



TAXATION, INSECURITY AND MICRO AND SMALL ENTERPRISES IN CROSS RIVER STATE, NIGERIA

ABSTRACT

This study investigated the effect of taxation and insecurity on micro and small enterprises in Calabar South Local Government Area of Cross River State. The specific objectives were to examine if taxation has significantly affect micro and small enterprises performance in Calabar South Local Government Area of Cross River State and to ascertain if insecurity has a significant effect on profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State. The study adopted the survey design, and population of the study were 220 randomly selected micro and small enterprises in Calabar South Local Government Area. The instrument of data collection was the questionnaire and the data collected was analyzed using the chi-square technique. From the chi-square result, it was indicated that there is no significant effect of taxation on the performance of micro and small enterprises in Calabar South and insecurity has a significant effect on the profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State. Based on findings, it was recommended that government should come up with uniform tax policies that will aid development of micro and small scale businesses in Calabar South Local Government Area. Also, in order to obtain a vibrant and flourishing micro and small scale business sector, the tax policy needs to be appropriate such that it will neither be a burden to the micro and small scale businesses nor discourage voluntary compliance. Government should evolve a tax policy that would encourage investments in small scale businesses. Furthermore, the government should ensure that corrupt tax officials who carry out tax assessment and collection are replaced so as to avoid imposition of multiple taxes on small scale businesses. Finally, government should continue to provide heavy security in Calabar South Local Government Area to help reduce the problem of insecurity in the area.

Keywords: *Taxation, Insecurity, Micro and Small Enterprises, Chi-squares, Nigeria*

INTRODUCTION

In Nigeria, micro, small, and entrepreneurial (MSE) businesses have been a means of reducing poverty and creating jobs over the years. Through the development of jobs, MSEs not only significantly improve the lives of Nigerians, but they also help locals build their capital and boost outputs. The foundation of economic growth and development worldwide is made up of micro, small, and business firms.

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These companies often create a large number of jobs and produce substantial profits both domestically and internationally. In addition to being a crucial tool for reducing poverty, MSE expansion is also a major factor in the economic development of many nations, particularly Nigeria, where MSEs are widely acknowledged as a means of attaining sustainable industry creation (Imoisi & Ephraim, 2021).

Small and micro businesses in Nigeria were having a hard time surviving in the 1980s. However, the Asian Tigers' experience, where micro-small businesses provided the most contributions to employment, poverty alleviation, and economic growth and development, led many African economies to choose micro-small businesses as their new economic growth engine (PWC, 2018). This is because two out of every three private sector jobs in Asia are provided by micro and small businesses, which account for almost 96% of all Asian businesses (ADB, 2013).

Today, 84 percent of jobs and 96 percent of enterprises in Nigeria are MSEs. With around 17.4 million MSEs overall, they make up roughly half of all industrial jobs and, in terms of the number of businesses, approximately 90% of the manufacturing sector. According to the Small and Medium Enterprises Development Agency of Nigeria (2018) and Price Waterhouse Coopers (2018), MSEs account for approximately N38.8 trillion, or 48.47 percent, of the country's GDP. In Cross River State in general and Calabar South Local Government Area in particular, the MSEs account for many businesses and contributing to employment generation in the area. The activities of micro and small enterprises in terms of outputs, income, employments and poverty reduction have gone a long way in boosting the economy of Cross River State. Tax laws that encourage the growth and development of MSEs must be implemented by the government in order to ensure their continued existence to a large extent. For micro and small businesses to thrive, there must be an atmosphere free from insecurity in addition to offering MSEs a favorable tax policy. Insecurity is characterized by feelings of unpredictability, perils, or threats to one's life. A number of obstacles are limiting the potential of MSEs in Cross River State's Calabar South Local Government Area, despite the federal government's efforts to improve their performance and expansion. One of the most significant of these difficulties is multiple taxes. Due to a variety of issues that cannot be resolved within the SMEs subsector, Momoh (2017) found that more than 75% of MSMEs in Nigeria die in infancy and do not survive until their fourth anniversary. Given that these illegal taxes continue to eat up a significant portion of MSMEs' profits, Raigama (2016) identified one of these major difficulties and found that the various taxes levied on these enterprises are a major reason responsible for the abrupt closure of these businesses in Nigeria. With this in mind, Abiola (2012) confirms that numerous taxes remain a significant problem for SMEs because different

levels of government in Nigeria blatantly disregard tax regulations by imposing similar taxes that are supposed to be collected by each level of government.

