An evaluation of the turnover tax system in South Africa

Danie SCHUTTE
North-West University, South Africa
danie.schutte@nwu.ac.za

Danelle LABUSCHAGNE
North-West University, South Africa
danelle.labuschagne@senwes.co.za

Maria-Andrada GEORGESCU
National University of Political Studies and Public Administration, Bucharest, Romania
maria-andrada.georgescu@administratiepublica.eu

Cornelia POP
Babes-Bolyai University, Cluj Napoca, Romania
cornelia.pop@tbs.ubbcluj.ro

Abstract. As part of the South African government’s strategy for accelerated growth, the DTI and the National Treasury introduced various support initiatives for the SMME sector. One of these initiatives was in the form of tax relief for qualifying SMMEs. The government of South Africa introduced the turnover tax system to assist SMMEs in reducing their tax compliance costs and administrative burden, anticipating that this will free up SMMEs to grow and further the economy. This study aimed to determine whether the turnover tax relief system is utilised by the SMMEs as anticipated by the South African government. An inductive, exploratory and qualitative research method was used in this study where questionnaires were provided to SMME business owners as an introduction into their perceptions and knowledge of the turnover tax system, followed by interviews to obtain additional qualitative information. The results provide valuable insight about the perceptions of SMME owners regarding the turnover tax system in South Africa.

Keywords: Turnover Tax, SMMEs, South African Revenue Service, Small Business.

JEL Classification: H20, H21.
Introduction and background

It is internationally acknowledged that small business plays a vital role in enhancing a country's economic growth and creating jobs. It is therefore in the public interest and in the interest of all governments to provide support to small businesses. Governments need to levy taxes to enable them to provide efficient services and infrastructure (Abrie and Doussey, 2006). Bruce et al. (2014) determined that higher tax rates and compliance costs reduce entrepreneurial activity, growth and employment. Krasniqi (2007) found that the growth of small businesses is reduced by the presence of business barriers such as the tax and compliance burden. The South African GEM (2014) report and the WEF 2014/2015 Global Competitiveness Report listed government bureaucracy as one of the major obstacles to entrepreneurial and business activity in South Africa (Seda, 2016). In addition, regulations in respect of taxes are the most burdensome of all the regulations that affect business operations (SBP, 2005). Due to the importance of small business in the South African economy, as mentioned above, it is expected that the tax system in South Africa should strive to assist small businesses to grow (Aucamp, 2010).

Venter and de Clercq (2007) noted that as part of government’s strategy for accelerated growth, the DTI and the National Treasury are increasingly targeting the small business sector of the economy. The National Treasury continues to amend tax policy in favour of small businesses (SME South Africa, 2015). One of the government institutions of South Africa, tasked by the Minister of Finance and the National Treasury to assist the government in achieving their nine-point strategy by 2030, is the South African Revenue Service (SARS). (Stols, 2013).

The South African government implemented the nine-point strategy to reduce the high unemployment rate of South Africa by 2030. South Africa is a developing country, and small businesses, therefore, need to be expanded to enhance the country’s economic growth and reduce unemployment. Compared to other developing countries, South Africa’s unemployment rate is ranked the 12th highest globally (Moya, 2016). The unemployment rate is estimated at 27.5% with 16.4-million employed people compared to 6.2-million unemployed (Speckman, 2018). In an attempt to address unemployment renewed calls were made for specific tax relief measures for small businesses, often described as the “backbone of the nation’s economy” (Temkin, 2010).

The topic is considered to be actual because turnover tax has been implemented by the National Treasury to assist survivalist small businesses with their tax compliance and in so doing providing a platform for these enterprises to grow (SAICA, 2009). During the 2018 Taxation update, Professor Matthew Lester from the Davis Tax Committee mentioned that incentives implemented by SARS, such as the turnover tax relief system, is still being maintained (Lester, 2018). It appears that the government deems this relief measure to be important in the current South African economic climate. A number of institutions however noted that the uptake of these tax incentives were not as anticipated by government.

