

Multiple Taxation and Performance of Selected SMEs in Edo Central, Edo State, Nigeria

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Abstract

This study is on effect of multiple taxation on the performance of selected SMEs in Edo Central, Edo State, Nigeria. The main objective is to determine the effect of multiple taxation on the performance of SMEs in Edo central while specifically the study seeks to determine the effect of tax burden on survival of small and medium scale enterprises (SMEs) in Edo State, the study adopted a survey research design with the use of well-structured questionnaire to elicit responses from 253 managers of SMEs in Edo Central which is the population of the study, the instrument for data collection was subjected to face and content validity and Cronbach-Alpha test of reliability was adopted for the study, while the data were analysed using simple regression analysis to test the hypotheses, the result revealed that multiple taxation has a negative significant effect on the survival of SMEs in Edo State and the study recommends that both the Federal government, state government and local government should come together and Tax to be collected by each with respect to which tire of government should collect taxes from SMEs. This will prevent the three tiers of the government from collecting taxes from the same particular organisation.

Keywords: Multiple Taxation, Tax Burden, SME Performance, Economic Growth, SME Survival.

Introduction

Small and medium-sized enterprises (SMEs) are key drivers of economic progress in developing regions, particularly Nigeria. SMEs have substantially fueled recent global economic growth, especially in low-income areas. In Nigeria, they contribute approximately 97% of the country's Gross Domestic Product (GDP) (Gherghina et al., 2020). Due to their prevalence, SMEs play an important role in revenue distribution, more so than large corporations. Around half of Nigeria's employment and a significant portion of its capital development come from these businesses, which foster economic advancement and societal progress (Kingsley, Yazeed & Shuaib, 2022). Known for their innovation, SMEs harness natural resources to boost national income and enhance the quality of life, especially in rural communities (Wang & Wang, 2020).

Despite their impact, SMEs in developing nations like Nigeria face significant challenges in today's globalized economy. For these businesses to succeed and fulfill their role in economic transformation, they require a supportive environment. Their contributions include mobilizing local savings for investment, increasing GDP, utilizing local resources,

creating jobs, reducing poverty, and raising personal incomes (Rita & Pauline, 2019; Sani et al., 2019). SMEs remain a major source of employment in Nigeria, generating over 50% of jobs and significantly contributing to local capital formation (Zayol et al., 2019). By utilizing natural resources effectively, they enhance national productivity and wealth. However, they also face high rates of business failure; according to the Small and Medium Scale Enterprises Development Agency of Nigeria (SMEDAN), 80% of SMEs close within their first five years (Ocheni & Gemade, 2015).

One key barrier to SME sustainability is tax-related issues, such as multiple taxation, which imposes unnecessary financial burdens. While taxes provide essential government revenue, problems like overlapping taxes, inconsistent tax enforcement, and poor administration hinder SME growth (Adewara et al., 2023). Usmana (2017) highlights that multiple taxation significantly reduces SMEs' investment potential, curbing the sector's revenue generation. Abiola (2012) further supports this, noting that excessive, sometimes unlawful, taxes are a primary reason for SMEs' premature closures in Nigeria.

The term "Multiple Taxation" refers to unjustified taxes often levied by local and state governments without legal authorization (Oboh & Dabor, 2020). Many government bodies impose these taxes to compensate for reduced revenue from oil sales, making such levies costly and unsustainable (Kingsley et al., 2022). Multiple taxation involves the imposition of taxes by multiple authorities on the same earnings, creating an unfair burden on businesses (Ilemona et al., 2019). While tax revenue is crucial for funding essential infrastructure and public services, excessive tax burdens can impede SMEs' growth and sustainability. Thus, developing tax policies that support SME growth is essential.

