

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

INSTITUTE OF DISTANCE LEARNING

**REVENUE MOBILIZATION AND DEVELOPMENT OF SELECTED
DISTRICT ASSEMBLIES IN GHANA**

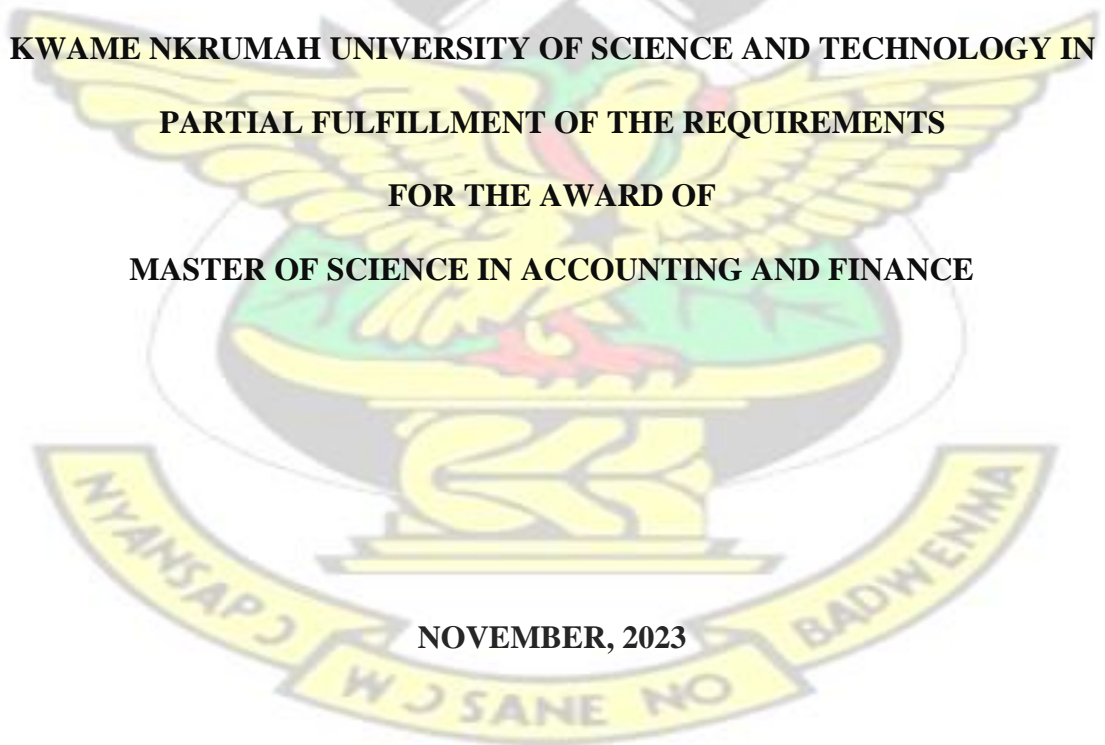
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**A THESIS SUBMITTED TO THE INSTITUTE OF DISTANCE LEARNING,
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FOR THE AWARD OF
MASTER OF SCIENCE IN ACCOUNTING AND FINANCE**

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DECLARATION

I hereby declare that this submission is my own original work towards the award of the MSc Accounting and Finance, and therefore, to the best of my knowledge, it contains no material already published by other person(s), or any material which has been accepted for the award of any other degrees of the university or elsewhere, except where due acknowledgement has been made in the work.

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DEDICATION

I dedicate this academic work to my lovely wife Mrs. Sophia Atter Asare, and my children Nhyira and Aseda for their prayers, advice and support toward the successful completion of my study.

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ACKNOWLEDGEMENT

I wish to express my gratitude to the Almighty God for giving me the grace and strength to be able to go through the academic work including this piece together successfully. My heartfelt gratitude goes to my supervisor in the person of Dr Charles Nsiah for painstakingly ensuring that this work was successfully executed. Finally, all others who directly or indirectly greatly supported my effort in ensuring this work came out well and met the accepted standards is greatly appreciated.

God bless each and every one.



ABSTRACT

This study comparatively examined the relationship between revenue mobilization and development in Ghana using New Juaben South, North and Abuakwa North Municipal Assemblies. The mixed approach comprising of both quantitative and qualitative designs was used justifiable by the presence of both qualitative and quantitative variables. A combination of both primary and secondary data from the reports of Ministry of Finance from 2021 to 2023 relating to total revenues accrued as against developments were adopted. Descriptive analyses was used for the data analyses. The results find that revenues portfolios of the respective sources of revenue generation by the assemblies varied with the NJSMA collecting and receiving much more higher revenues compared to the NJNMA and AbNMA largely from the same sources of revenues by the assemblies. Also, the comparative analyses of the relationship associated with revenue generation by the assemblies and development, the New Juaben North Municipal Assembly executed the highest number of developmental projects over the period, followed by New Juaben South Municipal Assembly and Abuakwa North Municipal Assembly with the average number of projects executed by the three assemblies amounting to same irrespective of the total sum collected as total revenue receivables by the three (3) assemblies were comparatively different. This concludes that the total amount of revenues collected by the assemblies does not necessarily relate to the number of developmental projects executed over the period. In other words, there is a weak relationship between the total amount of revenues received by the respective assemblies and the developmental projects executed. The study concludes that challenges of revenue mobilization of the assemblies had the same challenges associated with revenue collections including

lack of qualified personnel for revenue collection, data on rateable properties, motivation to pay, among others.

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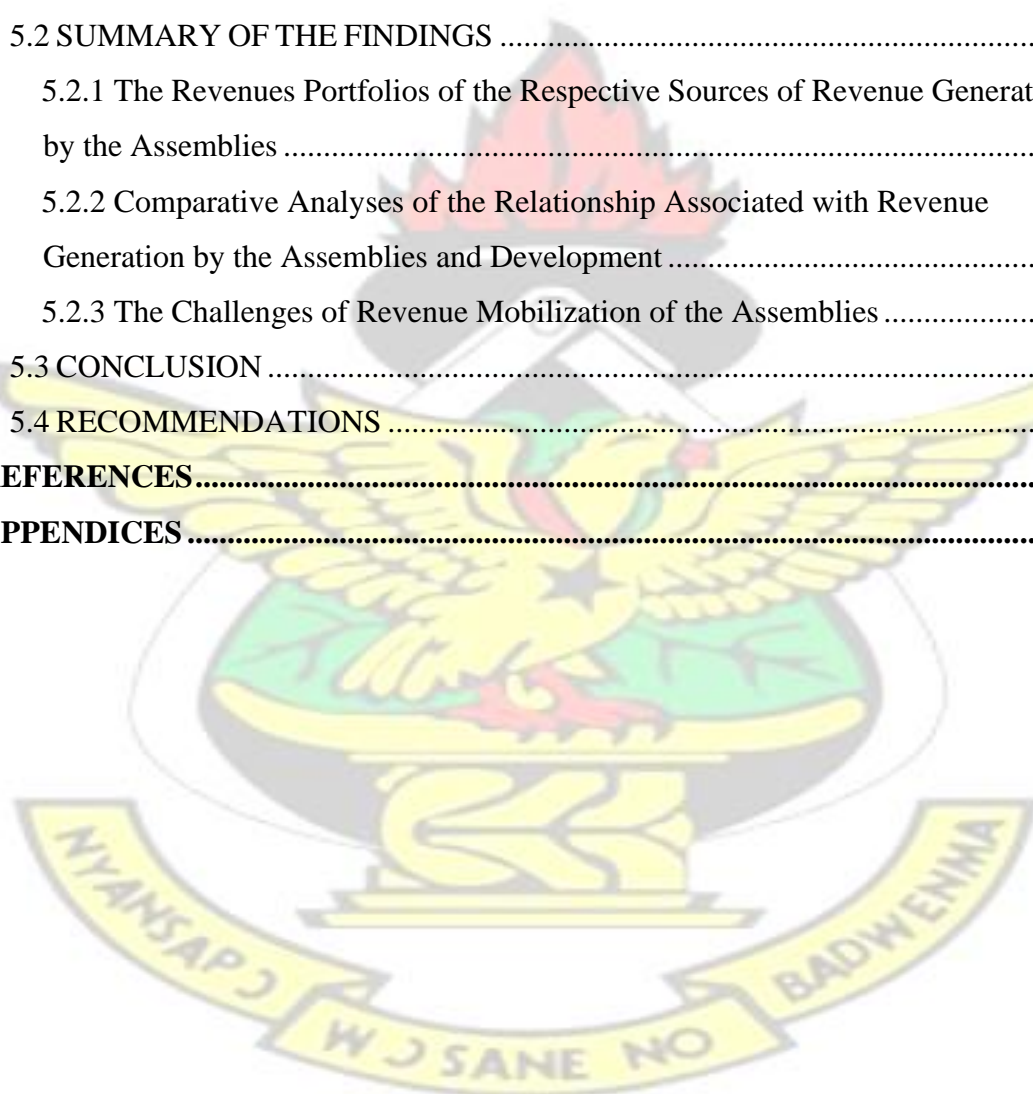


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LIST OF ABBREVIATIONS



(DRM)	Domestic Revenue Mobilization
(AbNMA)	Abuakwa North Municipal Assembly
NJSMA	New Juaben South Municipal Assembly
NJNMA	New Juaben North Municipal Assembly
(PPP)	Public-private partnership
(MMDAs)	Metropolitan, Municipal and District Assembly's,
(DAs)	District Assemblies in Ghana
(IGF)	Internally Generated Funds
(LAC)	Latin America and the Caribbean
(SPSS)	Statistical Package for Social Sciences
(OECD)	Organization for Economic Cooperation and Development
(PIC)	Personal Income Charge
(CAD)	Corporation Annual Duty
(LPTF)	Law on Fiscal Prudence and Transparency
(NTRU)	Non-Tax Revenue Unit
(DACF)	District Assembly Common Fund
(IGF)	Internally Generated Funds
(MPCF)	MPs Common Fund
(DACF)	District Assembly Common Fund

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Revenues and for that matter its mobilization are essential for the nations particularly the developing nations. Governments just like individuals or some other establishment needs incomes generated through effective revenue mobilization system to run both public and managerial exercises of their countries and as well as deliver valuable services for citizens. Available resources to the state through revenues generated are also used in providing benefits for state building, wealth distribution and incentives for innovation, investment and trade (World Bank, 2022).

According to the World Bank (2022), domestic revenue mobilization (DRM) has attracted increased attention from both the developing countries and multilateral development agencies. As a result, revenue acquisition has now been considered as the first item on the action agenda in the draft financing for development agreement and a main focus of the development finance position paper of the multilateral development agencies' development committee. There is therefore the need to realize revenue targets through effective mobilization of revenues from all the different existing sources for use under different circumstances. Some of the main sources of revenues available to the governments are categorized into tax revenues and non-tax revenues (Akitoby, Honda, Miyamoto, Primus and Mouhamadou, 2019). The specifics of these sources of revenues by the local governments include taxes (property, income, sales, excise taxes), user fees, and inter-governmental transfers and ways of financing infrastructure through the use of operating revenues and borrowing as well as charges on developers and public-private partnership (PPP). Local revenue mobilization is also closely linked with issues with regards to expenditure at the local

level and the accountability for expenditure and revenue decisions, including the budgetary process and financial management (Mwaniki and Ndugwa, 2021).

The agenda of bringing governance to the doorstep of the citizenry in Ghana was therefore mooted and implemented in the late 1980s through what is termed as decentralization. Ghana's decentralization agenda which is aimed at bringing development to the doorstep of the localized communities, has also brought into being the localized mobilization of revenues. It ensures that power is vested in the hands of the local authorities which includes the Metropolitan, Municipal and District Assembly's (MMDAs), each operating in their demarcated jurisdictions. This has led to the progressive transfer of power, authority and resources to the District Assemblies, and has so far incurred some quite modest results especially with regard to promoting citizenry participation in political governance. The decentralization agenda has been pursued in many developing countries as a way of promoting localized political, economic and social inclusion of citizens in developing their localities. However, decentralized governments have not performed tremendously well in promoting economic development and poverty reduction (Musau, 2022).

