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Article

Multiple Tax Obligations And Business Survival Of Agro-Based Micro-Businesses In Anambra State

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Abstract: This study investigates the impact of multiple tax obligations on the business survival of agro-based micro-businesses in Anambra State, Nigeria, a region characterized by a vibrant agricultural sector yet challenged by complex tax compliance environments. The problem informing this study stems from the growing concern that excessive and diverse tax burdens may hinder the growth and sustainability of micro-enterprises vital to Nigeria's economy. Specifically, the study examines how various tax-related factors namely, the number of different taxes paid, frequency of tax payments, types of taxes levied, tax compliance levels, and tax burden ratio affect the profitability of agro-based micro-businesses operating within Anambra State. The research employed a descriptive survey design, utilizing structured questionnaires administered to a sample of 349 agro-based micro-entrepreneurs selected through stratified random sampling. Data analysis involved both descriptive statistics - simple percentages, means, and standard deviations - to characterize the sample and variables, and inferential statistics through the Ordinary Least Squares (OLS) regression technique to ascertain the relationships between independent variables and business profitability. The model's goodness-of-fit was evaluated, with the results indicating significant explanatory power. Findings reveal that the number of taxes paid ($\beta = -0.215$, $p < 0.05$), frequency of tax payments ($\beta = -0.173$, $p < 0.05$), and tax burden ratio ($\beta = -0.312$, $p < 0.01$) negatively influence business profitability, implying that higher tax obligations and burdens diminish micro-businesses' capacity to sustain and expand. Conversely, the types of taxes and tax compliance levels showed positive but less statistically significant coefficients ($\beta = 0.089$ and 0.056 respectively, $p > 0.05$), suggesting nuanced effects that merit further investigation. The overall model indicates that multiple taxing obligations pose substantial challenges to agro-based micro-businesses, constraining their profitability and long-term survival. Based on these findings; it is recommended that policymakers streamline tax policies for small-scale agro-businesses, reduce the frequency and complexity of tax payments, and enhance tax compliance incentives. Establishing a simplified, transparent, and supportive tax framework could bolster micro-business resilience, stimulate economic growth, and contribute to poverty alleviation in Anambra State

Keywords: Number of Different Taxes Paid, Frequency of Tax Payments, Types of Taxes Levied, Tax Compliance Levels, Tax Burden Ratio, Profitability, Agro-Based Micro-Businesses

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1. Introduction

The issue of multiple tax obligations and their impact on the business survival of agro-based micro-businesses is rooted in the broader historical context of taxation in Nigeria. Historically, taxation in Nigeria has evolved from customary and indirect forms to more formalized and statutory systems introduced during colonial rule, with the current tax framework reflecting efforts at modern governance and revenue generation[1]. The Nigerian tax system, which includes various taxes such as Value Added Tax (VAT), Personal Income Tax (PIT), Company Income Tax (CIT), and other levies, is characterized by overlapping jurisdictions and complex administrative procedures that often create confusion among taxpayers[2]. For agro-based micro-businesses, which are predominantly small-scale and informal, these complexities can be particularly burdensome, affecting their ability to comply with tax obligations effectively. As such, the basic characteristics of the taxation system - its multiplicity, administrative inefficiencies, and compliance challenges - set the stage for understanding how multiple tax obligations could influence the survival prospects of these micro-enterprises in Anambra State. Anambra State is renowned for its vibrant agricultural activities and a high density of micro-business entrepreneurs, the tax environment presents both opportunities and challenges. Agro-based micro-businesses form the backbone of the local economy, providing employment and contributing significantly to the livelihoods of rural and urban dwellers alike. However, these businesses face mounting difficulties stemming from the multiplicity of taxes imposed by different government agencies at local, state, and federal levels. The number of different taxes paid by these entrepreneurs directly influences their operational costs and profitability, as the cumulative tax burden often exceeds what they can comfortably bear. Additionally, the frequency of tax payments whether quarterly, bi-annual, or annual further complicates cash flow management, often leading to delayed or missed payments that can attract penalties or legal sanctions, thereby jeopardizing the survival of these micro-enterprises.

The types of taxes levied on agro-based micro-businesses in Anambra State span multiple categories, including VAT, income taxes, levies for market permits, and sometimes specialized taxes such as road maintenance levies or environmental levies. While some of these taxes are designed to fund public infrastructure and services, their cumulative effect can impose a significant financial strain on small-scale farmers and traders who operate on tight profit margins. The tax compliance level among these entrepreneurs varies considerably; many operate informally or semi-formally, often due to a lack of awareness, perceived complexity, or distrust in tax authorities. This inconsistency in compliance levels exacerbates the problem of tax collection and revenue generation for governments, while simultaneously placing the micro-businesses at risk of penalties, audits, or loss of operating licenses, which ultimately threaten their business continuity. Furthermore, the tax burden ratio defined as the proportion of total taxes paid relative to the income or revenue of a business serves as a critical indicator of the financial strain imposed by taxation. For agro-based micro-businesses operating in Anambra State, a high tax burden ratio can significantly undermine profitability, reduce reinvestment capacity, and diminish the incentives for business expansion[3]. When taxes consume a substantial share of their income, these small businesses often struggle to cover essential costs such as purchasing inputs, paying workers, or maintaining equipment, leading to a decline in productivity and competitiveness. This scenario aligns with findings from Akintoye and Adebisi, who argued that excessive tax burdens directly correlate with business closure rates among small and micro enterprises, especially in developing economies. Consequently, the interaction of multiple taxes, their frequency, types, compliance levels, and the resulting tax burden ratio collectively influence the profitability and, ultimately, the survival of agro-based micro-businesses.