Given this, it is questionable whether the Nigerian tax system for micro and small businesses can stimulate more investments, help them make the switch from informal to formal, and have a major and positive impact on the creation of jobs, sales revenue, innovation, and profitability of the businesses in the Calabar South Local Government Area. In addition to the tax issue, insecurity is another issue that Calabar South's micro and small businesses must deal with. Because of the ongoing violence in the region, several businesses were unable to stay open. Many business operations are temporarily shut down as a result of these insecurity issues. In certain instances, it resulted in the complete shutdown of numerous enterprises, particularly in areas where insecurity is prevalent and frequently occurs. Instead of attracting investment, the high rate of insecurity deters entrepreneurs from making such investments. Through the loss of commodities and other properties or the expense of purchasing insurance against any business risks and/or uncertainties, insecurity raises the cost of conducting business (Danladi, Yunusa & Sani, 2023). Such cost increases may have a detrimental effect on the creation, growth, and eventual advancement of micro and small businesses in the Calabar South Local Government Area of Cross River State.

In order to address the core focus of this study, the following questions becomes imperative: Does taxation significantly affect the performance of micro and small enterprises in Calabar South Local Government Area? Is there any significant effect of insecurity on the profitability of micro and small enterprises in Calabar South Local Government Area? This main objective of this study is to investigate the effect of taxation and insecurity on micro and small enterprises in Calabar South Local Government Area of Cross River State. This study is arranged in five sections. Section one contain the introduction, section two examine the literature reviewed as well as the theoretical frame work while the section three dwell on the methodology. Section four focus on presentation of results, analysis and discussion of findings, while section five gives the conclusion and policy recommendations.

2. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Empirical literature review

Taxation and Micro and Small Enterprises

Between 2007 and 2019, Inim, Udoh, and Ede (2020) investigated how taxes affected the expansion of SMEs in Nigeria. According to the results, the growth of SMEs in Nigeria was found to be significantly impacted by Company Income Tax (CIT) and Value Added Tax (VAT), whereas Customs and Excise Duty (CEDT) had a

negligible effect. However, as anticipated, it was discovered that the three variables CEDT, VAT, and CIT were inversely correlated with the expansion of SMEs.

The impact of taxes on the performance of SMEs in Aba Abia State was investigated by Agu, Onwuka, and Aruomah (2019). The questionnaire was utilized as an instrument, and a survey methodology was chosen. 40 SMEs' owners and staff, totaling 162, were selected at random for the study. Multiple regression analysis and the one sample t-test were used to evaluate the acquired data. The study's conclusions demonstrated a strong and favorable correlation between taxes and SMEs' success, as well as the major impact that tax assessment, collection, and utilization had on SMEs' performance in Aba.

The study Taxation and Small Business: Challenges and Prospects in Nigeria was examined by Ajibade, Ayodele, Joseph, and Adeniji (2020). The study used an exploratory design. The study's conclusions showed that small and medium-sized businesses are the key to increasing the effectiveness of domestic markets and making efficient use of limited resources, which will slow long-term economic growth in emerging nations.

The impact of taxes on the operations of small and medium-sized businesses in Voi town, Kenya, was examined by Ngali (2020). Targeting 130 SMEs in the town, the study used a cross-sectional research approach. According to the analysis, there was a very weak and significant negative correlation between the performance of SMEs and tax policies ($\beta = -0.185$; $p = 0.030$). The second finding was that tax rates and the performance of SMEs had a weakly negative and significant connection ($\beta = -0.212$; $p = 0.009$). The two study variables showed a weak positive correlation with one another ($\beta = 0.204$; $p = 0.004$) on the relationship between tax reforms and the performance of SMEs. The study came to the conclusion that while tax reforms significantly improve the performance of SMEs, tax rates and policies significantly worsen tax performance.

