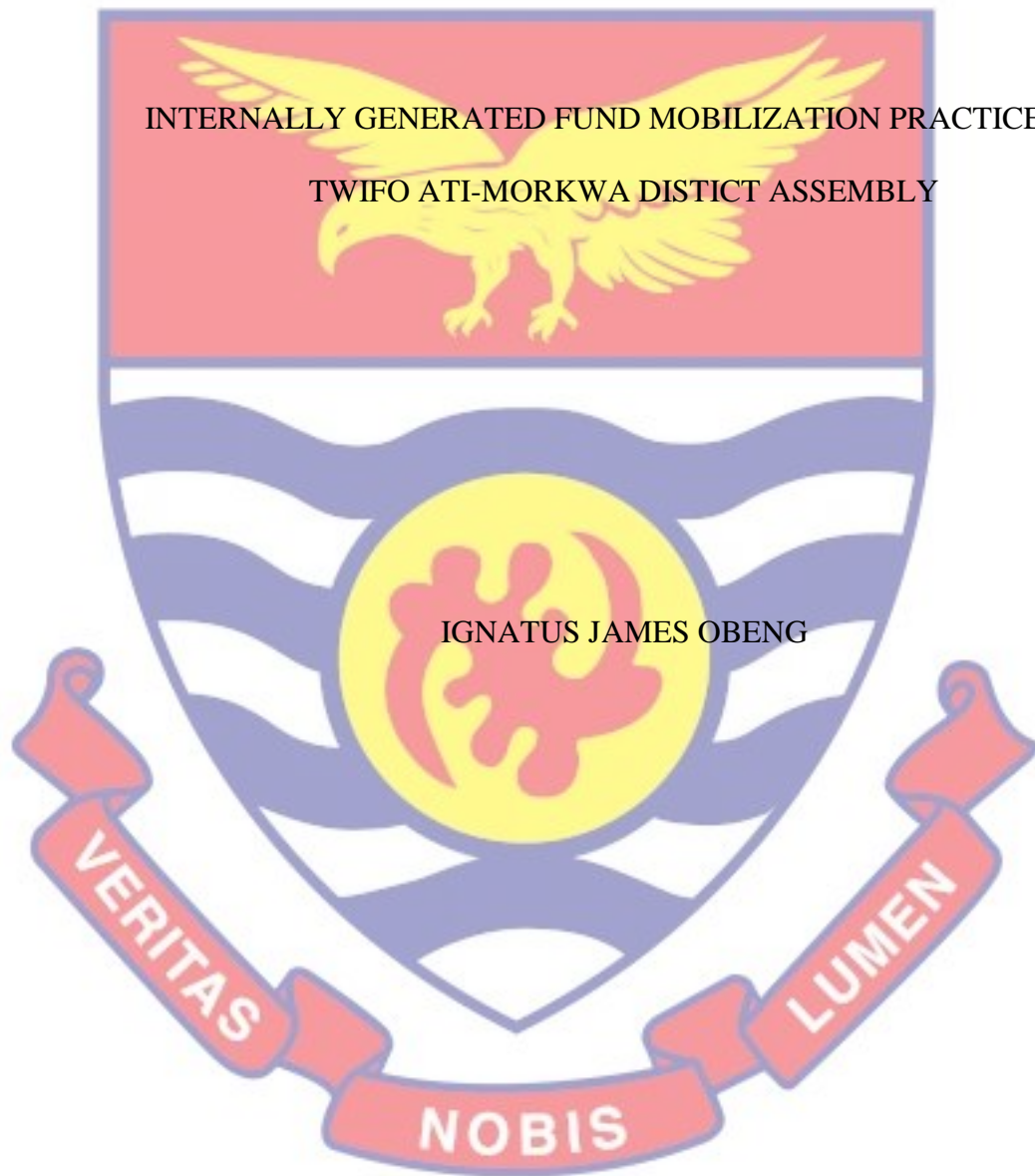
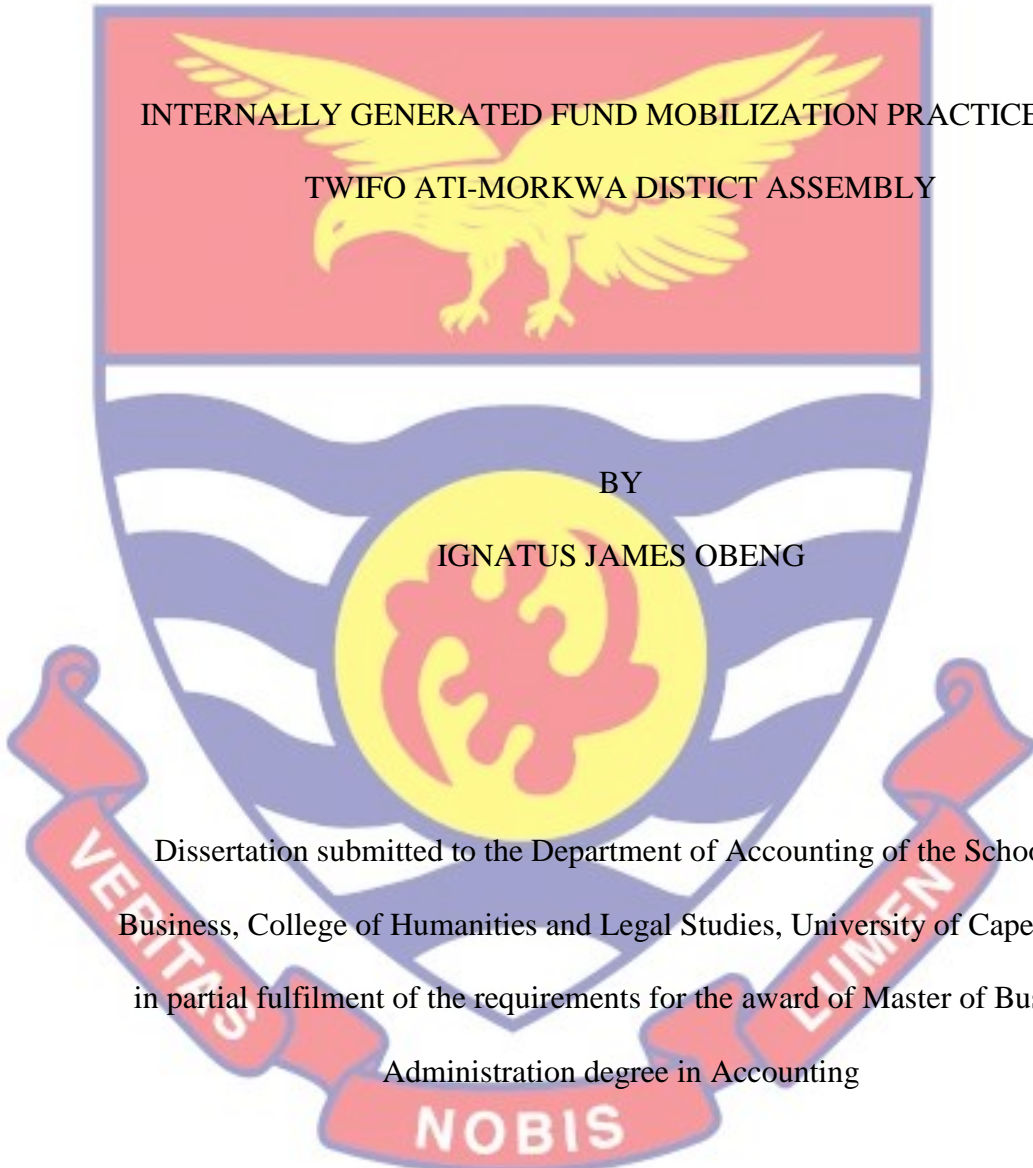


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INTERNALLY GENERATED FUND MOBILIZATION PRACTICES IN
TWIFO ATI-MORKWA DISTRICT ASSEMBLY

BY
IGNATUS JAMES OBENG

Dissertation submitted to the Department of Accounting of the School of
Business, College of Humanities and Legal Studies, University of Cape Coast,
in partial fulfilment of the requirements for the award of Master of Business
Administration degree in Accounting

JUNE, 2022

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:

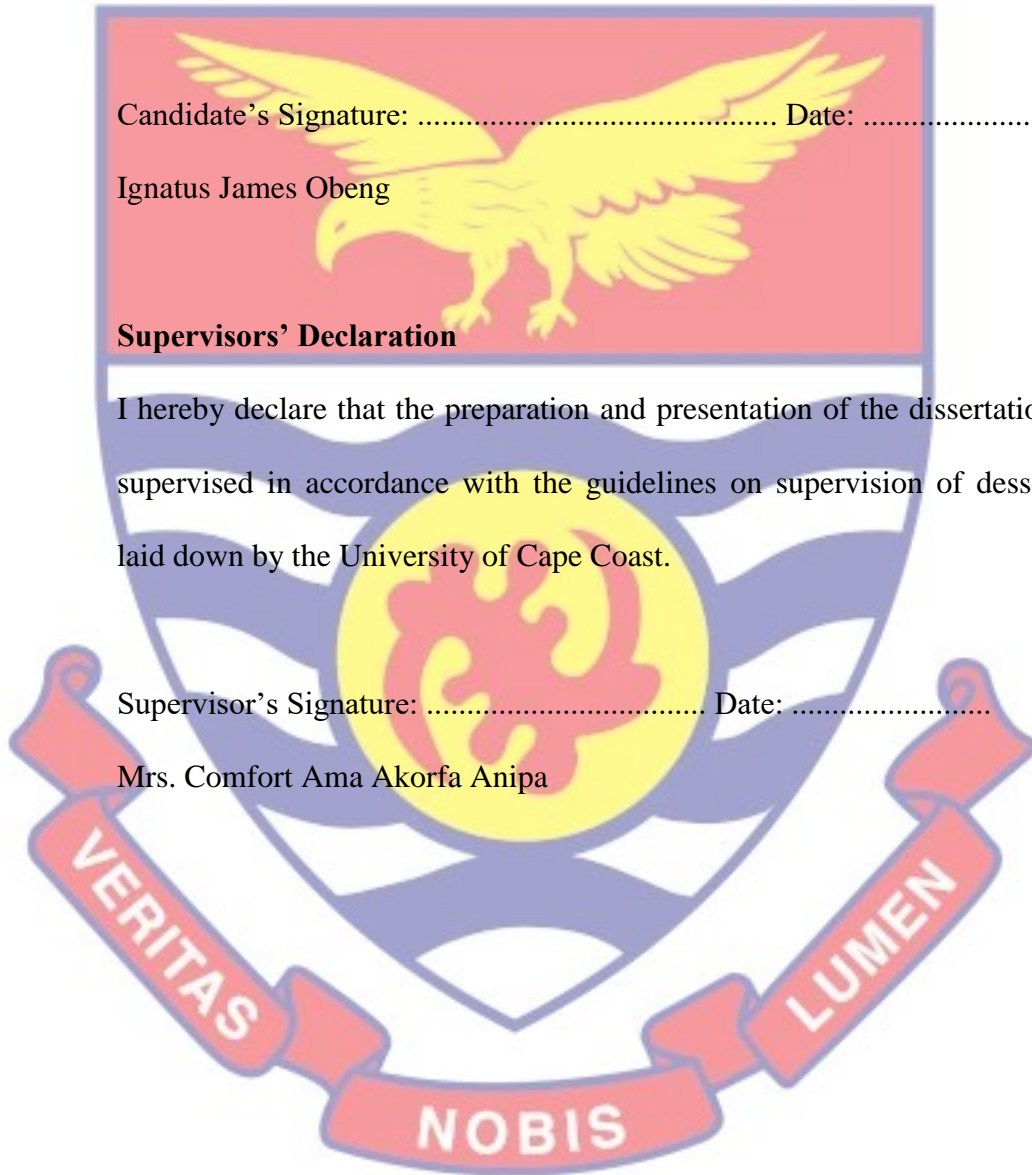
Ignatus James Obeng

Supervisors' Declaration

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

Supervisor's Signature: Date:

Mrs. Comfort Ama Akorfa Anipa



ABSTRACT

The study seeks to analyse internally generated fund mobilization practices for the Twifo Ati-Morkwa District Assembly by assessing the factors that impede revenue mobilization, the strategies adopted, and determine the impact of the Internally Generated Fund on the development projects. The census method was employed which was made up of the entire population made up of seventy-six employees. Questionnaires are used in collecting data from respondents. Data are analysed using descriptive analysis, and the results are presented in the form of figures and tables. The study reveals that; lack of logistics, inadequate revenue collectors, ineffective monitoring, inadequate motivation of revenue collectors and inadequate training for revenue collectors were some factors impeding revenue mobilisation. To increase revenue mobilization of the Assembly, the study discovers that there should be continuous education of the taxpaying public, prosecution of defaulters and training for revenue collectors. Lastly, it also reveals that though the internally generated fund of the Assembly contributes to the district's development, it is not enough to fund projects significantly. It was recommended that there should be a general fundraising training program where fundraisers can be trained in order to raise funds

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DEDICATION

To my Wife, Sabi and the children; Caleb, Cosmos and Caroline. Finally, to my parents, Mr. Kobena Obeng and Auntie Esi Akyere.





