

The Impact Of
Tax Relief Policies
On Small Scale
Enterprises In Ekiti
State

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ABSTRACT

In Nigeria, the existing financial structure has not engendered the expected growth in the small-scale industrial sector as it is being expected of it. In view of this, government introduced various schemes to bail out the sector. Such introduced schemes constitute part of the conventional fiscal and monetary policies. They are classified under government's direct intervention schemes. Government tax relief policies constitute part of these direct intervention schemes. The impacts of these tax relief policies were evaluated in this study.

The enterprises surveyed include bricks making, hotel services, and saw milling. Data collection took place in Ekiti State from years 2013 and 2014. The objectives of the study were to evaluate the impacts of recent government tax relief policies on the growth variables of small-scale enterprises in Ekiti State. The related problems were identified; and credible solutions to discovered problems were proffered.

The hypotheses tested include if government tax relief policies had high, little or no impacts on the growth of small-scale enterprises. If the impacts were negative or positive. At the end, the relationship between the variables was assessed.

Findings showed that over 90% of the respondents studied could not attest to the claim that government tax relief policies had impacts on their enterprises. Of the less than 10 per cent positive responses however, the hotelier-respondents felt the impacts of government tax relief policies the most, when compared to the bricks-makers and the saw-millers during the period. The saw-millers felt the least impact of the tax relief policies. The correlation of the variables among the three enterprises was significantly positive at 95 per cent confidence level.

Keywords: Policies, impacts, small-scale enterprises, tax, tax-relief

1. INTRODUCTION

The objective of the study was to identify the impacts of tax-relief on small-scale enterprises in Nigeria, with special focus on Ekiti State. The researcher decided to assess the opinions of the small-scale entrepreneurs in regard of the effects that governments' tax relief policies have on the growth of their enterprises. Therefore, from on set, the researcher aimed at finding out the effects, which governments' tax relief policies had on the growth variables of these small-scale enterprises.

2. LITERATURE REVIEW

Since the creation of Ekiti State in 1996, the zeal to grow and develop the state has been paramount in the minds of its citizens. The state government has been implementing various policies to advance the course of

all its machineries of growth. These policies are both financial and non-financial. Of more concern to this study are the tax relief policies exerted on small-scale enterprises that situate in the state.

The choice to impact positively on the growth of the small-scale enterprises should be commended. It should be remembered that there is an increasing awareness that the growth of these enterprises is tantamount to the increase in the growth rate of some emerging market economies. It is global assertion that small-scale industries serve as catalysts to economic growth. According to the *Nigerian Compass* (newspaper), they hold the greatest promise for the industrial growth of Nigeria.

Equally is the fact that public financial policies do affect the growth of industrial enterprises. Beck et al discovered that firm-level surveys show that constrained access to finance is the most binding constraint on the growth of small-scale enterprises. Therefore, what researchers ought to verify is the direction and extent of such impacts. Researchers should state whether such impacts are positive or negative. In addition, they should state whether they are proportionate or not.

Moreover, the works of Gurley and Shaw, Goldsmith, and McKinnon (as cited by Asekunowo), have affirmed that the development level of the financial sector of countries could positively influence long-run economic growth. In view of this, governments in Sub-Saharan Africa ought to be formulating policies that would enhance the growth of gross domestic products. Hence, there is the yawning need to improve on expertise in formulating policies, which target at enhancing increase of financial instruments, relative to the generality of financial wealth in these nations.

Policies are said to be set of rules, principles, or plan of actions. Senior directors formulate policies to guide them through the making of rational decisions, which aim at the achievement of rational outcomes. Policies are in use both in the private sector organizations and in the public establishments.

The Oxford Advanced Learners Dictionary (International Students' Edition) summarily defines policy as "a plan of action agreed or chosen..." Encarta dictionary defines it as a program of actions adopted by a person or government, or a set of principles on which entities base. Wikipedia describes it as "a rule or principle to guide decisions in order to achieve rational outcomes".

Political parties, businesses, governments, groups, societies, schools, and even individuals formulate policies, to guide them through the achievement of set out goals. In sum, there are various types of policies.

Moreover, impacts of policies can be highly dynamic. Policies sometimes yield unexpected results when implemented. Government policies do not always manifest in the way policy makers proposed them to be. Nor does it manifest the way in which the economic theories predict it should. The law of unintended consequences often comes to bear because of unforeseen events. (Geoff Riley).