Literature review

The turnover tax relief system was introduced in South African in 2009 to assist small businesses with their compliance costs. It was noted by the South African Institute for Chartered Accountants (SAICA) that turnover tax would provide a substantial benefit to
South African micro enterprises. It was originally anticipated that decreasing the administrative tax burden on these small businesses is encouraging and that this would free small enterprises up to concentrate on generating profit and creating job opportunities (SAICA, 2009).

The Davis Tax Committee evaluated the effectiveness of the turnover tax system in 2014. As at 4 July 2013 there were only 7,827 active micro enterprises registered on the turnover tax system, 139 with addresses unknown, 59 dormant, 74 in estates, 345 inactive and 49 suspended (Davis Tax Committee, 2014). This indication by the Davis Tax Committee is a course of concern especially when the total number of registered South African SMMEs is taken into consideration.

Another concern with SARS' attempts to assist small businesses was through a study conducted by Venter and de Clercq (2007) who found that small businesses did not optimally utilise incentives provided by the South African government. Many small businesses do not use the support programmes available to them because small business owners were not aware of the existence of these incentives. Abrie and Doussy (2006) also confirmed that small businesses are often unaware of tax incentives available to them. Engelschalk (2005) discovered through his research that despite the often very generous tax incentives offered by simplified regimes, these regimes have not significantly altered the tax behaviour of small businesses. The problem remains that, although the turnover tax system was introduced to assist small businesses with their compliance burden, these enterprises are not necessarily utilising the system as anticipated and is not freed up to focus on growing the economy.

There is currently sufficient literature available regarding the tax relief measures available to South African small businesses (Aucamp, 2010). There is, however, limited research available whether the current tax relief measures are applied by these targeted small businesses. The main objective of this research is to determine whether micro businesses are applying the turnover tax system as the intention of the South African government was. In relation to this objective, the research aims to determine if selected small businesses are aware of the turnover tax system, to determine if small businesses qualify to apply this system and to identify possible reasons why small businesses do not apply the turnover tax system.

There are also a number of small business definitions in South Africa. These enterprises, referred to as SMMEs in this research, include micro enterprises or small survivalist businesses. In South Africa, a large majority of SMMEs are concentrated on the very lowest end, where survivalist firms are found (Berry, 2007). These firms can take the form of street trading enterprises, backyard manufacturing and services, and occasional home-based jobs (Seda, 2016). According to Stols (2013) the turnover tax relief system is a single tax system available to SMMEs that meets the criteria of a micro enterprise in accordance with the Income Tax Act. The sixth schedule of the Income Tax Act defines a micro enterprise as a natural person or a company where the qualifying turnover of that person for the year of assessment does not exceed an amount of ZAR1 million. SMMEs include a very broad range of firms, some of which includes formally registered, informal and non-VAT registered organisations (The DTI, 2008).

SMMEs range from medium-sized enterprises, such as established traditional family businesses employing over 100 people, to informal micro enterprises. The latter includes survivalist, startup, and self-employed businesses from the poorest layers of the
population. Bankseta (2012) estimated that SMMEs represent over 90 percent of private businesses and contribute more than 50 percent of the GDP in South Africa. The number of SMMEs in South Africa is estimated to be 2.2 million of which only 667,433 are registered enterprises (Statistics South Africa, 2015).

Government policy on South African SMME development was initially documented in the 1995 White Paper on SMME development. The Integrated Small Business Development Strategy provided an action plan with a focus on increasing financial and non-financial support, creating a demand for the products and services provided by the SMMEs and reducing regulatory constraints (The DTI, 2008). The SMME sector stimulates economic growth, addresses rising unemployment and their role in innovation is vital for many of the challenges facing South Africa’s economy (The DTI, 2005). SMMEs also contribute 56 percent of the current South African employment rate (Goldstuck, 2012) and often referred to as the employment multiplier (Jain and Chen, 2013).

