings revealed that taxes have no significant effect on the activities of small scale businesses. Chidi recommended for total compliance to tax payment by the owners of SSBs. Though the sample size is too scanty to generalized, there is need for more studies .Similarly, James (2012) examine the impact of taxes on small and medium enterprises in Nigeria. The sample size for the study was 200 respondents who are mostly market women. The data obtained was analysed through regression analysis. The results revealed that taxes have significant effect on the performance of small businesses. James recommended for sound tax policies to stimulate SSBs owners. The study was restricted to business women without looking at their men counterpart, so there is need to conduct a study that will look at the both side.

Furthermore, Andrew (2012) examined the impact of multiple taxes on SSBs in Enugu state. The sample size was 120 respondents who were SSBs owners. The data generated was analysed using simple percentage and descriptive statistics. The study revealed that environmental taxes have negative effect on the profitability of SSBs. Andrew suggested that the tax policies should be reformed to encourage profitability of SSBs. The findings of this study dwelled on environmental taxes, so there is need to conduct another research to include other taxes. Similarly, Adebisi and Gbegi (2013) examined the effect of multiple taxation on the performance of SSBs in Kogi state. The sample size of the study was 240 respondents who are mostly manufacturers. The data generated was analysed using both simple percentage and ANOVA. The findings revealed that multiple taxation have negative effect on the capital employed by the SSBs. Adebisi and Ghegi (2013) pointed out that survival of SSBs and their ability to pay taxes are

significant. They recommended that government should come up with uniform tax policies that will favour capital base of the SSBs in Nigeria and should put into consideration when setting tax policies. This study focused only on manufacturing businesses. There is need for more study to consider both service and manufacturing businesses. In the same vein, Nnamdi (2013) examined the effect of multiple taxes on the profitability of SSBs in Enugu state. The sample size was 180 respondents who were drivers. The data generated was analysed using multiple regressions. The finding revealed that multiple taxes have significant effect on the profitability of SSBs and he call for moderate taxation to relieve transporters and minimize Cost of doing businesses. The findings of this study was restricted to transporters and fail to consider other lines of business, so there is need for further study.

Sipe (2014) examined the effect of multiple taxes on the performance of SSBs. The study was conducted in Oyo state. The sample size of the study was 150 respondents. The data generated were analysed using regression analysis and the findings reveals that there is significant effect of environmental taxes on the capital employed of the SSBs surveyed. Sipe (2014) recommended for harmonization of taxes by the government at all level. The finding of this is conflicting with the study conducted Chidi (2011), so there is need for more research. Also Agbor (2013) examined implication of on and off liquor tax on the performance of SSBs in Nigeria. The study was carried out in Cross River state. The sample size of the study was 80 respondents who are bar owners in Calabar. The data generated was analysed through descriptive statistics (simple percentage). The findings revealed that on and off liquor tax affect capital employed of their businesses. Agbor (2013) suggested for reviewing the tax policies for the businesses to be more profitable. This study was restricted to liquor businesses and fails to consider other line of businesses, so there is need for further study. Similarly, Adebisi and Gbegi (2013b) examined the effect of multiple taxes on the growth of small businesses. The study was carried out in Kogi state using multiple regression analysis. The finding revealed that 80% of the small businesses died before their 5<sup>th</sup> anniversary due to the effect of taxes. They recommended for reviewing taxes to be moderate for the small business Owners to less the burden of taxes on their businesses. This study is same with the previous ones which have not focused on the other line business.

Furthermore, Mankanjala (2014) examined the implication of multiple taxes on the performance of small businesses. The sample size of the study

was 200 respondents. The study was carried out in Port Harcourt, River state. Simple percentage was used to analysed the data generated. The findings revealed that there is significant implication of environmental taxes on the capital employed by business owners. Makanjuala (2014) recommended for reviewing environmental taxes, particularly in Port Harcourt metropolis. Put together the studies yield inconsistency results regarding the effects of multiple taxation on the performance of small scale businesses therefore there is need for further research.

### **Theoretical Framework**

There are number of theories that are relevant to SSBs, for this study the following theories will be reviewed.

#### **Enterprise Growth Theory Based on Lifecycle Theory**

In 1980s, some foreign monographs began to review the enterprises growth from the survival and development view of the enterprises which regarded the enterprises as a life body to dynamically evaluate the characters and counter measures in the various stages of enterprises growth. According to this theory, enterprise was assimilated to the body, and the life cycle thought that as the life body will go through the life course from born, growth to death, the enterprise will also experience process generation, growth, aging and death. In the book of the living company put forward to distinguish between Life Company managed for survival and the economic company which was managed for profit. Chuchil and Lewis's study ( as cited in Olawale and Garwe 2010) mentioned that as new firm starts and develops, it move from growth stages each with its distinctive characteristics. Olawale and Garwe (2010) noted that the stages are existence, survival, success, and take-off and resources maturity. All these indicate that firm starts as a new born before it grows to big ones.