The economic importance of SMEs is often underestimated. A nation's economic growth heavily relies on a vibrant SME sector; otherwise, the economy suffers. Numerous factors, including multiple taxation, have been cited as hindering SMEs' performance and economic contribution (Idewe, 2020). Some of the tax enforcement methods, such as roadblocks and aggressive collection tactics, also discourage business activities, adding to the challenges SMEs face. As a result, high tax rates, multiple taxation, complex regulations, and insufficient tax awareness have all weakened SME performance in Nigeria. In addition to tax issues, SMEs in Nigeria struggle with inadequate capital, limited skills, and regulatory constraints, which have contributed to a high rate of business closure (Kingsley et al., 2022). This challenge is also evident among SMEs in Edo Central, Edo State. Many SMEs find it easy to launch their businesses due to the small capital requirements but struggle to survive due to multiple taxation and other barriers. Therefore, to support a thriving SME sector, there is an urgent need to examine the impact of multiple taxation on SMEs' performance. Extensive research has examined how multiple taxation affects SME performance (Aluko et al., 2022; Confidence et al., 2021; Johnny et al., 2021; Onyeukwu et al., 2021; Oboh & Dabor, 2020; Ilemona et al., 2019; Adeniyi & Imade, 2018; Ocheni & Gemade, 2015; Adebisi & Gbegi, 2013; Kingsley et al., 2022; Adewara et al., 2023). While earlier studies used methods like frequency counts and ANOVA, this study applied simple regression analysis to better

understand the effects of multiple taxation, including tax burden and administration, on SME performance in Edo Central, Edo State, Nigeria.

Objective of the Study

The main objective of the study is to examine the effect of multiple taxation on the performance of SMEs in Edo Central of Edo State; while specifically the study seeks to determine the effect of tax burden on the SMEs survival in Edo Central of Edo State

Review of Related Literature

Multiple Taxation

According to Ilemona et al. (2019), multiple taxations connote a situation whereby tax is levied on a single amount by two or more different authorities in a way that may be illegal or unfair. This implied that multiple taxes, levies, or fees occur when the authorities (federal, state, and local governments) tax a single amount or business enterprises more than once, which may result in unfair charges. In the view of Abiola (2016), multiple taxes occur when a government or its agencies imposes taxes beyond once on a single tax base. Adum (2018) also described multiple taxes to mean when the wealth or profit of either a corporate or individual body is taxed twice or beyond. This situation consequently creates a tax burden for businesses and individuals concerned. Extant literature asserts that there is significant relationship between multiple tax burden and business performance of small-scale enterprises (Adeniyi & Imade, 2018).

According to Aguolu (2004), the firm-level findings suggest that the current system of taxation is characterized by a high incidence of "nuisance taxes", on mobility of goods and people across states and the prevalence of double taxation. Okolo, Okpalaojiego and Okolo (2016) posit that a situation where tax collectors collected more than the stipulated market taxes and levies (given different names to the taxes and levies) to fund the state can also be regarded as multiple taxations. Examples of multiple taxes for SMEs include: Sanitation levy, Pollution control levy, Environment impact Assessment levy, Environment Auditing Report levy, Congestion levy, Ticket levy, Emblem levy, Waybill levy, Park levy, Park and third-party permit, Fumigation levy, Produce levy, Agric licence, Agric ticket, Permit of sales, Signage levy, Projector levy, Stallage levy, Branding levy, Advertisement speaker levy, Business permit etc. These litanies of tax burden are most often multiply collected from small businesses by government through different ministries and local government in different name, thus indirectly killing small businesses and limiting their growth and development in the country.

Small and Medium Scale Enterprises (SMEs)

The concept of small and medium scale enterprises (SMEs) has no universally accepted definition. The reason for this is because SMEs vary from country to country and organization to organization. Also, there is no compromise among the policy makers and researchers as to what clearly distinguishes an enterprise to be small and medium.

According to USAID (2004), the problem of SMES identification is more pronounced in the developing countries because apart from the fact that small and medium scale business are difficult to count, they are also difficult to measure individually, hence statistics on the number, size, geographical distribution and activities of enterprises and the SME sub-sectors are partial and highly unreliable. This implies that lack of compromise is more evident in the developing nations of which Nigeria is inclusive. Despite the lack of consensus as to what constitute SMEs, efforts have been made by some authors in this regard.