A growing number of urban residents live in informal settlements characterised with deficient basic services such as housing, clean water, electricity, sanitation, refuse collection, roads, and transport (Rafique et al, 2023). Many metropolises are financially weak and rely on financial transfers and assistance from the central government (Cirolia, 2021). The influx of people into the cities and metropolis in Ghana has been necessitated partly by the fact these cities and metropolis have become the industrial hubs of Ghana and with many organizations offering job opportunities in the area of manufacturing and service sectors. This has made the

cities an attractive point for job seekers so many people migrate to seek for both white and blue colour jobs to improve their living standards. These conditions provide the enabling conditions for higher revenues collection through taxes, rates and other sources of revenues generation.

On the contrary, it provides the necessity to making available resources to meet the growing demands of the residents through the application of available financial resources. Therefore, in order to be able to cope with the rising demands for basic developmental demands at the district levels, the MMDAs needs to raise more revenue to finance its expenditures. However, due to insufficient revenue, the assemblies have not been able to expand and improve on the existing services and infrastructural facilities to match demands resulting from urbanization. The net effect is excessive pressure being put on the existing facilities which had been deteriorating year by year. It is necessary that the metropolitan, municipal and district assemblies adopt more effective strategies of raising revenue to perform its statutory duties and responsibilities. The District Assemblies in Ghana (DAs) are mandated to provide administrative functions, social services, public infrastructure, and promote the economic development of their jurisdictions and for its citizens. To effectively carry out these responsibilities, DAs must have the necessary and adequate resources at its disposal. They must have adequate volumes of revenue transferred from the central government or raised locally, and at certain times from donor and development partners, to be able to perform on its many responsibilities. The locally raised revenues are what is termed, Internally Generated Funds (IGF). The Local Governance Act 2016 (Act 936) as well as the Public Financial Management Act 2016 (Act 921), mandates the DAs to formulate avenues from which IGF revenues may be generated. To promote and to ensure the effective collection of such revenues

and for the efficient execution of its many mandated responsibilities rest with the authority of the district assemblies in their respective jurisdictions through related revenues generating items which include fees and fines, license's, property tax, building permits, rent of DA buildings, among others (Krah and Mertens 2023).

This study therefore in view of the above exposition comparative examination of the revenues and corresponding developmental strides of three (3) assemblies of New Juaben South, North and Abuakwa North Assemblies.

1.2 The Problem Statement

In Ghana, one of the most critical issues that confronts the Metropolitan, Municipal and District Assemblies (MMDAs) is the under-mobilized and unable to meet specified revenue targets (AG Report for MMDAs, 2020). In view of this, the MMDAs have not been particularly spectacular in terms of meeting revenue and developmental targets despite efforts made to maximize revenue mobilization (Auditor General Report, 2021). In the years of 2018, 2017, 2016, and 2015, 60%, 44%, 46.1%, and 51.3% of the annual action plans were implemented respectively, resulting in the overall medium-term development achievement of 6.3%, 7.2%, 10.5% and 17.9% respectively for the same periods under consideration (Annual Performance Report (APR), 2018). Furtherance to the above and coupled with the fact that current empirical researches by Gwaindepi (2019), Akitoby et al. (2019), Opper, McNabb, and Chachu (2022), Kalogiannidis (2021), Aizenman (2019) among others does not support or otherwise sheds light on the problem of income mobilization, notably in Ghana and the MMDAs, this study focuses on the revenue mobilization and development within the MMDAs. The study seeks to close the gap in literature relating to the comparative examination of the revenue's performance of institutions within an economy which presently remains very low and serve as a motivation for

this study. This study therefore seeks to examine further the revenue generation of three assemblies with associated developmentally executed activities.

1.3 The Research Objectives

The objectives of this study are put into two (2) major groups which include the main or general and specific objective.

The study's overarching goal was to comparatively analyse income mobilization and development in three (3) Ghanaian assemblies.

The specific objectives of the study include the following:

1. To examine jointly and separately the revenues portfolios of the respective sources of revenue generation by the assemblies;
2. To analyze comparatively the relationship associated with revenue generation by the assemblies and development;
3. To identify the challenges of revenue mobilization of the assemblies.

1.4 The Research Questions

The precise objectives are converted into specific questions that can be answered by the research and are addressed as specified below in order to meet the research objectives outlined in this study.

1. What is the joint and separate revenues portfolios of the respective sources of revenue generation by the assemblies?
2. What is the comparative relationship associated with revenue generation by the assemblies and development?
3. What are some of the challenges associated with revenue mobilization of the assemblies?

1.5 The Significance of the Study

The importance of a study describes the potential social implications of the research's findings as well as any potential contributions it might make to the field of study's theoretical underpinnings. The results of this investigation would be significant and relevant from a theoretical, economic, and social standpoint.

First, it would add to the body of knowledge already available in the theoretical areas of revenue mobilization and assembly development. In this instance therefore, researchers, students and academia can rely on it as a source of reference for that purpose. Another important aspect of the study is that it will assist to identify the flaws in the current system and provide solutions for them as far as the mobilization of revenues and its associated developments are concerned. The MMDAs and other private organizations can also rely on it for information and decision-making purposes. This will therefore help to facilitate revenue collection in the assemblies and as well as analogous institutions and by extension the central government for developmental purposes. This study would also give a scientific foundation for accessing municipal development by giving researchers a better way to assess how well the metropolitan, municipal, and district assemblies manage the taxes they collect. Additionally, it is anticipated that the study would highlight the inherent difficulties revenue managers encounter while collecting and managing revenue in assemblies and IGF for DA implementation. Additionally, greater revenue mobilization would allow DAs to effectively fund their internally created projects and activities as the study seeks to address the factors that contribute to the shrinking income projections by means of increase income MMDAs in Ghana.

1.6 Scope of the Study

Regarding the institutions covered by the study, it will only be limited to Ghana and specifically three (3) MMDAs, namely the New Juaben South and North and Abuakwa North assembly. In terms of data coverage, the study spans the years 2010 through 2021. Last but not least, the study will only consider readily accessible sources of income collection by the assembly selected in accordance with the study's specific objectives.

1.7 Summary of Methodology

Both secondary and primary sources of data were used to acquire the information for this investigation. The institutions that fall under the study's purview will provide the secondary data. This is because the institutions being studied are the best places to get information on the primary variables under consideration. Using questionnaires distributed to the top officials of the metropolitan, municipal, and district assemblies, the primary data will be gathered. A descriptive and inferential examination of the generated quantitative data will or must then come after that. This suggested that the study's approach to data analysis is entirely quantitative. The Statistical Package for Social Sciences (SPSS) was used as the primary analysis tool to statistically analyze descriptive statistics by way of mean, standard deviations, mode, maximum, and minimum values.

Correlation and regression approaches will be employed as inferential statistical tools for the analysis to examine links between the factors of revenue creation and development (Mohajan, 2018).

1.8 Organization of the study

This study has been in five chapters of which chapter one, the first chapter, is an introductory chapter highlighting the major areas of the study such as the background

of the study, problem statement, objectives, research questions, the significance of the study as well as the outline of the study. Chapter two has reviewed the literature on the study to include conceptual, theoretical and empirical reviews. Chapter three has look at the project methods and materials, including drawing of data, and analytical tools and methods. Chapter four has tackled the results and discussions on the study, whereas, the chapter five has completed the study by given recommendations and a conclusion.



CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

This chapter examined a study of relevant studies on the topic of income mobilization in relation to development as well as comparison reviews within other economic departments. The review includes conceptual, theoretical, and empirical literature reviews, which make up the three (3) components of a literature review.

2.2 CONCEPTUAL REVIEW OF LITERATURE

Concerning conceptual review of literature, the study considers the following concepts.

2.2.1 The Metropolitan, Municipal, and District Assembly's Concept

The Local Government Act of Ghana established the Metropolitan, Municipal, and District Assemblies as the country's top political bodies in each district (Ghana Const. Local Govt. Act 462, 1993). Women assumed they would be able to take advantage of all the perks and benefits that come with their elected positions when it came time to make choices because this body acts as the highest political authority in the districts. The positive outlooks of these women were in line with the expanding population of the nation, which they anticipated would result in increasing power for women through the District Assemblies. According to the Population and Housing Census of Ghana, there were 24,658,823 people living in Ghana in 2010 (12,024,845 men and 12,633,978 women) (GSS, 2011). Even though there were more women in the population, men still held more power than women did. Out of a total of 6,093 people who were eligible to vote, 412 women were elected in Ghana's 2010 general election (Abakah, 2018).

2.2.2 Metropolitan, Municipal and District Assemblies Concept of Revenue Mobilization

Local government revenue is the term used to describe revenue generated by MMDAs (Otoo and Danquah, 2021). The MMDA Accounting Manual (2011) defines revenue as the Assembly's earnings throughout the course of an accounting period. Transactions are regarded as income sources when the Assembly obtains money or a service as a result of them. The Assembly must determine and impose rates that are sufficient to pay for a share of the annual budgeted expenses (Ogoun and Atagboro, 2020). Districts may charge and collect an additional amount to cover expenses from previous years, cover unforeseen expenses, or mitigate Assembly costs. In the event of cash transactions, receipt of payments results in the recording of revenue.

MMDAs are given the authority to decide how to share funds that are earned locally and those that are transferred from the federal government at the local level (Dick-Sagoe and Tingum, 2021; Anam et al, 2022; Asante and Helbrecht, 2022). Revenue from contracts or laws (non-tax revenues) is recognized as revenue from other transactions (goods or services are supplied by the Assembly). Musau (2022) provided a more thorough definition of revenue mobilization as the act of accumulating, planning, and coordinating more money from all sources of income in an economic setting. Revenue mobilization is one of the six essential sub-components of public financial management (Musau, 2022). He argues that these six factors all interact and have an impact on one another, which has an impact on service delivery (Adalety et al, 2022). There are numerous ways to earn money, including fees, rates, rent, property tax, etc (Hadrian and Mráček, 2021).

2.2.3 Types of revenues

The effects that revenues suggest the amount and composition of fees can have on productivity and long-term development through speculation, the security of human resources, and advancement have proven difficult to discern clearly. According to Celikay (2020), property taxes are the most detrimental to growth in the countries that make up the Organization for Economic Cooperation and Development (OECD), followed by utilization costs, the personal income charge (PIC), and the corporation annual duty (CAD):The effects that revenues suggest the amount and composition of fees can have on productivity and long-term development through speculation, the security of human resources, and advancement have proven difficult to discern clearly. According to Arnold (2008), property taxes are the most detrimental to growth in the countries that make up the Organization for Economic Cooperation and Development (OECD), followed by utilization costs, the personal income charge (PIC), and the corporation annual duty (CAD):The effects that revenues suggest the amount and composition of fees can have on productivity and long-term development through speculation, the security of human resources, and advancement have proven difficult to discern clearly. According to Arnold (2008), property taxes are the most detrimental to growth in the countries that make up the Organization for Economic Cooperation and Development (OECD), followed by utilization costs, the personal income charge (PIC), and the corporation annual duty (CAD): As hypothesis suggests, taxation from capital gains may have a significant impact on venture. However, agricultural nations have had significantly less work, and what little work there is will typically not find any significant effects from either the general level of tax assessment or the direct-aberrant expense blend (Shrestha et al, 2021). As hypothesis suggests, taxation from capital gains may have a significant impact on

venture. However, agricultural nations have had significantly less work, and what little work there is will typically not find any significant effects from either the general level of tax assessment or the direct-aberrant expense blend (Shrestha et al, 2021). Evidence that exchange growth promotes development suggests an anticipated result from decreased reliance on exchange charge income (Masaki, 2018). The astonishing instability of assessment revenue in many non-industrialized countries-which has been shown to suppress open speculation-probably has a variety of effects. Chowdhury et al. (2019) concentrate on the advantage of diversifying sources of income. Evidence that exchange growth promotes development suggests an anticipated result from decreased reliance on exchange charge income (Masaki, 2018). The astonishing instability of assessment revenue in many non-industrialized countries-which has been shown to suppress open speculation-probably has a variety of effects. Distributional impacts are important for their impact on compliance as well as themselves (helping those in need is a big inspiration for raising income in any case). In assessing these effects, there are primarily two considerations. First off, the overall impact of all such measures and spending, which they finance, rather than the effect of any particular instrument in confinement, is what ultimately matters (Saputra, 2021). To finance unambiguously reformed public usage, a backward assessment may be the best option; nevertheless, where the ability to focus spending is more fragile, progressivity on the duty side is a more important problem. Second, the people who are actually responsible for paying any expense could not be the ones who are responsible for sending it to the public authority. To finance unambiguously reformed public usage, a backward assessment may be the best option; nevertheless, where the ability to focus spending is more fragile, progressivity on the duty side is a more important problem. Second, the people who are actually responsible for paying

any expense could not be the ones who are responsible for sending it to the public authority. If capital is universally adaptable, for instance, a small country cannot alter the post-government structure required by foreign investors because doing so would essentially reduce the pay of stable elements (Okunogbe and Santoro 2023). The study sheds light on the applicability of numerous theories, such as the overlapping authority model of interstate relations proposed by (Mohammed and Özdemir 2019). This idea demonstrates how local governments can generate government revenue through decentralized local control when they are given the authority to levy taxes and permit prudent and controlled spending.

