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Assessing the Effect of Tax Imposition on Retail Business Development in Jos Metropolis

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ABSTRACT

This study assesses the effect of tax imposition on retail business development in Jos metropolis. The nature of the research design is descriptive survey. The population of this study is 1,000 of the retail business owners, with age bracket of 35 years and above. The source of data used for this study is basically primary, and the instrument used for data collection is a questionnaire, comprising of both open-ended and close-ended questions. Chi-square statistical tool is used for data analysis and to test the hypothesis of this study. The findings of this study among others reveal that the owners of retail businesses do admit tax imposition as a means of retail business development in Jos metropolis, but insisting that government should provide enabling business environment first for retail businesses. When government dialogues with retail business owners before imposing tax, retail business development in Jos metropolis is enhanced. The study recommends among others that retail business owners in Jos metropolis should be encouraged to pay their compulsory levy of tax by way of providing improved business environments by government and make available room for tax imposition dialogues with retail businesses to facilitate mutual understanding.

Keywords: Assess, Effect, Tax, Imposition, Retail, Business, Development

JEL Classification Codes: H2; H24; M3

INTRODUCTION

Retail business owners must be encouraged to appreciate the imposition of tax by the government for the retail business development, where feasible, these retail businesses should be encouraged to develop their businesses. Globally, managing the unexpected is part of running a business which happens to most businesses where money goes out of the business door faster than it comes back into the business and the business account suddenly becomes overdrawn. Such situation could be as a result of rapid development in the business or the reverse in same the business. In Jos, the Plateau State capital, there are different retail businesses with different retail activities. However, there are challenges to these retail businesses developments which if not properly identified and solution made available may affect the development of this sector of business. Most retail business development may have continuously been hampered by so many researchable and cogent factors particularly the imposition of taxes. Furthermore, the Retail business investors may not have knowledge of the transaction dynamics of tax imposition but just interested in running the business of making profit which does not go down well with the state government if taxes are not paid by these retail businesses. Retail business development involves the consideration of many factors which might be for survival and among these factors is the imposition of tax on retail business. The development process might not be feasible without the consideration of the way the tax system work in Jos metropolis. Furthermore, there are key terms and conditions from the Plateau State tax system that the retail business must fulfill which later either negatively or positively affect the development of retail business.

The retail business is changing dramatically as consumers shop in new ways considering the growing popularity of online shopping and mobile commerce, consumers are using a growing number of retail channels to research products, compare prices, search for promotions, make purchases and provide feedback.

It has become increasingly demanding for governments all over the world to devise appropriate means of generating adequate revenue to finance both capital and recurrent government expenditures. Market development is a strategy that an organization tries to expand into new geographical markets and countries using the existing deliverables by developing new markets for the existing products. Achieving this is by different customer segments; Industrial buyers for a good that was previously sold only to the households; new areas or regions about of the country; Foreign markets among others. To succeed in this strategy, they need a clear and special product technology and agreed tax imposition system that can leverage in the existing and new market; where it benefits from economies of scale by increasing output level; where the new market in question is not too different from the one it has experience of and where the buyers in the market are intrinsically profitable and futuristic.

The concept of tax imposition in most economies of the world is based on one form of taxation or the other. Tax imposition has always been with man and it is indispensable for economic growth and development. Based on this that countries of the world have different fiscal policies that enable them to explore the various types of taxes and impose them on their citizens for the purpose of enhancing revenue generation, regulation and governance of the economy and many more which include provision of infrastructure and enabling environment for retail business to strive. The government of Nigeria (Plateau State) has legislative powers to impose on its citizens, any form of tax at whatever rate it deems appropriate (Jugu, Jat & Onoja, 2016).

