

IMPACT OF MULTIPLE TAXATION ON BUSINESS SURVIVAL: A STUDY OF SMM WATER DIKKO, NIGER STATE

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ABSTRACT

This study is on the effect of multiple taxation business survival of SMM pure water in Dikko, Niger State, Nigeria. Over the years, small and medium scale enterprises have been an avenue of job creation and the empowerment of Nigeria's citizen, providing about 50% of all jobs in Nigeria and also for local capital formation. However, the mortality rate of these small firms is very high. Among the factors responsible for these untimely close-ups are tax related issues, ranging from multiple taxations to enormous tax burdens. The study therefore examines the effect of multiple taxations on SMM survival. The study involved a survey research design with a population of 91 staff. The research sample size is 80 and a self administered

questionnaire was used to collect data. The data was quantitatively analyzed with simple percentages and tested the research hypothesis with multiple regression model. Findings revealed that multiple taxation has negative effect on SMM' survival and the relationship between SMM size and its ability to pay taxes is significant. We therefore recommends that government should come up with a uniform tax policies that will favour the development of SMEs in Nigeria and government should put into consideration the size of SMEs when setting tax policies.

Keywords: Taxation, Multiple taxation, Business Survival, SMEs

INTRODUCTION

Over the years, Small and Medium Enterprises (SMEs) has been an avenue for job creation and the empowerment of Nigeria's citizens providing about 50% of all jobs in Nigeria and also for local capital formation. Being highly innovative, they lead to the utilization of our natural resources which in turn translates to increasing the country's wealth through higher productivity. SMEs have undoubtedly improved the standard of living of so many people especially those in the rural areas. However, the mortality rate of these small firms is very high. According to the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) Nigeria, 80% of SMES die before their 5th anniversary. Among the factors responsible for these untimely close-ups are tax-related issues ranging from multiple taxation to enormous tax burdens. In many government policies, SMEs are usually viewed and treated in the same light as large corporations. However, their size and nature makes them unique. Therefore, in dealing with SMEs, these unique qualities need to be considered. Taxation of SMEs must be imposed in such a way that puts their income and need for survival into consideration. It is expedient that enough profit is allowed them for the purpose of expanding their businesses.

A study carried out by the Federal Office of Statistics shows that in Nigeria, SMEs make up 97% of the economy (Ariyo, 2005). Although smaller in size, they are the most important enterprises in the economy due to the fact that when all their individual effects are aggregated, they surpass that of the larger companies. The social and economic advantages of SMEs cannot be overstated.

SMEs in developing countries are struggling to survive under intense competitive environments both domestic and international. In developing countries like Nigeria, there is an urgent need to provide the required

enabling environment for the development of SMEs, so that they could adequately play the role expected of them in economic transformation. Such role includes mobilization of domestic savings for investment, appreciable contribution to gross domestic product, increased harnessing of local raw materials, employment generation, and significant contribution to poverty reduction and enhancement in personnel income, technological development and export diversification (Smatrakalev, 2006). Small and medium scale enterprises have undoubtedly improved the standard of living of so many people especially those in the rural areas (Ariyo, 2005). However, the mortality rate of these small firms is very high. According to the Small and Medium Scale Enterprises Development Agency of Nigeria (SMEDAN) Nigeria, 80% of SMEs die before their 5th anniversary. Hence, the main objective of this study is to ascertain the effect of multiple taxations on survival of SMM Pure water Dikko in Niger State.

LITERATURE REVIEW

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 development levy by SMEs. 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.

Multiple Taxes

Consumption taxes: In most developing countries like Nigeria, consumption tax has been designated as one of the most prominent methods of raising revenue to offset the major economic activities in the economy.

This is because consumption tax seems to be yielding more revenue than other taxes in the economy. Consumption tax, according to Atlanta, Blumkin, Ruffle and Ganun (2008) it is usually imposed not only to generate revenue to the government but also to discourage the consumption of harmful goods.

Environmental and Sanitation levy: Sanitation is a basic necessity that contributes to better human health, dignity and quality of life. The economic and social benefits of sanitation interventions create more time for productive pursuits, higher productivity, better performance at school and work, lower medical costs. Closer access leads to a better living environment, dignity, safety, convenience, comfort and status. Environmental sanitation is among the powerful drivers of human development as it affects quality of life, improving health and rising wealth. It cuts across all sectors of the economy, including those that concern health, environmental protection, improvement of human settlements and services, tourism, and general economic productivity.