SARS acknowledges this potential and strives to ensure that its policies, procedures and systems do not limit SMMEs but encourage them to grow instead and further contribute to the economy (SARS, 2015). Turnover tax was introduced into the Income Tax Act through the Revenue Law Amendments Act in 2008 which was promulgated on 8 January 2009 (SARS, 2009). Turnover tax is a simplified and optional tax system aimed at assisting SMMEs with an annual qualifying turnover of less than ZAR1 million, making it easier for these enterprises to comply with their tax obligations. It replaces the normal regulations captured in the Income Tax Act (Cotten, 2011). SARS identified the need to introduce tax relief measures for SMMEs and the turnover tax system was identified to free qualifying micro enterprises from the burden of the income tax, capital gains tax and dividend tax regulations and effectively reducing their compliance costs. Turnover tax is available to qualifying micro enterprises which includes sole proprietors, partnerships, close corporations, companies and co-operatives. Specific reasons can disqualify a person from the ability to apply the turnover tax system. These disqualifications are stipulated in the third paragraph of the sixth schedule to the Income Tax Act.

An entity does not qualify as a micro enterprise where that person holds any shares or has any interest in the equity of another company. A person will also not qualify as a micro enterprise if more than 20 percent of that person’s total receipts during that year of assessment consisted of income from the rendering of a professional service (if the person is defined as a natural person) or investment income and income from the rendering of a professional service (if the person is defined as a company). A person who is defined as a personal service provider or a labour broker will also be disqualified from the provisions of the turnover tax system. In addition to the ZAR1 million turnover limitation, there is also a limit on the allowable amount of proceeds from the disposal of the person’s assets. If these proceeds exceed ZAR1.5 million over a period of three years, that person will not be able to apply the turnover tax system.

The Davis Tax Committee (2014) identified the turnover tax system as an important component of the tax dispensation for SMMEs. The major benefits for micro enterprises under the turnover tax system is a reduced administrative and compliance burden as well as reduced tax rates (SARS, 2015). In addition, the main intention of the turnover tax regime is to make compliance easier (Visser, 2016).
Methodology and data

The research was conducted through sampling qualitative information from participants and the research methodology was based on an inductive and exploratory research approach. The inductive nature of this research study was chosen because there is limited prior research and therefore no predetermined hypothesis.

Qualitative research is a situated activity that locates the observer in the world (Coe, 2011). It consists of a set of interpretive and material practices that make the world visible. These practices turn the world into a series of representations, including interviews, conversations and recordings. At this level, qualitative research involves an interpretive, naturalistic approach. This means that qualitative researchers study things in their natural settings, attempting to interpret phenomena regarding the meanings people bring to them (Creswell, 2007). Qualitative research relies on truth and meaning to obtain value (Brown, 2007). Qualitative researchers tend to collect data in the field at the site where the participants experience the problem being researched and the research is used in exploratory research studies to develop theories (Creswell, 2007). This research is used to gain a better understanding of reasons, opinions and motivations. The research provides insights into the problem and is also used to inspect the deeper underlying reasons of a problem. Labuschagne (2015) noted that the sample size of qualitative research is typically very small. The reason for this is because as the study progresses more data does not necessarily lead to higher quality information which indicated data saturation points. Qualitative methods is primarily exploratory research and it proposes the gathering of sufficient data until patterns begin to emerge and until it reaches the saturation point (Hill and McGowan, 1999).

Tesch (1994) aknowledges 20 different types of qualitative methods which means that the array of methods available in the qualitative paradigm are extensive. The main focus of a qualitative methodology is enhanced understanding, as opposed to limited understanding offered by single reality methodologies, and often include interviews and participant observation (Hill and McGowan, 1999). This research study is exploratory and inductive in nature and the data collection techniques utilised are qualitative due to the manner in which the questions are structured. SMMEs reflect the individual personality and behaviour of its management in terms of the character and culture and they are unique enterprises (Hill and McGowan, 1999). There is therefore the need to research aspects of SMMEs which reflects its individual and unique characteristics and circumstances in addition to taking account of personalities active within it (Hofer and Bygrave, 1992).