In addition, people's reactions to policy measures are not static. Unexpected results may equally emanate from implementing policies whose reaches extend further than the problems they supposed to address.

As earlier said, policies are of various types. Some can be broken-down, further into units that are more specific. For instance, economic policies can be further broken down into trade policies, investment policies, fiscal policies, monetary policies, tax policies, budgetary policies, and so on. Besides, public policies can take a wide range of different forms, which include a policy of non-intervention in economic activities; a policy of regulation; or a policy of encouragement of voluntary change, by granting financial aids; as well as a policy of direct public service provision.

In whatever form it takes, if public policies should be beneficial, effective, and credible, then government needs to adapt to the prevailing trend of fast moving, challenging global environment. These supposed to be policies that bring about the real impacts on whichever desired sector.

Openly, the most senior governing body or board of directors in organizations makes policies. In practice however, policy-making is such an exercise that co-opts all the sections in an organization. Shaping public policy involves the interplay of numerous individuals and interest groups.

While some collaborate to influence the core policy makers, some others compete to influence the core policy makers to act in some way that is of particular interest to them. They use different tools and tactics to advance their influence.

Apart from these various sources of influential groups, there are credible sources of evidence and expertise, which support policy-making. In addition, there are various organizations with various interests in the policy fields in each policy area. There are instances whereby countries sponsor research funding and training agencies, which address issues that border on economic and social concerns. It may also be desirable to engage directly with relevant academics.

Equally, think tanks can be highly influential in policy-making. In Nigeria, there is the Institute for Policy and Strategic Studies. In the same vein, the Institute for Public Policy Research has been particularly influential in the development of the United Kingdom's policies in recent years.

Moreover, tax relief measures include reductions, or exemptions from some tax liability. It is offered to engage entrepreneurs in some desired investments for a certain period. Governments do offer tax relieves to counter the disincentives inherent the general tax system.

Tax relieves remove part or all the burdens of tax. Tax relief policies often aim at increasing productivity and promoting entrepreneurial development. Such policies consequently lead to increasing the economy's gross domestic products. Equally, the quality of life increases.

Thus, tax relief policies are plans of actions that concern economic growth and development. They aim at soothing the entrepreneurs. The sole drive of the tax relief policies is to enable the achievement of desired long-term economic growth.

Considering taxation and fiscal regulations in Nigeria, the Nigerian tax system has undergone significant changes in recent times. The changes took place because of the need to repeal obsolete provisions and the need to simplify the main ones. Under current Nigerian law, all the three tiers of government (i.e., the federal, state, and local governments) enforce the payment of taxes, as spelt out in the Taxes and Levies Decree, 1998.

Most transactions with ministries, departments, or government agencies cannot conclude without evidence of tax clearance. That is, an attestation that all taxes due for the three immediate preceding years of assessment have been paid in full.

Taxes collectible by the federal government include the companies' income tax, withholding tax on companies, petroleum profit tax, value-added tax, education tax, and capital gains tax. Others include taxes that levy on Abuja residents and corporate bodies, stamp duties involving corporate entities, personal income tax in respect of: armed forces personnel; police personnel; residents of Abuja federal capital territory; external affair officers; and non-residents.

The taxes and levies that are collectible by state governments include the personal income taxes like pay-as-you-earn, direct (self and government) assessment, withholding tax (individuals only), capital gains tax, and stamp duties (instruments executed by individuals). Others include pools betting, lotteries, gaming and casino taxes; road taxes; business premises registration and renewal levy; urban areas (as defined by each state): maximum of N10, 000 for registration and N5, 000 for the renewal per annum. Rural areas registration N2,000 per annum, renewal N1,000 per annum; development levy (individuals only) not more than N100 per annum on all taxable individuals; naming of street registration fee in state capitals Right of occupancy fees in state capitals; and rates in state financed markets. License

Moreover, those taxes and levies that are collectible by local governments are the shops and kiosks rates, tenement rates, on and off liquor license, slaughter slab fees, and marriage, birth and death registration fees. Others include naming of street's registration fees (excluding state capitals), right of occupancy fees (excluding state capitals), market/motor park fees (excluding market where state finances are involved), and domestic animals' license fees.

In addition, the local governments do collect bicycle, truck, canoe, wheelbarrow and cart fees, cattle tax, merriment and road closure fees, radio/television licenses, and vehicle radio license, and wrong parking charges. Nevertheless, they collect public convenience, sewage and refuse disposal fees, customary fees, burial ground and religious places permits, and signboards' permits.

