

UNIVERSITY OF CAPE COAST

REVENUE MOBILIZATION STRATEGIES OF METROPOLITAN,
MUNICIPAL AND DISTRICT ASSEMBLIES IN GHANA: THE CASE OF
BOLGATANGA MUNICIPAL ASSEMBLY

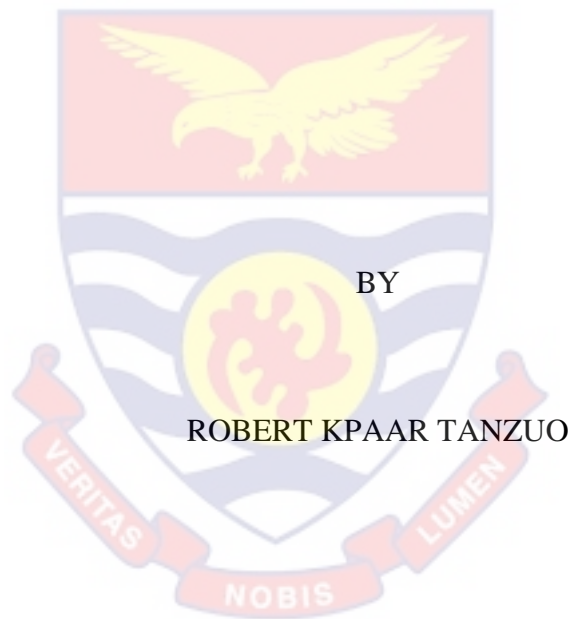


ROBERT KPAAR TANZUO

2024

UNIVERSITY OF CAPE COAST

REVENUE MOBILIZATION STRATEGIES OF METROPOLITAN,
MUNICIPAL AND DISTRICT ASSEMBLIES IN GHANA: THE CASE OF
BOLGATANGA MUNICIPAL ASSEMBLY



Dissertation submitted to the Department of Business Programmes of the
College of Distance Education, University of Cape Coast in partial fulfillment
of the requirements for the award of Master of Business Administration in
Accounting

JULY 2024

DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's signature: Date.....

Name: Robert Kpaar Tanzuo

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on the supervision of dissertation laid down by the University.

Supervisor's signature: Date.....

Name: Prof. Kwaku Kwarteng

ABSTRACT

The review looks to analyze the income activation systems at the Bolgatanga Metropolitan Gathering. The particular targets were to; distinguish different wellsprings of income inside the Bolgatanga Metropolitan Gathering, to lay out whether enough income is being activated locally, lastly, to recognize procedures that can assist Bolgatanga Civil Get together with producing an adequate number of assets to meet its improvement needs. The review utilized the quantitative exploration approach with the graphic examination plan. A sum of 100 polls were considered usable for the examination of the review. The logical apparatuses utilized for this study was the SPSS rendition 26. The SPSS was utilized for unmistakable examination and the exploration goals of the review. The main goal of this study was to distinguish different wellsprings of income inside the Bolgatanga Civil Gathering (BMA). The findings revealed the primary revenue streams for the BMA. Property taxes levied based on land and property values, referred to as rates, represented one of the major sources of funding. In objective two, the analysis of the results indicate that average revenue collection locally presently accounts for approximately 60% of average annual expenditure. For the objective three, it seeks to identify methods that can help the Bolgatanga Municipal Assembly accumulate sufficient funds. Some strategies proposed incorporate establishing a dedicated Revenue Department to focus solely on collection. It was therefore recommended that, the management should establish a comprehensive plan to closely monitor the work progress and performance of all hospital staff, considering a reduction in the evaluation period to enhance the timeliness of performance assessments.

KEYWORDS

Administrative expenses

Collection and enforcement

Revenue mobilization

Tax responsibility

ACKNOWLEDGMENTS

I would like to express my sincere gratitude to my supervisor, Professor Kwaku Kwarteng, for his invaluable support and guidance throughout this research project. His insightful feedback, recommendations, and encouragement were invaluable in strengthening my work from start to finish.

DEDICATION

To my family

TABLE OF CONTENTS

	Page
DECLARATION	ii
ABSTRACT	iii
KEYWORDS	iv
ACKNOWLEDGMENTS	v
DEDICATION	vi
TABLE OF CONTENTS	vii
LIST OF TABLES	xi
LIST OF FIGURES	xii
CHAPTER ONE: INTRODUCTION	
Background to the Study	1
Statement of the Problem	3
Purpose of the Study	5
Research Objectives	5
Research Questions	5
Significance of the Study	6
Delimitations of the Study	7
Limitations of the Study	7
Definition of terms	8
Organisation of the Study	8
CHAPTER TWO: LITERATURE REVIEW	
Introduction	9
Theoretical Review	9
Principal-Agent Theory	9

Theoretical Underpinning of the Study	11
Conceptual Review	12
Public Revenue	13
Importance of Local Revenue to Local Governments	14
Revenue Instruments for Local Governments	14
Revenue Source Available to Local Governments	15
Reforming –Government Internal Generated Funds (IGFS)	17
Strengths and Weakness of Major Local Government IGF Instruments	19
Problems of local governments tax mobilization in Ghana	22
Strategies for effective IGFs	26
Financial Accounting and Budgetary Control	33
Financial Accounting and Budgetary Control	34
Effectiveness of Revenue Mobilization Strategy	35
Empirical Review	36
Sources of Revenue Mobilisation	36
Strategies of Revenue Mobilisation	37
Conceptual Framework	39
Chapter Summary	40
CHAPTER THREE: RESEARCH METHODS	
Introduction	41
Research Paradigm	41
Research Approach	42
Research Design	43
Study Area	44
Population	46

Sample and Sampling Technique	47
Sampling and Sample Size Determination	48
Sample Size	49
Type of Data	49
Source of Data	50
Data Collection Instruments	50
Data Collection Methods	51
Data Analysis	53
Chapter Summary	54
CHAPTER FOUR: RESULTS AND DISCUSSION	
Descriptive Results for Demographic Characteristics	55
Findings of the Research Questions	57
Dependence on common fund for operations	57
Delay in Transfer of District Assembly Common Fund	58
Effect on operations of the MMDAs	59
Insufficient Internally Generated Funds by MMDAs	59
MMDAs empowered to generate revenue	60
MMDAs Corrupt in the award of contracts	61
Failure of revenue collectors to account for sales	61
Revenue Collectors print their own tickets	62
Revenue awarded in commission basis	63
MMDAs still using 1997 baseline	64
Lack of ability to maximize revenue mobilization	65
MMDAs IGF for Administrative Expenses	65
Revenue leakages	66

Reliable Data Base on Traders	67
Education of Consumer of public goods and services	67
Effect of MMDAs inability to generate enough IGF	68
Non-elimination of corruption will decrease MMDAs revenue	69
Continuous delay in the transfer of Common Fund	70
Increases in Administrative Expenditure	71
Inability of MMDAs to issue municipal bonds on operation	71
Discussions	72
Chapter Summary	74
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS	
Introduction	75
Summary of the Study	75
Summary of Key Findings	76
Conclusions	77
Recommendations	77
Suggestions for Further Studies	78
REFERENCES	80

LIST OF TABLES

Table		Page
1	Demographic Characteristics for Respondents	55
3	Dependence on common fund for operations	57
4	Delay in Transfer of Assembly Common Fund	58
5	Effect on Operations of the MMDAs	59
6	Insufficient internal generated fund by MMDAs	59
7	MMDAs empowered to generate revenue	60
8	MMDAs corrupt in the award of contracts	61
9	Failure of revenue collectors to account for sales	62
10	Revenue collectors print their own tickets	62
11	Revenue awarded in commission basis	63
12	MMDAs still using 1997 baseline data	64
13	Lack ability to maximize revenue mobilization	65
14	Greater part of MMDAs IGF goes into administrative expenses	65
15	Revenue leakages	66
16	Reliable data base on traders	67
17	Educate the consumer of public goods and services	68
18	Effect of MMDAs inability to generate enough IGF	69
19	Non-elimination of corruption will decrease MMDAs revenue	70
20	Continuous delay in the transfer of common fund	70
21	Increase in Administrative expenditure	71
22	Inability of MMDAs to issue municipal bonds on operations	71

LIST OF FIGURES

Figure		Page
1	Conceptual Framework	39

CHAPTER ONE

INTRODUCTION

This study is about revenue mobilization strategies at the Bolgatanga Municipal Assembly. The successful mobilization of income plays a crucial role in the financial stability and growth of local governments. As decentralized forms of administration gain importance globally, local authorities are increasingly charged with generating their own money to provide important public services and create sustainable development within their territories. The Bolgatanga Municipal Assembly (BMA), located in the Upper East Region of Ghana, is no exception. This research focuses on studying the income mobilization tactics adopted by the BMA and intends to give significant insights into boosting local government and encouraging sustainable development.

Background to the Study

The Bolgatanga Civil Gathering by the authoritative instrument of the constitution of Ghana and the Neighborhood Government Act, 1993 (Act 465) makes arrangement for the get together to be monetarily sound by assembling reserve inside through the Inner Created Asset (IGF) to supplement the outer awards to embrace advancement exercises in its space of purview (Yeboah and Andrew, 2020; Addo, 2016). Notwithstanding, a few locale like the Bolgatanga Metropolitan Gathering are confronted with different issues subject to their IGF for development. The objective of the exploration is to assess the methods towards proficient and suitable activation of IGF by the Bolgatanga Civil Gathering, which is the situation for the review. The get together experienced issues in activating the IGF adequately on account of

political mediation in the gathering's endeavors to assemble reserves (Adalety et al., 2022).

Different elements representing the insufficient presentation of the IGF of the get together incorporate low types of income gatherers employed as the majority of them couldn't accomplish the fundamental capability of income authorities (Brown et al., 2019). A portion of the gatherers were likewise exploitative and there was huge level of defilement in the duty assortment endeavors. Moreover, gatherers grumbled about unfortunate pay, which influences their moral (Agyei-Ababio et al., 2023). The concentrate likewise evaluate the various structures that decentralization can take, to be specific, deconcentrating, designation, devolution, organizations and privatization and gets done with a thought of the potential benefits of decentralization and the trouble of income preparation.

The decentralization development in Ghana was started in 1988 when the PNDC regulation 207 provided the lawful and institutional guidance to make the principal Locale Gathering (Gasu & Agbley, 2022). The cycle was sped up when the Neighborhood Government Act 1993 and Act 465 were endorsed. The Nearby Taxpayer driven organization Act 2004, Act 656 laid out the Neighborhood Taxpayer supported organization as a feature of the Nearby Government and managerial changes by means of decentralization to guarantee powerful organization and the executives of Nearby Government in the country.

The Locale of Ghana are second-level authoritative developments of Ghana beneath the degree of districts. The Areas of Ghana were re-coordinated in 1988/1989 with an end goal to decentralize the organization

and to address the wild debasement among authorities. The change in the last part of the 1980s partitioned the areas of Ghana into 110 Region. Where neighborhood Region Get together ought to manage the nearby government. By 2006, 28 extra Area were made by separating segments of the current 110, bringing their total up to 138.

The Bolgatanga Municipal Assembly, like many other local governments, confronts various obstacles in collecting adequate money to satisfy its expanding budgetary demands. Insufficient finance provides barriers to the provision of basic infrastructure, public services, and social amenities, eventually impeding the municipality's progress towards fulfilling its objectives. Therefore, examining and comprehending the income collection tactics employed by the B.M.A becomes vital in designing effective and lasting solutions to solve these difficulties.

Statement of the Problem

The possibility of decentralization is that nearby government ought to by and large be in a preferred situation over the focal government to evaluate neighborhood needs, and to offer public administrations fittingly (Zarychta et al., 2020). Considering this foundation, the M.M.D.As are urged to find and produce cash from nearby sources in type of rates, tolls, local charge, expenses and punishments among others to expand their monetary reason for improvement of the area. Notwithstanding the Inside Created Assets (I.G.F), the M.M.D.As should form out projects and exercises that charm to neediness decrease in their neighborhood networks (Lutterodt, 2021).

The M.M.D.As under the Neighborhood Government Act address presidential part of government at the decentralized level and for that respect

they are commanded to create, and gather pay in addition to other things and to make consumptions as per the Regulations and Demonstrations of Ghana (Owiredu and Gyamfi, 2022; Otoo and Danquah, 2021). This shows that advancement projects in the area ought to be coordinated through the locale gathering. As such M.M.D.As ought to have the option to deliver sufficient money to keep up with their own undertakings.

Notwithstanding, the arrangement of pay creation, assortment and its administration inside most M.M.D.As is viewed as restricted by as far as possible inside the construction, curious to every one of the M.M.D.As (Hackman et al., 2021). Likewise, consistently, regardless of exertion has been made to especially, dissect the effect of incomes gathered on improvement of the neighborhood Congregations in the radiance of the Ghana Destitution Decrease Technique strategy at the grass root level by the M.M.D.As, much seem not to have been finished. Further, taking into account the profile of specific M.M.D.As, the exploration shows that there are various undiscovered pay open doors that the Congregations might take utilization of to improve their pay base (Hammond, 2022).

This study aims to dive into the multiple elements of revenue mobilization, exploring the many sources of income accessible to the BMA, such as property taxes, municipal tariffs, fees, and penalties. Additionally, it tries to critically assess the present revenue collecting processes, analysing their efficiency, effectiveness, and compliance levels. By identifying strengths and shortcomings, this research intends to give ideas for improving income generating and collection systems, with the overriding objective of promoting

local government and supporting sustainable development within the Bolgatanga Municipal Assembly.

Ultimately, this research attempts to add to the current body of knowledge on income mobilization tactics within local government settings. By bringing light on the difficulties and possibilities encountered by the Bolgatanga Municipal Assembly, it intends to give concrete suggestions that may boost income production, improve governance standards, and pave the path for sustainable development in the area.

Purpose of the Study

The study seeks to examine the revenue mobilization strategies at the Bolgatanga Municipal Assembly.