Globally, SMEs are defined as firms with fewer than 250 employees on their payroll and with a turnover of less than 50million Euro or a balance sheet total of less than 43million Euro (European Commission, 2003). The Central Bank of Nigeria as indicated in Osondu (1991) defined SMEs as any manufacturing process or service with a capital not exceeding N150,000 in manufacturing and equipment alone. Furthermore, the Central Bank of Nigeria, in its 2005 guideline on Small and Medium Enterprise Investment Scheme (SMEIS), described SME as any enterprise with a maximum asset base of 200million naira (excluding land and working capital) with no lower or upper limit of staff (Etuk, Etuk & Baghebo, 2019). According to the National Council of Industries (2009), SMEs refer to business enterprises whose total costs excluding land is not more than two hundred million naira (N200,000,000.00) only. The diverse views above are indications that SMEs are basically small in size in the areas of assets base and number of employees. Even though these enterprises are small, their importance in the economic development is enormous because their individual effects are mostly felt than that of the large-scale enterprises.

SMEs Survival

SMEs survival focuses on the strategies, capabilities and environmental factors that allow SMEs to endure and grow in competitive and challenging market. SMEs survival is essential for economic development, as SMEs contribute significant to job creation, and local economy. The effectiveness of existing tax policies in creating a conducive environment for business survival in the face of multiple taxation is a complex issue that requires a multifaceted analysis. Multiple taxation, where businesses face federal, state, and local taxation, can create significant challenges for businesses. These challenges include increased compliance costs, administrative burdens, and a potential deterrent to entrepreneurship and investment. The OECD has highlighted the negative impact of excessive taxation complexity on entrepreneurship and investment. Their report "Tax Policy Reforms 2020: OECD and Selected Partner Economies" emphasizes the importance of simplifying tax policy and reducing administrative burdens to support economic growth (OECD, 2020). Compliance costs associated with multiple taxation are substantial.

According to PwC's report "Paying Taxes 2020," businesses spend significant resources on tax compliance, and multiple layers of taxation can exacerbate these costs, particularly in countries with complex tax systems (PwC, 2020). Moreover, the World Bank Group's "Doing Business 2020" report highlights the adverse effects of excessive taxation on domestic and foreign investment, hindering economic growth and business survival (World Bank Group,

2020). While multiple taxation poses significant challenges to business survival, effective tax policies can mitigate these challenges and foster a conducive environment for businesses to thrive. Simplifying tax systems, reducing compliance costs, and streamlining multiple taxes are crucial steps in this direction.

Theoretical Review

Two theories were reviewed in order to lay a solid foundation for the study. The theoretical postulates of relevance to this study were:

Lindahl's Benefit Theory

Under this theory developed by Erik Lindahl, tax levels are automatically determined, because taxpayers pay proportionately for the government benefit they receive. According to this theory, the government should levy taxes according to the benefit conferred and the benefits derived. That is, the more benefits a person derives from the activities of the government, the more tax he should pay to the government. However, this theory has come under severe criticism on the following grounds:

1. If the government maintains a certain connection between the benefits conferred and the benefits derived, it would be against the basic principle of taxation as taxation is a compulsory contribution by all to meet government expenses and provisions of general benefit.

Arthur Cecil Pigou's Ability-To-Pay Approach

This theory teaches that the measure of general obligations to the support of government is in the state as in the family, the capacity on the part of the individual to contribute to that support. Corporations should be taxed; being affluent they can afford to pay taxes. The ability to pay, generally speaking derives from the economic condition of the individual or the corporation. It is widely believed that if taxes are levied on this principle as stated above, justice will prevail, but there are several issues with this theory as stated below;

1. The definition of ability to pay; economists are not unanimous as to what should be the exact measure of a person's ability to pay.
2. Ownership of property: several economists suggest that property ownership is a good basis for determining ability to pay, but this notion is out rightly rejected as individuals or organizations earning high income but do not buy property will escape taxation while individuals earning low income but are able to save and buy property will be subjected to taxation.
3. Tax on the Basis of Expenditure: some economists also assert that the ability to pay tax should be judged by the expenditure which a person or organization incurs. The greater the expenditure, the higher the taxes and vice versa. This view is skewered unfair and unsound in all respects. A person or organization having a large family or number of employees to support tend to spend more than those with small family

or employees and should not have to pay more for something that is already a burden.