Of notice is that, the two considered principles of taxation relate to the impact of tax on efficiency (concerned with the allocation of resources) and equity (concerned with the distribution of income). As the major principles of taxation in any system, it is worth taking an in-depth look at "efficiency" and "equity (fairness)". Therefore, a good tax system should be efficient in that it should be able to waste as little money and resources as possible. Efficiency can be measured against three standpoints: administrative costs, compliance costs and excess costs. More so, government does tax imposition, assessing, collecting and accounting for proceeds from compulsory levies on all income, goods, services and properties of individuals, partnership, trustees, executorships and companies by the government (Somorin, 2011). Therefore, taxation is a concept that has to do with administering a well legislated tax system (Jugu, Jat & Onoja, 2016).

The imposition of tax on retail business for the business development purpose has been viewed as a critical element for the development of retail businesses. Retail business owners can develop their business by government making available enabling business environment through tax imposed and utilized, encouraging retail business to make tax payments as at when due and government always dialogue with retail business owners. For all these plans for retail business development to be successful, tax imposition with its antecedent factors may be an impact factor for the success hence the statement of the problem.

Investors in retail businesses may lack the admittance of tax imposition as a means of retail business development in Jos metropolis. Development of retail businesses is one desire of retail business owners but non-dialogue by the government with retail business investors before imposing tax may not be the best option for retail businesses development in Jos metropolis.

The specific purpose of this research is to assess the effect of tax imposition on retail business development in Jos metropolis. Other objectives are:

1. To assess the effect of tax imposition on retail businesses in Jos metropolis.
2. To assess the effect of government dialogue with retail business owners before imposing tax will enhance retail business development in Jos metropolis.

REVIEW OF RELATED LITERATURE

Few studies have concentrated on some particular constraints; however, this research stands out as unique to strengthen the existing studies carried out closing the gap where retail business and the government tax board have failed to harmonize the imposition of taxes on retail businesses.

Conceptual Framework

The Concept of taxation and income taxation, John (2013) posits that taxation is inherent power of the state to impose and demand contribution upon persons, properties, or rights for the purpose of generating revenues for public purposes. Furthermore, the power of taxation rests upon necessity and is inherent in every government or sovereignty. This power according to John (2013) is legislative in nature and it is essential to the existence of any independent government. The power of taxation is based upon the theory that no government can exist or stand without taxation, thus taxation is an utmost necessity.

Furthermore, the Concept of Nigeria's Major Taxes is in order to avoid multiple collections of taxes from the same taxpayer, at least in theory, taxes of states and local governments in Nigeria have been clearly defined by the Joint Tax Board (JTB) as follows:

(a) State government taxes are personal income tax; road taxes; pools betting and lotteries; business premises registration and development levy. Others are naming of street registration in state capitals; right of occupancy on land owned by state and market taxes on state financed taxes.

(b) Local government taxes are shops and kiosks rates; tenement rates; on and off liquor license fee; slaughter slab fees; marriage, birth and death registration fees; right of occupancy on land in rural areas; market taxes and levies and motor park levies. Others are domestic annual license fees; bicycle, truck, canoe, wheelbarrow, and cart fees; cattle tax payable by cattle farmers only; merriment and road closure levy; radio and television license fees; vehicle radio license; wrong parking charges; public convenience and refuse disposal, customary burial ground permit fees; religious place establishments permit fees; and signboard and advertisement permit fees.

Also the concept of tax administration problem in Nigeria is one concept that explains how taxation in Nigeria is marred. *According to Afuberoh and Okoye (2014), tax evasion and tax avoidance are the two major problems of tax imposition in Nigeria. The* problems of tax assessment, identification of taxable persons/ businesses and income, personnel problem and low image of tax officials, inadequate penalties for tax defaulters, attitudinal problem and cumbersome process of payment are also supplementary to the two problems mentioned earlier. Soyode and Kajola (2006) provide detailed discussion on the two major tax problems we have in Nigeria as follows: Tax evasion is a deliberate and willful practice of not disclosing full taxable income so as to pay less tax. In other words, it is a contravention of tax laws whereby a taxable person neglects to pay the tax due or reduces tax liability by making fraudulent or untrue claims on the income tax liability. Accordingly, in its entirety, tax can be evaded in the following:, refusing to register with the relevant tax authority; failure to furnish tax returns, statements or information or keep records required; making an incorrect returns by omitting or understating an income liable to tax and refusing or neglecting to pay tax; overstating expenses so as to reduce taxable profits or income, which will lead to payment of less tax than otherwise would have been paid; where a taxpayer hides away totally without making any tax returns at all; and entering into artificial transactions. Also it has been further explained to be the arrangement of tax payers' affairs using the tax shelters (loopholes) in the tax laws, and escaping tax traps in the tax laws, so as to pay less tax than they would otherwise have paid. This means, a person pays less tax than he ought to have paid by taking advantages of the loopholes in the tax law.