Personal income tax, profit tax, capital gains tax, tax on interest income from deposits, dividend income tax, tax on income from royalties, tax on income from games of chance, and tax on gain from the transfer of certain investments are a few examples of duties, as mentioned in (Ebiowei and Umobong 2023). Property, tax on rental income from property, and tax on technical services rendered. Agricultural Income Tax, Land Use Tax, Turnover Tax, Excise Tax, Stamp Duty, Customs Duty, Value Added Tax, and similar taxes. Governments deploy a variety of commitments and alter cost structures to achieve developmental goals. This is done in order to redistribute resources among individuals or classes within the general population or to increase the tax collection rate among those drawn in by accessible activities, like business. Sincerely, the decency was preserved by levying fees on those in need; today's government-supported retirement schemes are designed to assist the poor, the disabled, and recipients by rating the people who are now employed.

Once more, taxes are levied to pay for military and strange guide expenses, to boost the economy overall, or to alter how people use or function in an economy by making

some classes of transaction extremely enticing. The legal system of a nation frequently reflects the popular perceptions of that nation or the opinions of influential persons. According to Omoruyi's 2003 explanation, for a country to implement tax obligations successfully, decisions should be made regarding the distribution of the taxation rate that will cover charges, the amount they will pay, and how the expenses obtained will be spent. The kind of network that general society and the government want to create is reflected in these decisions in democratic nations where the people elect those responsible for establishing the legal framework. In countries where the general populace has little control over how taxes are collected, the system may be even more reflective of the opinions of influential individuals.

2.2.4.1 Revenue Mobilization Practices

i. Transfer from Central Government

The two main sources of income for nearby governments in non-industrial countries are reserves transferred to them from a higher level of government and assets accumulated and kept in the region itself. Move payments are assets obtained from higher levels of government (public, municipal, as well as state/common) (Dasanayaka et al, 2023). The regulations governing interstate monetary relations must adhere to the rules governing the advancement of move instalments. Moving instalments are frequently given out from a specific revenue stream that is restricted by the higher-level government (such as a public worth additional fee, a yearly expense, or oil earnings) (Bogdan et al, 2023). A predetermined recipe premise or a specially chosen premise may be used to assign move instalments in ascending order. After some time, move instalments may become predictable and consistent, or they may vary greatly from year to year. Despite their advantages, move instalments do

not generate their own money because they are not directly governed by the local government (Saputra, 2021). The source of income for the neighbourhood government is money that is gathered and kept there. In non-industrialized countries, it is common to find that local governments' total revenue originates from their own sources to a little (or extremely small) extent. This may be due to a variety of factors, such as: restrictions placed by higher governmental levels on the types of income sources available to the local government and the rates that can be charged; a history or culture of dependence in the relationship between local government and more significant levels; local legal issues that conflict with local income assortment; helpless income assortment innovation or effort. Whatever the combination of factors, the result is that local government is typically more susceptible to paybacks and less willing to use decentralized management for growth (Nagendra et al, 2018).

The planning of actions plays a crucial role in bringing together various elements of the intergovernmental financial framework, filling in the horizontal and even gaps that own source incomes and income sharing can't cover, preventing the undermining of local or internal charge exertion, creating impetus for externality producing spending that nearby governments would not asset out of their own sources, preventing the undermining of driving forces for reliable regions to obtain, etc. This all involves a precisely planned series of manoeuvres, using different instruments to pursue different goals and making sure, these devices do not interfere with one another (Nyangito et al, 2022).

With the exception of a few countries, Latin America's current structure of moves to neighbouring administrations lacks a rational trend. The majority of countries actually need to present real adjustment concessions that include certain recipe-based measurements of usage requirements and financial cap. Real income ranges rather

than percentages of the assessment cap are typically employed when some adjustment components are added to the income sharing formulae, creating problems with detriments to charge exertion. Additionally, troublesome are the current methods for blending disparities in consumption needs in income sharing recipes (Browde, 2022).

Latin America has generally had some of the worst occurrences of financially erratic sub-public getting on the globe. The disastrous outcomes of unregulated sub-public obtaining and hyperinflation in Brazil and Argentina throughout the 1980s and 1990s are still cited as examples of how sub-public money may go wrong in this country. One result of these interactions is that certain regional countries' approaches to local government acquisition have become overly restrictive and archaic. For instance, in Chile, local governments are fundamentally prohibited from borrowing any kind of advance. Preclusions are generally overused or overly convincing after all is said and done. That standard is difficult to approve in a similar country due to indirect acquisition through rental agreements or by delaying the payment of current consumption. In Uruguay, the public congress must approve any domestic or foreign obligation issuance by a neighbouring government. In the area of local obtaining, Peru also provides evidence of authoritative traditionalism: Two laws-the Law on Fiscal Prudence and Transparency (LPTF) and the Law on Fiscal Responsibility and Transparency (LRTF)-have been established by the central government as obligations to maintain financial prudence. The regulations also set a 3 percent annual cap on the rate of growth of city uses, in addition to restrictions on total obligation and obligation administration proportions. However, due to poor oversight, the lack of effective approvals, and the significant budgetary backlog of many local governments in Peru, this structure has not yet been fully sanctioned. For the long term to continue

seeing a decline in destitution, an enlarged charge base through expense plan improvements and building a domestic resource is significant. Legislative bodies of less industrialized countries have fewer expenditure instruments than wealthy nations due to the casual area's success in being immune to tax assessment (Wallace and Edwards, 2019). They create significant financial twists by imposing fees on some sectors of the economy while not on others. Financial growth does not guarantee a reduction in need, unless there is a comprehensive plan in place to support the poor and those in need, which helps to increase employment opportunities for those in need to engage in worthwhile work that pays well (Von et al, 2023). While the same range for non-industrial nations in the medium-pay class was from 17 percent to 22 percent, the normal tax assessment proportion of formed nations as a percentage of GDP was between 29 and 32 percent. The average tax assessment percentage in the least developed countries ranges between 13 and 16 percent. The problem is that there is a substantial gap between the assessment instalments that are actually paid to the state and those that are legally required. The tax assessment specialists are not in a position to collect the unusual quantities since they are typically understaffed, institutionally helpless, and lacking in political support (Bassey et al, 2022).

Assessments are a significant source of revenue that is unrelated to any specific assistance provided by the local government. Local taxes vary from country to country, although they typically include a property tax and, occasionally, at least one of a business tax and a consumption tax (Arhin et al, 2018). These fees could vary depending on how valuable the property, how profitable the company is, or how much money is moving around. Charges are a direct source of money for a particular local taxpayer-funded institution, such as donations, grants, or endorsements.

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Client fees are another revenue stream associated with specific services, however unlike other expenses, client fees typically change in accordance with the number of services consumed. For instance, a customer's water bill will change according to how much water is used. Occasionally, customer fees will vary depending on the type of buyer. For instance, fees for garbage collection may vary for residential, commercial, and mechanical foundations (Okunogbe and Santoro, 2023). A study by Gelepithis and Hearson (2022) uncovers that lopsided duty organization in Africa is a significant commitment to income deficits that enlarge inflationary weight while denying governments 'assets with which to According to a study by Gelepithis and Hearson from 2022, the unequal distribution of duties in Africa contributes significantly to income deficits that increase the weight of inflation while depriving governments of the resources they need to provide public goods. The use of more

conveniently obtained obligations on novel exchanges is also encouraged by lopsided task structure, which results in a loss of skill. give public products. Lopsided duty organization likewise animates resort to all the more handily gathered duties on unfamiliar exchange with related proficiency loss. Kumi-Dumor et al. (2023), said that social scientists from many controls have been interested in speculative and precise research on the reasons why people who are under burden accept or refuse to comply with their legal obligations. The immediate benefit of efficient tax evasion is obvious; it is the estimation of the evaded instalments, including their assets, that is saved. Kumi-Dumor et al. (2023), said that social scientists from many controls have been interested in speculative and precise research on the reasons why people who are under burden accept or refuse to comply with their legal obligations. The immediate benefit of efficient tax evasion is obvious; it is the estimation of the evaded instalments, including their assets, that is saved. Suffocating from reference group hypothesis (Salas-Velasco, 2019) quality tax avoidance to a standard balance measure that is charge dodgers supporting their fraud by believing that everyone else does the same and additionally the benefit they receive from the government fall under a lot of the taxation rate (Kumar, 2019). Breaking down current selections and identifying the reasons why the local government could be receiving less money from a source than it should is the first step toward increasing revenue from any source (Al-Hashimy et al, 2022). A laborious yet high-income sway action is improving property enlisting and updating expense movements. There are a few opportunities to increase the billable utilization of the service, ensure that clients are fully paid and all billings are collected as well as raise the level of fees or client charges for the service in order to increase revenues from nearby expenses/client charges (Moldovan, 2023).

ii. Total Revenue (TR) Administration in Ghana

The Non-Tax Revenue Unit (NTRU), which was established by the Ministry of Finance (MOF) in 2002 to oversee, monitor, and coordinate MDA actions related to the mobilization and management of non-tax revenue, served as the formal institutionalization of Total Revenue (TR) Management.

2.2.5 Major Sources of Revenue

According to Ghana's Financial Statistics from 2001, the government receives revenue from the following sources.

2.2.5.1 Fees

The public authority or public experts charge expenses for providing recipients with support. According to Seligman, a charge is an installment to cover the cost of each common help accepted by the public authority; it is primarily in the public interest while giving the payer a quantitative advantage.

This category includes court fees, visa costs, and other expenses. Similar to license fees, permit fees are levied by the regulating power to issue an authorization for anything, such as the fee for a driving license, an import permit, an alcohol grant, etc. Those who experience unusually advantageous conditions are required to pay fees. The cost of the services provided is often what determines the fee size.

Costs are not an installment for a corporation; rather, they are a byproduct of the public authority's regulatory activities. As a result, expenses differ from costs. Costs are almost often planned payments, whereas costs are required obligations; both are made for extraordinary services. When an expense is charged highly to carry income

to the exchequer, such as a permit expense, it occasionally includes a duty component (Okonkwo and Chukwu, 2019).

2.2.5.2 Fines and Penalties

Lawbreakers who break the law must pay fines and other forms of discipline. Here, the main goal of these tasks isn't so much to earn money as it is to stop people from breaking the law and breaking the country's laws. The determination of fines and penalties is subjective and unrelated to the cost of operations or the use of governmental authority. As a result, variations from such demands are irrelevant as a source of public money (Smriti and Das, 2018).