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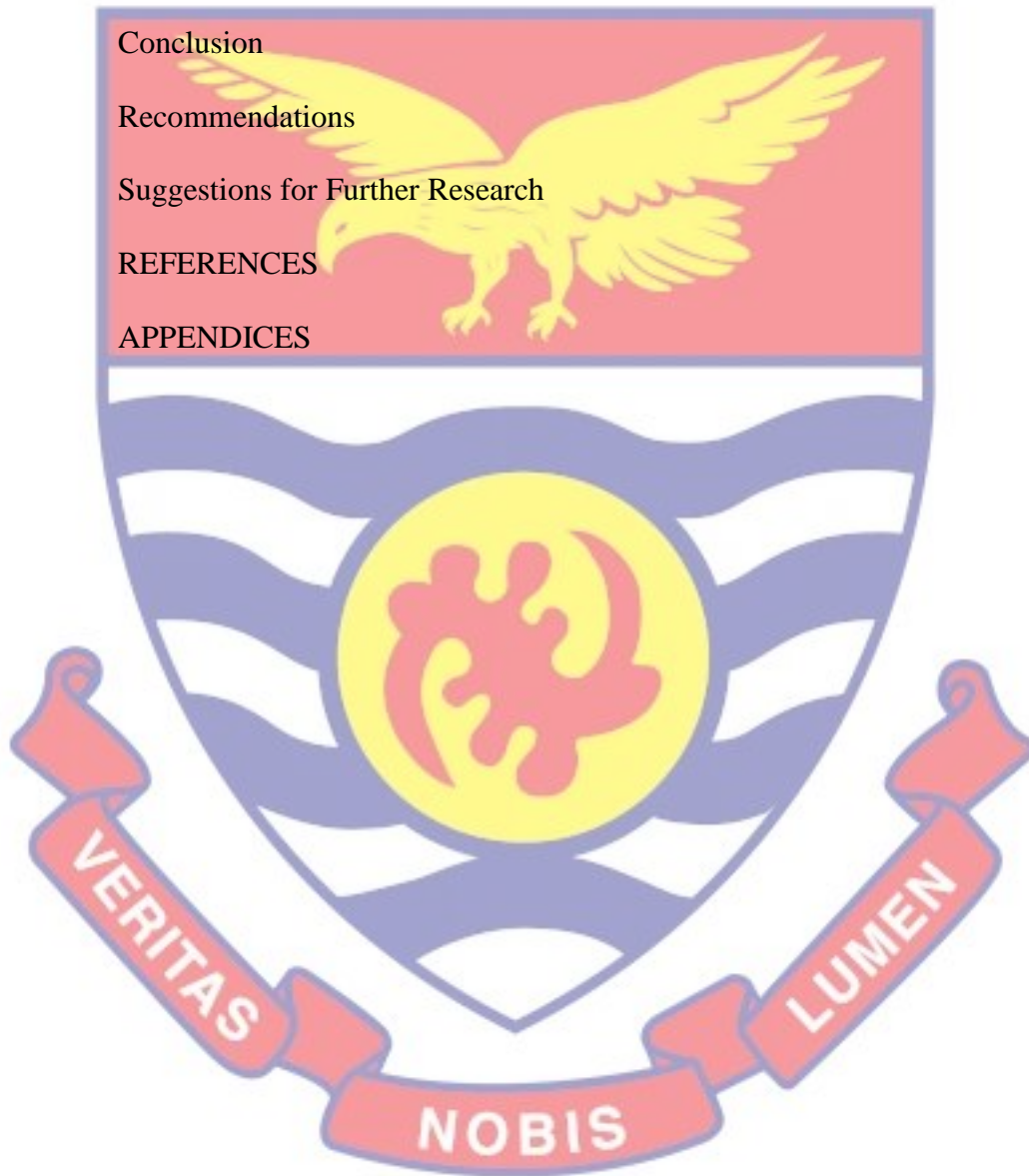
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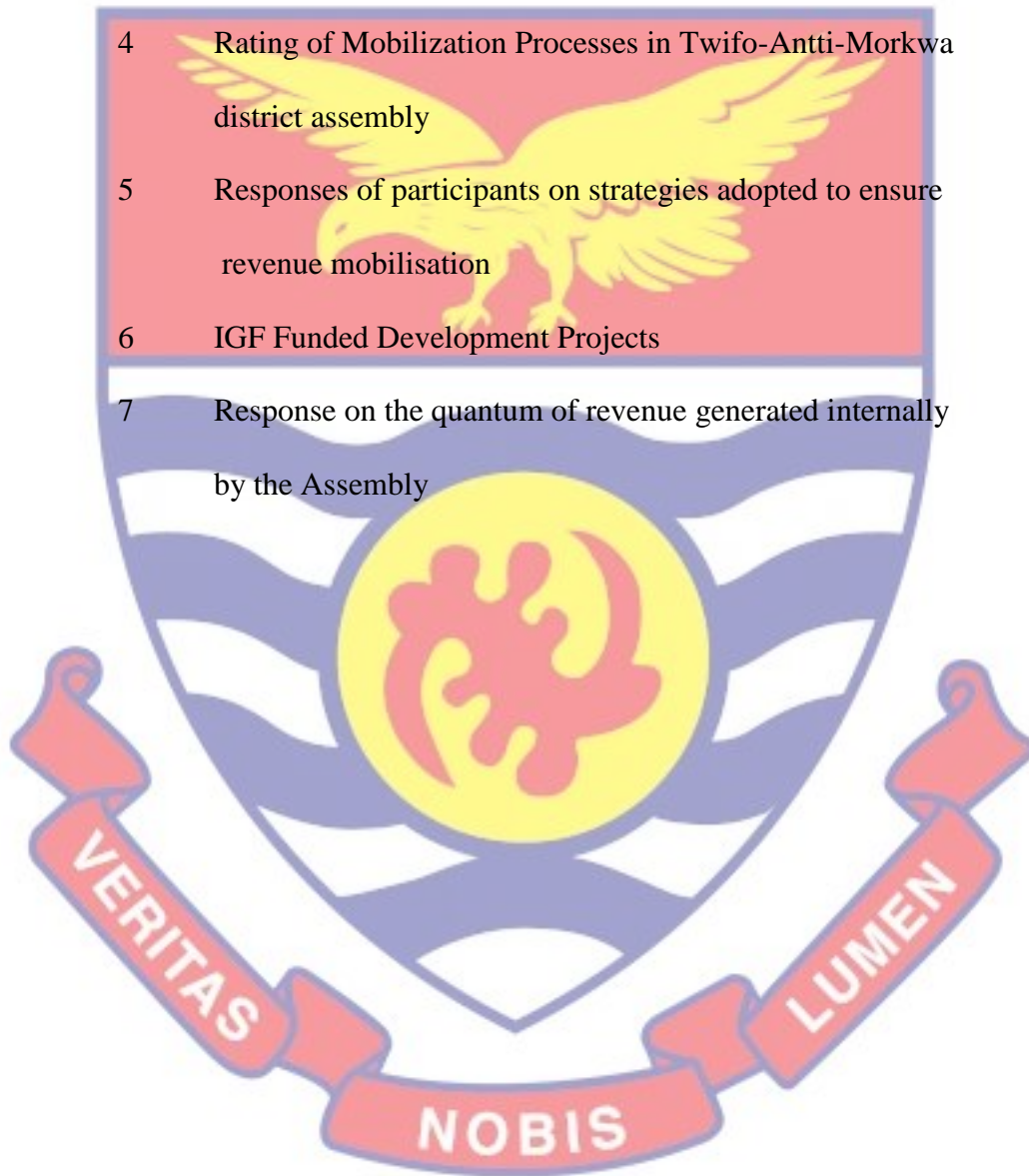
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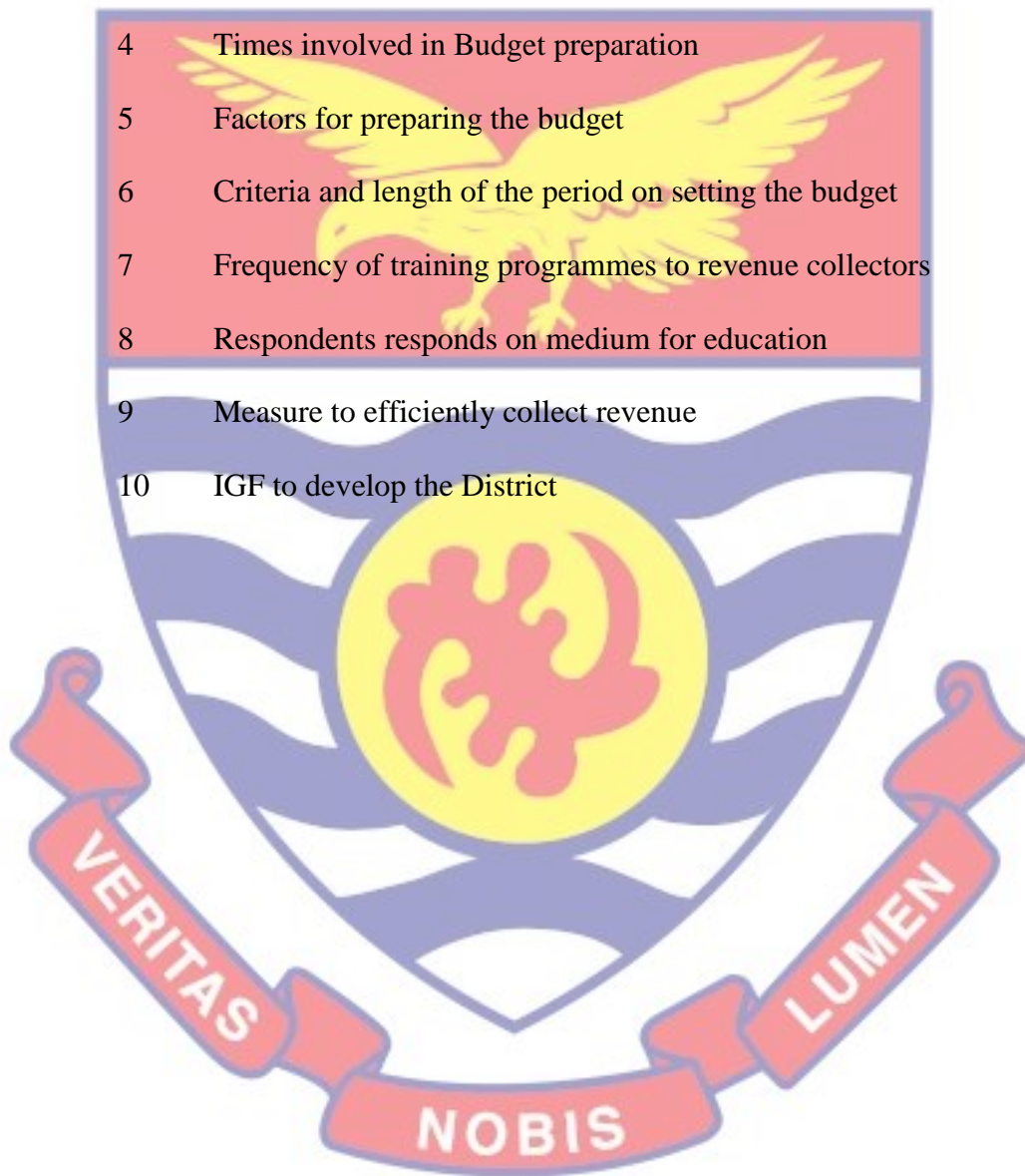
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CHAPTER ONE

INTRODUCTION

Quite a number of developed and developing countries have focussed on decentralization of the operations of the government with the specific objective of making sure that state owned resources are managed efficiently and effectively. Bahl and Smoke (2003) avers that widening the domestic revenue base is crucial in creating the fiscal space for developmental needs of the local people. Metropolitan, Municipal and District Assemblies in Ghana are partners to the central government.

They are expected to generate substantial internal generated fund in order for them to carry out developmental projects. The internally generated revenue is used to assist the district assemblies to make provision for infrastructural development and services to the people.

Background to the Study

Ghana's local government system is based on the idea that development must respond to people's concerns while also expressing their goals and wishes. The central government, local governments, non-governmental organizations (NGOs), and the people, who were the ultimate beneficiaries of development, all shared the responsibility for development. As a result, regional convention financing is important in order for local governments to channel their enthusiasm and knowledge into development activities

The revenue of the government agencies used (i.e., Metropolitan, Municipal, and District Assemblies (MMDAs)) is widely regarded as Internal Funds (IGF), District Development Facility (DDF) grants, and central

government transfers (grants and, additionally, the introduction of the District Assemblies Common Fund (DACF), where 7.5 percent of the national budget is allocated to regions, has strengthened Ghana's local government body.

Local governments, in particular, offer modest levels of public goods such as roads, schools, and electricity - an essential input for developing nations seeking structural transformation and economic progress. Regrettably, politicians differ on how to promote better fundraising. Many developing nations have adopted decentralization strategies in order to bring administrative and decision-making processes closer to regular individuals at the local level (Dick-Sagoe, 2012).

The devolution of power, authority, and resources to local governments is anticipated to make governance more responsive to people's demands and to hold central governments more responsible to them at the local level (Dick-Sagoe & Djimatey, 2015). Local government officials work alongside Central Government officials. Local government officials have the ability to raise enough income to allow local governments to carry out their development program at the local level (Adu-Gyamfi, 2014; Akorsu, 2015; Puopiel & Chimsi, 2015). Furthermore, they pool local government funds in order to offer public goods and services to their citizens.

The Metropolitan Municipal and District Assemblies' (MMDAs') principal role is to deliver public goods and services while also maintaining law and order. Realizing this obligation necessitates appropriate financial resources, which emphasizes the importance of local government income collection (Olowu, 2003). To improve MMDA finance, the Local Government Act 2016 (Act, 963) permits MMDAs to generate cash locally to carry out

private development projects rather than relying on central government or other external financial sources. However, research has revealed that MMDAs have been unable to do so successfully over time. According to art study, the MMDA receives more than 60% of its money from the federal government and its partners. According to Osei-Akoto, Osei, Quartine, and Adiah (2007), the IGF provided an estimated 31.8 percent of MMDA revenue between 1994 and 2004, with the remaining 60 percent coming from other sources (eg grants from development partners, DACF and DDF). Furthermore, the Ghanaian Ministry of Home Affairs, Rural Development, and Environment claimed in 2006 that the IGF for MMDAs accounted for 18% of revenue, compared to 82 percent of central government grants (Appiah-Agyekum, Boachie Danquah, & Sakyi 2013). The country's, nations', and local governments' development demands are vast and diverse.

As a result, it is critical that nations and governments all over the globe combine existing resources and, when feasible, seek external assistance to satisfy their local requirements. According to Adesoji and Chike (2013), development is linked to finance, and more money is required to design, execute, and maintain infrastructure at both the national and local levels. As a result, while other nations have also depended largely on internal development funding, local governments in industrialized countries have relied extensively on foreign sources in the form of loans and grants or growth grants.

Osei-Akoto et al. (2007) have consistently demonstrated that central governments choose to pay development gaps with foreign aid, making the country's development reliant. Norton (2003), on the other hand, emphasized the global financial crisis and deteriorating service standards. The necessity to

establish financial independence at all levels of government is critical to allocating national financial authority (Parker, 1995).

In theory, the devolution of power demands that each community be granted the right to manage the subterranean environment in order to incur such advantages and costs. This enables local governments (LGs) to have sufficient resources to provide high-quality services that enhance people's lives (Ebel & Yilmaz, 2002). According to Nyendu (2006), District Assemblies (DAs) are supposed to select financial institutions capable of providing enough financial resources to offer successful local services.

Local revenue, transfers from higher institutions, and loans and grants are the three primary sources of revenue for DAs (Ahwoi, 2010). According to Asibuo (1998), DAs require funding to offer schools, hospitals, a healthy environment, and a strong economy in order to develop. Governments are supposed to utilize the funds supplied to offer services to residents from the standpoint of public finance. As a result, when the DA conducts development operations in all of its locations, it is more likely to obtain public cooperation in fundraising (Atakora, 2006; Nyendu, 2006). Meetings may improve and enhance revenue collection with more resources accessible to them, facilitating development.

Additionally, internal quality procedures will aid in the identification, information, collection, recording, administration, and recruiting of tax-compliant tax registers (Kelly, Montes, Maseya, Nkankha, & Tombere, 2001).

Statement of the Problem

One of the main reasons for advocating internally generated fund is to improve local revenue and guarantee that the district assembly has sufficient

resources. A variety of issues contribute to district conventions' inability to obtain the majority of their money from Internal Fund sources. Many places have poor development and high levels of poverty, resulting in a low-income base, insufficient financial assistance, over-financial reaction, and knowledge on prospective financial resources. Furthermore, the lack of an official fundraising centre, as well as the insecurity of the recognized resources, impedes the development of the Inclusive Internal Fund (Agu,2010). According to Agyapong (2017), low levels of fundraising activity result from poor administration and a lack of coercive political will. According to Adedokun (2004), local government taxes are minimal, limiting their capacity to make private revenue. This scenario has a detrimental impact on development efforts.

Other researchers (Akolgo Azeko, 2012; Akudugu & Oppong-Pepurah, 2013; Alupungu, Appiah Kyeremateng, Mpeanin, Owusu Agyei, & Orgen-Woode, 2012; Armah 2014) have recently observed IGF promotion in various Ghanaian MMDAs. Akolgo Azeko (2012), for example, learned to promote the IGF in the Bolgatanga Municipal Council; Akudugu and Oppong-Pepurah (2013) learned to promote revenue and local government at the Asante Akim South Regional Conference; Armah (2014) examined the IGF's contribution to community development in the GA East Municipal Assembly utilizing Abokobi as a learning environment, whereas Alupungu et al. (2012) investigated IGF resources and their contribution to the Kumasi Metropolitan Assembly.

However, none of these studies focused on the Twifo Ati-Morkwa District Conference (Central Region of Ghana), with the IGF accounting for

just 40.29 percent of total income in 2016. Many developmental difficulties face the Twifo Ati-Morkwa District Convention, including fast population expansion, high levels of illiteracy, inadequate sanitation, and poverty. This necessitates a heavy reliance on external sources of development finance, which are frequently unpredictable and decreasing. Twifo Atti-Morkwa District Council has reported that the release of a standard fund has been postponed, affecting several development projects accidentally since the deadline. Other sources of financing were similarly scarce in disbursements, particularly donor funding, which was nearly depleted.

