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Effect of 'Multiple Taxation' on Income Generation of Commercial Tricycle Riders in Niger State, Nigeria

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Abstract:
This paper attempts to study the effect of 'multiple taxation' on income generation of commercial tricycle riders in Niger State, Nigeria. The objectives of the study are to examine the effects of tricycle registration, daily road usage, ownership and market entry taxes/levies on income generation of commercial tricycle riders. The study used quantitative and survey research design. A closed-ended questionnaire was used to generate primary data from 377 tricycle riders who were randomly sampled from 6,652 registered tricycle riders in Niger state, Nigeria. The research hypotheses were tested using 'multiple regression'. The results revealed that tricycle registration, daily road usage, ownership and market entry taxes/levies exert significant effects on income generation of commercial tricycle riders. The study, therefore, recommends that the government policy on tricycle registration and tricycle ownership taxes should be reviewed with the aim of providing succor to the commercial tricycle riders. Also, the state government should harmonize daily road usage and market entry taxes/levies charge on the same source of income by various local governments on daily basis to reduce the effect of 'multiple taxation' on commercial tricycle riders.

Keywords: *Multiple Taxation, Commercial Tricycle Riders, Income Generation*

1. Introduction

The use of commercial tricycles in Nigeria can be traced to the administration of Military Governor of Lagos State, Col. Muhammad Buba Marwa in 1996 – 1999 when he launched the use of tricycles as means of transportation in the state. The tricycles were nicknamed "KEKE MARWA". Another effort to boost the use of commercial tricycles in Nigeria was during the first administration of President Olusegu Obasanjo in 2001 when the administration introduced "KEKE NAPEP" in Abuja to alleviate poverty and provide economic empowerment to the unemployed/under employed people. During his second administration in 2004, he further introduced 5000 tricycles and distributed it across the 36 states of the federation with the aims of providing gainful employment for the unemployed work force, sustainable wealth creation and affordable transit system, and to serve as a booster to other entrepreneurs such as food sellers, pure water sellers, mechanics, importers of tricycles, etc.

On the other hand, the use of commercial tricycles as means of transportation in Niger state can be attributed to the first administration of Dr. Muazu Babangida Aliyu in January 30, 2011, when he flagged off the launch of 120 units of tricycles out of the 700 units it ordered. Each unit of the tricycle cost the state government the sum of N595,500 to acquire but was subsidized and given out to the riders at the rate of N400,000 per unit to enhance the beneficiary level of income generation (Wole, 2011). Apart from the economic motive of introducing tricycles as means of transportation in the state, the state government also aims at phasing out the use of commercial motorcycles popularly called "OKADA" in the state as a result of social vices perpetrated by its operators and the need to improve on the security of life and properties of the people.

However, the growth and development of any country depends on the amount of revenue generated by the government for the provision of infrastructural facilities. Taxation is one of the instruments used by governments all over the world to raise revenue from its citizens. Taxation is a compulsory amount of money government levied on individuals, properties and organisations to finance its expenditure. The history of Taxation in Nigeria dates back to period before the amalgamation of Northern and Southern protectorates by Lord Lugard in 1914. During this period, taxes were administered by the traditional rulers. The modern tax system by the Federal Government of Nigeria can be traced back to the year 1939 when the Companies' income tax ordinance was created with its administration vested on the Federal Board of Inland Revenue (FBIR).

Today's economic realities and commercial complexities have necessitated the need for the various legislations on tax (Adeoti, 2020). Various legislations have been enacted overtime to deal with problems arising from implementation of tax laws by various tiers of government. According to the Nigeria constitution, there are government agencies saddled with the responsibility of levying taxes in Nigeria. These agencies are the Federal Inland Revenue Services (FIRS), the State Board of Internal Revenue (SBIR) and Local Government Revenue Services (LGRS). But in the course of carrying out their constitutional duties, they end up charging one taxable item twice.

Double taxation is a situation whereby income taxes are paid twice on the same source of income. That is, taxing the same income twice for the same purpose using different names. Theophilus (2020) opined, "Double taxation refers to the imposition of two taxes of a similar character on the same profit during the same period and for the same taxing purpose." It deals with imposing of tax by two or more jurisdictions on the same income, assets or financial transactions. Double taxation is the bane of economic development and growth in developing nations. This explains why nations usually form bilateral or multilateral trade relationship. Every country has its laws that shape its business operations with other countries in a way that permits it to attain its desired strategic trade objectives. Foreign trades, many a time, faced the problem of double taxation. Income may be tax in the nation where it was earned and in a country where it was repatriated. To prevent this ugly trend, many countries worldwide have signed hundreds of treaties for the avoidance of double taxation based on models provided by the Organisation for Economic Cooperation and Development (Julia, 2020b). In these treaties, signatory countries agree to limit their taxation on international trades in order to facilitate and encourage two countries or more and thereby avoiding multiplicity of taxes.

One of the international trade treaties that allow countries to escape the destructive tendencies of double taxation or reduce it to a bearable minimal is the taxation regulations which govern how the income derived from different countries is subjected to tax. This is aimed at preventing the exposure of one income to same tax by different countries.

1.1. Statement of the Problem

Tax, all over the world, has been considered as the major means through which governments, at all levels, generate revenue they use to carry out their basic functions. Government imposition of several taxes on business entities and individuals as a strategy for revenue generation has, one way or the other, affected the capacity of the players in the economy to do business. This trend explains why some investors look for tax havens to hide their investment. Unfortunately, in recent times, these taxes have attracted other form of taxes which resulted in multiple taxations. This system may worsen the amount of capital employed by investors in an economy. In the same vein, multiple taxations have the potentials of increasing overhead cost thereby reducing the level of business profitability.

Each nation has its own tax laws and regulations that govern its tax relationship with other nations. Nigeria, as a nation, chooses to adopt the residency of tax jurisdiction, while some nations apply the source principle in deciding whether a taxpayer will pay tax in that jurisdiction. For a business that is resident in Nigeria but generates income or profit in another country, could result in paying double tax or end up not paying tax at all. This implies to a situation of double non-taxation. This occurs when taxpayer evades paying tax on income in both the source and resident countries.

