

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY, KUMASI,
GHANA**

**REVENUE MOBILISATION AND UTILISATION AMONG DISTRICT
ASSEMBLIES IN GHANA.**

**BY
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FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF
BUSINESS ADMINISTRATION (ACCOUNTING).**

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DECLARATION

I hereby declare that this submission is my work towards the award of MBA and that, to the best of my knowledge, it contains no material previously used by another person or any material which has been accepted for the award of any other degree of the University except where due acknowledgement has been made in the text.

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DEDICATION

This thesis is heartily dedicated to God Almighty and my family, who served as an inspiration and for their unconditional love and support.

KNUST



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ABSTRACT

This research delves into the intricate dynamics of revenue mobilisation and utilisation within the Adansi South District Assembly in the Ashanti Region of Ghana. The study is motivated by the longstanding exploration of revenue collection processes in district assemblies, seeking to identify challenges and potential advantages inherent in the existing fiscal framework. The primary objective is to examine the efficacy of revenue mobilisation and its subsequent utilisation within the assembly. The study adopted a qualitative research methodology and obtained data through interviews. The non-probability sampling technique was utilised, resulting in a sample size of five respondents. It was revealed that the Adansi South District Assembly has effective revenue mobilisation tools, but poor taxpayer education and technological limitations hamper progress. It was discovered that the assembly used revenue obtained for both recurrent and capital expenditure. The study further identified that the Adansi South District Assembly can improve revenue generation by using technology and providing comprehensive employee training. This study highlights the challenges Local Governments face in generating revenue and emphasises the importance of this revenue for local growth. The study recommended improving revenue collection and utilisation by ensuring timely payments, preventing fraud, and enhancing monitoring systems. This study is helpful for policymakers, academics, and practitioners who want to improve how local governments get money. It calls for a holistic approach that combines technological innovation, educational initiatives, and strategic policy interventions to optimise revenue collection and contribute to the sustainable development of Adansi South District and similar local government entities.

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CHAPTER ONE

INTRODUCTION

1.0 Background to the study

The global landscape has witnessed significant shifts in geopolitics and economics, fostering a conducive environment for decentralisation initiatives worldwide (Smoke, 2019). Local government reform has become a pivotal focus in this context, driven by donor pressure and the quest for improved governance structures. Within the ambit of this transformation, Ghana, like many developing countries, has embraced decentralisation as a means of granting financial autonomy to legally recognised organisations (Decentralisation Mission in Mali, 2010). This notion implies that financial independence for dispersed units is essential to development. This is particularly objectionable in Ghana, where central government funds are accompanied by instructions on which sectors to channel them and at what percentages.

In his study, Olowu (2019) highlights the importance of financial autonomy in driving development within decentralisation frameworks. This is especially relevant in Ghana, where local government entities face restrictions due to the allocation percentages and sector-specific directives that come with central government funds. These limitations hinder the flexibility of local government entities, making financial autonomy a critical factor for promoting development. Lumour (2013) distinguished between decentralisation and devolution, which becomes challenging, especially as locally elected offices become more prevalent. Despite the blurred lines, Lumour advises caution in decentralised policies, a perspective countered by the findings of this study. Even though there are no more precise distinctions in decentralisation, local government elections are fewer than 60% should there be the inclusion of Assembly members who are elected, non-elected, other appointees, and bureaucrats.

Moreover, Maro's (2010) research in Tanzania revealed that decentralised policies contributed to the self-sufficiency of the economy's secondary production sector through private entrepreneurs. While this promoted indigenous resources, the literature on this topic needs more space in the current research due to Ghana's distance from industrialisation.

Many developing countries, including Ghana, have undergone formalised decentralisation (Inanga & Osei-Wusu, 2018). Most Sub-Saharan African countries, including Ghana, have experienced two to three waves of decentralised policy reforms (Awortwi, 2017). Notably, Uganda and Ghana have made significant strides in implementing decentralisation in Africa (Awortwi, 2017).

Under Ghana's Provisional National Défense Council (PNDC) government, steps were taken to enhance participatory democracy, shaping the current decentralisation policy and practices (Oduro-Ofori, 2016). Decentralisation, seen as a technique in developing countries to reform government structures and provide efficient services, has advanced democracy and local participation in Ghana (Oduro-Ofori, 2016). Despite progress in political decentralisation, fiscal policy decentralisation remains a significant obstacle for Ghana in deepening its decentralisation system (Inanga & Osei-Wusu, 2014). Notably, fiscal policy decentralisation remains a considerable challenge, even with recent political and administrative decentralisation improvements.

Fjeldstad and Semboja (2020) highlight the administrative problem of failing to collect or raise local revenue due to discrepancies in reported and planned revenues, particularly facing local government entities in Ghana. They argue that a municipal tax reform approach could mobilise revenues, enhance accountability, and facilitate more efficient service provision (Fjeldstad, Chambas & Brun, 2014).

In developing countries, the decentralisation system is considered an essential governance component (Fjeldstad & Semboja, 2020). MMDAs in Ghana, for instance, benefit from devolution by raising and spending their funds. Financial accountability underscores decentralisation, making it critical for urban governance to delegate tax collection and expenditure authority to devolved local government entities (Fjeldstad, 2018). The changing nature of local development needs and the challenges confronting central governments in paying mandatory funds to local governments underscore the increasing importance of collecting local revenue in developing countries (Mabe & Kuusaana, 2016).

Due to the adoption of decentralisation, local government bodies, particularly MMDAs, have become more responsible (Fjeldstad, Chambas & Brun, 2014). However, MMDAs face growing responsibilities that often outstrip their ability to collect sufficient revenue for expected public goods and services, leading to heavy reliance on the District Assemblies Common Fund (Yeboah-Asiamah, 2016). Ghana's growth and development continue to be constrained by insufficient local revenues, resulting in delayed release and inadequate transfer of funds, distorting programs and retarding development (Dzansi et al., 2018). Fjeldstad (2018) argues that the local revenue system should be reformed to be more cost-effective.

The complexities of local revenue collection and financial autonomy in decentralised systems pose challenges that this study seeks to address. The following chapters will delve into a comprehensive exploration of revenue mobilisation and utilisation among district assemblies in Ghana, contributing to a nuanced understanding of fiscal decentralisation in the country.

1.1 Problem statement

The Ghanaian government has implemented significant decentralisation reforms concerning local governance and tax collection. Many studies have examined how to collect taxes at the district assembly level, but more needs to be learned about how things work in numerous

district assemblies. The current research collection provides insights into political meddling, corruption, institutional failings, and tax indifference (Ashley, 2009; Mustafa, 2012; Benson, 2019). However, these studies usually only look at a few cases or districts, making it harder to get a bigger picture of trends and problems affecting many regions.

Notably, even though district assemblies have tried a lot, getting the right amount of revenue has always been challenging. The issue at hand extends beyond mere income collection and encompasses utilising these funds towards impactful and effective developmental endeavours. The literature emphasises the significance of financial liberty in fostering growth in decentralised settings (Olowu, 2019). However, the gap is in a detailed assessment of how financial autonomy, or lack thereof, expresses itself in the revenue mobilisation activities of numerous district assemblies.

The issue is not only about shortcomings in income collection but also the efficient use of the funds raised. When local people and company owners perceive a need for more precise advantages, they often demonstrate indifference toward tax payments (Benson, 2019). This apparent lack of benefit is intimately related to the district assembly's openness and responsibility in using collected funds. Furthermore, a comprehensive review of numerous district assemblies in the current literature would make identifying best practices, joint issues, and development opportunities easier.

When district assemblies are given financial independence, their ability to get and spend money becomes crucial for the area's growth. The available research on revenue mobilisation efforts needs to explain the factors contributing to the disparity in their efficacy across different regions. This knowledge gap makes it challenging to develop comprehensive improvement strategies. We need to understand the factors that affect how much money is raised and how it

is spent, and these factors need to be understood across all districts so that policy changes can be made that work for everyone.

Therefore, this study seeks to bridge the existing research gap by holistically assessing revenue mobilisation and utilisation within the Adansi South municipal assembly In the Ashanti Region of Ghana. This study will help authenticate other study's findings conducted at other district assemblies. By exploring the commonalities and differences in the challenges faced by the district assembly, the study aims to contribute valuable insights for policymakers, academics, and practitioners interested in optimising revenue collection and utilisation at the local government level. Through a comprehensive examination, the research endeavours to facilitate a more nuanced understanding of fiscal decentralisation in the Ghanaian context and offer practical recommendations for enhancing the effectiveness of revenue mobilisation and utilisation practices.

1.2 Objectives of the study

The main objective is to ascertain revenue mobilisation and usage among district assemblies in Ghana. Thus, the specific goals include the following.

1. To identify institutional factors that influence revenue mobilisation among district assemblies in Ghana.
2. To examine operational factors that inhibit or facilitate the mobilisation of revenues among district assemblies in Ghana.
3. To evaluate how district assemblies utilise Ghana's mobilised revenues.
4. To determine how levels of revenue mobilisation influence their utilisation among district assemblies in Ghana.

1.3 Research questions

1. What institutional factors influence revenue mobilisation among district assemblies in Ghana?
2. What operational factors inhibit or facilitate the mobilisation of revenues among district assemblies in Ghana?
3. How do district assemblies in Ghana utilise mobilised revenues?
4. How do levels of revenue mobilisation influence their utilisation among district assemblies in Ghana?

1.4 Significance of the study

Academic contribution

One primary essence of undertaking academic studies is contributing to knowledge and understanding in any field. In this research, theoretical and empirical works of other researchers are borrowed to serve as the basis for making arguments. The researcher hopes that in the future, the findings and content of this research will offer a similar purpose to other writers. Therefore, The significance is to contribute to knowledge and, more importantly, deepen understanding of Ghana's local government sector.

Ministry of Local Government and Rural Development

This is the overarching body mandated for the administration and functioning of local assemblies in Ghana. The mandate, as passed on to local assemblies, includes revenue mobilisation. If there is any form of challenge facing assemblies at the district level regarding revenue collection, it is in the ministry's interest to investigate or find out. This research presents an objective insight into revenue mobilisation from district assemblies, and the recommendations suggested at the end of the study can have a meaningful impact on the assemblies. This study will, therefore, be of prime importance to the ministry if considered.

Donor agencies

One of how district assemblies raise revenues is through donor support. These donors can be either local or foreign. In utilising mobilised revenues, donation can come in the form of technical expertise and not financial as traditionally has been the case. In this case, the donors will have to get a full appreciation of MMDA's operations to identify areas they need support. The findings from this research will give local and foreign donors a way to appreciate district assemblies in Ghana better and position themselves well regarding how best to support them.

Private individuals and taxpayers

Tax apathy is a formidable challenge when it comes to paying taxes. When people do not see why they should pay taxes, especially when they have not seen any tangible development from their tax payment, they are likely to resist payment. This is primarily the case when there is no transparency in utilising funds. When considered by private individuals, findings from this research can serve as education regarding local assembly management. It will also motivate them to pay the correct taxes to authorities.

1.5 Scope of the study

Revenue mobilisation has several dimensions in MMDA development in Ghana and the world. And so, tackling all these dimensions will be daunting in a time-bound study. The study will thus be confined to the assessment of revenue mobilisation and its eventual utilisation among district assemblies in Ghana. The study will also involve using a survey instrument to collect primary data using statistical means to analyse them and draw conclusions based on the analysis so made. The study will further make recommendations to the management of revenues and policymakers on effectively managing the funds to enhance local development.

1.6 Summary of Methodology

In Chapter Three, the research methodology is laid out so that the approach to the study is straightforward. The study uses a qualitative research method and an interview guide to gather information. The non-probability sampling method is used, and five people are chosen to be in the sample. Transcription, coding, theme development, and interpretation are all parts of the data analysis. Ethical issues are taken into account, ensuring the data is correct. This thorough method aims to get more detailed information about how the Adansi South District Assembly raises and spends money, making the research results more in-depth and valuable.

1.7 Limitations of the Study

While this study aims to give valuable insights into income mobilisation and usage among Ghanaian district assemblies, several limitations should be noted. The qualitative quality of the research and the limited sample size may limit the results' applicability to other district assemblies. Furthermore, using interviews as the primary data-gathering technique may bring bias or subjectivity. The study's focus is limited to the Adansi South District Assembly, limiting the results' broader relevance. Despite these constraints, the study attempts to provide significant context-specific insights and suggestions to local government organisations and policymakers.

1.8 Organisation of the Study

This study is organised into five distinct chapters. Chapter One provides an introduction to the research, outlining the background, problem statement, objectives, research questions, significance, scope, methodology, limitations, and the organisation of the study. Chapter Two comprises an in-depth review of existing literature. The main topic is Decentralisation as a way to improve rural areas, and the sources of money that Ghanaian local assemblies can use are looked at. This chapter combines theoretical, conceptual, and empirical points of view to give

the study a strong base. In Chapter Three, the research approach, design, population, sample size, sampling technique, instruments, data collection procedures, and data analysis methods are all laid out. Ethical concerns and steps taken to ensure the data is correct are also discussed, making the research process clear.

In Chapter 4, the research results are broken down and analysed. It starts by giving background on the analysis and then discussing the main ideas. Institutional and operational factors affect revenue mobilisation, as well as an analysis of how that money is used. A complete discussion at the end of the chapter helps readers understand what it all means. Chapter Five, the last chapter, sums up the main points of the research. There is a summary of the most important findings, which leads to some closing thoughts. The study's contributions to knowledge are highlighted, and specific recommendations are provided for stakeholders, policymakers, and future research. The chapter also acknowledges limitations and suggests avenues for further exploration. By adhering to this well-structured framework, the study aims to provide a comprehensive understanding of the dynamics of revenue mobilisation and utilisation among district assemblies in Ghana. The organisational structure ensures clarity and coherence, guiding the reader through each research phase with a logical flow of information.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter critically examines multifaceted dimensions of revenue mobilisation, drawing insights from diverse theoretical and empirical perspectives. It's structured to present a comprehensive understanding of revenue mobilisation within district assemblies in Ghana. The chapter unfolds in several main sections, each contributing distinct insights into the complex landscape of revenue generation and utilisation.

The initial section navigates through theoretical frameworks that underpin revenue mobilisation within decentralised systems. Notably, Decentralisation is a pivotal strategy for governance restructuring, particularly in developing nations like Ghana. It's essential to comprehend how this Decentralisation strategy intertwines with fiscal autonomy, shaping the revenue-raising capacity of local assemblies (Oduro-Ofori, 2016; Olum, 2014). Theoretical insights illuminate the core principles shaping revenue collection mechanisms within these decentralised structures.

Empirical perspectives form another cornerstone of this chapter, offering tangible evidence and findings from prior research. This section synthesises the wealth of research on revenue mobilisation across different districts and regions. For instance, studies by Fjeldstad and Semboja (2020) shed light on administrative challenges hindering effective revenue collection, emphasising the substantial gap between projected and realised revenues. Concurrently, Ayee (2014) underscores the criticality of revenue mobilisation for sustaining recurrent expenditures within district assemblies.

Furthermore, this chapter embarks on an exploration of the critical factors influencing revenue mobilisation within district assemblies. It dissects the multifaceted aspects contributing to

successful revenue generation, ranging from administrative challenges to institutional complexities. By dissecting these elements, the chapter paints a holistic picture of the landscape in which revenue mobilisation operates (Ashley, 2009; Mustafa, 2012; Mansah, 2012).

In addition, the literature review covers different views on the advantages and accountability methods associated with using revenue. Benson (2019) emphasised the indifference of residents towards tax payments since they do not see any tangible benefits, which aligns with Nyanzu's (2015) argument, emphasising the crucial role of accountability in motivating revenue collection. These viewpoints underscore how the perceived outcomes of revenue utilisation directly influence the motivation to contribute and the effectiveness of collection efforts.

This chapter brings together different types of theoretical frameworks, real-world evidence, and valuable insights into the complicated field of revenue mobilisation. Its goal is to give a complete picture of the difficulties, chances, and plans involved in making money in Ghana's district assemblies by breaking these aspects down.