Research Objectives

1. To identify various sources of revenue within the Bolgatanga Municipal Assembly.
2. To determine if sufficient revenue is being generated locally.
3. To identify strategies that can help Bolgatanga Municipal Assembly to generate enough funds to meet its development needs.

Research Questions

1. What are the various sources of revenue within the Bolgatanga Municipal Assembly?
2. Is there sufficient revenue being mobilized locally?
3. What are some strategies that can help Bolgatanga Municipal Assembly to generate enough funds to meet its development needs?

Significance of the Study

This study aims to examine revenue mobilization strategies at the Bolgatanga Municipal Assembly (BMA) and their implications. By analyzing current revenue collection processes and identifying weaknesses, solutions will be proposed to increase tax collection and address challenges effectively. Key areas of focus include providing an analytical framework for assessing local development, enhancing revenue administration analysis, and illuminating frontline tax collectors' issues. Findings will also evaluate BMA's fund utilization over time to promote accountability and inform resource allocation decisions.

Theoretically, insights will contribute new perspectives to literature on revenue mobilization and local assembly growth. By evaluating BMA's income mobilization tactics, knowledge in fiscal management and sustainable local development will be expanded. Results and recommendations provide analytical models transferable to other comparable local governance contexts, advancing understanding of effective strategies and developmental impacts.

At the grassroots level, recommendations will streamline BMA tax collection processes by pinpointing inefficiencies, non-compliance issues, and loopholes. Proposed remedies aim to optimize revenue generation and administration to boost resources enabling basic service provision, infrastructure development, and regional economic growth. Additionally, contextualizing frontline tax collectors' experiences will identify underlying challenges like resistance, corruption and capacity constraints. Recommended training programs, empowerment initiatives or policy reforms then seek to establish an enabling environment ensuring the effectiveness and sustainability

of revenue strategies for years to come. By reviewing resource allocation and spending patterns over time, stakeholders can also identify areas for improvement, promote accountability and make evidence-based choices regarding public fund prioritization and future development planning.

Delimitations of the Study

The purpose of this study is to to examine the revenue mobilization strategies at the Bolgatanga Municipal Assembly, with an emphasis on understanding how they generate revenue and mobilize funds within the locality. The study would comprise a review of relevant literature on the topic of revenue mobilization, as well as an investigation into the unique strategies used by the Bolgatanga Municipal. Also, the study depended on just employees in the Bolgatanga Municipal Assembly, Ghana, and as such, the study excluded non-professional workers such as cleaners, drivers, and chefs, among others at the company.

Limitations of the Study

Data collection was constrained by time and resources, restricting the sample size for interviews. Only staff within the Bolgatanga Municipal Assembly were consulted without input from external stakeholders like community members or business owners. A larger sample that incorporates diverse perspectives could provide richer insights. Access to quantitative revenue collection data over multiple years was also limited. This constrains the ability to perform comparative or trend analyses regarding financial performance over time. Additionally, language barriers meant some nuances may have been lost during interviews and focus group discussions conducted in the local dialect necessitating translation. While the findings offer valuable

recommendations, applying mixed research methods incorporating both qualitative and quantitative data could facilitate an even deeper understanding of impacts. It is hopeful that ongoing cooperative work can address these constraints to better inform evidence-based policymaking and decision making at the Assembly going forward.

Definition of terms

Revenue: Revenue refers to the money that is generated by a business or government through its normal business operations or activities within a set period, usually one fiscal year. It comes from the sales of goods and services to customers.

Revenue Mobilization: Revenue mobilization is the process through which a government generates and collects revenue from various sources to fund its expenditures and provide public services. It involves putting in place effective policies and strategies to expand the tax base and improve tax administration in order to increase the overall revenue collected by the government.

Organisation of the Study

This study is coordinated into five sections. Section one is the presentation, which centers predominantly around the foundation, the assertion of the issue, and goals of the concentrate notwithstanding association of the review. Following the early on part, section two presents a survey of the hypothetical and observational writing relating to the worries of the postulation. Part three gives data on the strategy utilized in the exploration, populace, test and apparatuses of examination utilized in the review. In Section four, the consequences of the review are introduced and talked about. Part five likewise contains an outline of the significant discoveries, ends, suggestions, proposals and ideas for additional investigations.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This section presents a survey of the hypothetical and the experimental structure on income preparation procedures and what they mean for the Bolgatanga City Get together. The audit additionally outlines how these structures associate in an instructive area. The objective of the review was to assess income the executives procedures of the Bolgatanga Civil Gathering. The review of the section will start with conversation of hypotheses behind the review, prior to tending to applied and experimental worries of income the executives methodologies.

Theoretical Review

Notable among the theories of public administration is the Principal-Agent Theory. In this study, the principal-agent theory is utilized to establish the relationship that exists between revenue mobilization strategies and its' nature on the Bolgatanga Municipal Assembly sector.

Principal-Agent Theory

The Principal-Agent Theory is widely utilised in the context of public administration and governance to describe the connection between a principal (e.g., the government or local authority) and an agent (e.g., tax collectors or local officials) who act on behalf of the principal (Ramadhan et al., 2022). In this situation, the Metropolitan, Municipal, and District Assemblies (MMDAs) are the principals, while tax collectors and local authorities are the agents responsible for mobilizing income on their behalf.

According to the Principal-Agent Theory, there may be a mismatch of interests between the principal and the agent. The principal tries to optimise revenue collection for successful service delivery and local development, whereas the agent may prioritize personal interests or lack the incentives to enhance revenue collection (Tuhaika 2019). The idea implies that the principal (MMDAs) may employ different strategies to align the interests of the agent (revenue collectors and local authorities) with their own aims. These techniques may include building performance-based incentives, enhancing monitoring and accountability systems, and creating transparent and equitable compensation systems.

The research may analyse how the Principal-Agent Theory emerges in the context of revenue mobilization by MMDAs in Ghana. It may evaluate how the design of revenue collecting systems and incentives influences the effectiveness of tax collectors. The research may also analyse the efficacy of monitoring measures employed by MMDAs to guarantee compliance and avoid income leakage (Liu & Wang, 2021). Furthermore, the Principal-Agent Theory may be utilised to analyse how the relationship between the MMDAs and tax collectors effects revenue mobilization techniques. For instance, if there is a lack of trust or communication between the two parties, it may inhibit successful income mobilization activities.

By utilising the Principal-Agent Theory, the research may give significant insights into the dynamics of revenue mobilization tactics and provide light on possible areas for development (Ajmi et al., 2019). It may also enlighten policymakers and local government authorities on how to better

match the goals of tax collectors and officials with the larger aims of increasing income for local development and service delivery.

Theoretical Underpinning of the Study

The principal-agent theory provides a framework for understanding the dynamics between entities with differing objectives, often used to analyze relationships where one party (the principal) delegates work to another party (the agent). This theory is especially pertinent to the study of revenue mobilization strategies of Metropolitan, Municipal, and District Assemblies (MMDAs) in Ghana, as it can highlight the challenges and mechanisms involved in these processes. The principal in this context could be the central government or higher administrative authorities that set policies and expectations for revenue generation, while the agents are the MMDAs responsible for implementing these strategies.

In the case of the Bolgatanga Municipal Assembly, the central government aims to increase overall revenue to fund public services and infrastructure, setting targets and policies that MMDAs must follow. Conversely, the Bolgatanga Municipal Assembly might have local objectives, such as addressing specific community needs, which may sometimes conflict with the central government's priorities. There may also be a disparity in information between the central government and the Bolgatanga Municipal Assembly, as the Assembly has more detailed knowledge of local economic activities, taxpayer behavior, and practical challenges in revenue collection.

To ensure alignment of objectives, the central government needs to design incentive structures for the Bolgatanga Municipal Assembly. This can include financial incentives, penalties, or performance assessments. Effective

monitoring mechanisms are crucial to ensure that the Assembly reports accurate data and meets its revenue targets, which can involve audits, reporting requirements, and regular evaluations. Aligning the goals of the principal and the agent is critical and may involve training and capacity-building programs for local officials, providing resources and tools to improve efficiency in revenue collection, and creating a transparent and accountable system where local assemblies are motivated to meet targets.

The degree of autonomy given to the Bolgatanga Municipal Assembly can impact its effectiveness. Greater autonomy may allow for innovative and context-specific revenue strategies but requires robust accountability frameworks to ensure alignment with broader fiscal policies. The principal-agent theory highlights several challenges, such as moral hazard, where the Assembly might not put in the desired effort or might engage in activities that benefit local officials rather than the community or central government, and adverse selection, where the central government may not always have the best information when selecting which assemblies to delegate more resources or autonomy. Agency costs, which are the costs associated with monitoring, incentivizing, and aligning the goals of the Bolgatanga Municipal Assembly with the central government, can also be substantial.

Conceptual Review

This part attempts to give a far-reaching clarification and extended understanding as for the builds utilized in this review. How the different thoughts are operationalized in writing will be talked about. income was at first be tended to followed by the systems for income activation concentrated

on in this review. Also, the City Gatherings will be investigated with an accentuation on the setting.

Public Revenue

Public pay, as indicated by the Oxford Progressed Student's Word reference, is the cash gotten by an administration from various sources, including charges. In plain words, income is the cash made by a firm through its not unexpected business tasks, for the most part through offering items and administrations to clients. In specific countries like the Unified Realm, pay is typically alluded to as turnover. For certain organizations (Iiyambo and Kaulihowa, 2020), income could address complete corporate pay or the specific measure of cash gathered during a specific time. Benefits or net gain commonly show the all-out income less all out costs for a specific time frame. In bookkeeping, income is usually nicknamed the "top line" since it shows up at the actual top of the pay articulation.

Government Revenue

The focal government pay of the Australian government incorporates a few sources, including gross incomes from charges forced on firms and individuals, extract obligations, customs charges, different expenses, deals of labor and products, as well as profits and premium procured. By and large, income alludes to the cash got by an association as money or money counterparts, while deals income demonstrates the pay created by selling items or administrations during a given time. Charge income, then again, portrays the cash gathered by an administration from citizens (Batrancea et al., 2022). In a more conventional climate, income is processed or projected in light of exact bookkeeping strategies or norms laid out by an administration or its

offices. Enterprises that sell shares for public deal are frequently obliged by regulation to record income as per proper accounting rules or global monetary announcing norms.

Conversely, nearby government pay by and large incorporates client expenses and charges, local charge, and cash from specific exchange activities at the neighborhood level. Income preparation, on a greater scale, contains the most common way of gathering, collecting, and organizing monetary commitments from all income sources in a financial climate.

Importance of Local Revenue to Local Governments

Zhang et al. (2021) emphasizes the significance of local revenue for local governments, highlighting the following key points: Funding administrative costs, such as councilors' emoluments and employee expenses; Financing maintenance costs, which fosters a sense of ownership of projects; Collecting localized and low-yielding revenues through permits; Ensuring the sustainability of service delivery and promoting the autonomy of local governments; Regulating businesses and providing essential infrastructure and services, like markets and public conveniences, with corresponding charges; Easing the burden on central governments and reducing reliance on external donors.

Revenue Instruments for Local Governments

Cao et al. (2023) underline the need of having a sound income framework as a basic essential for the viable execution of financial decentralization at the nearby government level. Veleva (2023) and Mazllami (2021) both propose that gathering neighborhood cash can possibly advance political and regulatory obligation by engaging networks. Notwithstanding, adhering to

hypothetical solutions and great worldwide norms might put extreme cutoff points on the range of income systems available to neighborhood legislatures. Andrews et al. (2020) partition neighborhood government pay in Africa into two essential gatherings. The principal bunch contains locally delivered cash, which incorporate assessments, client expenses, and different licenses. The subsequent classification contains moves from the focal or local levels, regularly as awards and income sharing. In specific countries, regions, regions, and other neighborhood bodies can get cash for capital enhancements in foundation. Nonetheless, in Ghana, the principles forbid nearby government substances from claiming value interests.

Revenue Source Available to Local Governments

Sililo (2021) reveal the following as reasons responsible for poor revenue mobilization in the Malawian local authorities.

Weak Administration: Generally, the local income collection has major obstacles owing to insufficient administration. The revenue base information is typically insufficient, leading in poor collection rates, and enforcement mechanisms are essentially non-existent. While legislative improvements may be made, the greatest hurdle to effective local income collection rests in the inadequate administration. The absence of political will for enforcement further adds to the poor level of performance in municipal revenue mobilization. Despite these problems, it is commonly acknowledged that local assemblies have the ability to greatly boost their income, notably from sources such as company licenses and property fees (Sililo, 2021).

Collection and enforcement: In Malawi, local tax collection rates are estimated to be poor, with estimates ranging from 20% to 50%. However,

collecting reliable data on actual collection rates is hard since information on revenue collections is generally based on tax collection objectives rather than on invoiced obligations or prospective revenues. Local assemblies in the nation generally depend on interpersonal persuasion to gather funds, instead of employing the many enforcement measures provided within the local government act, as described by Zhumashov (2022). The lack of collective competence and enforcement may be due to various issues, including: [continue listing the factors described by Zhumashov (2022)].

Lack of education on tax responsibility: Like any other taxes, it is vital to concentrate on educating people about the rules, processes, duties, and responsibilities associated to business and property taxes. By tying revenue collections to better service delivery and boosting tax knowledge among the community, participatory budgeting and civic participation may be promoted. Engaging individuals via education will lead to better-informed taxpayers and, in turn, promote enhanced revenue collection.

Charge base inclusion: Kelly et al. (in the same place) found that the neighborhood government income enlistment experiences unfortunate inclusion proportions attributable to the nonattendance, deficiency, or obsolete nature of data on available things, properties, and organizations. Nearby permit to operate vaults just give data on a couple of little ventures that have been granted licenses by the gathering. Insights regarding greater ventures are contained in the organizations enlistment at the Service of Industry and Business in Malawi. Additionally, local charge libraries shift in their carefulness at different levels. Some locale gathering need local charge registers and have to lay out them without any preparation. In areas where

local charge registers existed before, they might be fractional and not forward-thinking.