The tricycle business is a new business that is striving in Niger State and has come to stay providing means of living to many families - drivers, spare part dealers, importers, sticker makers and sellers, food vendors, mechanics, engine oil sellers, etc. But the imposition of different forms of taxes that can be grouped under one heading by government agencies has become a hindrance to the operators of tricycle in the State. On August 30, 2021, riders of tricycles grounded transportation activities in Minna Metropolis as they protested 'multiple taxation' melted on them by the state. Many commuters were forced to drop from the tricycles by the members of Amalgamated Commercial Motorcycle, Tricycle Repairs and Owners Association of Nigeria (ACOMORAN) Niger State chapter, who expressed displeasure on how the government had made life unbearable to them through multiple taxations.

Despite the measures and policies on taxation (harmonization of tax law, 2020) introduced by the Niger State Government, the tricycle riders in particular still suffer the effect of multiple taxes/levies on capital employed and profitability from operation. Below are some of the split taxes that are levied on the riders of tricycle in Niger state despite many of them not included in the harmonized 2020 tax law: V.I.O registration charges, V.I.O jacket fees, local government annual stickers, local government daily road usage tax/levy, Local Government's new registration, local government revalidation fee, market entry tax, etc. This problem of 'multiple taxation' has remained uncontrolled and affecting the movement of goods and services in the State. The question then is, do the multiple taxes levied by various tiers of government affect the income generation capacity of tricycle riders? Some studies have been carried out to investigate the effect of multiple taxations on the performance of Small and Medium Enterprises in Nigeria. Studies such as Lemuel (2020),Iliya (2017),Adebisi and Gbegi (2013), Isaac (2015),Ocheni and Gemade (2015), Rita and Pauline (2019),Zayol*et al* (2018) and Cross (2019) carried out studies that empirically investigated the effect of multiple taxation on the performance of Small and Medium Scale Business Enterprises in Nigeria. But the scopes of these studies were very wide and not exhaustively investigated, thereby paying no attention on the effects of multiple taxations on income generation of tricycle riders in Nigeria.

Oswald, John, and Michael (2021) examined the effect of 'multiple taxation' on the financial performance of Hospitality Firms in Abia State, Nigeria. The study used ex-post facto research design and multiple linear regression technique for data analysis. The findings from the study revealed that 'multiple taxation' has significant effect on both total revenue and profit before tax of the hospitality firms. The study concluded that government should maintain the core goal and spirit of taxation in Nigeria as enshrined by the constitution instead of duplicating and enacting more tax laws in the state. However, the findings cannot be generalized to all sectors of SMEs because the study only concentrated on Hospitality Firms. Also, the geographical location of Abia State is another gap.

Abomaye*et al* (2019) conducted research to ascertain whether the use of KEKE NAPEP (a tricycle) in Nigeria brings about poverty alleviation or eradication using AKWA Ibom State as a case study a reality or mirage; the study also examined the relationship between KEKE driving business and employment generation with its attended contribution to income generation. The study used survey research design and Chi-square statistical method to test hypotheses. The findings from the study revealed that KEKE NAPEP programme in AkwaIbom state help reduced the level of unemployment in the state. The study concluded that there is no significant relationship between KEKE driving business and income generation in AkwaIbom State. But the findings and conclusion of the study cannot be accepted for generalization because the study does not consider the effect of 'multiple taxation' on income generation of KEKE NAPEP (tricycle) riders. In the same vein, the geographical location of AkwaIbom State is another barrier.

Isaac, Habila, Opara, and Akpaka, (2020) carried out an Appraisal of the operation of tricycle as a means of commercial transportation in Minna, Nigeria. The study used both descriptive and inferential statistical techniques to analyze the data obtained through questionnaire survey. The findings of the study show that tricycles aid economic empowerment of the operators in Minna.It serves as an employment for the riders were they earn considerable income irrespective of age.It also revealed that the commuters of tricycle services are satisfied with the services rendered to them. The study concluded that more efficient and effective means of mass transportation should be provided for the city to ease the transportation stress of the inhabitants. But the study did not consider the effect of multiple taxations on income generation of tricycle riders.

It is in the light of the above mentioned gaps that this study is carried out and intended to fill.

1.2. Objectives of the Study

The major objective of this study is to determine effect of multiple taxations/levies on income generation of Commercial Tricycle Riders in Niger State, Nigeria. The study intends to achieve the following specific objectives:

- To determine the level of multiplicity of taxes (Tricycle registration tax, daily road usage tax, ownership tax, and market entry tax) on income generation of Commercial Tricycle Riders in Niger State.
- To investigate the effect of Tricycle registration tax/levy on income generation of Commercial Tricycle Riders in Niger State.
- To ascertain the effect of Tricycle daily road usage tax/levy on income generation of Commercial Tricycle Riders in Niger State.
- To examine the effect of Tricycle ownership tax/levy on income generation of Commercial Tricycle Riders in Niger State.
- To assess the effect of Tricycle market entry tax/levy on income generation of Commercial Tricycle Riders in Niger State.

1.3. Research Hypotheses

The following null hypotheses are developed for testing:

- Ho1: Tricycle registration tax/levy has no significant effect on income generation of Commercial Tricycle Riders in Niger State.
- Ho2:Tricycle daily road usage tax/levy has no significant effect on income generation of Commercial Tricycle Riders in Niger State.
- Ho3:Tricycle ownership tax/levy has no significant effect on income generation of Commercial Tricycle Riders in Niger State.
- Ho4: Tricycle market entry tax/levy has no significant effect on income generation of Commercial Tricycle Riders in Niger State.