2.2.5.3 Special Assessments

According to Seligman, "an exceptional appraisal" is "a mandatory commitment required in relation to the social advantages determined to settle the expense of a particular enhancement to property incorporated in the public interest." To put it another way, sometimes when the public authority attempts certain sorts of public enhancements, such as developing streets, arranging seepage, road lighting, and so on, it might present a special benefit to people possessing properties nearby.

Rent estimates for these properties may therefore increase. To recoup some of the expenditures incurred, the public body may therefore impose an unusual toll. With regard to the increase in the estimated value of the relevant properties, such extraordinary appraisal is frequently needed. It differs from an expense in this way.

These outstanding evaluations are referred to as "improvement desire" in India. When a region's public expert develops social overhead capital, such as roadways, seepage, road lights, and other infrastructure, the need for improvement is compelled to land (Okonkwo and Chukwu, 2019).

2.2.5.4 Profits of State Enterprise

Benefits from government efforts are now a significant source of income due to the expansion of the public sphere. For instance, the central government operates railroads. Normally, excess railroad profit might be added to the focus financial plan's income financial plan.

Similar to this, state government spending plans might draw heavily on revenues from the state transportation agency and other public projects. The profit from state endeavours depends on the costs they charge for their goods and businesses and the excess deduced in that manner. In this way, the state endeavours' estimation approach should work naturally supportive and logically advantage planned. Costs are once more accused of being a part of compensation, specifically in relation to the benefits offered by the services provided.

A cost is a kind of revenue that the public authority infers from the sale of its goods and business enterprises. Cost is therefore the money made from business activity embraced by public specialists. Many public projects, including postal services, operate on an expense-to-cost basis. The fees are only charged to cover the costs associated with providing such services.

However, fees with a large benefit component are imposed in certain situations where the state's infrastructure is outright restrictive. Such state activity gains from syndication are in the concept of a duty. The difference between cost and expense is that the latter may not fully cover the cost of administration, but the former is almost never not exactly the cost of creation or management (Okonkwo and Chukwu, 2019).

2.2.5.5 Gifts and Grants

These structures frequently receive a small portion of public funds. Frequently, generous people or foundations can bestow gifts on the state. These promises are definitely wilful. Blessings are significant, especially in times of conflict or catastrophe.

Awards given by one administration to the next have, in any event, a greater significance in the modern era. State governments and state governments from the middle give honours to nearby governments. The central government provides grants to state governments to help them reach their full potential. It is known as unfamiliar guidance at the point when awards are given by one nation's government to another nation's administration. Usually, formed nations provide assistance to needy nations, whether it be in the form of military assistance, financial assistance, food assistance, mechanical assistance, etc (Okonkwo and Chukwu, 2019).

2.2.6 Classification of Public Revenue

Many financial analysts have given unexpected descriptions of the sources of governmental income. We can better understand how these many sources differ from one another and how they relate to one another by organizing them logically. This work will evaluate a few notable public income characterizations from the many that are available in financial writing (Okonkwo and Chukwu, 2019).

2.2.7.1 Seligman's Classification

All earnings received by public experts who are working for free, such as blessings, presents, and rewards, are considered gratuitous revenue. They are entirely of the wilful variety. Furthermore, they play a very minor role in total income.

All of those types of revenue that result from the authoritative relationships between the public power and the people are included in legally binding income. These include costs and expenses. These types of income usually include an immediate reward.

Pay received by the state from business, equity, and tax assessment is included in mandatory income. Charges, penalties, and special assessments are considered forms of required revenue. These earnings represent a facet of state authority. In the present, it is the primary source of open income.

2.2.7.2 Dalton's Classifications

Dalton offers a comprehensive, effective, and instructive scheme for allocating public funds. As he would like to believe, there are two main sources of public funding (assessments and costs). Costs are handled by law while being wilfully paid by those who enter into contracts with the public power. Costs are authoritative instalments in this fashion.

Duties are sub-partitioned into:

- i. Taxes in the common sense;
- ii. Tributes and reimbursements;
- iii. Compulsory credits, and
- iv. Pecuniary punishments for offenses.

Costs are divided into four categories: (I) receipts from inactively held public property, such as rents collected from users of public lands; (II) receipts from public projects charging competitive rates; (III) fees or instalments charged for providing organizational services, such as birth and passing enlistment costs; and (IV) voluntary public obligation.

To complete the grouping, a third gathering needs be added to these two. The following items are included in this group: (I) public payments for business models

with more expensive costs; (II) unusual valuations; (III) issuance of new paper money; (IV) shortfall financing; and (V) voluntary endowments.

2.2.8.1 Taylor's Classification

Taylor has already provided the categorization of public income that is the most rational and cohesive. He categorizes public income into the following four groups:

i. Grants and gifts

Awards in-kind are ways that one government provides financial assistance to another to enable it to carry out specific established functions, such as training and health awards given to the states by the central government.

No promise of payback is provided; awards are just the cost installments paid for by the grantor government and income receipts given to the grantee. Endowments are deliberate commitments made by individuals or organizations for specific goals. Awards and blessings are of a purposeful character, and the donor does not appear to be compensated.

ii. Administrative Revenues

Expenses, permits, fines, and special appraisals are all included in this gathering. A significant number of these are deliberate in origin and contingent on the payer experiencing growing short-term benefits. They typically result from the public authority's ability to manage or exert control.

iii. Commercial Revenues

These are the invoices for the expenses related to purchases of government-made goods and ventures. Postal fees, tolls, interest on loans from state-run banks or other

financial institutions, as well as costs associated with public educational institutions' instructional programs, are included in this group.

2.2.8.2 Revenues and development

Because of the world's rapidly expanding population, governmental needs are rising every year. However, due to a lack of resources, not all authorities can satisfy these needs.

But without help, these needs cannot be satisfied. The municipality must rely on self-generated funds. Tax revenue and non-tax revenue are the two different sorts of income. Holding taxes is crucial to generating tax income. The holding tax accounts for two thirds of tax revenue.

The financial resources available to local organizations are limited, and the infrastructure and services are not effectively restored. These are a few of the elements that contribute to tax avoidance. Urban communities have never been able to develop their infrastructure and associated service delivery to its full potential due to a lack of funding. Although some municipal legislatures have the resources to raise money to address their infrastructure and service delivery problems, they are not particularly motivated to do so (Chowdhury, 2004).

2.2.9.1 Challenges of Revenue Mobilization in MMDA

2.2.8.1 Revenue collectors' apathy

Yeboah and Andrew (2020) claim that District Assemblies in Ghana have turned into a breeding ground for this kind of behaviour. The Assemblies do not receive an accurate report of the revenue received by revenue collectors. Furthermore, some tax collectors conspire with taxpayers to get them to pay less than what is owed. Due to

the inexperience of revenue collectors, this problem has developed. Ghana's district assemblies experience difficulties as a result of revenue collectors' activities. This has an impact on the capacity and accountability of the District Assemblies.

When compared to the federal government, local governments usually have a lower revenue base, which makes it challenging for them to deliver the services they are mandated to deliver (Asare et al, 2020). Furthermore, Atingo and H Gathenya (2021) note that the administrative capacity of local governments in Anglophone Africa to enforce tax collection is limited. They are unable to generate their own money as a result, and they underutilize various sources of income to their full potential. For example, managing and collecting property taxes is difficult (Canare, 2021).

2.2.9.2 Records are not being kept properly

Yeboah and Andrew (2020) assert that the districts' poor record-keeping is inhibiting economic growth. Comprehensive information on the district's economic activity is not available to District Assemblies in Ghana. For instance, they don't keep tabs on the number of barbers, tailors, vendors, barters, or lotto kiosks in the area. Any efforts to boost in-house revenue are hampered by this. If they are correctly handled, the local government can make a sizable and regular amount of money from these sources (Asare et al, 2020).

2.2.9.3 Outdated Laws and Poor Enforcement

Ghana's outdated laws and regulations have not been modernized or updated. This has an impact on revenue rules as well as rules governing the courts, financial services, human resources, and administration (Isak, 2018). There are a variety of tax laws, some dating back to the colonial era, others socialist in nature, and more modern ones based on the power of the government to levy and collect taxes. The federal government of Ghana only created precise tax rates through budget appropriation law,

instead of executing these laws in accordance with the current circumstances; Jomo and Chowdhury (World Bank, 2019).

Saputra (2021) outlined three strategies, including improving the usability and transparency of payment systems, holding revenue collectors more accountable for their actions, and educating taxpayers to encourage their own compliance with the law, to address the difficulties associated with the MMDAs' mobilization of revenue. On the other side, (Asare et al, 2020) claimed that some tactics for efficient revenue collection include confidence in the amount of tax owed, convenience in terms of when to make tax payments, and the fact that tax administration is an economic issue.

2.3 THEORETICAL REVIEW OF LITERATURE

Several theoretical stances have dominated recent debates on the administration and politics of MMDAs (Celikay, 2020). These theories include the theories of development, efficiency-services, democratic involvement, locality views, public choice school, and the dual-state hypothesis, to name a few. This paper introduces a novel theory known as sequence theory.

2.3.1 Sequential Theory of Decentralization (STD)

The Sequential Theory of Decentralization was developed by Adams and Agomor (2020). Decentralization is the process of providing local governments more power over resources, authority, and responsibilities from the central government, as suggested by a sequential approach (Gordin, 2021). Since local government is the centre of this study, the sequential theory of decentralization was employed. Three sections make up the theory (Adams and Agomor, 2020). First of all, decentralization is a lengthy process that calls for numerous improvements. The disparity in priorities between the national and local governments is a key component of this argument. Finally, priorities will determine whether reforms between the national and local

governments are implemented (Adams and Agomor, 2020). According to decentralization theories, decentralization leads to more political participation, increased budgetary accountability, and increased management responsibility (Asare et al, 2020). Decentralization, according to critics, results in large bureaucracy, fiscal restrictions, and unpredictability (Prichard et al, 2019). Decentralizing governmental services, particularly to MMDAs, is said to promote political participation, accountability, administrative resourcefulness, and fiscal resourcefulness.

2.3.2 The Benefit theory of revenue mobilization

According to Ambe (2019) Benefit theory of revenue mobilization, which heavily emphasizes taxing, taxes should be levied on people in proportion to the benefits they receive. In practice, a "quid pro quo" is assumed to exist because the more benefits a person receives from state activity, the more he should pay to the government. The difficulties in calculating the whole amount of government benefits, including hazy advantages like military protection, received by each resident and non-resident tax payer makes it impossible to execute exactly.

2.4 EMPIRICAL REVIEW OF LITERATURE

The empirical literature review is structured under the three specific objectives of the study as provided in the sub-titles.

2.4.1 Sources and forms of revenue generation by assemblies

The source and forms of revenue generation as considered by Diaboh (2022) from the study of a quantitative descriptive survey design of 100 respondents for local development finds the main sources of income to include rates, lands, fees and fines, licenses, rent investment income, miscellaneous revenue, and as well as grants. The study further reveals fines and fees to be the most frequently revenue applicable sources. This is as result of the fact that most markets operated more than once a week

and for that matter provided opportunities for revenues to be generated significantly through fees and fines.

Also, Asante and Helbrecht (2022) used primary and secondary data from three MMDAs consisting of the Tamale Metropolitan Assembly, Yendi Municipal Assembly, and Saboba District Assembly using the multi-stage sampling technique through questionnaires, interviews, focus groups, and key informant interviews to evaluate the effectiveness of Metropolitan, Municipal, and District Assemblies (MMDAs) in Ghana's Northern Region in mobilizing internally generated funds (IGF) to finance development projects. The results show that fines, property rates, licences, annual rates, investment income, permits, sales of tender documents, and business taxes were potential sources of revenue for the assemblies. The study also revealed a variety of methods used by assemblies to collect money, such as hiring revenue collectors, using a mobile revenue taskforce, registering businesses, visiting markets and business centres, paying commission to revenue collectors, setting up security checkpoints, rewarding revenue collectors, creating revenue collection points, and switching out revenue collectors.