On the other hand, tax can be avoided by; incorporating the tax payer's sole proprietor or partnership into a limited liability company; the ability to claim allowances and reliefs that are available in tax laws in order to reduce the amount of income or profit to be charged to tax; minimizing the incidence of higher taxation by the acquisition of a business concern which has sustained heavy loss so as to set off the loss against future profits; minimizing tax liability by investing in capital asset (for instance through the new form of corporate financing by equipment leasing), and thus sheltering some of the tax payers income from taxation through capital allowance claims; sheltering part of the company's taxable income from income tax by capitalizing profits through the issue of bonus shares to the existing members at the (deductible) expenses to the company; creation of a trust settlement for the benefit of children or other relation in order to manipulate the martinet tax rate such that a high income bracket tax payer reduces his tax liability; converting what would ordinarily accrue to the tax payer (employee) as income into capital gain (Compensation for loss of office) to the advantage of the employer and employee; manipulation of charitable organizations whose affairs are controlled and dominated by their founders; thus taking advantage of income tax exemption. Buying an article manufactured in Nigeria; thereby avoiding import duty on imported articles; and avoiding the consumption of articles with indirect taxes incorporated in their prices, especially tobacco.

For the reason that colleagues like someone business idea, does not mean that anyone else will. Potential consumers could be asked what they think about ones new concept before one spend time or money developing it. In retail business concept, market research is essential for any new business. The retail business concept seek long-term relationships with customers rather than viewing each sale as a new encounter by: focusing on customer satisfaction over time, satisfaction happens when a retailer meets or exceeds customer expectations; are all customers equal? are some worth more to a retailer than others? The concept of retail business stresses that there be creation of a Business Concept market research questionnaire in minutes with the use of professionally designed Questionnaire Templates, add the business logo and brand the retail questionnaires. It is important to invite the existing customers to take the Questionnaire or use high quality market research panel. In retail business concept, retail value chain is important considering: bundle of benefits retailers provide to consumers; ambience; quality of products; brands offered; discounts/good prices; shipping; convenient location and service.

Theoretical Framework

There are various theories to the imposition of taxes. Among the various but associated with research are:

An individualistic theory: according to Yohannes and Sisay (2013) Say this leads to man having as little as possible to do with the State. Every person needs, say, protection and justice, and experience shows that these can best be obtained in a society; the taxes he/she pays may be a *quid pro quo*, a payment for the services rendered. However, such a view was evidenced to lead to absurd conclusions. The State can be considered as the most definite institution in society; and, further, since from one point of view wealth has no meaning except in a society, the part played by that society in the production of wealth may be looked upon as making the State "the residual owner of all income which exceeds the requirements of maintenance and normal growth". A further extension of the same idea would be for the State to attempt to level the existing large inequalities in the incomes of its individual members by a heavily graduated tax.

The Standard Theory: This theory is found to recognize some exceptions to the irrelevance proposition and associated to this the well-known exception the minimum wage which is not related to remittance. The common assertion is that the impact of the imposition of a minimum wage in the presence of existing taxes will be different depending on whether the taxes are imposed on the employer or the employee. This occurs when the statutory minimum wage is defined in reference to the after-business-tax, before-personal-tax wage rate, which for simplicity I will call the "market wage rate." The market wage rate has no relevance in a competitive market: the only price that matters

External environment theory focuses on the way government policies at all levels affect the operations of retail businesses. It shows that the government has the mandate to state policies and frameworks confining the operations of retail business forcing retail businesses to change the way they operate. Therefore, retail business activities are very much either negatively or positively affected by government policies which include legal changes, economic policy among others.