Actually, for some decades now, continuous growth in expenditure characterizes the fiscal operations of the Nigerian government. This has to do with the booms pattern of earnings from crude oil. Between 1990 and 1999 for instance, aggregate expenditure of the Nigerian government grew at an average of about 40.5%, while it grew at an annual average of about 16.5% and 41.9% between years 2000 and 2008 (Idowu).

Nevertheless, public financial policies supposed to address the needs of the poor people in the society, the disadvantaged, and the vulnerable groups of people. They supposed to enhance the creation of more opportunities and jobs. Further, such policies supposed to aim at developing human resources, while enhancing social integration.

Stated here are the other national funding programs, which the government instituted to influence the operations of the small-scale enterprises. These include 'the small and medium scale enterprises development agency' program, the 'micro finance policy' program, 'national poverty eradication program', and 'rural handicraft scheme'.

The remaining government initiated funding programs are the National Economic Empowerment and Development Strategy program, Micro, Small, and Medium Enterprises Sector of the Nigerian Economy program, and the Nigeria Employees Consultative Association program. Equally are the National Economic Reconstruction Fund program, and the National Directorate of Employment's Entrepreneurship Development program.

Just like any other economy in Sub-Saharan Africa, Ekiti is agrarian. Notwithstanding, there are traces of small-scale entrepreneurial drives. Some of the most common enterprises that one can easily find in its localities are sawmills, hotels, bricks' producing firms, transporting, soap-making, press-printing, soap-making, photographing, carpentering, and palm oil mills.

This study focuses on bricks' making, saw milling, and hotel industries. The setting is Ekiti State. Below are the taxes and other levies that impose on the entrepreneurs in these concerned areas of business, in the state.

Fiscal earnings from bricks' making sector include development levies, which sands' excavators, tipper-lorry owners, tipper-lorry loaders, and the direct blocks' making industry workers pay. In addition to these are business premises registration and renewal fees imposed on the bricks' making firms, cement stores owners; and the capital gains tax imposed on the sandy-soil landowners.

Fiscal earnings from saw-milling firms include development levies, which are paid in by chain-saw operators, timber-lorry loaders, timber-lorry owners, sawmill owners, and the sawmill workers. In addition to these are vehicle registration and renewal fees, and loading permit fees that the government imposes on timber-lorry owners. Log owners pay stamp duties. Among some other charges, saw-millers pay business registration and renewal fees.

Fiscal earnings from caterers and small-scale hoteliers include personal income taxes that the hotels' staffs pay. In addition to these are the business premises registration and renewal fees paid in by the hoteliers.

Apart from their usage as a source for generating revenues, government can use fiscal policies to alter the level of demand for different products. Such fiscal policies that can manifest meaningfully on the small-scale enterprises include tax relief packages, reduced rates of interest, and subsidies. However, such subsidies should aim at lowering the prices of specific products with the aim of boosting consumption and output of such products.

3. DATA ANALYSIS

Table 1 shows responses to questions on the extent of impacts of government approved tax-holidays on the growth variables of small-scale enterprises. 'E' stands for the effect of the tax relief on reduced cost of operation. 'F' stands for utilization of savings accruable from the non-payment of tax on acquisition of more production tools. 'G' stands for increased scale of production, while 'H' stands for the engagement of professionals in the operations of the small scale enterprises.

The choice of method for data analysis was because of several considerations. Such considerations include the level of measurement of the study's variables, the research design, the units of analysis, and the completeness of the required data. Mostly, the collected data's level of measurement influenced the choice of method for the analysis.

The topical data used are ordinal in nature. Hence, devices used include distribution tables, histograms, hypothesis testing and measures of central tendencies, of dispersion and of association.

The statistical measures of central tendency used included the use of the median and the mode. The study calculated the lower and the upper percentiles too to obtain the quartile range as a statistical measure of dispersion. To find out the extent of association among the variables, the study used a nonparametric measure of correlation for ordinal variables, which take ties into account: *Kendall's tau_b*. Summarily, the use of statistical survey for the study connotes the representativeness of the samples taken of the population of small-scale entrepreneurs in Ekiti State.

3.1 MEASURES OF CENTRAL TENDENCY

Mean is the most commonly used measure of central tendency. It is the sum of the numbers divided by the number of cases of occurrence (often denoted as n). That is:

$$\bar{x} = \frac{\sum x}{n}$$

Simplified thus:

$$\bar{x} = \frac{(x_1 + x_2 + \dots + x_n)}{n}$$

However, given the level of measurement, the evaluator gives the mode and the median of the distributions more priority for the analysis. The evaluator only calculated the mean to enable comparison.

