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Infrastructural Facilities and SMEs Compliance to Tax Laws in Nigeria

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Abstract:

Across the globe, inadequate infrastructural facilities are openly identified as one of the major problems fronting SMEs expansion. Despite this problem, Small and medium scale businesses have been identified as a sector with the potential to enhance economic growth and equitable distribution of economic activities. In view of this, governments have identified the need to drive more tax revenue from SMEs operator to meet up with government expenditure but many SMEs seems not complying with tax law hence, resulting in huge gap in tax revenue from SMEs. There are many literatures on SMEs and infrastructural facilities, it is however noted that not too many researchers have been carried out on the effect of provision of infrastructural facilities on SMEs tax compliance thereby calling for empirical evidence to justify. The objective of this paper is to show the impact of provision of infrastructural facilities on SMEs tax compliance. The study adopted a survey research design. 400 SMEs operators in Lagos and Oyo States were purposively and randomly selected out of which 389 administered questionnaires were returned. The data were analysed using descriptive and inferential statistics by using the ordered logistic regressions. The study found that provision of infrastructural facilities has a positive and significant relationship with tax compliance among SMEs operators in Nigeria with ($\alpha=0.619$, $t(395) = 16.854$, $p=0.000$). The study concluded that provision of infrastructure contributed significantly to tax compliance among SMEs operators in Nigeria. The study recommended that the government of Nigeria should put in place strategies that will enhance the development of SMEs operators in Nigeria particularly the introduction of economic stimulation of financial inclusiveness, continuous tax education so as to engender tax compliance.

Keywords: *Infrastructural facilities, tax compliance, small and medium scale enterprises, Nigeria*

1. Introduction

This issue of tax compliance among SMEs operation has also become a subject of discourse among the tax authorities, tax practitioners and other stakeholders across the globe in recent time. Non-compliance with tax law among the SMEs has been tagged as a problem which seems to have dared solution most especially in the developing economies. While some had blamed the situation on tax authorities for not living up to expectation with regards to tax administration, others attribute it to the unpatriotic attitude of the leaders who failed to provide necessary amenities and other needs of tax payers from the tax revenue.

Provision of infrastructural facilities is one of the key responsibilities expected by every citizen from the government. Infrastructural facilities are an enabler for economic growth and development. Thus, make it an important tool to stimulate economy. Amenities like good road, telecommunication, power and water are essential to the survival of any business enterprises anywhere in the world. In developed economy like United State of America and United Kingdom, government pay special attention to provision of these key infrastructural facilities since they believe they are key drivers of economic growth and development. Also, the emerging economies like Indian and china drives the growth and sustainability of small and medium scale enterprises and large companies through provision of infrastructural facilities. Governments most especially those within the developing countries are struggling with infrastructural facilities problem. In Nigeria, some of the operators of small and medium scale enterprises cater for basic infrastructure facilities on their own and this has been threatening the survival of many of them because of the huge cost involves. Bitrus and Ahmed (2014) argued that, the infrastructural facilities in many emerging nations is totally insufficient which had led to private provisioning of these amenities and which is at enormous cost which reduces the funds available for their activities. Previous studies also revealed that insufficient infrastructural facilities reduce the bottom line of small business operator which in turn discourage them to comply with tax law.

Vasak (2008) also stated that Small taxpayers are not fairly treated under tax law, since the compliance requirements, cost of compliance and tax rate are the same for both small and large enterprises.

1.1. Research Problem

The state of deterioration in Nigeria's public infrastructure and economic activity is an image of pitiable public governance and non-compliance of tax payment for development. Akinlemi (2018) further identified infrastructural insufficiency as one of the key problems fronting Nigeria's SMEs. These amenities range from power supply, water supply, road and rail network, telecommunication, health facilities and so on. Provision of these facilities is the responsibility of government but almost all these facilities are in short supply or inadequate in Nigeria. Many small and medium scale enterprises provide basic infrastructure themselves; those who cannot provide them are either forced out of business or cling to the inefficiently provided state infrastructures. CBN (2017) opined that provision of adequate infrastructural facilities will have a huge multiplier effects on the economy and can boost industrialization, and reduce the cost of doing business by up to 25 per cent.