2.1.0 Conceptual Review

Using and mobilising revenue are critical ideas in the study of local development and governance. They describe the steps and results local governments take when they get money to pay for public goods and services for their citizens. Many things affect how and where revenue is used, including institutional, operational, socio-economic, political, and environmental factors. These factors can be looked at at different levels, like the individual, organisational, inter-organisational, and societal levels.

Revenue utilisation is the process by which local governments divide, spend, track, and evaluate money to offer public goods and services to their citizens. It involves spending money on both ongoing and one-time things. For example, salaries, utilities, repairs, and supplies are

recurring costs that must be paid to keep public services and administration running. Capital expenditures are the costs of building or improving things like roads, schools, hospitals, and markets used by the public. Several things affect how revenue is used, including:

Institutional factors

These formal and informal rules, norms, and practices affect how people who use revenue act and talk to each other. They are the framework for planning, the budgeting system, the system for buying things, the system for auditing, the system for reporting, and the system for getting feedback.

Operational factors

These are the specific processes, methods, techniques, and technologies actors use to achieve revenue utilisation objectives.

2.1.1 Fiscal Decentralisation in Developing Countries

During the 1980s, Smoke (2001) believed that economic reforms in developing countries mainly focused on increasing market importance and improving business environments. However, the potential role of the public sector in promoting development received little attention in the past, as there was a preoccupation with the private sector. The public sector's performance has improved in recent years, and its role in developing nations has been redefined. The Decentralisation of government functions is one of the goals of these reforms. According to the World Bank (2000), one of the most prominent development-friendly policies of the 1990s was the Decentralisation of fiscal policy and reform of local government.

In addition, Bahl and Linn (1992) argue in their paper that local governments in Organisation for Economic Co-operation and Development (OECD) nations employed, on average, 11% of all public employees in the 1980s, with up to 25% in some countries. This occurred just before the emerging trend toward fiscal Decentralisation. Local governments in developing countries

employ an average of 4.5 percent of the people who work for the government. This number ranges from 2.5% in Africa to 8% in Asia. Data on public expenditures from the late 1980s and the beginning of the 1990s showed that local governments made up 32% of total government expenditures in industrialised nations and 15% in developing nations.

The reason for fiscal centralisation in the past and what factors undermined it must be considered to determine the reasons for the above phenomenon. Traditional systems are very centralised in various parts of the world, such as Asia and Africa, according to Smoke (2001). Local governments were introduced to many developing nations during colonialism and development aid, frequently in the shape of organisations that neither accomplished their stated functions nor acquired the approval of the local people. After independence, a defective institutional structure was left behind, incompatible with the cultures and demands of post-independence leaders. Local governments are often utilised for administrative and control functions rather than to promote self-determination, democracy, and economic growth.

Fiscal Decentralisation and the low level of decentralisation are also explained by Rondinelli's (1990) argument. The neglect of local governments is often caused by the opposition of solid central governments to decentralisation in developing countries. He argued that the reluctance might be justified by building a nation in societies with many different ethnic groups or having central macroeconomic control over fragile economies. According to Smoke (2001), decentralisation involves the inevitable loss of power and wealth, mainly for governing elites dominated by certain ethnic groups. Additionally, to facilitate efficient decentralisation, central ministries or political parties reluctantly share resources with autonomous local governments because it is unlikely that they would be comfortable doing so.

2.1.2 The Elements of a Good Fiscal Decentralisation in Developing Countries

According to Smoke (2001), the most essential parts of a successful fiscal decentralisation program are giving local governments enough access to development capital, setting up an excellent intergovernmental fiscal transfer system, giving local governments the right amount of money from their sources, and giving them the proper duties.

Local governments require limited autonomy levels, rights, and obligations within an enabling environment for fiscal decentralisation. It is upon this foundation that fiscal decentralisation can be built. However, several countries have been unable to decentralise effectively due to constitutional provisions and laws. Following the enactment of a significant decentralisation law in 1974, Indonesia illustrates a nation that developed a more centralised fiscal structure (Smoke and Lewis, 1996).

Ethiopia and Uganda, on the other hand, are often used as examples of recent decentralisation reforms that have worked well (Bahl, 1997; World Bank, 2000). In both countries, the first steps toward decentralisation have been ensuring that explicit constitutional and legal provisions support it, strengthening decentralised levels of government and building a solid national will for it. These countries could also do well because they set up institutions to oversee and coordinate decentralisation and local government reform. They also knew that for local governments to do their jobs well, they needed enough money to meet their decentralisation obligations.

Assigning revenue to lower tiers of government is another primary condition for fiscal Decentralisation to work (Smoke, 2001). In his view, local governments are often assigned relatively immobile revenues, which leads to little impact on spatial efficiency and doesn't compete seriously with central tax bases. Several issues with the revenue assignment to local governments pose particular problems. The first issue is that the assigned revenues barely cover

local expenditures. It is, therefore, necessary for the central government to make extra disbursement of monies that are unavoidably necessary to cater for the expenses. The fact that local governments typically rely on excessive, unproductive revenue sources that barely cover their collection costs is a second issue. The third difficulty is that reforms do not receive attention and are not adequately implemented, in addition to the difficulty of implementing reforms in individual local revenue sources with a lack of design, such as static bases, overly comprehensive systems, and inefficient mobilisation mechanisms.

2.1.3 Challenges of Revenue Mobilisation of Local Governments in Developing Countries

Universally, it is hard for neighbourhood legislatures in Emerging Nations to create adequate incomes to satisfy their orders, per a review led by the World Bank (2000). According to their research findings, the District Assemblies' ability to generate revenue is impacted by several factors, including economic efficiency and accountability issues, poor funding arrangements, poor implementation strategies, and complex and contradictory legislative provisions.

On the other hand, Inanga and Osei-Wusu (2004) noted that although District Assemblies have been provided with adequate legislation enabling them to generate revenue internally, local governments' tax bases are stagnant due to a lack of data. A high level of revenue collection is not achieved because the revenue-generating areas within the districts are not well identified. Two, some districts' internal mechanisms for collecting revenue are ineffective because of complex revenue collection structures. It is because properties are not adequately valued that property rates are low. Also, most people who live there, especially traders, don't feel like they have to pay taxes because most districts don't have enough tax collectors, and people who don't pay their taxes aren't appropriately punished.

2.1.4 Structure of Local Government in Ghana

Ahwoi (2010) stated that decentralisation in Ghana is based on reconcentration (decongestion), devolution, and delegation. De-concentration means moving the power to make decisions from Ministries, Departments, and Agencies in the Central Government to offices outside the Headquarters (Ahwoi, 2010). However, the decision-making authority is not transferred to these destinations. Furthermore, he pointed out that decentralisation involves the transfer of functions to field employees so that they can make routine decisions at the local level and implement central directives. Developed under the guidance of central government ministries, it helps to strengthen administrative domains or local administrative competencies.

On the other hand, local governments are given the authority to make decisions, manage finances, and make administrative decisions during devolution. In terms of Ghanaian decentralisation, the strategy appears to place a significant emphasis on devolution, which entails handing over power to Metropolitan, Municipal, and District Assemblies (MMDAs) and granting them complete autonomy to decide on the level of services required, the most effective methods for providing those services, and the kinds of funds they require to finance those services adequately. As a result of exercising those powers and performing those functions without reference to the central authority, these bodies are legally responsible for the consequences of their actions. As a general rule, devolution usually occurs in geographically large structures, such as regions and provinces; the Constitution generally governs devolution, and devolution usually occurs in governance spheres rather than at government levels.

Devolved powers and functions are difficult to recover once they have been devolved since a constitutional amendment is often required (Ahwoi, 2010). Likewise, Agyeman (2010) emphasises that, under devolution, responsibility is typically transferred to municipal authorities, which choose their Chief Executives and raise their revenues. Additionally, municipalities have the authority to make investment decisions independently. Local

governments in a decentralised system operate within legally established geographic boundaries over which they exercise authority and carry out public duties.

The Decentralisation interaction is more thorough when assignment is involved. The focal government moves direction and the organisation of public administrations to semi-free states, mainly dependable to the focal government. In this nation, the central governments hold the local governments accountable but do not entirely control them. Ahwoi asserts that activities or laws that delegate authority are permissive. A delegated function or power means that the person actually in charge is the one who has the authority to make the law or accept the decision and ask another person to carry out the task for him. Consequently, he argues that delegation cannot be utterly decentralised since legal responsibility remains with the original vested authority (Ibid).

In Ghana, local government is organised as a hybrid of centralised and decentralised power (Ibid.). a system in which central government institutions and local organisations like District Assemblies are linked into a single local organisational structure. The transmission mechanism for ensuring grassroots participation in the decentralisation process is the establishment of institutional structures. The decentralisation process is associated with the following structures or levels of government:

- National level – Ministries, Departments and Agencies
- The Regional Coordinating Councils
- The Metropolitan, Municipal, and District Assemblies
- The Sub- District Structures (Sub- Metropolitan, District Council, Urban/Town/Area/Zonal Councils and Unit Committees).

The local government comprises a four-tier Metropolitan structure and a three-tier Municipal/District Assembly structure. According to MoLGRD (2014), this framework depicts many power levels and constitutes a social, economic, political, and geographical development structure. The system begins with Unit Committees, establishing a bottom-up approach.

2.1.5 Local Government Revenue

The Accounting Manual for MMDAs (2011) defines local government revenue as the Assembly's earnings during an accounting period. The local assembly perceives neighbourhood government income once the money or merchandise related to the exchange is gotten. When the payment is received, revenue is recognised if the transaction involves cash. When revenues are earned by law and not taxes, or when goods or services are provided to the Assembly under a contract, revenues are recognised for other transactions (Dick-Sagoe, 2012; Dick-Sagoe & Djimatey, 2015; Puopiel & Chimsi, 2015).

Revenues received or earned by local governments are fiscal resources from internal sources like the DACF or external sources like donors. According to a study by Kazentet (2011), funds allocated entirely by or on behalf of local governments are included in an internally generated fund (IGF). The only revenue that Metropolitan, Municipal, and District Assemblies (MMDAs) are permitted to control directly is IGF, which is revenue generated directly by the MMDAs themselves within their area of jurisdiction (Adu-Gyamfi, 2014; Dick-Sagoe, 2015; Akorsu, 2014; Puopiel & Chimsi, 2015). In other words, external revenue comes from sources other than internal, such as state or central government funds.

The MMDAs are, thus, entrusted with the responsibility of planning the development of their designated area of jurisdiction about laws and Acts governing local government management. Therefore, every district must prepare a Medium-Term Development Plan (DMTDP). Public sector budgeting was linked to these plans with the Medium-Term Expenditure Framework

(MTEF) (Bandie, 2003). Local government budgets show the government's policy intent and how it finances it. The plan aims to allocate the financial resources required to implement the MMDA plans and, as such, is linked to achieving the respective MMDAs objectives.

2.1.6 Ghana's sources of revenue for local governments

Ghanaian local governments receive revenue in two ways: external sources, such as transfers of funds between local governments, and internal sources, such as revenues from within the jurisdiction of the local governments.

2.1.6.1 Internally Generated Revenues of Districts Assemblies in Ghana

Internally generated revenues, as defined in Act 462's Sixth Schedule to the Local Government Act of 1993, are funds collected solely by or on behalf of subnational governments. Internal revenues include both tax revenues and non-tax revenues. In addition to taxes on incomes from self-employment and businesses, tax revenues include taxes on property and business profits. Specific service recipients' voluntary contributions or payments to districts constitute non-taxable revenues. The following fees are included: user fees/charges, licenses, permits, and royalties. Levying rates are regulated by guidelines issued by the Minister for Local Government and Rural Development. MMDAs pass fee-fixing resolutions used to collect revenue based on those guidelines.

2.1.6.2 Inter-governmental Fiscal Transfers

In Ghana, local government expenditure is not fully financed by local revenues (Mogues & Benin, 2012). To address this fiscal imbalance, intergovernmental transfers are required. DAs generate significantly different revenues owing to their different revenue-generating abilities. Intergovernmental funds transmission can be utilised to balance the monetary limit contrasts among sub-national governments to meet the entire state or national redistribution goals. Additionally, fiscal transfers between governments could stimulate local spending on goods

and services with favourable external costs. According to Inanga & Osei-Wusu (2004), this kind of transfer is made in Ghana to help alleviate poverty and support particular sectoral activities in rural districts. Taxation transfer systems vary around the world depending on the situation. A review of the legislative provisions in Ghana identifies three primary forms of intergovernmental fiscal transfers (Inanga & Osei-Wusu, 2004). These are the Ceded Revenues, Recurrent Expenditure Transfers, and Common Fund of the District Assemblies.

2.1.6.3 The District Assemblies Common Fund (DACF)

The District Assembly Common Funds (DACFs) are established by Article 252 of the Republic of Ghana's 1992 Constitution. Act 455, 1993 establishes the DACF, which calls for allocating at least 5% (revised to 7.5%) of the government's total revenue to MMDAs. The fund is distributed to all MMDAs according to an approved formula by Parliament. It is paid out quarterly and is managed by the District Assembly Common Fund Administrator. DACFs encourage domestic expenditures on some particular public goods and services, including those for pro-poor programs.

2.1.6.4 Recurrent Expenditure Transfers

Beginning around 1995, the state or central government has catered for the paychecks and annuities of Ghana's local government staff within the MMDAs, given that they fall inside the endorsed labour thresholds of the assemblies. Additionally, the central government covers the assemblies' operational and administrative costs. In addition to the transfers above, the Ghana Strategy Support Program (GSSP/ISSER, 2007) also includes grants from non-governmental organisations (NGOs), donor funds, and district development funds (DDF).

2.1.7 Ghana's local budgeting and revenue generation policy and regulatory framework

Several challenges have been identified after two decades of Ghana's decentralisation (Ahwoi, 2010; Inkoom, 2011). The government of Ghana, in the year 2004, launched the National

Decentralisation Action Plan (NDAP) to address some of the challenges identified. Despite these efforts, many objectives were not achieved (MLGRD, 2010). The country's ministry in charge of Local Government and Rural Development (MLGRD) prepared another action plan for 2010 to 2014. The strategy prioritises nine areas of activity, including the social agenda, legality and decentralisation of political power, administration, development planning, spatial planning, local economic growth, fiscal management, public engagement, and accountability.

Specifically, the objective of this policy of capacity building at the local level for development planning and budgeting, integrating them into the national agenda, and involving the public in both processes was addressed. Specific tasks have been assigned to achieve this objective. In addition to providing additional resources to Assemblies to implement their priorities in district plans, MMDAs will also receive direct control of district-level funds by transferring them to MMDAs. Additionally, it aims to improve the capabilities of Coordinating Units (Regional and District) by ensuring that essential officers are a part of their membership and providing the necessary logistics. By evaluating rules for citizen involvement in planning and making financial allocation, the policy also aims to create and implement more suitable practices to reinforce citizens' participation in budgeting and planning.

MMDAs will also benefit from Fiscal Decentralisation by improving their funding and financial management. To achieve this objective, guidelines for the execution of the district-amalgamated systems of budgeting will have to be developed. To reach this goal, one more task must be done to improve the verification and bridging of other revenue sources. This will help Ghana's subnational or local income formation by looking into income task plans, rearranging the exchange of money that was given to the MMDAs, doing door-to-door numbering and road naming in all MMDAs, and getting private advisors and the Land Valuation Board to do basic assessments of properties in all MMDAs (MLGRD, 2010).

Several objectives in Ghana's MLGRD Medium Term Economic Framework for 2014 to 2016 will contribute to further decentralisation, improving people's involvement in and supporting local governance by elucidating the status, responsibilities, and relationships of various actors and levels of government. MMDAs and other local government partners must also strengthen their administrative and human resource capacities to guarantee excellent service delivery and the ability for regional government development planning and budgeting. By improving the financing and financial management of MMDAs and incorporating local stakeholders in local government, these aims would promote economic development, employment, and income production to increase family welfare and relieve poverty (MLGRD, 2014).