#### **The Big Push Theory**

This theory was postulated by Rodan (1943). The theory deals with the comprehensive program needed in form of high minimum amount of investment to overcome an obstacle in developing economy to lunch economic development. Rodan mentioned three indivisibilities which are pre-requisite for launching economic development successfully. Beside, Rodan added that the indivisibility of input, output can result to increase in returns. Rodan regarded social overhead capital as most important instance of indivisibility. The social overhead capital comprises of basic amenities and incentive like tax which directly more productivity will be enhanced. Viner (1998) stated that big push theory brings out the need for

massive effort on the part of the underdeveloped countries to industrialize them provided they are seriously about economic development.

### **The Theory of Unbalance Growth**

This was popularized by Hirschman (1958). According to the theory investment should be selective than simultaneous in all economic sectors. This theory states that under developed economies has no adequate resources to embark on project simultaneous like developed countries. Therefore, there is need for selectivity to be more efficient and productive. Hirschman (1958) tried to explain growth and development of an economy or nation with social overhead capital which included investment, education, health facilities, transportation, and communications etc that lead to industrialization and enhances productivity in the whole economy. Unbalance growth theorist argue that sufficient resources cannot be mobilized by government to promote widespread, coordinated investment in the all sectors. Therefore, government planning or market intervention is required in few strategic industries. Akinsulire (2010) noted that SSBs require a small startup capital than larger companies, but contribute to economic development of a Nation. It is more economical for government to select SSBs as one of its priority project, considering the enormous role it play in employment generation and poverty alleviation.

From the stated theories above, the theory of unbalanced growth is the most relevant to this study. The theory stated that investment in strategically selected sectors of the economy will lead to more investment opportunities and industrialisation of the whole economy. For example if adequate infrastructural facilities is provided by the government, it will lead to higher performance of the SSBs which will enhance capital employed by businesses as well as generate more profit thereby creating more jobs and huge revenues to government. Since tax payers will have trust and confidence to pay their taxes. The theory emphasizes on selectivity rather than simultaneous project, therefore if more money is pumped into SSBs in form of grant or low interest loan, will boost economic activities in the country and increases sales growth of SSBs, which will improve the well-being of the society.

## **METHODOLOGY**

### **The Study Area**

The study will be carried out in Maiduguri Metropolis; Borno State, Nigeria. The state is located in the North Eastern part of Nigeria, between latitude 11.50°N and longitude 13.09E. Borno state has total area of 69,635sqkm

and it is the largest state in Nigeria in terms of land mass. The state occupies the greatest part of Lake Chad basin and share international boundaries with three countries namely Chad to the north east, Cameroon to the east and Niger republic to the north. It also share borders with three states, Adamawa to the south, Gombe to the south west and Yobe to the west. Maiduguri being the capital city of Borno state has the total population of over 1.5million base on the 2006 national census head count. Furthermore, Maiduguri Metropolis is blessed with abundant human and natural resources; the strategic and unique location of Maiduguri metropolis has given opportunities to the emergence of so many small scale businesses in the state capital. Some of the businesses include Mashidimami water and related, Top Crown laundry, Hannas Restaurant and catering services, Universal laundry, Laggo Bread, Samunaka Bread, Alh Isa Cosmopolitan Suyagalary, Yuguda Business centers, Jagul phone and accessories market, Royal computer training centre, welding, fire wood and charcoal, cow fattening, poultry and Fish farming. Many people engage in businesses to earn means of living and contribute to the development of the state. Most of the small scale businesses are located in the Maiduguri metropolis, the unique location and vast land found in Maiduguri metropolis provides easy access and movement of goods and services within and outside Maiduguri Metropolis.

### **Population of the Study**

The population of this study will constitute one thousand five hundred and ninety five (1595) small scale businesses that are registered with Borno state Ministry of Commerce and Industry as well as with corporate affairs commission. The SSBs are also actively operating business in Maiduguri metropolis, and are being taxed by the government at different levels (three tiers of government). However, it will be cumbersome and unrealistic to cover all SSBs that are being taxed by the government in the whole Maiduguri Metropolis; therefore, there is need to select a reasonable sample size that will adequately capture the views of all entire population of the study become necessary for this study.

### **Sample Size and Sampling Technique**

To select a sample for this study, the Yamani`s formula will be used in determining the size of the study.

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{1595}{1 + 1595(0.05)^2}$$

$$n = 320$$

Where n is sample size, N (1595) is the population size, and e(0.05) is the level of precision, the range in which the true value of the population estimated to be, the calculated sample size for this study is 320. For the purpose of this study Multistage sampling technique will be used, the wards will be purposively selected based on the presence of commercial activities in those areas. The respondents will therefore be randomly selected from five wards in the Metropolis, where three wards will be selected out of fifteen wards in Maiduguri metropolitan council, one ward out of three wards in Jere and one ward from Konduga; thus, the required sample will be drawn from the selected wards. Finally, simple random sampling will be use to select 320 SSBs from the five wards selected in Maiduguri metropolis. Below is the sample frame for this study.

### Sample Frame

Wards	Population	Sampling Size	Percentage
Maisandari ward	380	76.23	23.82
HausariZango ward	410	82.25	25.70
Bolori I ward	405	81.25	25.39
Old Maiduguri ward	209	41.93	13.10
DalwaMasba ward	191	38.31	11.97
Total	1595	320	100

**Source:**(Borno State Ministry of Commerce and Industry, 2015).

### Method of Data Analysis

This study will use descriptive and inferential statistical tools for data analysis. This includes simple percentage as well as table presentation with the aid of Statistic Packages for Social Science (SPSS). Multiple regression analysis will be conducted to assess the effect of multiple taxation on the performance of SSBs in Maiduguri Metropolis.