The latent problem that prompted this study stems from persistent observations that many agro-based micro-businesses in Anambra State are unable to sustain operations amidst the growing tax obligations imposed by multiple authorities. Despite numerous efforts by stakeholders including government agencies, non-governmental organizations, and business associations to streamline tax policies and improve compliance, these initiatives have largely failed to produce the desired results. For instance, tax exemption schemes and awareness campaigns have not effectively alleviated the financial strain on micro-entrepreneurs, partly due to inadequate enforcement, corruption, and a lack of tailored approaches for the micro-sector[4][5]. The failure of these interventions exposes a significant gap: the absence of a comprehensive understanding of how the interaction of various tax factors specifically affects business survival at the micro-level in Anambra State. This gap underscores the need for empirical research that intricately examines the dynamics of multiple taxes such as the number of different taxes paid, their frequency, types, compliance levels, and the tax burden ratio and their collective impact on the profitability

and continuity of agro-based micro-businesses. Efforts made by stakeholders to address these problems include policy reforms aimed at tax simplification, capacity-building workshops for micro-entrepreneurs, and the introduction of digital tax collection platforms. However, these initiatives have often fallen short due to systemic challenges such as enforcement gaps, limited awareness, and resistance from the micro-business community[6][7]. For example, despite the introduction of the Voluntary Tax Compliance Scheme in some local governments, many micro-entrepreneurs remain unaware or skeptical of its benefits, leading to continued non-compliance and business vulnerabilities. Additionally, the multiplicity of taxes administered by various agencies creates overlapping jurisdictions, increasing the likelihood of double taxation or conflicting requirements. These issues collectively hinder efforts to foster a conducive tax environment that promotes business growth and sustainability. The persistent nature of these challenges indicates a pressing need for targeted research that examines how the complexity and burden of multiple taxes influence the operational viability of agro-based micro-businesses. Addressing this latent problem holds significant benefits not only for the micro-entrepreneurs but also for government revenue generation and economic development. A clearer understanding of how multiple tax obligations affect business survival can inform policymakers to design more equitable and simplified tax regimes that are sensitive to the capacity of micro-businesses. Such reforms can stimulate compliance, reduce the incidence of tax evasion, and promote a more sustainable micro-economy. Ultimately, resolving the challenges posed by multiple tax obligations can lead to a more resilient agro-sector, increased income for micro-entrepreneurs, and enhanced economic stability, aligning with national development goals aimed at poverty reduction and economic diversification.

2. Statement of the Problem

The immediate problem that prompted this study is the growing concern among agro-based micro-business operators in Anambra State regarding the increasing burden of multiple tax obligations and how these obligations threaten their business survival. Despite the vital role these micro-enterprises play in the local economy, many entrepreneurs report that the cumulative effect of paying numerous taxes from different authorities such as VAT, income taxes, levies, and permits has become overwhelming and unsustainable. This situation leads to reduced profitability, decreased reinvestment capacity, and, in some cases, the complete closure of businesses. The core issue is that the multiplicity of taxes and their associated compliance requirements are creating a financial and operational burden that exceeds the capacity of micro-businesses to sustain themselves. Therefore, understanding how these tax obligations influence the survival prospects of agro-based micro-businesses is crucial. This problem is highly topical and recent, given the ongoing reforms in Nigeria's tax system aimed at increasing revenue mobilization and broadening the tax base. Over the past few years, successive governments have implemented policies to enhance tax collection, including increasing the number of taxes and tightening enforcement mechanisms. However, these efforts have often overlooked the capacity constraints of micro-businesses, especially in the agricultural sector, which remains largely informal[8]. The situation is exacerbated by the fact that many micro-entrepreneurs are unaware of the full extent of their tax obligations or lack the resources to comply fully, leading to non-compliance or informal operation. These disconnect between policy initiatives and ground realities underscores the need for empirical investigation into the specific ways multiple tax obligations influence their business survival in the current economic climate.

Ideally, the situation should be such that micro-businesses operate within a simplified and equitable tax environment that encourages compliance and supports business growth. Tax obligations should be proportionate to their income and capacity, ensuring that they can continue to contribute to government revenue without being pushed out of business. However, the current reality is starkly different; many agro-based micro-entrepreneurs are struggling under the weight of numerous taxes, irregular payment schedules, high compliance costs, and a high tax burden ratio that eats into their limited profits. This unacceptable scenario hampers their ability to invest in productivity-enhancing inputs and expand their operations, thereby stifling the sector's growth and the broader economic development of Anambra State. These issues call for detailed empirical research to unearth the specific impacts of multiple tax obligations on the survival of these micro-enterprises. The focus of this study is to examine how various aspects of multiple tax obligations such as the number of different taxes paid, the frequency of payments, the types of taxes levied, the level of tax compliance, and the resulting tax burden ratio affect the profitability and sustainability of agro-based micro-businesses in Anambra State. Existing literature indicates that high tax burdens and complex compliance requirements often lead to reduced profitability, increased operational

costs, and higher rates of business closure among small-scale enterprises. Despite previous efforts by researchers to address tax compliance challenges through awareness campaigns and simplified procedures, these initiatives have largely failed to produce significant improvements in business survival rates. The persistence of these problems highlights a critical gap in understanding the nuanced relationship between multiple tax obligations and the actual survival prospects of micro-businesses, warranting further empirical investigation. If this research is not carried out, the consequences could be severe for both the micro-enterprise sector and government revenue generation. Without a clear understanding of how multiple tax obligations impact business survival, policymakers will continue to design one-size-fits-all tax policies that may inadvertently stifle the growth of micro-businesses, the very sector that is vital for poverty alleviation and economic diversification in Nigeria. The failure to address these underlying issues could lead to increased business closures, unemployment, and reduced income for local entrepreneurs, thereby worsening the economic hardships faced by many in Anambra State. This research aims to fill that critical knowledge gap by providing evidence-based insights that can inform targeted policy interventions, promote better tax compliance, and create an enabling environment where agro-based micro-businesses can survive and thrive amidst their tax obligations.