Concentration theory was propounded by the physiocratic school of thought in France during the middle of the 18th century. They agreed that in all situations, there is an inherent tendency where all taxes are to be concentrated on objects or classes which enjoy a surplus. More so, Physiocrats believed that agriculture is the only productive sector and that the human labour applied in land, was able to generate a surplus, called the net product and considered trade and commerce as sterile. Hence on whatever class the tax imposed, the payment would ultimately be made by the landed proprietors.

The Diffusion Theory states under perfect competition that when a tax is levied, it gets automatically equitably diffused or absorbed throughout the community. This was theory described as when a tax is imposed on a commodity by state, it passes on to consumers automatically and e every individual bears burden of tax according to his ability to bear it. The diffusion theory was developed by the French writer like

Canard and Mansfield. Diffusion theory is developed, contrary to the concentration theory. In the words of **Mansfield:** "It is true that a tax laid on any place is like a pebble falling into a lake and making circles till one circle produces and gives motion to another".

Demand and Supply Theory discusses the extent, to which the monetary burden of a tax is shifted, either forward or backward which may be affected by the nature of the market structure within which the seller or buyer functions. The possibility of shifting of tax depends to a large extent on the elasticity of demand and supply of the object of taxation. The demand and supply theory of incidence is considered as the most important solution to the problem of shifting of tax burden. Invariably, this theory is based upon the neo-classical theory of value and price, as stated by Prof. Alfred Marshall.

Empirical Review

Retail business and the government have provided a backbone of support to each other through their various activities. Furthermore, retail business owners will be able to put their finger on the exact moment that they realised they needed to grow their business through the mutual understanding between them and the government tax board.

Adebisi and Gbegi (2013) posited *on the effect of multiple taxation on the performance of small and medium scale enterprise this businesses 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,* Adebisi and Gbegi (2013) *said that the mortality rate of small firms was very high which included untimely close-ups tax related issues, ranging from multiple taxations to enormous tax burdens. Nevertheless, they examined the effect of multiple taxations on small business survival. These researchers made their findings that multiple taxations have negative effect on small businesses' survival and the relationship between small business size and its ability to pay taxes is significant. They recommended that government should come up with a uniform tax policy that would favour the development of small business in Nigeria and government should put into consideration the size of small businesses when setting tax policies.*

Igweonyia (2011) *investigated the impact of Value Added Tax (VAT) on the Nigeria economy as it relates to how it could improve government revenue and put more light in its contribution to the economic growth and development of Nigeria. The researcher conducted an oral interview and questionnaires were distributed and a review of study of literature relating to the impact, administration and collection of VAT in Nigeria. The researcher's findings showed that VAT has economic impact in consumption pattern in*

Nigeria and has positive impact on the economy of Nigeria that the payment of VAT had improved the prospects of businesses, organizations and industries in Nigeria and the study strongly recommended that: there should be functional VAT offices in every council area to coordinate a vigorous campaign to educate people and seek their cooperation; the above would no doubt erode the negative attitude that some of the taxpayers had developed towards VAT and the government should make adequate provision, for retrieving the VAT.

Otu and Theophilus (2013) *examined the effect of tax revenue on economic growth in Nigeria, utilizing time series data for the period spanning from 1970 to 2011. The study Findings shows that domestic investment, labour force and foreign direct investment had positive and significant effect on economic growth in Nigeria. They therefore, recommended that efficient tax policy be implemented and, policy to improve labour productivity should be sustained, while policies to attract foreign investment should be implemented.*

Yohannes and Sisay (2013) Posited that taxation is the earliest and common ways of the government of the day to interference with the economic life of individuals and business enterprises with the authoritative power to collect taxes and who to be taxed. Most notable questions to be asked in the course of tax administration are: if there are returns from non-tax sources?, the tax collected, is it to the positive advantage of the common that this should be done? And when the tax is taken, how should the burden to be distributed? All the answers to these questions are governed by the government in power and State functions.