Tee, Boadi, and Opoku (2016) investigated how tax payments affected the performance of SMEs in Ghana's West Municipal Assembly. The study shown that taxes levied on small and medium-sized businesses had an effect on their profitability growth, and it was further demonstrated that variations in tax rates cause changes in the prices of different goods.

Okongo (2018) investigated how taxes affected Ugenya's small businesses' financial performance. The study used a descriptive survey design and employed both qualitative and quantitative methods. Methods of both qualitative and quantitative analysis were used. Ugenya Sub County's 265 small companies were the target population. According to the study's findings, businesses are aware of the repercussions of not filing their taxes on time. In connection with financial performance, the study also discovered that taxpayers accept low tax rates in Kenya. The outcome demonstrated that tax administration makes tax assessment more convenient for taxpayers.

Ocheni and Gemade (2015) evaluated how various taxation affected small and medium-sized businesses' (SMEs') performance. Using a survey research design, the study included 91 participants. The researchers utilized a self-administered questionnaire to collect data, and they calculated a sample size of 74. Analysis of variance (ANOVA) was used to evaluate the research hypotheses, and basic percentages were used to examine the results. The study's findings demonstrated that SMEs' survival is negatively impacted by numerous taxation, and there is a substantial correlation between SMEs' size and their capacity to pay taxes.

Insecurity and micro and small enterprises:

The relationship between COVID-19 and insecurity as a moderating factor of the expansion of microbusinesses in the southeast of Nigeria is examined by Akyuz, Opusunju, and Nelson (2019). The Taro Yamane formula was used to determine the sample size of 389, with the entire population of microbusinesses in the southeast of Nigeria serving as the study population. The Partial Least Square Structural Equation Model (PLS-SEM) was used in the study to test the hypotheses and ascertain whether the independent factors had an impact on the dependent variable. According to the study's findings, insecurity plays a negligible role in the expansion of microbusinesses in the southeast region of Nigeria, whereas COVID-19 significantly increases insecurity among these businesses and significantly boosts their growth.

In a related study, Hassan, Akor, Bamiduro, and Rauf (2020) examined how government programs and the state of insecurity affected Nigerian SMEs' production. The research focused on a nationwide survey that was conducted in 2020 with 590 SMEs as respondents, using which the hypotheses were evaluated. According to the results of the multinomial logistic regression, the government's policy of multiple taxing caused SMEs' costs to rise, as evidenced by the variable (increases in product price) taking on $X^2=6.163$, $p<0.05$. As a result, the productivity of SMEs was significantly impacted in the opposite direction. Furthermore, no government initiative for the expansion of SMEs had Wald statistics with a p-value below 0.05, indicating that they had no discernible impact on the nation's SMEs' productivity. Additionally, the productivity of SMEs in Nigeria was not significantly impacted by insecurity, as none of the insecurity variables had p-values below 0.05.

Using a cross-sectional survey research approach, Attah, Iji, and Angioha (2019) investigated the factors influencing the expansion of microbusinesses in Calabar, Cross River State, Nigeria, for a sample of 287 business owners from four different Calabar regions. Purposive sampling techniques were used in the study, and the results showed that insecurity and a lack of funding have a major impact on Calabar's microbusiness growth. As a result, the government should strengthen city security to reduce urban crime and insecurity.

Tahir and Inuwa's (2019) study examined the factors influencing the performance of micro, small, and medium-sized businesses in Borno State by surveying 84 operators of micro, small, and medium-sized businesses in Maiduguri. According to the results of the exploratory factor analysis, correlation, and multiple regression analysis, the two biggest variables influencing the performance of MSMEs in Borno state are insecurity and a lack of suitable infrastructure.