Failure by Parliament to create solutions to solve the regional crisis issue may result in unemployment, income and widespread poverty, as well as movement of people from rural to urban regions. Given these possible obstacles and financial gaps, it is prudent to examine the internally generated fund mobilization created within the Twifo Ati-Morkwa District Assembly.

Purpose of the study

The study seeks to examine the optimum ways to raise internally generated funds at Twifo Ati-Morkwa District Assembly.

Research Objectives

1. Assess the factors affecting revenue collection within Twifo Ati-Morkwa District.
2. Examine the strategies adopted by the Twifo Ati-Morkwa District to ensure sufficient revenue collection.
3. Examine the impact of Internal Funds on developmental projects in Twifo Ati-Morkwa District Assembly.

Research Questions

The following research questions were conducted to guide the study;

1. What are the factors affecting revenue collection within Twifo Ati-Morkwa District?
2. What strategies have been adopted by the Twifo Ati-Morkwa District to ensure sufficient revenue collection?
3. What is the impact of internal funds on developmental projects in Twifo Ati-Morkwa District Assembly?

Significance of the Study

The research concentrated on internally generated fund mobilization practice in Twifo Ati-Morkwa District. Research provides strong insights into the issue that contributes to the body of knowledge that exist in the discipline. The conclusions of this study will be applicable to District Assemblies, Ministries, NGOs, and income collecting enterprises. The suggestions will give lessons on best practices for fund mobilization for the district. This will increase income collection, allowing the district to enhance the economic status of the citizenry and eliminate unemployment. Furthermore, the district will be better prepared to deliver the infrastructure and services required by its citizens. The provision of these services addresses social issues such as conflict, disease, and illiteracy.

Delimitation

The study's content is confined to strong internal financial procedures. This study was geographically confined to the Twifo Ati-Morkwa District in the central region of Ghana.

Limitation of the study

Despite the significant benefits to policy and practice, the study has some limitations. The researcher appreciates the fact that more district assemblies could have been added to the study. This could have widened the scope of the study. The study adopted the quantitative study method as research approach. There should have been some interview questions to some of the stakeholders of the district to explain some of the reasons to the quantitative results.

This study used some key variables and terms. Below are the definitions of some of the variables and key terms used in the context of this study.

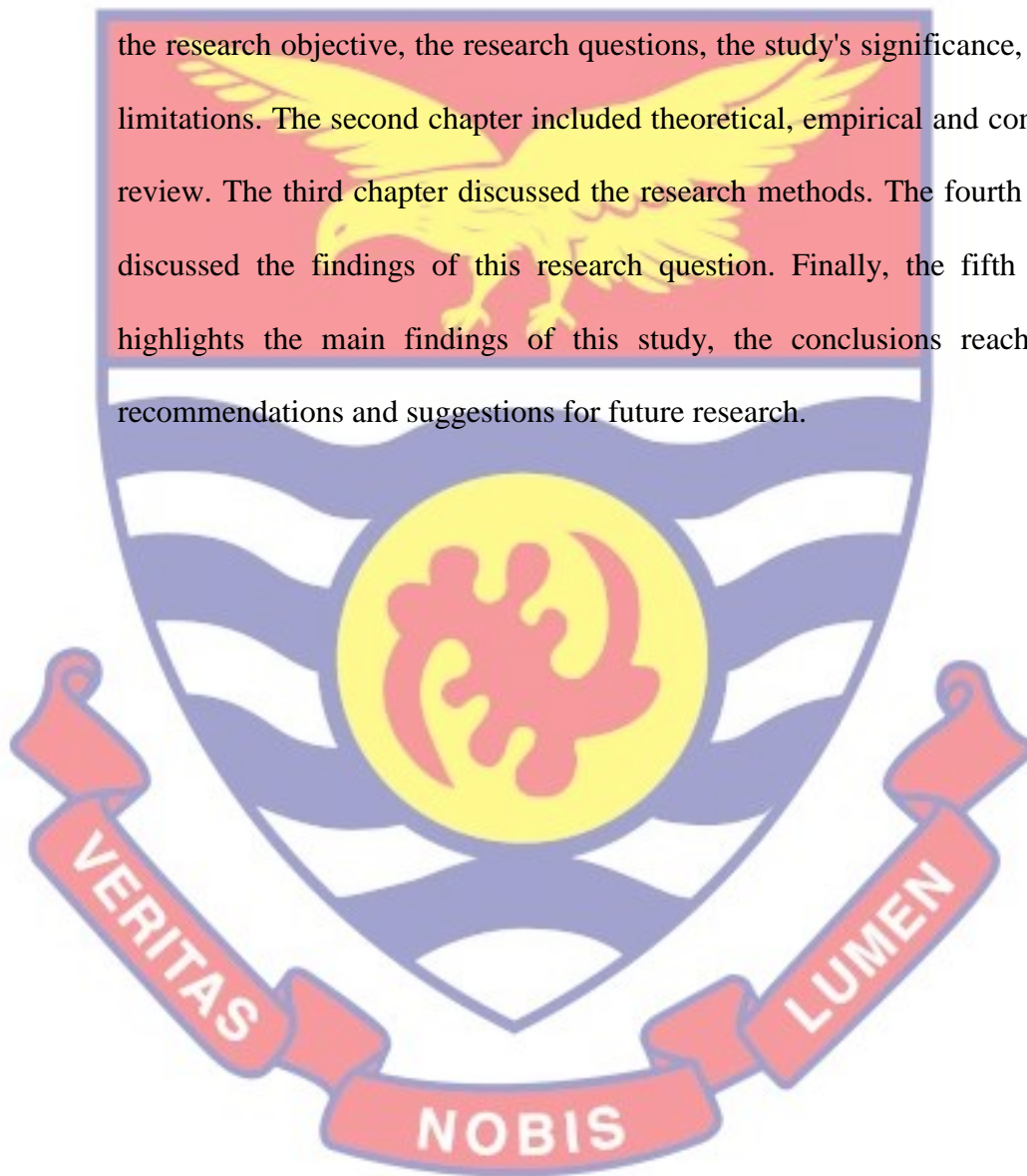
Definition of Terms

This study used some key variables and terms. Below are the definitions of some of the variables and key terms used in the context of this study.

1. *Internally generated fund*: It is revenue generated, accessed and utilised by district assemblies
2. *Decentralisation*: It is the of transfer of powers from central government to lower levels in a political-administrative.
3. *District assembly*: It's a group of branches in a geographical area that come together in accordance with the articles and by-laws of the corporation
4. *Fund mobilisation*: Refers to the act of providing the capital needed to cover the costs before work begins on a project or prior to invoicing

Organization of the Study

The research is divided into five chapters. The first chapter addresses the research objective, the research questions, the study's significance, and the limitations. The second chapter included theoretical, empirical and conceptual review. The third chapter discussed the research methods. The fourth chapter discussed the findings of this research question. Finally, the fifth chapter highlights the main findings of this study, the conclusions reached, the recommendations and suggestions for future research.



CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter has three sections: theoretical review, empirical review and conceptual framework. The theoretical review first explains the following: the study's supporting ideas, the concept of decentralization, resource allocation in developing countries, the concept of revenue collection, revenue collection strategies, regional and local development meetings in Ghana, and the impact of internal development on regional conventions. Finally, the conceptual framework represents the researchers' understanding of how to monitor IGF promotion and implementation.

Theoretical Review

Fiscal federation theory

This theory has its basic foundation laid after by Kenneth Arrow, Richard Musgrave. This theory was basically on Keynesian theory which canvases for activist role of state in economic affairs. Economics was of the view that public goods would be far lower the total benefits to society. Therefore, government and her officials regarded as than custodians of public interest who would seek to maximize social welfare based on their benevolence or the need to ensure electoral success in democracies. The theory constitutes the basic foundation for what may be referred to as the First-generation theory of fiscal decentralization oats (2004).

The theory focused on situations where different levels of government provide efficient level of outputs of public goods for those goods whose special patterns of benefits were encompassed by geographical scope of their jurisdictions and such situation is known as “Perfect Mapping” or fiscal equivalent Olson (1969). However, it was noticed that, given the multiplicity of local public goods with varying geographical patterns of consumption, there was hardly any level of government that could produce a perfect mapping for all public goods. Thus, it was recognized that there would be local public goods with inter jurisdiction spill overs. e.g. a road may confer public goods characteristics, the benefits of which are enjoyed beyond the local jurisdiction. The local authority may then under provide for such a good. To avoid this, the theory then resorts to traditional pigouvian subsidies, requiring the central government to provide matching grants to the lower-level government so that it can internalize the full benefits.

Conceptual Review

Concept of decentralization

The United Nations (1962) describes it as a cutting-edge delegation, whether to devolve administrative responsibilities to the same departmental units or at the level of government, or via political delegation to local government units, or through specific legislation delegations. The movement of political power, decision-making authority, and resources from the central to the lower levels of government is referred to as social empowerment (Walker, 2002). Rondinelli defines delegation of responsibility for planning, management, promotion, and resource allocation from central government and its agencies to organs of state, sub-units or levels of government, private

public authorities or companies, authorities, the universe, regional or functional authorities, or private or non-governmental organizations.

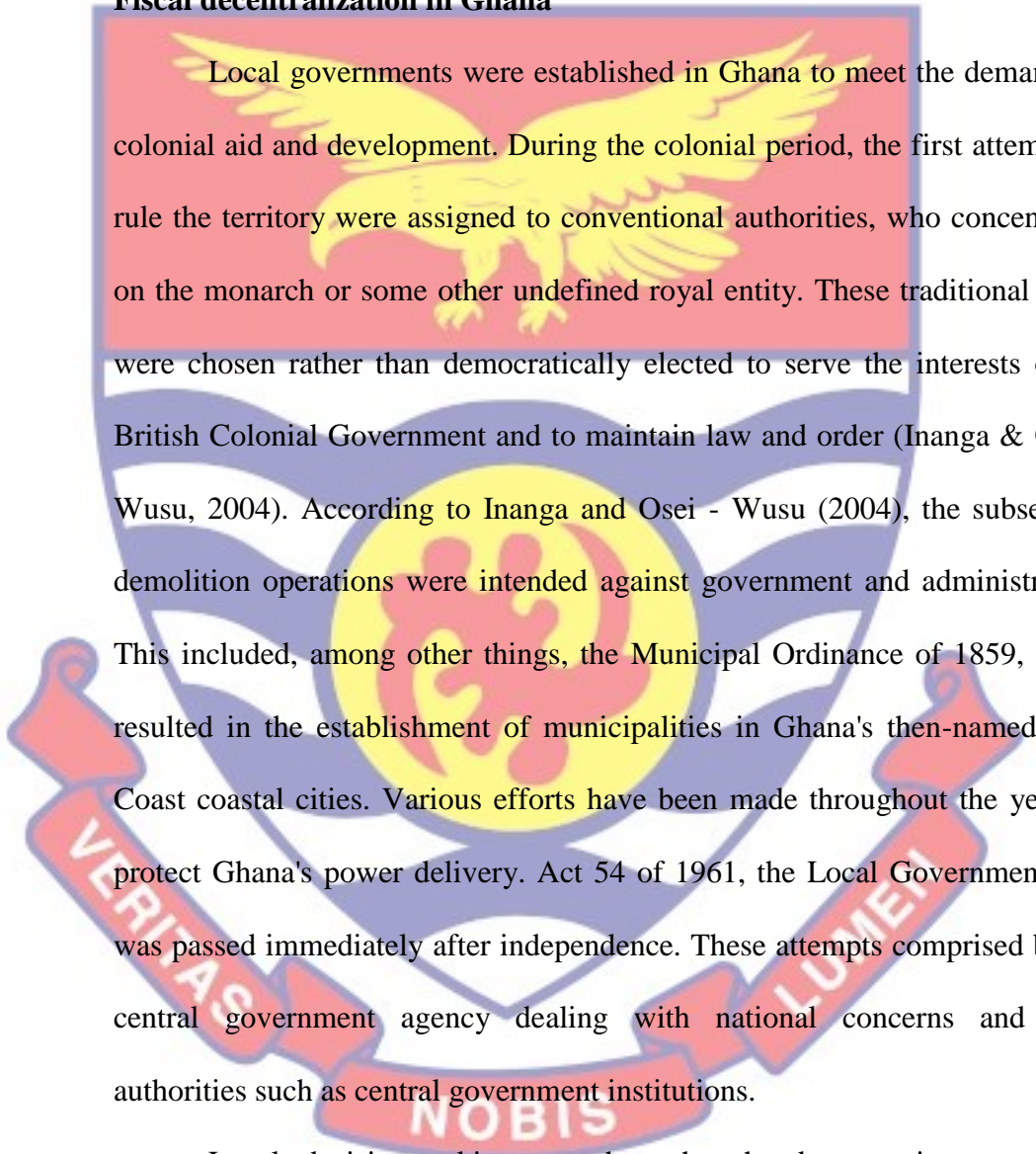
Since the 1970s and 1980s, as governments in developing nations tried to build socially fair economic growth routes and satisfy the fundamental needs of the poor, devolution has been a significant policy aim. Many nations delegate lower-level financial, political, and administrative tasks to the private sector and non-governmental groups. There are several reasons to be empowered. Land redistribution is being pursued, among other things, because of its substantial implications on resource allocation and distribution, macroeconomic stability, service delivery, and equality, all of which affect local economic growth and poverty alleviation. These trends have a significant impact on the redistribution strategies of many emerging nations (Ikeanyionwu, 2001). Devolution, according to Reagan (2000), has two major goals: to encourage more participatory decision-making and effective, location-based government. This allows development initiatives to adapt to local conditions and accumulate resources for local self-sufficiency. A number of concerns have been established to aid in the distribution of power to communities. Hadingham and Wilson (2003) put it succinctly:

- a. **Efficiency:** Local governments are extremely responsive to local priorities and resources, and they may modify service delivery to reflect this;
- b. **Information provision:** Because local governments connect directly with service users, they can keep people informed.
- b. **Response:** Because local governments are more responsive to service consumers, they can deal with more local demands than central governments;

- c. **Increased local revenue:** Local governments may increase local revenue sources by levying local taxes, levies, and user charges and spending local money; and,
- d. **Accountability:** At the local level, communities have a greater power to influence politics and policy than at the national level. If residents are dissatisfied with the quality of services provided, they can apply direct pressure to local governments. However, land allocation without risk (Hadingham & Wilson, 2003):
- e. **Elite photography:** Local governments can benefit from power-sharing in communities and do not have to be much poorer than national governments;
- f. **Revenue cuts:** Local governments may be limited in their ability or unwilling to consolidate local resources.
- g. **Corruption:** Many people have political influence as a result of downgrading, and as a result, the risk of corruption is high;
- h. **Weak management and governance systems:** The transfer of responsibilities and resources to local government necessitates efficient and effective management systems, which may take some time to develop at the local level.
- i. **Lack of participation:** Decentralization of resources and mandates will not occur automatically in participatory and participatory processes, and high-level development strategies may still be pursued;
- j. **Inadequate human resource base:** Experienced workers are frequently unwilling to live and work in remote areas. Existing employees are frequently undertrained, unmotivated, and have limited ability.

How power allocations are made in communities, and your impact depends largely on the context in which they occur. As a result, it is not easy to add about what makes the implementation of local power supply a success. Moreover, it is therefore not easy to over-produce.