A paradigm which represents people's value judgements, norms, standards, frames of reference, perspectives and ideologies is noted to be a qualitative one (Gummesson, 1991). Eisner (1985) also stated that it is important for researchers to recognise the individuality, personality and attributes of the individual involved in the research process. Through the use of tools such as standardised questionnaires, qualitative methods score more highly on validity, in assessing how people really behave and what people actually mean when they describe their experiences, attitudes, and behaviours. In addition, the reasoning implicit in qualitative work is held to be inductive (moving from observation to hypothesis) rather than hypothesis testing or a deductive approach (Pope, 1995).
Both questionnaires and interviews were used to obtain qualitative information regarding the participants' views and knowledge of the turnover tax system. This qualitative information includes, amongst others, the demographics of the participants, whether or not the participants were aware of the turnover tax system before the questionnaires were provided to them as well as their opinions regarding the turnover tax system in their current business environment. A similar research method was used by Beaman (2011) where the researcher conducted a prequalification questionnaire and extended the research through interviews. This method is relevant to this research study because the questionnaires play an introductory role to determine the demographics, knowledge and perceptions of SMME owners participating in the study, and then performing a deeper investigation into their perceptions regarding turnover tax.

The questionnaires were distributed to the participants at their place of business to complete. The interviews were then conducted after the questionnaires were completed to identify further and document the business owners' opinions. As mentioned above, the questionnaires were used as an introduction into the participants' demographics, knowledge and primary opinions. Based on the questionnaires received, all the participants were contacted to perform interviews with. The interviews were performed on the same participants to obtain a more detailed picture of the participants' opinions and objections. The purpose of the interviews was to promote the open perception of ideas and potentially reveal more than the most obvious influences of participants not registering for turnover tax.

The participants were interviewed in private sessions to allow the business owner of the SMME to develop confidentially the impact of the turnover tax and the ideas surrounding this topic. Taxation is a sensitive matter for some participants, which further places emphasis on the confidentiality of the interviews conducted. The purpose of the interview sessions was to gather accurate information from the interviewee while maintaining neutrality and objectivity in order not to bias the outcome (Neuman, 2003).

The participants selected for the interviews were all the SMME business owners who participated in the questionnaires. This study made use of researcher notes to analyse and study the responses to open-ended questions from SMME owners participating in individual interview sessions. The design of the questions assured that each interview followed the same general pattern and covered the same general topics. In open-ended interviews, the researcher can identify the core issues and retain the flexibility to allow the participants to fully express ideas on the specific topic under consideration (Cooper and Schindler, 2003). The interviews were initiated by a two-minute discussion on what turnover tax entails and what the government's vision with this regime was. The participants were then asked to provide their opinions and knowledge with regards to the turnover tax system.

The first part of this research study was conducted using a questionnaire. According to Saunders et al. (2009), a questionnaire is a common strategy used in business research. Kapoulas (2003) acknowledges questionnaires to be a qualitative research method addressing attitudes and feelings towards a certain subject. Rowley (2014) acknowledges that the key components of qualitative data analysis include organizing the data set, getting acquainted with the data, classifying, coding and interpreting the data and
An evaluation of the turnover tax system in South Africa

Presenting the data. The analysis of the data obtained in the questionnaire assessed the application and experiences of SMME owners of the turnover tax system.

The target population for this research was SMME owners in the North West Province of South Africa. The sample size and number of questionnaires that were distributed was determined and influenced by the point of saturation and similar studies conducted. Data saturation is reached when there is enough information to replicate the study when the ability to obtain additional new information has been attained, and when further data gathering is no longer feasible (Fusch and Ness, 2015). Beaman (2011) adopted a qualitative approach in considering the effects of stress on small business leaders. The point of saturation was established after interviewing 11 participants. The research conducted by Bruce (2016) investigated the generation of revenue by SMME. The study utilised both questionnaires and interviews and included 12 participants.

The measuring instrument for this research was a self-administered questionnaire. The first part of the questionnaire comprised of the demographic and characteristic information of the participants. The second part determined whether the participants qualify as a micro enterprise and the third section addressed the participant’s knowledge of the turnover tax system. Because the questionnaires only play an introductory role in the study, further insight had to be acquired into SMMEs and their opinions about the turnover tax system. This inductive study, therefore, relied on expansive interviews (Creswell, 2007; Guest et al., 2006; Beaman, 2011). A semi-structured questionnaire was compiled to conduct the interview, but participants were allowed to engage in discussions as this is essential in the interview process (Beaman, 2011). The total number of participants interviewed was 25 SMME owners in South Africa.