Two variables will be identified i.e. independent variable and dependent variables, the independent variable will be multiple taxation while dependent variables will be performance of SSBs.

## RESULTS

### Results

**Table 4.2.1: Awareness of Multiple Taxation by the Respondents**

Statements	Yes	No
Are you aware of multiple taxation	314 (100.0%)	0 (0.00%)
Have been being paying multiple taxation	314 (100.0%)	0 (0.00%)
Are you satisfied with the administration of tax system in Nigeria	12 (3.8%)	312 (96.2%)

**Source:** *field work, 2016*

Table 4.2.1 describes the level of respondents' awareness of the existence of multiple taxation schemes. The result revealed that all 100.0% of the respondents who participated in this research work are aware of multiple taxation, and have been paying it. Although all of the respondents are participating in paying multiple taxation 96.2% of them are not satisfied with the administration of tax system in Nigeria. As such this can be concluded as follows; that all the respondents are aware of multiple taxation; that all the respondents pay multiple taxes and; that majority of the respondent who are participating in paying multiple tax are not satisfied with tax administration system in the country.

**Table 4.2.2: Rating the Effect of Multiple Taxation on Capital**

Statements	High	Moderate	Low
How will you rate the effects of multiple taxation on capital employed of your business	195 (62.1%)	117 (37.3%)	2 (0.6%)
How will you rate the effects of multiple taxation on profitability of your business	155 (49.4%)	157 (50.0%)	2 (0.6%)
How will you rate the effects of multiple taxation on sales growth of your business	137 (43.6%)	172 (54.8%)	5 (1.6%)

**Source:** *field work, 2016*

Table 4.2.2 describes how respondents rated the effect of multiple taxation on capital. From the table, 195(62.1%) rated the effects of multiple taxation on capital employed of their business as high, 117(37.3%) rated it moderate, while only 0.6% rated as low. Also 155(49.4%) of the total respondents rated the effects of multiple taxation on profitability of their business as high, 157(50.0%) rated as moderate, while only 2(0.6%) rated

ad low. In rating the effect of multiple taxation on sales growth, 137(43.6%) of the respondents rated it high, 172(54.8%) rated it as moderate while 5(1.6%) rated it as low. From this result it can be concluded that most of the respondents have agreed that multiple taxation has high degree of effect on both capital, profitability and sales growth of their respected businesses.

**Research question I:** What are the effects of multiple taxation on the capital employed by SSBs in Maiduguri Metropolis?

**Table 4.2.3: Effect of Multiple Taxation on the Capital Employed by SSBs**

Statements	SA	AG	UD	DA	SD
Multiple taxation has significant effect on the capital strength of SSBs	224 (71.3%)	80 (25.5%)	2 (0.6%)	0 (0.0%)	8 (2.5%)
Multiple taxation has significant effect on the SSBs diversification	170 (54.1%)	140 (44.6%)	0 (0.0%)	4 (1.3%)	0 (0.0%)
Multiple taxation increases cost of running businesses	135 (43.0%)	173 (55.1%)	0 (0.0%)	6 (1.9%)	0 (0.0%)
Multiple taxation has significant effect on the stock level of SSBs	130 (41.4%)	180 (57.3%)	4 (1.3%)	0 (0.0%)	0 (0.0%)
Multiple taxation affect transportation of goods and services of the SSBs	129 (41.1%)	176 (56.1%)	9 (2.9%)	0 (0.0%)	0 (0.0%)

**Source:** field work, 2016

Table 4.2.3 sought to answer research question I which evaluate the significant effect of multiple taxation. From the result, 224(71.3%) of the total respondents strongly agreed that multiple taxation has significant effect on the capital strength of SSBs, 80(25.5%) agreed to that while only 8(2.5%) strongly disagreed to that. On the significant effect on the SSBs diversification, 170(54.1%) strongly agreed that multiple taxation has significant effect on the SSBs diversification, 140(44.6%) agreed to that while only 4(1.3%) disagreed to that. When asked if multiple taxation increases cost of running businesses, 135(43.0%) of the total respondents strongly agreed, 173(55.1%) agreed while only 6(1.9%) disagreed to that. Also when asked if multiple taxation has significant effect on the stock level of SSBs, 130(41.4%) strongly agreed, 180(57.3%) agreed while none of the respondents disagreed to that. The result also shows that 129(41.1%) of the total respondents strongly agreed that multiple taxation affect transportation of goods and services of the SSBs, 176(56.1%) agreed. From

this result it can be concluded that most of the respondents agreed that multiple taxation has a significant effect on capital employed by SSBs.

**Research question II:** What are the effects of multiple taxation on the profitability of SSBs in Maiduguri Metropolis?