2. Conceptual Framework

2.1. Multiplicity of Taxes

The National Tax Policy document opined that 'multiple taxation' is a situation where the tax, fee or rate is levied on the same person or income in respect of the same liability by more than one state or local government council. Adum (2018) asserted that multiplicity of tax or double taxation is a situation where profit/wealth of an individual/corporate entity is taxed more than once.

The multiplicity of taxes in Nigeria began in the late 1980s when revenue due to states and local government councils from the federal allocation started to fall. Unfortunately, the overdependent of states on federal allocation was so high that many states did not even have functional Board of Internal Revenue (Abiola, 2012). At this time, some states began to contract their tax administration and management to some private tax companies/consultants to the extent that some states turned their tax administrators within the civil service into redundancy.

The operations of the consultants engaged by states gave birth to what is today referred to as 'multiple taxation'. Many of the consultants started reviewing the existing tax rates and fees payable for different governmental services to justify their pay. In some cases, they raise the tax rate and fees high and in some cases duplicate the charges. A lot of dynamism was introduced into tax administration during this period. Some of the practices of the consultants raised serious issues as regard to the rule of law; but exploiting more revenue was the major objective to the state governments. The states, therefore, did not see it as a problem let alone take any serious measure to address tax payers cry.

In response to the concerns of the taxpayer's viz-a-viz multiplicity of taxes, the Joint Tax Board developed list of taxes collectible by various tiers of government in Nigeria. The states,whose priority is to boost their revenue, ignored the list which states categorically the type of taxes/levies to be collected by each tier of government. The list was thereafter given a legal life by Decree No. 21 of 1998 viz the Taxes and Levies (Approved list for collection) Act. Part of the Act provides that:

- Only appropriate tax authority shall assess or collect tax on behalf of the government;

- Nigerian police force shall only be used in accordance with tax law provisions;
- No road block shall be mounted by any person in respect of tax collection in nigeria;
- Anyone, who contravenes the law, is guilty of an offence and liable on convection to a fine of N50,000 or imprisonment for 3 years or to both.

These developments posed serious challenges for operation of the consultants in Nigeria but not an end to their operations. Many devise new means by planting their staff in relevant tax authority offices in order to fulfill the conditions of the law; the consultants were the ones preparing assessments and then issuingthem to the board chairman or other relevant officers of the Board of Internal revenue to sign (Abiola, 2012).

2.1.1. History of 'Multiple Taxation' in Nigeria

The origin of 'multiple taxation' in Nigeria can be traced to pre – independence when Nigeria became federating state in 1954. The country was divided into three regions – the Northern, the Western and the Eastern region. Each region enacted a tax law. The issue of sharing tax power between the regions and the federal government became heightened (Ayua, 1996 as cited in Nnaemeka, 2020). In respond to the challenges posed by the sharing power, Raisman commission was set up to look into the issue and make recommendations on how to solve the problem among regions and the federal government. The commission submitted its report in 1958 with the recommendations that each region should have exclusive power to impose personal income tax on individuals, sole traders, partnership clues, trusts and other non–incorporated associations (Nnaemeka, 2020). Following the recommendations of Raisman commission, the Western region enacted an income tax development contribution law in 1961, the Eastern region enacted income tax laws called Eastern region finance law in 1962, while the Northern region enacted its own personal income tax law in 1962. When the regions were dissolved and succeeded by 12 states, all the states that fall into old regions adopted the regional tax laws to guide their tax administration.

The implementation of various tax laws on personal income tax by the succeeding states of each region gave rise to double taxation among the regions in Nigeria. The personal income tax rates were not uniformly administered by the states. In some instances, there were incidences where the residents of western region, who worked in the northern region,paid tax twice. They first paid tax as residents of the west and then paid tax as income earned in the north. It became rampant that the taxpayers protested against the multiplicity of taxes. It was as a result of this protest that the government introduced the income tax management Act that tends to unify personal income tax rates across Nigeria which put an end to different personal income tax rates among the states. Another effort to address the problem of 'multiple taxation' in Nigeria was when the second constitution was enacted in 1979 by incorporating personal income tax in the exclusive list. Item 58 of the second schedule to the constitution made the power to legislate on personal income tax as an exclusive power of the federal government as against the 1963 constitution which makes the personal income tax within the legislative power of the regions and the member states. This effort helps in reducing the problem of 'multiple taxation' as the government at centre was empowered by law to enact and administer uniform law on personal income tax that was applicable across the nation.

The multiplicity of taxes in Nigeria became more pronounced in the late 1980s down to 1990s. During that period, Nigeria had created more states to the existing 12 states. The revenue accruing to each state from the federation account has also become inadequate. In the era of the military administration of Gen. Sani Abacha, the military Governors adopted accelerated revenue generation programmes to boost their internally generated revenue (IGR). To achieve this, they appointed consultants to audit business accounts in order to collect all taxes that the proprietors were failed to remit to government. In addition, the military Governors also promulgated various forms of tax laws that imposed various forms of taxes/levies which resulted in 'multiple taxation'.

In 1998, the military regime of Gen. Sani Abacha promulgated taxes and levies (Approved list for collection) Decree No. 21 which classified the taxes and levies collectable by the three tiers of government – local, states and the federal governments in Nigeria. This Decree was a respond to complaints against multiple taxations by the people against the military Governors which helps to sanitize the Nigeria tax system against the problem of multiplicity of taxes.

The problems of 'multiple taxation' do not end with the enactment of the Decree No. 21 of 1998. When Nigeria transited from military regime to democracy in 1999, many states saw the need to boost their IGR in order to make the difference of democracy and military regime felt by their electorates, various tax reforms were introduced which end up taxing one taxable item twice or more by using different names. This act was made even worse when revenue allocation from federation account started shrinking and was inadequate for the states to carry out their campaign promises. To provide legal backing to taxing one taxable item more than once, various forms of tax legislations were enacted which consequently lead to multiple taxation in states and local government.