The interviews aimed to gain an understanding of the constructs that the interviewee uses as a basis for forming opinions and beliefs about turnover tax, an understanding of the problems associated with the compliance of the taxation laws as well as the confidence of the interviewee, to overcome the reluctance to be truthful about a taxation issue other than through confidentially in a one-to-one situation. The population of the interviews was a sample of the same participants who completed the questionnaires.

The questionnaires acted as a predetermination of the demographics of the participants, their tax registration profile and their knowledge and opinions regarding the turnover tax system. These 25 participants were also interviewed to obtain a deeper understanding of the SMME owners’ perceptions regarding this system.

Demographics of participants

The demographics of the participants of this research study are as follows:

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of employees:</td>
<td></td>
</tr>
<tr>
<td>1 – 5</td>
<td>35%</td>
</tr>
<tr>
<td>6 – 50</td>
<td>45%</td>
</tr>
<tr>
<td>51 – 100</td>
<td>20%</td>
</tr>
<tr>
<td>Legal form of business:</td>
<td></td>
</tr>
<tr>
<td>Sole Proprietor</td>
<td>35%</td>
</tr>
<tr>
<td>Close Corporation</td>
<td>5%</td>
</tr>
<tr>
<td>Company</td>
<td>60%</td>
</tr>
</tbody>
</table>

Table 1. Demographics of participants
The majority of the participants employ less than 50 employees (80% of participants). The majority of the participants conducted business through a legal entity (65%) whilst 35 percent of the participants were sole proprietors. Start-up businesses (with less than two years conducting business) consisted of 45 percent of all participants. Ninety percent of the participants are registered for income tax and 50 percent are registered for VAT and/or employees’ taxes.

Results and discussion

The turnover tax system was introduced to assist micro enterprises in complying with tax legislation. The tax compliance requirements in South Africa has been identified as stumbling blocks for SMMEs. Tax compliance is the degree to which taxpayers comply with the law and tax rules (James and Alley, 2004). As mentioned earlier, the main intention of the turnover tax system was to reduce the administrative burden of SMMEs and therefore reduce compliance with tax legislation (SARS, 2015; Visser, 2016). As illustrated in Table 1, the majority of participants mentioned that they spend between one and ten hours every month and between one and five percent of their annual turnover to comply with tax legislation. The feedback was in line with the estimation of the South African Revenue Service is approximately two percent of turnover for businesses with a turnover of up to ZAR300 000 (SARS, 2012). It was also noted during the interviews that the participants who spent less than one hour a month on tax compliance, either outsourced the function or was not registered with SARS at all. The other participants indicated that they have internal accountants adhering to the compliance of tax legislation. By outsourcing the administrative duties, fewer hours are spent complying with tax legislation, but the compliance costs increase due to accountants’ fees.

The results obtained through the questionnaires imply that most of the participants had no prior knowledge regarding the turnover tax system. It was evident that almost all the participants did not having adequate knowledge about the turnover tax system. Two of the participants indicated that they obtained knowledge about the turnover tax system through discussions with their accountants. Although a small number of participants

<table>
<thead>
<tr>
<th>Description operating: Duration operating:</th>
<th>&lt; 2 Years</th>
<th>2 – 5 Years</th>
<th>6 – 10 Years</th>
<th>10 – 20 Years</th>
<th>&gt; 20 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>45%</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
<td>10%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tax registration:</th>
<th>Income Tax</th>
<th>Value Added Tax</th>
<th>Employees Tax</th>
<th>None of the above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>90%</td>
<td>50%</td>
<td>50%</td>
<td>10%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly time spent to comply with tax legislation:</th>
<th>Less than 1 hour</th>
<th>Between 1 and 5 hours</th>
<th>Between 6 and 10 hours</th>
<th>More than 10 hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>30%</td>
<td>35%</td>
<td>30%</td>
<td>5%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Percentage of annual turnover spent to comply with tax legislation:</th>
<th>Less than 1%</th>
<th>Between 1% and 5%</th>
<th>More than 5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>20%</td>
<td>60%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Source: Compiled by authors from accumulated data.
indicated that they heard of the system, the participants did not know the possible disqualifications, possible benefits, administrative obligations or the turnover tax rates.