From previous empirical evidence, the issue of tax compliance among small and medium scale enterprises has been widely discussed. However, not many of the studies considered in isolation the effect of provision of infrastructural facilities on SMEs tax compliance which the research considered a pivot element in this study. The belief of the researcher is that a priori, tax compliance can become better if the operators of SME's can have access to adequate infrastructural facilities calling for empirical evidence to justify

1.2. Research Objective, Question and Hypothesis

The objective of this study was to examine the effect of provision of infrastructural facilities on tax compliance of SMEs. The research question and hypothesis were stated below respectively:

How has the provision of infrastructural facilities affected tax compliance of SMEs in Nigeria?

H₀: Provision of infrastructural facilities has no significant effect on tax compliance of SMEs in Nigeria.

2. Review of Literature

Infrastructures are basic facilities and installations that should be put in place by government at all levels in order to provide enabling environment for citizens and organizations to ensure that development need for both social and economy occur. Infrastructural facilities stimulate economic growth across the globe. Infrastructure is essential physical and organizational structures required for the operation of a society or enterprise, or the services and facilities crucial for an economy to perform. It can be defined as the set of interrelated physical elements that provide framework supporting an entire structure of development. It is an important term for determining a country or region's development. The term typically refers to the technical structures that support a society, such as roads, bridges, water supply, sewers, electrical grids, telecommunications, and so forth (Akinyele, Akinyele and Ajaguna, 2016).

Empirical evidence from previous research works has acknowledged infrastructural facilities as one of the major factors that determine the growth and development of the SMEs sector of the economy. This fact has been supported over and over again. Adigwe (2012) in his work, "Project Finance for Small and Medium Scale Enterprises (SMEs) in Nigeria" stated that, the provision of basic infrastructure like power, education, water, roads, and transportation is the minimum requirement for SMEs to flourish. Olanrewaju (2011) emphasized the nexus between infrastructure and Small and Medium Scale Enterprises (SMEs). He argued that without infrastructure, SMEs or even large companies will find it hard to survive. He noted that, infrastructural facilities that is available in a particular country will help provide a conducive environment for small and medium scale enterprises. This is because, it facilitates the production and distribution of goods and services to the market. These facilities mostly provided by government constitute the social amenities like good road network, power supply, telecommunication, water, health care facilities and other things that bring about a conducive atmosphere for business operations. Nigeria as a country is suffering from an infrastructural deficit (Akinlemi, 2018). Previous Studies and discussions on the state of infrastructure in Nigeria have been that it is deteriorating and highly insufficient to stimulate economic activity (Aigbokhan, 1999; Peterside, 2005; Adeola, 2005; Akinwale, 2010). These observations are results of epileptic power supply, comatose industrial base and rotten infrastructure. The rate of power supply is discouraging and unreliable making the overheads incurred by SMEs on power supply moving up to about 40 percent of production cost because they have to source other means of generating electricity to continue production (Tsauni, 2005).

2.1. Tax Compliance among Small and Medium Enterprises

Sophia (2016), in his study titled: "Factors Influencing Tax Compliance of Small and Medium Enterprises in Ghana", concluded that there is a significance difference in the tax compliance level between small and medium scale enterprises. The difference can be mostly attributed to the failure of small enterprises to file their tax returns on due dates and also to keep proper books or records of their business transactions. It also finds that capital structure of the business or entity, tax compliance costs in order to comply with the tax requirements, tax rates, tax audits and ethics of taxpayers had significant influence on voluntary tax compliance of taxpayers. Capital structure, compliance costs, and audits had a positive relationship on tax compliance whiles rates and ethics had a negative relationship on tax.

Ang (2016) supported statements of Sapiei, Kasipillai, and Eze (2014) who found that tax deterrence sanctions such as probability of being audited, severity of penalties are significantly correlated to non-compliance behaviour such as under-reporting of income and overall non-compliance. The findings of this study are also supported by Loo, Mckerchar and Hansford (2009), who assert that increase of perceived detection has significant influence to taxpayer's decision to comply with the tax law, due to their fear of being audited or penalized.