The incidence of insecurity and the survival of entrepreneurial businesses in Imo State, Nigeria, were by Onuoha, Anele, and Okwara (2021). The study was conducted in Nigeria's Imo State using a correlational research approach. All business owners in Imo State were included in the study's population, and 200 business owners were chosen using a stratified sample technique to serve as the study's respondents. The study's conclusions showed that Imo State has a very high level of insecurity. Additionally, it identified a number of ways to help entrepreneurial firms mitigate the impact of insecurity in Imo State, such as installing CCTV in offices and retail spaces. Finally, the results of the study demonstrated that insecurity had a significant impact on enterprises in Imo State, Nigeria.

2.1.1 Gap in the Literature

From the review of past studies, to the best of my knowledge, no one has examined the effect of taxation and insecurity on micro and small enterprises in Calabar South Local Government Area of Cross River State. Thus this study will attempt to fill these gap by investigating the effect of taxation and insecurity on micro and small enterprises in Calabar South Local Government Area of Cross River State.

2.2 Theoretical framework

Frustration theory of insecurity

This study used the frustration theory of insecurity as its theoretical foundation. Davis (1983) asserts that frustration is a direct hindrance to an individual's progress toward a certain objective; it causes the person to feel agitated and anxious. When it continues, the victim is severely pressured to look for another objective. From a Nigerian viewpoint, the frustration theory of insecurity could be interpreted as the result of frustration brought on by goal obstruction. Nigerians who resort to criminal activities like kidnapping, banditry, and terror attacks do so as a substitute for achieving their goals because they feel extremely unsafe in the face of the nation's widespread economic hardship brought on by things like multiple taxes and the elimination of fuel subsidies, which negatively impact micro and small businesses in Cross River State, Nigeria.

METHODOLOGY

Calabar South local government, located in the Southern Senatorial District, is the area of the study. Former Calabar Municipal Council members formed it. Anantigha is the location of the headquarters. According to the 2006 census, its area was 264 km², and its population was 191,630. 540 is the area's postal code. The study's target population consists of 370 randomly chosen micro and small businesses in the Calabar South Local Government Area, which is divided into 11 wards. Two hundred and twenty (220) respondents were chosen from among the owners of randomly chosen micro and small businesses in the Calabar South Local Government Area of Cross River State using the basic random sampling procedure. The main instrument for data collection was the questionnaire. Data for the study were primarily obtained through questionnaire designed to reflect five (5) point Likert scale. Ten (10) questionnaires was administered to each of the twenty-two (22) types of small scale businesses in Calabar South Local Government Areas making a total of 220 micro and small enterprises that make up the sample size. The data for this research was analyzed with the chi-square statistical technique .

The basic formula for chi-square is stated as thus:

$$X^2 = \frac{\sum(Of - Ef)^2}{Ef}$$

Where:

X^2 = Chi-square statistics

\sum = Summation sign

Of = Observed frequencies

Ef = Expected frequencies

The degree of freedom for chi-square is computed as

$$df = (r - 1)(c - 1)$$

Where df = degree of freedom

c = Column

r = Row

4. DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Presentation of Data

TABLE 4.1:
Summary of respondents

Questionnaire	Responses	Total	Percentage (%)
No. returned	200	200	90.9
Not returned	20	20	9.1
Total	220	220	100

Source: Field survey by the Author, 2024

From table 4.1 two hundred and twenty (220) questionnaires were administered to respondents and out of this number, 200 questionnaires were returned while 20 questionnaires were not returned. The total number of questionnaire returned was 200 representing 90.9 per cent while the total number of questionnaire not returned were 20, representing 9.1 per cent of the respondents who did not return their questionnaire

4.2 Test of Hypotheses

Hypothesis One:

There is no significant effect of taxation on the performance of micro and small enterprises in Calabar South Local Government Area of Cross River State.

Figure 4.1: Summary of Chi-square computation to show if there is a significant effect of taxation on the performance of micro and small enterprises in Calabar South Local Government Area

	Taxation and performance of micro and small enterprises in Calabar South.
Chi-Square	24.014 ^a
Df	15
Asymp. Sig.	.104

Source: *Field work, 2024*

From figure 4.1 above, it can be observed that since the chi-square calculated value of 24.014 is less than the table value of 25.00 at 15 degree of freedom and the p-value of 0.104 is greater than 0.05 chosen significance level. We therefore accept the null hypothesis which states that there is no significant effect of taxation on the performance of micro and small enterprises in Calabar Metropolis and concluded that taxation has no significant effect on the performance of micro and small enterprises in Calabar Metropolis. This result implies that taxation does not impact significantly on micro and small enterprises performance in Calabar Metropolis.