2.1.2. 'Multiple Taxation' as a Bane of Business Development in Nigeria

Businesses, whether big, medium, small or micro, if they earn income, they are subjected to payment of tax. Paying taxes is one of the major obligations of any business entity. It helps the government to raise the needed revenue to provide social amenities and for the protection of lives and properties. Many businesses have no problem or difficulties with paying the "right tax" imposed by government. But the problem lies with imposing the same tax on same taxable item more than once using various names. This act dries up the little resources and the income generated by small scale businesses (SSBs) in attempt to meet up with multiple taxes/levies levied on them. 'Multiple taxation' has account to many SSBs not surviving beyond the 5th year of their establishment. Adebisi and Gbegi (2013 as cited in Oseni, 2014) opined that 'multiple taxation'is responsible to premature death of 80% of SMEs in Nigeria. Many SSBs that survived the 5th anniversary, multiple taxes are more harmful than beneficial to them as it increased their running costs unnecessarily and slowed down their growth.

'Multiple taxation' is not healthy for economic growth and development of SSBs because it has become disincentive for their growth capable of affecting their corporate social responsibility. Many corporate entities perceived that their host state and local governments are being unfair and unfriendly to their business due to the multiplicity of taxes they suffered in the hand of these governments.

Salami (2011) stated that there are more than 500 taxes/levies imposed by the three tiers of government in Nigeria which are not part of those captured by the taxes and levies (Approved list of collection) Decree No. 21 of 1998. These taxes increased the cost of doing business in Nigeria and are capable of discouraging investors' confidence to start new start–ups. 'Multiple taxation' is more common in local government than in state and federal government.

The effect of multiplicity of taxes is more pronounced in transportation businesses, hospitality and telecommunication industries in Nigeria (Oseni 2014). The introduction of education tax, national information technology development agency (NITDA) ACT, LFN 2007 stipulated a levy of 1% on profit before tax of GSM services providers and telecommunication companies, cyber companies and internet providers, pension managers and pension related companies, bank and other financial institutions are all included in the act. This act amounts to multiple taxation since the companies are still required to pay tax as enshrined in companies' income tax act (Abiola&Asiweh, 2012, as cited in Oseni, 2014).

The president of Abuja Chamber of commerce and industry (ACCI) posited in an SMEs conference and exhibition organised by the chamber in Abuja on the 16th of August, 2021 that he had, on behalf of the chamber, written to Mr. President – Muhammad Buhari in July 2021 on what SMEs operators perceived to be the greatest hindrance to their business growth and survival. In his submission, he identified multiplicity of taxes as the principal headache that is killing SMEs and further worsening the unemployment crises in Nigeria. Also, at the conference, stakeholders in SMEs sector called on the federal government to bring sanity to tax administration in Nigeria in order to avert total collapse of the economy due to tax suffocation (Tyarzua, 2021).

Adaobi (2019) asserted that capital market experts in Nigeria appealed to the government to eradicate multiple taxes as they considered it to be an investment obstacle. Many companies, that recorded losses, were mandated to pay taxes from their turnover. This affected many listed companies in Nigeria stock exchange negatively.

Tax system in Nigeria depletes returns on investment, erodes company capital base and is capable of causing businesses collapse. The multiplicity of taxes undermined the effort of capital market regulators to woo in more companies to list their shares in the capital market that has the potentials to further deepen the investment opportunities in the capital market.

Many scholars and stakeholders have called on the government to harmonize various tax legislations that will be pro – SMEs initiatives thereby eliminating 'multiple taxation' that has been the bane of economic growth, development and survival of businesses in Nigeria.

2.2. Empirical Review

Sani, Sunday and Godwin (2019) investigated the Effect of 'multiple taxation' on the growth of SMEs in Nigeria. The objectives of the study were to examine the extent to which multiple taxes affect the operation of SMEs in Nigeria using expansionary rate of SMEs as surrogate for growth. The study used survey research design. The sample size for the study was 193 respondents drawn from 10 SMEs in Lokoja, Kogi State. The data collected were analyzed using mean scores, standard deviation and Z – statistical test. The findings of the study revealed that the desire of proprietors of SMEs to grow and expand their enterprise is hampered by multiple taxes imposed by different tires of government due to their desperate bid to expand their revenue base. The study recommended that all tires of government should limit their operation within their jurisdiction, revenue agencies and consultants should be enlightened on the dangers and legal implication of imposition of multiple taxes on tax payers and the Nigerian tax laws should be amended to tackle imposition and collection of illegal taxes in the country.

Ebere, Eunice and Chimaobi (2016) examined the effect of 'multiple taxation' on investments in SMEs in Enugu, Nigeria. The objective of the study was to investigate the effect of 'multiple taxation' on investments in SMEs. The study used survey design. Questionnaires were distributed to 80 registered SMEs businesses in the State. The study used ANOVA to test research hypotheses. The findings revealed that there is a significant relationship between SMEs investment and its ability to pay tax. The study recommended that government should harmonize all the taxes collected by tax agencies and local government councils in order to prevent the incidents of 'multiple taxation'. It was also recommended that government should create data base/information in the state for planning, research, policy making and investments in SMEs.

Anita, (2020) examined the effect of taxation on financial performance of SMEs in Democratic Republic of Congo, Bunia City. The objectives of the study were to determine the types of taxes levied on SMEs, effect of taxes on the financial performance of selected SMEs, taxation challenges faced by SMEs and to determine measures that can remedy multiple taxation challenges. The study used survey design. The study used 82 sample sizes from a population of 41 SMEs in Bunia City. The study used descriptive statistics to analyze data through statistical package for social sciences (SPSSs). The findings of the study revealed that VAT, Income tax, presumptive tax and customs duty tax were the type of taxes levied on SMEs in Bunia City. The study further showed that 'multiple taxation' was bane of financial performance of SMEs in Bunia City. The study recommended that tax authorities should levy taxes that SMEs have the ability to pay.