2.1.8 Significance of Local Government Revenue on Local-Level Development

In Ghana, district assemblies can collect and manage incomes locally to cater to their development programs and projects under the Local Government Act 1961 (Act 54). Several studies have found that district assemblies fully control only local government revenue (Puopiel and Chimsi, 2015). Although local governments receive funding for development, maintaining existing and new infrastructure is challenging (Ahwoi, 2010; Ahwoi, 2001; Dick-Sagoe, 2012). For instance, in the Wa Municipal Assembly, this necessitates improving local government income mobilisation. Despite several workshops and seminars to improve their local revenue capacity, most local government authorities still have huge discrepancies between their reported and projected local revenues (Akorsu, 2015).

Decentralisation in Ghana has been hampered by problems associated with funding. Because of this, MMDAs are often not able to execute their activities as a function of their budgets (Kokor, 2001; Olowu & Wunsch, 2003; Dick-Sagoe, 2012; Adu-Gyamfi, 2014; Dick-Sagoe & Djimatey, 2015; Puopiel & Chimsi, 2015). The following are the reasons why local government revenue is so significant, according to Ziria (2008): financing administrative expenses, such as the salaries and general benefits of councillors and employees in Ghana, for instance; financing

the costs of maintenance and encouraging project ownership as a result; allows the collection of low-yielding, localised revenues; guarantees the long-term viability of service delivery and local government autonomy; imposes restrictions on businesses and charges for critical infrastructure and services such as markets and public conveniences; lowers dependence on donors and central government pressure. In most developing countries, including Ghana, local government revenue collection is essential to Fiscal Decentralisation.

2.1.9 Challenges of Local Government Revenue Mobilisation in Ghana

While Ghana has undergone some modest structural changes, it still has a weak local revenue mobilisation system. As such, money from the federal or state governments continues to be crucial for MMDAs. Despite the organisation's need for significant financial resources, the District Assembly Common Fund (DACF) and other state and federal funding have not always been sufficient to support the MMDA's operations and ambitions.

According to Ayee (2003), the following factors contribute to MMDAs' low revenue mobilisation: inadequate administrative capacity to enforce tax payment and evaluate the revenue base; taxpayer resistance and explicit and deliberate tax evasion; corruption, such as revenue collectors embezzling funds; outside pressure on the local finance department to make optimistic budget projections; political pressure on the local tax administration to ease up on collecting revenue, particularly during election seasons; and inadequate budget formulation and execution. The revenue mobilisation capabilities of local government assemblies have shown improvement over time. Despite this progress, various factors hinder them from fully achieving their goals (Asante et al., 2011; Akorsu, 2015; Puopiel & Chimsi, 2015).

2.1.9.1 Unwillingness of Revenue Payers to Pay the Appropriate Amount

Ghana's local authorities face significant challenges due to the reluctance of the citizens and businesses to pay statutory revenues. District assemblies generate a significant share of their

revenues through the introductory rates, and so should those rates be evaded, the assemblies' intention to provide sustainable development to the people and their area of jurisdiction is distorted (Fjeldstad & Semboja, 2000; Bandie, 2003; Dick-Sagoe & Djimatey, 2015; Puopiel & Chimsi, 2015). However, many cities have enforced user fees, and poorer population segments have proven unwilling to pay.

2.1.9.2 Dishonesty on the Part of Revenue Collectors

In Ghana's district assemblies, this occurrence is on the rise. Assembly members are not provided with an accurate account of the revenue collected by revenue collectors. Additionally, according to Fjeldstad and Semboja (2000), some revenue collectors collaborate with taxpayers to encourage them to pay the incorrect amount. The unqualified nature of revenue collectors has led to the emergence of this issue. The revenue collectors' actions harm the progress of Ghana's district assemblies. This impacts the capacity and accountability of the district assemblies.

2.1.9.3 Lack of Enforcement of Payment of Property Rates

In many types of urban councils, the property rate is a significant source of revenue. In developing nations, property taxes accounted for 40% of all subnational taxes in the 1990s, but due to outmoded collection methods, this figure dropped in several nations (Brosio, 2000; Fjeldstad & Semboja, 2000; Bird & Slack, 2002; Mikesell, 2002; Adu-Gyamfi, 2014; Akorsu, 2015). However, it is sad that many district assemblies in Ghana do not use this method to raise money. Additionally, property owners avoid paying property rates due to the outdated method used to collect them. According to Puopiel and Chimsi (2015), weak monitoring and collection mechanisms in the bodies tasked with collecting the revenue rendered Ghana's property rate collection method ineffective.

2.1.9.4 Ineffectiveness of Monitoring Systems

The failure of some individuals and small businesses engaged in economic activities to pay tax presents a challenge to Ghana's district assemblies (Devas & Kelly, 2001; Bandie, 2003; Adu-Gyamfi, 2014; Akorsu, 2015). There is no mechanism in place in some district assemblies to ensure adequate economic activity monitoring in their jurisdiction. As a result, these businesses have received lower payments than anticipated.

2.1.9.5 Low Level of Public Education and Poor Record Keeping

The districts' smooth growth is hindered by a lack of records on their economic activities and a low level of public education. According to McCluskey et al., district assemblies in Ghana lack adequate data on all district-based economic activities. For instance, the number of hairdressers, tailors, traders, swaps, and lotto kiosks operating in the district is not kept or has not been recorded by several district assemblies. These issues, consequently, militate against endeavours to further develop the nearby government income in the locale. Local government development programs can benefit significantly from these revenues when they are well managed. It is possible to conclude that almost all African nations face challenges that are comparable when it comes to the mobilisation of local government revenue.

2.1.10 Strategies for Improving Local Government Revenue Mobilisation in Ghana

A source of concern, particularly for the central government, has been the local government's misuse of funds and poor revenue mobilisation (Adu-Gyamfi, 2014; Akorsu, 2015; Puopiel & Chimsi, 2015). Recognising that revenue shortfalls impede local-level development, the MMDAs are empowered to develop several strategies to improve revenue mobilisation by local governments. Examples of these strategies include revaluing lands, increasing rate payment levels, establishing influential revenue collection task forces to enforce income and rates payments, and intensifying campaigns for revenue collection (Ayee, 2003; Bandie, 2003; Akorsu, 2015; Dick-Sagoe & Djimatey, 2015; Puopiel & Chimsi, 2015). Effective

implementation of these strategies would contribute to the development of these local authorities.

According to Kokor (2001), MMDAs should focus on the following strategies for raising rates, fees, licenses, and other charges: Public education about the payment of rates, fees, licenses, and other charges by corporations, traders, and property owners. In addition, revaluing immovable properties based on the actual cash flow values of such properties, issuing new business operating permits, enlisting private revenue collectors, and relying on the police and task force to enforce fees, licenses, and other requirements (Adu-Gyamfi, 2014; Akorsu, 2015). To increase the standard of living of the local people within various jurisdictions, these strategies must be employed.

There exist other strategies for increasing local government revenue mobilisation in Ghana, as suggested by Adu-Gyamfi (2014), Akorsu (2015), Puopiel and Chimsi (2015), and Dick-Sagoe and Djimatey (2015). These researchers argued that because traditional rulers are more adept at mobilising their people, the local government revenue mobilisation agencies should use them to increase their revenue base so that they can support the construction of infrastructure in various areas, such as roads, markets, schools, and hospitals.

Revenue collectors in the Assemblies must be recruited permanently and motivated to work harder. To keep people in the district assembly, employers should hire employees who would stay longer and motivate them in such a way that would instil trust in revenue payers—providing revenue collectors with transportation logistics so that they can reach the Assembly's remote areas (Bandie, 2003; Dick-Sagoe, 2012; Dick-Sagoe & Djimatey, 2015; Puopiel & Chimsi, 2015). It is necessary to provide revenue collectors with transportation logistics to enable them to reach districts they would otherwise be unable to.

2.1.11 The Concept of Decentralisation in Ghana

Several researchers have discussed the concept of decentralisation. Some prominent Ghanaian experts in decentralisation include Ahwoi (2010), who described decentralisation as the transmission of roles and authority, skill and competencies, and means and resources from the central or higher level of government to lower levels. According to Ahwoi (2010), decentralisation frequently entails delegating central government functions to local governance bodies to enhance grassroots gathering and the public's participation in local discourse and decision-making. Furthermore, it encourages public engagement in community improvement projects. It indicates that decentralisation improves public administration by empowering local governments to make decisions and prepare appropriately and bringing government closer to residents locally.

According to Agyemang (2010), decentralisation will improve living standards for rural poor people because of virtues (democratic participation, responsiveness, accountability, and equity). With the centralised nature of governance, people with low incomes live under challenging conditions and are not easy to reach by public goods and services. In a 2011 report authored by Africa 2000 Network, the organisation said that Decentralisation had led to development in many District Assemblies since the process has made it possible to transmit development and governance of local communities to District Assemblies, which in turn allows members of communities to participate in developmental strategies.

By examining the above opinion on Decentralisation, we can infer that, under the Decentralisation system, it is incumbent upon Metropolitan, Municipal, and District Assemblies (MMDAs) to adopt practical community development projects that address the needs of society's members. In addition, Ghana's Local Government Act (462), 1993 notes that MMDAs are expected to plan and execute plans and to develop strategies for mobilising resources to develop basic infrastructure for the general growth and development of the district.

MMDAs, thus, become extremely necessary to generate revenue for augmenting the District Assembly Common Fund (DACF) to support their development projects in the various local communities, according to Owusu (2012).

According to a previous report by civil society organisations such as Ghana's Intergovernmental Fiscal Decentralisation Framework, the main goals of Ghana's Decentralisation program included strengthening and expanding local democracy, promoting social and economic development, reducing poverty, and increasing citizens' choices (MoLGRD, 2018). Moreover, they maintain that Decentralisation is an essential element of an effective community development practice. Decentralisation is becoming increasingly necessary for any developing country (Crawford, 2008). Decentralisation is widely regarded to increase public-sector accountability and, as a result, effectiveness by bringing decision-making closer to the people. Indeed, proponents of Decentralising poverty strategies have frequently supported devolving decision-making to state and local governments, which increases development efficiency and community awareness.

The extent to which authority is not delegated is called centralisation (Oduro, 2009). Decentralisation in the office refers to the dispersion of office services and operations. Decentralisation of office services is necessary when official operations are done at the departmental and functional levels. The expansion of an organisation or corporation needs Decentralisation, which necessitates the diversity of office functions (Acharya, 2014). When routine decisions are made, Decentralisation occurs, but when crucial decisions are made, there is no Decentralisation of authority. Decentralisation may also be affected by technological advances, political factors, and managers' availability. According to Acharya (2014), decentralisation is not a pure concept because some activities are centralised while others are decentralised.

The clarifications above and the meanings of Decentralisation lead us to infer that Decentralisation alludes to bringing the administration interaction to the nearby populace to make due, direct, and control their advancement with the assistance of the focal government and decentralised bodies. This literature review will describe Ghana's local governance system, which is decentralised from MDAs to MMDAs, to present a clearer picture of Ghana's government.

Decentralisation has been defined in a variety of ways by various authors. To withdraw from the centre, as defined by Chambers Dictionary (1998), is to delegate duties to a more minor, more localised team from the central government, organisation, authority, or head. When an organisation or official transfers activities and responsibilities previously performed at the centre to other levels, this is known as Decentralisation. Reduced workloads and formal authority transfer to local units are required to transform these functions.

The United Nations (1962) made an effort to encourage Decentralisation during the decade of development so that most activities could be carried out in the regions, provinces, districts, towns, and villages where people live. This backs up the idea that government tasks are more effective when they are carried out closer to the people they are intended for. As a result, Conyers (1990) argues that the ability to plan, make decisions, and manage these tasks is a crucial requirement for Decentralisation to be fully realised.

One of the comprehensive and generally acknowledged definitions, as presented by Rondinelli and Cheema (1983), portrayed Decentralisation as “the transfer of planning, decision making, or administrative authority from central government to its field organisations, local administrative units, semi-autonomous and para-statal organisations, local governments or non-governmental organisations”. In this sense, Decentralisation is the transfer of decision-making, planning, and management of public services from higher-level organisations to lower-

level ones. The various levels of governmental organisations differ in their transfer requirements. This is extremely important to keep in mind. This may entail delegating resources and functions to non-governmental organisations or local government units or delegating responsibilities to administrative units in the field.

2.1.11.1 Fiscal Decentralisation

According to Yaw-Nsiah (1997), the Decentralisation of fiscal resources transfers the capacity to mobilise, allocate, and manage resources by local priorities to subnational governments. In many developing countries, fiscal Decentralisation involves both the ability to generate revenues internally and externally. It is, therefore, a crucial element of the Decentralisation system. For decentralised institutions to be effective, they need to have decentralised fiscal policies, without which they will be unable to earn the expected development objectives at the lower or local level of government. Consequently, these decentralised institutions will not have access to the necessary funds to carry out their mandates without fiscal Decentralisation (Dick-Sago, 2012).

Decentralisation is the most efficient allocation of public goods and services amidst separate local preferences (Musgrave, 1959; Oates, 1972). To achieve the above efficiency, the decentralised units must be able to assume financial responsibility. As a result, for decentralised units to successfully carry out their mandated roles and responsibilities, they need to be able to make budget decisions and either generate sufficient revenue on their own or have the funds transferred from the state or central government or other sources. Fiscal Decentralisation is the term used to describe distributing public funds and responsibilities among the various levels of government.

Historically, fiscal Decentralisation has been linked to Madison and Rousseau, although for different reasons, according to Wolman (1990). From Madison's viewpoint, leaders should get

their power from the people themselves. This means that locals, not just a few nobles, oppose other people by giving them power (Rossiter, 1961). A way to compose the distinct and independent regions to which each belongs is by giving people a mandate to elect their leaders.

By strengthening the finances of subnational governments, fiscal Decentralisation boosts their capacity to deliver public services. Local governments should be given revenue authority and expenditure responsibility, with the ability to decide how high and how structured their budgets should be. In this manner, the locals can communicate their needs and preferences and participate in decisions affecting their lives. Economic efficiency and local revenue mobilisation have been defined as two main arguments for fiscal Decentralisation as a tool for local development (Bahl & Linn, 1992; Oates, 1993). According to the efficiency argument, fiscal Decentralisation puts the state nearer to the citizens and allows local authorities to make better decisions regarding taxes and expenditures, boosting welfare.

However, the argument for fiscal Decentralisation based on raising revenue suggests that a decentralised tax structure might raise more money overall. Central governments leave many individuals and small firms out of the tax net because of their high tax thresholds. It is tough to fish out small taxpayers and maintain tax tolls because central governments have inadequate knowledge of the local tax base, leaving a significant portion of tax capacity out of the tax base. A small taxpayer's contribution to the tax net is not substantial, and the revenue gains are pretty small compared to the mobilisation costs.

The local government knows the local tax base because of various licensing and regulatory activities about land and property transactions. Furthermore, it is possible that these local taxable activities can contribute a significant amount to the local government budget. As a result, local governments could provide and maintain local public services at lower costs than

the central government through local taxes, rates, and user fees (Bahl & Linn, 1992; Oates, 1993).

2.2.0 Theoretical Review

Theory of Fiscal Federalism: Fiscal federalism is a multi-layered economic allocation strategy at the municipal, regional, and federal levels. Federalism is the division of powers at several levels of government, most commonly at the municipal, state, and national levels. Fiscal federalism focuses on government taxes and expenditures to aid operations at all levels. The goal is to establish a comprehensive normative framework for assigning obligations to various levels of government as well as the proper fiscal instruments for carrying out those responsibilities.

A central concern is determining which functions and instruments should be centralised and which should be decentralised (Oates, 1999; Sharma, 2005). In other words, fiscal federalism is a set of principles or ideas that guide relationship design between national and subnational levels of government. Sharma (2005) holds that, when applied to fiscal Decentralisation, these principles can be applied to all countries at the starting point of fiscal Decentralisation. In this instance, the functions and finances of the public sector are distributed across the levels of government thanks to an allocation of tax-raising powers and expenditure responsibilities (Akindele & Olaopa, 2002; Ozo-Eson, 2005). It is thus critical to underline the importance of enhancing public sector performance and service delivery by ensuring which obligations are associated with which budgetary tools.

Decentralisation has primarily focused on fiscal federalism in recent years. Several factors explain this, according to Ozo-Eson (2005). According to him, because it is impossible to address all competing interests of diverse constituents, governments are under increasing

pressure to deliver on their mandates, necessitating the need to enhance local capacity by assigning duties descending to local governments.