Property valuation and characterization: Kelly et al. (on the same page) propose that for viable expense organization, it is fundamental to accurately group the duty objects, whether it's for unit charge evaluation (e.g., a permit expense framework) or for promotion valorem charge evaluation (e.g., a local charge framework). Exact business arrangement for charge evaluation depends on a few variables:

1. Accessibility of adequate and unambiguous data on the business attributes expected by the staff to make exact arrangements.
2. Prepared staff who have the capacity to order organizations accurately and reliably.
3. Appropriate management and oversight to guarantee quality control in the arrangement cycle.

Reforming –Government Internal Generated Funds (IGFS)

Akitoby et al. (2020) say that a common trait of local government revenue systems in Africa is the broad employment of multiple revenue instruments for revenue mobilization. This technique typically leads to economic distortions and distribution impacts, which may come from the different taxes, fees, and levies imposed by local governments. Bronić et al. (2022) claim that a complicated and non-transparent local government income system incurs excessive administrative expenses and breeds corruption and mismanagement. Furthermore, some municipal taxes might skew resource allocation choices, impeding the creation of new firms and overall economic development.

Bronić et al. (2022) points out that such impacts emerge when there are considerable disparities in the efficacy of different traded items and when licencing costs are set too expensive for small-scale start-up firms to succeed. Moore (2013) remark that the structure and collection of local revenue instruments might lead to a larger tax burden on the poor relative to the affluent, owing to intrinsic design defects in the local system. Despite significant central government tax changes in the previous decade, local government revenue structures in sub-Saharan Africa have mostly stayed untouched until recently. When restructuring municipal revenue systems, there should be a greater emphasis on cost-effectiveness in revenue collection, including both direct administrative expenses and total economic costs, including compliance costs for taxpayers. Efforts should be taken to decrease losses via corruption and evasion. Improving revenue management alone cannot compensate for deficiencies in the tax framework.

Thus, altering the revenue structure should precede revenue administration improvements, since upgrading an inefficient revenue system is not particularly successful. Tanzania recently started a complete overhaul of its local government revenue system, removing inadequate revenue instruments and strengthening the remaining revenue bases by simplifying rate structures and collection methods. The Tanzania reform offers as an example that considerable changes to the local government income system are doable. However, the longer-term consequences of this change on local government income have still to be studied thoroughly.

Strengths and Weakness of Major Local Government IGF Instruments

As indicated previously, local "own revenue" systems in African nations frequently contain a substantial number of revenue instruments. In urban councils, the major sources of "own revenues" often include property taxes, business licenses, and different user fees, notably for services delivered by or on behalf of the municipality. However, experiences from various African nations have highlighted major inadequacies with these income mechanisms. For example, managing property taxes may be an expensive and complicated procedure (Bronić et al., 2022). Additionally, implementing user fees has led to widespread opposition to payment, especially among the economically challenged portions of the urban population in various nations (Chen et al., 2021).

Furthermore, complicated company licensing procedures have shown to be substantial impediments for the development and expansion of micro and small firms, as stated by Devas and Kelly (2001) and Sander (2003). Despite these limitations, well-designed and properly executed revenue tools may give urban communities considerable and consistent income.

Property Tax: Property tax serves as a key income source in various metropolitan governments (Awasthi et al., 2021). In the 1990s, it accounted for around 40 percent of all sub-national taxes in developing nations. However, in many African nations, such as Tanzania (Fjeldstad et al., 2004) and South Africa (Bahl & Smoke, 2003), its contribution to urban council income is comparatively modest, ranging from 10-30 percent and approximately 20 percent, respectively.

Property tax is regarded an appealing alternative for municipal administration because to its visibility, immobility, and representation of a form of wealth. When well-administered, it may be a non-distortional and highly efficient fiscal instrument. The administration of property tax may be carried out by both local and central governments. In certain circumstances, local governments have jurisdiction over tax rates, while the central revenue body handles tax administration. In some situations, property valuation is handled by the national government, while local authorities control rate-setting and collection (Fjeldstad et al., 2019).

There are regional variances in property tax administration in Africa. West African French-speaking nations mainly depend on the classic French model, where property tax is managed and collected by the central government. On the other hand, East and Southern African nations tend to embrace local governance. However, both techniques have found mixed outcomes in Africa, with varying viewpoints on how to increase property taxes in emerging nations.

While property taxes provide numerous benefits as municipal income sources, they also reveal significant drawbacks. These include insufficient competency and capacity of towns to manage property tax at a cheap cost, issues with valuation, and difficulty in tax assessment and enforcement. Conducting cadastral surveys for property value is typically costly and time-consuming, and many local governments lack adequate assessors for the purpose. Additionally, the archaic tax methods inherited from the colonial past may not be well-suited to modern situations and might be ineffectual in tracking changes in property values over time. To enhance property tax

systems, focus must be devoted to overcoming these administrative problems and ensuring efficient and accurate property assessment and revenue collecting operations.

Permits to operate: Neighborhood business charges are many times required in two ways, either as a set total fluctuating ward on the sort, size, or area of the firm, or as a level of turnover or benefits. Nonetheless, estimating turnover or productivity might be risky, especially for little endeavors that may not keep adequate records or large organizations with numerous offices across different nations. To tackle this, metropolitan business burdens by and large use intermediaries like the size of premises, sort of organization, number of laborers, introduced electrical power, and so on., to appraise turnover or benefit.

In francophone Africa, neighborhood organizations use a duty called the "Patente," which was at first demonstrated on the French expense professionnelle. In countries like Cote d'Ivoire, the Patente was a significant revenue source, supporting around 17% of the neighborhood government financial plan and more in the capital Abidjan. Nonetheless, the calculation of this duty is confounded, incorporating components such the worth of premises, number of laborers, energy limit, and other size intermediaries, making it equivalent to a local charge.

In Anglophone African countries, the normal procedure of pay assortment from firms has been by means of permitting. While the essential objective was to control firms, nearby business permitting has progressively become basically an income generator. Permits to operate frequently contribute between 5% and 30 percent of neighborhood government pay in

metropolitan committees. Nonetheless, the framework has demonstrated unacceptable and discriminatory in numerous Anglophone countries, troubling undertakings with high consistence costs attributable to different licenses and muddled duty frameworks that don't account ability to pay.

Unfortunate organization and avoidance further lessen the expense base and create disparities, while feeble monetary administration frequently prompts careless authorization, bringing imbalances into the framework. Many existing permit to operate frameworks across Africa experience the ill effects of serious imperfections, including intricacies, incapable guideline, and valuable open doors for lease looking for conduct. In rundown, neighborhood business charges in Africa stand up to different issues, remembering trouble for assessing turnover or productivity, convoluted charge calculations, high consistence costs, wasteful organization, and differences in income creation. These moves should be addressed to ensure a more successful and fair income preparation component.

Problems of local governments tax mobilization in Ghana

Diaboh (2022) has identified the following problems that inhibited local government tax mobilization in Ghana.

Shortage of trained personnel: The absence of sufficiently trained and competent people creates a substantial barrier in efficiently collecting taxes and rates at the local level. Even within the limited number of available workers, many are not sufficiently trained with the essential abilities in effective budgeting and financial management systems. This scarcity of competence affects the capacity of local governments to maximise income production and financial responsibility. Furthermore, most local governments

suffer from understaffing, which further exacerbates the situation. With limited human resources to carry out their tasks, local authorities struggle to adequately manage their financial affairs and guarantee timely and accurate tax collection.

As a consequence, tax collection systems may be inefficient, resulting to possible losses of potential income and limiting the delivery of important services to the local populations. To solve these problems, it is vital for local governments to engage in comprehensive training and capacity-building programs for their workers. By offering comprehensive training in financial management, budgeting, and revenue collecting strategies, local authorities may provide their personnel with the essential skills and information to boost revenue production and financial control.

Moreover, efforts should be made to attract and retain skilled individuals in the area of finance and taxes. Competitive salary packages and professional development opportunities may attract qualified workers and lower turnover rates, guaranteeing a steady and knowledgeable team. Collaboration with national or regional institutes that specialize in financial management and taxes might also be advantageous. These agreements may give local governments with access to expert counsel, best practices, and contemporary tools and technology to optimise revenue collecting procedures.

Addressing the dearth of well-trained individuals and understaffing at the municipal level is vital for the overall financial health and sustainability of local governments. By investing in human resources and implementing effective revenue collection procedures, local authorities may strengthen their

capacity to support important services and infrastructure development, eventually benefitting the communities they serve.

Lack of Capacity to recruit and retain personnel: Local governments confront a huge problem in recruiting and maintaining competent and experienced employees to successfully develop, implement, and manage programs and initiatives that may bring about substantial improvement in the lives of the grassroots people. This capacity gap limits the local governments' ability to adequately employ their resources and offer important services to the populations they serve. One of the key causes for this capacity gap is the severe rivalry for talent from other industries and higher levels of government. Many talented individuals are enticed to jobs in the private sector or national government, where remuneration and career progression possibilities frequently look more appealing. As a consequence, local governments typically struggle to attract and retain individuals with the skills required to lead significant programmes.

Moreover, funding limits at the municipal level further complicate the situation. Local governments may encounter difficulties in giving competitive pay and benefits, making it hard to recruit highly educated personnel. Inadequate financing also affects the availability of resources for training and capacity-building initiatives, impeding the professional growth and development of current employees. Additionally, the absence of proper infrastructure and amenities in rural regions, where many local governments function, might serve as a disincentive for prospective candidates. Limited access to basic services, educational opportunities, and decent healthcare may prevent professionals from contemplating work in certain places.

To solve these capacity concerns, local governments need to take proactive initiatives. They may concentrate on creating collaborations with educational institutions and professional groups to develop a pipeline of talent that corresponds with their unique requirements. Internship programs, scholarships, and skill development efforts might entice young professionals and new graduates to pursue employment in municipal government. Moreover, local governments must emphasise employee development and invest in training programs that strengthen the skill sets of current workers. By creating possibilities for professional progression and continual learning, businesses may establish a pleasant work environment that inspires loyalty and dedication among staff.

Additionally, pushing for better financing and budget allocation at the national and regional levels may help local governments in providing competitive remuneration packages and resources for capacity-building programmes. Enhanced infrastructure and availability to critical services in rural areas may help make these communities more desirable to prospective personnel. Ultimately, increasing the ability of local governments to recruit and retain qualified individuals is crucial for guaranteeing efficient governance and service delivery at the grassroots level. By developing a competent and motivated staff, local authorities can better react to the demands of their communities and create sustainable development that positively benefits the lives of the people they serve.

The reliance disorder: In spite of the fact that there are protected arrangements for legal designations and privately delivered reserves, nearby legislatures in Nigeria are vigorously controlled and enslaved by state lead

representatives by means of various strategies, including impacting the appropriation of monetary installments to them. Neighborhood legislatures rely solely upon outside sources to activate their incomes, which comprise of administrative and state government monetary exchanges like as awards, legal portions, portion of significant worth added charge (Tank), receipts, and credits. In any case, this reliance on outside sources creates a reliance disorder in their pay preparation exercises. Subsequently, any difficulties from these outer sources affect the managerial apparatus and the execution of huge neighborhood taxpayer supported initiatives. Besides, this situation has additionally harmed their capability to make interior pay.

Corruption: Besides, the absence of trustworthiness among committee work force about their given undertakings is a major concern. A considerable lot of them will generally siphon the assembled committee cash for their own utilization, which in the end denies the gathering of the fundamental funds for its tasks.

Strategies for effective IGFs

To generate enough IGFs Lutterodt (2021) suggests the following strategies to MMDAS:

Public Education: Public education includes the payment of rates, taxes, licenses, and other financial commitments by corporate entities, merchants, and property owners to fund different components of public infrastructure, services, and government activities. These fees are vital for maintaining the efficient operation of communities and ensuring that basic services and amenities are available to residents. Rates relate to taxes imposed on the value of property held by people or companies within a certain

jurisdiction. These taxes are often used to pay local government operations, such as the upkeep of public parks, roads, and sanitation services.

Fees comprise a broad variety of levies collected by governments for particular services given to the public. For instance, several government agencies may collect licensing fees for firms to operate lawfully or provide licences for development projects. Licenses are legal authorizations provided by the government that enable people or organisations to participate in particular activities or companies. These licenses sometimes come with related costs that contribute to the overall income stream for the government.

The contributions made by corporate entities, dealers, and property owners via these payments play a significant role in supporting economic development and guaranteeing the well-being of communities. By completing their financial duties, companies and people contribute to the development of infrastructure, education, healthcare, and other critical public services. In many nations, governments have developed explicit legislation and procedures for the computation and collection of various rates, fees, and permits. These procedures strive to assure justice, transparency, and conformity with legal obligations. Overall, public education regarding the necessity of making timely and precise payments of rates, taxes, permits, and other financial duties is vital for creating a healthy and sustainable society. By appreciating the value of these contributions, people and companies may actively engage in the growth and development of their communities and contribute to the advancement of society as a whole.

Revaluation of immovable properties: The process of revaluation of immovable assets attempts to appropriately evaluate and represent the actual

market values of these properties. This evaluation is crucial to verify that the recorded values fit with the existing market circumstances and appropriately reflect the genuine worth of the assets. Over time, the value of immovable assets may vary owing to different variables such as changes in the local real estate market, economic circumstances, infrastructural development, and other external influences. As a consequence, the previously reported valuations of these assets may no longer be an accurate indication of their current worth.

Revaluation entails completing a complete investigation and assessment of many aspects that might affect property values. Trained specialists, such as appraisers or assessors, play a significant part in this process. They review the physical condition of the property, consider its location and accessibility, and research recent sales data of comparable properties in the region to calculate the current market worth. The purpose of revaluation is to maintain justice and equality in property taxation, since property taxes are generally computed based on the assessed value of the property. By revising the property values via revaluation, the tax burden is more equitably spread among property owners, since they are contributing based on the true market values of their properties.