Nelson (2015) found that the operators of SMEs will be favourably dispose to tax if and only if they observe that enforcement makes evasion more problematic, government provision of facilities such as water and security is improved

that is, value of tax is high, information about taxes is available, less complex filing procedures and high-level trust in government by tax payer. This is in line with the prescription of the standard economic theory of deterrence, political legitimacy theory and fiscal exchange theory.

From previous empirical evidence, the issue of tax compliance among small and medium scale enterprises has been widely discussed. However, not many of the studies considered in isolation the effect of provision of infrastructural facilities on SMEs tax compliance which the research considered a pivot element in this study. The belief of the researcher is that a priori, tax compliance can become better if the operators of SME's can have access to adequate infrastructural facilities calling for empirical evidence to justify.

3. Methodology

Survey research design was adopted for this study. The study made use of primary data which were collected through the use of questionnaire. Opinions of experts were sought to validate the content and the structure of the questionnaire during the study. The population were mainly all the SMEs in Nigeria., however, only Lagos State and Oyo State selected. A sample size of 400 was selected, this was determined using the sampling formula by Yamane (1967). The data collected was analysed through questionnaire was analysed using ordinal logistic regression (OLR) with the aid of Statistical Packages for Social Science (SPSS).

3.1. Model Specification

To achieve the objective of this study, two types of variables were involved, these are, the explanatory/independent variable, and regressant/dependent variable. The explanatory variables in this study was Infrastructural Facilities (INFRAS while dependent variable in this study is tax compliance measured by the residuals derived from the regression estimates.

$$Y = f(X)$$

Where:

Y = Tax Compliance (TAC)

X= Infrastructural Facilities

$X = x_1,$

Where:

$x_1 =$ Infrastructural Facilities (INFRAS)

$$y = f(x_i)$$

$y = TA$

$$TA = \beta_0 + \beta_3 \text{ INFRAS} + U\epsilon$$

The generic model is given as,

$$TAC_i = \beta_0 + \beta_3 \text{ INFRAS}_i + U\epsilon_i$$

4. Results and Findings

4.1. Descriptive Analysis of the Test Items

In this section, emphasis is on the descriptive statistics on each of the test items. Here, a five-point Likert scale of strongly agree (SA), agree (A), indifferent (ID), disagree (D) and strongly disagree (SD) were used. For brevity and easy comparison, the Likert scales of strongly agree and agree are grouped into agree, while disagree and strongly disagree is grouped into disagree and indifferent stands alone. The purpose of this scaling is to arrive a conclusion that will give a better analysis of the test items. In each of the research objectives, there are two key variables and they are the dependent and the independent variables. In this section, there are several test items for both the dependent and independent variables and they are discussed subsequently. First, is the test item for the dependent variable which is tax compliance and it has eleven (11) test items. Following this were the economic stimulations for tax compliance, they are tax education, the provision of institutions, availability of social infrastructure, low interest rates, access to credit facilities and granting of tax holiday, which serves as the independent variables.

Table 1 explains the responses of respondents on tax compliance among small and medium scale enterprises in Lagos and Ogun States. It was discovered that about 96 per cent of the sampled SMEs operators agreed that tax compliance is paying the exact tax liability to the tax authority as at when due, while 6.2 per cent and 3.1 per cent of the respondents disagreed and were indifferent respectively. The mean of 4.36 suggests that the respondents agree to the test item and a standard deviation of 0.91 implies that the respondent's responses were not likely to change over time. The test item that paying part of the tax liability to the tax authority can still be regarded as tax compliance, about 243 of the respondents agree to the test statement representing about 63 per cent of the total respondents, while about 29 per cent of the respondents disagreed with the statement that paying part of the tax liability to the tax authority can still be regarded as tax compliance, while 33 respondents representing 8.5 per cent of the respondents were indifferent. The mean score of 3.50 suggests that paying part of the tax liability to the tax authority can still be regarded as tax compliance.