In two of their studies regarding the theory of public goods, Kenneth Arrow, Richard Musgrave, and Paul Samuelson (1954, 1955) laid the foundations for the theory of Fiscal Federalism. A German-born American economist, Musgrave (1959), established the structure widely accepted as the proper responsibility of the state in the economy. The government sector in the economy provided three main parts within his framework. In the macro-economy, addressing different types of market failure, promoting equitable income distribution, and aiming for full employment and stable pricing was critical. Therefore, it was probable for the government to step in when public goods caused the market mechanism to fail. According to Ozo-Eson (2005), governments serve as custodians of public interest, which entails maximising social welfare.

The government is divided into separate levels; each level is expected to boost the well-being of the people. In cases where public goods exist, which are consumed locally instead of nationally, this multi-layered quest becomes crucial. The local production of goods and services by local demand by the local governing authorities provides greater social welfare than the central provision. The "Decentralisation Theorem" developed by Oates (1999) serves as the foundational principle for the first-generation theory of fiscal Decentralisation (Bird, 2009). Theories of public goods focus on scenarios in which different government levels offer more effective and efficient tiers of production of public goods and services in areas where the geography of their jurisdictions accommodates their unique patterns of benefits (Oates, 1999). It was for this reason that the concept of "perfect mapping" or "fiscal equivalence" was coined (Olson, 1996).

However, it was also recognised that no government level could create an accurate map of public goods and services due to the variety of local public goods and services and their

consumption patterns. This meant that there would be local public goods with overflow across jurisdictions. A road, for example, may be considered a public good with advantages beyond the local government. If this is the case, the local government may underfund this service. It then states that the central government must pay matching subsidies to lower-level governments to ensure the full benefits are internalised.

2.2.1 Sequential Theory of Decentralisation

Based on the study done by Fallati (2004), the Sequential Theory of Decentralisation was developed. In Fallati's (2004) Sequential Theory of Decentralisation, Decentralisation is defined as a process, territorial interests of bargaining parties, and the effects of policy feedback. The Sequential Theory of Decentralisation thus provides a dynamic framework for comprehending institutional evolution. Decentralisation, based on sequential theory, is a procedure meant to move power, responsibility, and resources from higher to lower levels of government (Faleti, 2004).

Relative to the type of authority, Faleti (2004) divided Decentralisation practices into three groups based on the kind of authority that was devolved: fiscal Decentralisation, political Decentralisation, and administrative Decentralisation. The degree of autonomy at the subnational level may be affected positively or negatively by fiscal Decentralisation (Faleti, 2004). Fiscal Decentralisation policies will have a significant impact on the result. Sub-national officials have more autonomy when there are more automatic transfers because they get more resources without paying to collect those revenues (Dick-Sagoe, 2012; Akorsu, 2015; Djimatey & Dick-Sagoe, 2015). Ayee (2003) says that giving taxing power to subnational units that don't have the administrative skills to collect new taxes could make local budgets much tighter and make local officials more dependent on centre-level transfers. Therefore, fiscal Decentralisation, political Decentralisation, or administrative Decentralisation are all types of Decentralisations.

2.3 Empirical Review

The effective mobilisation and utilisation of revenue in district assemblies is crucial for developing local communities in Ghana. The literature provides several empirical studies on the relationship between revenue mobilisation and utilisation among district assemblies in Ghana. This review discusses studies that provide insights into the factors that influence the effectiveness of revenue mobilisation and utilisation in district assemblies. The studies reviewed reveal that factors such as efficiency, transparency, accountability, economic activity, human capital, and district-level factors significantly influence revenue mobilisation and utilisation in district assemblies in Ghana. The findings of these studies provide valuable recommendations for enhancing revenue mobilisation and utilisation, thereby fostering development and improving the lives of citizens in district assemblies in Ghana.

2.3.1 Institutional factors that influence revenue mobilisation among district assemblies

Institutional factors play a crucial role in revenue mobilisation among district assemblies in Ghana. Several studies have explored the institutional factors influencing revenue mobilisation among district assemblies in Ghana. This section discusses studies that provide insights into these factors.

Kpundeh, Adomako and Satsi (2015) examine the institutional factors affecting revenue mobilisation in Ghana's local government areas. The study finds that the institutional framework is vital in generating revenue through taxes. The study also reveals that institutional factors such as inadequate institutional capacity, low staff morale, and a lack of a proper financial information system are significant challenges that hinder effective revenue mobilisation.

Similarly, Appiah and Duah (2019) explore factors influencing revenue mobilisation in Ghana's local government authorities in another study. The study identifies administrative and finance

professionals, the decentralisation process, resources availability and type, effective service delivery, political will, and corruption as institutional characteristics influential in revenue mobilisation.

Aksumah et al. (2018) investigate the impact of the local governance system on revenue mobilisation in the Asante Akim North Municipal Assembly in Ghana. The study finds that a highly functioning and well-resourced local governance system is essential to boosting revenue mobilisation. The study found that effective local governance systems help to create an environment where the public trusts elected officials to work in their best interest, resulting in a willingness to tax themselves to fund development projects.

Baah-Boateng and Quartey (2017) examined the effect of decentralisation on revenue mobilisation in Ghana. The study argued that decentralisation can address institutional factors that hinder effective revenue mobilisation as it allows for devolving administrative powers. The study found that decentralisation policies and programmes such as the District Assembly Common Fund and the Local Government Act were significant factors that influenced revenue mobilisation.

Hence, the available literature by Kpundeh et al. (2015), Baah-Boateng and Quartey (2017), Aksumah et al. (2018) and Appiah and Duah (2019) suggest that institutional factors such as administrative capacity, proper financial information systems, decentralisation, corruption, and effective local governance systems play a vital role in influencing revenue mobilisation among district assemblies in Ghana. The studies reviewed highlight the importance of addressing these institutional characteristics to enhance revenue mobilisation in Ghana's district assemblies.

2.3.2 Operational factors that inhibit or facilitate the mobilisation of revenues among district assemblies

In addition to institutional factors, operational factors also influence the mobilisation of revenues among district assemblies in Ghana. Several studies have explored the operational factors that inhibit or facilitate revenue mobilisation among district assemblies in Ghana.

Abugri and Tiewul (2021) investigate operational factors affecting local government revenue mobilisation in Ghana. The study found that operational factors such as inadequate revenue staff, low investment in revenue mobilisation technologies, lack of revenue staff training, and resistance to taxes influence revenue mobilisation. The study concluded that there is a need for adequate staffing, the implementation of effective revenue collection technologies, and regular training of revenue staff to improve revenue mobilisation.

In another study, Asamoah and Owusu-Ansah (2018) examine the impact of electronic payment systems on revenue mobilisation in local government areas in Ghana. The study found that implementing mobile money and other electronic payment systems facilitated revenue mobilisation. The authors suggest that district assemblies should prioritise implementing electronic payment systems to increase revenue mobilisation.

Ghana Audit Service (2019), in its report on the compliance of metropolitan, municipal, and district assemblies with revenue laws, identified operational challenges to revenue mobilisation, such as weak internal controls, inadequate revenue recording systems, and high levels of tax evasion. The report also highlighted the need for capacity building of revenue staff, implementing IT systems, and establishing revenue task forces among operational measures that could aid revenue mobilisation.

Amankwah-Amoah et al. (2020) examine the role of leadership in facilitating revenue mobilisation among district assemblies in Ghana. The study reveals that effective leadership is

crucial in enhancing revenue mobilisation. The study suggests that local political and administrative leaders committed to enhancing revenue mobilisation and employees who are adequately trained and motivated will facilitate revenue mobilisation.

The available literature Asamoah and Owusu-Ansah (2018), Ghana Audit Service (2019), Amankwah-Amoah et al. (2020) and Abugri and Tiewul (2021) reveal operational factors such as inadequate staffing, weak internal controls, inadequate revenue recording systems, insufficient investment in technology and training, and resistance to taxes, which hinder revenue mobilisation, and operational measures such as the implementation of electronic payment systems, capacity building of revenue staff, and effective leadership can potentially facilitate revenue mobilisation among district assemblies in Ghana.

2.3.3 The utilisation of Ghana's revenue by the District Assemblies

Several studies have examined the utilisation of mobilised revenues by district assemblies in Ghana. The effective utilisation of mobilised revenues is crucial for achieving development outcomes and improving the lives of citizens. This section discusses four studies that provide insights into utilising Ghana's mobilised revenues by district assemblies.

Akudugu et al. (2021) examine the utilisation of Ghana's District Assembly Common Fund (DACF). The study found that most of the funds allocated to district assemblies through DACF are used to provide social services such as health, education, sanitation, and water. However, the study also reveals low utilisation of DACF to support small-scale enterprises, agriculture, and generating employment in the districts. The study suggests that government and development partners should focus on supporting districts to prioritise such areas of development.

In another study, Nyamekye and Anim (2019) assess the efficiency of district assemblies in Ghana and how it affects the utilisation of the common fund. The study found that the efficiency and capacity of the district assemblies significantly influence the utilisation of the common fund. The study further suggests that efficient district assemblies are more likely to use the common fund effectively, transparently, and accountably.

Tsekpo et al. (2019) analyse the utilisation of district assembly funds in Ghana. The study reveals that district assemblies face challenges in effectively mobilising revenue due to inadequate technical and financial capacity among staff. Furthermore, the study found that the absence of clear guidelines and policies for fund disbursement hindered transparency, accountability, and citizen participation in financial decision-making.

Mensah et al. (2021) assess the impact of local revenue mobilisation on local development in Ghana. The study found that adequate revenue mobilisation and its utilisation by district assemblies contribute significantly to local development. Additionally, the study highlights the role of citizens' participation in promoting accountability and transparency in the use of mobilised revenues.

As indicated by Nyamekye and Anim (2019), Tsekpo et al. (2019), Mensah et al. (2021), and Akudugu et al. (2021) indicated that utilising mobilised revenues by district assemblies in Ghana for development purposes is crucial. Institutional factors such as efficiency and capacity and operational factors such as technical and financial capacity, clear fund disbursement guidelines, citizen participation, and accountability influence the effective utilisation of mobilised revenues.

2.3.4 The Relationship Between Revenue Mobilisation and Utilisation Levels Among District Assemblies in Ghana.

Several studies have examined the relationship between revenue mobilisation and utilisation levels among district assemblies in Ghana. These studies provide insights into the factors influencing the effectiveness of revenue mobilisation and utilisation in district assemblies. This section discusses four studies on the relationship between revenue mobilisation and utilisation in Ghana.

Asante, Sackey and Sahidu (2020) examine the relationship between Ghana district assembly revenue mobilisation and utilisation. The study found a positive and significant relationship between revenue mobilisation and utilisation among district assemblies. The study also reveals that efficiency, transparency, and accountability are crucial for optimising mobilised revenue.

In another study, Danquah, Opoku-Agyeman and Adarkwah (2019) investigate the relationship between internally generated funds and developmental outcomes in district assemblies in Ghana. The study found a substantial relationship between internally generated funds (IGF) and developmental outcomes. The study suggests that district assemblies should prioritise strategies for enhancing IGF mobilisation to support local development.

Owusu-Manu, Asiedu, Agyekum and Darko (2020) assessed the determinants of revenue mobilisation and utilisation among district assemblies in Ghana. The study reveals that economic activity, population density, and human capital significantly influence district assemblies' revenue mobilised and utilised. The study further suggests that efficient revenue administration, decentralisation, and accountability are critical to enhancing revenue mobilisation and utilisation.

Addai, Ntiamoah-Boadu, Boateng and Akwasi (2021) examine the influence of district-level factors on revenue mobilisation among district assemblies in Ghana. The study found that

social and economic factors such as education, gender, poverty, and unemployment significantly influence revenue mobilisation in district assemblies. The study suggests that enhancing district social and economic development through effective policies could promote revenue mobilisation.

According to the studies by Danquah et al. (2019), Asante et al. (2020), Owusu-Manu et al. (2020) and Addai et al. (2021), revenue mobilisation and utilisation are crucial for fostering development and improving the lives of citizens in district assemblies in Ghana. The studies reviewed reveal that factors such as efficiency, transparency, accountability, economic activity, human capital, and district-level factors significantly influence revenue mobilisation and utilisation in district assemblies in Ghana.

2.4.1 Performance of Internally Generated Funds (IGF) by District Assemblies

One prevalent theme in the empirical literature is the persistent challenge of low levels and performance of Internally Generated Funds (IGF) by district assemblies in Ghana. IGF constitutes financial resources derived from licenses, fees, taxes, investment income, and rates intended for local governments' use in implementing their development plans (Ankamah, 2012). Several studies have consistently found that district assemblies struggle to collect sufficient and reliable IGFs to meet their expenditure needs and fulfil their responsibilities (Yeboah & Andrew, 2020; Agyapong et al., 2022). For instance, the average IGF per capita for Metropolitan, Municipal, and District Assemblies (MMDAs) in Ghana was reported to be only GH¢ 6.5 in 2016, constituting less than 10% of their total revenue (Yeboah & Andrew, 2020). This problem shows a big difference between what was planned and made, meaning better strategies are needed to bring in more money.

In addition, the research shows that IGF performance varies significantly between MMDAs, with some assemblies having much lower collections (Yeboah & Andrew, 2020). Agyapong et

al. (2022) stress the importance of understanding these differences, saying that the type, size, and location of MMDAs can affect how well they make money. This new information shows the importance of customised methods for raising money, considering the different situations in which district assemblies work.

2.4.2 Dependency on Central Government and External Sources

Another important issue discussed in the literature is how much MMDAs depend on money sent from the central government, primarily through the District Assemblies Common Fund (DACF) (Puopiel & Chimsi, 2015). Studies on MMDAs, like the Kumasi Metropolitan Assembly (KMA), show that local income, like IGF, doesn't always cover the costs of building infrastructure and funding development projects (Agyapong, 2012). The KMA has had difficulty embracing fiscal Decentralisation and developing long-term ways to bring in money. This is because of issues like dishonest tax collectors, high running costs, and not enough planning for the long term (Agyapong, 2012).

Other places besides Ghana where, local governments need money from the central government. People in other developing countries also have to deal with this issue locally. There is also a link between grants from outside sources and local governments making money in both the US and Nigeria (Buettner & Wildasin, 2006; Chukwuma, 2010). Nigeria has made some progress with the IGF, but there are still issues, such as unstable politics, a lack of a stable organisation for raising money, and short-term sources of income that can't be sustained (Adesoji & Chike, 2013).

2.4.3 Strategies for Revenue Mobilisation

Studies have shown that some strategies work well, even though there are also some issues. This is especially true for local governments. In Lagos State, Nigeria, for example, the IGF was mainly successful because it punished people who didn't pay, trained employees, and ran

public awareness campaigns (Adu-Gyamfi, 2014; Akorsu, 2015; Puooiel & Chimsi, 2015). This means that specific actions, like passing laws, teaching people new skills, and getting people involved in their communities, might help bring in more money.

2.4.4 Comparative Analysis with Developed Countries

Using developed countries like the OECD nations as a comparison gives us more information. According to the research, decentralising fiscal policy and reforming local governments have been essential and growth-friendly policies in these countries since the 1990s (Bahl & Linn, 1992; World Bank, 2000). Effective fiscal Decentralisation programs in places like Uganda and Ethiopia are due to clear constitutional and legal provisions supporting Decentralisation, strong institutions overseeing the process, and a national commitment to giving local governments more power (Bahl, 1997; World Bank, 2000).

2.5 Chapter Summary

In summary, the empirical review highlights the multifaceted challenges MMDAs face in Ghana regarding revenue mobilisation. Persistent issues include the low performance of IGF, dependency on central government funds, and the need for tailored strategies. However, success stories from other contexts and strategies, such as legal measures and capacity building, offer valuable lessons for enhancing revenue mobilisation efforts at the local government level. Understanding the factors influencing revenue mobilisation is crucial for developing targeted interventions and fostering sustainable development at the local level.

The next chapter will focus on the research methodology to investigate the institutional and operational factors influencing revenue mobilisation in the Adansi South District Assembly. The methods and procedures for data collection, analysis, and ensuring validity and ethical considerations will be detailed.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

The third chapter explores the critical facets of the research approach used in this investigation. The methodology acts as a framework that directs data collection, processing, and interpretation. It is an essential element that aligns with the overarching objectives of this investigation into mobilising and using money within the framework of the Adansi South District Assembly.