Hypothesis Two

Insecurity has no significant effect on the profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State.

Figure 4.2: Summary of Chi-square computation to show if insecurity has a significant effect on the profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State.

Test Statistics

	Insecurity and profitability of micro and small enterprises in Calabar South Local Government Area
Chi-Square	205.611 ^a
Df	12
Asymp. Sig.	.000

Source: *Field work, 2024*

From figure 4.2 above, it can be observed that since the chi-square calculated value of 205.611 is greater than the table value of 21.03 at 12 degree of freedom and the p-value of 0.000 is greater than 0.05 chosen significance level. We therefore reject the null hypothesis which states that insecurity has no significant effect on the profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State and concluded that Insecurity has a significant effect on the profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State. This result implies that the profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State is not affected by insecurity.

4.3 Discussions of Findings

This was based on the objectives of the study and the findings of other researchers.

Objectives 1: *To examine if taxation has significantly affect micro and small enterprises performance in Calabar South Local Government Area.*

Finally, from the results that there is no significant effect of taxation on the performance of micro and small enterprises in Calabar South. The finding which states that taxation has no significant effect on the performance micro and small enterprises in Calabar South maybe that the multiple taxes imposed on businesses in Calabar South have gone a long way in reducing the income and growth potentials of these micro and mall scale enterprises thus affecting their profits. This finding agrees with that of Inim, Udoh and Ede (2020) and Ocheni and Gemade (2015). This finding however do not agree to that of Tee, Boadi and Opoku (2016) whose study stressed that taxation has a positive relationship with profits of small scale businesses.

Objectives 2: *To ascertain if insecurity has a significant effect on profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State.*

From the results, insecurity has a significant effect on the profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State. This result implies that the profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State is not affected by insecurity. This outcome may be that insecurity such as kidnapping, armed robbery, etc have not affected the micro and small enterprises in Calabar South Local Government Area. It could also be that there is heavy security in Calabar South Local Government Area which has helped to reduce the problem of insecurity in the area. This result is consistent with the results of Akyuz, Opusunji and Nelso (2019) as well as that of Hasan et

al (2020) who found that insecurity do not have significant effect on micro and small enterprises profitability. However, the results is not in line with the results of Attah, Iji and Angioba (2019) and Onuoha, Anele and Okwara (2021) who all found a significant effect of insecurity on micro and small enterprises profitability.

CONCLUSION AND POLICY RECOMMENDATIONS

Conclusion

Micro, small and enterprises form the bedrock of economic growth and development globally due to their roles in job creation, poverty reduction and improvement of livelihoods. This study examined the effect of taxation and insecurity on micro and small enterprises in Calabar South Local Government Area of Cross River State. From the findings of the study, it is concluded that that there is no significant effect of taxation on the performance of micro and small enterprises in Calabar South. This imply that taxation do not have significant effect on the performance of micro and small enterprises in Calabar South Local Government Area. Also, it was concluded that insecurity has a significant effect on the profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State. This result implies that the profitability of micro and small enterprises in Calabar South Local Government Area of Cross River State is not affected by insecurity.

Policy Recommendations

Based on these research outcomes, the following recommendations are made:

- i. Government should come up with uniform tax policies that will aid development of micro and small scale businesses in Calabar South Local Government Area.
- ii. In order to obtain a vibrant and flourishing small scale business sector, the tax policy needs to be appropriate such that it will neither be a burden to the small scale businesses nor discourage voluntary compliance.
- iii. Government should evolve a tax policy that would encourage investments in micro and small scale businesses.
- iv. The government should ensure that corrupt tax officials who carry out tax assessment and collection are replaced so as to avoid imposition of multiple taxes on micro and small scale businesses.
- v. The government should continue to provide heavy security in Calabar South Local Government Area to help reduce the problem of insecurity in the area.

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