Infrastructural and Development Levy: For the growth and development of any nation, it is expedient that infrastructural facilities are in place. By infrastructural facilities, we mean all activities that fall under the ambit of “Social Overhead Capital (SOC)”. According to World Bank (1994), SOC includes public utilities such as power, telecommunication, water supply, sanitation and sewerage as well as public works such as roads, dams, and drainage. Put differently, infrastructure may be argued to include all public services meant to serve the populace e.g. provision of law and order, education, health care, transportation and telecommunication, power, drainage, etc).

Property and Land Based Charges: Land Use Charge (LUC), is a form of taxation, whose objective is to increase the generation of internal revenue for financing public spending (Adebayo, & Arimoro, 2018). Land Use Charge” includes all Property and Land Based Rates and Charges payable under the Land Rates Law, the Neighborhood Improvement Charge Law and Tenement Rates Law as may now be computed on the basis of the Schedule to this Law (Lagos State Land Use Charge, 2018). It is annual tax mostly levied on landed property. Good property tax administration consists of property identification, assessment, collection, enforcement and appeal (Odimegwu & Odumodu, 2019). Property tax administration is the most

crucial stage of property taxation because any error of omission or commission during formulation and assessment shows in the form of objection and nonpayment of tax (Ishaya, 2012). The efficiency of the tax administration in place would greatly determine the revenue buoyancy of a property tax system (Odimegwu & Odumodu, 2019).

Theoretical Review

Ibn-Khaldun's Theory of Taxation

This theory was propounded by Ibn-Khaldun in 1345. The theory of taxation was based on the need to lower as much as possible the amounts of tax levied upon persons capable of undertaking cultural enterprises. In this manner, such persons will be psychologically disposed to undertake them, because they can be confident of making profit from them. Therefore, he advocated for decreasing the burden of taxation on enterprises and producers, in order to encourage them by ensuring greater profits to entrepreneur and revenue to the government. He opined that when the tax assessments and imposed upon subjects are low, the latter have energy and desire to do things. As enterprises grow and increase, because the low taxes bring satisfaction, and when the enterprises grow, the number of individual imposts and assessments amounts also grow. In consequence, the tax revenue, which is the sum total of the individual assessments increases.

Ibn-khaldun's theory of taxation has been considered one of Ibn-khaldun's most important contributions to economic thought. Critics believe that revenue responses to a tax rate change will depend upon the tax system in place, the time period being considered, the ease of movement into underground activities, the level of tax rates already in place, the prevalence of legal and accounting-driven tax loopholes, and the proclivities of the productive factors. Laffer (2004) was of the view in this regard that the economic effect of tax cut would outweigh the arithmetic effect. From the review of relevant theories relating to taxation, it is evident that the most relevant theory to this study is the Ibn-Khaldun theory of lower taxes to enterprises. The theory adopted is Ibn-Khaldun's theory of taxation. This is because the theory advocated for a low tax rate in order to stimulate the growth of enterprises. According to Ibn-Khaldun (1332-1406), it is the nature of government spending and its policy of taxation that determine whether the economy is passing through the period of formation, prosperity and stability, or depression and decay. If the tax policy is favorable, it shows

prosperity and stability. The studies of Chapra (2000) and Gwartney (2006) were in support of the Ibn-Khadun theory of taxation of lowering taxes to enterprises for the prosperity of the enterprises and the growth of the economy at large.

Empirical Review

Despite the discussions and studies on tax administration in Nigeria as it relates to multiple taxation, there is still indication that much attention has not been given to the effect of multiple taxation on the survival of SMEs in Nigeria generally and Niger state in particular. This is clearly manifested on the scarcity of literature on this area, a suggestion that more still need to be done. No known studies have been carried out on this subject in recent years and the few existing ones on this same subject were carried out some years ago and in different states other than Katsina state. Furthermore, most studies on this subject so far concentrated on the effect of multiple taxations on growth, investments and performances of SMEs. This therefore forms the gap for this study and to fill this gap.

Moreover, Adebisi and Gbegi (2013) examined the effect of multiple taxation on the performance of small and medium scale business enterprises using survey design and the study revealed that multiple taxation has a negative effect on SMEs survival. They also observed that the relationship between SMEs size and ability to pay taxes is significant. The study recommended that government should come up with a uniform tax policy that would be favorable to the development of SMEs in Nigeria.