**Table 4.2.4: Effect of Multiple Taxation on Profitability of SSBs**

Statements	SA	AG	UD	DA	SD
Multiple taxation has significant effect on the quality of goods/services produced/rendered by SSBs	256 (82.5%)	53 (16.9%)	2 (0.6%)	0 (0.0%)	0 (0.0%)
Multiple taxation adds more expenses to SSBs	145 (46.2%)	169 (53.8%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
High prices of goods affect customer's patronage	130 (41.4%)	180 (57.3%)	4 (1.3%)	0 (0.0%)	0 (0.0%)
Multiple taxation has significant effect on level of employment generated by SSBs	129 (41.1%)	183 (58.3%)	0 (0.0%)	2 (0.6%)	0 (0.0%)
Multiple taxation has significant effect on the SSBs's sales return	176 (56.1%)	132 (42.0%)	2 (0.6%)	4 (1.3%)	0 (0.0%)

**Source:** *field work, 2016*

Table 4.2.4 sought to answer research question II which evaluate the significant effect of multiple taxation on profitability. From the result, 256(82.5%) of the total respondents strongly agreed that multiple taxation has significant effect on the quality of goods/services rendered by SSBs, 53(16.9%) agreed to that while none disagreed to that. Also when asked if multiple taxation adds more expenses to SSBs, 145(46.2%) strongly agreed, 169(53.8%) agreed to that while none disagreed to that. When asked if high prices of goods affect customer's patronage, 130(41.4%) of the total respondents strongly agreed, 183(57.3%) agreed while none disagreed to that. Also on the significant effect multiple taxation on level of employment generated by SSBs, 129(41.1%) of the total respondents strongly agreed, 183(58.3%) agreed, while only 2(0.6%) disagreed. Lastly, the result also shows that 176(56.1%) of the total respondents strongly agreed that multiple taxation has a significant effect on the SSBs sales return while only 4(1.3%) disagreed to that. Hence from this result it can be concluded that most of the respondents agreed that multiple taxation has a significant effect on the profitability of SSBs.

**Research question III:** What are the effects of multiple taxation on the sales growth of SSBs in Maiduguri Metropolis?

**Table 4.2.5: Effect of Multiple Taxation on Sales Growth of SSBs**

Statements	SA	AG	UD	DA	SD
Multiple taxation has significant effect on the quality of goods produced by SSBs	211 (67.2%)	87 (27.7%)	12 (3.8%)	4 (1.3%)	0 (0.0%)
Multiple taxation affect sales volume of SSBs	111 (35.4%)	200 (63.7%)	22 (7.0%)	0 (0.0%)	0 (0.0%)
Multiple taxation has significant effect on the cost of raw materials used by SSBs	131 (41.7%)	161 (51.3%)	22 (7.0%)	0 (0.0%)	0 (0.0%)
Multiple taxation affect selling price of goods and services produced by SSBs	162 (51.6%)	150 (47.8%)	2 (0.6%)	0 (0.0%)	0 (0.0%)
Multiple taxation has significant effects on Product distributions by SSBs owners	113 (36.0%)	193 (61.5%)	6 (1.9%)	2 (0.6%)	0 (0.0%)

**Source:** *field work, 2016*

Table 4.2.5 sought to answer research question III which evaluate the significant effect of multiple taxation on sales growth of SSBs. Five questions were used in evaluating the effect of multiple taxation on the sales growth. From the result, 211(67.2%) of the total respondents strongly agreed that multiple taxation has a significant effect the quality of goods produced by SSBs, 87(27.7%) agreed while only 4(1.4%) disagreed to that. Also when asked if multiple taxation affect sales volume of SSBs, 111(41.7%) strongly agreed, 161(51.3%) agreed, while none disagreed to that. When asked if multiple taxation has significant effect on the cost of raw materials used by SSBs, 131(41.7%) of the total respondents strongly agreed, 161(51.3%) agreed while none disagreed to that. The fourth question which sought to find out if multiple taxation affect selling price of goods and services produced by SSBs, 162(51.6%) of the total respondents strongly agreed, 150(47.8%) agreed, while only 2(0.6%) went for undecided. Lastly, the result also shows that 113(36.0%) of the total respondents strongly agreed that multiple taxation has a significant effect on product distribution by SSBs owners, 193(61.5%) agreed, while only 2(0.6%) disagreed to that. Hence from this result it can be concluded that most of the respondents agreed that multiple taxation has a significant effect on the growth of SSBs.

### **Hypotheses testing**

Ho<sub>1</sub>: Multiple taxation has no significant effect on the capital employed by SSBs in Maiduguri Metropolis.

**Table 4.3.1: Model Summary of the significant effect on the capital employed by SSBs**

R	R <sup>2</sup>	Bête Coeff.	Adjusted R <sup>2</sup>	Std. Error of the Estimate	Statistics Measures			
					R <sup>2</sup> Change	F Change	Df1	Sig.
.790 <sup>a</sup>	.780	4.300 6.466 4.048 5.336 8.889	.761	.756	.780	5.614	5	.0045

Source: field work, 2016

Table 4.3.1 shows details of the linear relationship of the five questions used in evaluating the effect of multiple taxation on capital employed. These variables were subject to multiple regression model. Performance (Y) was regressed against respective response on capital. From the result, the summary model have shown that  $r = 0.790$ , which implies that the variables have significant effect both within and between the variable across the responses. The result shows that at  $(F_{5, 4})$ ;  $R^2 = 0.780 = 78\%$  which indicates the percentage by which the variables explain the models effects. The p – value  $p < 0.045$   $p < 0.05$  shows that multiple taxation has a significant effect on the capital employed by SSBs in Maiduguri.