2.4.2 The relationship between revenue generation and development

Ojoja and Ibrahim (2021) examined the relationship between Tax Revenue and Nigeria Economic Growth through the application of secondary using Petroleum Profit Tax, Value Added Tax and Companies Income Tax as the independent variables and Gross Domestic Product as the dependent variable. The study revealed that Petroleum Profit Tax (oil tax revenue) has a positive but no significant relationship with Nigeria Economic Growth, while Value Added Tax and Companies Income Tax (non-oil Tax Revenue) have significant relationship with Nigeria Economic Growth. The study recommends that government should minimize the wide

spread corruption and leakages prevalent in tax administration in Nigeria, and transparently and judiciously account for tax revenue generated through the provision of more quality public goods and services, and need not to increase the rates of Value Added Tax and Companies Income Tax in the short run, but to closely monitor the operations of companies engaged in petroleum operations to minimize tax evasion, and as well as support the development of entrepreneurial activities in order to significantly increase Tax Revenue so as to sustain the significant relationship of VAT and CIT (non-oil tax) revenue with Nigeria Economic Growth.

A study by Masau, (2022) regarding selected African nations based on a comparative analysis reveals a significant relationship between tax revenues and development. The findings reveal a relationship between tax revenues and development on the basis that country's tax rate must be lower in order to maximize tax revenues compared to larger non-tax revenues in order to retain the same level of public services. As a result, having similar tax and spending rates, two governments' budgets may be significantly different due to their varying levels of revenue to propel development (Masau, 2020).

In a related study Mourre and Reut (2019). finds a significant and positive relationship between revenues or income variable and oil exports as a percentage of GDP to be 0.18. This implies that as the revenues increases, the total economic output also increases and vice versa. The study concluded that revenues must therefore be harnessed in order to propel economic output and development for that matter. The results further showed that non-tax income/GDP ratio is almost 1.5 times higher than that of the next most notable region and roughly 3.5 times higher than that of the region with the lowest ranking in revenues generation. The study recommended a

comparison between the geographic expansions of revenue speculations and assumptions of foreign guidance (Mourre and Reut, 2019).

Agbeve (2018) used qualitative data analysis from the Finance Officers, Planning Officers, and Business Advisory Centre Coordinators of three assemblies to examine the economic development in the Accra Metropolitan, Keta Municipal, and Shai-Osudoku District Assemblies as well as the sources of funding the local economic development policies. The results show that different developmental projects stalled largely due to funds. The results reveal that there is a significant relationship between funds mobilization and development. The study again recommended the harmonization of all policies pertaining to grassroots development, allocating a specific money and a specific portion of the District Assembly Common Fund (DACF) for the implementation of LED, as well as establishing economic development incentives in the MMDAs to draw in investments.

Furthermore, Asante and Helbrecht (2022) reveals a relationship between development and revenues in what is termed as funding gap or revenue gap which leads to the inability of additional development initiatives to be carried out. Agyapong (2012) corroborate by in a study of the Kumasi Metropolitan Assembly that the infrastructure needed could not be funded by revenues mobilized because of a lack of funds brought in by corruption among revenue collectors, officers, and assemblymen in the various Sub-Metro Districts. It can be inferred that revenue plays a role in development projects execution.

2.4.3 The challenges of revenue mobilization

A study by Diaboh (2022) concluded that MMDAs continue to face challenges in revenue mobilization for development due to the following causes. A lack of enforcement, a lack of accountability for revenue collected, the basis for revenue

payment, the low level of education necessary, the fact that some enterprises are small by nature, and an inability or reluctance to pay the correct amount were further barriers. However, the study came to the conclusion that revenue mobilization remains a significant obstacle for MMDAs in Ghana. The conclusion of Diaboh (2022) consequently suggests that while MMDAs continue to have difficulty mobilizing resources, development initiatives may also face difficulties.

Furthermore, Asante and Helbrecht (2022) in their evaluation of MMDAs with respect to effective revenue mobilization based on the adoption of both primary and secondary data from three MMDAs in Ghana's Northern Region also showed that the three MMDAs under study failed to reach their IGF revenue targets for the 2013 fiscal year, with all three dropping below 50% as a consequence of poor supervision and monitoring, under-declaration of receipts, a lack of revenue collectors, and corruption. Political interference; inadequate knowledge and skills among revenue collectors; poor service delivery by the assemblies; ineffective collaboration; and lack of revenue data.

Finally, Gwaindepi (2022) critically interrogated the current conceptualizations of informality to highlight how the informality that materially affects revenue mobilization goes beyond the hitherto narrow focus on the visible informal sectors. The outcome demonstrate that informality is only one among many factors negatively associated with tax revenue mobilization in sub-Saharan Africa but also maintain that better scores on government quality and technology adoption in government systems can play a role in mitigating informality, but a limited one because deeper structural factors sustain informality. An argument for a re-articulation of the concept of informality when it is included in revenue mobilization research, including frank

discussions on perennial measurement and data quality issues. Simultaneity in policy strategies is necessary, given that informality is multifaceted. It seems more appropriate to prioritize the securing of livelihoods and the building of local fiscal contracts, including on a quid-pro-quo basis, than tax surveillance, especially given that those who operate in shadow economies tend to be outside national safety nets.

2.4.1 Conceptual framework

Based on the review of extant literature above, the conceptual framework is developed for the study as depicted in Figure 2.1.

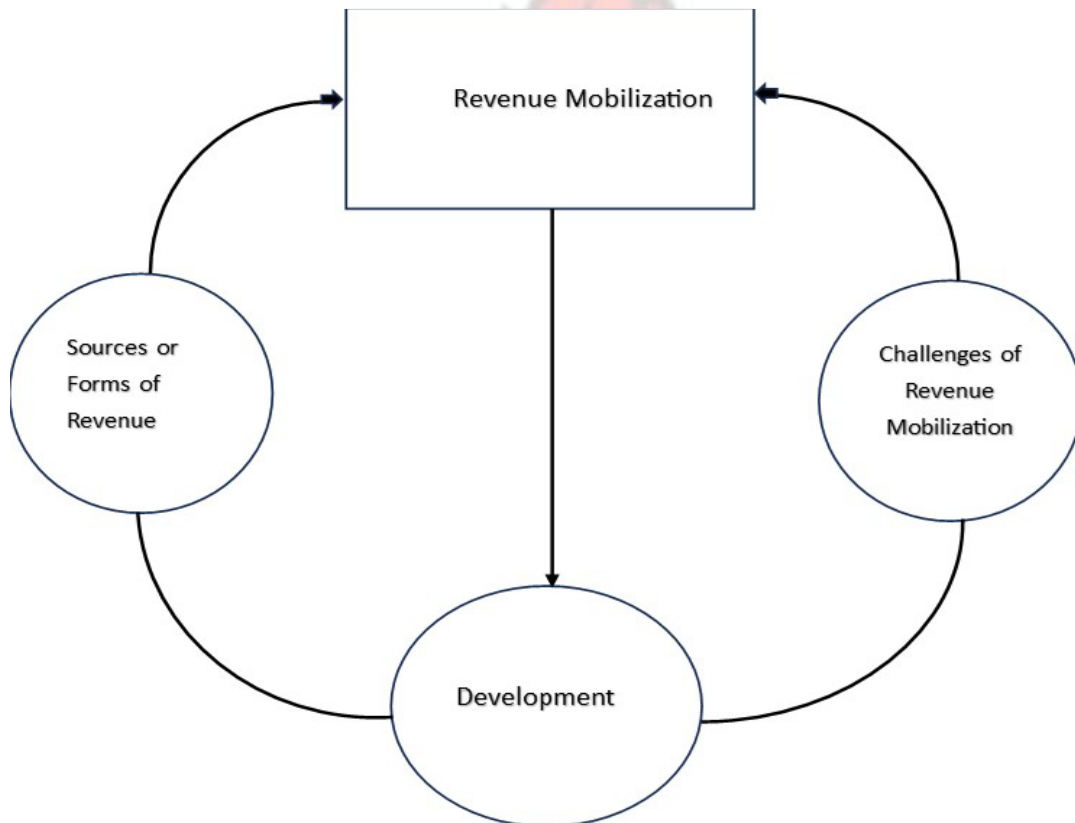


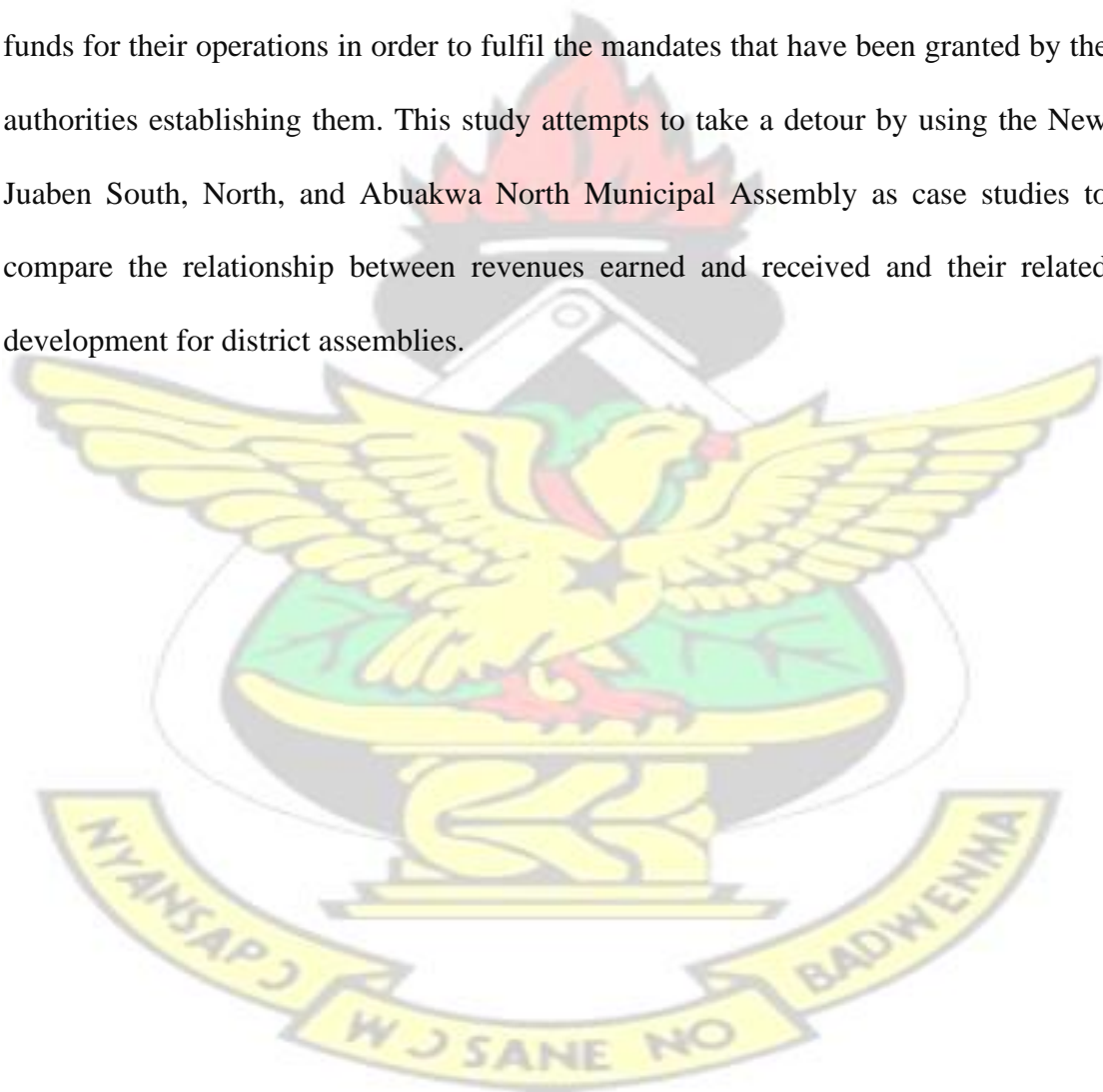
Figure 2.1: Conceptual framework for the study

The Figure 2.1 depicts the relationship between revenues mobilized as the independent variable and development as the dependent variable. It implies that as revenues volume or portfolio increases, it should lead to a corresponding increase in development. As a result, development can only happen if revenues are mobilized.