Godswill, *et al* (2019) investigated the impact of taxation on the performance of SMEs in Aba, Abia State, Nigeria. The objectives of the study were to determine whether or not significant relationship exists between taxation and SMEs performance, whether tax assessment, collection and utilization system in Abia State affect SMEs performance or not. The study used survey design. The population of the study was the SMEs in Aba, Abia State. 162 sample sizeswere selected from 40 SMEs in the State. 'Multiple regression' was used for data analyses. The findings of the study revealed that there is positive and significant relationship between taxation and SMEs performance. It was also revealed that tax assessment, collection and utilization system significantly affect the performance of SMEs. The study concluded that taxation is a major factor in financial survival of any SMEs and as such, should be used in such a way that it will promote the survival of SMEs. The study recommended that Nigeria tax system should be made in such a way that it will protect and promote SMEs growth and development, illegal and corrupt tax officials should be dealt with appropriately and the government should judiciously utilize tax payers' money in order to give it back to the tax payers by promoting SMEs growth.

John (2018) conducted research on taxation and the performance of SMEs in Nakawa Division, Kampala, Uganda. The objectives of the study were to determine the extent to which tax compliance, tax rates and tax incentives influence performance of SMEs in Kampala, Uganda. The study used descriptive research design. The population of the study was 17,573 registered SMEs in Nakagawa Division. The sample size was 377 SMEs with the help of convenient sampling. The findings of the study showed that tax compliance, tax rates and tax incentives have significant effect on the performance of SMEs. The study recommended that tax system should be strengthened to support SMEs tax payers to be able to meet up with their tax payment obligation. Tax incentives should also be introduced to support infant SMEs to stimulate their growth and survival.

Abdulganiyu and Olusegu (2021) investigated the effect of 'multiple taxation' on SMEs sales performance. The aim of the study was to examine whether relationship exists between multiple taxation and SMEs sales performance or not. The study adopted survey design. The population of the study was all the SMEs in Ikorodu local government area. The sample size of the study was 100 SMEs. The result of the finding revealed that multiple taxations negatively affect SMEs sales performance. The study recommended that government should give tax incentives to SMEs and harmonize various taxes to avoid 'multiple taxation'.

Zira, Ya"u and Adamu (2017) conducted a study with the aim of examining the impact of tricycle transport earning on poverty reduction in Kaduna Metropolis, Nigeria. The study used survey design and obtained data through questionnaires. The study used 370 sample size drawn from Kaduna Metropolis by the use of cluster sampling technique. The study used Foster, Greer and Thorbecke mathematical model of poverty measurement for data analysis. The result of the study revealed that 85% of the tricycle riders earned income above poverty line which is more than the minimum monthly wage of N18,000. The study concluded that tricycle, as means of transportation, has a significant impact on income generation to the riders. The study recommended that government should grant tricycle riding business recognition as an agent of development since it has the capacity to generate employment and reduce poverty in the state.

2.3. Theoretical Framework

2.3.1. Ability to Pay Theory

This study used the ability to pay theory. The theory was first mentioned by Adam Smith (who is generally regarded as the father of economics) in 1776 in a book titled "The Wealth of a Nation". The theory was later developed by Arthur Cecil Pigou (1877 - 1958). The theory emphasizes that those, who earn high income, should pay more percentage of their incomes to the state than those who earn less income. For instance, individuals with taxable income of less than $9,875 were levied with 10% income tax rate, while individuals with taxable income of more than $518,000 were levied 37% tax rate in United States of America in the year 2020. Individuals, who earned between these two taxable incomes, faced tax rates as set by income brackets (Julian, 2020a).

Ability to Pay Theory holds that a single naira ultimately means less to rich individuals than wage earners. Those, who have benefited more from the nation's economic environment, should be made to give back to that environment where they made their fortunes in the form of high rate of taxation in order to keep the system running.

Economist differed on measure to be used to determine an individual's or organization's ability to pay tax. Some view the measure in term of property ownership and some in term of expenditure. These two measures were faced with a lot of criticisms. Some organisations or individuals,that may earn high income but buy little or no property, will escape taxation. While the criticism against the basis of expenditure is that some individuals or organisations,who have a large family/workforce to maintain, will spend more than individuals or organisations with little family/workforce. So, measuring ability to pay on this basis will only add to something that is already a burden. However, income as basis for measurement of ability to pay seems to gain more attributes of equity and justice than other measures of ability to pay.

3. Methodology

3.1. Research Design

This study used qualitative and survey designs to collect primary data from group of respondents.

3.2. Research Population

At present, commercial tricycle riding business is only operational in five local government councils in Niger state, Nigeria. The majority of these riders (4,912 operators) operate in Bosso/Chanchaga Metropolis because of sit of power and population density. Other local governments, where commercial tricycle business is operational, are Bida 197, Suleja 1,503 and Kontagora 40.

Therefore, the population of this study comprises all the 6,652 tricycle riders in the above mentioned geographical locations within Niger state. They are registered members of the Amalgamated commercial Motorcycle, Tricycle, Repairs and owners Association of Nigeria (ACOMORAN), Niger state chapter as at the time of this study.

3.3. Sample Size and Sampling Technique

The study adopted Taro Yamane formulae to select the sample size of 377 respondents from the targeted population of 6,652 through stratified and simple random sampling technique. 363 questionnaires were retrieved and subjected to analysis.

3.4. Method of Data Analysis and Decision Rule

The study used both descriptive and inferential statistics. In the aspect of descriptive statistics, the researcher adopted tables, percentages, mean, standard deviation and correlation statistics. Any mean score between 1.00 and 2.25 entails low effect, 2.26 – 3.45 entails moderate effect and 3.46 – 5.00 entails high effect. In the aspect of inferential statistics, the researcher used 'multiple regression' at 5% level of significance. Any p – value above 0.05 means the model has no significant effect and such, the null hypothesis is accepted or otherwise rejected and alternate hypothesis accepted and vice versa. The data analysis was aided through the use of Statistical Packages for Social Sciences (SPSS 22). The regression model is given below:

$IG = \beta_0 + \beta_1 RT + \beta_2 DRUT + \beta_3 OT + \beta_4 MET + e$

Where:

IG – Income generation; β_0- constant; β_1 to β_4 - coefficients; RT – Tricycle Registration Tax; DRUT – Daily Road Usage Tax; OT - Tricycle Ownership Tax; MET - Market Entry Tax; e -error term.