However, there is one proposition by economists on the measurement of ability to pay that appears just and fair and that is: Income as Basis for measurement of Ability to Pay: most economists are of the opinion that income should be the basis of measuring a person's or organizations ability to pay. If the income of a person or organization is greater than that of another, the former should be asked to pay more towards the support of the government than the latter.

Theoretical Framework

Ability to Pay Principle

Ability to pay principle as the name imply says that the taxation should be levied according to an individual's ability to pay. It says that public expenditure should come from "him that hath" instead of "him that hath not". The principle originated from the sixteenth century, the ability-to pay principle was scientifically extended by the Swiss philosopher Jean Jacques Rousseau (1712-1778), the French political economist Jean Baptist Say (1767-1832) and the English economist John Stuart Mill (1806-1873). This is indeed the basis of 'progressive tax,' as the tax rate increases by the increase of the taxable amount. This principle is indeed the most equitable tax system, and has been widely used in industrialized economics. The usual and most supported justification of ability to pay is on grounds of sacrifice. The payment of taxes is viewed as a deprivation to the taxpayer because he surrendered money to the government which he would have used for his own personal use. However, there is no solid approach for the measurement of the equity of sacrifice in this theory, as it can be measured in absolute, proportional or marginal terms. Thus, equal sacrifice can be measured as (i) each taxpayer surrenders the same absolute degree of utility that s/he obtains from her/his income, or (ii) each sacrifices the same proportion of utility s/he obtains from her/his income, or (iii) each gives up the same utility for the last unit of income; respectively (Stern, 2005).

Empirical Review

Tabet and Onyeukwu (2019) examined multiple taxations and small and medium scale enterprises (SMEs) financial performance in Abuja, Nigeria. They used ANOVA (Analysis of Variance) to analyse the data. Having analyzed the data, it was found that the majority of the respondents strongly agreed with all the questions posed with regards to the effects of multiple-taxation on the financial performance of SMEs. The study concluded that there is strong correlation between multiple taxations and financial performance of SMEs; also, the disproportionate multiple taxations constitute a major challenge in budgetary and planning performance of SMEs in Abuja, Nigeria.

Adeniyi and Imade (2018) examined the effect of multiple tax regimes on sustainable development among small scale enterprises in Lagos State, Nigeria. The study utilized descriptive statistics, regression analysis and analysis of variance to analyse the data. The

results showed that there is a significant relationship between multiple tax burden and business performance of small-scale enterprises.

Wangeci and Kaplelach (2018) examined tax and growth of SMEs in Voi Sub County, Kenya. They used descriptive statistics and multiple regression in analysing the data. The results showed a significant correlation between taxation and growth of SMEs. The study concluded that high tax rates have a significant effect on the growth of SMEs.

Sanusi (2018) investigated the effect of multiple taxations on profitability of small-scale businesses in Taraba State, Nigeria. The study used descriptive statistics to analyse the data. The results revealed that multiple taxes negatively affect profitability of small-scale business. Thus, small scale businesses pay multiple taxes which in the long run significantly impair their profitability.

Nwamuo (2017) investigated the effect of multiple taxations on operations of business enterprises in Aba metropolis, Nigeria. The study utilised descriptive statistics to analyse the data. The findings of the study revealed that multiple taxations increased the cost of business operations, reduced profit margin of businesses, and discouraged the springing up of new enterprises, increased unemployment in Aba metropolis.

Ocheni and Gemade (2015) examined the effect of multiple taxations on the performance of small and medium scale enterprises in Benue State, Nigeria. They used descriptive statistics and ANOVA to analyse the data. The results revealed that multiple taxations have a negative effect on SMEs' survival.