Fiscal decentralization in Ghana



Local governments were established in Ghana to meet the demands of colonial aid and development. During the colonial period, the first attempts to rule the territory were assigned to conventional authorities, who concentrated on the monarch or some other undefined royal entity. These traditional rulers were chosen rather than democratically elected to serve the interests of the British Colonial Government and to maintain law and order (Inanga & Osei - Wusu, 2004). According to Inanga and Osei - Wusu (2004), the subsequent demolition operations were intended against government and administration. This included, among other things, the Municipal Ordinance of 1859, which resulted in the establishment of municipalities in Ghana's then-named Gold Coast coastal cities. Various efforts have been made throughout the years to protect Ghana's power delivery. Act 54 of 1961, the Local Government Act, was passed immediately after independence. These attempts comprised both a central government agency dealing with national concerns and local authorities such as central government institutions.

Local decision-making, on the other hand, was time-consuming because many concerns had to be brought to the ministerial level. As a result, local autonomy, democracy, economic progress, and independence have suffered (Inanga & Osei -Wusu, 2004). Other obstacles of earlier initiatives to shift state-owned enterprise control from institutional to local levels include a

shortage of trained and competent employees as well as financial means to satisfy commitments. These reasons, such as growing demand for infrastructure and services, need the present devolutionary program. Ghana's economic policy throughout the 1980s were centered on ambitious plans for economic stability and independence. The Economic Recovery Program (ERP) and the Structural Adjustment Program (SAP) are two key aspects (SAP). In the limited role of government, these initiatives stressed private-sector-led growth. Another challenge was creating a market-friendly atmosphere.

Annual GDP growth averaged 5% and tangible and social infrastructure was rebuilt. However, the public sector's role in development appears to have been ignored since 1988. As a result, the government is more subjected to economic and political pressures (Inanga & Osei - Wusu, 2004). Ghana's decentralization strategy has five implementation components. This comprises the following: political, administrative, program design and implementation, public or private relations, and fiscal allocation. Many of these policy elements have advanced significantly. This comprises the establishment of local government entities capable of performing consultative, legislative, and administrative duties at the national level. Ghana has three tiers of government: national, regional, and city or municipal or district. Districts, Metropolitan / Municipalities / District Assemblies (MMDAs), City / Home Councilors, and Unit Committees comprise the national sub-government system (Inanga & Osei - Wusu, 2004). The following are key aspects of the present zoning plan that have an influence on financial management:

1. District meeting composition: elected and appointed members;
2. regional re-allocation to establish more efficient and effective local government units and regional assembly as non-discriminatory local government institutions;
3. the empowerment of district meetings, such as the judiciary, administration, development, service delivery, budget, and rating authorities, in order to encourage decision-making and partnership implementation.
4. the formation of a National Planning Commission to prepare for the development of distribution regions;
5. the regional convention's impartiality in order to foster consensus regardless of party affiliation;
6. the ability for planning and the successful delivery of such initiatives;
7. entrusting 86 public law tasks to local government organizations with power over geographically restricted regions;
8. reorganizing resource allocation and developing resource sharing across local and state governments;
9. Redefining the roles, activities, and structures of public institutions at the national (policy-making), district (coordination), and local levels (implementation).

Fiscal decentralization

The most frequent conceptual framework for determining the efficiency of the distribution of various public goods and services is to determine the efficiency of the distribution of various public goods and services (Oates, 1998). As a result, financial accountability is an important

component in distributing power to communities. If units are to be empowered to execute their jobs successfully, they must have a sufficient amount of money - increased locally and transmitted to Central Government or other sources - as well as the authority to make cost decisions. Inflation refers to the process of distributing public funds and duties to multiple branches of government.

The rationale for financial segregation may be traced back to 17th and 18th century thinkers. As a result, central governments were viewed as untrustworthy, while small, democratic governments were viewed as the main hope for free men's liberty (Gill, 2000). The distribution of money is stressed in order to strengthen national treasuries and therefore their ability to supply public goods and services. The objective is to give local governments some revenue and expenditure responsibility, as well as the power to determine the size and framework of their spending budget. In this way, local inhabitants will be able to debate their needs and interests, as well as control their own affairs.

Energy distribution for local growth is based on two key issues: economic efficiency and local tax collection (Bahl, 2013). Tariff allocation, according to one reasonable argument, isolates the government from the people and makes local governments more sensitive to decisions about tax mixing and spending, therefore increasing welfare. The problem of fiscal consolidation in revenue-sharing organizations, notwithstanding the fact that a tax-allocated tax system might enhance overall revenue collection. Central governments often collect taxes at a greater rate, leaving more people and smaller businesses without a tax net. This means that a substantial percentage

of tax money is not free from taxes since central governments lack knowledge about the local tax base, making it impossible to identify small taxpayers and maintain tax rates.

Second, the gains earned by bringing in small taxpayers are modest and insignificant in comparison to the expense of advertising. Local governments, on the other hand, are familiar with the local tax base as a result of their numerous licensing and regulatory operations, as well as land-based transactions. The income produced by these toll-free local services might potentially contribute significantly to the local government budget. Therefore, local governments can reach out to those who pay less for local taxes, prices, and user costs to keep local public services lower than central government.

Concept of revenue mobilization

Revenue promotion in the context of regional assembly includes a growth in government financial assets that does not raise debt or reimburse costs. This money is generated via taxes, licenses, fees, and permits, among other things. In layman's words, revenue is a company's standard business operations, which are frequently obtained through the sale of products and services. To promote revenue, then, is the act of marketing, integrating, and arranging financial contributions from all recognized sources of income in the economic environment. A robust system of local government finance, according to Olowu (2003), is an essential pre-allocation mechanism. According to Oates (1998), boosting local revenue can improve political responsibility and governance through empowering communities.

The method through which a person earns a living is referred to as revenue. Simultaneously, fundraising is described as the use of available

resources to acquire legal fees to be paid by people, business entities, and parastatals in the course of their activities. The huge quantity of local government financing is the most prevalent aspect of African financial systems (Bahiigwa et al., 2004). In a number of nations, local governments strive to generate taxes, money that they may integrate on a regular basis without causing too much disruption in terms of economic distortion and dispersion of the impacts of these tools (Brosio, 2002).

According to Kessey and Kroés (1992), domestic revenue collection has two components: policy formation and management. In terms of policy formation, it is concerned with the identification of objectives as well as the development of rules and regulations to achieve those objectives. Managers, on the other hand, are in charge of carrying out policies. Unfortunately, policy development and management do not receive equal emphasis in both thinking and practice, despite the fact that they are equally vital for revenue consolidation.

One of the problems that nations have in their development efforts is obtaining funds to finance a variety of development initiatives that are important to increasing the living standards of their citizens (Stren, 1998). Internal income is as ancient as the notion of real estate management itself. When national and local governments become service providers capable of identifying service recipients, the sum is based on the total number of services provided to those recipients. As a result, because local governments are responsible for delivering services in their regions, the necessity for sub-national organizations to encourage domestic tax collection has grown.

In this regard, efficient financial planning should be implemented, which necessitates a continual evaluation of how local governments' resources are generated, allocated to services, and predicted benefits received from those services, in addition to the development of plans (Ebel & Yilmaz, 2002).

District assembly's financial resources

Ghana's District Assemblies have three primary financial resources: the IGF, the Integrated Government Transfer Funds, and other Financial Arrangements. The following are detailed descriptions of these sources:

Internal generated revenues of districts in Ghana

The money collected by the District Assemblies is created inside the administrations of the lesser-known nations. Revenue received exclusively from local governments is contained in Schedule Six of the Local Government: Municipal Structures Act, 2016, Act 936. This revenue can be broadly classified as non-taxable. Tax revenues are obligatory payments that comprise taxes placed on renter, business, and property salaries. Voluntary donations or contributions made by specific regional service beneficiaries are examples of tax-free income. This comprises user fees and charges, as well as licenses, permits, and royalties. Tariff recommendations are issued by the Minister of Local Government and Rural Development. Billing choices are routed through MMDAs, where money is collected, according to the standards.

The following significant issues have been highlighted by a World Bank research. These problems include legislation, implementation and operational strategies, financial relations, economic efficiency, and accountability, all of which influence the amount of income collected from the

District Assemblies. Despite the fact that appropriate law has been established to allow DAs to employ internal resources, districts confront four significant building issues (Inanga & Osei - Wusu, 2004).

First, local government tax bases remain stagnating as a result of a lack of information about the capacity to generate money. As a consequence, the regions where income streams might be poorly recognized, and as a result, the amount of revenue collection is inaccurate. Second, certain areas have complicated structures for fundraising planning. Third, internal revenue mechanisms are ineffective. Inflationary revenue, for example, is low because real estate has never been accurately assessed.

In addition, there are fundraisers from many regions. Finally, the fourth problem in designing is the lack of appropriate sanctions or penalties for taxpayers. As a result, many citizens, especially traders, do not feel obligated to pay taxes.

Transfer of Government Funds

According to the report, the landlord's revenue does not include accountability for local government spending in Ghana. To compensate for this financial imbalance, government exchanges are required. It is clear that there are considerable disparities in the amount of income collected by District Assemblies as a result of revenue discrepancies. As a result, the transfer of government may achieve the national redistribution objectives for eradicating monetary disparity in subordinate governments. Furthermore, remittances inside the government may stimulate domestic spending on items and services with a favourable external look. Such subsidies are intended to encourage poverty reduction and particular regional sectoral efforts in Ghana (Inanga &

Osei - Wusu, 2004). Diverse types of money transfer techniques are used in various situations across the world. Three intergovernmental transactions may be declared in Ghanaian documents (Inanga & Osei - Wusu, 2004). These include the District Assemblies Common Fund, Recurring Expenditure Transfers, and Ceded Funds.

1. The District assembly Common Fund (DACF)

Article 252 of the Republic of Ghana's 1992 Constitution establishes a Common Regional Fund (DACF). The DACF was established by Parliamentary Act 455, and it refers to the allocation of less than 5% of "total national funds" to MMDA. The Fund is disbursed to all MMDAs in accordance with a formula approved by Parliament, is paid quarterly, and is overseen by the DACF Regulator. The DACF seeks to boost domestic spending on goods and services equal to that produced through poverty-reduction efforts..

2. Recurrent expenditure transfers

Since 1995, the central government has assumed responsibility for the pay and pensions of district workers, which are subject to ratification by workers' assemblies. Other operational and administrative expenditures for meetings are also covered by the central government.

3. Ceded income

Sources of revenue that used to be under the central government but are now allocated to regional meetings are considered a disbursement. These include leisure activities, casino revenue, and income tax on the registration of trade, business, technology, and prices and levies on non-cocoa plants, coffee and cotton.

Other financial arrangement

Internal revenue and government transfers have been the DA's two main sources of revenue. While these resources are crucial for expenditure, certain financial systems can cover regional expenses. Due to the long-term rewards from such future investment, generational fairness considerations imply that major investments should not be financed by higher local taxation. The large investments made today will benefit the next generation's well-being, and they should pay for the services under discussion. Furthermore, difficulties in obtaining sufficient funds from their sources and transfers require the need for funding from other sources (Inanga & Osei - Wusu, 2004). Such financial planning might arise from laws, collaborations with other organizations, and autonomous DA plans. The four major techniques for financial planning of Ghana's regional investment requirements have been identified:

1. grants from governments and donors;
2. borrowing from financial markets;
3. available from investment funds; and
4. Non-financial arrangements, such as; social workers, community self-help projects and donations from organizations and individuals.

Strategies of revenue collection

Tax collection has long been viewed as a terrible occupation. Taxes, on the other hand, are important because without them, there will be no money to build public infrastructure that will help businesses and the community be more productive and prosperous. Due to the importance of import operations as a source of budget finance for many developing countries, cultural growth

has been prioritized by the government, as represented by the Ministry of Finance (MOF). On average, revenue from imports in a sample of African nations was less than 30% of tax revenue (Ebrill, Stotsky, & Gropp, 1999). Improving financial incentives was previously centered on revenue management. The diagnostic work is primarily concerned with determining income leakage. This approach is frequently used by both the World Bank and the IMF (Keen, 2003). There are, however, various techniques that financial managers may employ to increase revenue collection.

Empirical Review

This area of the literature focuses on art studies carried out in conjunction with research. Benjamin and Fianu (2017) investigated local financial difficulties and their contributions to the Techiman North Regional Conference. The goal of this research was to obtain a thorough grasp of the many sources of internally produced income and to explain their awareness of the issues connected with revenue collecting. The census in the research includes the district in which Techiman North District Council collects levies / taxes, as well as district convention authorities. The sample size of the study includes the District Finance Officer, the District Budget Officer, the District Planning Manager, the district coordinator, the financial manager, fifteen tax collectors, and one hundred (100) taxpayers.

Eleven (11) taxpayer queries were filed, however only 64 were accurately completed, 20 were sent to tax authorities, and only 16 were finished completely. As a result, the views of 64 and 16 taxpayers were ignored. As a consequence, there were a total of 80 participants in this study. Sample techniques are intended to be utilized by the Council to identify

significant informants while gathering information from taxpayers using a basic sample. Primary and secondary data were used during the research process to achieve the study's aim. There are two data sources (primary and secondary), however the researcher chose to distribute well-structured questionnaires to respondents as the primary data source for this study.

The descriptive statistics were used to examine the data obtained throughout the research. Rates, assets (except waste land), fees and fines, licenses, leases, and investments are among the internal revenue sources created by the Techiman North Regional Conference. Furthermore, some of the challenges confronting the construction of internal revenue include: an incorrect tax system, tax evasion, meeting interference, tax solicitation, a lack of taxpayer education for tax purposes, a lack of tax collection, multiple market access points, a lack of capacity for tax collectors, a language barrier, and numerous market access points. The final goal focuses on how the Techiman North Regional Conference is progressing.

It was discovered that the funds raised were utilized to construct roads, community centers, agricultural development, and school construction. It was determined that the Techiman North regional conference was using required local income sources. Respondents are unaware of the levy imposed by the Techiman North District Assembly. Respondents had a general understanding of the need of paying their taxes. The creation of domestically produced money has several problems that must be solved as soon as possible. The Techiman North Regional Convention's goals were road building, public service delivery, agricultural growth, and school construction. Since the study recommended that the Techiman North District Assembly adhere to the type

of tax they collect from citizens while also attempting to encourage taxpayers with the various types of taxes they pay, the Techiman North District Assembly should adhere to their collection methods in order to provide taxpayers with a better tax. Furthermore, the Techiman North Regional Assembly should not only set the stage, but also take those measures to address the conference's existing issues, since domestic income potential are enormous.

Aboagye, Kaiser and Hayanga (2014) investigated the facts on IGF advocacy, the problems that the municipal assembly faces in terms of local money production, and other alternative sources of local revenue that the East Municipal Assembly may employ. A case study project was commissioned. The tools utilized were a questionnaire and a conversation guide. In-depth interviews with persons with expertise of the municipality's region were conducted to get the information. The research discovered that the conference met its IGF objectives, but that these goals were unrealistic given the municipality's ability to generate funding.

It was also discovered that the conference was experiencing several income difficulties, the most significant of which were breaches in the financial system, a lack of well-documented data on revenue sources, and much more. Potential solutions to these issues have been offered. The study also yielded useful local resources that the group may now put to use. The meeting will be able to enhance IGF production in the municipality thanks to these resources.

The research noted that discrepancies in central government transfer to the assembly were consistent with the conference's non-existent goals

established in its IGF generation, contributing to the conference's inability to enhance service delivery. Revenue from local sources is used to pay for meeting management leading to their failure to provide the necessary services to the municipality.

Nkechi & Ven. Dr. J. K. J. Onuora (2018) The study sorts to find out the Effect of Internally Generated Revenue on Infrastructural Development of the South Eastern States in Nigeria. Ex – post facto design was used in the study. Data used were extracted from budget estimates of each of the five South Eastern States. The study employed descriptive statistics, correlation and linear multiple regression for data analysis and data interpretation. Findings from the study revealed that there a significant relationship between Internal Generated Revenue and the cost of infrastructure in the South East States as at the date of the study.