Hence, the result reveals that multiple taxation has a significant effect on the capital employed by SSBs in Maiduguri Metropolis. Which implies that the null hypothesis is thereby rejected and alternate hypothesis accepted, which can now be stated as; multiple taxation has a significant effect on the capital employed by SSBs in Maiduguri Metropolis.

Therefore, the equation for the best fit of the model is represented as;

**Equation for the Model**

$$Y = \beta_0 + \beta_1 X_2 + \beta_2 X_3 + \beta_3 X_4 + \beta_4 X_5 + e$$

**Beta Coefficient**

$$\beta_1 = 4.300, \beta_2 = 6.466, \beta_3 = 4.048, \beta_4 = 5.336, \beta_5 = 8.889$$

$$Y = 4.300X_2 + 6.466X_3 + 5.336X_4 + 8.889X_5 + 0.656$$

HO<sub>2</sub>: Multiple taxation has no significant effect on the profitability of SSBs  
In Maiduguri Metropolis

**Table 4.3.2: Model Summary of the effect on the profitability of SSBs in Maiduguri Metropolis**

R	R <sup>2</sup>	Bête Coeff.	Adjusted R <sup>2</sup>	Std. Error of the Estimate	Statistics Measures			
					R <sup>2</sup> Change	F Change	Df1	Sig.
.871	.995	.699 -.866 .995 .461 .672	.869	.337	.876	4.322	5	.0341

Source: field work, 2016

Table 4.3.2 shows details of the linear relationship of the five questions used in evaluating the effect of multiple taxation on profitability of SSBs. These variables were subject to multiple regression model. Performance (Y) was regressed against respective response on capital. From the result, the summary model have shown that  $r = 0.871$ , which implies that the variables have significant effect both within and between the variable across the responses. The result shows that at  $(F_{5, 4})$ ;  $R^2 = 0.871 = 87\%$  which indicates the percentage by which the variables explain the models effects. The p - value  $p < 0.0341$   $p < 0.05$  shows that multiple taxation has significant effect on the profitability of SSBs in Maiduguri Metropolis.

Hence, the result reveals that multiple taxation has a significant effect on the profitability of SSBs in Maiduguri Metropolis. Which implies that the null hypothesis is thereby rejected and alternate hypothesis accepted, which can now be stated as; multiple taxation has significant effect on the profitability of SSBs in Maiduguri Metropolis.

Therefore, the equation for the best fit of the model is represented as;

**Equation for the Model**

$$Y = \beta_0 + \beta_1 X_2 + \beta_2 X_3 + \beta_3 X_4 + \beta_4 X_5 + e$$

**Beta Coefficient**

$$\beta_1 = .699, \beta_2 = -0.866, \beta_3 = 0.995, \beta_4 = 0.461, \beta_5 = 0.672$$

**Model**

$$\beta_1 = .399, \beta_2 = -0.266, \beta_3 = 0.095, \beta_4 = 0.261, \beta_5 = 0.172$$

$$Y = 0.699X_2 - 0.866X_3 + 0.995X_4 + 0.461X_5 + 0.672X_6 + 0.337$$

HO<sub>3</sub>: Multiple taxation has no significant effect on the sales growth of SSBs in Maiduguri Metropolis.

**Table 4.3.3: Model Summary of the effect on the sales growth of SSBs in Maiduguri Metropolis.**

R	R <sup>2</sup>	Bête Coeff.	Adjusted R <sup>2</sup>	Std. Error of the Estimate	Statistics Measures			
					R <sup>2</sup> Change	F Change	Df1	Sig.
.963	.965	-.518 .444 .793 -.647 -.495	.963	.873	.965	5.154	5	.001

Source: field work, 2016

Table 4.3.2 shows details of the linear relationship of the five questions used in evaluating the effect of multiple taxation on sales growth of SSBs. These variables were subject to multiple regression model. Performance (Y) was regressed against respective response on sales growth. From the result, the summary model have shown that  $r = 0.963$ , which implies that the variables have significant effect both within and between the variable across the responses. The result shows that at  $(F_{5, 4})$ ;  $R^2 = 0.963 = 96\%$  which indicates the percentage by which the variables explain the models effects. The p - value  $p < 0.001$   $p < 0.05$  shows that multiple taxation has significant effect on the sales growth of SSBs in Maiduguri Metropolis.

Hence, the result reveals that multiple taxation has a significant effect on the sales growth of SSBs in Maiduguri Metropolis. Which implies that the null hypothesis is thereby rejected and alternate hypothesis accepted, which can now be stated as; multiple taxation has significant effect on the sales growth of SSBs in Maiduguri Metropolis

Therefore, the equation for the best fit of the model is represented as;

**Equation for the Model**

$$Y = \beta_0 + \beta_1 X_2 + \beta_2 X_3 + \beta_3 X_4 + \beta_4 X_5 + e$$

**Beta Coefficient**

$$\beta_1 = -.518, \beta_2 = 0.444, \beta_3 = 0.793, \beta_4 = 0.647, \beta_5 = 0.495$$

$$Y = -.518X_2 + 0.444X_3 + 0.793X_4 + 0.647X_5 + 0.347$$

## **SUMMARY OF FINDINGS**

This research work was able to find out four major findings which relates to the effect of multiple taxation on the performance of SSBs these are;

1. multiple taxation has a significant effect on the capital employed by SSBs in Maiduguri Metropolis..
2. multiple taxation has significant effect on the profitability of SSBs in Maiduguri Metropolis
3. multiple taxation has a significant effect on the sales growth of SSBs in Maiduguri Metropolis. Other findings were;
4. that most of the respondents agreed that multiple taxation has a significant effect on capital employed by SSBs.
5. that most of the respondents agreed that multiple taxation has a significant effect on the profitability of SSBs
6. that most of the respondents agreed that multiple taxation has a significant effect on the growth of SSBs.