The possible disqualifications from the turnover tax system were discussed with the participants during the interviews. The majority of the participants noted that the disqualifications were stringent and in their opinion, this meant that only a handful of entities would be able to qualify for the turnover tax system. Moreover, the owners of the most of the start-up companies included in the survey estimated that their annual turnover would exceed the ZAR1 million limit within the next 2 to 3 years. These owners indicated that they weren't interested in registering with a system for two years, training their staff on how to keep track of everything, only to deregister and continue with an alternative tax system with different requirements. A number of the participants argued that the transfer from one system to the next will also require a more extensive record keeping system and further training on tax legislation and may result in a more expensive exercise.

During the evaluation of the turnover tax system by the Davis Tax Committee one of the questions raised was why an SMMEs (which is ultimately targeted by this system) that was previously paying no tax would suddenly engage with the South African Revenue Service to register and incur compliance costs (Visser, 2016). The majority of the SMME business owners who participated in the study felt that they already invested in accounting systems to accurately capture their income and expenditure. Against the background that the main focus of the turnover tax system is to reduce compliance costs and that minimal record keeping is required, the participants noted that registering with the turnover tax system would not reduce their administrative duties as they need up to date profit and loss figures to make informed decisions.

Certain SMME business owners noted that they were already on a lower taxation system; the reduced tax table for Small Business Enterprises. This system did not only reduce the tax rates of these SMMEs, but it also allows that assessed losses are set off against future profits. Two of the participants claimed that they were not registered for any form of taxation. During the interviews, these business owners noted that they are start-up businesses and admitted that any form of registration with the South African Revenue Service would cost money which the entity does not have. These entities, as well as the loss-making entities would still be liable for tax on their turnover.

**Conclusion**

This research evaluated the turnover tax system in South Africa. The turnover tax system was implemented as a tax relief measure to assist SMMEs with their administrative burden and compliance costs in order to assist them to grow.

The research conducted and the information obtained firstly suggests that the turnover tax relief measure is not currently achieving the anticipation of government. This is evident through the low participation rate in the turnover tax system discovered by the Davis Tax Committee (2014) as well as the results of this study which indicates a zero participation rate of participants.

Secondly, the research suggests that SMMEs don't have sufficient knowledge which would prompt them to register for the relief system. These SMMEs were not aware of the turnover
tax system and therefore wouldn’t apply it. Other reasons for non-application include factors such as start-up businesses and loss-making entities. These SMME owners noted that they were not willing to pay taxes in a loss-making position, which would be the case if they were to pay taxes based on their annual turnover. SMME owners also felt that registering on the turnover tax system won't automatically lead to lower cost of tax compliance. They would still have to maintain a detailed accounting system to determine their cash flows and profit or loss positions. Participating SMME owners indicated that they would have greater preference to relief measures which included reduced tax rates for SMMEs, reduced penalties and interest charges as well as a SARS helpdesk specifically for SMMEs.

Through the research it was further noted that the turnover tax relief measure could be investigated and streamlined to assist SMMEs. Another major concern of the participants is the stringent requirements for an SMME to qualify as a micro enterprise. It is evident that more research and discussions are necessary before the uptake of the turnover tax regime will increase. Discussions between government and SMME business owners are another method to understand the frustrations SMMEs experience on a daily basis. This may help government understand the flaws of the system to streamline the regime and effectively contribute towards the country's growth.

It seems that the turnover tax system of South Africa was implemented to reduce the compliance costs of SMMEs and not necessarily to lower their tax burden. This factor may be indicative towards understanding the low participation rate and the lack of knowledge of SMME business owners when it comes to the turnover tax system. It is therefore evident that government needs to rethink and restructure this relief measure to achieve their set objectives and to effectively assist SMMEs to grow and further the economy and job creation.

**Limitation and recommendations for future research**

This study was limited to one tax relief measure, namely the turnover tax system. Further investigation could be conducted and a detailed comparison could be made between all of the tax relief measures available to SMMEs. Further research could also be done with other countries’ tax relief measures to enable researchers to make recommendations regarding the current tax relief measures to SMMEs in South Africa.

**References**


Bruce, R.M., 2016. *A study of the effects of marketing on small business Revenue generation as represented by small farms*. Minneapolis, MN: Capella University.