This chapter describes the study methodology, design, population selection, sampling strategy, data collecting techniques, analytic methodologies, and ethical issues in depth. Each aspect of the methodology is thoroughly laid out to explain how the study was carried out, providing transparency and validity in the research process.

The research approach used in this study is critical in determining the investigation's rigour and achieving dependable and relevant results. This chapter explains the reasoning behind the approaches selected, recognising their usefulness in addressing the study questions and goals.

The validity and reliability of the study's findings would be jeopardised without a robust research technique. Therefore, this chapter meticulously presents the methodological choices made, underpinned by relevant scholarly literature and a clear rationale, to ensure the credibility and integrity of the research process and its outcomes.

3.1 Research approach

The research approach signifies the fundamental perspective through which the study is conducted. The chosen research approach is vital in evaluating revenue mobilisation and utilisation within the Adansi South District Assembly. Utilising a qualitative research approach

aligns with Creswell's assertion, emphasising the need for a deeper comprehension of phenomena through observation and interaction with the intended audience rather than mere statistical analysis.

Qualitative methods enable a thorough exploration of revenue collection and utilisation complexities. This approach permits a nuanced understanding of underlying challenges and facilitates an in-depth exploration of stakeholders' perspectives within the assembly. Extensive literature on qualitative research methodologies by Creswell (2017), Silverman (2016), and Maxwell (2013) underlines the efficacy of this approach in exploring multifaceted issues within organisational settings. The emphasis on understanding phenomena in context, rather than purely quantifying variables, resonates with the intricate nature of revenue management in local governance.

3.2 Research design

This investigation is built on a solid foundation from the chosen descriptive case study research design. This design allows a deeper look at real-life issues and a complete understanding of the background and contextual factors that affect revenue management (Stake, 1995). Through different data collection methods like interviews, observations, and document analysis, descriptive case studies look at specific situations in great detail (Yin, 2014).

This methodology aligns perfectly with the study's objectives of delving deeply into revenue mobilisation and utilisation dynamics within the Adansi South District Assembly. It allows us to learn more about stakeholders' feelings, problems when collecting money, and how well the current systems work. The descriptive case study design is well-suited for providing a detailed description of the situation and capturing the nuanced interactions and perceptions of individuals involved in revenue management within the assembly.

3.3 Population

The population selected for this study includes critical stakeholders within the Adansi South District Assembly involved in revenue mobilisation. According to Creswell (2013), the study's population should encompass variables relevant to the research objectives. In this case, all employees from the Revenue Department, including the District Finance Officer and Revenue Collectors, were considered the population. Literature by Sekaran and Bougie (2010) supports the importance of defining and selecting a specific population for research purposes.

This selection aims to delve into the perspectives and experiences of individuals directly involved in revenue collection and management. Antwi-Boasiako (2010) emphasises the importance of understanding the population when conducting qualitative research, highlighting the need for a well-defined population to ensure the study's validity. The selection of specific individuals involved in revenue collection and management aligns with the research's focus on understanding the intricacies of revenue utilisation within the assembly.

3.4 Sample Size

This section will elaborate on the sampling strategy and characteristics of the respondents chosen for the study. The sample size comprises five carefully selected individuals who play pivotal roles in the revenue mobilisation and utilisation processes within the Adansi South District Assembly. Each respondent brings a unique perspective and expertise, contributing to the richness and depth of the data collected.

3.5 Respondent Descriptions

3.5.1 District Deputy Finance Officer

The District Deputy Finance Officer holds a key position within the district, accumulating a wealth of experience over ten years of dedicated service. As senior officers, their main job is to oversee the work of all the accounting and finance officers in the district. They also speak

for the Controller and Accountant General, which shows how important it is for them to make sure that financial rules are followed and people are held accountable.

3.5.2 Internal Auditor

The Internal Auditor has been in the district assembly for 12 years and is very important to the audit processes. One of their jobs is to do assignment audits and send management and the Audit Committee regular audit reports. The Internal Auditor is also involved in making a risk-based plan for the internal audit that needs to be reviewed and approved. They play a crucial role in ensuring that financial practices are honest and that the assembly collects the right amount of money.

3.5.3 Revenue Collectors

The three Revenue Collectors chosen for the study are the district's operational frontline for collecting taxes. With experience levels ranging from 6 to 12 to 18 years, these junior officers are responsible for collecting money quickly and correctly. As part of their job, they interact with the community, carry out collection plans, and ensure established procedures are followed. The different levels of experience among the Revenue Collectors give a complete picture of the problems and successes that happen every day in collecting revenue.

3.6 Rationale for Sample Size

The research was qualitative, meaning depth was more important than breadth when choosing the five respondents. This small but varied sample size is perfect for a more in-depth look at the complicated issues surrounding raising and spending money in the Adansi South District Assembly. Having different respondents gives us a complete picture of the problems and chances in the revenue management ecosystem.

The study wants a complete picture of how the assembly makes money by asking people with different roles and responsibilities to get involved. We will get more detailed information about

current practices and possible ways to make them better by using the qualitative information we get from these people. Based on the qualitative research method, which values the richness and depth of information over statistical generalizability, the chosen sample size fits well with this.

3.7 Sampling Technique

This study's specific goals and objectives led to the choice of purposeful sampling as the method to be used. Ensign (2003) says that purposeful sampling means choosing respondents based on how well they can help the research goals. Purposive sampling is the proper method for this study because it doesn't include all district assembly employees. The people who respond are chosen based on their availability and understanding of the topic.

This technique of selecting participants ensures they have relevant knowledge and experience in raising money for the Adansi South District Assembly. The availability of chosen respondents adds to the quality and depth of the data gathered. Strategic selection criteria back up the use of purposeful sampling by ensuring that participants have the proper knowledge and experience to help the study reach its goals (Ensign, 2003). This targeted approach makes it easier for the study to get more detailed information about how to raise money.

3.8 Instrumentation

This study's primary tool for gathering data is an interview guide. Utilising Creswell's (2007) definition, an interview guide is a blank questionnaire that lets people pick their answers. While still allowing for flexibility in answers, the interview guide's structured nature ensures that the study's goals are met. The interview guide was carefully made according to the study's primary goal and chosen research design. This survey has questions that examine how the Adansi South District Assembly collects money, spends it, and faces problems. The questions are constructed to elicit detailed answers that add to the complexity of the study's findings.

Interview guides are a good choice for gathering primary data because they work well in qualitative research (Creswell, 2007). For a deeper look into people's thoughts and experiences, interviews let the researcher talk to participants one-on-one.

3.9 Data Collection Procedure

The data collection process is integral to the research methodology because it determines the quality and amount of data gathered. In this study, one-on-one interviews with the chosen respondents are the best way to get information. Each step is designed to fit the research's goals and the chosen qualitative method.

3.9.1 Notification and Informed Consent

Before the study starts, an official notice will be sent to the district assembly outlining why the data is being collected. This notice will explain the research's main points and aims so that the people in charge of the assembly are clear and ready to work together. The first step is to make a place for everyone to work together and get the permissions we need to study in the assembly.

Once the study is approved, the people asked to participate will be told directly that they are. Everyone who fills out the survey will be given a full explanation of the study's purpose, scope, and possible outcomes. Respondents will be guaranteed privacy and anonymity and made clear that they are not required to participate. Forms will be given to people who want to participate in the study that explains the rules and address any questions or concerns.

3.9.2 Interview Guide Distribution

The individuals chosen will get the interview guide ahead of time, so they have plenty of time to get familiar with the questions and think of good answers. The distribution will happen at different times to accommodate the respondents' schedules and give them more options for how they want to participate. Every person who answers will get a copy of the interview guide specifically made for their job and role in the assembly.

3.9.3 Conducting the Interviews

The interviews will be one-on-one, allowing for honest and open conversations. The researcher will use a semi-structured approach, meaning the questions can be changed based on what the respondents say. With the participants' permission, the interviews will be recorded so that the participants' thoughts and experiences are captured accurately.

The researcher will use "probing" questions during the interviews to understand specific issues and find hidden meanings in people's answers. Getting rich, detailed information that fits the research goals is essential. The snowball effect, first mentioned by Howard and Bradley (2009), will also be examined. This lets us discuss questions that didn't come up in the original conversation.

3.9.4 Transcription and Validation

The responses provided in the interviews will be typed up word-for-word, including all the subtleties of the speakers' language and body language. Transcripts will be used as the primary source of data for the analysis. Respondent validation will be used to improve the validity of the data. This means that the initial results will be shared with the respondents so that they can give feedback and confirm them. This repeated process ensures that the interpretations match the respondents' meaning (Creswell, 2007).

3.10 Data analysis

Qualitative data analysis is a complex process that entails detecting patterns, themes, and insights within the obtained data. This research uses a theme analysis technique consistent with Creswell's inductive strategy (2007). The themes obtained from the study questions and goals drive the analysis.

3.10.1 Transcription and Coding

The collected replies will be classified methodically according to emergent themes. Coding is the process of classifying data into meaningful units, which allows for detecting patterns and repeating ideas. The research questions and goals drive this process, assuring the relevance and application of the selected themes.

3.10.2 Theme Development

Once coded, the data will be arranged into themes, reflecting the significant insights and trends in the replies. Each subject will be connected to the study goals, creating a systematic framework for analysing the results. The topics will be generated deductively to ensure agreement with the study objectives.

3.10.3 Interpretation and Presentation

The interpreted themes will be presented clearly and coherently, with an in-depth analysis. The presentation will follow a logical flow, connecting the topics to the broader study goals. Using actual quotations from respondents will improve the results' authenticity and believability.

3.11 Data Validity & Ethical Considerations.

3.11.1 Data Validity

Data validation ensures that the information you collect is correct, reliable, and trustworthy. There are different ways to prove validity in qualitative research because the goal is to understand phenomena rather than make statistical statements that can be used everywhere.

3.11.1.1 Triangulation

As Foam (1991) suggested, triangulation involves cross-verifying data from multiple sources to confirm interpretations. In this study, multiple sources such as interviews, observations, and document reviews contribute to triangulation, enhancing the credibility of the findings by corroborating information from diverse perspectives.

3.11.1.2 Construct Validation

Ensuring the alignment between the constructs being studied and the measures used is crucial for construct validity. The interview guide utilised in this research was meticulously designed to align with the research objectives, thus ensuring construct validity by accurately capturing the intended constructs of revenue mobilisation and utilisation.

3.11.1.3 Face and Synergistic Validation

Face validity, as part of the re-conceptualization of validation by Foam (1991), emphasises that the research tools and methods appear to measure what they intend to measure. The interview guide underwent a rigorous review process to ensure that the questions directly addressed the study's objectives, enhancing face validity. Additionally, synergistic validation, which emphasises the consistency between different data collection and analysis methods, was ensured by aligning observations and interviews to validate findings.

3.11.1.4 Respondent Validation

Engaging respondents in validating initial findings is essential. This technique ensures that the interpretations resonate with the participants' experiences and perspectives (Foam, 1991). The iterative process of sharing preliminary findings with the respondents for their input and confirmation enhances the study's validity by confirming the accuracy and authenticity of the interpretations.

3.11.2 Primary Criteria for Validation

Credibility. It is essential to ensure the results accurately reflect what the respondents meant. This means giving results that are true to the participants' experiences and points of view (Whittemore et al., 2001). The use of direct quotes and detailed data presentation helps build credibility.

Authenticity. It is essential for authenticity that different voices be heard in the collected data. Including various points of view and experiences in the results makes them more real.

Criticality. All parts of the research, such as biases and limitations, must be carefully examined to fully understand the study's pros and cons (Whittemore et al., 2001).

Integrity Being honest and critical of yourself throughout the research process, recognising your flaws and possible biases, helps keep the study's integrity.

3.11.3 Secondary Criteria

Explicitness means ensuring that the results are presented and explained in a way that leaves no room for confusion or misunderstanding.

Vividness. Using rich descriptions and examples to make the data look more vivid and detailed improves the clarity and depth of the findings (Whittemore et al., 2001).

Originality. Promoting original thinking in interpreting results, staying away from preconceived ideas, and letting the data speak for itself.

Thoroughness. You can make the study more thorough by doing a complete analysis that includes all the essential parts of the research questions and goals (Whittemore et al., 2001).

Congruence. Ensure that the research questions, the ways that data were collected, and the interpretations of those findings are all the same and match up.

Sensitivity. This means recognising and respecting the participants' sensitive feelings about the subject and the details of their experiences and points of view (Whittemore et al., 2001).

3.11.3 Ethical Considerations

Ethical standards are essential for ensuring that research involving people is honest and treats participants respectfully (Resnik, 2020). Strict ethical rules are followed to protect the rights, privacy, and well-being of the people who participate in this study.

Participants will be given everything they need to know about the study's purpose, scope, and possible effects before it starts to adhere to the principle of informed consent. People who want to participate will be given informed consent forms that spell out the rules and protect their privacy and anonymity. People who take part in the study will be able to quit at any time without any consequences. The principle of confidentiality and anonymity was ahead, too. All collected data will be treated with the utmost confidentiality, and steps will be taken to protect participants' identities. Confidentiality will be maintained throughout the study, and no identifiable information will be disclosed in any reports or publications arising from the research.

Participants' decisions and contributions should always be respected (Alele & Malau-Aduli, 2023). The researcher will ensure a respectful and non-coercive environment, allowing participants to share their perspectives without feeling pressured or obligated. The research will adhere to ethical standards outlined by relevant institutional and legal guidelines. Additionally, the study will uphold principles of social responsibility, human rights, and compliance with the law, ensuring the research process aligns with ethical practices.

3.12 Chapter Summary

Chapter Three focuses on the comprehensive research methodology employed in this study. It delineates the chosen research approach, a qualitative method, emphasising a more profound comprehension of revenue mobilisation within the Adansi South District Assembly. The descriptive case study design aligns with the objectives, allowing an in-depth exploration of challenges and dynamics in revenue management. The population selection and sample size rationale are elaborated, emphasising a purposeful sampling technique. The instrumentation, data collection procedures, analysis methods, and stringent ethical considerations are detailed, ensuring validity, integrity, and confidentiality in the research process.

CHAPTER FOUR

ANALYSIS OF FINDINGS

4.0 Introduction

This chapter delves into the comprehensive analysis and presentation of the results gathered from the field during the administration of research instruments. The primary objective of this study was to explore and understand the dynamics of revenue mobilisation and utilisation among district assemblies within Ghana. The predominantly qualitative study utilised an interview guide as the primary data collection tool. This chapter undertakes the presentation of findings, organised thematically aligned with the research objectives that steered this study.

Exploring the district assemblies' revenue mobilisation and utilisation is rooted in Ghana's evolving Decentralisation landscape. The Decentralisation policies implemented over the years within Ghana, notably during the era of the Provisional National Défense Council (PNDC) government, set the stage for the present-day Decentralisation practices in the country (Anarfi, 2015). According to Anarfi (2015), this backdrop sets the tone for understanding the intricate dynamics of revenue generation and utilisation at the local government level within Ghana.

The subsequent sections delve into scholarly perspectives regarding the significance of revenue mobilisation within district assemblies. Emphasising the pivotal role in sustaining recurrent expenditures and local development, these insights underscore the legal mandates empowering district assemblies for revenue generation through taxation. Furthermore, scholarly observations illuminate the challenges hindering effective revenue collection, including political interference, institutional deficiencies, and public perception.

Within this chapter, the analysis progresses through thematic exploration, seeking to understand institutional and operational factors influencing revenue mobilisation. Through interviews with key stakeholders in district assemblies, the study sought to unveil the nuances

and effectiveness of institutional measures designed to foster revenue mobilisation. These measures encompassed intensified monitoring, public sensitisation campaigns, innovative technological solutions, and motivational structures for revenue collectors.

The subsequent sections undertake an in-depth examination of the effectiveness of these institutional factors, revealing insights into their impact on revenue collection. Respondent opinions and observations shed light on the practical outcomes of these measures, reflecting both the successes and challenges the district assemblies face in implementing these strategies.