## **DISCUSSION**

The result of this research found out that multiple taxation has a significant effect on the capital employed by SSBs in Maiduguri Metropolis, which concurred with the report of Okojie (2014) who reported that environmental levy is one of the taxes that give sleepless night to business owners; it has added strong challenges to the cost of doing business in Nigeria, particularly in Lagos state there are over 97 taxes and levies. For entrepreneurs to be motivated and enjoy enabling environment, the issues of multiple taxes and levies need urgent attention to save informal sector from collapsing. While to government tax is corporate responsibility of every citizen to pay for government to deliver services. Business owners agree that government need funds to function or deliver required services. But government must understand that is only when business are existing that they can pay taxes and employ others to add value to the economy. World Bank report has shown that for every ₦100 that business have to pay in taxes, business owners pay about ₦35 in tax compliance. This has reduced the amount of capital employed that could have been reinvested into the business and created more jobs to the unemployed ones. According to Michael (2014), all sort of names are being given to fees collected despite the fact that such levies are not backed by any law of the Federation. An instance was Environmental Audit Review and Certification Fee of ₦30,000 per site introduced by the Imo state government despite the fact that the same fee was legally backed by Standards and Enforcement Agency (NESREA) of the federal government.

It was also found out that multiple taxation has a significant effect on the profitability of SSBs in Maiduguri Metropolis, as agreed with the work Anyigbo (1999) in Oduntun (2014) who reported that, without profit, the business of any firm will be affected and in small time the business will cease to function as it will not afford to meet its responsibilities to both staff and customers, this will lead to business failure. The success of any business is depending on how profitable the business is, that why SSBs need strong support from government to enhance its capital base as well as profitability. This will enable SSBs to function efficiently and provide quality products and services to its customers. Furthermore, Nwankwo (2002) stated that the primary objective of any business organization is profit maximization and taxation fights against this objective because tax is a direct deduction of profit. Multiple taxation is observed to be an essential source of revenue to government at all levels and excessive taxing of SSBs is very inefficient it redistribute income in favour of the median voter (Michael, 2003). Taxes are serious challenge to the profitability of most SSBs in Nigeria. The little profit earned was being eroded by the taxes, it empty the coffer of the SSBs owners which makes the informal sector to be unattractive to prospective investors. Meanwhile the owners of SSBs bear the burden of taxes in improper proportion to profit; it directly levied on businesses (case & fair, 2001).

Also the result of this research found out that multiple taxation has a significant effect on the sales growth of SSBs in Maiduguri Metropolis. As supported by Tomlin (2008), who stated that the resources directed for payment of tax could have been used for future investment to enhance sales growth of SSBs. Hence, it clears to note that complex tax systems create more burdens on the cost of doing business in Nigeria. This makes the businesses environment to be unfavorable to most of the SSBs that cannot cope with the taxes. The adverse effect of taxes on entrepreneur affects creation of new ideas and lower sales growth (Gordon, 2010). It is worthy if government provides sound policies that can motivate employees to bring in new ideas for the growth of SSBs; this will enhance sales growth of SSBs and contribute to economic advancement of Nigeria to overcome some of the challenges.

Similarly, Gordon (2005) mentioned that multiple taxation has a negative effect on sales growth of SSBs. The negative effect of multiple taxation on sales growth are mostly resulted to the premature death of the SSBs, because business can only survive if sales growth are positively improving and has capacity of generating more returns. The effects of multiple

taxation on sales growth of businesses have been examined by different researchers. Such as Boyes and Melvin (2002) stated that multiple taxes impacted negatively on sales growth, and also Margalioth (2003) identified that multiple taxes act as impediment to the sales growth. For any businesses to survive, it must have good sales volume that can yield good returns as well as create goodwill to the business to attract many customers. Similarly, Tosun and Abizadeh (2005) stated that personal income tax is directly affecting the purchasing power of employees, since part of their remuneration will be remitted into the coffer of government.

## CONCLUSION

Based on the findings of this study, it concluded multiple taxation has a significant effect on the capital employed by SSBs in Maiduguri Metropolis, it was also concluded that multiple taxation has significant effect on the profitability of SSBs in Maiduguri Metropolis. Lastly it was concluded that multiple taxation has a significant effect on the sales growth of SSBs in Maiduguri Metropolis. Other findings are; that most of the respondents agreed that multiple taxation has a significant effect on capital employed by SSBs, that most of the respondents agreed that multiple taxation has a significant effect on the profitability of SSBs and; that most of the respondents agreed that multiple taxation has a significant effect on the growth of SSBs.