A study by Omes, Teerah and Nzor, (2014) on the implications of multiple taxation on the economy showed that multiple taxation cripples some sectors of the economy and hinders investment in the country. Also Ocheni and Gemade (2015) conducted a study on the effects of multiple taxation on the performance of small and medium scale business enterprises in Benue state using survey design. The study found that multiple taxation has a negative effect on SMEs' survival and the relationship between SMEs' size and its ability to pay taxes is significant. They, therefore, among other recommendations, stated the need for SMEs to be levied lower amounts of taxes to ensure that they have enough funds to carry out activities that will result in their growth. Similarly, Okolo, Okpalaojiego and Okolo (2016) conducted a study on the effect of multiple taxation on investments in small and medium scale enterprises in Enugu state using survey design. The

findings revealed that multiple taxation has a negative effect on SMEs investment as well as a significant relation between the SMEs ability to pay tax and investment. They recommended that government should prioritize SME sector as a matter of urgency.

Monteiro and Assuncar (2012) examined the effect of business registration tax on formal economy using micro and small enterprises in Brazil. Based on a cross sectional survey on firms in Brazilian state capitals and metropolitan areas, the study estimated the impact of business registration taxes through natural experiments that compare firms in the informal sector. The findings indicate that business licensing among retail firms rose by 8% after relaxation of registration taxes indicating that tax simplification help expand the formal economy. Karl and Andrei (2011) conducted a study on the effect of market taxes on the performance of businesses in the informal sector. The study made use of panel data. The finding revealed that after the government increased rates on market taxes from 1 percent in 1986, 60 percent of the active small businesses showed a negative performance.

METHODOLOGY

Descriptive research design survey was used in building up this project work, the choice of this research design was considered appropriate because of its advantages of identifying attributes of a large population from a group of individuals. The design was suitable for the study as the study sought to examine the impact of multiple taxation on business survival in Standard Measuring Method (SMM) water Dikko, Niger state, Nigeria. The entire ninety one (91) employees of the SMM Water Company in Dikko, Niger state were considered as the population of this study. However, eighty (80) were used and randomly selected to represent the population. The data for this study is primary in nature and were sourced through questionnaire.

RESULTS AND DISCUSSION

Results

Table 1: Number of Questionnaire Administered and Number Retrieved

Description	Frequency	Percentage (%)
Retrieved	77	96
Not Retrieved	3	4
Total	80	100

Table 1 shows that out of 80 questionnaires that were administered 96 percent were retrieved and 4 percent is the non-response rate. Therefore, the responses are valid for further analysis.

Table 2: Descriptive Statistics

	N	Min	Max	Mean	Std. Dev	Skewness	Kurtosis		
Business Survival	80	1.00	5.00	2.6087	1.5297	.484	.481	-1.344	.935
Multiple taxation	80	1.00	5.00	2.3478	1.3006	.774	.481	-.429	.935
Sales growth	80	1.00	5.00	2.3478	1.2652	1.19	.481	.574	.935
Development levy	80	1.00	5.00	2.2609	1.0539	.956	.481	.827	.935
Valid N (list wise)	80								

Source: Field Survey, 2025

From the above table 2, descriptive statistic of both dependent variable (Business survival) and the independent variables (multiple taxation, sales growth and development levy) are explained. The minimum, maximum, mean, standard deviations, skewness, kurtosis of each variables were analyzed. The analysis indicates that, there is a significant relationship between the dependent variable and independent variables since they have same minimum value altogether. Organizational survival and multiple taxation has the mean score of 2.6087, 2.3478 and 2.3478 with standard deviation 1.52968, 1.30065 and 1.26522. The analysis shows that, the value of skewness 0.481 each are on normal distribution curve because, skewness range from -1.96 to 1.96 and the values of skewness fall within the range. Also the value of kurtosis representing 0.935 each are concentrated at centre which is not more than the standard value required (1.0).

Table 5: Correlations Analysis

		Business Survival	Multiple taxation	Sales Growth	Capital Employed
Business survival	Pearson				
	Correlation	1	.848**	.238	.094
	Sig. (2-tailed)		.000	.274	.668
	N	23	23	23	23
Multiple taxation	Pearson				
	Correlation	.848**	1	.365	.229
	Sig. (2-tailed)	.000		.087	.293
	N	23	23	23	23

Sales growth	Pearson				
	Correlation	.238	.365	1	.883**
	Sig. (2-tailed)	.274	.087		.000
	N	23	23	23	23
Capital employed	Pearson				
	Correlation	.094	.229	.883**	1
	Sig. (2-tailed)	.668	.293	.000	
	N	23	23	23	23

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey, 2025

The above table 5 indicates that there is positive correlation relationship between dependent variable (multiple taxation) and independent variables (Business survival, sales growth and capital employed). The relationship between the co-efficient value of employee performance and hierarchical structure is significant at 1% (.000). The coefficient value of hierarchical structure is 0.094 which shows a strongly positive correlation.