The independent variable of revenues mobilized is also a function of the forms and sources of revenues available and as well as the challenges of revenues mobilization. This implies that the quantum of revenues is affected positively or negatively by the challenges and of course the sources available.

2.5 Summary

It is clear that the majority of documents and research papers have attempted to examine any potential issues with the district assembly's failure to raise the necessary funds for their operations in order to fulfil the mandates that have been granted by the authorities establishing them. This study attempts to take a detour by using the New Juaben South, North, and Abuakwa North Municipal Assembly as case studies to compare the relationship between revenues earned and received and their related development for district assemblies.



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Overview

The steps taken to carry out this investigation, including the materials used, are presented in this chapter. It notably focuses on the approaches, data and types, techniques for gathering and analysing data, and the ethical concerns taken into account while reaching the conclusions and outcomes for the study's goals.

3.2 Research Methods

3.2.1 Research Design

The framework of research methodologies and techniques selected by a researcher to perform a study is referred to as the research design which determines what and how it should be done in order to achieve the objectives of the study (Sileyew, 2019). In this study, the quantitative research design was adopted. Additionally, the results of the quantitative analysis are simple to depict using statistics, graphs, charts, and numbers. Additionally, it makes an effort to comprehend how the dependable variable is affected by the independent variable. On the other hand, correlational design creates a connection between two connected variables.

Therefore, the quantitative design was used for this study due to the fact that the study variables included quantitative factors in relation to the study objectives. The assemblies' numbers of development projects, revenues from the various sources of revenues over the periods under consideration quantitative factors in relation to the study objectives.

3.2.2 The Source of Data

In order to achieve its goals, this study makes extensive use of a combination of primary and secondary data pertaining to its key factors. Here, primary data refers to

information that was gathered on-site initially and used for the specified purpose (Mdhlalose, 2022). As a result, in this instance, the questionnaire and interviews with chosen respondents will be used to gather the primary data. On the other hand, secondary data refers to information gathered and used for purposes other than those for which it was originally (Mdhlalose, 2022). As a result, the information will be gathered based on the New Juaben South, New Juaben North, and Abuakwa North Assemblies' past reports (Sepehrmansourie et al, 2021; 2023) on the variables of total revenues accrued in comparison to developments.

Additionally, both qualitative and quantitative data will be included in the real data. This is due to the fact that the factors being considered are a mix of qualitative and quantitative characteristics. While the quantitative variable includes the amounts or portfolios of money mobilized from different sources or forms, the qualitative variables concerned revenue production methods and the development projects that were carried out.

3.2.3 Data Collection Instrument

The structured interview guide was used to collect the primary data. The interview guide is a trustworthy instrument for gathering first-hand information (Creswell and Hirose, 2023). It was divided into categories based on the respondents' demographic features and the study's unique aims.

3.3 Data Analyses

The data analyses presented here outline the statistical instruments to be employed in the data analysis. These were made up of the two most important analytical tools from the descriptive and inferential categories.

Descriptive statistics, comprising measures of central tendencies and variations like mean, mode, median, and standard deviation, among others, will be used in the

descriptive analysis. Tables will be used to present the findings of data analysis for interpretation and discussion and inferential analysis to draw valid conclusions from the descriptive analysis.

Therefore, using the 22 version of the Statistical Package for the Social Scientist (SPSS), the data analysis will be carried out through the processes of data cleaning and reduction, summaries, deductions, and production of both descriptive and inferences.

3.4 Ethical Issues

Some significant issues were addressed in the course of this study are ethical ones. The confidentiality of the people who provided data throughout the data collecting phase was ensured by rigorous respect to ethical principles. The main goal is to prevent the identities of the specific participants in the study from being revealed. Respecting ethical principles is consistent with one of the fundamental tenets of academic research, which emphasizes the need of protecting the moral fibre of those providing knowledge. This is usually done to ensure that these people don't experience any mischief, badgering, terrorizing, or other forms of attack as a result of their decision to participate in the information gathering process, as this could have an adverse effect on such responders in one way or another. All authors cited in this paper are fully acknowledged, and their names are listed in the reference list column as well. The New Juaben South, New Juaben North, and Abuakwa North Municipal Assemblies will be asked for authorization in advance because they will serve as the study's focus points.

3.5 Summary

Details about the study's methodology are provided in this section. It places emphasis on the fact that the study's design uses a mixed-method approach that combines

qualitative and quantitative techniques. The relevant data use both qualitative and quantitative information that can be found in both secondary and primary sources. The use of descriptive and inferential statistical methods, which are crucial in all types of data analysis in order to establish relationships and reach reliable conclusions based on the study, is how data are analysed.

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CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.0 INTRODUCTION

This study's chapter offers a description of the data analysis's findings as well as discussions of the study's goals in chronological sequence. The study's goals are to: examine the revenue portfolios of the various sources that the assemblies use to generate revenue jointly and separately; compare the relationship between assembly revenue generation and development; and examine the difficulties that the assemblies face in generating revenue.

4.1 THE REVENUES PORTFOLIOS OF THE RESPECTIVE SOURCES OF REVENUE GENERATION BY THE ASSEMBLIES

The initial goal of this study was to look at the revenue portfolios of the various revenue sources used by the assembly both together and separately. This is accomplished by a comparison of the revenues generated by the three participating municipalities in the study. These include the municipal assembly of Abuakwa North, New Juaben North, and New Juaben South. The comparison Table 4.1 presents a summary of the findings.

Table 4.1: Comparative Analyses of Sources of Revenue Portfolios of the Assemblies

<i>VARIABLES</i>	<i>AbNMA</i>			<i>TOTAL GH¢</i>
	<i>NJSMA GH¢</i>	<i>GH¢</i>	<i>NJNMA GH¢</i>	
Property Rates	3,356,651.50	862,257.06	571,147.18	4,790,055.74
Basic Rate	0	247,155.71	0	247,155.71
Other Rates	206,562.69	0	230.00	206,792.69
Fees	4,586,550.51	323,831.19	726,380.24	5,636,761.94
Fines	115,792.00	52,819.00	9,900.00	178,511.00
Licences	4,058,513.57	303,412.00	623,192.18	4,985,117.75
Land	1,317,954.54	344,886.80	941,744.10	2,604,585.44
Rent	3,411,251.06	124,220.00	44,837.00	3,580,308.06

Miscellaneous	510.00	0	135,809.95	136,319.95
IGF	12,348,546.37	1,327,980.16	3,071,213.61	16,747,740.14
Compensation				
Transfer	14,755,229.45	1,423,934.78	7,565,207.68	23,744,371.91
Goods and Services				
Transfer	160,007.93	31,728.08	104,075.19	295,811.20
Assets Transfer	0	0	0	0
DACF	5,734,265.01	4,463,100.80	7,955,701.52	18,153,067.33
DACF-RFG	1,984,547.59	0	1,057,858.93	3,042,406.52
MAG	76,803.06	90,699.91	166,481.44	333,984.41
Secondary Cities	15,485,827.59	0	0	15,485,827.59
Stool Lands Revenue	50,000.00	0	0	50,000.00
UNICEF (Child Rights)	30,000	0	0	30,000
GoG COVID-19	10,000	0	0	10,000
DDF	550,818.66	1,181,401.31	0	1,732,219.97
UDG	565,522.31	0	0	565,522.31
GIZ/CIDA	282,074.94	0	0	282,074.94
TOTAL	69,087,428.78	10,777,426.8	22,973,779.02	102,838,634.6

From the Table 4.1, the sources of these revenues by these assemblies were twenty-three (23) including Internally Generated Funds (IGF), MPs Common Fund (MPCF), District Assembly Common Fund (DACF), District Assembly Common Fund (DACF-RFG), Basic Rate, Other Rates, Fees, Fines, Licences, Land, Rent, Miscellaneous, Compensation Transfer, Goods and Services, Transfer, Assets Transfer, Other Transfers, MAG, Secondary Cities, Stool Lands Revenue, District Development Fund (DDF), UDG, and as well as GIZ/CIDA. The results further show that there were no results from assets transfers, other transfers and stool lands revenues for all three assemblies.

The results further show that a total sum of GH¢ 102,838,635 was collected as total revenue receivables by the three (3) assemblies, consisting of GH¢ 69,087,429.00 for New Juaben South Municipal Assembly, GH¢ 10,777,427.00 for Abuakwa North Municipal Assembly, and GH¢ 22,973,779.00 for New Juaben North Municipal Assembly. These also represent 67.18%, 10.48% and 22.34% respectively over the

period of 2018 to 2021. The results indicate that the NJSMA collected and received much more higher revenues compared to the NJNMA and AbNMA. This may be attributed to the economic differentials in the assemblies. The populations, the business establishments among others are different from one another, thereby giving rise to the differentials in the economies of these assemblies and for that matter the revenues mobilization.

4.2 COMPARATIVE ANALYSES OF THE RELATIONSHIP ASSOCIATED WITH REVENUE GENERATION BY THE ASSEMBLIES AND DEVELOPMENT

The study's second goal was to compare money generated to the actual development projects that were carried out. One of the main responsibilities of the assembly is to provide services to the populace by carrying out the necessary development initiatives. This is one approach to make sure that the money the assembly receives is used wisely. Therefore, in this regard, the assessments of the development projects are conducted after looking at the descriptive statistics of the revenues, as shown in Table 4.2.

Table 4.2: Comparative Analysis of Development Projects by Assemblies

STATISTIC	NJSMA(a) GH¢	AbNMA(b) GH¢	NJNMA (c) GH¢
Mean	3,003,801.25	468,583.80	998,860.00
Median	550,818.66	52,819.00	44,837.00
Maximum	15,485,827.59	4,463,101.00	7,955,702.00
Sum	69,087,429.00	10,777,427.00	22,973,779.00
Variation in revenue Percentage (%)	(a):46,113,650>(c)	(a):58,310,002>(b)	(c):12,196,352>(b)
change in revenue	(a):44.84> (c)	(a):56.7> (b)	(c):11.86 > (b)

The study finds that the revenues generated by the assemblies varied from one assembly to the other. The New Juaben South Municipal Assembly generated the

highest followed by the New Juaben North Municipal Assembly and Abuakwa North Municipal Assembly. The exact total revenues in this regard are GH¢ 69,087,429.00 for New Juaben South Municipal Assembly, GH¢ 10,777,427.00 for Abuakwa North Municipal Assembly and GH¢ 22,973,779.00 for New Juaben North Municipal Assembly. The variation in the revenues received by the assemblies is that New Juaben South Municipal Assembly collected revenue to a tune of GH¢ 46,113,650.00 more than that of New Juaben North Municipal Assembly. Again, the New Juaben South Municipal Assembly collected GH¢ 58,310,002.00 more than that of Abuakwa North Municipal Assembly. The New Juaben North Municipal Assembly on the other hand collected GH¢ 12,196,352.00 more than that of Abuakwa North Municipal Assembly. This means that, in percentage terms the New Juaben South Municipal Assembly collected 44.84% more of revenues compared to that of New Juaben North Municipal Assembly's revenues and 56.7% more than that of Abuakwa North Municipal Assembly, whilst New Juaben North Municipal Assembly collected 11.86% revenues more than that of Abuakwa North Municipal Assembly.

Based on the revenues collected budgetary projects including development projects were then executed. The developments made by the assemblies over the period under consideration are outlined in the Table 4.2a and Table 4.2b.