Puopiel and Chimsi (2015) assessed the effectiveness of Metropolitan, Municipal and District Assemblies (MMDAs) in Ghana's Northern Region in mobilising internally generated funds (IGF) to finance development projects. The study gathered both primary and secondary data from three MMDAs: Tamale Metropolitan Assembly, Yendi Municipal Assembly and Saboba District Assembly. It employed a multi-stage sampling technique of questionnaires, interviews, focus groups and key informant interviews to collect data from respondents and obtain a snapshot of their situation in the 2013 fiscal year.

It established that fines, property rates, licences, annual rates, investment income, permits, sales of tender documents, and business taxes were potential sources of revenue for the assemblies. Also, the study identified

a range of strategies employed by assemblies to raise revenue: engagement of revenue collectors, use of a mobile revenue taskforce, registration of businesses, visits to markets and business centres, commission payments for revenue collectors, security checkpoints, incentivisation of revenue collectors, establishment of revenue collection points, and rotation of revenue collectors.

Benjamin and Fianu (2017) analyzed the challenges of Internally Generated Funds and its contributions; evidence from Techiman North District Assembly. The purpose of the study was to acquire indepth knowledge about the various sources of internally generated fund and to clarify our understanding of problems associated with the assembly's revenue generation. A purposive sampling technique was used. Primary data was the main source of data for the study. The researchers administered questionnaires to assembly members, unit committee member and opinion leaders in the district.

It was disclosed that Techiman North District Assembly had the following as its sources of internal generated funds; rates, lands, (excluding stool lands), fees and fines, lincense, rents and investments. It was also found out that mobilized revenue is used to construct roads, setting of social amenities, improving the agric sector and building schools.

Bandie (2015) evaluated the impact of the DACF on internally-generated revenue (IGR) mobilisation. It seeks to establish the extent to which the introduction of the DACF has influenced local revenue generation of the Bolgatanga, Sissala and Nadowli District Assemblies. In this regard, the discussion covers the legal authority, nature and attributes of the DAs financial resources. The study has established that Central transfers have a dominating importance in the structure of the District Assemblies' revenue in Ghana. Of

the transfers, the DACF constitutes, on the average (for the three districts) 65% of the total income available for the period 1994 –1998. The IGR collection efforts of the three study districts changed in real terms since the inception of the DACF

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Chapter Summary

Various theoretical and empirical studies provide ample evidence in examining the concept of internally generated fund at Ati-Morkwa district. The next chapter examines how information about internally generated fund is gathered and measured using the appropriate techniques and instruments.



CHAPTER THREE

RESEARCH METHOD

Introduction

This chapter focuses on the research methodologies of the study. According to Creswell (2003), the research methodologies are the foundation around which the entire research is based. The research should be situated within a research paradigm and a technique that is viable with the research paradigm chosen in order to effectively select the best methods for doing research (Creswell, 2003). In brief, this chapter focuses on the methods that will be used to carry out the study. Consideration will specifically be given to the research philosophy, research design, research approach, study area, data collection and sampling procedure, definition and measurement of variables and estimation technique.

Research Design

A descriptive design is employed in this investigation. A research design that specifies the sort of research design used to gather information about an object's current condition. It is used to explain what is existing in connection to certain situations or factors, such as determining the status quo,

habits and attitudes, conceptions, concepts, processes, or tendencies being created (Bell & Bryman, 2007).

According to Cohen and Morrison (2004), descriptive research aids in the exploration of various topics, individuals, and events in order to give explanations and broaden the scope of the results. It offers a straightforward way to understanding attitudes, values, beliefs, and motivations. It is also usually associated with a withdrawal technique and is commonly used to provide answers to questions about who, what, when, where, and how it relates to a certain study subject; descriptive studies cannot provide answers to why (Saunders, Lewis, & Thornhill 2003). It is well-known for its capacity to collect massive amounts of data from relevant individuals in an efficient and cost-effective manner. Typically, data is collected by posing a series of questions to a sample.

Research Approach

This study adopted the quantitative approach. Since scientific method for data collection and analyses are employed, generalization of the findings become feasible with this approach. Williams and May (1998) aver that the discussion of research results should not be viewed as a mere coincidence. Denscombe (1998) asserts that in quantitative research, the researcher is detached from the research, hence can be concluded as a strength of quantitative research.

Population

The population consists of all members of the study team. According to Malhotra (1996), members or units of a group should have relevant material

related to the research and the researcher. The number of individuals referred to is "a clear integration in terms of learning theories of learning," according to Rubin and Babie (2001). There was no sampling since the entire population was used. According to Varalakshmi, Sundaram, Indrani, Suseela and Ezhilarasi (2004), when census method is used, data is collected from each and every item of the population, results are more accurate and reliable. As a result, the population in this study consisted of all 76 council personnel.

Data Collection Procedure

A questionnaire was used to collect research data. The study employed a self-administered questionnaire (Appendix: A), with respondents classified as department heads, administrative employees, local leaders, and taxpayers. These responders were hired as members of the regional management team. According to Mugenda & Mugenda (2003), a questionnaire is used to gather vital information on individuals and to ensure the fast availability of population. Furthermore, according to Sekaran (2003), questionnaires are useful means of obtaining information when the researcher knows exactly what is needed.

They are also affordable, time-saving, and do not need a high level of talent to do. Completed open-ended and closed-ended questions were utilized, along with explicit instructions on how responders were expected to complete them freely and with minimum supervision. There are four (4) sections to the questionnaire. Part One (1) asked for information on the participants' characteristics, such as gender, age, and educational status; Part Two (2) asked about barriers to fundraising within the Forum; Part Three (3) asked about

strategies to ensure revenue collection for TAMDA; and Part Four (4) asked about the use of the IGF in development projects.

Data Processing and Analysis

Data analysis include altering analytical data, in-depth knowledge of data comprehension, data representation, and big data interpretation translation (John, 2009). First, the researcher went over the data that had been gathered to check that all questionnaires had been completed and were correct. The research then looked at the factors that influence revenue collection, the strategies utilized to ensure appropriate revenue collection, and the impact of Internal Funds on development projects in the Twifo Ati-Morkwa District Council. Data entry was performed for research purposes, and then software known as the Statistical Package for Social Sciences (SPSS, version 25) was installed to handle more data.

The comprehension of each data set is then determined using descriptive statistics. The information gathered during the interviews was also presented and translated. Finally, the data was presented using tables, charts, and diagrams that displayed the frequency and percentage.

Reliability

The reliability findings of the study with Cronbach alpha reliability coefficients are used to report on reliability which provides an indication of the stability, consistency and freedom of error. An alpha of 0.7 or above is considered to be reliable as suggested by researchers (Davies, 2010; Nunnally 1978). Sekaran (2003) also affirms that normally, reliabilities of 0.7 range are

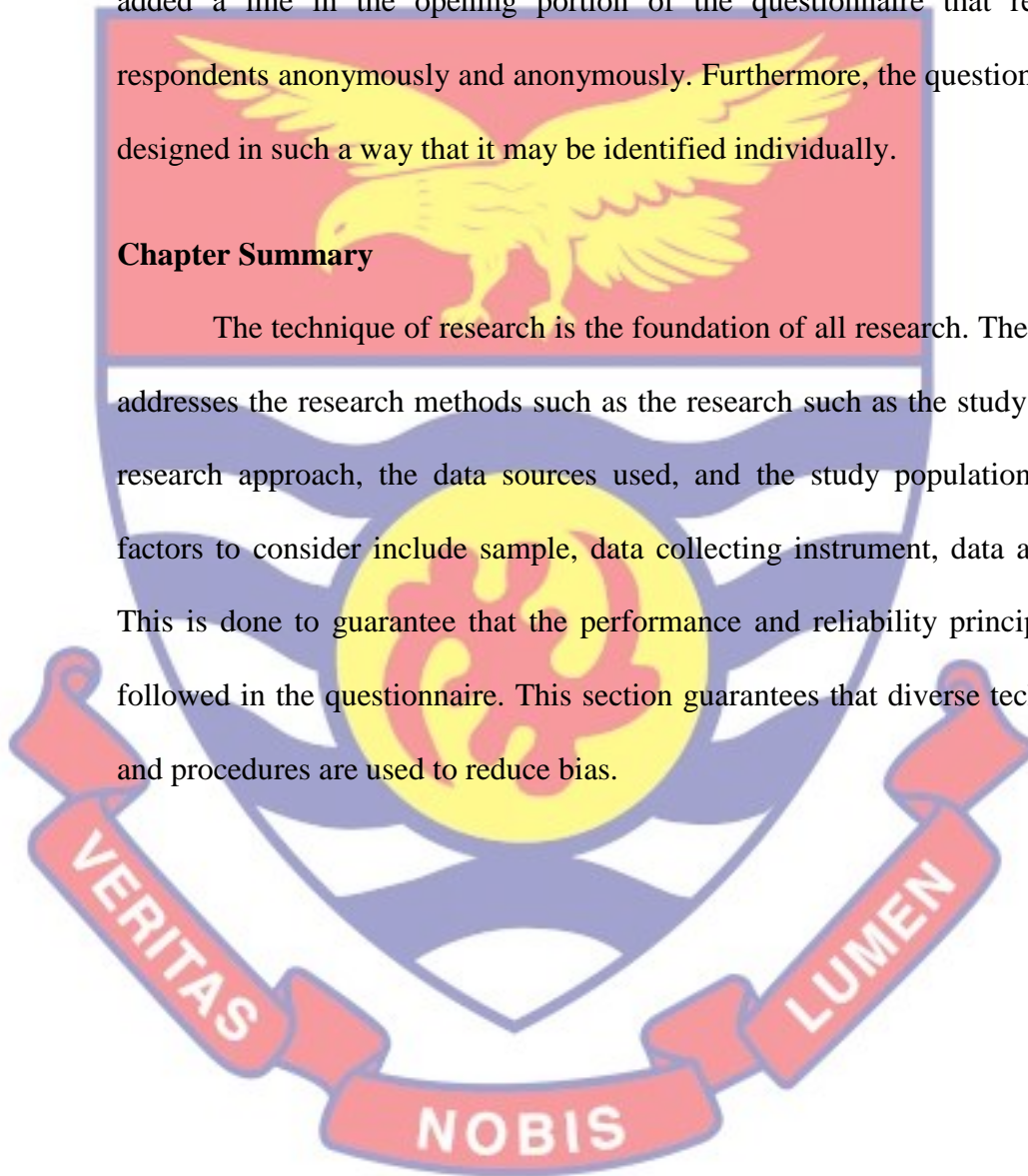
considered acceptable. In this study the Cronbach alpha coefficient values were all above 0.7.

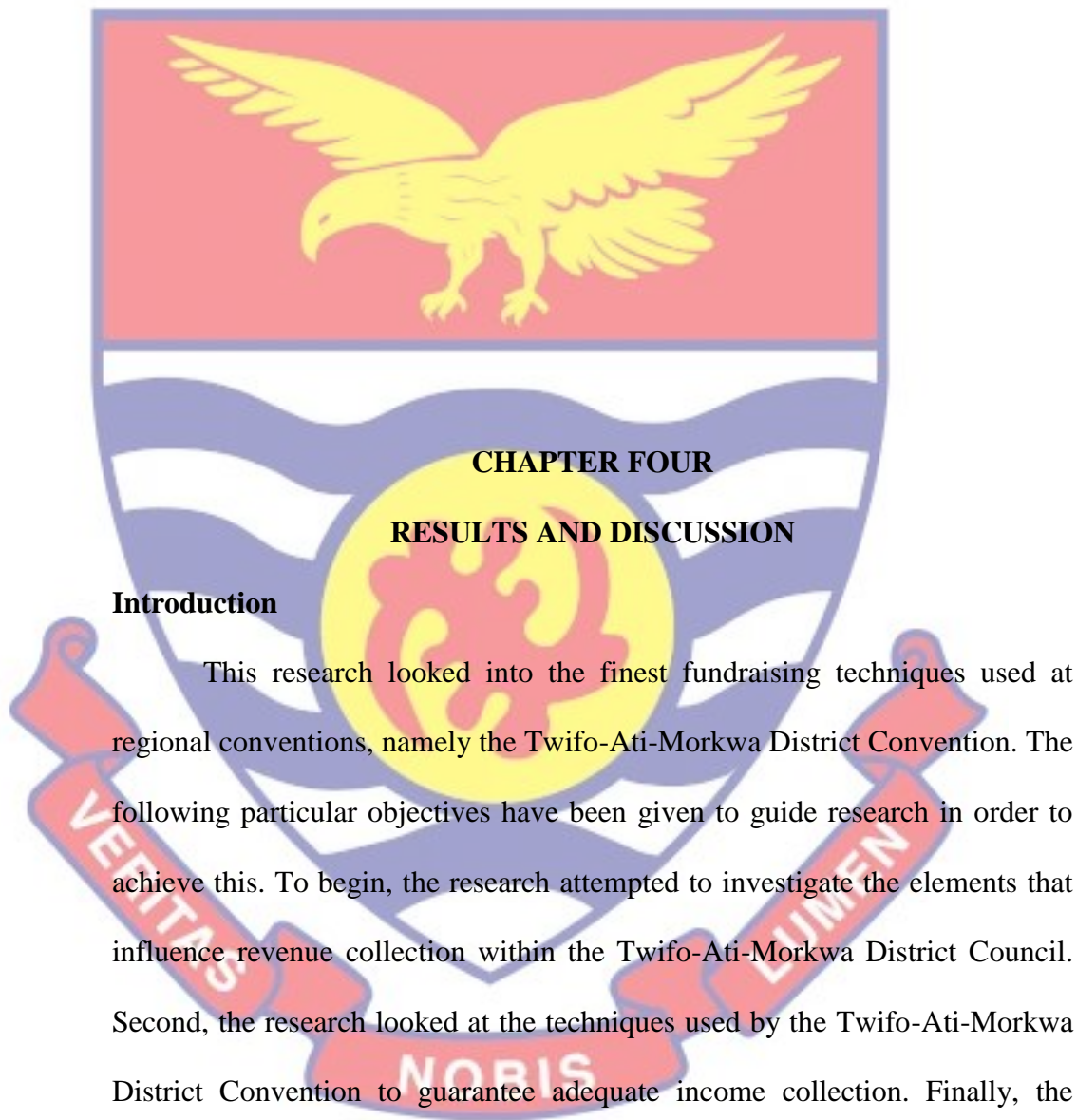
Ethical Consideration

To guarantee rigorous adherence to study ethical norms, the researcher added a line in the opening portion of the questionnaire that reassures respondents anonymously and anonymously. Furthermore, the questionnaire is designed in such a way that it may be identified individually.

Chapter Summary

The technique of research is the foundation of all research. The section addresses the research methods such as the research such as the study design, research approach, the data sources used, and the study population. Other factors to consider include sample, data collecting instrument, data analysis. This is done to guarantee that the performance and reliability principles are followed in the questionnaire. This section guarantees that diverse techniques and procedures are used to reduce bias.





CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This research looked into the finest fundraising techniques used at regional conventions, namely the Twifo-Ati-Morkwa District Convention. The following particular objectives have been given to guide research in order to achieve this. To begin, the research attempted to investigate the elements that influence revenue collection within the Twifo-Ati-Morkwa District Council. Second, the research looked at the techniques used by the Twifo-Ati-Morkwa District Convention to guarantee adequate income collection. Finally, the investigation aimed to ascertain the influence of the Internal Fund on development initiatives at the Twifo-Ati-Morkwa District Convention.

Demographic Distribution of Respondents

The results in Table 1 showed that out of the total of 76 respondents, 50 were male representing 65.7% and 26 were female representing 34.3%. It can also be observed that 20 respondents representing 26.3 % were between the ages of 21 and 30 years, 45 respondents representing 59.2 % were between the age brackets of 31 and 40 years, 11 respondents representing 14.5 % were in the age bracket of 41 and 50 years.