Revaluation also has larger ramifications for the local government and community. It may lead to revisions in property tax collection, which, in turn, can affect the distribution of funding for public services and infrastructure development. Additionally, it may impact investment choices and property development tactics in the region. Regular revaluation of immovable assets is needed to ensure a balanced and transparent property tax system. It helps to avoid overvaluation or undervaluation of properties and ensures that property

owners are paying their fair part to fund public services and community development.

Introduction of new business operating permits: The installation of new business operating permits refers to the introduction of extra licenses or authorizations necessary for firms to lawfully operate within a certain jurisdiction. These licences are often established by governments or regulatory agencies to guarantee compliance with different laws, rules, and safety requirements. As the economic environment develops and new sectors arise, it becomes vital for regulating authorities to adapt and build proper frameworks to monitor and oversee these endeavours successfully. The provision of new company operating licences is a proactive action done by authorities to keep pace with changing economic circumstances, technical improvements, and social requirements.

When new company operating licences are issued, it is necessary to explain the facts properly to all stakeholders, including current business owners and potential entrepreneurs. Transparent communication about the criteria, processes, and possible advantages of these permits is crucial to enhance understanding and compliance. One of the key aims of new company operating licences is to guarantee public safety and safeguard customers. Different sectors and industries may need specialized permissions to assure that enterprises conform to certain criteria. For instance, food restaurants may need health and hygiene licences, while construction enterprises may need permits to comply with building rules and safety laws.

Moreover, the introduction of new permissions may assist simplify company operations and promote accountability. By enforcing specific rules,

the government may encourage fair competition, restrict unlawful activities, and limit unethical corporate practices. While the introduction of additional licences is a beneficial move, it is vital for policymakers to find a balance between regulation and promoting an atmosphere favourable to entrepreneurship and economic progress. Excessive bureaucratic impediments or excessive permission prices might dissuade prospective company owners and hamper innovation.

Furthermore, the procedure of getting these permissions should be expedited and accessible. Clear standards, fast application processes, and acceptable processing periods might encourage more enterprises to comply voluntarily. Collaboration and input from stakeholders, including enterprises, industry groups, and specialists, are vital when establishing new business operating licences. Understanding the distinct demands and constraints of diverse industries will help policymakers to establish well-tailored and effective permit systems that accomplish their intended aims.

Engagement of private revenue collections: The involvement of private revenue collections refers to the practice of engaging private businesses or third-party agencies in the process of collecting different forms of income on behalf of the government or public institutions. This strategy has gained favour in recent years owing to its potential advantages and efficiency in revenue management. In conventional government revenue collection systems, the obligation for collecting taxes, fees, penalties, and other revenues often resides primarily with government organisations or departments. However, the advent of private revenue collections allows for cooperation with specialized

organisations that have the experience, resources, and technology to shorten the process and enhance total revenue collection.

One of the key motivations for contemplating private revenue collecting is the possibility for greater income creation. Private collection companies frequently apply contemporary and sophisticated tactics for tracing and recovering outstanding debts, resulting in a better success rate in collecting delayed payments. This, in turn, may greatly raise the government's income stream and strengthen financial stability. Moreover, commercial organisations specialised in tax collecting might contribute innovation and efficiency to the process. They generally leverage modern data analytics and automation systems, which may lead to speedier discovery of overdue payments and more successful techniques for debt collection. These simplified ways may decrease the pressure on government agencies, enabling them to concentrate on other critical activities and services.

When using private corporations for tax collection, governments must develop explicit contractual agreements that specify the conditions, obligations, and responsibility of both sides. Privacy and data security are other key concerns that need to be properly addressed, ensuring that sensitive taxpayer information is handled with the highest discretion and conformity with current rules. Despite the potential benefits, there are also obstacles and concerns involved with private tax collecting. The engagement of private firms in what was historically a government job needs strict control to avoid any possible misuse or corruption. Transparency and accountability systems should be put in place to retain public confidence and guarantee ethical conduct in revenue collecting.

Use of task force and the police to enforce payment of fees and licenses: The usage of task forces and police to enforce the payment of fees and licenses entails the deployment of specialist teams and law enforcement officials to guarantee compliance with financial responsibilities stipulated by government rules. These fees and licenses may include taxes, permits, registration fees, business licenses, and numerous additional charges necessary for people and companies to operate lawfully. Task forces are often formed up with a particular purpose to monitor and enforce compliance with different laws and regulations. In the framework of fee and licencing enforcement, these task teams concentrate on finding firms or people who have not completed their financial commitments and take required procedures to fix the problem.

Similarly, the police, as part of their law enforcement obligations, may be engaged in ensuring that firms and people stick to the mandatory payment schedules. Their power permits them to take necessary measures against anyone found in breach of fee and licence requirements. The greater employment of task forces and police in enforcing payment of taxes and licenses may have various benefits. First and foremost, it helps promote a feeling of justice and equality among all members of society. When everyone performs their financial commitments, the burden is equally divided, and there is a level playing field for enterprises and people operating within the jurisdiction.

Additionally, enforcing fee and license payments creates critical money for the government. These money are used to support public services, infrastructure development, education, healthcare, and several other activities

that benefit the community as a whole. Ensuring that all qualified entities pay their dues helps preserve the financial stability of the government and permits the provision of critical services to residents. Furthermore, tough enforcement sends a clear message about the significance of financial compliance. It works as a deterrence for prospective offenders who may contemplate evading their duties. As a consequence, more individuals are likely to comply to payment deadlines and laws, which may lead to higher revenue collection rates and better financial planning for the government.

However, although the deployment of task forces and police for fee and license enforcement may be beneficial, there are also possible obstacles and issues. It is vital to find a balance between enforcement and maintaining a suitable atmosphere for companies to grow. Overly severe enforcement methods could inhibit economic development and prevent prospective entrepreneurs from beginning new enterprises. Moreover, it is necessary to guarantee that the enforcement procedure is conducted out equitably and publicly. Measures should be in place to avoid abuse of power and safeguard the rights of persons and companies throughout the enforcement process.

Financial Accounting and Budgetary Control

Every Gathering is supposed to draft an Improvement Spending plan that contains the Locale Gathering Normal Asset (DACF). This is on the grounds that the designations from the DACF are not set until after the Region Gathering's monetary year, which ranges from January to December, has started. The Improvement Spending plan, which incorporates the DACF, should be approved by a Goal of the Get together, following the standards expressed in segment 112 of the Neighborhood Government Act, 462. When

embraced, the Gathering advances a duplicate of the goal, along with the Improvement Financial plan, to the Territorial Organizing Board.

The Advancement Financial plan ought to be submitted in the fitting arrangement to ensure consistency and adjustment to the material necessities. In this way, the Local Planning Chamber assumes the job of gathering and coordinating the Improvement Financial plans from various Congregations into a complete Provincial Region Get together Normal Asset Financial plan. This strategy accommodates a reliable way to deal with planning and conveyance of assets all through the area.

Financial Accounting and Budgetary Control

Every Gathering is supposed to draft an Improvement Spending plan that contains the Locale Gathering Normal Asset (DACF). This is on the grounds that the designations from the DACF are not set until after the Region Gathering's monetary year, which ranges from January to December, has started. The Improvement Spending plan, which incorporates the DACF, should be approved by a Goal of the Get together, following the standards expressed in segment 112 of the Neighborhood Government Act, 462. When embraced, the Gathering advances a duplicate of the goal, along with the Improvement Financial plan, to the Territorial Organizing Board.

The Advancement Financial plan ought to be submitted in the fitting arrangement to ensure consistency and adjustment to the material necessities. In this way, the Local Planning Chamber assumes the job of gathering and coordinating the Improvement Financial plans from various Congregations into a complete Provincial Region Get Together Normal Asset Financial plan.

This strategy accommodates a reliable way to deal with planning and conveyance of assets all through the area.

Effectiveness of Revenue Mobilization Strategy

The key sources of revenue for the MMDA's (Metropolitan, Municipal, and District Assemblies) are court penalties, property rates, basic rates, licencing fees, market and lorry park tolls, as well as grants, to name a few. Collecting this income is the duty of the assembly, since it plays a significant role in supporting local development. However, instead of doing this vital duty themselves, they have outsourced it to their favourite persons, who employ computers to collect income on a commission basis. Unfortunately, at the end of the day, a large amount (50-60%) of the collected income goes to the contractor as a commission, and there have been occasions when these commission agents abscond with the revenue. In such circumstances, the Assembly, in coordination with the police, has to act and ask for their arrest.

To successfully collect money, the government publishes receipt books, which are vital for accountability reasons. The receipt books feature counterfoil receipts that serve as a tool of verifying and balancing the tax collector's activity. This approach enables for simple monitoring and accountability, since the income collector can be readily examined while rendering their account. Furthermore, the amount paid for market and lorry park tolls is written on both the receipt and counterfoil, allowing cross-checking to avoid any anomalies or revenue leakage.

However, there have been difficulties with certain revenue collectors engaging in fraudulent methods. Some perform illicit printing of their own receipts, prioritizing the issuing of these illegal receipts before attending to the

official assembly's tickets, resulting in a loss of large money for the assembly. Additionally, revenue collectors have been discovered to sell both the legitimate ticket and counterfoil receipts, retaining the earnings from the counterfoil receipt without accounting for it.

To solve these issues and guarantee appropriate tax collection, it is vital for revenue supervisors to be proactive and diligent in the field. They must frequently supervise revenue collectors to avoid unlawful actions and verify compliance with established processes. Revenue supervisors must not condone or collaborate with collectors in any way that might lead to revenue loss for the assembly. All revenue collectors should be held responsible for their daily collections, and the collected cash should be immediately turned over to the accountant for appropriate lodgment and administration. By establishing efficient monitoring, accountability, and oversight systems, the MMDA's may increase revenue collection and divert these monies into much-needed development initiatives that benefit the local communities they serve.

Empirical Review

Sources of Revenue Mobilisation

Asamoah and Baanambo (2013) looked at the topic: Revenue Mobilisation and Utilisation at the District Assemblies in Ghana. The major purpose of this study was to evaluate the procedures and difficulties associated to income collection and usage by District Assemblies in Ghana. The research intended to give insights into the efficiency of income generating initiatives and how the monies gathered were being used for local development reasons. The outcomes of the research highlighted numerous critical elements of income mobilization and usage at the District Assemblies in Ghana. It was

noticed that revenue production faced severe problems, such as poor compliance among taxpayers, inadequate tax collecting mechanisms, and insufficient resources for enforcement. Additionally, the analysis found concerns linked to income leakage and mismanagement, resulting to a disparity between potential revenue and actual collections.

Also, Twerefou and Taylor (2016) also did research on: Improving Revenue Mobilisation for MMDAs in Ghana. The research aims to identify the issues encountered by MMDAs in producing money and provide feasible strategies to enhance their revenue mobilization efforts. To attain this purpose, the researchers adopted a mixed-approaches strategy, integrating qualitative and quantitative data gathering methods. They conducted interviews with important stakeholders, such as local government officials, revenue collectors, and taxpayers, to acquire insights on the present revenue mobilization methods and difficulties. The outcomes of the research identified numerous important concerns influencing income collection by MMDAs in Ghana. It was noticed that MMDAs faced issues such as minimal tax compliance among taxpayers, inadequate tax collecting infrastructure, and limited personnel resources for revenue collection. Additionally, the research underlined the need for enhanced coordination across various departments and organisations engaged in revenue mobilization.

Strategies of Revenue Mobilisation

A study by Jackson and Boateng (2014) on Revenue Mobilization and Financial Viability of Metropolitan, Municipal, and District Assemblies in Ghana: A Comparative Analysis. The research aims to examine the income production capabilities and financial sustainability of various local

government units in the nation. To reach this purpose, the researchers gathered data using a variety of quantitative research methodologies. They evaluated financial accounts, budget papers, and revenue collection records of several MMDAs to assess their revenue mobilization performance during a given time. The outcomes of the research indicated variances in income mobilization and financial viability across the MMDAs investigated. Some MMDAs exhibited successful income mobilization strategies, resulting in good financial sustainability and the capacity to support local development initiatives. These organisations were effective in engaging taxpayers, creating efficient revenue collecting methods, and adopting strong financial management procedures.

Similarly, Kassanda (2016) investigated Revenue Mobilisation in Local Government Authorities: The Case of Ilala Municipal Council in Tanzania. The research aims to shed light on the income generating tactics adopted by the municipal council and examine the efficiency of these strategies in supporting local development projects. To attain this purpose, the researcher gathered data via a mix of qualitative and quantitative research methodologies. Data was acquired via interviews, questionnaires, and the study of financial records and budget papers of Ilala Municipal Council. These methodologies were utilised to acquire insights into the income mobilization procedures, the sources of revenue, and the problems encountered by the local government authority.

The outcomes of the research underlined the relevance of diverse income streams for Ilala Municipal Council. These sources included taxes, fees, penalties, and subsidies from the central government. The report also

noted issues encountered by the council in mobilizing money, such as poor tax compliance rates, limited infrastructure for revenue collection, and administrative inefficiencies. Based on the study results, the author advised many strategies to boost income mobilization for Ilala Municipal Council. These proposals included boosting taxpayer education and awareness to promote compliance, strengthening tax administration systems, and utilising technology to simplify revenue collection operations. Additionally, the research indicated the need for improved financial planning and budgeting to enable optimal usage of the cash produced for local development initiatives. Overall, the research gave useful insights into the income mobilization techniques of a particular Local Government Authority in Tanzania. By identifying difficulties and offering viable solutions, the study aims to contribute to the enhancement of income production and usage for local development efforts in the Ilala Municipal Council and maybe other LGAs in Tanzania.