Oboh, Yeye, and Isa (2013) examined multiple tax practices and taxpayers' non-compliance attitude in Nigeria using descriptive statistics and correlation statistics. Findings from the correlation analysis revealed that multiple tax practices significantly affect taxpayers' compliance attitude and that multiple tax practices in Nigeria are corollaries of corruption, poor tax administration, greed and unfair revenue allocation formula.

Adebisi and Gbegi (2013) examined the effect of multiple taxations on the performance of small and medium scale enterprises in Kogi State, Nigeria. The sample was drawn from West African Ceramics Ajeokuta. The study used descriptive statistics and ANOVA to analyse the data. The results revealed that multiple taxations have a negative effect on SMEs' survival.

Ojeka (2011) investigated tax policy and growth of SMEs in Nigeria using Spearman's rank correlation. They used a descriptive survey research design. The results showed that the SMEs surveyed were faced with the problem of high tax rates, multiple taxations, complex tax regulations and lack of proper enlightenment or education about tax-related issues. Also, the study revealed a significant negative relationship between taxes and a business's ability to sustain itself and to expand.

Kingsley, Yazeed, and Shuaib (2022) examine the Effect of Multiple Taxation on the Performance of Small and Medium-Scale Enterprises in Kaduna State, Nigeria. A cross-sectional descriptive survey research strategy was adopted in which 441 SMEs out of over 8,000 in the State served as the respondents of the study. Descriptive and inferential statistical techniques were used for data analysis. The data collected was analysed using

partial least square structural equation modeling PLS-SEM with the aid of SmartPLS 3. The findings show that multiple taxations harm SMEs business performance in Kaduna, Nigeria. It is recommended that to boost SMEs' performance, multiple taxations are regulated by the government.

Mbazulike, Ukairo, and Bala, (2023). Evaluated the effect of multiple taxation on the survival of Small and Medium Enterprises (SMEs) in Katsina state, Nigeria. The study adopted a survey design. Descriptive statistics was used to analysed the data and regression analysis was used to test the hypotheses. Results from the descriptive results showed that multiple taxation has a negative effect on the survival of SMEs in Katsina state. The regression analysis established that multiple taxation has no significant relationship with the survival of SMEs in Katsina state. The study therefore recommended that precedence be given to the size of SMEs in Katsina state as it relates to their profits when making tax laws so as to avoid multiple taxation.

Kenechukwu, Obiora, and Okeke, (2019). Effect of Multiple Taxations on Micro and Small Businesses in Nigeria. The study utilized the descriptive survey research design. The population comprised of 6698 registered micro and small enterprises in South-Eastern, Nigeria. The sample comprised of 384 respondents across the 5 South-Eastern States. The study relied on primary data; obtained from a structured questionnaire. The data was analysed using descriptive statistics; while, the t-test statistic is used to validate the hypotheses. The results revealed that there is a significant difference in the multiple taxes levied by tax agencies; and, such multiple taxations have a significant effect on micro and small businesses in South-Eastern, Nigeria. Based on these, the study recommended among others that government should consider increasing tax incentives and exemptions as this can attract investors who are potential tax payers; encourage voluntary compliance and ultimately lead to expansion of existing businesses in South-Eastern, Nigeria.

Summary of Reviewed Related Literature

The main objective of this study focused on the effect of multiple taxation on the performance of SMEs in Edo State. The research was based on tax burden and survival of SMEs in Edo State. This research paper aimed at determining how the taxation of SMEs can be carried out effectively so as to ensure the survival of SME's and also the governments collect revenue. However, the literature reviews herein showed that no research had been done to fully exhaust the effect of multiple taxation on small and medium enterprises Edo State. Hence, the gap the study intends to fill.

Research Methodology

Research Design: The study adopted a descriptive survey research design. The study was executed in Edo Central of Edo State, Nigeria.

Method of Data Collection: The data for the study was obtained from the primary source; using a structured questionnaire designed by the researcher. The questionnaire was administered to registered micro and small businesses in Edo Central.

Population of the Study: The population of the study consisted the managers of all registered SMEs in Edo Central of Edo State, Nigeria. The total number of registered SMEs as at the time of this study was 253.