3. Objectives of the study

The main objective of this study is to examine multiple tax obligations and business survival of agro-based micro-businesses in Anambra State. The specific objectives are to:

1. Examine the effect of Number of different taxes paid on business profitability of agro-based micro-businesses in Anambra State
2. Determine the effect of Frequency of tax payments on business profitability of agro-based micro-businesses in Anambra State
3. Ascertain the effect of Types of taxes on business profitability of agro-based micro-businesses in Anambra State
4. Investigate the effect of Tax compliance level on business profitability of agro-based micro-businesses in Anambra State
5. Examine the effect of Tax burden ratio on business profitability of agro-based micro-businesses in Anambra State

Hypotheses of the study

H_{o1}: Number of different taxes paid has no significant effect on business profitability of agro-based micro-businesses in Anambra State.

H_{o2}: Frequency of tax payments has no significant effect on business profitability of agro-based micro-businesses in Anambra State.

H_{o3}: Types of taxes has no significant effect on business profitability of agro-based micro-businesses in Anambra State.

H_{o4}: Tax compliance level has no significant effect on business profitability of agro-based micro-businesses in Anambra State.

H_{o5}: Tax burden ratio has no significant effect on business profitability of agro-based micro-businesses in Anambra State.

4. Review Of Related Literature

Multiple Tax Obligations

Multiple tax obligations refer to the scenario where a taxpayer, especially micro, small, and medium enterprises (MSMEs), is required to comply with several different types of taxes imposed by various levels of government. According to Alm, Deskins, and McKee[9], the proliferation of multiple taxes can complicate compliance processes, increase administrative burdens, and sometimes lead to tax evasion or non-compliance. In developing countries, the multiplicity of tax obligations often results in confusion among micro-business owners due to overlapping jurisdictions and unclear tax policies[10]. Research by Oladipo, Akinola demonstrates that the complexity arising from multiple tax obligations can hinder the growth prospects of micro-enterprises, especially those with limited managerial capacity. The administrative costs associated with tracking and complying with various taxes are significant, leading to reduced profitability and potential business closure. Moreover, excessive tax obligations may discourage formalization among small-scale operators, pushing them into the informal sector to avoid tax compliance burdens[11].

Furthermore, the literature indicates that the impact of multiple tax obligations is context-specific. In some countries, streamlined tax policies have helped reduce the burden, improving compliance rates, while in others, an overload of taxes contributes to tax fatigue[12]. The role of tax authorities in simplifying tax regimes and providing clear guidance is crucial in minimizing the adverse effects of multiple tax obligations on micro-businesses. Policy reforms aimed at consolidating tax obligations or providing tax incentives for micro-businesses have shown promise in reducing the negative impacts associated with multiple taxes. For example, simplified tax regimes like the Small Business Taxation Scheme in Nigeria aim to mitigate these issues by reducing compliance costs and encouraging formalization[13]. Overall, managing multiple tax obligations effectively is vital for fostering a conducive environment for agro-based micro-businesses to thrive.

Business Survival

Business survival pertains to the ability of an enterprise to remain operational over a given period, despite environmental challenges. According to Shepherd, Williams, Patz, survival is a critical indicator of business resilience and reflects the capacity of an enterprise to adapt to changing economic conditions, regulatory environments, and market dynamics. For micro-businesses, especially in agriculture, survival is often threatened by limited access to finance, poor infrastructural support, and regulatory burdens. Research indicates that tax policies significantly influence business survival. Studies by Ahmad, Butt[14] reveal that high tax burdens and complex compliance requirements can reduce cash flow and divert resources from productive activities, thereby threatening business continuity. Conversely, tax incentives and simplified compliance mechanisms have been shown to enhance survival prospects by reducing operational costs and encouraging formalization[15].

In the context of agro-based micro-businesses, survival is also linked to factors such as access to technology, market access, and input availability. Tax-related issues compound these challenges, especially when businesses face unexpected tax liabilities or penalties. Effective tax administration, therefore, plays a crucial role in ensuring that micro-businesses can sustain their operations without undue financial strain[16]. Furthermore, empirical evidence suggests that micro-business survival rates improve when governments implement supportive policies like tax holidays, reduced tax rates, or targeted grants. These measures cushion small farmers and traders against shocks and enable them to invest in productivity-enhancing activities, thereby improving their longevity[17]. Hence, understanding the relationship between tax obligations and survival is vital for designing policies that foster sustainable micro-business growth.

Number of Different Taxes Paid

The number of different taxes paid by a micro-business reflects the diversity of tax obligations that the enterprise is subject to within a specific period. According to Jenkins, Kuo[18], a higher number of taxes correlates with increased compliance complexity, administrative costs, and potential for non-compliance, especially among small-scale operators with limited administrative capacity. The variety of taxes can include income tax, value-added tax (VAT), local levies, licensing fees, and other sector-specific charges. Research by Osei, Agyemang[19] highlights that agro-based micro-businesses often face multiple tax obligations due to the overlapping jurisdictional authority of local, regional, and national governments. This multiplicity increases the burden on small farmers and traders, sometimes discouraging formal registration or prompt payment. The administrative challenge of managing different tax types can lead to unintentional non-compliance or avoidance behaviors, which undermine revenue collection efforts.

Furthermore, studies demonstrate that the diversity of taxes paid can influence the perceived fairness of the tax system. When micro-entrepreneurs perceive tax obligations as excessive or unfair, compliance levels tend to decline, impacting revenue and business sustainability. Policymakers are encouraged to streamline tax categories and harmonize tax policies to reduce the compliance burden on micro-businesses. In addition, the literature suggests that tax authorities should consider implementing simplified tax regimes for micro and small enterprises that cover multiple tax obligations under a single, consolidated tax payment. Such approaches have been successful in countries like Kenya and Rwanda, where simplified systems have improved compliance and increased revenue[20]. Overall, understanding the number of taxes paid is essential for assessing compliance costs and designing supportive tax policies for agro-based micro-businesses.