Conceptual Framework

The conceptual framework of this study is based on the relationship between revenue mobilization strategies and Bolgatanga Municipal Assembly. The influence that revenue mobilization strategies on Bolgatanga Municipal Assembly is illustrated in figure 1:

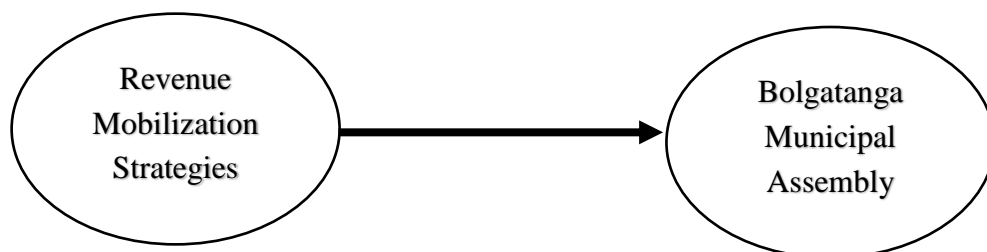


Figure 1: Conceptual Framework
Source: Author's Construct (2023)

Chapter Summary

The section tended to the writing on hypothetical, applied and experimental worries connected to income and income preparation methodologies. Significant worries and bits of knowledge from the audit educated the surveys regarding the review. The survey will additionally demonstrate significant in the system, examinations, show of discoveries, discussions, ends and ideas. The following part gives the strategy used to do this examination.

CHAPTER THREE

RESEARCH METHODS

Introduction

This section frames the objective populace, test size, inspecting procedures, research plan, information assortment instruments, and proposed information examination to explore the expressed exploration issue. Considering the goals, an enlightening investigation approach was utilized where both quantitative and subjective information were accumulated and inspected to resolve the inquiries. Quantitative information remembering Civil Gathering monetary figures for income and use were gathered to assess proficiency while subjective information included organized meetings and surveys with authorities to acquire further comprehension. Information were procured from essential sources through reactions straightforwardly gathered by means of polls and meetings with authorities as well as optional sources including audit of distributed and unpublished materials basically from Gathering monetary reports, minutes and documentation to extensively address the exploration questions.

Research Paradigm

A research paradigm is a framework that guides how research is conducted, encompassing the underlying philosophy, methods, and techniques used to gather and analyze data. For the study on "Revenue Mobilization Strategies of Metropolitan, Municipal and District Assemblies in Ghana: The Case of Bolgatanga Municipal Assembly," the chosen research paradigm will provide a comprehensive approach to exploring and understanding the various facets of revenue generation within the context of local governance in Ghana.

The study adopts a pragmatic approach, integrating both positivist and interpretivist philosophies. This mixed-methods paradigm allows for a comprehensive analysis of revenue mobilization strategies by combining quantitative data, which provides measurable and generalizable results, with qualitative insights, which offer depth and context.

Research Approach

The study used a descriptive research design with a mixed methods approach (Yin, 2018; Creswell & Clark, 2017). Descriptive designs aim to provide a comprehensive account of phenomena through integrating quantitative and qualitative data collection (Lambert & Lambert, 2012). This approach strengthens understanding by obtaining multiple perspectives (O'Cathain et al., 2010). Quantitative data on finances were gathered from documents to analyze efficiency objectively (Williams, 2007), while qualitative interviews and questionnaires captured stakeholder viewpoints in-depth (Johnson et al., 2007). Mixed methods provided both objective quantification and rich contextual insights, addressing research aims comprehensively (Cameron, 2009).

However, mixed methods require extensive time and resources due to separate quantitative and qualitative strands (Halcomb & Hickman, 2015). Integrating divergent data types can also prove difficult (Fetters et al., 2013). Nonetheless, the descriptive design with embedded quantitative and qualitative elements was deemed most appropriate to answer research questions fully through converged and corroborated findings (Palinkas et al., 2011; Almalki, 2016). The design comprehensively described the phenomena

while mixed methods strengthened understanding through confirmation of various results (Feilzer, 2010).

Research Design

The main research designs are experimental, survey, case study, ethnographic, action research, grounded theory, narrative inquiry and archival research.

For this study, the case study design was most appropriate. Case study design facilitates an in-depth exploration of real-world phenomena in a particular context (Yin, 2018; Baxter & Jack, 2008). As espoused by numerous scholars, case studies are effective for answering “how” and “why” questions by allowing comprehensive observation and analysis of the research subject (Ridder, 2017; Simons, 2009; Kothari, 2004).

This approach had strengths relevant to the study’s objectives. It enabled intensive examination into the specific district’s funding situation (Stake, 1995), providing rich contextual insights across multiple data points (Grandy, 2010). Such holistic, real-world perspectives offer extensive detail impervious to other designs (Johansson, 2003).

However, case studies’ narrow scope risks lack of generalizability (Simons, 2009). Their intensive data requirements also pose feasibility issues (Yin, 2018). Nonetheless, for inquiries seeking in-depth understandings of intricate operational links within a precise setting, the case study remains a powerful choice to answer complex “how” and “why” questions (Zainal, 2007), as was necessary for this investigation. Its strengths in intensively analyzing realities within the specific district’s context supported comprehensive exploration of the funding problem.

Study Area

The study focuses on the Bolgatanga Municipal Assembly, located in the Upper East Region of Ghana. Bolgatanga, often referred to as Bolga, serves as the regional capital and is a significant administrative and economic hub within the region. The municipality spans an area of approximately 729 square kilometers and has a diverse population, comprising various ethnic groups, including the Gurunsi, Frafra, and Kusasi. The area is characterized by a mix of urban and rural settings, with Bolgatanga town being the central urban area surrounded by numerous rural communities.

Economically, the Bolgatanga Municipal Assembly is known for its vibrant markets, agriculture, and artisanal industries, such as basket weaving and leatherwork. The region's economy relies heavily on agriculture, with a majority of the population engaged in farming activities. The municipal market attracts traders from neighboring districts and countries, contributing to the local economy. Additionally, Bolgatanga's strategic location as a transit point between southern Ghana and Burkina Faso enhances its economic significance.

The Bolgatanga Municipal Assembly is governed by elected officials and administrative staff who oversee local development, infrastructure, and public services. The Assembly is responsible for implementing policies and strategies aimed at improving the socio-economic well-being of its residents. This includes revenue mobilization efforts to fund local projects and services such as education, healthcare, sanitation, and infrastructure development.

The choice of the Bolgatanga Municipal Assembly as the study area is driven by several compelling reasons. Firstly, Bolgatanga's status as the

regional capital makes it an ideal location for examining revenue mobilization strategies in a context that combines both urban and rural dynamics. The presence of diverse economic activities and a significant population base provides a rich environment for analyzing various revenue sources and challenges associated with collection and compliance.

Secondly, the Bolgatanga Municipal Assembly has unique characteristics that make it an interesting case study for revenue mobilization. The municipality's economy, heavily reliant on agriculture and informal trade, presents specific challenges in broadening the tax base and ensuring compliance. Understanding how the Assembly navigates these challenges can provide valuable insights into effective revenue mobilization strategies that can be replicated or adapted in similar contexts across Ghana and other developing regions.

Furthermore, the Bolgatanga Municipal Assembly's efforts in recent years to enhance local revenue collection and improve financial management make it a pertinent case for study. Examining the strategies, successes, and obstacles faced by the Assembly can offer lessons on best practices and areas for improvement in local governance and fiscal decentralization.

Lastly, the selection of Bolgatanga aligns with the need to explore revenue mobilization in regions outside of the major metropolitan areas like Accra and Kumasi. By focusing on a regional capital in the Upper East Region, the study aims to contribute to a more balanced understanding of revenue mobilization across different parts of Ghana, highlighting regional disparities and opportunities for equitable development.

Population

The researcher chose Bolgatanga Municipal Assembly as the case study for this research. Bolgatanga Municipal Assembly is an urban area in Ghana, known for its economic, cultural, and administrative significance. According to the National Census, the population of Bolgatanga Municipal is estimated to be around 139,864 people.

The selection of Bolgatanga Municipal as the case study is justified due to its prominence and relevance to the research objectives. As a city in Ghana, Bolgatanga Municipal serves as a hub for various economic activities, government institutions, and development projects. It offers a diverse and dynamic setting that allows for a comprehensive examination of the issues under investigation. The urban context also allows for the exploration of various development initiatives and their impact on the residents and the broader community. By focusing on Bolgatanga Municipal, the research gains valuable insights into the challenges and opportunities associated with urban development, making it relevant not only for academia but also for policymakers and practitioners in the field of urban planning and development.

All through the examination cycle, the specialist guaranteed the moral treatment of members and the dependable utilization of information. Assent was acquired from people who partook in meetings and reviews, and measures were taken to safeguard their protection and classification. Furthermore, all information gathered were exposed to thorough examination and translation to guarantee the exactness and unwavering quality of the discoveries. In general, Bolgatanga Metropolitan fills in as an ideal contextual investigation for this

examination, offering a rich and multi-layered setting to investigate the perplexing elements of metropolitan turn of events and its suggestions for the prosperity and vocations of its different populace. The review's discoveries and ends are supposed to contribute significant bits of knowledge to the field of metropolitan examinations and illuminate future strategies and practices pointed toward advancing supportable and comprehensive metropolitan advancement in Ghana and then some.

Sample and Sampling Technique

In order to achieve a comprehensive understanding and meet the research objectives effectively, the researcher opted to use a sample rather than studying the entire population of the metropolis. Given the nature of the topic under investigation, the sample consisted of workers and traders within the metropolis. This approach allowed for a focused and targeted examination of the specific group of interest, as they play crucial roles in the economic and social dynamics of the metropolis. Selecting an appropriate sample size is essential to ensure the findings are representative and reliable. For this research, the researcher determined that a sample size comprising one-third of the total population of the metropolis would be sufficient to draw meaningful conclusions and derive valuable insights. Consequently, the sample size chosen for the study was 100 respondents.

The process of selecting the sample involved careful consideration of various factors, including the characteristics of the population, the research objectives, available resources, and the desired level of precision in the findings. Random sampling techniques were employed to ensure that each member of the target population had an equal chance of being selected as part

of the sample. This approach minimized potential biases and improved the generalizability of the research outcomes. Efforts were made to obtain a diverse and representative sample, covering different age groups, professions, and economic activities within the metropolis. The inclusion of workers and traders from various sectors provided a broad spectrum of perspectives on the research topic, enhancing the richness and validity of the findings. Throughout the data collection process, the researcher maintained a high standard of ethical conduct. Informed consent was obtained from all participants, ensuring their voluntary participation and protection of their rights. Measures were taken to safeguard the confidentiality and anonymity of the respondents, promoting trust and openness in sharing their experiences and insights.

By using a well-considered sample size and a targeted group of respondents, the researcher aimed to gain a comprehensive understanding of the issues at hand and contribute valuable knowledge to the existing body of research. The findings and recommendations derived from this study are expected to provide meaningful contributions to the field, shedding light on the experiences and perspectives of workers and traders in the metropolis and offering insights for policymakers and practitioners to foster economic growth and social development in the area.

Sampling and Sample Size Determination

To complement the secondary sources of data, a sample survey was conducted within this context. The involvement in project planning and implementation necessitates the participation of community members, assembly members, and DPCU members. These three groups were studied using different yet interconnected sampling procedures. Due to the varying

levels of involvement in project planning and implementation, the population members were stratified into mutually exclusive and collectively exhaustive groups using stratified random sampling. The three strata identified were Community Members, Assembly members, and DPCU members.

Sample Size

The example of local area individuals was planned to accumulate the viewpoints, assumptions, and suggestions of various local area individuals in regards to their support in different improvement programs in their territory. The example size of local area individuals was resolved utilizing the accompanying numerical recipe: $n = N / (1 + N \times \alpha)$.

In this equation, n addresses the example size, N is the example outline (populace), and α (alpha) means the degree of importance. A worth of α running somewhere in the range of 0.04 and 0.08 was utilized to decide the example size. To guarantee a delegate test of local area individuals inside the catchment region of the Bolgatanga Civil Gathering, the review zeroed in on six out of the nine region boards, haphazardly chose. Applying the recipe with the extended populace of the six chose region gatherings for the year 2021 at a 0.08 degree of importance (92% certainty stretch), the determined example size was 156. Nonetheless, taking into account the accessible time and assets, the specialist chose to direct the study on just half of the suggested test size. Accordingly, interviews were directed with 100 local area individuals from the area chambers, arbitrarily chose to address the more extensive populace.

Type of Data

The researcher utilized a combination of quantitative and qualitative data in their study. Quantitative data comprises numerical information that can

be measured and analyzed statistically, often gathered through experiments. It can also be presented visually using graphs and charts. In this research, the focus was on evaluating revenue mobilization strategies of metropolitan, municipal, and District Assemblies in Ghana, which required the use of qualitative data.

Source of Data

The researcher collected primary data by administering questionnaires to both workers and traders within the metropolis. This approach was chosen because primary data provided real-time insights into the actual situation on the ground and facilitated the derivation of meaningful findings and recommendations.

Data Collection Instruments

In this research, the primary instrument employed for data collection was the questionnaire, which comprised a total of twenty (20) closed-ended questions. The questionnaire played a pivotal role as the main data collection method throughout the study. The use of closed-ended questions in the questionnaire allowed for precise and standardized responses from the participants. This approach ensured consistency in the data collected, making it easier to analyze and compare the responses. Additionally, closed-ended questions are well-suited for quantitative analysis, enabling the researcher to derive numerical insights and statistical findings.

Moreover, questionnaires offered a practical and efficient way to gather information from a relatively large sample size of workers and traders within the metropolis. By reaching out to a diverse group of individuals, the researcher could obtain a comprehensive understanding of various

perspectives and experiences related to the research topic. Furthermore, the questionnaire-based approach facilitated the exploration of specific aspects and variables of interest, as the questions were designed to target key aspects of revenue mobilization strategies in metropolitan, municipal, and District Assemblies in Ghana. The structured nature of the questionnaire allowed the researcher to focus on the most relevant data points required to address the research objectives effectively.