Table 4.2a: Comparative Analysis of Development Projects by the Assemblies

<i>NJSMA</i>	<i>AbnMA</i>	<i>NJNMA</i>
40 NO. Hexagonal Desks	Graded and improves spots of TAMANYA-ABREMPONSU Road (9.3km)	2-storey Ultra-modern community centre at Akwadum
300 NO. Mono Desks	Constructed 24-unit Market sheds and Rehabilitated 18-unit Market Sheds with concrete pavement of 300m ² floor area at New Tafo Market	Ultra-Modern Borehole at Oyoko

30 NO. Teacher's Table Chairs for selected schools	Constructed 1 No. 2-Unit KG Classroom Block for Islamic Primary School at New Tafo	30 boreholes in the municipality to help curb the shortage of water in the municipality.
Stenciling of Properties	Constructed a pipe Culvert on Asuboa River at Anyinasin (IGF)	ultramodern two- storey building complex for the New Juaben North Municipal Assembly.
Installation of Signages at Atekyem	Constructed 56-unit Market Sheds and Rehabilitation 24-Unit Market Sheds with concrete pavement of 600m ² floor area at New Tafo Market	Donation of Personal Protective Equipment (PPEs) to the Maa Grace Garment Industries and the standard specialist clinic to curb covid-19
Procured 150 sodium security lights	Construction of 1no. CHPS compound with ancillary facilities (GHC376,717.82)	launching of Green Ghana Project
Constructed 1 No. 6-unit classroom block with ancillary facilities at Ellen White SDA Basic school.	Rehabilitation of 6no. Staff quarters (GHC421,710.00)	PWDs receive funds for economic improvement (GHC76, 500)

Table 4.2b: Comparative Analysis of Development Projects by the Assemblies

<i>NJSMA</i>	<i>AbNMA</i>	<i>NJNMA</i>
40 Lockable stores at zongo market	Construction of 1No.20-Unit Market Sheds with 545m ² Floor Pavement and Rehabilitation of 20-Unit sheds, Meat Shop and Revenue Office with Attached 1No. Urinal at Old Tafo (GHC282,245.20)	3-unit classroom block and toilet facility at Asokorekumah (Ghs331,000.00))
1No. 2-Storey Rehabilitation Centre at Nyamekrom	Drilling and Mechanization of 2No. Boreholes within the Abuakwa North Municipality (GHC 74,000.00)	Donation of 110 Dual desks, 30 Bags of cement and Hands Sanitizers to the Koforidua Technical Institute (KOTECH)
Dormitory for Rehabilitation centre	Renovation of the New Tafo Market Meat Shop (GHC 150,389.00)	four-unit classroom block for kindergarten pupils at Presbyterian School B, Effiduase.

Nsukwao Basin Drainage improvement project	Refurbished Municipal Assembly Block at Kukurantumi	three (3) Unit classroom block with Staff common room, Head master's Office and Fifty (50) Desks to the Islamic JHS at Akwadum.
Presentation of 1,500 oil-palm seedlings to 90 farmers	PALM OIL PROCESSING AT ABUAKWA NORTH MUNICIPAL	Ten-seater ultra-modern water closet toilet facility for two schools in the Municipality, and they are Ghana Senior High School (GHANASS) and the Oyoko Methodist Senior High School (OMESS).
Presentation of items to people with disabilities		10-unit lockable stores for the Jumapo market Distribution of Forty - Five thousand of Palm seedlings.

From the table above, the total of thirty-nine (39) development projects were executed by the three assemblies including finished and ongoing developments projects. Over the period under observation. Out of these, thirteen (13) development projects were executed by New Juaben South Municipal Assembly, twelve (12) were also executed by Abuakwa North Municipal Assembly and fourteen (14) by the New Juaben North Municipal Assembly. It can be seen that New Juaben North Municipal Assembly executed the highest number of developmental projects fourteen (14) over the period, followed by New Juaben South Municipal Assembly with thirteen (13) developmental projects and Abuakwa North Municipal Assembly with twelve (12) developmental projects. In percentage wise, New Juaben North Municipal Assembly executed 35.90% of developmental projects, also New Juaben South Municipal Assembly executed 33.33% of the total projects while the remaining 30.77% of the projects were executed by Abuakwa North Municipal Assembly. Also, it can be deduced from

these results that the New Juaben North Municipal Assembly executed 2.57% more projects than New Juaben South Municipal Assembly, 5.13% more projects than Abuakwa North Municipal Assembly, while New Juaben South on the other hand executed 2.56% more projects than Abuakwa North Municipal Assembly. These results on the average further indicates that the number of projects executed by the three assemblies were the same. Even though the total sum collected as total revenue receivables by the three (3) assemblies, consisting of GH¢ 69,087,429.00 for New Juaben South Municipal Assembly, GH¢ 10,777,427.00 for Abuakwa North Municipal Assembly, and GH¢ 22,973,779.00 for New Juaben North Municipal Assembly were comparatively different, however projects executed by the assemblies were almost the same. This therefore implies that the total amount of revenues collected by the assemblies does not necessarily relate to the number of developmental projects executed over the period. In other words, there is a weak relationship between the total amount of revenues received by the respective assemblies and the developmental projects executed.

4.3 THE CHALLENGES OF REVENUE MOBILIZATION OF THE ASSEMBLIES

Table 4.3: Comparative Analysis of Challenges of Revenue Mobilization by the Assemblies

<i>NJSMA</i>	<i>AbNMA</i>	<i>NJNMA</i>
Non-enforcement of sanctions to property owners who default payment of rates.	Non-enforcement of sanctions on property owners who default payment of rates.	Non-enforcement of sanctions on property owners who default payment of rates.
Non-enforcement of sanctions to revenues collectors who fail to achieve their revenue targets.	Non-enforcement of sanctions to revenues collectors who fail to achieve their revenue targets.	Non-enforcement of sanctions to revenues collectors who fail to achieve their revenue targets.

Under-reporting/under-estimation/evaluation of revenues by revenue officers.	Under-reporting/under-estimation/evaluation of revenues by revenue officers.	Under-reporting/under-estimation/evaluation of revenues by revenue officers.
Logistics and equipment to aid in effective and efficient revenue collection	Inadequate rateable properties in the catchment area of the assembly	Inadequate rateable properties in the catchment area of the assembly
Lack of understanding of some clients on payment of rates and taxes	Logistics and equipment to aid in effective and efficient revenue collection	Logistics and equipment to aid in effective and efficient revenue collection
Lack of motivation to pay on the notion of mismatch of revenues and development by the assembly by tax/rate payers.	Lack of understanding of some clients on payment of rates and taxes	Lack of understanding of some clients on payment of rates and taxes
Lack of data on rateable properties	Lack of motivation to pay on the notion of mismatch of revenues and development by the assembly by tax/rate payers.	Lack of motivation to pay on the notion of mismatch of revenues and development by the assembly by tax/rate payers.
Lack of qualified personnel for revenue collection.	Lack of data on rateable properties	Lack of data on rateable properties
	Lack of qualified personnel for revenue collection.	Lack of qualified personnel for revenue collection.

From the Table 4.3, it was realised that the same challenges run through the assemblies.

Non-enforcement of sanctions to property owners who default payment of rates, non-enforcement of sanctions to revenue collectors who fail to achieve their revenue targets, under-reporting/evaluation of revenues by the revenue officers, logistics and equipment to aid in effective and efficient revenue collection, lack of understanding of some clients on payment of rates and taxes, lack of motivation to pay on the notion of mismatch of revenue and development by the assembly by tax/rate payers, lack of data on rateable properties and lack of qualified personnel for revenue collection.

4.3.1 Revenue Mobilization Strategies

i). Revenue Mobilization Strategies for Abuakwa North Municipal Assembly

Following the use of SWOT analysis to identify the potential revenue base and best strategy to adopt for improving internally revenue generation in 2022 financial year, the following strategies have been put in place to ensure the achievement of revenue targets in order of importance.

- **Organize Monthly Publicity Programme to Enhance Tax Consciousness**

The Assembly intends to hold monthly sensitization programs to inform ratepayers of the need of making on-time payments in order to facilitate efficient and easy tax collection.

These will be announced (via information centers, a pick-up in the Assembly's revenue mobilization, etc.).

- **Conduct routinely keeping an eye on revenue collecting**

The assembly will be guided by monitoring to determine the precise steps to implement in order to increase revenue production by examining the activities of fee payers and revenue collectors. Both planned and unexpected monitoring visits to ratepayers and tax collectors will be made by the municipal finance officer, municipal budget officer, internal auditor, and other management employees.

- **Participatory Fee Fixing Process**

Since ratepayers typically view fee fixing as an imposition, their exclusion from the process poses one of the biggest obstacles to rate payment evasion. In order to resolve this, the Assembly plans to actively involve stakeholders in the fee fixing procedures

through consultative meetings and the application of the PFM principles at the council levels.

- Capacity Building for Revenue Collectors and staff

The Assembly intends to arrange training programs for revenue collectors and personnel in the Municipality to hone and update their revenue mobilization abilities and supervision as part of the capacity building for revenue collectors. The Assembly will employ experts to carry out this crucial training, and it will also regularly conduct internal training programs that are customized to each collector's individual needs.

ii). Revenue Mobilization Strategies for New Juaben South Municipal Assembly

According to Strategies in Revenue Generation on Performance of Local Assembly in Ghana Report (2020), the first and most important step in maximizing the assembly's revenue mobilization is to hire a revenue mobilization business with the necessary technological know-how to support revenue collecting.

The second tactic entails increasing the revenue net or basket by mobilizing additional financial resources or a variety of sources that are not already included in the assembly's sources of income.

CHAPTER FIVE

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 INTRODUCTION

The summary of the study's findings, the conclusion drawn from the findings, and recommendations for consideration by the pertinent stakeholders are all included in this study's last chapter. The manner in which this chapter is presented is done so in accordance with the study's goals.

5.2 SUMMARY OF THE FINDINGS

5.2.1 The Revenues Portfolios of the Respective Sources of Revenue Generation by the Assemblies

Regarding the study's first goal, which was to jointly and separately examine the revenue portfolios of the various revenue sources used by the assemblies, it was discovered that each assembly collected a different amount of revenue, with the NJSMA collecting and receiving significantly more than the NJNMA and AbNMA. The sources of revenues by the assemblies were largely the same including Internally Generated Funds (IGF), MPs Common Fund (MPCF), District Assembly Common Fund (DACF), District Assembly Common Fund (DACF-RFG), Basic Rate, Other Rates, Fees, Fines, Licences, Land, Rent, Miscellaneous, Compensation Transfer, Goods and Services, Transfer, Assets Transfer, Other Transfers, MAG, Secondary Cities, Stool Lands Revenue, District Development Fund (DDF), UDG, and as well as GIZ/CIDA, however, there were no results from assets transfers, other transfers and stool lands revenues for all three assemblies.

5.2.2 Comparative Analyses of the Relationship Associated with Revenue Generation by the Assemblies and Development

The second finding of the study which relate to the second objective of this study of a comparative analyses of revenues generation as against the developmental projects executed is that revenues generated by the assemblies varied from on assembly to the other. The New Juaben South Municipal Assembly generated the highest followed by the New Juaben North Municipal Assembly and Abuakwa North Municipal Assembly. Based on the revenues collected budgetary projects including development projects were then executed. The developments made by the assemblies over the period shows that the New Juaben North Municipal Assembly executed the highest number of developmental projects over the period, followed by New Juaben South Municipal Assembly and Abuakwa North Municipal Assembly. These results on the average further finds that the number of projects executed by the three assemblies were the same, despite the fact that the total sum collected as total revenue receivables by the three (3) assemblies were comparatively different.

5.2.3 The Challenges of Revenue Mobilization of the Assemblies

The final objective of the study was to identify the challenges associated with revenue collection by the assemblies. The study finds from a comparative analysis of challenges of revenue mobilization by assemblies that the assemblies had the same challenges associated with revenue collections. These included lack of qualified personnel for revenue collection, lack of data on rateable properties, lack of motivation to pay on the notion of mismatch of revenues and development by the assembly by tax/rate payers, lack of understanding of some clients on payment of rates and taxes, logistics and equipment to aid in effective and efficient revenue collection, non-enforcement of sanctions to property owners who default payment of

rates, non-enforcement of sanctions to revenues collectors who fail to achieve their revenue targets, under-reporting/under-estimation/evaluation of revenues by revenue officers.