The discussion presented in this chapter hinges on the insights gleaned from these findings, weaving together the intricate interplay of factors that influence revenue mobilisation at the district assembly level. It critically examines the operational hurdles, the institutional mechanisms employed, and their tangible effects on revenue generation and utilisation. In essence, this chapter acts as a comprehensive journey through the empirical findings, revealing the intricacies and dynamics surrounding revenue mobilisation and utilisation within the district assemblies of Ghana.

4.1 Background of Analysis

Decentralisation has become a fundamental aspect of governance in numerous developing countries, and Ghana is no exception (Inanga & Osei-Wusu, 2018). Across Sub-Saharan Africa (SSA), there have been between two and three decentralised policy reforms, with Uganda and Ghana notably making substantial progress in implementing Decentralisation (Awortwi, 2017). The era of the Provisional National Défense Council (PNDC) government in Ghana marked a pivotal moment, as steps were taken to promote participatory democracy, laying the foundation for the present Decentralisation policies and practices (Oduro-Ofori, 2016).

In the context of developing countries, decentralisation is recognised as a strategic approach to reorganise governance systems, providing efficient services to citizens (Olum, 2014). Oduro-

Ofori (2016) argues that Decentralisation contributes to pluralism, accountability, transparency, citizen engagement, and overall development. This approach, adopted by Ghana and other developing nations over the years, aims to advance democracy and foster local involvement. However, challenges persist, especially in the Decentralisation of fiscal policy, hindering the full realisation of decentralisation despite improvements in political and administrative decentralisation (Inanga & Osei-Wusu, 2014).

Fjeldstad & Semboja (2020) highlight a significant administrative challenge facing local government bodies in Ghana: the failure to fully collect or increase local revenue, leading to a notable variation between reported and projected revenues. Proposals such as a local tax reform approach are suggested to mobilise revenues, enhance accountability, and facilitate more efficient provision of public services (Fjeldstad, Chambas, & Brun, 2014).

Devolution, considered a vital element of governance, allows Metropolitan, Municipal, and District Assemblies (MMDAs) in Ghana to raise and spend their revenues (Fjeldstad & Semboja, 2020). Decentralisation aligns with financial responsibility, emphasising the importance of giving devolved local government bodies the responsibility of collecting and spending revenue (Fjeldstad, 2018). The increasing difficulty faced by central governments in remitting funds to local governments has heightened the importance of local revenue collection in promoting local governance in developing countries (Mabe & Kuusaana, 2016). Empowered by the Local Government Act 2016 (Act 936), MMDAs in Ghana are authorised to raise revenue to support local development needs.

Within the Ghanaian local government setting, revenue mobilisation for assembly operations is permitted, according to Ayee (2014). Recognising the critical role of revenue mobilisation at the district assembly level, Ayee emphasises the need to support recurrent expenditures through legal means. Despite having the internal capacity to collect significant revenue, district

assemblies in Ghana have been criticised for not mobilising optimal levels of revenue (Owusu, 2011).

Numerous challenges hinder revenue mobilisation efforts, including political interference, corruption, and nepotism (Ashley, 2009). Mustafa (2012) points out that district assemblies in Ghana often underreport accurate amounts collected through revenue mobilisation to address personal needs. Institutional failures, identified by Mansah (2012), serve as obstacles to collecting appreciable amounts of revenue, impeding the execution of projects. Benson (2019) adds that apathy among residents and business operators, stemming from a perceived lack of tangible benefits, contributes to poor revenue collection. Nyanzu (2015) emphasises the role of limited accountability among government officials as a disincentive to revenue collection, highlighting the multifaceted factors influencing poor revenue collection and fund utilisation.

4.2 Theme Development

The thematic analysis provides an organisation of the content obtained from the field of study. In an attempt to provide a direct response in terms of feedback from the respondents, the themes, which are also objectives of the study, serve as a guide in determining whether the very objectives of the study have been met. Below are the themes for the analysis.

- To identify institutional factors that influence revenue mobilisation among district assemblies in Ghana.
- To examine operational factors that inhibit or facilitate the mobilisation of revenues among district assemblies in Ghana.
- To evaluate how mobilised revenues are utilised by district assemblies in Ghana
- To determine how levels of revenue mobilisation influence their utilisation among district assemblies in Ghana.

4.3.0 Institutional Factors on Revenue Mobilisation

Ayee (2014) highlights revenue mobilisation at the district assembly level as a crucial aspect, given the numerous recurrent expenditures that require support. Legal fund collection is one of the strategies adopted to address this issue. This study aimed to determine if any organisational factors affect the ability of the selected district assembly in terms of revenue mobilisation. The study found that revenue mobilisation is internally decided upon, and institutional factors greatly influence it among district assemblies in Ghana.

4.3.1 Understanding of Revenue

According to Arkoh (1994), revenue mobilisation refers to the collection of taxes and levies from citizens by the government through institutions and local government bodies. Put revenue mobilisation is collecting funds from sales and statutory payments such as taxes and levies due to organisations. This study aims to understand the perspective of selected district assembly officers on revenue mobilisation. The researcher gathered information from five respondents who shared their accounts to achieve this.

I consider revenue mobilisation as a means by which the assembly raises funds for internal usage (Respondent 1).

Revenue mobilisation, I know, is simply the method or a way by which taxes or levies are collected from the public to the government (Respondent 2).

Revenue mobilisation is a medium by which district assemblies legally collect taxes imposed on citizens to raise development funds (Respondent 3).

I think revenue mobilisation is a means by which MMDAs are mandated by the Local Government Act, 2016 (Act 936) to impose compulsory taxes and levies to raise funds internally for their daily activities (Respondent 4).

Revenue mobilisation is how the assemblies under local government are mandated to generate revenue by imposing taxes and levies for internal use (Respondent 5).

By extension, it is to be said that the respondents know revenue mobilisation to collect compulsory taxes and levies from citizens to government through institutions and local government level as mandated by the Local Government Act, 2016 (Act 936). Some Respondents further explained that these funds are used for internal activities or in assemblies' administrative and operative running.

4.3.2 Revenue Mobilisation in the District Assemblies

Adu-Gyamfi (2014) states that effective revenue mobilisation within the local assembly level will reduce over-dependency on the district assembly common fund from the central government and improve developmental activities. Once Respondents knew about revenue mobilisation, the study also asked them how well this process is carried out at their district assemblies. This question was essential for this study to know whether the process works well. Responses given by the five respondents are as follows:

In my view, I think that the process adopted by my assembly in the mobilising of revenue is okay (Respondent 1).

Indeed, revenue mobilisation is well carried out within the assembly; for that reason, we have achieved all revenue targets stated in our composite budget for the 2022 accounting period (Respondent 2).

Our revenue mobilisation process as a district is adequate, such that over the years, the assembly has been able to meet set targets in the composite budget (Respondent 3).

I do not see the revenue mobilisation activities of this assembly as effective. We used to sometimes place details of our monthly collections on the notice board but have stopped for some time now due to the low collection amounts. I think this is mainly because revenue

collectors within the district do not do that much to canvas the entire district for revenue mobilisation (Respondent 4).

Revenue mobilisation is effectively and efficiently carried out within the district (Respondent, 5).

Regarding the above responses on how well revenue mobilisation is carried out in the district assembly, the findings generally revealed that district assembly is practical and efficient. Respondents believe that the revenue collection process is well carried out, except for one respondent who suggested that their mobilisation system is ineffective due to the lack of revenue collectors.

4.3.3 Institutional Measures to Promote Revenue Mobilisation

According to Akudugu and Oppong-Peprah (2013), public sensitisation on utilising revenue mobilisation improves revenue collection. They further posited that district assemblies should periodically engage their citizens to explain the in-depth importance of revenue mobilisation. Instances of institutional measures required to foster revenue mobilisation have been relayed in the following accounts given by the five respondents.

Management of this district has instituted the monitoring of internal mechanisms to supervise the activities of revenue collectors. In addition, we embark on periodic public education on the need for citizens to pay their taxes for community development, which I think requires some more work (Respondents 1).

This district assembly periodically sensitises the public on utilising revenue collection through the assembly members and radio advertising. Also, starting in 2020, the assembly initiated the usage of a Point of Sale (PoS) system, a technology that automates the collection of revenue (Respondent 2).

By way of fostering revenue mobilisation in this district, we have erected various revenue checkpoints for proximity and accessibility to the general public. Also, management has improved commission targets for revenue collectors, serving as motivation packages for them to work harder (Respondent 3).

Due to our challenge of limited revenue collectors, management has initiated a volunteer revenue task force as a supplementary team with the mandate of collecting revenue on behalf of the district for a very tempting commission (Respondent 4).

The assembly management occasionally sensitised the public on revenue collection through radio advertising. Management has also set a committee in charge of revenue collection for monthly briefings on not just money collected but, importantly, on the challenges that collectors went through in performing duties. By this, management is gradually building structures to solve all such challenges (Respondent 5).

From the responses above on the issue of institutional measures adopted by the district assemblies to foster revenue mobilisation, it was revealed the following: intensive monitoring, volunteer collectors, technology, public sensitisation on the essence of those taxes and levies, and revenue mobilisation committees, among others. This is to say that, even though others are having challenges in their collection system, they have also implemented measures to ensure they get better as a district in revenue mobilisation.

4.3.4 Effective Institutional Revenue Mobilisation Factors

By identifying the institutional measures adopted by these district assemblies to foster revenue mobilisation, the study in this sub-section sought to determine these factors' effectiveness. Indeed, measures can be adopted by any organisation to cater for challenges. However, after implementation, there should be the need for management to know the impact or how effective the measures were. Responses given by the five respondents on this subject are as follows:

Management periodically reviews the monitoring control mechanism instituted for revenue collectors' performance. Based on the accruing revenues, we can say that the monitoring, control, and sensitisation measures are effective thus far (Respondent 1)

I think the institutional factors adopted are very effective. This is because, since revenue collectors are keenly supervised and monitored, it reduces any pilferage and embezzlement of funds by revenue collectors. Again, due to public sensitisation, citizens who do not know the essence of performing their citizenry duty are well informed. This measure is also effective (Respondent 2).

According to Respondent 3, the improved commission for revenue collectors motivates them to meet their revenue collection targets. Additionally, the daily operations of the checkpoints close to various electoral areas and taxpayers have effectively increased revenue mobilisation in the district. These measures are considered highly effective.

According to Respondent 4, creating a volunteer revenue mobilisation task force that earns commissions instead of being on the district assembly's payroll has been brilliant. This approach seems to be gradually improving the district's revenue.

The respondent indicated that due to intense supervision and monitoring of revenue collectors, revenues are banked in the assembly account at appropriate to prevent any pilferage, and the public sensitisation also encourages citizens to render their unqualified support to revenue collectors during revenue mobilisation. The PoS system also provides the assembly with statements of revenue collections for reconciliation and in the prevention of theft (Respondents 5).

From the above responses on the effectiveness of the institutional factors adopted in the collection of revenues at Ghana's district level, the following has been revealed: monitoring

and supervision, public sensitisation, commission on collections, increased availability of collection posts, volunteer revenue mobilisation task force, and technology (PoS system).

4.3.5 Revenue Mobilisation Improvement in the Assemblies

The study further unravels how institutional elements for revenue mobilisation are to be improved in the assembly. This is essential because it is not just about knowing the measures required to improve revenue mobilisation but also the elements or facilities required to ensure the movements of these measures. Instances are relayed in the following accounts as given by the five study respondents are as follows:

I think that as a district, all that we require to make the measures earlier mentioned effective adequately are the availability of logistics for revenue mobilisation, training and development of revenue collectors, and incentives for revenue collectors (Respondent 1).

While we keep collecting revenue, I believe we can improve our revenue collection by compiling a district register for revenue or taxpayers to improve periodic collection, accountability and transparency. By having details of taxpayers, information can be sent via mobile text messages, especially on the revenue and expenditure statements of the district. I believe this will provide citizens confidence and free will in executing their legitimate responsibility of paying taxes for development (Respondent 2).

Ensuring regular collector rotation at the various checkpoints will improve these institutional elements for revenue collection. I believe this will eliminate fatigue, ease pressure, and promote the effectiveness and efficiency of revenue collectors at the various revenue checkpoints (Respondent 3).

I think the most critical issue here is the availability of adequate logistics. Once the means for the collection are available and in their numbers, it makes it easier for collectors to reach out to the people regardless of location. Revenue collection duty is very tedious and tempting. It

will suggest that management provides collectors with tempting incentives to improve the performance of institutional elements for revenue collection in the district (Respondent 4).

I suggest management employ several revenue collectors who are permanent assembly staff and not those temporary ones we have. That, alone, is a tremendous motivating incentive for these collectors. It further promotes collectors' allegiance to the district and its betterment (Respondent 5).

Based on the previous responses to the question about improving institutional elements for revenue mobilisation in the assembly, it has been highlighted that the district and its management need to focus on the following areas: providing adequate logistics, training and development opportunities for revenue collectors, compiling a register for taxpayers, offering incentives to collectors, and hiring collectors permanently.

4.4.0 Operational Factors' Facilitation of Revenue Mobilisation

In forming this theme, the concept was to investigate any factors encountered by revenue officers in their attempt to mobilise revenue within the assembly. This theme was developed because the assumption was that there is no way revenue collection would be without operational challenges. Universally, it is hard for neighbourhood legislatures in emerging nations to create adequate incomes to satisfy their orders, per a review led by the World Bank (2000). For that matter, the responses offered the following feedback to the respective questions.

4.4.1 Revenue Mobilisation Operational Challenges

The World Bank (2000) states that the ability of District Assemblies to generate revenue is affected by various factors, such as economic inefficiency and lack of accountability, inadequate funding arrangements, poor implementation strategies, and complex and contradictory legislative provisions. Therefore, this study section identifies and understands

the operational challenges that hinder revenue mobilisation in Ghana's district assemblies. The following accounts provided by the five respondents illustrate specific examples of these challenges.

The district's major challenge affecting revenue mobilisation is distrust of payees. Payers are always concerned about having no idea what and how their payments have been used for all these years. This offers them a low interest in undertaking their citizenry responsibility. I think there is also a high level of perception of revenue embezzlement by revenue officers (Respondent 1).

One major challenge we face as a district in mobilising revenue is the political interference in the revenue collectors' work. Once there is a public outcry on revenue collections and threats of ditching political parties in elections, political leaders in the district sometimes request collectors to hold on to the collections. Another challenge is the district's not investing in the sensitisation of the general public, especially on the developments their taxes are being used for in the district (Respondent 2).

Our challenge as a district is the non-enforcement of by-laws, especially regarding revenue mobilisation. Since there is enforcement to bring tax defaulters before the law to serve as a detriment to others, people are reluctant to pay their taxes (Respondent 3).

As a district, our major challenge with revenue mobilisation is the limited number of collectors. The district in terms of land size is big though the number of inhabitants comparatively is not that much, requiring us to recruit some collectors which our books will not permit us. Another challenge is the non-availability of logistics to provide collectors easy access to the payers (Respondent 4).

In my view, I presume because of the high perception that the general public, especially taxpayers, have of the fact that officers embezzle revenues mobilised and do not directly impact them, they feel reluctant to pay (Respondent (5)).

About the reports given above on the challenges that the district assemblies in Ghana face operationally when it comes to revenue mobilisation, this study found the following: distrust by payers, political interference, non-enforcement of assembly by-laws, limited number of collectors, inadequate logistics, and perception of funds embezzlement by district authorities.

4.4.2 Contributing Factors of Operational Challenges

By knowing the operational challenges faced by district assemblies in the collection of revenues in Ghana, this study went further to find out from respondents what they think contributed to the emergence and existence of these challenges. Accounts by some Respondents concerning contributing factors of operational challenges have been given by the five respondents below:

I think there is a general misinformation and misconception by the general public on revenue utilisation. Once the general public in Ghana perceives that a politician is corrupt and that District Chief Executives (heads of the assemblies) are politicians, too, there will always be a perception of corruption and revenue embezzlement (Respondent 1).

I barely hear the assembly in the news giving information regarding our work. The assembly also does not organise town hall meetings to render accounts to the general public. Something we are lagging as a district assembly (Respondent 2).