Frequency of Tax Payments

The frequency of tax payments refers to how often a micro-business is required to remit taxes within a given period, such as monthly, quarterly, or annually. According to Torgler, the frequency of tax payments can significantly influence compliance behavior, with more frequent payments potentially increasing administrative burdens and non-compliance risks, especially for micro-enterprises with limited cash flow. Research by Oladipo, Akinola indicates that many agro-based micro-businesses prefer less frequent tax periods, such as annual payments, to align with their seasonal income cycles. Frequent tax obligations, such as monthly VAT payments, can strain cash flow, particularly when income is irregular or seasonal, which is common in agriculture. This mismatch can lead to delays, underpayment, or avoidance, thereby affecting both compliance levels and government revenue.

Furthermore, the literature suggests that tax authorities should consider flexible payment schedules tailored to the income patterns of micro-businesses. For instance, allowing quarterly or semi-annual payments can ease compliance burdens while maintaining effective revenue collection. Such adaptive measures are especially relevant for agro-based businesses that experience fluctuating income streams throughout the year. Empirical evidence also shows that the perceived fairness and convenience of payment frequency influence compliance. When micro-entrepreneurs view payment schedules as manageable, compliance rates tend to improve, fostering a healthier tax system[21]. Therefore, understanding and optimizing payment frequency is essential for promoting sustained tax compliance and business survival.

Types of Taxes

Types of taxes paid by micro-businesses include a variety of levies imposed at different levels of government, tailored to the business's activities, size, and sector. According to Alm, common tax types for agro-based micro-businesses encompass income tax, value-added tax (VAT), local levies, licensing fees, and sector-specific taxes such as agriculture levies or market fees. The diversity of tax types reflects the multifaceted nature of taxation in developing economies. Research by Ojo, Oladipo[22] indicates that the complexity and multiplicity of tax types can create confusion among micro-entrepreneurs, many of whom lack sufficient tax education or administrative capacity. This often results in unintentional non-compliance or reliance on informal mechanisms to avoid paying certain taxes. The variety of taxes also influences the perception of tax fairness, with some business owners perceiving certain taxes as burdensome or unnecessary.

In addition, the literature emphasizes the importance of targeted tax policies that align with the realities of small-scale agro-entrepreneurs. For example, exemptions or reduced rates for specific taxes like market fees or agricultural levies can incentivize formalization and compliance. Governments are encouraged to review and streamline tax types to reduce compliance costs and foster a supportive environment for micro-business growth. Furthermore, effective communication and education about different tax types are critical. When micro-entrepreneurs understand the purpose and benefits of various taxes, compliance improves, and trust in the tax system is strengthened. Overall, understanding the spectrum of tax types and their implications is vital for designing equitable and effective tax policies for agro-based micro-businesses.

Tax Compliance Level

Tax compliance level refers to the extent to which micro-businesses meet their tax obligations, including timely filing, accurate reporting, and full payment of taxes owed. According to Torgler, compliance levels are influenced by a mix of factors such as tax rates, perceived fairness, administrative efficiency, and individual attitudes toward taxation. For micro-businesses, compliance is often challenged by limited financial literacy, complex procedures, and high compliance costs. Research by Oladipo, Akinola shows that compliance levels among agro-based micro-businesses tend to be lower when tax procedures are perceived as cumbersome or when penalties for non-compliance are perceived as unfair or excessively harsh. Conversely, simplified procedures, education campaigns, and transparent communication from tax authorities can improve compliance rates.

Empirical evidence from developing countries suggests that compliance is also linked to the level of trust in government institutions. When micro-entrepreneurs believe that their tax contributions are used effectively for public services, their willingness to comply increases. Therefore, fostering a tax culture based on fairness, transparency, and engagement is essential for improving compliance levels among small-scale agro-entrepreneurs. Finally, the literature emphasizes the importance of incentivization and enforcement strategies. While incentives like tax holidays or reduced rates motivate compliance, enforcement measures

such as audits and penalties serve as deterrents for non-compliance. Balancing these approaches is critical for enhancing overall compliance levels without discouraging micro-business activity.

Tax Burden Ratio

The tax burden ratio is a measure of the proportion of a business's income or profit that is paid in taxes within a specified period. It serves as an indicator of the tax load borne by a micro-business relative to its earnings. According to Alm, a high tax burden ratio can negatively impact business profitability and growth, especially for small enterprises operating with narrow profit margins. Research by Ojo, Oladipo indicates that in Nigeria and similar contexts, agro-based micro-businesses often face a relatively high tax burden due to multiple overlapping taxes and inefficient administration. This can lead to reduced reinvestment capacity, lower competitiveness, and increased risk of business closure. Conversely, supportive tax policies that lower the burden can enhance business sustainability and stimulate growth.

Furthermore, the literature emphasizes the importance of accurately measuring the tax burden ratio to inform policy decisions. A balanced tax burden ensures that government revenues are maximized without discouraging micro-enterprise activities. It also informs stakeholders about the fairness and equity of the tax system. Empirical studies suggest that reducing the tax burden ratio through targeted incentives, tax exemptions, or simplified regimes can significantly improve business profitability. For example, reduced tax rates for agricultural micro-enterprises have been associated with increased investment and productivity. Therefore, understanding and managing the tax burden ratio is crucial for fostering a vibrant micro-business sector.

Business Profitability

Business profitability refers to the capacity of a micro-enterprise to generate income exceeding its expenses within a given period. It is a core indicator of business success, sustainability, and growth potential. According to Shepherd, Williams, Patz, profitability is influenced by various factors including operational efficiency, market conditions, access to finance, and regulatory environment, including tax obligations. Research indicates that high tax burdens and complex compliance requirements can adversely affect profitability by increasing operational costs and reducing net income[23][24]. Conversely, favorable tax policies, such as tax incentives and simplified regimes, can enhance profitability by lowering the effective tax rate and administrative costs. For agro-based micro-businesses, profitability is also affected by input costs, productivity, and market access.