Table 1: Summary of Participants for the Study

Staffs	Frequency
District Budget Analyst Officer and Deputy	3
District Finance Officer and Deputy	3
Development Planning Sub-Committee	10
District Coordinating Director and Deputy	3
District Planning Officer and Deputy	4
District Revenue Superintendents and Deputy	4
Revenue Accountant and Deputy	3
Finance and Administrative Sub- Committee	8
Environmental health	18
Head of Works Department	5
Town and country planning	15
Total	76

Source: Field Survey (2021)

The results revealed further that 50 respondents representing 65.7% were married, 26 respondents representing 34.3% were single. With respect to the level of education, 23 respondents representing 30.3% had diploma education. 45 respondents were representing 59.2% were having their first degree. 5 respondents representing 6.5 were having their masters degree and 2 respondents representing 2.7 were professionals. It can also be observed that 1 respondent representing 1.3% had 'O' level certificates. With respect to length of year in the district, 24 of them representing 31.5% had served within the period of 1-5 years. 38 representing 50% had worked within the period of 6-10 years and 14 representing 19.5% had worked for the period of 11-15 years.

Table 2: Demographic Data of the Respondents

Variable	Frequency	Percent (%)
Gender		
Male	50	65.7
Female	26	34.3
Total	76	100
Age range of respondent		
21-30 years	20	26.3
31-40 years	45	59.2
41-50	11	14.5
Total	76	100
Marital Status		
Married	50	65.7

Table 2: Continue

Single	26	34.3
Total	76	100

Educational level

Diploma	23	30.3
First degree	45	59.2

Second degree	5	6.5
Professional	2	2.7
Others ('O' Level)	1	1.3
Total	76	100

Length of service with TAMDA

1-5 years	24	31.5
6-10 years	38	50.0
11-15 years	14	19.5
Total	76	100

Source: Field Survey (2021)

Factors affecting revenue collection at Twifo Ati-Morkwa District

The first objective was to ascertain the factors affecting revenue collection at the district under study. According to the results shown in Figure 3, a sizable proportion, 63.6 percent, of respondents believed that the Tribunal had adequate income streams connected to taxpayer information. However, 36.4 percent of respondents said that the Tribunal lacked appropriate income streams related to taxpayer data (Figure 3). This means that some taxpayers may opt not to pay the necessary fees on purpose since the Tribunal may lack relevant or adequate taxpayer information to support the efficient functioning

of their tax collection services. As a result, this might be a detriment to the District's income collecting process.

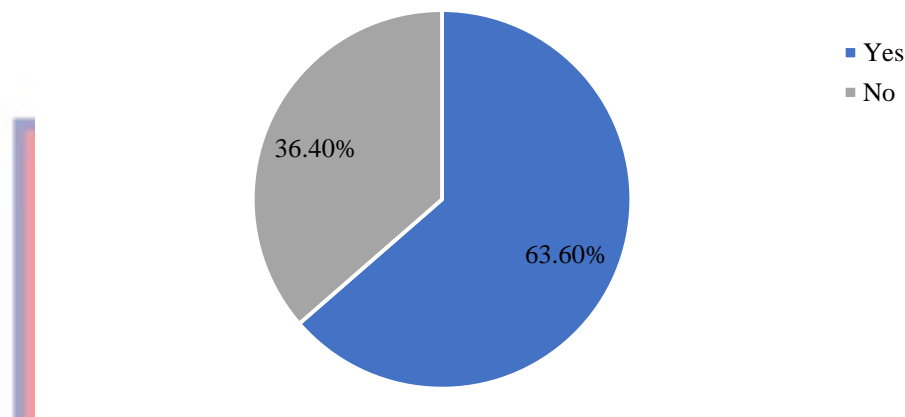


Figure 1: Revenue sources linked with taxpayer's data

Source: Obeng, 2021

The next step in this part is to determine whether or not the income collected through fundraisers was enjoyable. According to the results shown in Figure 3, 36.4 percent of respondents agreed that the performance of fundraisers was outstanding. However, a sizable proportion of respondents said that fundraisers' performance was unfavorable. If this is the case, it would also examine why the Provincial Revenue Fund's inefficiency, as mentioned by other respondents, was re-evaluated. The survey also found that a lack of resources, insufficient fundraising, inefficient supervision, a lack of enthusiasm, and a lack of training were not the primary reasons for the failure at the Twifo-Ati-Morkwa District Convention. In particular, the findings revealed that 63.6 percent of respondents attributed fundraising inefficiency to insufficient supervision.

Similarly, as shown in Figure 3, 27.3 percent and 18.2 percent of respondents, respectively, believe that a lack of assets and inadequate funders

are the primary reasons why fundraisers are underperforming. Other causes include a lack of fundraising enthusiasm and a lack of fundraising training. These findings corroborate the work of Puopiel and Chimsi (2015). They identified a number of challenges confronting MMDAs in Ghana's northern region, including insufficient resources to support effective IGF promotion, revenue declaration, adequately trained fundraisers, insufficient revenue collection, political interference, and weak revenue monitoring, among other things.

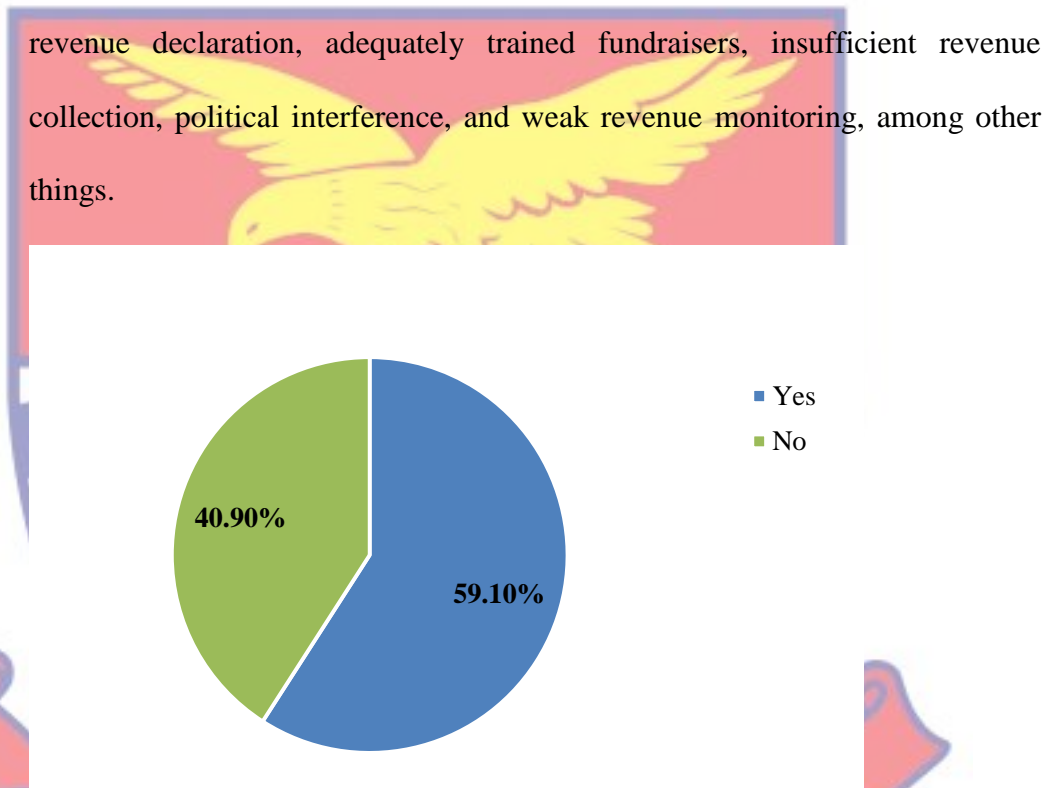


Figure 2: Revenue Collection Performance

Source: Obeng, 2021

Table 3: Reasons for Non-Performance of Revenue Collectors

Reasons	Frequency (n=22)	Percent (%)	Rank
Lack of logistics	6	27.3	2 nd
Inadequate revenue collectors	4	18.2	3 rd

Ineffective monitoring	9	40.9	1 st
Inadequate motivation of revenue collectors	2	9.1	4 th
Inadequate training for revenue collectors	1	4.5	5 th

Source: Field Survey (2021)

The study sought to comprehend some of the variables that could hamper the collecting of funds in the Council. As a result, participants were asked to rate their level of agreement with the following question: "Does the management team offer the appropriate resources to financial personnel in order for them to properly raise funds?" The findings revealed that 12 (54.5%) participants agreed that the management team supplied the required resources to financial staff, while 3 (13.6%) strongly agreed with the assertion that the management team gave the necessary resources to financial employees (Table 3). On the other hand, 8 (31.9 percent) said they disagreed with the statement (Table 3). This indicates that the management team does not equip finance employees with the resources they need to successfully generate cash. Overall, more than half (68.1 percent) of respondents agreed in a statement that the management team provides finance employees with the resources they need to successfully generate cash (Table 3). As a result, with just a few percentage points in the other direction, there was insufficient evidence to determine that the management team could contribute to the effective merging of financial personnel.

Participants were asked to rate their level of agreement with the statement "Can management handle revenue collection in the region?" The findings revealed that 15 (68.2%) of participants agreed that the management team could oversee financial incentives in the District, while three (13.6%)

strongly agreed with the statement suggesting that the management team successfully monitors revenue collection in the District (Table 3). Meanwhile, four (14.8 percent) respondents stated that they disagreed with the statement. It may be recalled that ineffective monitoring was cited as one of the various reasons for the inefficiency of fundraisers at the Twifo-Ati-Morkwa District Convention (Table 3).

Finally, the participants were asked to indicate their level of agreement with the statement, "Do you agree that fundraisers are adequately encouraged to collect revenue". The results showed that 9 (41.0%) of the participants did not agree that fundraisers were adequately encouraged to raise money, while 7 (31.8%) strongly disagreed with the statement indicating that fundraisers were adequately encouraged to raise funds. On the other hand, 22.7% of respondents agreed that fundraisers are adequately encouraged to raise funds within the region.

Table 4: Rating of Mobilization Processes in Twifo-Antti-Morkwa district assembly

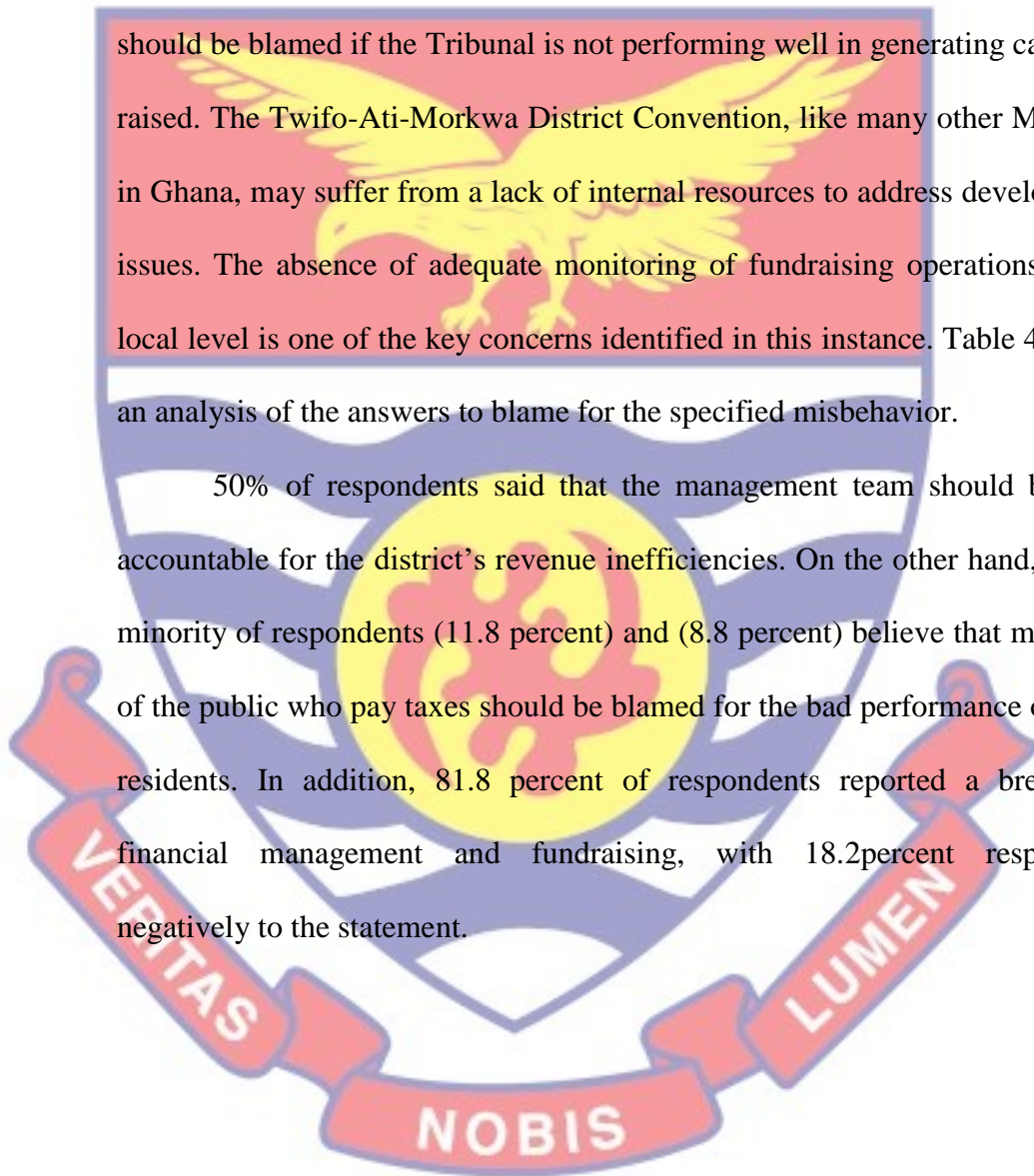
Question	SD (%)	D (%)	N (%)	A (%)	SA (%)
1. Do management Team provides the needed logistics to revenue staff for effective revenue mobilization?	0	8	0	11	3
	0.0	36.3	0.0	50.0	13.6
2. Is management able to monitor revenue mobilization?	0	4	0	15	3
	0.0	18.2	0.0	68.2	13.6

3. Do you agree that revenue collectors are motivated enough to collect the revenue?	7	9	0	5	1
	31.8	41.0	0.0	22.7	4.5

Source: Field Survey, (2021)

Regarding the comments gathered from participants, the issue of who should be blamed if the Tribunal is not performing well in generating cash was raised. The Twifo-Ati-Morkwa District Convention, like many other MMDAs in Ghana, may suffer from a lack of internal resources to address development issues. The absence of adequate monitoring of fundraising operations at the local level is one of the key concerns identified in this instance. Table 4 shows an analysis of the answers to blame for the specified misbehavior.

50% of respondents said that the management team should be held accountable for the district's revenue inefficiencies. On the other hand, only a minority of respondents (11.8 percent) and (8.8 percent) believe that members of the public who pay taxes should be blamed for the bad performance of local residents. In addition, 81.8 percent of respondents reported a breach in financial management and fundraising, with 18.2percent responding negatively to the statement.