3.2 THE MODE AND THE MEDIAN

The table 3 below shows the SPSS calculated measures of central tendency of the distributions as reported in table 12. The median is '-1' in all the three types of industries. That is, all the three industries disagreed to it that tax relief measures have impacts on their growth variables.

The table 2 below is the frequency distribution table of the response attributes of bricks' producers in Ekiti. The distribution of the responses is asymmetrical. More respondents disagreed that tax relief measures had impacts on the growth of the small-scale business enterprises. The mode, which is '-2', reflects that the degree of disagreement was very strong.

Thus, there are 691 responses under this category. Those who equally show a moderate degree of disagreement to the claim amounted to 650, making the number of disagreed people to be 1,341 as against the remaining 59 people in the distribution.

This explains why the mean of the distribution is -1.42. It is very close to the mode -2 (i.e., strongly disagreed) itself. Yet the median of the distribution remains -1 (i.e., disagreed). All fall in the disagree scale. These statistics portray a gross disagreeing stance to the alternative hypothesis claim that tax relief measures have impacts on the growth of the small-scale enterprises. Therefore, if one is to display only one number, the mode seems to be the best choice for the distribution.

The distribution is equally asymmetrical. Among the total number of 1,400 responses obtained from this group of entrepreneurs, a sum of 1,376 responses did not favour the claim that tax relief measures have impacts on the growth of the small-scale business enterprises. This is approximately 98% of the total responses collected from the saw millers.

3.3 MEASURE OF SPREAD

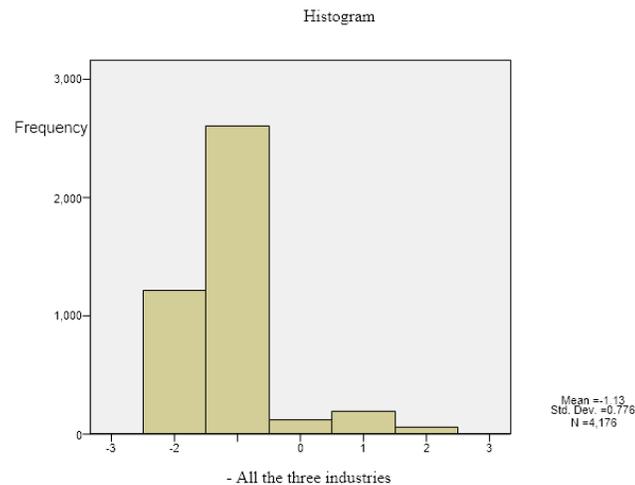
Although standard deviation as a measure of variability is more convenient than percentile differences, calculating the inter-quartile range is considered here to be more appropriate. This has to do with the ordinal level of measurement of the data in use.

3.4 THE INTER-QUARTILE RANGE

This measure of variability is the difference between the 25th and the 75th percentiles. When all the three are collated before the inter quartile range is calculated, the results are stated in tables 3 and 4.

As shown on table 4, a measure of the inter-quartile range is -.1. The measure of the range is four. The inter quartile range, which amounts to '-1' basically attests to authenticate no spread out of respondents' perception that tax relief measures do not have impacts on the growth of the small scale enterprises.

The distribution is asymmetrical. See table 5. It is not a normal distribution. Neither is it normal at the individual industry level, nor is it at the collective level.



3.5 MEASURE OF ASSOCIATION

This measures the extent of relativity among the responses obtained from the three classes of enterprises studied. Here, the study examines the relativity in how the three different classes of entrepreneurs perceived the effects of tax relief measures on their enterprises growth variables. It is an appraisal of the perception of the small-scale entrepreneurs regarding the impacts of tax relief measures on their individual enterprises' growth variables. The study's generated correlation coefficients used were through SPSS.

The distribution table 6 ranks the obtained responses of bricks' producers against the responses of the saw millers. From the table, one could see that more of saw millers in Ekiti State disagreed to the claim that tax relief measures had positive impacts on the growth of their mills/enterprises relative to the perception of the bricks' producers.

The saw millers recorded a relatively higher proportion of the responses in favour of tax relief measures' impact on the growth of the small-scale enterprises than the positive responses that were obtained from the bricks' producers. This was an approximate of 62.5% of the total agreed responses of 64. Even the 49% of the bricks' producers of the total 2,717 disagree responses emanated from the bricks' producers, 100% of undecided (neither disagreed nor agreed) data were obtained from the bricks' producers.