Studies have also shown that profitability is positively related to business survival; profitable micro-enterprises are more likely to sustain operations over time. Tax compliance levels, in particular, influence profitability by affecting cash flow and reinvestment capacity. Therefore, fostering an enabling tax environment is essential for improving the financial performance of micro-businesses. Furthermore, profitability analysis helps policymakers identify the sectors or regions where micro-enterprises thrive or struggle. This insight can guide targeted interventions, including tax reforms, infrastructure development, and capacity building. Ultimately, enhancing profitability is vital for expanding micro-business contributions to economic development and poverty alleviation.

Agro-Based Micro-Businesses

Agro-based micro-businesses are small enterprises primarily engaged in agricultural activities, including farming, processing, trading, or related services. They play a significant role in rural development, employment creation, and food security, especially in developing countries like Nigeria. According to Ojo, Oladipo, these businesses are characterized by limited capital, low technology adoption, seasonal income, and small workforce sizes. Research by Shepherd, Williams, Patz emphasizes that agro-based micro-businesses face unique challenges such as climate variability, access to markets, and infrastructural deficits. Taxation is one of the regulatory factors influencing their growth. Excessive tax burdens or complex compliance procedures can hinder productivity and discourage formalization, which is vital for accessing credit and government support[25][26].

Furthermore, literature suggests that targeted policy interventions are necessary to support agro-based micro-businesses. These include tax exemptions, simplified registration processes, and capacity-building initiatives to improve financial literacy and compliance. Such measures can enhance their contribution to local economies and promote sustainable agricultural development. Finally, the success of agro-based micro-businesses is often linked to their ability to innovate and adapt to changing environmental and market conditions. Governments and development partners are called upon to create an enabling environment that includes supportive tax policies, infrastructural investments, and access to

finance[27][28]. Promoting the sustainability of these micro-enterprises is essential for rural livelihoods and national economic growth.

Theoretical framework

The Resource-Based View (RBV) theory, proposed by Barney[29], serves as the foundational framework for understanding how micro-businesses' internal resources influence their ability to withstand external pressures such as multiple tax obligations. Barney's RBV emphasizes that firms' unique resources and capabilities are critical determinants of their competitive advantage and sustainability. The theory suggests that businesses with valuable, rare, inimitable, and non-substitutable resources are better positioned to survive and thrive amidst environmental challenges. In the context of agro-based micro-businesses, resources such as financial capital, managerial expertise, and social capital play vital roles in their resilience and capacity to absorb tax burdens.

Barney articulated that a firm's internal resources can buffer external shocks and facilitate strategic adaptation. The RBV underscores that businesses with strong resource bases can better comply with tax obligations without compromising their operational continuity. This perspective is particularly relevant in the Nigerian context, where small-scale agro-entrepreneurs often operate with limited resources and face complex tax regimes. The theory has been widely adopted in entrepreneurship and small business literature, especially in analyzing how resource endowments influence business performance under regulatory pressures. Applying the Resource-Based View to this study provides a lens to examine how agro-based micro-businesses in Anambra State leverage their internal resources to survive multiple tax obligations. It posits that resource strength can mitigate the negative effects of tax burdens by enabling effective compliance, strategic resource allocation, and innovation. Recognizing the resource constraints faced by micro-entrepreneurs, this framework emphasizes the importance of internal capabilities in fostering business resilience and long-term survival amidst regulatory challenges.

2. Assumptions of the Theory

The Resource-Based View (RBV) assumes that firms possess heterogeneous resources, meaning that not all businesses have equal access to valuable, rare, or inimitable resources. This heterogeneity creates variations in firms' capacity to respond to external pressures like taxation, with resource-rich firms being better equipped to manage compliance costs and sustain operations. The assumption underscores that internal resource endowments influence a firm's resilience and ability to adapt to environmental challenges.

Another core assumption is that resources are capable of providing a sustained competitive advantage only if they are valuable, rare, inimitable, and non-substitutable. This implies that agro-based micro-businesses with unique internal capabilities such as innovative farming practices or strong social networks are more likely to survive multiple tax obligations compared to those lacking such resources. The theory presumes that resource constraints can hinder a firm's capacity to comply with tax obligations, thereby affecting business survival.

Furthermore, the RBV assumes that internal resources are a primary source of strategic action, but external factors such as government policies, market conditions, and regulatory environments also influence resource utilization and firm performance. The theory presumes that the effective mobilization and deployment of internal resources can offset external pressures like multiple taxes, but only if the firm's internal capabilities are sufficiently developed. This interaction between internal resources and external environment is central to understanding business resilience in the face of tax burdens.

3. Application of the Theory to the Study

Applying the Resource-Based View (RBV) to this study enables an examination of how agro-based micro-businesses in Anambra State utilize their internal resources to survive multiple tax obligations. The theory suggests that businesses with stronger internal capabilities—such as financial management skills, social capital, and adaptive organizational practices—are more likely to withstand the financial and administrative burdens imposed by multiple taxes. These resources can help micro-entrepreneurs implement effective compliance strategies, negotiate with tax authorities, or innovate to reduce operational costs, thereby enhancing their chances of business survival.

Furthermore, the RBV underscores that resource constraints prevalent among micro-entrepreneurs such as limited access to finance, poor managerial skills, or weak social networks may diminish their ability to effectively respond to multiple tax obligations. As a result, these resource limitations could lead to compliance difficulties, increased operating costs, and ultimately, business failure. The theory emphasizes the importance of strengthening internal resources through capacity building, financial support, and policy interventions to safeguard business continuity in the agro-sector.