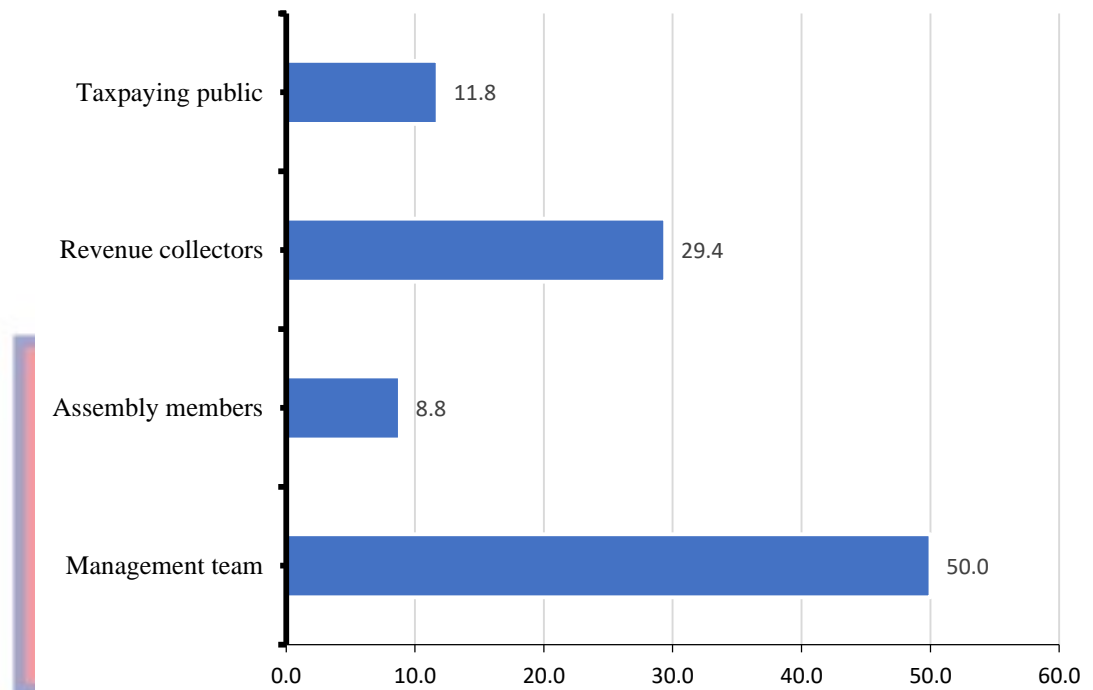


Figure 3: Responsible for Poor Revenue Performance

Source: Obeng, 2021

Strategies Adopted to Ensure Revenue Mobilization

The goal of this objective was to assist the researcher in assessing the respondents' comprehension of the Twifo Ati-Morkwa District Assembly's revenue collecting techniques. For this purpose, the respondent's information on certain activities within the district was sought.

In terms of the Local Government Act, 2016 (Act 936), Parliament is the Regional Level Administrator. Accordingly, the Tribunal is authorized to make and charge insufficient amounts that may form part of the annual budget support budget; therefore, it requires the understanding of the respondents. Data analysis revealed that the majority represented 86.4% of respondents, responding with knowledge and learning of the Local Management Act, 2016 (Act 936, Section 124 to 169), which authorizes the Tribunal to raise funds. On the other hand, 13.6% of respondents were unaware of and discussed the

Spatial Management Act, 2016 (Act 936, Section 124 to 169), which authorizes meetings to raise funds (figure 5).

In determining whether Council members are involved in the consolidation of the Assembly's revenue, Councillors are asked whether they are involved in Parliament's 2017, 2018 and 2019 budget preparations.

revealed that it has been involved in budget preparation. On the other side, about 23% and 14% of respondents said that they engaged in budget planning once or twice, respectively. Finally, 4 (18%) respondents indicated that they were not involved in budget adjustments in 2017, 2018 and 2019.

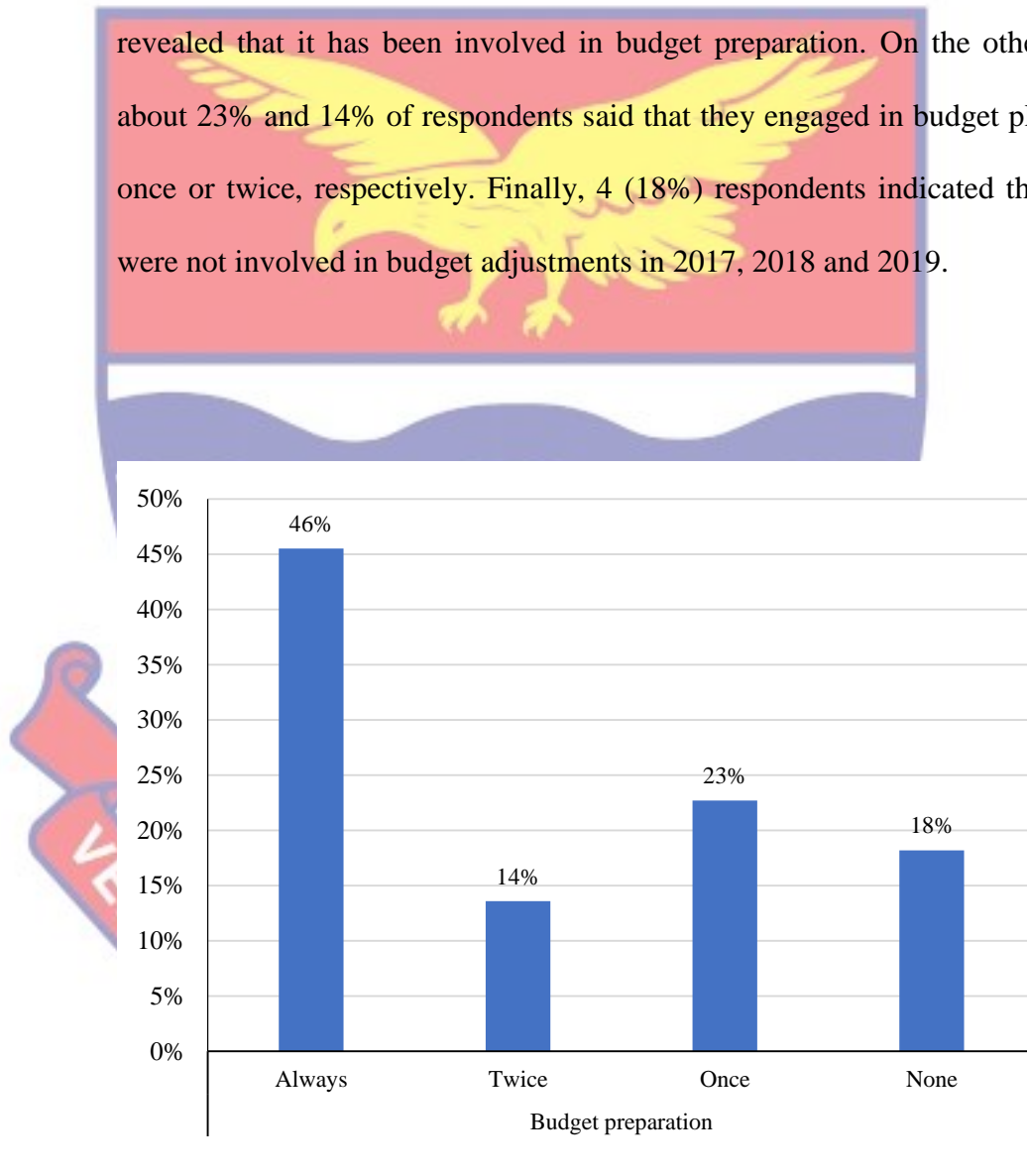


Figure 4: Times involved in Budget preparation

Source: Obeng, 2021

With regard to the targets set out in the preparation of the budget, respondents were asked to respond to some of the issues that could be

considered in the preparation of the budget. The result showed that the majority 59% indicated that previous budget increases could be considered when setting a goal during the preparation of the budget. In addition, the second majority 32% also indicated that the newly updated data should be considered to set the goal of preparing the budget. Finally, 9% of the respondents indicated that the actual previous increase should be considered when setting a goal during the preparation of the budget (Figure 6).

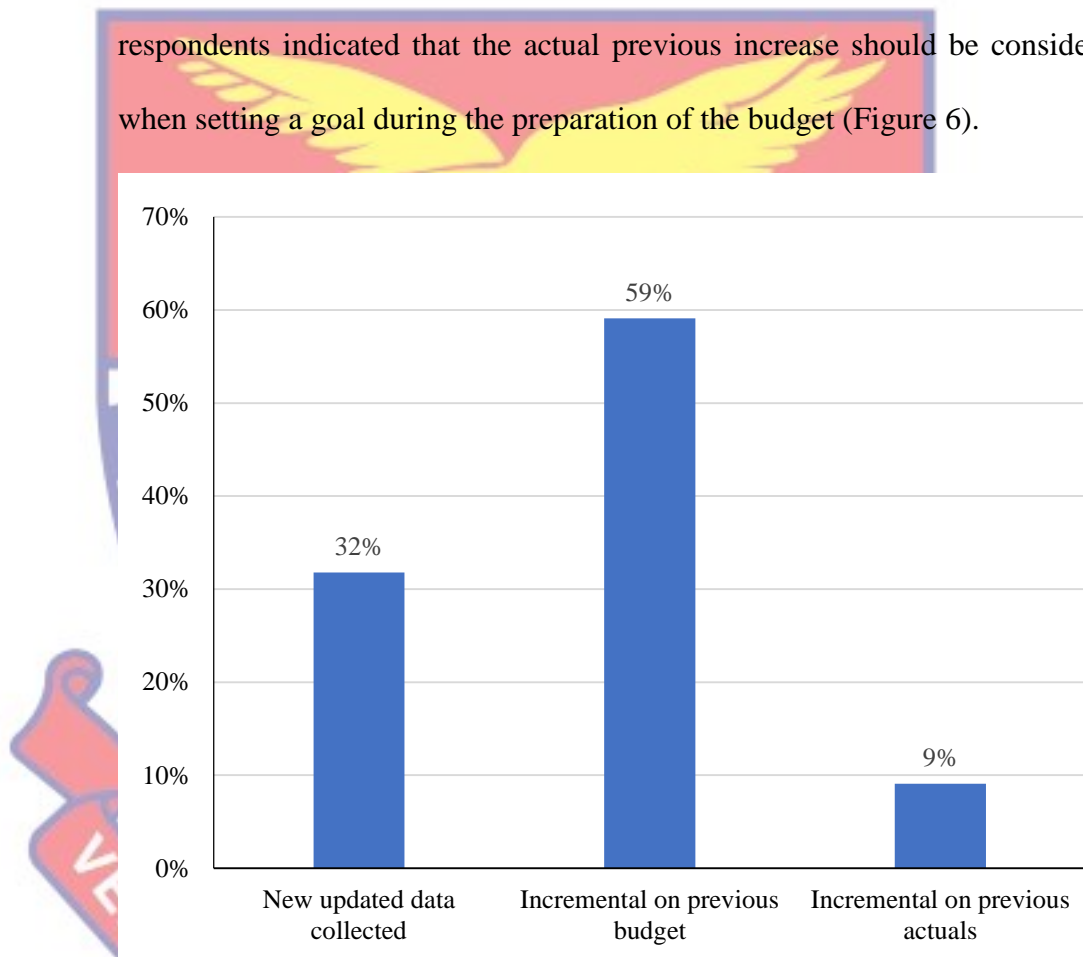


Figure 5: Factors for preparing the budget

Source: Obeng, 2021

Also, the respondents were asked whether they do set revenue targets for the revenue collectors in the Assembly. Out of the 22 responses received, 18 (94.7%) of the respondents responded yes, implying that the Assembly set revenue targets for revenue collectors. Furthermore, respondents were asked

about the criteria for setting the revenue target for the revenue collectors. It was revealed that the majority (84.2%) of the members considered setting the revenue target for revenue collectors based on the area of collection. On the other hand, 15.8% of the members mentioned that the criteria for setting revenue targets would be based on the collectors' experience.

With that spoken about in the study, participants in the study were asked how often they tend to review the revenue collector targets. In response to this statement, a majority (68.4%) of the members indicated that the review was done annually, while 26.6% of the members indicated that the review was done quarterly

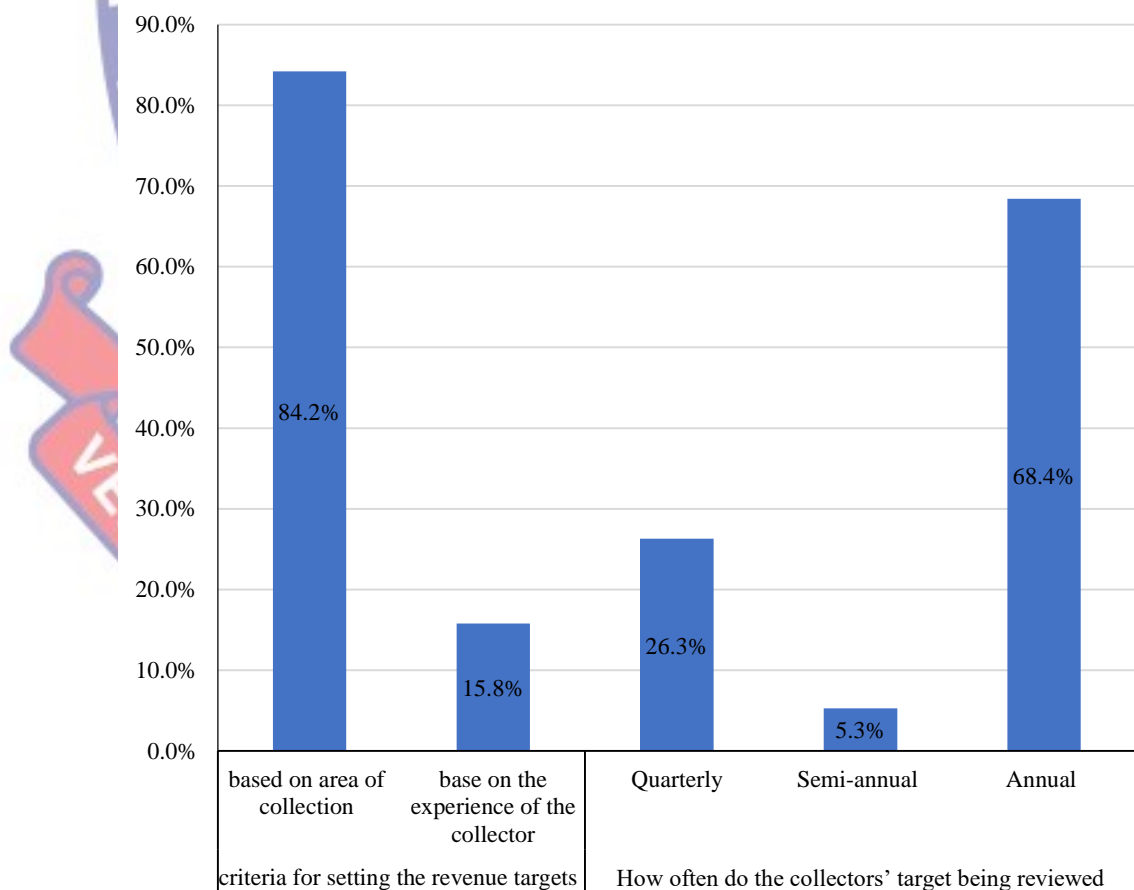


Figure 6: Criteria and length of the period on setting the budget

Source: Obeng, 2021

Table 5: Responses of participants on strategies adopted to ensure revenue mobilisation

Statement	Total	Yes	No
	(n)	Freq. (%)	Freq. (%)
1 Are you aware and conversant with Local Governance ACT, 2016, Act 936, Section 124 to 169, that mandates the assemblies in mobilizing revenue?	22	19 (86.4)	3 (13.6)
2 Do you set revenue targets for Revenue Collectors?	19	18 (94.7)	1 (5.3)
4 Does the management involve Assembly Members, Unit Committees, and other Opinion leaders in revenue mobilization?	20	16 (80.0)	4 (20.0)
5 Do you think the elected Assembly Members can do more to improve the revenue generation of the Assembly if they rely on them often?	20	18 (90.0)	2 (10.0)
6 Do you provide training and educational programs for revenue collectors and taxpayers in terms of revenue mobilization?	21	20 (95.2)	1 (4.5)

7	Are the citizens educated or informed enough on their tax obligations?	19	17 (85.0)	2 (15.0)
8	Would you agree that the Assembly could generate more revenue if good systems are laid down and adhered to?	19	18 (94.7)	1 (5.3)

Source: Field Survey (2021)

Again, the researcher wanted to determine whether the Management team involves the assistance of Assembly Members, Unit Committees, and other Opinion leaders in revenue mobilization. According to the findings of the survey, the majority of respondents, 16 (80 percent), said yes to the statement (Table 5). Despite the management team's participation of Assembly Members, Unit Committees, and other opinion leaders in revenue mobilization, the majority of 18 (90 percent) of respondents agreed with the statement that "Assembly Members can do more to enhance the Assembly's income creation." This implies that the generation of revenue in the District is below what is set by the Assembly, and therefore, more is expected from the assembly members (Table 5). Given the likely poor revenue generation by the Assembly, respondents were further asked if they provide training and educational programmes for revenue collectors and taxpayers regarding revenue mobilisation. In response to that statement, the majority, 20 (95.2%) of the respondents, responded yes to the statement (Table 5).