From the table, 236 responses data showed the agreed responses of the two groups of entrepreneurs. A sum of 71 responses neither disagreed nor agreed to the postulation, while a total number of 2,469 responses

disagreed to the postulation that governments' financial policies influenced positively on the growth variables of the small-scale enterprises.

Among the 2,469 disagreed data, only 1,093 responses emanated from the hoteliers. This was about 44% of the total disagreed responses. The remaining 56% emanated from the respondent saw millers.

Equally, while none of the data obtained from the saw millers portray indecision, the whole 100% of the 'undecided' responses the study obtained from the hoteliers. This amounted to 71 in number that neither agreed nor disagreed that tax relief measures influenced positively on the growth of the small-scale enterprises.

Nevertheless, as the distribution table portrays, 235 agreed responses support the perception that government's financial policies influenced positively on the growth of the small-scale enterprises in Ekiti. Summarily, 90% of these 235 emanated from the responses of the hoteliers. Even though the 212 agreed responses of the hoteliers constituted just 15% of the total data obtained from the hoteliers, the 212 relatively constituted 90% of the whole data that the researcher could obtain from both the hoteliers and the saw millers combined.

4. FINDINGS

Test of hypothesis

Ho: Tax relief policies have no impacts on the growth of small-scale enterprises.

H₁: Tax relief policies have impacts on the growth of the small-scale enterprises.

The authenticity of the null hypothesis could be established from the responses to questions in the 210 questionnaires that were distributed at random to the three categories of small-scale enterprises that partook in the study. The 210 questionnaires generated 4,176 topical data for the study. Those would have been 4,200 responses, but 24 of the expected 4200 data were un-responded.

The 24 missing data only constitute an inconsequential 0.57% of the expected data that the study purposed to use. Out of the valid 4,176 data collected however, a sum of 2,599 disagreed to it that tax relief policies had any impact on the growth variables of these enterprises. This amounted to 62.2% of the total responses.

Further, a sum of 1,211 out of the total 4,176 responses 'strongly disagree' too that tax relief policies had any impact on the growth variables of their enterprises. These constitute 29% of the total responses that the researcher obtained and used for the study.

Meanwhile, one should note that the topical data were generated on the 20 different growth variables of those three small-scale enterprises that the study used as case study. The researcher considered the enterprises' 20

growth variables adequate to indicate growth tendencies of any purposeful public policy that targeted at the small-scale enterprises.

It should equally be noted that a summation of the 'disagreed' and the 'strongly disagreed' figures produced a sum of 3,810. These constitute approximately 91.24% of the 4,176 topical data that the researcher used for the study.

Besides, the total of the 3,810 disagree responses among the bricks' makers, saw millers, and the hoteliers shows a share of 1,341, 1,376, and 1,093 respectively. The 3,810 respondents constitute approximately 91.24% of the total valid 4,176 data. The undecided data constitute 2.9% of the total 4,176 valid data. This was 120 in number, out of the remainder, after the removal of 3,810 from 4,176.

In sum, only 246 valid data were in the 'agreed' and 'strongly agreed' category of the valid data used for the study. The 246 is less than 6% of the total 4,176 valid data used. This is an inconsequential percentage of the total returned data.

Conclusively, the frequency distribution of the collected data strongly supports the null hypothesis. Hence, the null hypothesis is accepted. The study rejects the alternative hypothesis.

A positive response sum that is less than 10% of the total responses cannot classify as high. Comparatively, the percentage of the total disagreed responses equal 91.24%.

In conclusion, the agree responses that constitute 6.61% of the entire sum is too low relative to the 91.24% of the disagreed responses. Hence, the null hypothesis, which states that tax relief policies have little impacts on the growth opportunities of the small-scale enterprises, is accepted, while the alternative hypothesis that states that tax relief policies have high impacts on the growth variables of the small-scale enterprises is rejected.

Detail looks on the study's analyses of the quantitative data, and test of hypothesis all favour the acceptance of the null hypothesis. Therefore, one can easily conclude that no matter the extent of the publicity that the government did on the tax relief policy, the policy had little or no impacts on the small-scale enterprises in Ekiti State. The effects were less than the proportionate input of the tax relief policies.