To ensure the reliability and validity of the questionnaire, a pilot study may have been conducted prior to the actual data collection process. This pilot study involved administering the questionnaire to a smaller group of participants to identify any potential issues with the questions, clarity of language, or overall format. Based on the feedback received from the pilot study, adjustments and improvements may have been made to refine the final version of the questionnaire. In conclusion, the questionnaire emerged as the key data collection instrument in this research due to its ability to gather standardized and quantifiable responses from a diverse group of participants. The structured nature of the questionnaire allowed the researcher to focus on specific aspects of interest and derive meaningful insights into the revenue mobilization strategies of metropolitan, municipal, and District Assemblies in Ghana.

Data Collection Methods

Prior to managing the surveys for finish, the scientist industriously acquired the members' agree to maintain the moral trustworthiness of the examination discoveries. The members were ensured classification in regards to the data they gave and were guaranteed that their contribution in the review

wouldn't expose them to any distress or hazard. Also, the respondents were expressly educated that their support in the review was completely willful.

Essential Information: Straightforwardly information noticed or gathered from direct experience were gathered, coordinated and investigated to get its translation. Both subjective and quantitative information were acquired involving different information assortment methods as made sense of beneath:

Interviews: Organized surveys were utilized to get data and thoughts from respondents. Interviewees were assembled at one point in a specific region board. The analyst suggested conversation starters to respondents and filled in surveys for them. The analyst likewise posed unconditional inquiries to get more data and the sensations of respondents towards investment. These were fundamentally subjective, which the organized survey couldn't include. These strategies were utilized to get reactions from Local area individuals and gathering individuals.

Questionnaires: Polls were utilized to gather data from the chose individuals from the Get together. The polls were managed to them and respondents gave replies without the help of the questioner. Respondents were given 3 days to finish the surveys after which they were returned.

Optional Information: Reports were utilized to gather optional information. The looked into records were Area medium term plans and execution reports and official documents. The concentrate likewise accumulated data from the inspected divisions through office notice sheets, for example, departmental association structure.

Data Analysis

The data collected in this study were meticulously analyzed using the Statistical Package for Social Sciences (SPSS) version (v 26). To provide meaningful insights and address the research questions, various descriptive statistics, including frequencies and percentages, were computed. Descriptive statistics play a crucial role in summarizing and organizing large sets of data in a more manageable format. By calculating frequencies, the researcher was able to determine how often specific variables or responses occurred within the data. This allowed for a clear understanding of the prevalence or distribution of certain factors under investigation.

Similarly, percentages were computed to express the frequency of occurrences in relation to the total number of participants, providing a more relative representation of the data. These percentages offered valuable insights into the proportion of individuals who exhibited particular characteristics, responded to certain questions in a specific way, or fell into distinct categories. The utilization of SPSS as the analytical tool ensured the accuracy and reliability of the results, as the software is specifically designed to handle complex statistical analyses with ease. It allowed the researcher to efficiently compute and present the descriptive statistics, simplifying the interpretation of the findings.

Through the comprehensive analysis of the data using descriptive statistics, the researcher was able to gain a comprehensive understanding of the patterns and trends present within the dataset. This, in turn, facilitated the formulation of informed conclusions and provided a solid foundation for drawing meaningful implications from the research outcomes. By presenting

these results in a clear and concise manner, the study's findings were made accessible to both the scientific community and other interested stakeholders, paving the way for further exploration and applications in relevant fields.

Chapter Summary

This part examined in subtleties and in a methodical way the strategy utilized for the review, and this incorporates the exploration setting, research plan, the review populace, endlessly testing systems took on for the review, the instruments utilized, and techniques continued in the assortment and examination of information. The conversation has given the premise to the decision of the review's populace and the example of the review. In accordance with the reason for the review, the section has portrayed in subtleties the instrument to be utilized for this review and the examination to be led on every goal. The SPSS (v26) was utilized for the examination of the review.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter analyses the data collected from field research based on participant responses. A random sample of 100 questionnaires were distributed and collected. The categorization of responses included discrete variables such as age, gender, location, business type, and others. Descriptive statistics using frequencies and percentages analysed the data through IBM SPSS version 26 software packages.

Descriptive Results for Demographic Characteristics

This part gives results on the idea of the respondents for this review. The socioeconomics factors of revenue were expressively estimated (recurrence and rate) and introduced in Tables for simple getting it.

Table 1: Demographic Characteristics for Respondents

Background characteristics	Frequency	Percentage
Sex		
Male	65	65.0
Female	35	35.0
Total	100	100.0
Age		
18-29 years	20	20.0
30-39	42	42.0
40-49	28	28.0
Above 50	10	10.0
Total	100	100.0
Level of Education		
JHS	8	8.0
SHS	23	23.0
HND	27	27.0
Bachelor's degree	27	27.0
Master's degree	15	15.0
Total	100	100.0
Duration of Business		
Less than a year	22	22.0
2-5 years	41	41.0
Above 5 years	37	37.0
Total	100	100

Source: Field survey (2023)

Table 1 obviously represents that there were more male members than their female partners in this overview. As for the orientation of the respondents 65 guys out of the 100 respondents comprising 65% answered the poll in this exploration and the female partners comprise 35%.

The examination demonstrates that the biggest portion of respondents with a solid business insight, including 42%, falls inside the age scope of 30-39 years. Following this, 28% of respondents are in the age gathering of 40-49 years, while 20% have a place with the 20-29 years age section. The littlest gathering, comprising 10% of respondents, falls in the age class of 50 years or more. This exploration features that the transcendent age bunch among respondents is 30-39 years. The meaning of this finding is highlighted by the perception that organizations or organizations frequently face the executives challenges when their unique proprietors die or key administration work force resign. With regards to Ghana, expecting an endurance age of 60 years, it suggests that the genuine proprietors of these organizations will probably not be available in the following 30 years. Thusly, there exists an extensive open door for these organizations to flourish and persevere prior to considering retirement.

As far as the instructive achievement of the respondents, people holding Higher Public Recognition (HND) and Four year college education declarations each represented the most noteworthy extent, involving 27% of the whole populace. Senior High School (SHS) certificate holders constituted 23% of the respondents, while those with Master's Degree certificates represented 15% of the total respondents. The smallest group, at 8% of the respondents, consisted of individuals holding Junior High School certificates.

The data analysis unveiled that the majority of respondents, accounting for 41%, have been employed by their organizations for a duration of 2-5 years. Additionally, the findings indicated that 37% of the respondents had a tenure of 5 years and above with their respective organizations, while the remaining 22% had worked for just under one year.

Findings of the Research Questions

It was seen that a larger part of respondents, containing 86%, emphatically certified that the essential wellspring of subsidizing for the improvement projects in their region is the normal asset. Alternately, 11% of respondents communicated conflict with respect to the area gathering normal asset being the chief wellspring of financing for their formative tasks. The littlest fragment, addressing 3% of the complete respondents, demonstrated vulnerability or uncertainty with respect to whether the region gathering normal asset fills in as the primary wellspring of subsidizing for improvement.

Table 2: Main source of funding for development project

Variables	Frequency	Percentage (%)
Strongly agree	86	86
Disagree	11	11
Undecided	3	3
Total	100	100

Source: Field survey (2023)

Dependence on common fund for operations

The information examination uncovered that a larger part of the respondents, representing 58%, firmly confirmed that the metropolitan, civil, and region gatherings principally depend on the normal asset for their tasks.

Following this, 31% of the respondents concurred that these gatherings rely upon their normal asset for tasks, while the littlest extent, addressing 11%, communicated conflict with the thought that the metropolitan, civil, and area congregations principally rely upon the normal asset for their activities.

Table 3: Dependence on common fund for operations

Variables	Frequency	Percentage (%)
Agree	31	31
Disagree	11	11
Strongly Agree	58	58
Total	100	100

Source: Field survey (2023)

Delay in Transfer of District Assembly Common Fund

The review revealed that among the whole example size, 96% of the respondents asserted that the facts confirm that the focal government frequently defers the exchange of the locale gathering normal asset. In the mean time, 3% of the respondents communicated vulnerability about whether the postpone in the exchange of the locale gathering normal asset started from the focal government or not. The littlest rate, comprising 1% of the respondents, expressed that it was false that the focal government ordinarily postpones the exchange of the locale get together normal asset.

Table 4: Delay in Transfer of Assembly Common Fund

Variables	Frequency	Percentage (%)
True	96	96
Not very sure	3	3
Untrue	1	1
Total	100	100

Source: Field survey (2023)

Effect on operations of the MMDAs

As per the exploration discoveries, 93% of the whole populace demonstrated that the defer in moving the normal asset unfavorably influences the activities of the metropolitan, civil, and area congregations (MMDAs). Conversely, 5% of the populace declared that the postpone in moving the normal asset no affects the tasks of the MMDAs. A negligible 2% of the leftover respondents communicated the view that the postpone in the exchange of the normal asset by the focal government decidedly affects the tasks of the MMDAs.

Table 5: Effect on Operations of the MMDAs

Variables	Frequency	Percentage (%)
Positive effect	2	2
No effect	5	5
Negative effect	93	93
Total	100	100

Source: Field survey (2023)

Insufficient Internally Generated Funds by MMDAs

It is fundamental for establishments or associations to produce reserves inside to help specific exercises before the arrival of genuine assets. In this unique situation, respondents were found out if they trust the Metropolitan, Civil, and Area Congregations (MMDAs) have sufficient assets to supplement the region gathering normal asset. The review uncovered that 90% of the respondents expressed that the MMDAs need adequate inside produced assets to enhance the locale gathering normal asset. In the mean time, 8% of the respondents demonstrated that the MMDAs could conceivably have

satisfactory inside produced assets for this reason, and 2% of the respondents noticed that the MMDAs have adequate inside created assets to enhance the region gathering normal asset.

Table 6: Insufficient internal generated fund by MMDAs

Variables	Frequency	Percentage (%)
No	2	2
Yes	90	90
May Be	8	8
Total	100	100

Source: Field survey (2023)

MMDAs empowered to generate revenue

At the point when questioned about the strengthening of Metropolitan, Civil, and Region Gatherings (MMDAs) to produce income for their tasks, the information investigation uncovered that 72% of the complete example size asserted that the MMDAs are sufficiently enabled for income age. In any case, 26% of this example size communicated vulnerability with respect to whether the MMDAs have the essential strengthening for income age, and the leftover 2% of the example size showed that the MMDAs are not very much engaged to create income for their tasks.

Table 7: MMDAs empowered to generate revenue

Variables	Frequency	Percentage (%)
True	72	72
Untrue	2	2
Undecided	26	26
Total	100	100

Source: Field survey (2023)

MMDAs Corrupt in the award of contracts

The survey revealed that 44% of respondents agreed that Metropolitan, Municipal, and District Assemblies (MMDAs) engage in corruption when awarding contracts. Additionally, 25% of respondents strongly agreed with the perception that MMDAs are corrupt in their contract award practices. About 16% of respondents expressed uncertainty about whether MMDAs are involved in corruption when awarding contracts, while the remaining 15% disagreed with the notion that MMDAs engage in corruption in the contract award process. The analysis indicates that a majority of the population believes that MMDAs are not transparent in their contract award procedures but rather engage in corrupt practices.

Table 8: MMDAs corrupt in the award of contracts

Variables	Frequency	Percentage (%)
Strongly Agree	25	25
Agree	44	44
Disagree	15	15
Not Sure	16	16
Total	100	100

Source: Field survey (2023)

Failure of revenue collectors to account for sales

There is a common conviction that people liable for gathering income frequently disregard to report their day to day deals. As per the led study, half of the absolute respondents expressed that they accept it is actually the case that income gatherers neglect to give a record of their day to day deals to the Metropolitan, Civil, and Area Congregations (MMDAs). Also, 46% of the

respondents communicated vulnerability about regardless of whether income gatherers neglect to represent their everyday deals. Conversely, 4% of the respondents didn't trust the facts to show that most income gatherers neglect to report their day to day deals to the MMDAs. Assuming this claim turns out as expected, it might actually add to one reason why the MMDAs battle to create adequate incomes to help their tasks.

Table 9: Failure of revenue collectors to account for sales

Variables	Frequency	Percentage (%)
True	50	50
Not True	4	4
Undecided	46	46
Total	100	100

Source: Field survey (2023)

Revenue Collectors print their own tickets

The concentrate likewise plans to research the case that numerous income authorities create their own receipts, which they issue notwithstanding those of the Metropolitan, Civil, and Area Congregations (MMDAs). The discoveries uncovered that 35% of respondents firmly concurred with the thought that income authorities print their own tickets, while 34% concurred that income gatherers take part in this training. Then again, 26% of respondents contradicted the discernment that a critical number of income gatherers print their own tickets and issue them close by those of the MMDAs. Just 5% of respondents communicated vulnerability about regardless of whether income authorities print their own tickets.

The overview results demonstrate that a larger part of respondents concur with the statement that numerous income gatherers print their own tickets and issue them close by those of the MMDAs. This finding supports the previous charge of their inability to represent day to day deals, adding to the difficulties looked by the MMDAs in producing adequate income for their tasks.

Table 10: Revenue collectors print their own tickets

Variables	Frequency	Percentage (%)
Agree	34	34
Strongly Agree	35	35
Strongly Disagree	26	26
Undecided	5	5
Total	100	100

Source: Field survey (2023)

Revenue awarded in commission basis

The concentrate likewise expected to research whether Metropolitan, Civil, and Locale Gatherings (MMDAs) dispense the assortment of income to specialists on a commission premise. As per the discoveries, 64% of the respondents concurred that MMDAs truly do grant income assortment to specialists on a commission premise, and an extra 26% emphatically concurred with this training. Running against the norm, 9% of the all out respondents firmly contradicted the statement that MMDAs grant specialists on a commission premise to gather income, while just 1% of the respondents communicated vulnerability about whether specialists are to be sure granted to gather income on a commission premise or not.