Due to fear of losing political power, the district's management is unwilling to prosecute tax defaulters to serve as a detriment to others. And so, the issue of political affiliation and interference has contributed to the non-enforcement of by-laws in the district (Respondent 3).

I think that, due to the non-frequent flow of joint funds and under revenue mobilisation, there is an economic challenge of procurement logistics such as cars and motor vehicles to aid revenue mobilisation in the district. Also, the issue of delays in the country's system to make permanent and mechanised revenue collectors by the national government to the Controller Accountant General Department is a contributing factor to our operational challenges (Respondent 4).

Indeed, our operational challenge in collecting revenue here in our district is mainly due to the misinformation and misconception of the general public on revenue utilisation in the district (Respondent 5).

Following from the reports foretasted on the case of factors that contribute to the emergence and existence of the operational challenges, this study finds the following: misinformation and misconception of the general public on funds embezzlement, non-sensitisation of the general public, low level of town-hall meetings, losing political powers, and the cumbersome employment system in Ghana's civil and public service.

4.4.3 Solutions to Operational Challenges in Revenue Mobilisation

In Ghana, district assemblies can collect and manage incomes locally to cater to their development programs and projects under the Local Government Act 1961 (Act 54). As discussed above, the opportunities offered by district assemblies to mobilise revenues face operational challenges. Therefore, this study sought measures to minimise or reverse such operational challenges in revenue mobilisation. Instances have been relayed in the following accounts given by the five respondents:

The assembly has formed a committee to engage the public periodically on radio stations to educate people on revenue utilisation in the district. And so, occasionally, radio stations in the

district engage either the DCE or PRO in matters concerning the district, especially those related to development (Respondent 1).

Though this is quite tough to do, management is being advised by the assembly members to be more apolitical in discharging the assembly's mandate. The permanent assembly staff have also been advised to desist from political affiliation to eliminate interference from revenue collectors. Again, a public sensitisation committee has been formed to engage the public on revenue mobilisation and utilisation in the district (Respondent 2).

Recently, I learned about management through the National Commission for Civic Education (NCCE), which has formed a committee to educate people on adhering to the district by-laws and the consequences of tax default in the district (Respondent 3).

I know management has written to the Ministry of Local Government and Regional Integration (MLGRI) to supply adequate logistics to support revenue mobilisation in the district. In waiting to allow for the recruitment of revenue collectors permanently, management has also initiated the volunteer revenue mobilisation task force team to augment its few existing revenue collectors (Respondent 4).

The district committee and National Commission and Civic Education have been tasked to periodically engage the public through the communication medium available to educate the public on revenue mobilisation and utilisation (Respondent 5).

From the feedback obtained from the respondents on the measures put in place to minimise or reverse the operational challenges identified for revenue mobilisation of districts in Ghana as presented in the previous sections, the following was found: increase general public sensitisation through radio stations, town hall meetings, and NCCE engagements, staying apolitical in the discharge of duties as officers of the assembly, request for logistics from the Ministry in charge, and establishing ad-hoc volunteer revenue mobilisation team.

4.5.0 Evaluation of Mobilised Revenue Utilisation

The only revenue that Metropolitan, Municipal, and District Assemblies (MMDAs) are permitted to control directly is IGF, which is revenue generated directly by the MMDAs themselves within their area of jurisdiction (Adu-Gyamfi, 2014; Dick-Sagoe, 2015). Management of the Assembly's by-law has power over the spending of IGFs and must be very cautious in distributing such monies. This theme aimed to ascertain instances of revenue utilisation within the assembly. Thus, when revenues are mobilised, management should evaluate or assess their usage.

4.5.1 Tools/ Instruments Used for Revenue Mobilisation

When revenues are earned by law and not taxes, or when goods or services are provided to the Assembly under a contract, revenues are recognised for other transactions or development purposes (Dick-Sagoe, 2012; Puopiel & Chimsi, 2015). The collection of such revenues does not just happen but is made possible by using tools or instruments. Instances are relayed in the following accounts as given by the five study respondents:

The assembly has assigned the commission collectors, task force, revenue unit, and budget unit to occasionally serve revenue notices to people and give constant reminders of defaulting people (Respondent 1).

Through task forces and revenue collectors, the assembly demands notice from the public. Again, the assembly through radio announcements also prompts the public on revenue mobilisation (Respondent 2).

Periodic task force is carried out in the district, and demand notices are given on time to prompt the public when revenue appeals to them for revenue (Respondent 3).

Traditionally, the assembly employed the services of revenue collectors. Recently, a donor agency, through a program called Tax Revenue and Economic Enhancement (TREE), introduced a technology to gather data on properties for revenue collection (Respondent 4).

Through task forces and revenue collectors, the assembly demands notice from the public. Again, the assembly through radio announcements also prompts the public on revenue mobilisation (Respondent 5).

Based on the discussions above regarding the tools used for revenue mobilisation in Ghana's district assemblies, it has been observed that revenue collectors and task forces are usually instructed to issue notices to potential taxpayers to remind them of their responsibility. Other methods include using the media and town hall meetings to reach taxpayers. Moreover, the automated Tax Revenue and Economic Enhancement (TREE) system is increasingly used for property rates and taxes.

4.5.2 Operational Benefits of the Tools

By identifying tools employed in collecting revenue in Ghana's district assemblies, there is also the need to know how effective and efficient these tools have been. This is essential for the study to know if there is a need to institute new tools or make do with existing ones. Instances have, therefore, been relayed in the following accounts given by the five respondents:

So far, the operational tools management employs are adequate and constantly alert payees to honour their mandate when revenue collectors appeal to them for revenue (Respondent 1).

I have a firm conviction that the operational tool of serving demand notices on time to prospective taxpayers is very effective and efficient. This exercise is done physically with receipt booklets that confirm that the notices have officially been served to taxpayers (Respondent 2).

Respondent acknowledged that the task force helps the assembly reach the greater of the district, which the few permanent revenue collectors cannot reach. However, it is more effective as they go in groups and report on return accordingly (Respondent 3).

Technology allows for things to be done with ease. And so, with the new technology of registering all properties within the district through the Tax Revenue and Economic Enhancement, revenue mobilisation has increased in the district. This tool has thus made revenue mobilisation more effective (Respondent 4).

I believe the task force tool used in revenue mobilisation helps the assembly reach the greater of the district, which the few permanent revenue collectors cannot reach. This tool is effective but requires several personnel and logistics (Respondent 5).

Regarding the discussions above about how the districts collect revenue, it was discovered that all the tools used were practical. However, the study found that the task force tool could be costly due to the need for multiple personnel and logistics.

4.5.3 Considerations for Utilisation of Revenue

District assemblies in Ghana are legally allowed to generate revenue from taxes and levies in their jurisdictions to support development alongside the national government's sponsorship. The management of this district assembly is responsible for the reasonable allocation of the mobilised revenue. However, various factors influence the utilisation of these revenues within the assemblies. This study presents reports from respondents on the considerations made when utilising the revenues.

Management, through the planning officer and assembly members, engaged the community members to factor their needs in the assembly's term plan to utilise revenue (Respondent 1).

Through the planning officer and assembly members, the Management of this district often engages the community members to factor their needs in the assembly's medium-term and long-

term plans to utilise revenue. And, so essentially, it is the demand from the people through the assembly members that most especially informs the decision for management to utilise revenues mobilised (Respondent 2).

What informs the revenue utilisation decision of the assembly is planning. After gathering data from individuals and institutions, the assembly has a medium-term plan that factors all the community needs during revenue utilisation (Respondent 3).

The assembly, through stakeholders (traditional leaders, religious leaders, institutions, assembly members, and political leaders, among others), often organises constant community engagement to discuss the community needs and teach in the assembly a medium-term plan for the management to implement (Respondent 4).

The assembly considers the people's needs to inform in utilising the revenue mobilised. These needs get to the notice of the assembly through opinion leaders who are recognised mainly in the assembly. Also, the assembly consider (Respondent 5).

Based on the reports provided by respondents on the utilisation of district revenues, it was identified that the assemblies' plans should be followed through, whether short, medium, or long-term. Additionally, gathering data from the people on their needs is recommended, which can be done through opinion leaders such as traditional, religious, and political figures and assembly members.

4.5.4 Level of Revenue Utilisation

In knowing about the considerations that inform district assemblies' decisions in utilising the revenues, there is also the need to consider how well or not the Respondents perceive such revenues are utilised. And so, accounts of some Respondents on the subject of how Respondents perceive the level of utilisation of the revenue are as follows:

In my view, I think the revenues are well utilised since the community needs are taught in the assembly's medium-term plan and acted upon. It is also because the assembly members occasionally ensure strict adherence to the people's demands and accountability (Respondent 1).

Although the planning officer and opinion leaders organise community engagement to consider the community needs in their medium-term plan, the assembly does not develop all their (community) needs. Therefore, to some extent, revenue utilisation is poor in this assembly (Respondent 2).

This district's revenues are well utilised, and the assembly accounts for revenue mobilised from the people within the assembly (Respondent 3).

Revenues are well utilised in the district, and people are given accountability for the revenue utilisation through their infrastructure activities in the district (Respondent 4).

I think that revenues are well utilised in this district. Thus, management, through the planning officer and assembly members, engaged the community members to factor their needs into the assembly's medium-term plan to utilise revenue (Respondent 5).

Regarding the reports mentioned above on how the Respondents perceive the utilisation of the revenue collected by district assemblies, it has been revealed that, in general, the usage of these revenues is practical, mainly when proper plans are in place and accountability mechanisms are followed. However, some reports suggest that even with the involvement of planning officers and opinion leaders, most communities do not see any development, which implies that the revenues are not being used effectively.

4.5.5 Usage of Mobilised Revenue

According to Ahwoi (2010), Decentralisation frequently entails delegating central government functions to local governance bodies to enhance grassroots gathering and the public's

participation in local discourse and decision-making. District Assemblies have been empowered by law to mobilise funds on behalf of the government to cater to some projects, policies, and developments in their jurisdictions. In that case, accounts given by some of the study's Respondents on the issue of some of the uses for which mobilised revenues have been collected are as follows:

Through revenue mobilisation in the district, the assembly can fund capital expenditures such as boreholes, schools, electricity, etc., without overreliance on the central government and common fund (Respondent 1).

The assembly usually engages in capital expenditures from the internal revenues generated, such as schools, CHIP compounds, water, electricity, and roads (Respondent 2).

The assembly mainly engaged in capital expenditure such as schools' blocks, hospitals, roads, public toilets, and markets to serve as accountability of revenue mobilised in the district (Respondent 3).

The assembly focused on providing capital and administrative expenditure since there is a misconception about revenue embezzlement in public services. Regarding capital expenditure, the assembly spends on constructing and rehabilitating schools, hospitals, roads, and electricity. For administrative, the assembly spends on the allowances for casual workers from its IGF (Respondent 4).

"The assembly most engages in capital expenditure as school, CHIP compounds, water, electricity and roads (Respondent 5).

Following our conversation regarding the use of mobilised revenue in Ghana's district assemblies, it has been revealed that these funds are primarily allocated towards capital expenditures such as the construction and rehabilitation of essential infrastructure such as schools, hospitals, and roads. Additionally, some funds are allocated for administrative

expenses, including temporary staff employment whose salaries are sourced from internally generated funds (IGF) raised by the assemblies.

4.6.0 Revenue Mobilisation Influence on District Assemblies' Utilisation

Yaw-Nsiah (1997) defines decentralisation of fiscal resources as transferring the ability to collect, allocate, and manage funds based on local priorities to subnational governments. After mobilising these funds, it is the responsibility of the district assemblies to ensure their reasonable utilisation. With this in mind, the study aims to determine how revenue mobilisation levels affect funds utilisation among Ghana district assemblies.

4.6.1 Utilisation of Mobilised Revenue

Utilisation levels are likely to vary from assembly to assembly, and even within the same assembly, how revenues are utilised differs from year to year. In this instance, the objective was to determine how levels of revenue mobilised influence the types of projects undertaken by the assembly. The following responses below are the accounts given by the Respondents of the study on the case of how mobilised revenues can be utilised judiciously:

I think that revenue utilisation serves as a means of accounting to the public on revenue mobilisation. Therefore, to induce people to pay their taxes and levies, it will be imperative for the assembly to carefully use revenue mobilised on capital expenditures such as schools, hospitals, roads, markets, public toilets, pipe-borne water, etc. (Respondent 1).

The assembly should engage stakeholders such as the assembly and community members to teach their pressing needs in its medium-term plan. Community engagement will aid in educating people on revenue mobilisation in the district (Respondent 2).

Due to concerns they received from people during revenue collections, it will be prudent to use revenue mobilised on capital expenditures such as schools, roads, clinics, markets, etc., to induce their interest to pay revenue levied against them. The respondent further states that

people want to see that their taxes have been used for a project they can benefit directly from (Respondent 3).

The respondent said that revenue utilisation is a means of accountability and transparency to the public on the revenue mobilised. Hence, to get the attention of people on the need to pay their taxes and levies, it will be in the best interest of the assembly to carefully use revenue on capital expenditures such as schools, hospitals, roads, markets, public toilets, pipe borne water etc. (Respondent 4).

The respondent asserted that due to concerns they received from people during revenue collections, it would be prudent to use revenue mobilised on capital expenditure, such as schools, roads, clinics, markets, etc., to induce their interest to pay revenue levied against them. The respondent further states that people want to see that their taxes have been used for a project they can benefit directly from (Respondent 5).

According to reports on mobilised revenues, people want to see tangible and beneficial infrastructure projects such as roads, schools, and hospitals. In Ghana, taxpayers expect that their contributions will be used to create physical and social amenities that can improve their lives.

4.6.2 Inhibitions on Effective Mobilised Revenue Utilisation

The district assemblies are working hard to ensure their mobilisation revenue is used fairly and effectively. However, some obstacles hinder their progress. This section of the study aims to identify some obstacles by sharing feedback from five respondents who have experienced challenges with utilising mobilised revenue. Their accounts are presented below.

The central government uses policies in Ghana to regulate the assembly's revenue mobilisation.

The Ministry of Local Government and Rural Development is responsible for providing

guidelines for issuing rates. Therefore, these guidelines sometimes limit the Assemblies' utilisation of mobilised revenue (Respondent 1).

The assembly is faced with political interference in the effective utilisation of mobilised revenues in the district. Due to political powers, management led by the District Chief Executive undertakes a project to win them power favour in the communities instead of following through with the plans set by opinion leaders and technocrats (Respondents 2).

District assembly revenue mobilisation is highly affected by political views. The principal spending officer's decisions on revenue utilisation are highly in favour of political powers, leading to the unbalanced development distribution, affecting subsequent revenue mobilisation in the district (Respondent 3).

In this district, mobilised revenue as a resource is often inadequate compared to requisitions (needs). Therefore, there is always an imbalance in revenue distribution for developmental projects (Respondent 4).

The respondent asserted that there have not been any inhibitions or hindrances in the utilisation of mobilised revenue in the district so far (Respondent 5).

From the reports on the issue of the inhibitions affecting the effective utilisation of mobilised revenue, this study found the following: policies and guidelines from the central government in the disbursement of the mobilised revenue, political interference, and inadequate mobilised revenue. It is also to be said that in other cases, there are no factors inhibiting the effective utilisation of mobilised revenue.

4.6.3 Contribution of Mobilised Revenue to District Assemblies' Development

In Ghana, district assemblies can collect and manage incomes locally to cater for their development programs and projects under the Local Government Act 1961 – Act 54 Ahwoi (2010). By this, district assemblies are empowered by law to mobilise revenue, mainly in the

case of augmenting the central government's development in such districts. For this study, accounts given by the five Respondents on the ways that mobilised revenue contributes to the development of the assembly are as follows:

Revenue from the mobilising exercise conducted by this district serves as a secondary means of revenue, used to augment the central government's development in this district. This is to say that should the district wait for the central government to provide every developmental project, the people will be short-changed (Respondent 1).

Respondent acknowledged that since the assembly cannot over-rely on the central government common fund, the internal revenue mobilised helps the assembly complete any district project as demanded by the people (Respondent 2).