The relationship between the co-efficient value of multiple taxation and organizational survival is significant at 1% (.000). The coefficient value of business size is 0.229 which shows a strongly positive correlation. The relationship between the co-efficient value of Employee Performance and Departmentalization is significant at 1% (.000). The coefficient value of Departmentalization is 0.883 which shows a strongly positive correlation.

The above table shows the total number of independent variables entered and removed when analyzing data on SPSS. business survival, multiple taxation and development levy were converted to present a single independent variable in order to compare the relationship of the dependent variable and independent variables.

Table 6: Model Summary

Model	R	R ²	Adj R ²	Std. Err	R ² Change	F	df1	df2	Sig.	Durbin-Watson
1	.891 _a	.795	.762	.51405	.795	24.490	3	19	.000	1.495

a. Predictors: (Constant), business Survival, multiple taxation, development levy

b. Dependent Variable: business survival

Source: Field Survey, 2025

From the above table, the coefficient of correlation value R is given as 0.891 which means that there is positive relationship up to 89.1% between the dependent variable and independent variables (multiple taxation, development levy, business Survival). The R-Square of 0.795 indicates that the independent variables jointly explained the dependent variable by about 80% while the remaining about 20% is explained other factors notcaptured in this study.

Model	B	Std. Error	Beta	t	Sig	Partia l	Part	VIF
1 (Const)	.697	.272		2.566	.019			
Business survival	-.085	.137	-.123	-.621	.542	-.141	-.065	3.64
Multiple Taxation	.001	.168	.001	.004	.997	.001	.000	3.97
Capital employed	.760	.094	.912	8.081	.000	.880	.840	1.18

Source: Field Survey, 2025

The above table shows that the significant level of the independent variables is highly significant. The significant value of organizational survival is 0.542, business survival 0.997 and capital employed is 0.000.

The above table shows the co-efficient level of the independent variables. The tolerance levels of the three independent variables are 0.274, 0.252 and 0.848. Since the values are not very low near to zero (0.000), then this indicates that the variables are quite respectable. Also, the collinearity statistical test is perfect because the values of Variance Inflation Factor (VIF) are not more than 10. From the table above, the multiple regression is obtained as follows:

$$Y = -0.085 + 0.001 + 0.760 + (0.676)$$

Discussion of Findings

Data gathered from the questionnaire administered were compiled, processed, presented, analyzed and interpreted using multiple regression analysis to provide meaning to the research through which the following findings were made; this study depicts the connection between multiple taxation on organization survival in SMM Dikko Niger State. From the field survey revealed SMEs in Nigeria pay taxes to government all the time.

Agencies collect taxes from SMM in Nigeria. This means that all the tiers of government have their own form of taxes they do collect from SMM.

Iwuji (2003) believes that it is the role of the government to provide an enabling environment and social services that support businesses and persons. This means enhancing the investment climate in Nigeria for increased economic growth and subsequent tax contribution from all citizens which is necessary because a good number of SMM operate in the informal economy due to the fact that they deem the tax environment within which they operate unfavorable. More so, we found out that multiple taxation affects SMM growth and survival negatively. This was made obvious by the correlation result obtained from Goodman's and Kruskal's gamma coefficient that was converted to a Z-score. According to Tomlin (2008), economists argue that the resources smaller companies direct towards tax compliance are resources that could otherwise be used for reinvestment, facilitating future growth.

CONCLUSION AND RECOMMENDATIONS

From the test statistics, the study concluded that multiple taxation negatively influences the survival of SMM. The study noted that a poorly executed tax system leads to low efficiency, high collection charges, waste of time for taxpayers and the staff, and the low amounts of received taxes and the deviation of optimum allocation of resources.

Based on the conclusion the study recommends as follows:

Tax collection should be defined with respect to which government should collect certain taxes from SMM. This will avoid the three tiers of government collecting taxes from the same particular organization. Secondly, taxes should be collected in relation to the sizes and profit of SMM considering all other factors that can constrain the progress of such SMM as there is a relationship between SMM sizes and their ability to pay taxes. Finally, the federal government should legislate against illegal levies introduced at the state and local level of government and revised the tax policy of force closure of SMM by the lower tiers of government.

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