Validity of the Instrument: the instrument for data collection was subjected to face and content validity.

Reliability of Instrument: To ensure that the responses were consistence, the responses from the pilot study was subjected to Cronbach-Alpha test of reliability and the Chronbach Alph coefficient obtained was 0.69 and it is considered acceptable for the study.

Table 1: Reliability Statistics

Cronbach's Alpha	N of Items
0.691	10

Methods of Data Analysis: The data were analysed using inferential analysis. The inferential statistics used is the simple regression analysis to analysed the data collected and test the hypotheses.

Data Analysis and Results

Table 2: Regression analysis table for tax burden and SMEs survival

Dependent Variable: SMES_SURVIVAL				
Method: Least Squares				
Date: 11/07/24 Time: 11:03				
Sample: 1 252				
Included observations: 252				
Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	4.484485	0.239419	18.73066	0.0000
TAX_BURDEN	-0.485810	0.060146	-8.077111	0.0000
R-squared	0.206953	Mean dependent var		2.662698
Adjusted R-squared	0.203781	S.D. dependent var		1.428689
S.E. of regression	1.274836	Akaike info criterion		3.331416
Sum squared resid	406.3014	Schwarz criterion		3.359428
Log likelihood	-417.7584	Hannan-Quinn criter.		3.342687
F-statistic	65.23972	Durbin-Watson stat		1.666878
Prob(F-statistic)	0.000000			

Source: Field Survey, 2024

From the Ordinary Least Square (OLS) linear regressions output table 3, Tax burden and SMEs survival.

$$\text{SMEs Survival} = 4.484485 + (-0.485810) \text{ Tax Burden.}$$

The regression equation indicates that the Constant term obtained was 4.484485 and it was significant with a p-value of 0.0000 (p-value < 0.05). The coefficient of Tax burden is -0.485810 and it is significant with a p-value of 0.0000 (P-value < 0.05).

The results obtained from the test of Hypotheses revealed that multiple taxation constructs "tax burden have a negative significant effect on survival of SMEs with the constant coefficient of (C) = 4.484485, t-statistics = 18.73066, P<.05). Also, multiple taxation is a predictor of SMEs survival indicated by F-statistic = 65.23972; R-squared = 0.206953; P <.05. The predictive variable explained 20.7% variation in the dependent variable was explained by changes in the independent variables, while the remaining 79.3% could be due to the effect of the extraneous variables which in this case are from other effect of multiple taxation not captured in this study. Adjusted R² was 0.203781 (20.3%) showing that all the variables are correlated. The Durbin-Watson statistics of 1.666878 which can be approximated to 2 shows that there is no case of first order serial correlation. This makes the result respectable.

Discussion of Finding

From the test of hypothesis, it is revealed that multiple taxation has a negative significant effect on the survival of SMEs in Edo State. Specifically, the result indicates that the reduction in collection of same tax using different names by tax agencies in Edo State will increase the survival rate of SMEs in the state. This is in consonance with the findings of Ocheni and Gemade (2015) who examined the effect of multiple taxations on the performance of small and medium scale enterprises in Benue State, Nigeria. The results revealed that multiple taxations have a negative effect on SMEs' survival and also the study of Adebisi and Gbegi (2013) who examined the effect of multiple taxations on the performance of small and medium scale enterprises in Kogi State, Nigeria. The results revealed that multiple taxations have a negative effect on SMEs' survival.

Conclusion

It was discovered from the findings that tax burden has a significant effect on the survival of SMEs in Edo State and thus concludes that Multiple taxation have a significant effect on the performance of SMEs in Edo State.

Recommendations

Based on the findings of the study the following recommendations are made:

1. Both the Federal government, state government and local government should come together and Tax to be collected by each with respect to which tire of government should collect taxes from SMEs. This will avoid the three tiers of government collecting taxes from the same particular organization.

2. Government should also put a policy in place to avoid illegal taxes, such as community levy, boys or youth levy and as well as association or town union levy on SMEs.

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