| S/N | Test Items | | SD1 | D 2 | ID 3 | A 4 | SA 5 | Mean | SDE |
|-----|---|-----------|-----------|------------|------------|-------------|-------------|------|------|
| 1 | Tax compliance is paying the exact tax liability to the tax authority as at when due. | Freq % | 10 2.6 | 14 3.6 | 12 3.1 | 138 35.8 | 211 54.8 | 4.36 | 0.91 |
| 2 | Paying part of the tax liability to the tax authority can still be regarded as tax compliance. | Freq % | 24 6.2 | 87 22.5 | 33 8.5 | 157 40.6 | 86 22.2 | 3.50 | 1.23 |
| 3 | The payment of tax after it falls due can still be termed as being compliant. | Freq % | 15 3.9 | 71 18.5 | 51 13.3 | 162 42.2 | 85 22.1 | 3.60 | 1.35 |
| 4 | Multiplicity of taxes is one of the factors responsible for non-compliance among SMEs in Nigeria | Freq % | 10 2.6 | 29 7.6 | 38 9.9 | 151 39.5 | 154 40.3 | 4.07 | 1.01 |
| 5 | The payment of tax is the right and natural thing to do | Freq % | 5 1.3 | 15 3.9 | 26 6.8 | 175 46.1 | 159 41.8 | 4.23 | 0.84 |
| 6 | Paying taxes is a responsibility that should be gladly accepted by all SMEs | Freq % | 9 2.3 | 18 4.7 | 24 6.2 | 175 45.3 | 160 41.5 | 4.19 | 0.92 |
| 7 | SMEs should pay tax to support the government and her programmes | Freq % | 6 1.6 | 23 6.0 | 42 11.0 | 182 47.8 | 128 33.6 | 4.05 | 0.91 |
| 8 | SMEs will be ready to pay tax if tax audit does not exist | Freq % | 38 9.9 | 86 22.3 | 93 24.2 | 118 30.6 | 50 13.0 | 3.14 | 1.19 |
| 9 | SMEs are generally not willing to pay taxes | Freq % | 32 8.4 | 95 25.1 | 74 19.5 | 112 29.6 | 66 17.4 | 3.22 | 1.24 |
| 10 | The preparation of financial statement by SMEs will prompt them to pay their tax obligation as at when due. | Freq % | 11 2.9 | 31 8.1 | 54 14 | 194 50.4 | 95 24.7 | 3.86 | 0.97 |
| 11 | SMEs voluntarily file their tax returns because the consequences for non-compliance is high. | Freq % | 8 2.1 | 39 10.2 | 59 15.4 | 190 49.7 | 86 22.5 | 3.80 | 0.97 |
| | Average Mean | | | | | | | 3.82 | 1.05 |

Table 1: Respondents Responses on Tax Compliance

Source: Field Survey, 2018

Note: SDE = Standard Deviation, SD = Strongly Disagree, D = Disagree, ID = Indifferent, A = Agree, SA = Strongly Agree

On the overall, the mean score for all the test items for tax compliance is 3.82, the value being greater than 3.0 shows that there is a high level of tax compliance among the SMEs operators in Nigeria and the standard deviation of 1.05 shows that the responses on the respondents are less likely susceptible to change.

| S/N | Test Items | | SD 1 | D 2 | ID 3 | A 4 | SA 5 | Mean | SD |
|-----|--|-----------|-----------|-----------|------------|-------------|-------------|------|------|
| 26 | The provision of regular power supply will enhance tax compliance of small-scale enterprises in Nigeria | Freq % | 3 0.8 | 15 3.9 | 20 5.2 | 150 39.0 | 197 51.2 | 4.35 | 0.81 |
| 27 | Good road networks will enhance tax compliance of small-scale enterprises in Nigeria | Freq % | 1 0.3 | 14 3.6 | 24 6.2 | 165 42.7 | 182 47.2 | 4.32 | 0.77 |
| 28 | The availability of friendly and greenery environment will facilitate the tax compliance and revenue growth of small-scale enterprises in Nigeria | Freq % | 5 1.3 | 25 6.5 | 32 8.3 | 148 38.4 | 175 45.5 | 4.20 | 0.94 |
| 29 | Accessibility and connectivity of road networks will enhance tax compliance of small-scale enterprises in Nigeria | Freq % | 4 1.0 | 20 5.2 | 27 7.0 | 168 43.5 | 167 42.9 | 4.23 | 0.87 |
| 30 | The control of environmental pollution and degradation will encourage small scale enterprises to file their tax returns to the revenue collection authorities. | Freq % | 10 2.6 | 25 6.5 | 55 14.3 | 146 37.9 | 149 38.7 | 4.03 | 1.01 |
| 31 | The provision of basic infrastructure such as health care services and educational facilities will engender tax compliance of small-scale enterprises in Nigeria | Freq % | 17 4.4 | 20 5.2 | 43 11.2 | 148 38.5 | 156 40.1 | 4.06 | 1.06 |
| | Average Mean | | | | | | | 4.2 | 0.91 |