## REFERENCE

- Abdultah, O, & Jummai, T.E. (2013). Financing Small Scale Businesses for Higher Productivity Research Journal of Management Sciences Vol.116, No.6
- Abebis, J.F. Gbegi D.O (2013). *Effect of Multiple Taxation on the Performance of SSBs in Nigeria, M.Sc Theses, Kogi, University of Kogi.*
- Abimbola, O. (2008). *Multiple Taxation Killing Nigeria Companies the Punch.*
- Adeyegbe, O. (2010) Multiple Taxation: Heavy Burden for Industries Being Seminar Organized by the Manufacturers Association of Nigeria in Ibadan Oyo state.
- Agbor, U. I. (2013). Getting the Money Plummeting Business Development: A Study of Impact Tax Regime on Hospitality Industry in Calabar, Nigeria Global Journal of Political Science and Administration Vol.1 No1, pp.16-26

- Aguolo, O. (2004). Taxation and Tax Management in Nigeria Enugu Median Association
- Akinsulire, O. (2010). Financial Management Lagos: Ceemol.
- Aminu, A.A. (2012). Entrepreneurship: Theory and Practice Maiduguri Intellectual Property & Technology Office Unimaid
- Anderson, G. Johnson, M. & Olajide, J. (2008). An Empirical Analysis Factors Affecting Profitability of SMEs in Nigeria in African Journal of Business Management, 1.2 (x) 195 – 200
- Andrew, N. (2012). *Impact of Taxes on the Performance of Micro Small and Medium Enterprises in Nigeria, M.Sc Theses, Enugu, Enugu State University*
- Anyanu, J.C. (2009). Nigeria Public Finance Onitsha; Joanee Educational Publisher Limited
- Appah, E. (2010a). The Problem of Tax Planning and Administration in Nigeria: The Federal and State Government Experience” International Journal of Labour and Organizational Psychology Vol. 3 (1 and 2)
- Appah, E. (2010b). Corporate Tax Incentives A Tool for Economic Growth and Development of Nigeria International Journal of Management Sciences
- Appah, E. & Onyandoghan, J.K. (2011). The Challenges of Tax Mobilization and Management in Nigeria Economy Journal of Business Administration & Management, 6 (2) 128-136
- Banmbach, C.M. (1992): Basic Small Business Management, Obafemi Owolowo University Press Ltd
- Bhartia, H.L. (2004) Public Finance. New Delhi Vixas Publishing House PVT Ltd.
- Bloom, N. Draka, M. & Reenen, J. (2011). Trade Induced Technical Change Impact of Chise Import Innovation, IT and Productivity, National Bureau of Economic Research Working Paper 16717
- Boyes, W. & Melvn, M. (2002) Macro Economic New York Houghton Mifflin

Bullion and CBN (1992) Central Bank of Nigeria (CBN) Prudential Guidelines for Commercial Banks

Case, K.E. & Fair R.C (2001) Principle of Micro Economic USA Pr entice Hill

CBN (2001) Financing Small and Medium Scale Industries in Nigeria Bullion Publication of the Central Bank of Nigeria/ (25); 16 - 32

CBN (2012).Annual Report and Statistical Bulleting

CBN training centre; No. 4 (2003) Seminar on Small and Medium Industries Equity Investment Scheme (SMIEIS)

Chibuzor, T.O. (2013).The Small Scale Enterprises and Economic Development of Nigeria: Enugu State Experience.

Chidi, O.E. (2011) Impact of Multiple Taxes on the Performance of Small Scale Businesses M sc Theses Abia State University

Eniola, A.A. (2004).The Role of SMEs Firm Performance in Nigeria Arabian Journal of Business Management Review (Oman chapter) Vol. 3 No. 12, pp 33 - 47

Farzbod, J. (2000). Investigation of Effective Factor in the Tax Efficiency in Teran, M.Sc Theses, Governmental Management Training Tehran

Gordon, R. & Hines, J. (2002) International Taxation in Auer back A. and Fedstein M. (eds), Handbook in Public Economics Vol. iv, pp 1935 - 1995

Gordon, H.R. (2010). Taxation and Corporate Uses of Debt: Implication for Taxes Policy. National Tax Journal 63, No1, 1<sup>st</sup>

Haruna, K. (2015). A Trouble Capital Overtaken by IDPs Leadership P.5

Hudson, I.U., Andrew, S.B. & Ibrahim, A.I. (2014) Small and Medium Scale Enterprises and Employment Generation in Maiduguri Metropolis Journal of Sciences and Multidisciplinary Research Vol.6, No.2, pp144-157