5. CONCLUSION

Historically, government extended tax relief to the small-scale entrepreneurs in Ekiti. The fact is that the tax relief measures extended have not impacted significantly on many of the enterprises' growth variables. Statistically, the tax relief measures had no impact on the growth of the small-scale enterprises.

This explains why the statistical mean of the entire distribution falls in the group of disagreed responses (-1) to the presumption that tax relief policies have influenced the growth of the small-scale enterprises in Ekiti.

Upon all these considerations, one could infer that tax relief policies have no impacts on the growth of the small-scale enterprises.

The discovery that over 90% of the respondents studied could not attest to the claim that tax relief policies had impacts on their small-scale enterprises is unwholesome. Ordinarily, 70% of such a claim is even enough to infer that the tax relief policies had no impacts on the growth of the small-scale enterprises. How much more, over 90% of the responses are under disagree.

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7. TABLES AND FIGURES

Table 1: Responses to questions on the impacts of tax holidays

	E	F	G	H
Strongly disagree	59	62	58	58
Disagree	130	129	133	128
Undecided	6	3	3	4
Agree	11	13	13	14
Strongly agree	3	2	2	5
Total	209	209	209	209
Missing	1	1	1	1
Total disagree	189	191	191	186
Total agree	14	15	15	19

Table 2: Statistical table showing mean, median, and mode

	Bricks' makers	Saw millers	Hoteliers
Valid	1,400	1,400	1,375
Missing	0	0	25
Mean	-1.42	-1	-1
Median	-1	-1	-1
Mode	-2	-1	-1

Table 3: Table showing measures of dispersion

		Bricks' makers	Saw millers	Hoteliers
Percentiles	25	-2.00	-1.00	-1.00
	50	-1.00	-1.00	-1.00
	75	-1.00	-1.00	-1.00
Inter-quartile range		-1	0	0

Table 4: Statistics table all the three small-scale enterprises of study

N	Valid	Missing
	4176	25
Percentiles	25	-2.00
	50	-1.00
	75	-1.00
Range	4	
Inter quartile range	-1	

Table 5: A distribution of all the responses in percentages

Attributes	Bricks' makers	Saw millers	Hotels	Totals
Disagree	35%	36%	29%	100%
Undecided	21%	0%	79%	100%
Agree	15%	9%	77%	100%

Table 6: The correlation of the responses obtained from saw millers and bricks makers

		Bricks' makers	Saw millers
Bricks' makers	Pearson correlation	1	0.591(**)
	Sig. (2-tailed)		.000
	Total responses	1,400	1,400
Saw millers	Pearson correlation	0.591(**)	1
	Sig. (2-tailed)	0.000	
	Total responses	1,400	1,400

Correlation is significant at the 0.01 level (2-tailed).

Table 7: The correlation of the responses obtained from the bricks makers and the hoteliers

		Bricks' makers	Hoteliers
Bricks' makers	Pearson correlation	1	0.700(**)
	Sig. (2-tailed)		.000
	Total responses	1,400	1,376
Hoteliers	Pearson correlation	.700(**)	1
	Sig. (2-tailed)	0.000	
	Total responses	1,376	1,376

Table 9: A display of the relation between bricks' producers & hoteliers' responses

Attributes	Bricks' makers	Hoteliers	Totals
Disagree	1,341	1,093	2,434
Undecided	19	71	90
Agree	40	212	252
Totals	1,400	1,376	2,776

Table 10: A display of the relation between bricks' producers & hoteliers' responses in percentages (horizontal representation)

Attributes	Bricks' makers	Hotels	Totals
Disagree	55%	45%	100
Undecided	21%	79%	100
Agree	16%	84%	100

Table 11: A display of the relation between saw millers and hoteliers' responses

Attributes	Saw millers	Hoteliers	Totals
Disagree	1,376	1,093	2,469
Undecided	0	71	71
Agree	24	212	236
Totals	1,400	1,376	2,776

Table 12: Industry wide frequencies distribution of the responses.

Attributes	Bricks' makers	Saw millers	Hoteliers	Totals
Disagree	1,341	1,376	1,093	3,810
Undecided	19	0	71	90
Agree	40	24	212	276
Totals	1,400	1400	1,376	4,176

Table 13: An industry wide presentation of the responses

	Bricks' makers	Saw millers	Hoteliers
Strongly disagree	691	181	339
Disagree	650	1,195	754
Undecided	19	-	71
Agree	32	7	164
Strongly agree	8	17	48
	1,400	1,400	1,376