Joel (2008) in his research *argued that who remits tax may be an important aspect of implementing a tax system, in spite of standard economic analysis that maintains that which side of a taxed market remits is completely irrelevant. The finding showed that the irrelevance proposition does not apply in the presence of avoidance and evasion because the total resource costs of administering a given effective tax structure may vary depending on the remittance system and because the opportunities for avoidance and evasion and the technology of enforcement affect the incentive to demand and supply the taxed activity*

Lauden **(2015) posited that** taxation is a study of how the government imposes on and collects taxes from, the income and wealth of individuals and corporations to finance its social and regulatory activities which covers the entire tax system which is made up of Tax policy, law and administration. The government, therefore, derives its revenue from taxes. A tax is compulsory and mandatory contribution to the government from its subjects. It is mandatory in the sense that there is a legal document giving the government the mandate to collect such contribution: However, if carefully analyzed this definition may include such payments as fines and penalties paid to the government.

METHODOLOGY

The research design here is the descriptive survey design. The research was conducted in the Terminus area of Jos, Plateau State, a high business area of Jos. The population of the study was 1,000 of retail business owners and age bracket used for the study was from thirty-five years and above. The whole population of 1,000 retail business owners was used for the study. The selection of the retail businesses used for the study was by the researcher watching and counting the number of customers entering these retail businesses for three weeks. The source of data used for this study was primary source and the instrument for the data collection used was a self-administered questionnaire which comprised of both open-ended and close-ended questions the effect of tax imposition on retail business development. The nature of the questionnaire used for this study was a five-point Likert-scale which ranges from "strongly agree" to "strongly disagree" (1 = 'Strongly Agree', 2 = 'Agree', 3 = 'Neutral', 4 = 'Disagree' and 5 = 'Strongly Disagree'). The instrument was validated by five senior lecturers in the faculty of management sciences making available to each all the questionnaires. The method of data analysis was by Chi-square statistical tool employed to test the hypothesis to see deviations of the actual observations (observed frequency) from the expected that led to the acceptance or rejection of the null hypothesis. The chi-square formula is thus:

Chi square $$\chi^2 = \frac{\sum[(fo - fe)^2]}{fe}$$

Where:
O = Observed value (frequency);
E = Expected value (frequency) and
$\sum$ =Summation sign .
Degree of freedom = (Rows - 1) (Column -1)
Level of significance = 0.05
Expected frequency (E) is calculated as;

$$E = \frac{R \times C}{N}$$

Where R = Row total
C = Column total
N = Sample Size

RESULTS AND DISCUSSION

H_{0A}: Owners of retail businesses do not admit tax imposition as a means of retail business development in Jos metropolis.

H_{1A}: Owners of retail businesses do admit tax imposition as a means of retail business development in Jos metropolis

H_{0B}: Government dialogue with retail business owners before imposing tax will not enhance retail business development in Jos metropolis

H_{1B}: Government dialogue with retail business owners before imposing tax will enhance retail business development in Jos metropolis.

Table 1: Number of Retail Businesses Paying Tax to Government for Business Development

Poultry	Stationeries	Building Materials	Meat Butchers	Boutiques	Total
160	210	280	170	180	1,000

Source: Researchers' Survey

The null hypothesis here, of course, Owners of retail businesses do not admit tax imposition as a means of retail business development in Jos metropolis. Imposition of tax on retail business is not the best option for retail business development. So what chi square does is compare these numbers (the observed frequencies) with those that would be expected by chance (the expected frequencies).

The first question in doing the calculation is, how do we get the expected frequencies? If we are testing the observed frequencies (Table 1) against what we would expect by chance, since we have five categories of retail businesses, we would expect one-fifth of the individuals to fall in each of the categories. One-fifth (20%) of 1,000 is 200. So if the selection of retail businesses is largely a chance pattern, we would expect to find 200 people in each retail business.

Table 2 shows the observed and expected frequencies for each retail business, computes the difference between them (O–E), squares O–E ($(O–E)^2$), divides the squares by the expected frequencies ($(O–E)^2/E$), and sums those quantities to give us our X^2 which is 47.