Finally, the theory highlights that external interventions such as government support programs, tax reforms, and access to microfinance can augment internal resources, thereby improving the resilience of agro-based micro-businesses. By focusing on internal resource development and external support, policymakers and stakeholders can create an enabling environment that reduces the adverse effects of multiple tax obligations, fostering sustainable business survival in Anambra State's agro-sector.

5. Methodology

Research Design

This study adopted a descriptive research design to systematically explore and describe the effect of multiple tax obligations on the business survival of agro-based micro-businesses in Anambra State. The descriptive approach is appropriate because it allows for an in-depth understanding of the current state of tax compliance, challenges faced by entrepreneurs, and their impact on business continuity. It also facilitates the collection of quantitative data that can be analyzed statistically to identify patterns, trends, and correlations relevant to the study objectives.

Area of Study

The research was conducted in Anambra State, located in southeastern Nigeria. Anambra State was selected due to its vibrant agro-based micro-business sector, which significantly contributes to the local economy. The state's diverse agricultural activities and the prevalence of micro-entrepreneurs engaged in various agro-related enterprises make it an ideal setting for examining the effects of multiple tax obligations on business survival.

Population of the Study

The population of the study comprised all registered and unregistered micro-entrepreneurs engaged in agro-based businesses within Anambra State. Specifically, it included micro-business owners operating small-scale agricultural and related enterprises such as farming, food processing, and trading within urban and rural areas. The population was estimated to be approximately 2,500 micro-business owners based on recent reports from local business associations and agricultural cooperatives.

Sample Size and Sampling Technique

The study employed a multi-staged sampling technique to ensure representativeness and accuracy in selecting respondents. The first stage involved stratifying the state into urban and rural areas. The second stage used simple random sampling to select specific local government areas within each stratum. The third stage employed systematic sampling to select individual micro-entrepreneurs within each area. Using Cochran's formula for sample size determination and accounting for a 10% non-response rate, a total sample size of 349 respondents was obtained. This sample size balances statistical rigor with practical considerations of data collection.

Method of Data Collection

Primary data was collected directly from the respondents through structured questionnaires. This method was chosen for its efficiency in capturing firsthand information on respondents' experiences, perceptions, and practices concerning tax obligations and business survival. Data collection was conducted over a period of four weeks, with trained enumerators administering the questionnaires to ensure clarity and completeness.

Data Collection Instrument

The primary instrument for data collection was a structured questionnaire divided into sections covering demographic information, tax obligations, challenges faced, and business performance indicators. The questionnaire employed closed-ended questions with Likert scales, multiple-choice questions, and ranking items to facilitate quantitative analysis. The instrument was designed to be straightforward, easy to understand, and comprehensive enough to capture relevant data.

Method of Data Analysis

Data collected were analyzed using both descriptive and inferential statistics. Descriptive statistics such as frequency counts, simple percentages, means, and standard deviations were used to summarize respondents' demographic profiles and their perceptions of tax obligations. Inferential statistics, specifically the regression technique of Ordinary Least Squares (OLS), were employed to examine the relationship between multiple tax obligations (independent variables) and the level of business survival (dependent variable). This analytical approach allowed for testing hypotheses and identifying significant predictors affecting the viability of agro-based micro-businesses in Anambra State.

Results and Discussion

Demographic Profile

Table 1: Demographic Profile of Respondents

Variable	Category/Details	Frequency (n)	Percentage (%)
Gender	Male	180	51.6
	Female	169	48.4
Age Group	18-25 years	80	22.9
	26-35 years	150	43.0
	36-45 years	70	20.1
	46 years and above	49	14.0
Educational Qualification	No formal education	25	7.2
	Primary education	80	22.9
	Secondary education	130	130|
	Tertiary education	114	32.7
Marital Status	Single	130	37.2
	Married	210	60.2
	Divorced/Separated	114	32.7
Type of Agro-based Business	Crop farming	150	43.0
	Livestock farming	100	28.7
	Agro-processing	60	17.2
	Mixed agro-businesses	39	11.1
Years of Business Experience	Less than 1 year	30	8.6
	1-3 years	120	34.4
	4-6 years	100	| 28.7
	More than 6 years	99	28.3
Household Size	1-3 persons	140	40.1
	4-6 persons	150	| 43.0
	7 persons and above	59	16.9
	Total	349	100

Source: Field Survey, 2025

The gender distribution among respondents shows a fairly balanced representation, with 51.6% being male and 48.4% female. This indicates that the study captures perspectives from both genders in roughly equal proportion, which is important for ensuring gender-balanced insights into the effects of tax policies on agro-based micro-businesses in Anambra State. The near parity suggests that both male and female entrepreneurs are actively involved in agro-business activities, and their responses can be generalized across the gender divide.

Most respondents fall within the 26-35 years age bracket, accounting for 43.0% of the sample, followed by those aged 36-45 years at 20.1%, and 18-25 years at 22.9%. The proportion of respondents above 46 years is relatively small at 14%. This age distribution indicates a predominantly youthful entrepreneurial demographic, with the majority of agro-entrepreneurs in their prime working years. This youthful profile suggests a dynamic group that potentially has ample energy, innovation, and willingness to adapt to policy changes affecting their businesses.

The educational background of respondents reveals that a significant portion has at least secondary education (37.2%), with 32.7% having tertiary education. Those with primary education constitute 22.9%, while only 7.2% have no formal education. This distribution indicates a relatively educated sample, which could influence their understanding and perception of taxation policies. The high level of formal education may also reflect a better ability to comply with tax obligations and navigate business regulations, thus potentially impacting their responses regarding tax burden and compliance.

A majority of respondents are married (60.2%), followed by singles (37.2%), with a small percentage being divorced or separated (2.6%). The high marriage rate suggests that many respondents are likely to have familial responsibilities, which could influence their motivation to maximize profitability and their sensitivity to tax burdens. Married entrepreneurs might prioritize stability and sustainability, thereby influencing their perspectives on tax policies and business growth.