Table 11: Revenue awarded in commission basis

Variables	Frequency	Percentage (%)
Strongly Agree	26	26
Agree	64	64
Strongly Disagree	9	9
Undecided	1	1
Total	100	100

Source: Field survey (2023)

MMDAs still using 1997 baseline

It is significant that in spite of the accessibility of current strategies for information valuation, government establishments continue depending on obsolete data accumulated quite a while back as a standard pattern for their examinations. The review exposed that 42% of the respondents were dubious about whether the Metropolitan, Civil, and Area Gatherings (MMDAs) actually use the 1997 gauge for their yearly valuation. Conversely, 38% of the respondents firmly concurred that the MMDAs keep on involving the 1997 pattern information for their yearly valuations, and the leftover 20% of the respondents additionally communicated concurrence with the MMDAs utilizing the 1997 gauge information for their yearly valuation.

Table 12: MMDAs still using 1997 baseline data

Variables	Frequency	Percentage (%)
Strongly Agree	38	38
Agree	20	20
Undecided	42	42
Total	100	100

Source: Field survey (2023)

Lack of ability to maximize revenue mobilization

The survey further revealed that 70% of the respondents, constituting the majority of the population, believe it is true that Metropolitan, Municipal, and District Assemblies (MMDAs) lack the capability to maximize revenue mobilization, particularly concerning property tax, considered one of the most effective revenue sources. Additionally, 28% of the respondents indicated that they were unsure whether it is true or not that MMDAs lack the ability to optimize revenue mobilization, especially regarding property tax. The remaining 2% of the total respondents asserted that it is not true that MMDAs lack the ability to maximize revenue mobilization, particularly when it comes to property tax, which is considered one of the best revenue sources.

Table 13: Lack ability to maximize revenue mobilization

Variables	Frequency	Percentage (%)
True	70	70
Untrue	2	2
Undecided	28	28
Total	100	100

Source: Field survey (2023)

MMDAs IGF for Administrative Expenses

The examination revealed that a larger part of the respondents unequivocally concur that a critical piece of the Metropolitan, Civil, and Locale Congregations' (MMDAs) inside created reserves is distributed to their regulatory costs. This perspective was communicated by 60% of the respondents. Moreover, 32% of the respondents concurred with the declaration that a significant piece of the MMDAs' inside created reserves is coordinated towards regulatory costs. Interestingly, just 8% of the respondents couldn't

help contradicting the idea that a significant part of the MMDAs' inside produced reserves is utilized for regulatory costs.

Table 14: Greater part of MMDAs IGF goes into administrative expenses

Variables	Frequency	Percentage (%)
Strongly Agree	60	60
Disagree	8	8
Agree	32	32
Total	100	100

Source: Field survey (2023)

Revenue leakages

The diagram beneath demonstrates that 62% of the respondents firmly support the statement that various income spillages include Metropolitan, Civil, and Locale Gatherings (MMDAs) income authorities, senior authorities, and get together individuals. Moreover, 36% of the respondents were dubious about affirming the case of far reaching income spillages. The littlest rate, including 2% of the reactions, contradicted the possibility that there are various income spillages including MMDAs income gatherers, senior authorities, and get together individuals.

Table 15: Revenue leakages

Variables	Frequency	Percentage (%)
Strongly Agree	62	62
Undecided	36	36
Disagree	2	2
Total	100	100

Source: Field survey (2023)

Reliable Data Base on Traders

A study was carried out to investigate whether Metropolitan, Municipal, and District Assemblies (MMDAs) maintain a dependable database on traders. The findings disclosed that 64% of the total sample size, representing the majority, asserted that it is true that MMDAs lack a reliable database on traders. In contrast, 34% of the total sample size indicated uncertainty regarding the existence of a reliable database on traders within the MMDAs. Only 2% of the sample size contested the claim, believing that it is untrue as they think MMDAs do have a reliable database encompassing all traders.

Table 16: Reliable data base on traders

Variables	Frequency	Percentage (%)
True	64	64
Untrue	2	2
Undecided	34	34
Total	100	100

Source: Field survey (2023)

Education of Consumer of public goods and services

Instructing people in general on their assessment commitments to assemble adequate income for improvement is essential. The examination uncovered that 42% of the accumulated reactions emphatically concur that Metropolitan, Civil, and Region Gatherings (MMDAs) have not actually instructed customers of public labor and products to satisfy their assessment commitments for income assembly. Also, 41% of the reactions concur with the attestation that MMDAs have missed the mark in teaching purchasers on

their expense responsibilities regarding income activation. In actuality, 17% of the reactions showed conflict, proposing that they don't completely accept that MMDAs have flopped in teaching shoppers of public labor and products to respect their assessment commitments for income preparation and improvement.

Table 17: Educate the consumer of public goods and services

Variables	Frequency	Percentage (%)
Agree	41	41
Disagree	17	17
Strongly Agree	42	42
Total	100	100

Source: Field survey (2023)

Effect of MMDAs inability to generate enough IGF

The concentrate likewise expected to investigate the possible outcomes of Metropolitan, Civil, and Area Gatherings' (MMDAs) failure to produce adequate inside created reserves (IGF). It was uncovered from the table underneath that 60% of the respondents firmly concur that the MMDAs' powerlessness to create enough IGF will prompt diminished improvement in their area. Furthermore, 31% of the respondents concurred with the idea that deficient IGF age by MMDAs would bring about less advancement in their area. A sum of 4% of the respondents demonstrated vulnerability about whether the MMDAs' failure to create enough IGF would achieve less turn of events or not. Essentially, one more 4% communicated conflict with the possibility that the MMDAs' powerlessness to produce enough IGF would prompt less turn of events. Just 1% of the respondents firmly contradicted the

attestation that the powerlessness of the MMDAs to create adequate IGF would bring about less advancement in their area.

Table 18: Effect of MMDAs inability to generate enough IGF

Variables	Frequency	Percentage (%)
Strongly Agree	60	60
Agree	31	31
Disagree	4	4
Undecided	4	4
Strongly Disagree	1	1
Total	100	100

Source: Field survey (2023)

Non-elimination of corruption will decrease MMDAs revenue

The concentrate likewise planned to examine whether the disposal of defilement inside the Metropolitan, Civil, and Locale Congregations (MMDAs) would prompt a lessening in their income base for improvement. It was seen that half of the respondents firmly concur that the non-end of defilement inside the MMDAs would bring about a lessening in their income base for improvement. Furthermore, 38% of the respondents communicated concurrence with this case. In any case, 7% of the respondents stayed ambivalent about the effect of debasement disposal on the MMDAs' income base. Going against the norm, 3% of the respondents couldn't help contradicting the declaration that the non-disposal of debasement inside the MMDAs would diminish their income base for improvement, while the excess 2% firmly contradicted this case.

Table 19: Non-elimination of corruption will decrease MMDAs revenue

Variables	Frequency	Percentage (%)
Strongly Agree	50	50
Agree	38	38
Disagree	3	3
Undecided	7	7
Strongly Disagree	2	2
Total	100	100

Source: Field survey (2023)

Continuous delay in the transfer of Common Fund

As per the overview, it was found that 44% of the respondents emphatically concur that the continuous postpone in the exchange of the Area Get together Normal Asset (DACF) will adversely affect their exercises. Moreover, 42% of the populace communicated concurrence with the thought that the constant postpone in the exchange of the DACF will adversely affect their exercises. Around 7% of the respondents were questionable about the statement, while 4% couldn't help contradicting the case that the persistent postpone in the exchange of the DACF will adversely affect their exercises. Just 3% of the respondents firmly couldn't help contradicting this declaration.

Table 20: Continuous delay in the transfer of common fund

Variables	Frequency	Percentage (%)
Strongly Agree	44	44
Agree	42	42
Disagree	4	4
Undecided	7	7
Strongly Disagree	3	3
Total	100	100

Source: Field survey (2023)

Increases in Administrative Expenditure

As per the review discoveries, it was uncovered that 49% of the respondents concur that an expansion in managerial consumption will prompt neediness in the networks. Furthermore, 40% of the populace emphatically concurs with the thought that an expansion in managerial consumption will achieve neediness in the networks. Around 7% of the respondents were unsure or uncertain in regards to the statement. Alternately, 3% of the respondents can't help contradicting the case that an expansion in managerial use will bring about neediness in the networks, and just 1% unequivocally contradicts this statement.

Table 21: Increase in Administrative expenditure

Variables	Frequency	Percentage (%)
Strongly Agree	40	40
Agree	49	49
Disagree	3	3
Undecided	7	7
Strongly Disagree	1	1
Total	100	100

Source: Field survey (2023)

Inability of MMDAs to issue municipal bonds on operation

The information investigation uncovered that 87% of the respondents, addressing the larger part, portrayed the effect of the Metropolitan, City, and Locale Gatherings' (MMDAs) failure to give civil bonds on their tasks as a detriment. Interestingly, the excess 13% of the respondents described the impact of the MMDAs' failure to give civil bonds on their tasks as an advantage.

Table 22: Inability of MMDAs to issue municipal bonds on operations

Variables	Frequency	Percentage (%)
Benefit	13	13
Disadvantage	87	87
Total	100	100

Source: Field survey (2023)

Discussions

The first objective of this study was to identify various sources of revenue within the Bolgatanga Municipal Assembly (BMA). The findings revealed the primary revenue streams for the BMA. Property taxes levied based on land and property values, referred to as rates, represented one of the major sources of funding. Additional revenue was collected through fees charged for the use of public facilities like toilets and stalls located at markets. Business operating permits issued to companies and sole proprietors constituted another source. Court fines imposed on legal infractions also contributed to municipal coffers. Finally, rental income generated from Assembly-owned real estate holdings supported the BMA budget.

These revenue sources uncovered align with existing literature on local government finance in Africa. Academic works have noted that property taxes, business licenses and permits, user fees for services, and rentals from public lands are commonly leveraged as fundamental domestic revenue instruments for urban councils across the continent (Zhang et al., 2021; Andrews et al., 2020; Fjeldstad et al., 2004). The identification of the various revenue streams currently employed by the BMA provides insights consistent with past studies on which locally generated funding options from the available pool are being

applied based on the Assembly's circumstances. This highlights areas of alignment between theory and practice.

In objective two, the analysis of the results indicate that average revenue collection locally presently accounts for approximately 60% of average annual expenditure. Insights gleaned from interviews alluded to inadequate personnel and outdated valuation methodologies negatively impacting property tax yields. This corresponds with existing literature that highlights capacity constraints hindering mobilization (Diaboh, 2022; Kelly et al.) and the need for modernized administrative systems to optimize collection (Fjeldstad et al., 2019; Zhang et al., 2021).

The gap between revenues and costs points toward empirical evidence that reinforced efforts are required to achieve financial autonomy (Sililo, 2021; Fjeldstad et al., 2019). The deficit signifies that current revenue generation is insufficient to cover expenditures. Strengthened initiatives for revenue mobilization locally may be necessary as indicated by studies on the topic (Sililo, 2021; Fjeldstad et al., 2019). This suggests the importance of evaluating whether enhanced efforts could aid in closing the shortfall.

For the objective three, it seeks to identify methods that can help the Bolgatanga Municipal Assembly accumulate sufficient funds. Some strategies proposed incorporate establishing a dedicated Revenue Department to focus solely on collection. It is also recommended to digitize all records related to taxes to streamline processes. Widening the tax collection workforce and a comprehensive appraisal of all properties are other strategies aimed at broadening the tax base. Zoning areas for commercial activities could also

generate more income. Engaging taxpayers through outreach programs may increase compliance.

These proposed solutions align well with evidence-based recommendations in existing academic literature. Strategies such as expanding the tax foundation (Kelly et al., Sililo, 2021), strengthening administration through technology and staffing (Zhang et al., 2021; Fjeldstad et al., 2019), and community involvement (Lutterodt, 2021) adequately correlate with the contextual findings in Bolgatanga. The customized strategies are founded on both the local discovery and broader empirical research regarding strategies for revenue mobilization. This suggests the strategies may effectively assist the Municipal Assembly if implemented.

Chapter Summary

This chapter presents the empirical findings and analysis concerning revenue mobilization strategies at the Bolgatanga Municipal Assembly. Specifically, the analysis revealed the various sources of revenue within the Bolgatanga Municipal Assembly. More so, the study also identified strategies that can help Bolgatanga Municipal Assembly to generate enough funds to meet its development needs.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Introduction

This part dives into the main points of contention that surfaced during the examination and their suggestions. Furthermore, it reveals insight into the review's proposals intended to resolve the distinguished issues and subsequently support the endeavors of the MMDAs.

Summary of the Study

The purpose of the study was to examine the revenue mobilization strategies at the Bolgatanga Municipal Assembly. This study is presented in accordance with specific research objectives that guided the investigation in the relationship between revenue mobilization strategies and Bolgatanga Municipal Assembly. These objectives are as follows:

1. To identify various sources of revenue within the Bolgatanga Municipal Assembly.
2. To establish whether enough revenue is being mobilized locally.
3. To identify strategies that can help Bolgatanga Municipal Assembly to generate enough funds to meet its development needs.

The theory of Principal-Agent was used for the study. It adopted a positivist paradigm, descriptive research design with a mixed methods approach. A sample size of 100. Structure questionnaires and interview were used to survey workers and traders within the Bolgatanga Municipal Assembly.

Summary of Key Findings

The following are the findings related to these objectives.

For the first objective of identifying various sources of revenue within the Bolgatanga Municipal Assembly, the study found that the major sources include property taxes/rates levied on land and property values, fees charged for use of public facilities like markets, business operating permits issued to companies and sole proprietors, court fines imposed for legal infractions, and rental income generated from Assembly-owned real estate holdings.