Revenue mobilisation helps the assembly to undertake its internal projects such as drilling boreholes, building schools, construction markets, etc. (Respondent 3)

Apart from statutory funds from the government, which have specified usage by-laws, all other expenditures by the assembly are financed by internally generated revenue (Respondent 4).

Since the central government common fund is not enough to finance all activities in the district. However, the revenue mobilisation within the district also serves as a secondary financing medium for the assembly to complete their incomplete projects (Respondent 5).

The reports on the interview present how revenue helps develop the assembly. It was discovered that this revenue generation method is considered a secondary source of income. Therefore, apart from the government's investment in the district, the Internally Generated Funds (IGF) collected by the district are used to supplement or contribute to the development of the district.

4.6.4 Measures to Supervise Mobilised Revenue Usage

Mobilisation of revenue in isolation does not automatically result in the development of projects in districts. What is more important is the usage of the revenue. Thus, how those mobilised revenues are used, and what they are used for. However, revenue use requires guided monitoring and supervision to ensure successful implementation. Instances have, therefore, been relayed in the following accounts given by the five Respondents:

I suggest that the internal audit unit frequently conduct audit observations to advise management on effectively utilising revenue mobilisation (Respondent 1).

The internal audit unit in the assembly should periodically audit the accounts of the assembly on the utilisation of revenue mobilised and give necessary recommendations to guide management on further utilisation of revenues (Respondent 2).

The services of the internal audit unit inspect all documents to give adequate recommendations and advise management on political views of utilising revenue mobilised (Respondent 3).

The assembly should be accountable to committees by adhering to the approved budget and alleviating logistical inefficiencies in the community it superintends (Respondent 4).

The internal audit unit should frequently conduct audit observations to advise management on sticking to their budget ceilings on effectively mobilising revenue (Respondent 5).

Following the forestated reports on the measures required to effectively supervise the effective use of mobilised revenues, this study found that the adequate performance of the internal audit unit will aid in the proper usage of the mobilised revenue. It is also expected that, from time to time, the committees the projects fall under in adherence to the approved budget.

4.7.0 Discussion

The insights presented by the five selected respondents contribute valuable perspectives to the study, shedding light on various aspects related to revenue mobilisation within the Adansi South District Assembly. Several vital observations emerged during the analysis.

4.7.1 Institutional Factors Influencing Revenue Mobilisation

Drawing from Obeng-Odoom's (2010) insights, revenue to district assemblies primarily originates from central government transfers, donor funds, and internally generated funds. The respondents unanimously understood revenue mobilisation as collecting taxes and levies from the public to the government. The study established that the district assembly effectively mobilised revenue, meeting all targets outlined in the 2022 composite budget. Notably, there was a commendable emphasis on supervision and monitoring, coupled with public sensitisation through radio advertising. This strategic approach has, in turn, eliminated pilferage and embezzlement among revenue collectors.

The feedback discussed above indicated that the participants were found to have a clear understanding of revenue mobilisation, which involves the collection of taxes and levies from the public and their subsequent remittance to the government and usage within the district. The study further revealed that the district assembly has effectively mobilised revenue, successfully achieving all the targets outlined in the 2022 composite budget. It was observed that the district assembly's emphasis on supervision and monitoring, coupled with public sensitisation through radio advertising, has been particularly commendable. This strategic approach has played a crucial role in eliminating pilferage and embezzlement among revenue collectors, thus promoting transparency and accountability in revenue mobilisation. Overall, the district assembly's efforts have been instrumental in ensuring efficient revenue mobilisation, thereby contributing to the region's development.

4.7.2 Operational Factors Impacting Revenue Mobilisation

Respondents highlighted operational challenges, primarily focusing on the lack of public sensitisation regarding revenue utilisation and instances of political interference in revenue collector activities. The study discovered a widespread misconception among the general public regarding revenue mobilisation and utilisation within the district. The management established a dedicated revenue mobilisation committee through the National Commission for Civic Education (NCCE) to address these issues. The committee's primary objective is to enhance public sensitisation regarding revenue generation and encourage compliance with by-laws for tax payments. Additionally, the committee aims to educate the public on revenue utilisation, emphasising the importance of transparency and accountability.

The study indicated that management remains apolitical to mitigate interference in revenue collector duties. This will ensure that the revenue mobilisation committee operates independently and without external pressures. The findings align with Obeng-Odoom's (2010) assertion of a general public perception of revenue embezzlement within Ghanaian MMDAs, contributing to public reluctance in tax payments.

The study revealed that establishing a dedicated revenue mobilisation committee is a positive step towards addressing the misconceptions and enhancing revenue mobilisation within the district. The committee's efforts to educate the public on revenue utilisation and encourage compliance with tax payments will be crucial in ensuring sustainable development within the district.

4.7.3 Utilisation of Mobilised Revenues by District Assemblies

As per the study's findings, it was noted that the assembly had employed solid and adequate mechanisms, such as task forces and revenue collectors, to serve demand notices to the public. Additionally, the assembly demonstrated its commitment to transparent communication by

engaging with the public through various means, including radio announcements and community discussions facilitated by the development planning unit. The public appreciated and acknowledged these efforts, as they could stay informed about the assembly's activities. The assembly's revenue was utilised efficiently and effectively towards capital expenditures for schools, clinics, water, electricity, and roads. This reflected a commendable alignment with the community's needs, which the residents highly appreciated. Overall, the assembly's efforts towards community development were highly commendable and appreciated by the public.

These findings are consistent with the findings of Omodamiro, Omojolaibi and Ekpoh (2018), which highlighted the need for local governments in Nigeria to adopt innovative revenue generation practices, leverage technology and improve infrastructure, and work more closely with residents to create a more sustainable revenue base. The study findings provided a helpful insight into the challenges and prospects of revenue generation practices at the local government level in Nigeria.

4.7.4 Influence of Revenue Mobilisation Levels on Utilisation

During revenue collections, the concerns raised by the public were found to be very effective in urging management to allocate the mobilised revenue to capital expenditures. However, this study has revealed that political views significantly influence revenue utilisation decisions, potentially leading to an unjust distribution of development. This has raised a critical concern over the transparency and accountability of the assembly's activities. This confirms Dagadu, Opong and Mensah's (2020) findings by emphasizing the importance of transparency and accountability in revenue mobilisation efforts and how political views can affect the utilisation of revenue mobilised.

To address this issue, the study recommends that the internal audit unit conduct frequent observations to ensure that management adheres to budget ceilings and effectively utilises the

mobilised revenue. This proactive measure seeks to enhance transparency and accountability in the assembly's activities, which will positively influence subsequent revenue mobilisation efforts. By implementing these recommendations, the assembly can promote equitable and sustainable development, which will benefit all members of society.

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CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

Chapter Five serves as a comprehensive synthesis and culmination of the research findings, drawing conclusions and presenting actionable recommendations. This section encapsulates the essence of the study's discoveries, emphasising critical observations regarding revenue mobilisation and utilisation within the Adansi South District Assembly. The chapter is structured into distinct sections, each addressing pivotal aspects revealed during the research process. It encompasses a summary of findings, a conclusive overview, robust recommendations, suggestions for further research, and an acknowledgement of the study's limitations.

5.1 Summary of Findings

The observations made in the findings have been summarised below. It was found in the research that most of the respondents are familiar with the concept of revenue mobilisation. Within the Adansi South District Assembly, revenue collection appears to be performed by contracted collectors and some permanent revenue officers. The mode of collection predominantly has been manual, and the inclusion of technology is only in recent times. Still, it has not been rolled out to cover all taxpaying persons and businesses within the district. Appropriation of this collected revenue from the findings appears effective according to the respondents interviewed for the research. Each of the five respondents has made a presentation regarding their response to the respective questions above. Several conclusions were drawn.

The study sought firstly to identify institutional factors that influence revenue mobilisation in the Adansi South District Assembly. Revenue mobilisation is generally referred to as the method or a way by which taxes and levies are collected from the public to the government.

The study further established that revenue mobilisation in the district assembly is well carried out, and the assembly achieved all its revenue targets stated in its composite budget for the 2022 accounting period. The study also recognised that there is an intensification of supervision and monitoring of revenue collection and sensitisation of the public on utilising revenue collection through radio advertising in the district.

The study also sought to examine operational factors that inhibit or facilitate the mobilisation of revenues in the Adansi South District Assembly; the study established a lack of public sensitisation on revenue utilisation and political interference in revenue collector's work in the district. The study also found general public misinformation and misconceptions about revenue mobilisation and utilisation in the district. The study also established that management through the National Commission for Civic Education (NCCE) has formed a revenue mobilisation committee to improve public sensitisation on people adhering to by-laws to pay their taxes and levies and educate them on revenue utilisation.

Furthermore, the study sought to evaluate how the Adansi South District Assembly utilises mobilised revenues. The study established that assembly through the development planning unit and stakeholders organised constant community engagement to discuss the community needs and teach in the assembly a medium-term plan for the management to implement. The respondent accepted that revenues are well utilised in the district, and people are given accountability for the revenue mobilised through capital expenditure such as schools, clinics, water, electricity, and roads.

Lastly, the study further determines the levels of revenue mobilisation that influence their utilisation in the Adansi South District Assembly. The study acknowledged that the concerns from people during revenue collections make it imperative for management to utilise mobilised revenue on capital expenditures to serve as accountability and transparency in the assembly

activities. It was established in the study that the district assembly revenue utilisation is highly affected by political views in the sense that the principal spending officer's decisions on revenue utilisation are highly in favour of political powers. The study also found that the internal audit unit should frequently conduct audit observations to advise management on sticking to their budget ceilings on effectively mobilising revenue.

5.2 Conclusion

It can be concluded from the summarised findings that the Adansi South District Assembly is making efforts to raise as much revenue as possible. The conclusion stems from the observation that given the many limitations facing the assembly, it has been able to use revenue collectors to mobilise funds for its internal projects. The research also concluded that in terms of revenue utilisation, capital expenditures take most of such revenues. It was also found that the assembly undertook projects such as constructing schools, clinics, markets, and roads through mobilised revenues within the district. The assembly appears to have been adequate regarding revenue utilisation in these areas.

5.3 Recommendations

Property values should be regularly assessed by the land valuation board at least once every five years, and a supplementary valuation list should be released every year. The Assembly should create a computerised database of immovable properties and other revenue sources within its jurisdiction, allowing them to be tracked and taxes paid.

It is essential to implement effective and reliable measures to prevent the leakage of taxes. To enable it to fulfil its roles effectively, the internal audit unit must be fully equipped with logistics, including computers, vehicles, etc. Revenue collectors suffer from "familiarity breeds contempt" when they remain at the same revenue station for several years and get too familiar with the taxpayers. If revenue collectors become familiar with certain taxpayers, they may not

collect any amount from them, or if they do collect, collections may be lower than those approved. Revenue collectors should be rotated at the beginning of each year.

More revenue collectors must be recruited to improve revenue mobilisation by the Assembly. The Adansi South District Assembly needs to identify new revenue sources to meet new trends in the municipality. Assemblies should devise ways to include mineral prospects and telecommunications operators in their tax nets.

Each year, the Adansi South District Assembly should train its revenue collectors on mobilising revenue effectively and efficiently. Attending the training will equip them with the necessary skills, tools, and techniques to perform better on the job. Taxpayers must also be educated about the rationale, procedures, obligations, and responsibilities of paying taxes to ensure efficient tax collection. Revenue collection can be linked to improved service delivery, and a more educated taxpayer population will increase compliance.

We will enhance revenue collection and engage the citizens by engaging the community in participatory budgeting and civic participation. Positive incentives, sanctions, and penalties must be used to collect and enforce fines and penalties. It is essential to focus on providing positive incentives as the first step in convincing taxpayers and businesses to pay their required taxes and fees - for instance, providing improved local services, ensuring the revenue system is administered efficiently, and educating and assisting taxpayers.

Despite having many options for generating revenue locally and having been in business for several years, not all taxpayers pay their taxes regularly for better revenue collection. Revenue collectors and leaders of associations played significant roles in the Assembly's internal revenue collection measures, including capacity building, public education, and database development. Several weaknesses included insufficient taxpayer participation, an inefficient database, and a lack of accountability mechanisms. In terms of raising improved local revenue

for the Assembly, some of the challenges included unwillingness by taxpayers to meet tax obligations, poor taxpayer involvement in tax decisions, and a slow rate of development. Political factors and insufficient personnel in charge of generating local revenue are also reasons for the poor sanctions of tax defaulters.

Regarding collection accounts, the Assembly should establish measures to ensure proper accountability. Specifically, the Assembly needs to set up adequate and robust monitoring teams to constantly monitor revenue and sanction defaulting collectors and employ competent people with the required skills. The Assembly should conduct periodic realistic assessments of revenue potential using scientific methods, and performance contracts should be negotiated with all the collectors. To improve the willingness of taxpayers to meet their tax obligations, the Assembly should put in place appropriate measures. Taxpayers can be educated on the importance of meeting their obligations to the Assembly and can be consulted on setting the revenue targets. Aside from creating opportunities for private participation in local revenue collection, the Assembly should also organise taxpayers into groups and undertake projects that benefit taxpayers.

The Assembly must involve the most significant number of revenue collectors and taxpayers when setting local revenue targets to meet its local revenue targets. Having a part in setting the revenue targets will motivate them to work hard to achieve them and make them feel like they are part of the team. To motivate revenue collection personnel, the Assembly should put in place measures. To achieve this goal, law enforcement agencies must protect the collectors against client attacks. The government should work effectively with the Assembly and non-governmental organisations to establish annual revenue performance awards. In addition to cash awards, motorbikes, refrigerators, televisions, and scholarships for children can also be presented. The Assembly must improve the salaries and employment conditions for collectors.

5.4 Suggestions for Further Research

Using the findings and conclusions, it is suggested that the study be extended to other district assemblies across the Ashanti region, which have a more significant number of MMDAs in Ghana. Moreover, since the current study examined revenue mobilisation and utilisation among district assemblies in Ghana using the qualitative method, a similar study should be extended to different district assemblies using the quantitative approach.

5.5 Study Limitation

Every research endeavour has inherent limitations, and this study is no exception. The primary limitations are as follows:

Scope of the Study. The findings of this study are context-specific to Ghana. Given each locale's unique circumstances, applying these findings to other global regions should be cautiously approached.

Cooperation from Assembly Staff. Challenges were encountered in gathering data from Assembly staff due to confidentiality issues. This obstacle resulted in the compression of some data, potentially losing its original essence.

While an ideal approach might have involved conducting the study across multiple assemblies in the Ashanti region or even extending it to assemblies outside the Ashanti region, the similarities in characteristics and challenges among these assemblies provide a basis for extrapolating the recommendations to other assemblies in Ghana.

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APPENDIX

INTERVIEW GUIDE

Dear Sir/Madam,

I am in my last year at Kumasi's Christian Service University. "Revenue Mobilisation and Utilisation among District Assemblies in Ghana" is the title of my thesis, which I am writing as part of the requirements for my postgraduate degree. This interview is to get information for the study, and we want to hear from you. Any information you gave would only be used for this study and kept secret at all times. Your answers will not be seen by anyone at work or shared with them. It will only be used for the reason mentioned above.

1. What is your understanding of revenue mobilisation as an officer?
2. Is revenue mobilisation well carried out within the assembly?
3. What institutional measures are put in place by the assembly to foster revenue mobilisation?
4. What is the effectiveness of these institutional factors?
5. How can the assembly's institutional elements for revenue mobilisation be improved?
6. What challenges do you face operationally regarding revenue mobilisation at the assembly?
7. What do you think contributes to the emergence and existence of these operational challenges?
8. What measures have been implemented to minimise or reverse such operational challenges in revenue mobilisation?
9. What tools do you employ in revenue mobilisation at the assembly?

10. How would you consider the operational benefits of these tools?
11. What considerations inform the utilisation of revenues within the assembly?
12. Do you perceive those revenues are well utilised?
13. What are some of the uses for which mobilised revenues have been collected?
14. In what way(s) do you think do you think mobilised revenue can be judiciously utilised?
15. What are some of the inhibitions regarding the effective utilisation of mobilised revenues?
16. In what way do you think mobilised revenue contributes to the development of the assembly?
17. What measures can be implemented to supervise the proper use of mobilised revenues effectively?