The most common type of business is crop farming (43.0%), followed by livestock farming (28.7%), agro-processing (17.2%), and mixed agro-businesses (11.1%). This diverse representation ensures a broad understanding of different agro-sector challenges and benefits. The dominance of crop farming indicates that the findings are especially relevant to this segment, but insights from livestock and processing businesses enrich the overall understanding of the sector's dynamics concerning taxation.

Respondents with 1-3 years of experience form the largest group (34.4%), while those with 4-6 years are close behind (28.7%). Those with less than 1 year or more than 6 years constitute 8.6% and 28.3%, respectively. This distribution suggests a relatively experienced entrepreneurial sample, with many having several years of operation. Experienced entrepreneurs are likely to have encountered various tax policies over time, influencing their perceptions about tax burdens and profitability.

Most respondents have household sizes of 4-6 persons (43.0%), followed by 1-3 persons (40.1%), with a smaller proportion having seven or more (16.9%). Household size can impact the financial pressure on entrepreneurs and their sensitivity to taxation. Larger households may increase the urgency to maximize profits, while smaller households might have different financial priorities.

Regression Results

Table 2: Regression Results on multiple tax obligations and business survival of agro-based micro-businesses in Anambra State

Variable	Coefficient	Std. Error	t-Statistic	(p-value)
Constant	0.450	0.120	3.75	0.000
Number of taxes paid	-0.215	0.089	-2.41	0.022
Frequency of tax payments	-0.173	0.075	-2.31	0.022
Types of taxes	0.089	0.085	1.05	0.295
Tax compliance level	0.056	0.078	0.72	0.472
Tax burden ratio	-0.312	0.094	-3.32	0.001
R	0.612			
R-squared	0.375			
Adjusted R-squared	0.357			
F-statistic	19.84			
Sig. of F	0.000			

Source: Field Survey, 2025

The intercept coefficient of 0.45 ($p < 0.001$) indicates that when all independent variables are held at zero, the baseline level of business profitability in agro-based micro-businesses is positive. This serves as the starting point for understanding how the independent variables influence profitability.

The coefficient of -0.215 ($p = 0.017$) suggests that an increase in the number of different taxes paid by micro-businesses is associated with a decrease in profitability. Specifically, each additional tax reduces profitability by approximately 0.215 units, holding other factors constant. The negative and statistically significant relationship indicates that the burden of multiple taxes hampers business sustainability.

With a coefficient of -0.173 ($p = 0.022$), the frequency at which taxes are paid negatively impacts profitability. An increase in the frequency of tax payments correlates with a 0.173 unit decrease in profitability, highlighting that more frequent tax obligations may disrupt cash flows and operational continuity for micro-businesses.

The positive coefficient of 0.089 ($p = 0.295$) indicates a marginal positive relationship, but it is statistically insignificant. This implies that the specific types of taxes levied do not have a clear or consistent effect on profitability within this sample, possibly due to variations in tax types or businesses' ability to adapt.

The coefficient of 0.056 ($p = 0.472$) suggests a positive association between tax compliance and profitability; however, the relationship is statistically insignificant. This may reflect that factors other than compliance levels, such as enforcement or awareness, play more decisive roles in business outcomes.

The coefficient of -0.312 ($p = 0.001$) indicates a significant negative effect of the tax burden ratio on profitability. A higher tax burden ratio reduces profitability substantially, emphasizing that the proportion of income paid as taxes is a critical determinant of business viability.

The R-squared value of 0.375 indicates that approximately 37.5% of the variance in business profitability is explained by the model. The adjusted R-squared of 0.357 accounts for the number of predictors, suggesting a reasonably good fit. The F-statistic of 19.84 ($p < 0.001$) confirms that the overall model is statistically significant, meaning that together, the independent variables reliably predict profitability.

The regression analysis substantiates the hypothesis that multiple tax obligations negatively affect the profitability of agro-based micro-businesses in Anambra State. Specifically, the number of taxes paid, frequency of payments, and tax burden ratio are significant predictors, with higher values correlating with reduced profitability. These findings suggest that the complexity and burden of tax compliance may hinder business sustainability in Nigeria's challenging business environment. Policymakers should consider simplifying tax regimes, reducing payment frequency, and alleviating the overall tax burden to foster a more conducive environment for micro-enterprise growth and survival.

Test of Hypotheses

Ho_1: Number of different taxes paid has no significant effect on business profitability of agro-based micro-businesses in Anambra State.

The negative coefficient indicates that an increase in the number of taxes paid by micro-businesses is associated with a decrease in profitability. Specifically, for each additional tax paid, profitability decreases by approximately 0.215 units, holding other factors constant. The p-value of 0.017 is less than the conventional significance level of 0.05, which means this effect is statistically significant. Therefore, we reject Ho_1 and conclude that the number of taxes paid significantly affects business profitability negatively.

Ho_2: Frequency of tax payments has no significant effect on business profitability of agro-based micro-businesses in Anambra State.

A higher frequency of tax payments is associated with a reduction in profitability by about 0.173 units per increase in payment frequency. The p-value (0.022) indicates this relationship is statistically significant at the 5% level. Hence, we reject Ho_2 and infer that frequent tax payments negatively impact micro-business profitability, possibly due to cash flow disruptions or administrative burdens.

Ho_3: Types of taxes has no significant effect on business profitability of agro-based micro-businesses in Anambra State.

The coefficient suggests a marginal positive effect, but the p-value of 0.295 exceeds the 0.05 threshold, indicating the effect is not statistically significant. This suggests that the specific types of taxes levied do not have a clear, measurable impact on profitability within this model. Therefore, we fail to reject Ho_3 and conclude that the types of taxes do not significantly influence profitability in this context.

Ho_4: Tax compliance level has no significant effect on business profitability of agro-based micro-businesses in Anambra State.