Table 2: Observed and Expected Frequencies for the selection of majors

Small Businesses	O (observed frequency)	E (expected frequency)	O-E	$(O–E)^2$	$(O–E)^2/E$
Poultry	160	200	-40	1,600	8
Stationeries	210	200	10	100	0.5
Building Materials	280	200`	80	6,400	32
Meat Butchers	170	200	-30	900	4.5
Boutiques	180	200	-20	400	2
TOTAL	**1,000**	**1,000**			**47**

Source: Researchers' Calculations

Decision Rule

If the P-value is greater than the level of significance of 0.05, accept $\mathbf{H_0}$ and reject $\mathbf{H_1}$.

However, if the P-value is less than the level of 0.05 reject $\mathbf{H_0}$ and accept $\mathbf{H_1}$.

The purpose of this study was specifically to assess the effect of tax imposition on retail business development in Jos metropolis. From the analysis shown, the P-value is less than the level of significance 0.05 thereby rejecting Ho and accepting H_1. It therefore means the owners of retail businesses do admit tax imposition is a means of retail business development in Jos metropolis. From the analysis in table 2, each retail business had different observed frequency. None was the same. But the level of significance of 0.05, that is, one-fifth (20%) of the total observed frequency gave 200 expected frequency which is common to all the small businesses. From the analysis of this study, it is clear that the owners of retail businesses do admit tax imposition is a means of retail business development in Jos metropolis for the government will be able to provide and establish enabling environments for retail business to strive even by way of providing various infrastructural developments. It further shows that if the government dialogues with retail business owners before imposing tax, it would enhance retail business development in Jos metropolis since the P value from the chi-square is less than the level of significance H_1 definitely will be accepted and Ho will be rejected meaning owners of retail businesses do admit tax imposition as a means of retail business development in Jos metropolis and with appropriate government dialogue with retail business owners before imposing tax, retail business development in Jos metropolis will be enhanced. Also the analysis showed that considering all other factors for retail business development tax imposition is one of the best options for retail businesses development because of the antecedent provisions. Hence retail business cannot develop speedy without the assistance of tax imposition by the government of the day. The result further explained that the broader the spate of tax dialogue/knowledge/education between retail business owners and the government before tax imposition, the higher the chances of a befitting retail business development in Jos metropolis.

CONCLUSION AND RECOMMENDATIONS

The rate of amount imposition of tax by the government seemed to be the most hindering factor for retail business development in Jos metropolis. The government of the day has lots of revenue to gain from retail businesses. Tax imposition has always been with man and it is indispensable for economic growth and development. It is on this premise that countries of the world have different fiscal policies that enable them to explore the various types of tax and impose them on their citizens for the purpose of enhancing revenue generation, regulation and governance of the economy. Tax has consistently been a viable means of general development and particularly developing retail business. The development of retail business is significant for the sustainability of this area of businesses and revenue to the government. The development of retail business represents an essential element in the growth strategy of any government like that of Plateau State. Of notice is that, the solution to the problems of retail business participation in paying of taxes can only be mitigated if the government adopts a level playing ground for mutual understanding of both the government and retail business owners. It should be noticed that income and inheritance taxes are the particular ones to which graduation is most easily applicable, yet progression can also be realized to a certain extent by levying heavy taxes on luxuries and the better kinds of a number of articles. The study recommends as follows:

1. Government of Plateau State should make adequate planning to encourage retail business to admit tax as a way of retail business development
2. Government availing room for dialogue with retail business owners in Plateau State will automatically boost business at both levels.
3. The government of the day should soften and review their various tax collection approaches to enable retail business cooperate in the government tax collection approach.
4. The stakeholders in the Plateau State Board of Internal Revenue and Retail Business Owners should always work together to reinforce the benefits which retail business and the government will benefit arising from the imposition of taxes
5. The Plateau State government should take adequate notice that retail business can much more develop only if the government of the day will partner effectively and efficiently with retail business.

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