3.5. Reliability Test

The reliability of the scales was determined using Cronbach's Alpha. Table 1 revealed that Tricycle registration tax/levy (RT) scale is reliable by 53%, Tricycle Daily Road Usage Taxes/Levies (DRUT) by 67%, Tricycle Ownership Tax (OT) by 57%, Tricycle Market Entry Taxes/Levies (MET) by 54% and Income Generation (IG) by 67%. When Cronbach's Alpha measure is 0.5and above, the scale is considered to be reliable (Mawoli& Abdullah 2011).

Factor	Number of Items	Cronbach's Alpha
Tricycle Registration Tax	5	.530
Tricycle Daily Road Usage Taxes/Levies	5	.669
Tricycle Ownership Tax	5	.570
Tricycle Market Entry Taxes/Levies	5	.541
Income Generation	5	.665

Table 1: Reliability Test

4. Data Presentation and Analysis

4.1. Characteristics of the Respondents

Table 2 shows the respondents' demographic profile. The result of the study revealed that all the respondents are males. None of the respondents is female. This finding is in line with the finding of Jibrilla, *et al* (2017) that tricycle riding business is a male dominated business in Mubi North Local Government, Adamawa State, Nigeria.

The marital status of the respondents revealed that 110 respondents representing 30.3% are single, 242 respondents representing 66.7% are married men, while 10 respondents representing 2.8% are divorcees.

The data analysis revealed that the majority of the respondents are between the ages of 26 - 40 years with population of 176 respondents representing 48.5%. Next are 131 respondents in the age bracket of 18 – 25 years representing 36.1% followed by 21 respondents aged between 41 - 50 years representing 5.8%. 16 respondents aged between 10 – 17 years represent 4.4%. Also, 16 respondents representing 4.4% fall within the age bracket of 51 years and above.

The analysis of years of experience of the respondents revealed that 62 respondents representing 17.1% have work experience of Less than 1 year. 200 respondents representing 55.1% have work experience of 1 – 5 years. 74 respondents representing 20.4% have work experience of 6 – 10 years. 21 respondents representing 5.8% have work experience of 11 - 20 years. 3 respondents representing 0.8% have work experience of 21 years and above.

The analysis of highest qualification revealed that majority of the respondents have SSCE qualification which is 182 respondents representing 50.1%. The next is Diploma/NCE holders who are 99 respondents representing 27.3%,followed by primary school certificate holders with population of 50 respondents representing 13.8% and 22 respondents who have informal education representing 6.1%. 10 respondents representing 2.8% have HND/Degree. None of the respondents has Master's degree.

Variable	Category	Frequency	Percent
Sex	Male	363	100
	Female	Nil	0
Marital Status	Single	110	30.3
	Married	242	66.7
	Divorce	10	2.8
Age	10 - 17 years	16	4.4
	18 - 25 years	131	36.1
	26 - 40 years	176	48.5
	41 - 50 years	21	5.8
	51 and above	16	4.4
Year of Experience	Less than 1 year	62	17.1
	1 - 5 years	200	55.1
	6 - 10 years	74	20.4
	11 - 20 years	21	5.8
	21 years and above	3	0.8
Highest Qualification	Informal Education	22	6.1
	Primary	50	13.8
	SSCE	182	50.1
	Diploma/NCE	99	27.3
	HND/BSc.	10	2.8
	Masters	Nil	0

Table 2: Profile of the Respondents
Source: Survey Data (2022)

4.1.1. Tricycle Registration Tax/Levy

The study investigated the effect of Tricycle registration tax/levy on income generation of Commercial Tricycle Riders. Table 3 data analysis revealed the mean scores for each of the 5 items/determinant of tricycle registration tax. The mean score for tricycle riders satisfaction with registration tax is 3.1607 (sd = 1.32987), permit to operate tricycle is 2.9250 (sd = 1.31519), payment of different forms of taxes/levies to different government agencies is 3.6537 (sd = 1.21760), Government policy is 3.6870 (sd = 1.05360) and *Amount stated*that is collected by the staff of Niger State Inland Revenue as registration levy in the registration card in the possession of tricycle riders is 3.2105 (sd = 1.21564). Overall, the Tricycle Registration Tax has moderate effect on tricycle riders' income generation with Grand mean of 3.327.

Statement Item	Mean	Std. Deviation	Ranking
As a tricycle rider, I am satisfied with registration exercise and tax collect by the Niger State Inland Revenue.	3.1607	1.32987	4th
Permit to operate tricycle riding for business purpose is obtained after the payment of registration tax/levy.	2.9250	1.31519	5th
I pay different forms of taxes/levies to different government agencies before obtaining permit to operate tricycle riding for business.	3.6537	1.21760	2nd
Government policy on tricycle registration tax/levy encourages people to register their tricycle before commencement of operation.	3.6870	1.05360	1st
Amount stated as registration levy in the registration card in the possession of tricycle riders is what is collected by the staff of Niger State Inland Revenue.	3.2105	1.21564	3rd

Table 3: Respondents' View on Tricycle Registration Tax
Grand Mean = 3.327
Source: Survey Data (2022)

4.1.2. Tricycle daily Road Usage Taxes/Levies

Table 4 Analysis revealed the mean scores for each of the 5 items of tricycle daily road usage taxes/levies on five point scale. The mean score for payment of multiple tax/levy to more than one government agencies on daily bases is 3.9306 (sd = 1.15059), effect of multiple taxes/levies on transportation fee is 3.5773 (sd = 1.28094), effect of multiple taxes/levies on the growth of tricycle riding business is 3.5647 (1.36170), effect of multiple taxes/levies on intercity transportation is 3.5055 (sd = 1.22812) and the effect of illegal negotiations with corrupt tax collectors is 2.7597 (sd = 1.30850). Overall, the Tricycle daily road usage taxes/levies has high effect on tricycle riders' income generation with Grand mean of 3.4675.