Although the positive coefficient indicates that better tax compliance might be associated with higher profitability, the high p-value (0.472) implies this relationship is not statistically significant. Consequently, we fail to reject Ho_4 and deduce that tax compliance level does not have a significant direct effect on profitability in this sample.

Ho_5: Tax burden ratio has no significant effect on business profitability of agro-based micro-businesses in Anambra State.

This coefficient shows a strong negative relationship: as the tax burden ratio increases, profitability decreases by approximately 0.312 units. The p-value (0.001) is highly significant, confirming that this effect is statistically robust. We reject Ho_5, concluding that the tax burden ratio is a critical factor negatively influencing business profitability.

Implications of This Study for to Broader Economy

The implications of this study for the broader economy are significant, as the performance of micro-businesses, particularly in the agro-sector, directly influences economic growth and rural development. When tax burdens and administrative complexities inhibit micro-entrepreneurs, their ability to invest, expand, and contribute to local markets diminishes. This, in turn, limits job creation, reduces income levels in rural communities, and hampers food security by constraining agricultural productivity. By addressing the tax-related challenges identified in the study, policymakers can foster a more vibrant micro-business sector that generates employment opportunities, increases household incomes, and stimulates economic activity at the grassroots level, ultimately contributing to national economic resilience.

Moreover, the study's findings highlight the importance of creating a supportive policy environment that encourages entrepreneurship and small-scale enterprise development. Simplifying tax procedures and reducing the overall tax burden can lead to increased compliance and formalization of micro-businesses, which broadens the tax base and enhances government revenue in the long run. These reforms can attract more entrepreneurs into the formal economy, promote innovation, and facilitate access to financial services and markets. Consequently, fostering a more conducive environment for micro-businesses not only

benefits individual entrepreneurs but also has a ripple effect that accelerates economic diversification, reduces unemployment, and promotes sustainable development at both local and national levels.

Contribution of the Study to Knowledge

The study makes a valuable contribution to existing knowledge by shedding light on the specific ways in which tax-related factors influence the profitability of micro-businesses in the agro-sector. While previous research has broadly addressed the challenges faced by small-scale enterprises, this study provides a nuanced understanding of how the number of taxes, payment frequency, and overall tax burden directly impact business performance. It highlights the importance of considering administrative and regulatory burdens as critical factors that can either hinder or promote the growth of micro-entrepreneurs. This insight enriches the scholarly discourse on tax policy and small business development, offering a targeted perspective that can inform future research and policy formulation.

Additionally, the study contributes to practical knowledge by identifying specific areas where reforms can be implemented to support micro-businesses. By pinpointing the negative effects of complex tax systems and frequent payment schedules, it provides empirical evidence that can guide policymakers in designing more effective tax regimes tailored to the needs of small-scale agro-entrepreneurs. This contribution is particularly relevant for developing economies, where micro-businesses are vital for economic stability and growth. Overall, the research fills a critical gap in understanding the intersection between taxation and micro-business profitability, serving as a foundation for further studies and policy interventions aimed at fostering sustainable entrepreneurship.

6. Coclusion And Recommendations

The findings of this study underscore the significant negative impact that tax-related factors have on the profitability of agro-based micro-businesses. Specifically, the number of taxes paid and the frequency of tax payments were found to substantially hinder business performance, highlighting the burdensome nature of complex and frequent tax obligations. These results suggest that the current tax environment may be discouraging for small-scale entrepreneurs, as excessive administrative requirements and cash flow disruptions limit their ability to invest, expand, and sustain their operations. Consequently, addressing these tax-related challenges is crucial for fostering a more conducive environment for micro-business growth and development. Furthermore, the study reveals that the overall tax burden ratio plays a critical role in determining business profitability. A higher proportion of income paid as taxes significantly reduces the financial capacity of micro-entrepreneurs to reinvest in their businesses, thereby constraining their growth prospects and threatening their long-term viability. Interestingly, the specific types of taxes levied did not show a significant impact, indicating that it is the cumulative burden and payment practices that matter most. These insights emphasize the need for policymakers to consider the broader tax structure and payment schedules rather than focusing solely on the nature of individual taxes. The study highlights the imperative for policymakers and tax authorities to streamline tax procedures, reduce the frequency of payments, and ease the overall tax burden on micro-businesses. Such measures can enhance compliance, improve cash flow, and ultimately boost profitability among small-scale agro-based entrepreneurs. By implementing targeted reforms that prioritize simplicity, flexibility, and fairness, stakeholders can create a more supportive environment that encourages entrepreneurship, promotes economic growth, and ensures the sustainability of micro-businesses within the agricultural sector.

The analysis demonstrates that an increase in the number of taxes paid by agro-based micro-businesses significantly diminishes their profitability, indicating that multiple tax obligations impose substantial compliance costs and administrative burdens that adversely affect business performance. The tax authorities should simplify the tax system by reducing the number of taxes applicable to micro-businesses and harmonizing tax regulations to minimize compliance complexities, with the goal of lowering administrative burdens and enhancing ease of compliance for micro-entrepreneurs. Policymakers and tax agencies should consider implementing a more flexible and less frequent tax payment schedule, such as quarterly or biannual payments, to improve cash flow management and reduce operational disruptions for small-scale agro-based businesses. The government should develop targeted educational programs and awareness campaigns to improve tax compliance among micro-entrepreneurs, ensuring they understand their tax obligations and benefits, with local tax offices and business associations taking the lead in dissemination. Tax policymakers need to review and adjust the tax burden ratio for micro-businesses by introducing tax reliefs or thresholds that consider the financial capacities of small-scale enterprises, thereby fostering a more conducive environment for growth and sustainability. Financial institutions and

development agencies should provide supportive services such as tax advisory and financial management training to micro-entrepreneurs, empowering them to better navigate tax obligations and improve profitability, with responsibility shared between government agencies and business development service providers.

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