Table 2: Respondents Responses on Social Infrastructure

Source: Field Survey, 2018

Note: SDE = Standard Deviation, SD = Strongly Disagree, D = Disagree, ID = Indifferent, A = Agree, SA = Strongly Agree

An overall mean score of 4.20 shows that the majority of the respondents agreed that the provision of infrastructure will engender tax compliance among SMEs operators in Nigeria.

- Model: Provision of Infrastructural Facilities and Tax Compliance of SMEs in Nigeria
- Research Objective: Evaluate the effect of provision of infrastructural facilities on tax compliance of SMEs.
- Research Questions: What is the impact of the provision of infrastructural facilities affected tax compliance of SMEs in Nigeria
- Research Hypotheses: Provision of infrastructural facilities has no significant effect on tax compliance of SMEs in Nigeria

| Panel A | | | | |
|---------------------------|-------------|-------------------------|----------------|------------|
| Variable | Coefficient | Exponent of Coefficient | Standard Error | Wald- Test |
| INFRAS | 0.619 | 1.857 | 0.151 | 16.854*** |
| Constant: Threshold | | | | |
| [TAC = 2.00] | -2.733 | | 0.920 | 8.827*** |
| [TAC = 3.00] | 1.347 | | 0.631 | 4.551*** |
| [TAC = 4.00] | 5.196 | | 0.697 | 55.567*** |
| Panel B | | | | |
| Diagnostic Tests | | | Statistic | Prob |
| Model Fitting Information | 16.150*** | | | 0.000 |
| Goodness of Fit | | | | |
| Pearson | | | 15.750 | 0.121 |
| Deviance | | | 14.379 | 0.137 |
| Pseudo R-Square | | | 0.051 | |
| Test of Parallel Lines | | | 7.866 | 0.112 |

Table 3: Dependent Variable: TAC

Notes: TAC Represents Tax Compliance; Infrass Is Provision of Infrastructural Facilities *, ** and *** Indicates Statistical Significance at 10, 5 and 1 Per Cent Respectively

| Parameter Estimates | | | | | | | | |
|---------------------|--------------|----------|------------|--------|----|------|-------------------------|-------------|
| | | Estimate | Std. Error | Wald | df | Sig. | 95% Confidence Interval | |
| | | | | | | | Lower Bound | Upper Bound |
| Threshold | [TAC = 2.00] | -2.733 | .920 | 8.827 | 1 | .003 | -4.536 | -.930 |
| | [TAC = 3.00] | 1.347 | .631 | 4.551 | 1 | .033 | .109 | 2.584 |
| | [TAC = 4.00] | 5.196 | .697 | 55.567 | 1 | .000 | 3.830 | 6.563 |
| Location | INFRAS | .619 | .151 | 16.854 | 1 | .000 | .323 | .915 |

Table 4

Source: Researcher's Computation, 2018

***Significant at 1%

Panel a of Table 3 shows the estimated coefficients, and it was discovered that the coefficient of provision of infrastructural facilities is positive. This implies that there is a direct relationship between provision of infrastructural facilities for SMEs operators and the level of tax compliance in Nigeria. Also, provision of infrastructural facilities is a significant factor influencing changes in the level of tax compliance; this is because provision of infrastructural facilities is statistically significant at 1 per cent level. Concerning the magnitude of the estimate of provision of infrastructural facilities, the exp (0.619) gives 1.857, which implies that if there is an increase in the provision of infrastructural facilities for SMEs operators in Nigeria, the level of tax compliance will increase by 1.857.