Based on the associated revenue mobilization challenges, the assemblies have put in place these revenue mobilization strategies including: organize monthly publicity programme to enhance tax consciousness; participatory Fee Fixing Process; Capacity Building for Revenue Collectors and staff; contracting revenue mobilization Company with the appropriate technological know-how to assist the collection of revenue and mobilize additional financial resources for developing countries from multiple sources.

5.3 CONCLUSION

The following conclusions can be drawn from study based on the findings:

Firstly, the study concludes that the revenues portfolios of the respective sources of revenue generation by the assemblies varied with the NJSMA collecting and receiving much more higher revenues compared to the NJNMA and AbNMA largely from the same sources of revenues by the assemblies. All things being equal, the assemblies can mobilize higher revenues just like the highest collecting assembly since they have the same sources of revenues generation.

Secondly, with regard to the comparative analyses of the relationship associated with revenue generation by the assemblies and development, the New Juaben North Municipal Assembly executed the highest number of developmental projects over the period, followed by New Juaben South Municipal Assembly and Abuakwa North Municipal Assembly with the average number of projects executed by the three

assemblies amounting to same irrespective of the total sum collected as total revenue receivables by the three (3) assemblies were comparatively different. This therefore implies that the total amount of revenues collected by the assemblies does not necessarily relate to the number of developmental projects executed over the period. In other words, there is a weak relationship between the total amount of revenues received by the respective assemblies and the developmental projects executed.

Lastly, the study concludes that challenges of revenue mobilization of the assemblies had the same challenges associated with revenue collections. These included lack of qualified personnel for revenue collection, lack of data on rateable properties, lack of motivation to pay on the notion of mismatch of revenues and development by the assembly by tax/rate payers, lack of understanding of some clients on payment of rates and taxes, logistics and equipment to aid in effective and efficient revenue collection, non-enforcement of sanctions to property owners who default payment of rates, non-enforcement of sanctions to revenues collectors who fail to achieve their revenue targets, under-reporting/under-estimation/evaluation of revenues by revenue officers.

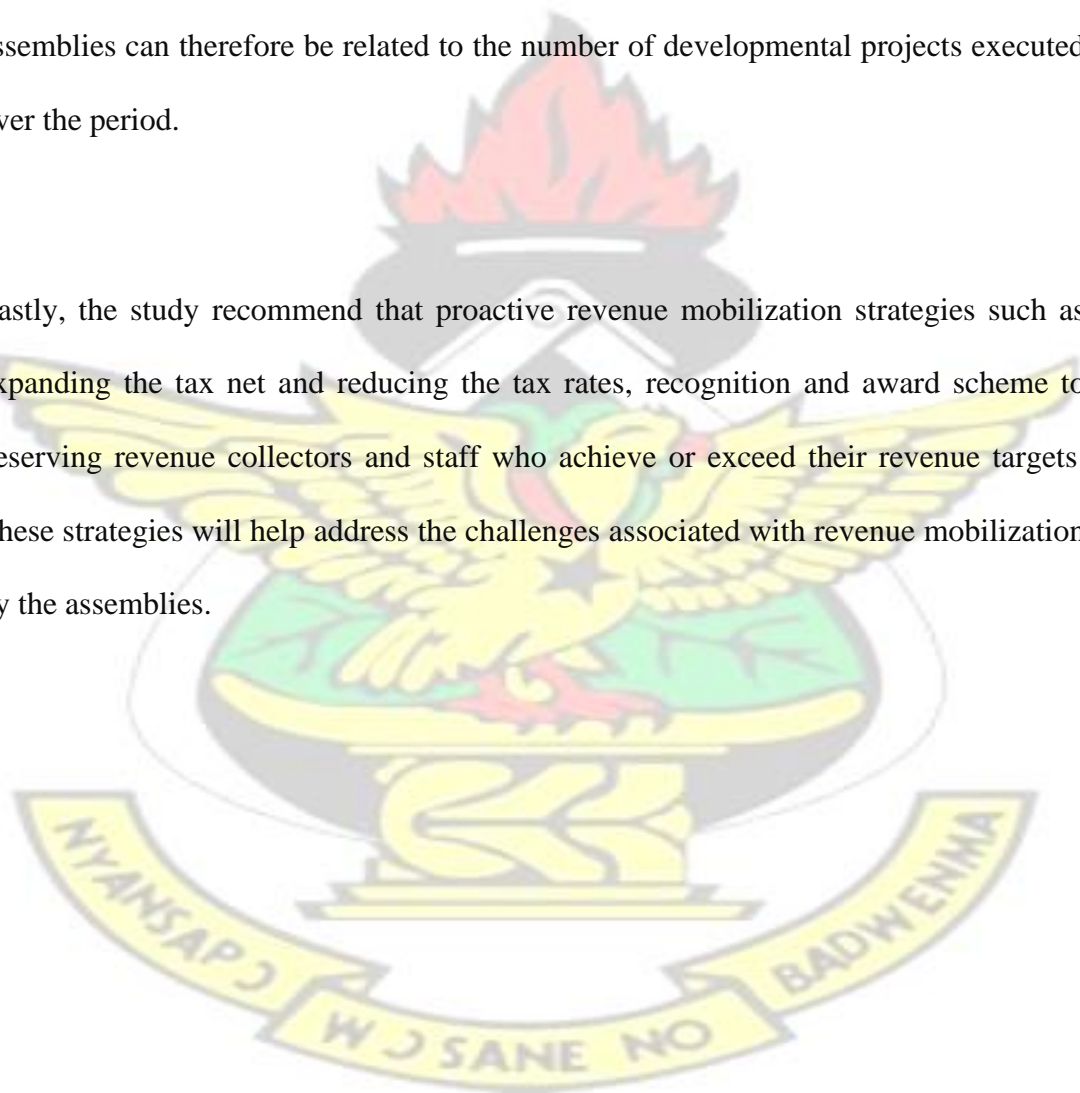
5.4 RECOMMENDATIONS

The following recommendations are proposed for consideration by stakeholders on the basis of the results, findings and conclusions drawn.

Firstly, the study recommend that efforts should be put in place by MMDAs to generate higher revenues through sponsorship and donor funding. This is because, the revenues generated by the respective assemblies were virtually the same despite the differences in the size of the geographical and economic situations of the assemblies.

The second recommendation by the study which is in line with the comparative analyses of the relationship associated with revenue generation by the assemblies and development is that efforts should be put in by the assemblies to complete all ongoing projects that have stalled due to lack of funds to serve as value for money to boost the rates and taxes payments by the people. This is necessary due to the fact that there is a weak relationship between the revenues generated and the developmental projects executed. This will also mean that the total amount of revenues collected by the assemblies can therefore be related to the number of developmental projects executed over the period.

Lastly, the study recommend that proactive revenue mobilization strategies such as expanding the tax net and reducing the tax rates, recognition and award scheme to deserving revenue collectors and staff who achieve or exceed their revenue targets. These strategies will help address the challenges associated with revenue mobilization by the assemblies.



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APPENDICES

Appendix A: Revenue data of assemblies from 2020 to 2021

YEAR	VARIABLES	NJSMA	AbNMA	NJNMA
2021	Property Rates	422585.05	258121.02	170099.2
2021	Basic Rate	0	8074.56	0
2021	Other Rates	105	0	230
2021	Fees	682198	97260	210526.5
2021	Fines	8415	16906	2870
2021	Licences	943088.53	69669	202845.68
2021	Land	234165.41	134118	221787.81
2021	Rent	786741.18	44385	13675
2021	Miscellaneous	0	0	26940
2021	IGF	3077298.17	0	848947.19
2021	Compensation Transfer Goods and Services	3504430.86	0	1679441.28
2021	Transfer	66007.93	0	45339.79
2021	Assets Transfer	0	0	0
2021	DACF	153551.94	0	1062177.89
2021	DACF-RFG	1129526	0	805606
2021	Other Transfers	0	0	0
2021	MAG	76803.06	0	73481.44
2021	Secondary Cities	395763	0	0
2021	Stool Lands Revenue	0	0	0
2021	UNICEF (Child Rights)	30000	0	0
2021	GoG- COVID-19	10000	0	0
2020	Property Rates	596041.66	299452.02	246715.73
2020	Basic Rate		3438.79	0
2020	Other Rates	123010.48	0	0
2020	Fees	1234047.85	174551.19	308413.14
2020	Fines	45041	14278	4285
2020	Licences	1126114.59	138304	257792
2020	Land	406933.13	129860	393032.41
2020	Rent	892397.13	29737	18787
2020	Miscellaneous	0	0	97219

Appendix B: Revenue data of assemblies from 2019 to 2020

YEAR	VARIABLES	NJSMA	AbNMA	NJNMA
2020	IGF	4423585.84	789621	1344244.24
2020	Compensation Transfer Goods and Services	4609299.42	1423934.78	3995773.9
2020	Transfer	0	31728.08	51728.08
2020	Assets Transfer	0	0	0
2020	DACF	2947177.44	1462988.17	3389357.09
2020	DACF-RFG	252252.31	0	252252.93
2020	Other Transfers	0	0	0
2020	MAG		90699.91	93000
2020	Secondary Cities	14833263.34	0	0
2020	Stool Lands Revenue	0	0	0
2020	UNICEF (Child Rights)	0	0	0
2020	GoG- COVID-19	0	0	0
2020	DDF	0	295571.31	0
2019	Property Rates	632852.02	0	154332.25
2019	Basic Rate	0	0	0
2019	Other Rates	83447.21	0	0
2019	Fees	1412680.13	0	207440.6
2019	Fines	51676	0	2745
2019	Licences	1228235.14	0	162554.5
2019	Land	343256	0	326923.88
2019	Rent	953093	0	12375
2019	Miscellaneous	0	0	11650.95
2019	IGF	0	0	878022.18
2019	Compensation Transfer Goods and Services	0	0	1889992.5
2019	Transfer	0	0	7007.32
2019	Assets Transfer	0	0	0
2019	DACF	2386164.83	2288595.4	3504166.54
2019	DACF-RFG	602769.28	0	0
2019	Other Transfers	0	0	0
2019	MAG	0	0	0
2019	Secondary Cities	256801.25	0	0
2019	Stool Lands Revenue	50000	0	0

Appendix C: Revenue data of assemblies from 2018 to 2019

YEA R	VARIABLES	NJSMA	AbNMA	NJNMA
2019	UNICEF (Child Rights)	0	0	0
2019	GoG- COVID-19	0	0	0
2019	DDF	0	684317	0
2018	Property Rates	1705172.77	2616	0
2018	Basic Rate	0	235642.36	0
2018	Other Rates	0	0	0
2018	Fees	1257624.53	52020	0
2018	Fines	10660	21635	0
2018	Licences	761075.31	95439	0
2018	Land	333600	80908.8	0
2018	Rent	779019.75	50098	0
2018	Investment	0	0	0
2018	Miscellaneous	510	0	0
2018	IGF	4847662.36	538359.16	0
2018	Compensation Transfer	6641499.17	0	0
	Goods and Services			
2018	Transfer	94000	0	0
2018	Assets Transfer	0	0	0
2018	DACF	247370.8	1013585.25	0
2018	DACF-RFG	0	0	0
2018	Other Transfers	0	0	0
2018	UDG	565522.31	0	0
2018	GIZ/CIDA	282074.94	0	0
2018	MAG	0	0	0
2018	Secondary Cities	0	0	0
2018	Stool Lands Revenue	0	0	0
2018	UNICEF (Child Rights)	0	0	0
2018	GoG- COVID-19	0	0	0
2018	DDF	550818.66	201513	0