Regarding the second objective of establishing whether enough revenue is being mobilized locally, the findings revealed that on average, revenue collection locally currently accounts for approximately 60% of average annual expenditure. This indicates a gap between revenues and costs, suggesting that current revenue generation is insufficient to cover expenditures.

Concerning the third objective of identifying strategies to help Bolgatanga Municipal Assembly generate enough funds, several strategies were proposed. This includes establishing a dedicated Revenue Department to focus solely on collection. It is also recommended to digitize all records related to taxes to streamline processes. Widening the tax collection workforce and comprehensively appraising all properties are proposed to broaden the tax base. Zoning areas for commercial activities could also generate more income. Engaging taxpayers through outreach programs may help increase compliance.

Conclusions

The study aimed to identify current revenue sources for the Bolgatanga Municipal Assembly as well as determine if enough funds are being generated locally. The findings show that while the Assembly employs standard revenue streams like taxes, fees and fines, these sources alone are insufficient as revenues only account for about 60% of expenditures. This implies heavy reliance on external funding sources which hinders financial autonomy. Outdated valuation methods and lack of a dedicated revenue department constrain optimal collection. Therefore, to work towards self-sufficiency, improvements must be made to maximize yields from existing categories.

Recommendations to strengthen revenue mobilization include establishing a revenue department, digitizing records, and widening the tax workforce. Comprehensively appraising properties and commercial zoning present opportunities to expand the taxpayer base. However, without implementing strategies to reform administrative practices and explore new revenue avenues, shortfalls will persist. The Assembly will continue struggling to independently finance operations and development projects solely from internally-generated incomes.

Recommendations

1. Establish a dedicated Revenue Department focused solely on collection.

This addresses the conclusion that lack of human resources constrains optimal revenue mobilization. A specialized department can streamline processes, digitize records, widen the tax net through market surveys, and closely monitor collection - improving yields over time.

2. Conduct comprehensive market surveys and reassess property values based on current rates. This responds to the conclusions about outdated valuation methods undermining self-sufficiency efforts and shortfalls persisting without exploring new revenue avenues. Accurate property assessments broaden the tax base, distribute the tax burden equitably, and boost collection by capturing properties previously omitted.
3. Launch an awareness campaign to educate taxpayers and foster a compliant tax culture. This targets the conclusion that without reforms to increase yields from existing sources through improved administration, financing gaps will continue. Sensitization will increase taxpayers' understanding of their obligations and willingness to contribute voluntarily for local development - raising compliance levels and subsequently, collection amounts.

Suggestions for Further Studies

To build on this research, additional in-depth studies are recommended. A more comprehensive property valuation survey could accurately determine the full taxable value, allowing revised assessments to capture omitted properties and bolster yields. A willingness and ability to pay analysis may provide insights for tailored compliance drives amongst key demographics. Benchmarking high-performing municipalities could offer transferable best practices. Exploring alternative revenue sources like bonds or public-private partnerships may diversify the portfolio. Regular business and economic trend surveys would ensure taxation reflects market realities over time. Investigating newer technologies with potential to streamline processes could unlock productivity gains. Furthermore, closely monitoring

implemented strategy impacts through annual financial and performance reviews would facilitate iterative improvement, helping maximize local revenue generation and financing self-sufficiency for continued development initiatives of the Bolgatanga Municipal Assembly.

REFERENCES

- Adalety, J. E., Alkadash, T. M., Achiyaale, R. A., & Oware, K. M. (2022). Property tax and tax system for revenue mobilization. *Specialusis Ugdyimas, 1*(43), 429-449.
- Addo, B. G. (2016). *The evaluation of revenue mobilization strategies of metropolitan, municipal and district assemblies in Ghana: The case study of Accra metropolitan Assembly* (Doctoral dissertation, University of Cape Coast).
- Agyei-Ababio, N., Ansong, E., & Kudjo, P. (2023). Information Technology solutions used in revenue mobilization in an emerging digital economy. *THE WISCONSIN JOURNAL OF ARTS AND SCIENCES*, 14.
- Ajmi, H., Aziz, H. A., Kassim, S., & Mansour, W. (2019). Principal-Agent Preferences in Imperfect markets: Theoretical analysis on Murabahah and Ijarah. *Journal of Islamic Monetary Economics and Finance*, 5(1), 117-144.
- Akitoby, B., Baum, A., Hackney, C., Harrison, O., Primus, K., & Salins, V. (2020). Tax revenue mobilization episodes in developing countries. *Policy Design and Practice*, 3(1), 1-29.
- Almalki, S. (2016). Integrating quantitative and qualitative data in mixed methods research—Challenges and benefits. *Journal of Education and Learning*, 5(3), 288-296.
- Andrews, R., Ferry, L., Skelcher, C., & Wegorowski, P. (2020). Corporatization in the public sector: Explaining the growth of local government companies. *Public Administration Review*, 80(3), 482-493.

- Awasthi, R., Nagarajan, M., & Deininger, K. W. (2021). Property taxation in India: Issues impacting revenue performance and suggestions for reform. *Land Use Policy*, 110, 104539.
- Batrancea, L. M., Nichita, A., De Agostini, R., Batista Narcizo, F., Forte, D., de Paiva Neves Mamede, S., ... & Budak, T. (2022). A self-employed taxpayer experimental study on trust, power, and tax compliance in eleven countries. *Financial Innovation*, 8(1), 96.
- Baxter, P., & Jack, S. (2008). Qualitative case study methodology: Study design and implementation for novice researchers. *The Qualitative Report*, 13(4), 544-559.
- Bronić, M., Stanić, B., & Prijaković, S. (2022). The effects of budget transparency on the budget balances and expenditures of Croatian local governments. *South East European Journal of Economics and Business*, 17(1), 111-124.
- Bronić, M., Stanić, B., & Prijaković, S. (2022). The effects of budget transparency on the budget balances and expenditures of Croatian local governments. *South East European Journal of Economics and Business*, 17(1), 111-124.
- Bronić, M., Stanić, B., & Prijaković, S. (2022). The effects of budget transparency on the budget balances and expenditures of Croatian local governments. *South East European Journal of Economics and Business*, 17(1), 111-124.
- Brown, E. O. A., Ofosuhene, S., & Akenten, W. N. (2019). Constraints of Revenue Mobilization: Local Government Perspective. Available at SSRN 3353673.

- Cameron, R. (2009). A sequential mixed model research design: Design, analytical and display issues. *International Journal of Multiple Research Approaches*, 3(2), 140-152.
- Cao, M., Duan, K., Cao, M., & Ibrahim, H. (2023, July). Exploring the Interrelationships between Public Health, Fiscal Decentralization, and Local Government Debt in China. In *Healthcare* (Vol. 11, No. 14, p. 2103). MDPI.
- Chen, Y., Kumara, E. K., & Sivakumar, V. (2021). Investigation of finance industry on risk awareness model and digital economic growth. *Annals of Operations Research*, 1-22.
- Creswell, J. W., & Clark, V. L. P. (2017). *Designing and conducting mixed methods research* (3rd ed.). Sage Publications.
- Diaboh, M. B. (2022). Challenges of Mobilizing Revenue by MMDAS for Local Level Development (A Case of Tamale Metropolitan Assembly-TaMA). *ADRRRI Journal (Multidisciplinary)*, 31(2 (8), April, 2022-June), 23-34.
- Feilzer, M. Y. (2010). Doing mixed methods research pragmatically: Implications for the rediscovery of pragmatism as a research paradigm. *Journal of Mixed Methods Research*, 4(1), 6-16.
- Fetters, M. D., Curry, L. A., & Creswell, J. W. (2013). Achieving integration in mixed methods designs—Principles and practices. *Health Services Research*, 48(6pt2), 2134-2156.

- Fjeldstad, O. H., Ali, M., & Katera, L. (2019). Policy implementation under stress: Central-local government relations in property tax administration in Tanzania. *Journal of Financial Management of Property and Construction*, 24(2), 129-147.
- Gasu, J., & Agbley, G. K. (2022). Decentralising for Democratic Polycentric Local Government System in Ghana: Challenges for Sustainable Development. In *Democratic Decentralization, Local Governance and Sustainable Development: Ghana's Experiences for Policy and Practice in Developing Countries* (pp. 281-302). Cham: Springer International Publishing.
- Grandy, G. (2010). Instrumental case study. In A. J. Mills, G. Durepos, & E. Wiebe (Eds.), *Encyclopedia of case study research* (Vol. 2, pp. 473-475). Sage Publications.
- Hackman, J. K., Ayarkwa, J., Osei-Asibey, D., Acheampong, A., & Nkrumah, P. A. (2021). Bureaucratic factors impeding the delivery of infrastructure at the Metropolitan Municipal and District Assemblies (MMDAs) in Ghana. *World Journal of Engineering and Technology*, 9(3), 482-502.
- Halcomb, E. J., & Hickman, L. (2015). Mixed methods research. *Nursing Standard*, 29(32), 41-47.
- Hammond, D. M. E. (2022). *Assessing MMDAs Performance Towards Achieving SDGs 6 and 11: A Case of Ga Central Municipality in the Greater Accra Region of Ghana* (Doctoral dissertation, Ashesi University).

- Iiyambo, H., & Kaulihowa, T. (2020). An assessment of the relationship between public debt, government expenditure and revenue in Namibia. *Public sector economics*, 44(3), 331-353.
- Johansson, R. (2003). Case study methodology. In R. Johansson (Ed.), *Keynote address at the International Conference on Methodologies in Housing Research* (pp. 22-24).
- Johnson, R. B., Onwuegbuzie, A. J., & Turner, L. A. (2007). Toward a definition of mixed methods research. *Journal of Mixed Methods Research*, 1(2), 112-133.
- Kothari, C. R. (2004). *Research methodology: Methods and techniques* (2nd ed.). New Age International Publishers.
- Lambert, V. A., & Lambert, C. E. (2012). Qualitative descriptive research: An acceptable design. *Pacific Rim International Journal of Nursing Research*, 16(4), 255-256.
- Liu, J., & Wang, X. (2021). A penalty function method for the principal-agent problem with an infinite number of incentive-compatibility constraints under moral hazard. *Acta Mathematica Scientia*, 41(5), 1749-1763.
- Lutterodt, P. (2021). *Revenue Mobilisation and Utilisation in the Wassa Amenfi East District Assembly* (Doctoral dissertation, University of Cape Coast).
- Lutterodt, P. (2021). *Revenue Mobilisation and Utilisation in the Wassa Amenfi East District Assembly* (Doctoral dissertation, University of Cape Coast).

- Mazllami, J. (2021). Fiscal Decentralization and Alternative Financial Sources for the Local Self-Government in Republic of North Macedonia-Overview. *SEEU Review*, 16(1), 14-29.
- Moore, M. (2013). Obstacles to increasing tax revenues in low income countries. *International centre for Tax and development working paper*, 15.
- O'Cathain, A., Murphy, E., & Nicholl, J. (2010). Three techniques for integrating data in mixed methods studies. *BMJ*, 341, c4587.
- Otoo, I., & Danquah, M. (2021). Fiscal decentralization and efficiency of public services delivery by local governments in Ghana. *African Development Review*, 33(3), 411-425.
- Owiredi, A., & Gyamfi, E. N. (2022). Financial accountability, transparency, and performance of MMDAs in Ghana. *Central European Management Journal*, 30(4), 2103-2110.
- Palinkas, L. A., Horwitz, S. M., Green, C. A., Wisdom, J. P., Duan, N., & Hoagwood, K. (2011). Purposeful sampling for qualitative data collection and analysis in mixed method implementation research. *Administration and Policy in Mental Health and Mental Health Services Research*, 42(5), 533-544.
- Ramadhan, E. M. R., Wijaya, M. B. L., & Ruslan, B. (2022). Corporate governance and principal-agent theory: A critical review. *EKOMBIS REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis*, 10(2), 1391-1404.
- Ridder, H. G. (2017). The theory contribution of case study research designs. *Business Research*, 10(2), 281-305.

- Sililo, R. (2021). *The effects of a unitary state on local authority revenue mobilization in Zambia: a study of Lusaka, Chongwe and Kafue local councils* (Doctoral dissertation, The University of Zambia).
- Simons, H. (2009). *Case study research in practice*. Sage Publications.
- Stake, R. E. (1995). *The art of case study research*. Sage Publications.
- Tuhaika Jr, J. A. (2019). State-owned enterprises and the principal-agent problem: A case study of the Solomon Islands water authority.
- Veleva, R. (2023). DEVELOPMENT OF LOCAL GOVERNMENT AND DECENTRALIZATION IN BULGARIA (1979-2023): A COMPREHENSIVE ANALYSIS. *Journal of Management Sciences and Applications*, 1, 45-57.
- Williams, C. (2007). Research methods. *Journal of Business & Economic Research*, 5(3), 65-72.
- Yeboah, E. N., & Andrew, M. (2020). Challenges Faced by Metropolitan, Municipal and District Assemblies (MMDA'S) in Internal Revenue Mobilization in Ghana. *International Journal of Asian Social Science*, 10(1), 68-80.
- Yin, R. K. (2018). *Case study research and applications: Design and methods* (6th ed.). Sage Publications.
- Zainal, Z. (2007). Case study as a research method. *Jurnal Kemanusiaan*, 5(1).
- Zarychta, A., Grillos, T., & Andersson, K. P. (2020). Public sector governance reform and the motivation of street-level bureaucrats in developing countries. *Public Administration Review*, 80(1), 75-91.

Zhang, J., Wang, J., Yang, X., Ren, S., Ran, Q., & Hao, Y. (2021). Does local government competition aggravate haze pollution? A new perspective of factor market distortion. *Socio-economic planning sciences*, 76, 100959.

Zhumashov, Y. (2022). An Exploration of Vertical and Social Accountability in the Elected Tier of Local Government: Evidence From Kazakhstan. *Journal of Eurasian Studies*, 18793665221129881.