In Panel B of Table 3, the model fitting information of 16.150 is significant at 1 per cent level; this implies that the final model gives a significant improvement over the baseline constant model. The two goodness of fit statistics of 15.750 and 14.379 are not significant at any level, thus the non-rejection of the null hypothesis is that the fit is good. This implies that the data and the model predictions are similar and that it is a good model. The pseudo R² shows that the provision of infrastructural facilities explains about 5 per cent changes to tax compliance among SMEs operators in Nigeria, while the remaining 95 per cent are other factors which affect the level of tax compliance but were not captured in the model. The

statistics for the test of parallel lines is given as 7.866. This value is not significant, which implies the null hypothesis that the slope coefficients are the same across response categories cannot be rejected.

4.2. Inferential Hypothesis Testing

This section is devoted to testing of the hypothesis. one hypothesis was tested and the ordered logistic regressions were used because the variables were scaled. It should be noted that for an ordered logistic regression, the Wald-Statistics is always used and it is the square of the t-statistics.

The results presented in tables 4.9 to 4.14 are used to test the hypothesis and this is summarized below.

| | Model 1 |
|-----------------|----------------|
| Sign | + |
| Prob. Values | 0.000 |
| Null Hypothesis | Reject |

Table 5: Summary of Results

4.2.1. Research Objective

Evaluate the effect of provision of infrastructural facilities on tax compliance of SMEs.

4.2.2. Research Questions

What is the impact of the provision of infrastructural facilities affected tax compliance of SMEs in Nigeria

4.2.3. Research Hypotheses

Provision of infrastructural facilities has no significant effect on tax compliance of SMEs in Nigeria.

4.2.4. Decision

The summary of results in Table 4.16 shows the provision of infrastructural facilities has a positive and significant relationship with the levels of tax compliance of SMEs operators in Nigeria. Hence, the study rejects the null hypothesis that the provision of infrastructural facilities has no significant effect on tax compliance of SMEs in Nigeria. Thus, we accept the alternative hypothesis that there is significant relationship between provision of infrastructural facilities and the level of tax compliance of SMEs operators in Nigeria.

4.3. Discussion of Findings

This study examined the effect of infrastructural facilities on tax compliance among the small and medium scale businesses in Nigeria. Using the ordered logistic regression, it was discussed that the provision of infrastructural facilities has positive and significant effects on the level of tax compliance among small and medium scale enterprises in Nigeria. The results of the study suggest that the provision of infrastructural facilities will enhance the level of tax compliance among small and medium scale enterprises in Nigeria. The result of this study is also in conformity with the study of Okoye, Akenbor & Obara (2012) who evaluated how tax sustainable can enhance tax compliance in the informal sector in Nigeria. Using both primary and secondary data, their results show that several causes of tax compliance problem in the informal sector in Nigeria are high tax rate, inadequate provision of public goods and services, lack of transparency and accountability public funds, poor funding of tax boards, absence of functional tax audit, lack of reciprocity and legitimacy, ineffective deterrence measures, out-dated tax laws, lack of public trust, and corrupt practices of tax officials.

5. Conclusion and Recommendations.

This study empirically investigates the effect of provision of infrastructural facilities on small and medium enterprises tax compliance in Nigeria using the ordered logistic regression. The study discovered that provision of infrastructural facilities has positive and significant effects on the level of tax compliance among small and medium scale enterprises in Nigeria.

On the overall, the result of ordered logistic regression suggests that provision of infrastructural facilities has significant effects on the level of tax compliance among small and medium scale enterprises in Nigeria. It is recommended that; the government should provide public utility in form of ICT Infrastructure (Universal ICT Infrastructure) which can link all SMEs operators in Nigeria. This will assist tax authorities to bring every SMEs into the tax net. Bangladesh adopted this model by linking all their SMEs operators together through the use of mobile phone. SMEs loan were being disbursed through the facilities while the utilization of such loan is also monitored through the same facilities. The government can achieve this solely or through private-public partnership such that the general public including SMEs operators, tax authorities, financial sector and informer sectors seamlessly interface and adopt the facilities for diverse daily activities.

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