Statement Item	Mean	Std. Deviation	Ranking
I pay tax/levy to more than one government agencies on daily bases.	3.9306	1.15059	1st
Multiple daily road usage taxes/levies paid to government agencies affect transportation fee charged commuters.	3.5773	1.28094	2nd
Multiple levies on daily bases affect the growth of tricycle riding business in Minna Metropolis.	3.5647	1.36170	3rd
Multiple levies on daily bases within Minna Metropolis prevent intercity transportation by tricycle riders.	3.5055	1.22812	4th
Multiple daily road usage taxes/levies have turned many tricycle riders to resort to illegal negotiations with corrupt tax collectors to reduce their overhead cost.	2.7597	1.30850	5th

Table 4: Respondents 'View on Tricycle Daily Road Usage Taxes/Levies
Grand Mean = 3.4675
Source: Survey Data (2022)

4.1.3. Tricycle Ownership Tax

Table 5 Data analysis revealed mean scores of between 2.5139 and 3.9116 for all the 5 items of tricycle ownership tax. This indicates that the effect of tricycle ownership tax on income generation of tricycle riders is moderate with Grand mean of 3.3342.

Statement Item	Mean	Std. Deviation	Ranking
Payment of multiple annual sticker levies by tricycle owners is a key factor responsible for unwillingness of tricycle riders to purchase their own tricycles	3.1653	1.45093	4th
Employing more youths who are willing to engage in tricycle operation is hampered due to effect of multiple taxes/levies levied on tricycle owners	3.2348	1.34498	3rd
Fixed taxes/levies are imposed on owners of tricycles without regard to whether their tricycle is new or old,	3.8457	1.12893	2nd
There is relationship between the size of the business and the owner's ability to pay tax.	3.9116	1.84674	1st
Multiple taxes have forced many tricycle owners out of the business.	2.5139	1.24888	5th

Table 5: Respondents' View on Tricycle Ownership Tax
Grand Mean = 3.3342
Source: Survey Data (2022)

4.1.4. Tricycle Market Entry Tax/Levy

Table 6 Data analysis revealed that item 1 has a mean score of 4.2369 (sd = .75000), item2 has a mean score of 4.3003 (sd = .79756), item3 has a mean score of 4.1488 (sd = .92534), item4 has a mean score of 2.62259 (sd = 1.133730) and item 5 has a mean score of 3.6997 (sd = 1.27478). All the five items have high level of effect except item 4 which has moderate effect. Overall, the Tricycle market entry tax/levy has high level of effect on tricycle riders' income generation with Grand mean of 3.8016.

Statement Item	Mean	Std. Deviation	Ranking
Payment of market tax/levy on daily basis reduces my income generation	4.2369	.75000	2nd
Market entry tax/levy discourages many commuters going to the market	4.3003	.79756	1st
Introduction of market entry tax/levy is one of the reasons why many commuters used to be stranded after-market closure	4.1488	.92534	3rd
Payment of market entry tax/levy has turned many tricycle riders to resort to illegal negotiations with corrupt tax collectors to reduce the effect of multiplicity of taxes on daily basis	2.62259	1.133730	5th
Harmonization of market entry tax/levy with daily road usage tax will boost free flow of goods and services in and around markets	3.6997	1.27478	4th

Table 6: Respondents' View on Tricycle Market Entry Tax/Levy
Grand Mean = 3.8016
Source: Survey Data (2021)

4.1.5. Income Generation

Data analysis revealed that item 1 has a mean score of 3.7729 (sd = 1.25097), item2 has a mean score of 3.6194 (sd = 1.31083), item3 has a mean score of 3.6271 (sd = .92534), item4 has a mean score of 3.0693 (sd = 1.21709) and item 5 has a mean score of 3.3278 (sd = 1.16817). All the five items have high effect except item 4 and 5 which have moderate effect. Overall, the multiplicity of taxes has high level of effect on tricycle riders' income generation with Grand mean of 3.4833.

Statement Item	Mean	Std. Deviation	Ranking
Multiple taxes/levies constitute a major challenge to tricycle riders' business income generation.	3.7729	1.25097	1st
Multiple taxes/levies paid to government agencies affect tricycle riders' business income generation.	3.6194	1.31083	3rd
Corruption and unfriendly attitude of tax officials discourages tricycle riders to generate more income.	3.6271	1.21013	2nd
The hike in the transportation fee by tricycle riders as result of multiple taxes has restricted commuters' movement which affects income generation of tricycle riding business.	3.0693	1.21709	5th
Lack of consideration and understanding by the tax officials about the nature and problem of a tricycle has hampered my income generation.	3.3278	1.16817	4th

Table 7: Respondents' View on Income Generation
Grand Mean = 3.4833
Source: Survey Data (2022)

4.2. Results from Multiple Regression Analysis

Multiple regression analyses were conducted to examine the relationship between the dependent variable (income generation) and independent variable predictors – TscoreRT,TscoreDRUT, TscoreOT and TscoreMET.

Table 8 shows positive correlation between tricycle registration tax and income generation (r = .482) which is significant ($p = .000 < \alpha = 0.05$). Also Daily road usage tax (TscoreDRUT) and income generation are positively correlated (r = .698) and significant ($p = .000 < \alpha = 0.05$). Similarly, tricycle ownership tax (TscoreOT) is positively correlated with income generation (r = .536) significant ($p = .000 < \alpha = 0.05$). Lastly, market entry tax is also positively correlated with income generation (r = .331) significant ($p = .000 < \alpha = 0.05$).