Ijeoma, O. (2014). A Review of Nigerian Tax Laws

- Iwuji, G.I. (2010). Creating Awareness on Tax Matters for Small and Medium Unit [Power point Slides] Retrieved from [www.doctoc.com/dot/1974636/Creating Small and Medium Enterprises-Tax-Matters-Awareness](http://www.doctoc.com/dot/1974636/Creating_Small_and_Medium_Enterprises-Tax-Matters-Awareness)
- James, P.L. (2012) Impact of Multiple Taxation on the Small and Medium Enterprises Being M Sc Theses Presented to the Department of Business Management
- John, M. (2014). SMEs and Challenges of Multiple Taxation Lagos, Paper Presented at a Seminar Organized by Manufacturers Association of Nigeria
- Kiabel, B.D. (2011). Principles of Taxation in Nigeria, Owerri, Publisher okah,
- Kiabel, D.B. & Nwukah, G.N. (2009). Boosting Revenue Generation by State Government in Nigeria: The Tax Consultant Option Revisited. European Journal of Science, Vol.8, No.4
- Makanjuola, O. (2014). *Implication of Taxation on the Performance SSBs in Nigeria, M.Sc Theses, River, University of Port Harcourt*
- Margouth, Y. (2003). Tax Competition on Foreign Direct Investment & Growth, Using the Tax System to Promote Developing Countries Virginia, 23 161 – 204
- Martins, K. & Okojie, J. (2013). Multiple taxation: Heavy Burden for Industries, Ibadan, Being a Paper Presented at Seminar Organized by Manufactures Association of Nigeria in Oyo State.
- Michael, A.J. (2013). Survey on Taxation of SMEs Draft Report on Responses to Questionnaires Retrieved from Organization for Economic Cooperation & Development
- Michael, O. (2014). Multiple Taxation as a Bane of Business Development in Nigeria Academic Journal of Interdisciplinary Vol.3 No.1
- Musgrave, R.A. & Musgrave P.B, (2004). Public Finance in Theory & Practice, New Delhi Tata McGraw Hill.
- Nnamdi, C. (2013). *Assessment of Implication Multiple Taxation on the Growth of SSBs in Nigeria, M.Sc Theses, Enugu, Enugu State University*

- Nwazeaku, N.C. (2005). *Taxation in Nigeria-Principles and Practice*, Owerri, Springfield Publishers
- Nwakwo, S. (2002). Quality Assurance in Small Scale Business Organization *International Journal of Quality & Reliability*, 17(1), pp.82-99
- Nzotta, S.M. (2007). Tax Evasion Problem in Nigeria Critique the Nigerian Accountant, Vol. 40 (2); 40 – 43.
- Odutun, K.O. (2014). *The Role of Small and Medium Enterprises in Economic Development: The Nigerian Experience*
- Ogboua, G.N. (2012). Impact of Tax Reform & Economic Growth of Nigeria A Time Series Analysis *Current Research Journal of Social Sciences* 4 (1), 62 – 68.
- Ojeka, A.D. (2011). *Multiple Taxation & the Growth of SSBs Implication for Nigeria Economy*, M.Sc Theses, Zaria, Ahmadu Bello University
- Okereke, U.M. (2003). *Fundamentals Principles of Nigeria Tax Evidence in 236 Questions and Suggested Solutions* Lagos Segriba Tax Publication
- Olawale, F. & Garwe, D. (2010). Obstacles to Growth of new SMEs in South Africa: a Principal Component analysis approach. *African Journal of Business Management*, 4(5), 729-738.
- Olusola, O.J. & Olusola, O.A. (2013). Estimating Growth in Investment of Micro & Small Scale Business in Nigeria. *Asian Economic & Financial Review*, 3(1): 111 – 12
- Olutunji, O.C., Taiwo, O.A. & Adewale, J.O. (2009) A Review of Revenue Generation in Nigeria Local Government *International Business Management Journal* vol. 3. No 54-60
- Onyeukwu, H. (2010). *Business Tax in Nigeria: The Controversy of Multiple Taxation* Corporate Governance. Available from: <http://works.bepress.com/cgi/viewcontent.cgi?article=1008&content=humphrey-onyeukwu>. Accessed 23/06/2010
- Osaze, B.E. (1991). *Nigeria Corporate Policy and Strategic Management* Lagos: Sharp print Ltd

- Osula, A. (2004). The Role of Local Economic Development & Community Self Reliance in Rural South Africa the Journal of Modern African Studies Vol. 37 No. 3 pp 389
- Rafael, C. (2014). Role of Small Scale Industries in Economic Development of Nigeria Being Paper Presented at the 6<sup>th</sup> Follow Associate
- Salami, O.G., Omidiyu, O.M., & Ojoye, O.F. (2015).Taxation and Nigeria Economic Growth Process Research Journal of Finance and Accounting Vol.6, No10 2015
- Sipe, L. & Ukoko, T. (2014). Taxation & Multiple Taxation Effect Being Seminar Organized by Chamber of Commerce, Mines & Agriculture Lagos
- Tomlim, B. (2008).Cleaning Hurdles Reform & SMEs More Successful (Commentary no 2264) Toronto USA.
- Tosum, .M.S. & Abizadeh, S. (2005).Economic Growth and Tax Component: An analysis of Tax Change in OED Applied Economics
- Usman, M.A., Ahmed, D.A. & Yahaya, H.G. (2015). Role of Government in Financing Small Scale Businesses in Maiduguri Journal of Business Management Vol.117, No.5
- Vasak, S. (2008) SMEs & large enterprises USAID Business Climate Reform [www.pdf.usaid](http://www.pdf.usaid)

---

**Reference** to this paper should be made as follows: Iliya Hudson Usmana (2017), Effect of Multiple Taxation on Performance of Small Scale Business in Maiduguri Metropolis . *J. of Management and Corporate Governance*, Vol.9, No.1, Pp. 33-70.

---