		TscoreIG	TscoreRT	TscoreDRUT	TscoreOT	TscoreMET
Pearson Correlation	TscoreIG	1.000	.482	.698	.536	.331
	TscoreRT	.482	1.000	.419	.480	.213
	TscoreDRUT	.698	.419	1.000	.502	.266
	TscoreOT	.536	.480	.502	1.000	.228
	TscoreMET	.331	.213	.266	.228	1.000
Sig. (1-tailed)	TscoreIG	.	.000	.000	.000	.000
	TscoreRT	.000	.	.000	.000	.000
	TscoreDRUT	.000	.000	.	.000	.000
	TscoreOT	.000	.000	.000	.	.000
	TscoreMET	.000	.000	.000	.000	.

Table 8: Correlations Matrix
Source: Field Survey, (2022)

The regression result from model Summary[b] table shows a multiple correlation of R = .753, R Square = .567, Adjusted R Square = .562 and Std Error of the estimate = 2.66574.

R value of .753 indicates a good level of prediction. The R Square value of .567 shows that the independent variable explains 56.7% of the variability of the dependent variable - income generation (IG). The adjusted R Square indicates that 56.2% of the variability of TscoreIG (dependent variable) is accounted for by the Tricycle registration tax (TscoreRT), Daily road usage tax (TscoreDRUT), Tricycle ownership tax (TscoreOT) and Tricycle market entry tax (TscoreMET).

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753[a]	.567	.562	2.66574
a. Predictors: (Constant), Tscore MET, Tscore RT, Tscore DRUT, Tscore OT b. Dependent Variable: TscoreIG				

Table 9: Model Summary[b]
Source: Field survey, (2022)

The ANOVA table indicated that the model is statistically significant with F value (113.732) and P – value (.000). We can conclude that the four independent variables together predict the changes in the dependent variable (income generation).

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3232.804	4	808.201	113.732	.000[b]
	Residual	2465.850	347	7.106		
	Total	5698.655	351			
a. Dependent Variable: TscoreIG						
b. Predictors: (Constant), Tscore MET, Tscore RT, Tscore DRUT, Tscore OT						

Table 10: ANOVA[a]
Source: Field survey, (2022)

4.3. Test of Hypotheses
The results regarding test of research hypotheses are presented in table 10 below:

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.053	1.059		.050	.960		
	TscoreRT	.175	.046	.158	3.792	.000	.722	1.385
	TscoreDRUT	.496	.041	.511	12.010	.000	.689	1.451
	TscoreOT	.165	.041	.177	4.050	.000	.656	1.525
	TscoreMET	.165	.050	.121	3.278	.001	.911	1.098
a. Dependent Variable: TscoreIG								

Table 11: Coefficients[a]
Source: Field survey, (2022)

Table 10 revealed that Tricycle registration tax has positive and a significant effect on the income generation of commercial tricycle riders' business (β_1 = .175; t = 3.792; p = .000 <α = 0.05). This indicates that an increase in Tricycle registration tax by 1 unit will affect income generation by 0.175 units. Also, Daily road usage tax (TscoreDRUT) has positive and significant effect on the income generation of commercial tricycle riders' business (β_2 = .496; t = 12.010; p = .000 <α = 0.05). This indicates that an increase in Daily road usage tax (TscoreDRUT) by 1 unit will affect income generation by .496 units. Similarly, tricycle ownership tax (TscoreOT) has positive and significant effect on the income generation of commercial tricycle riders 'business (β_3 = .165; t = 4.050; p = .000 <α = 0.05). This indicates that an increase in tricycle ownership tax (TscoreOT)by 1 unit will affect income generation by .165 units. Furthermore, market entry tax (TscoreMET) has positive and significant effect on the income generation of commercial tricycle riders' business (β_4 = .165; t = 3.278; p = .001 <α = 0.05). This indicates that an increase in tricycle ownership tax (TscoreOT)by 1 unit will affect income generation by 0.165 units.

In summary, all the four hypotheses tested results revealed that null hypotheses have been rejected, while the alternate accepted. This is so because all the four predictors of 'multiple taxation' have p-values < 0.05. This implied that 'multiple taxation' has significant effect on income generation of commercial tricycle ridersin Niger State, Nigeria.

5. Discussion of Findings

The result of the study revealed that Tricycle Registration tax has significant effect on income generation of commercial tricycle riders in Niger state, Nigeria. This implies that the tricycle riders are not satisfied with tricycle registration, payment of different forms of taxes before obtaining driving permit and government policy on tricycle registration. These findings are in line with the findings of Evans, *et al* (2016) and Kagame, (2014) that the existing government tax policies in place are adversely affecting the growth of SMEs and Zayol*et.al* (2018) finding that business premises registration tax affects SMEs in Benue State, Nigeria. Though, in contrast with the finding of Christopher (2021), that business permit tax has no significant influence on going concern status of SMEs in Calabar, Nigeria.

Similarly, the result revealed that tricycle daily road usage tax affects income generation of commercial tricycle riders in Niger State, Nigeria. This implies that tricycle riders are not satisfied with paying multiple taxes/levies to multiple tiers of government on daily bases which significantly affect their income generation.

The result also revealed that tricycle ownership tax affects income generation of tricycle riders' business in Niger state. This accounted for one of the reasons why many tricycle riders are not able to own their own tricycles.

Furthermore, the study revealed that market entry tax hampered tricycle income generation in Niger State. This resulted in many commuters being stranded after market hours due to inadequate commercial vehicles to transport them to their various destinations. This finding is in harmony with Zayol*et al* (2018) that market tax has significant effect on SMEs financial performance.

5.1. Conclusion and Recommendation

The multiplicity of taxes has become a bane of tricycle riders' income generation in Niger State, Nigeria. The study recommends that the government policy on tricycle registration and tricycle ownership taxes should be reviewed with the aim of providing succor to the commercial tricycle riders. Also, the state government should harmonize all daily road usage and market entry taxes/levies charge on the same source of income by various local governments on daily basis to reduce the effect of 'multiple taxation' on commercial tricycle riders' business.

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