Furthermore, respondents were asked how often such training programmes are given to the revenue collectors in a year. It was revealed that 9 (45%) of the respondents mention the training to have been done once in the year (Table 4). Therefore, it implies that the training programmes done for the

revenue collectors were not enough and should be increased to equip the revenue collectors.

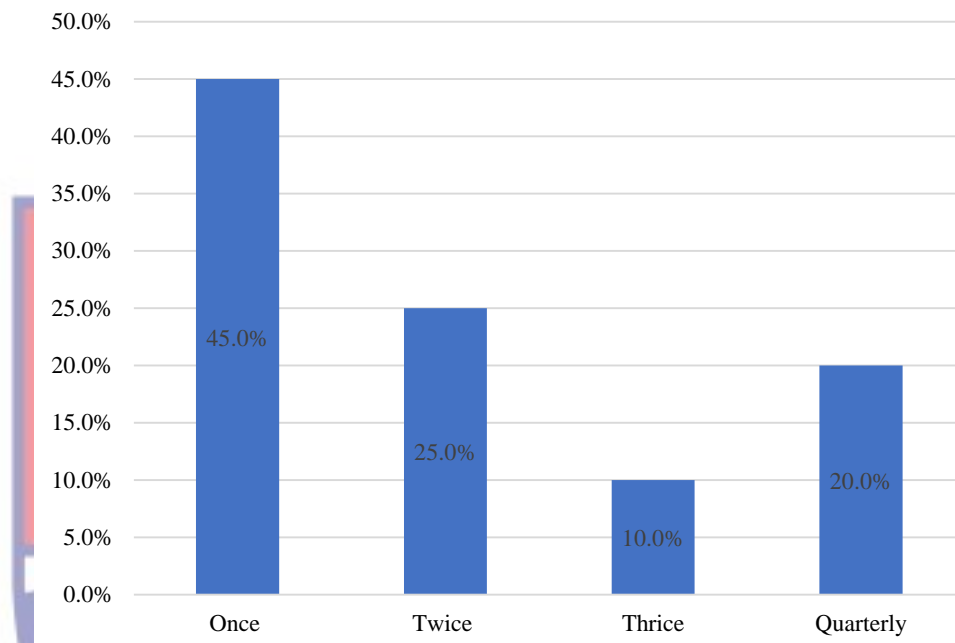


Figure 7: Frequency of training programmes to revenue collectors

Source: Obeng, 2021

In addition, another strategy that could be of great importance in helping the District in ensuring efficient revenue mobilisation is educating the citizens on their tax obligations. The elected assembly members were asked whether they educate or inform the public on their tax obligation. Responses received from the respondents revealed that the majority, 17 (85%), responded yes to the statement. However, 15% of the respondents said no, the citizens were not educated or informed on their tax obligations.

Also, the majority (85%) of the respondents felt that educating the citizens on their tax obligations would be an alternative strategy to ensure efficient or easy mobilisation of revenue (Table 5). On educating or informing taxpayers on their tax obligation, members were asked about which medium

they would opt for in educating taxpayers. It was revealed that the majority (53%) of the respondents felt that regular use of local FM stations could be the appropriate means to educate taxpayers in the District. Also, about 27% of the respondents felt that taxpayers could be adequately educated through the means of face-to-face with taxpayers. Others (22% and 18%) also indicate that

information centres and information van could be used to educate taxpayers on their tax obligation, respectively.

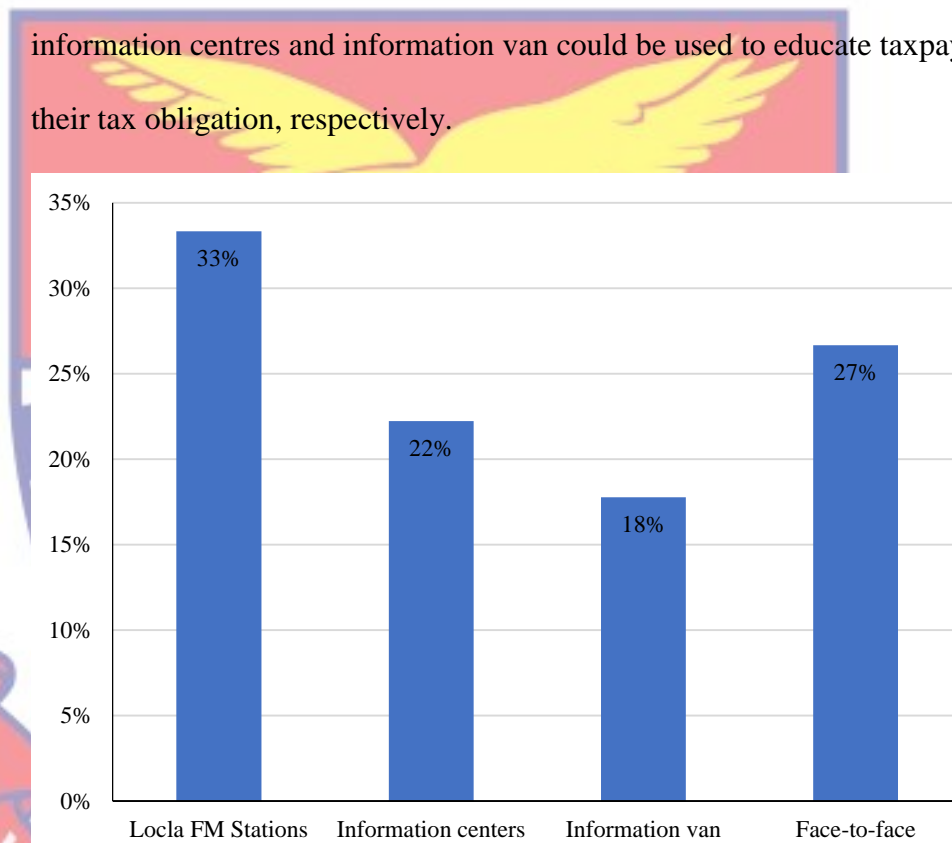
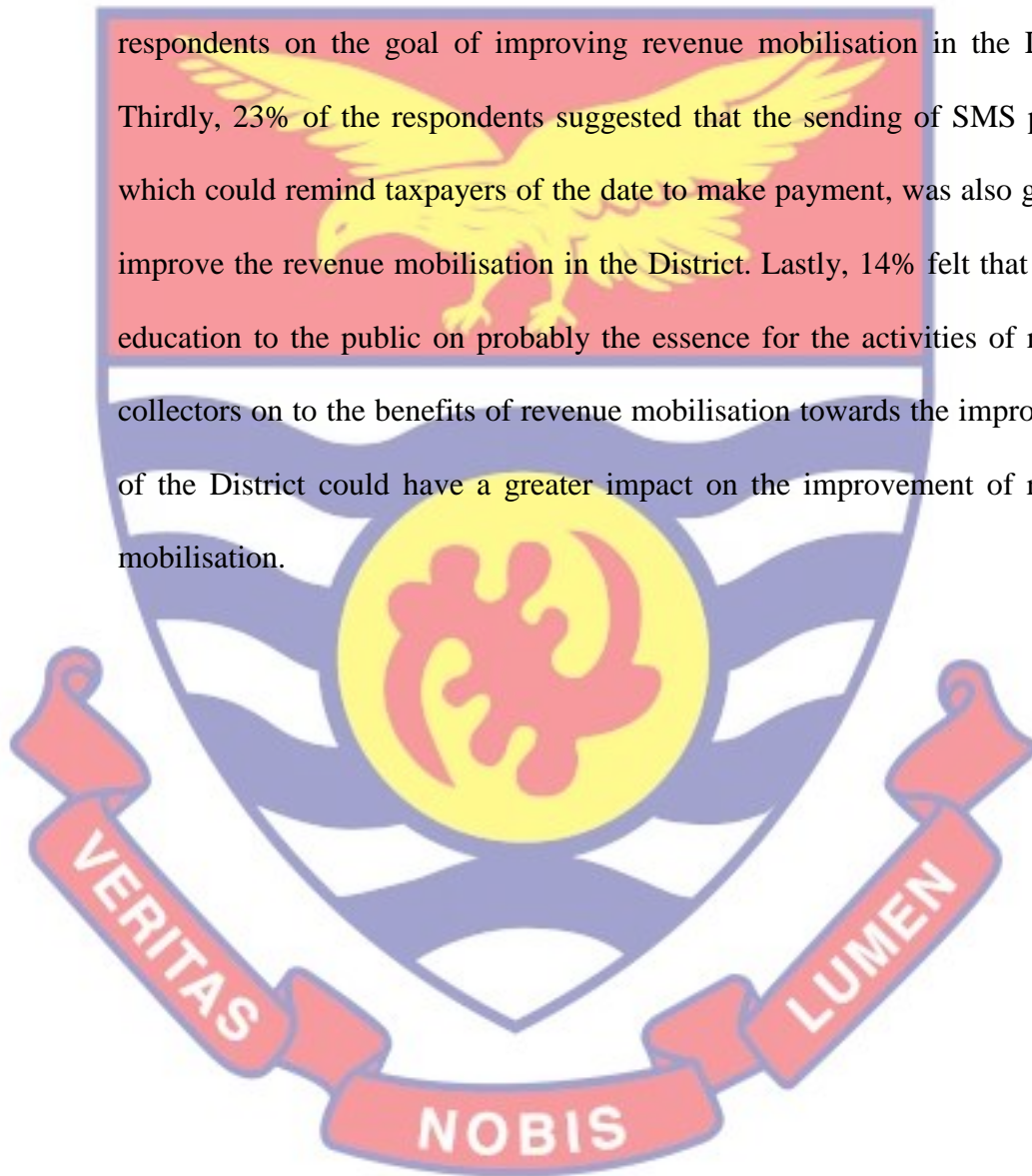


Figure 8: Respondents responds on medium for education

Source: Obeng, 2021

In line with the research question, respondents were asked whether the Assembly would generate more revenue when laid down systems adhered to by both members and taxpayers. The majority, 18 (94.7%) of the respondents, responded yes, as they believed enough revenue could be generated when laid down systems are adhered to by assembly members and the taxpayers. Furthermore, in improving revenue mobilisation, respondents were asked of

other ways they think can be factored in the activities by the Assembly. First, 36% of the respondents felt that the District assembly should focus on forming a revenue collection task force, which will enforce the revenue collection activities. Secondly, 27% of the respondents indicated that the recruitment of more revenue collectors was considered to be of importance by the respondents on the goal of improving revenue mobilisation in the District. Thirdly, 23% of the respondents suggested that the sending of SMS prompt, which could remind taxpayers of the date to make payment, was also going to improve the revenue mobilisation in the District. Lastly, 14% felt that regular education to the public on probably the essence for the activities of revenue collectors on to the benefits of revenue mobilisation towards the improvement of the District could have a greater impact on the improvement of revenue mobilisation.



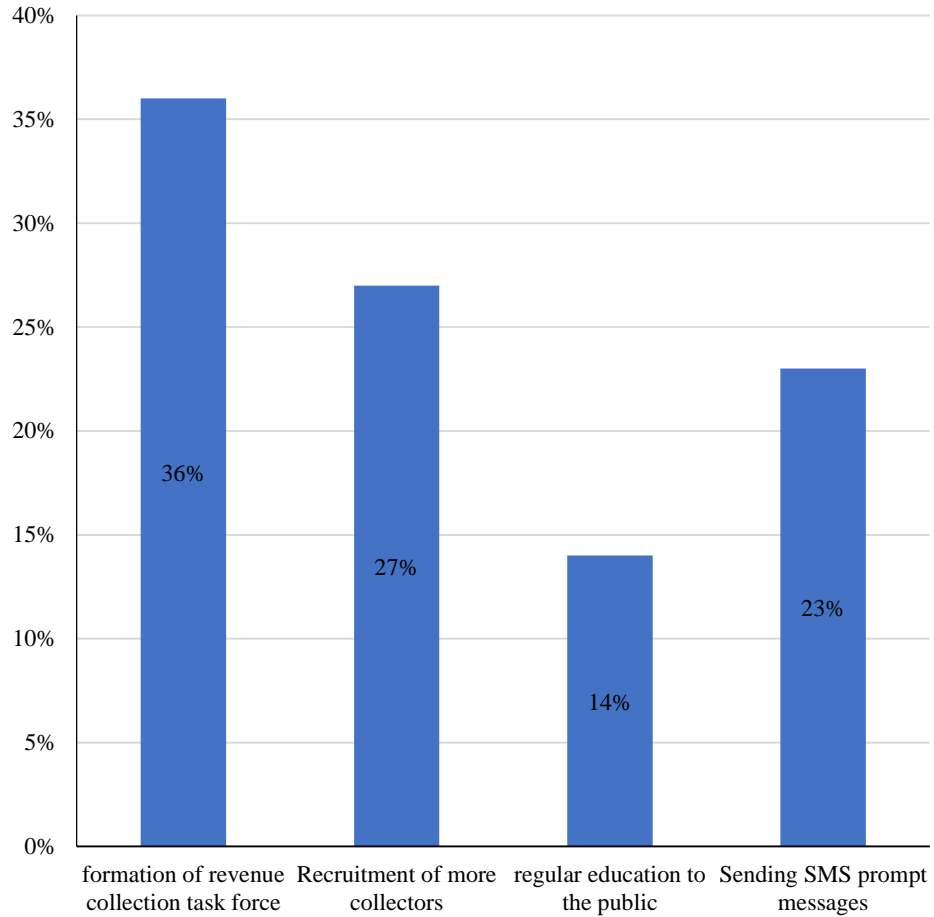


Figure 9: Measure to efficiently collect revenue

Source: Obeng, 2021

Impact of Internally Generated Funds on the Development Projects in the Twifo Atti-Morkwa District Assembly

This research question was designed to assist the researcher in investigating the influence of Internally Generated Funds (IGF) on development initiatives in the Twifo Atti-Morkwa District Assembly. In order to achieve this goal, the respondent's knowledge of certain development initiatives in the District was requested.

First and foremost, the researcher sought to know if the Municipal Assembly used the IGF to support improvements in the municipality. According to the findings, 20 (91 percent) of respondents agreed that the

Municipal Assembly finances certain development initiatives in the municipality. Except for two (9%) who were unsure about their response. Despite the fact that the majority of respondents claimed that the Assembly financed certain initiatives via its IGF, it is possible that the Assembly does not publish on the sources of financing for such programs. If this were the case, the majority of respondents would have indicated that the Assembly utilized its IGF for certain District initiatives.

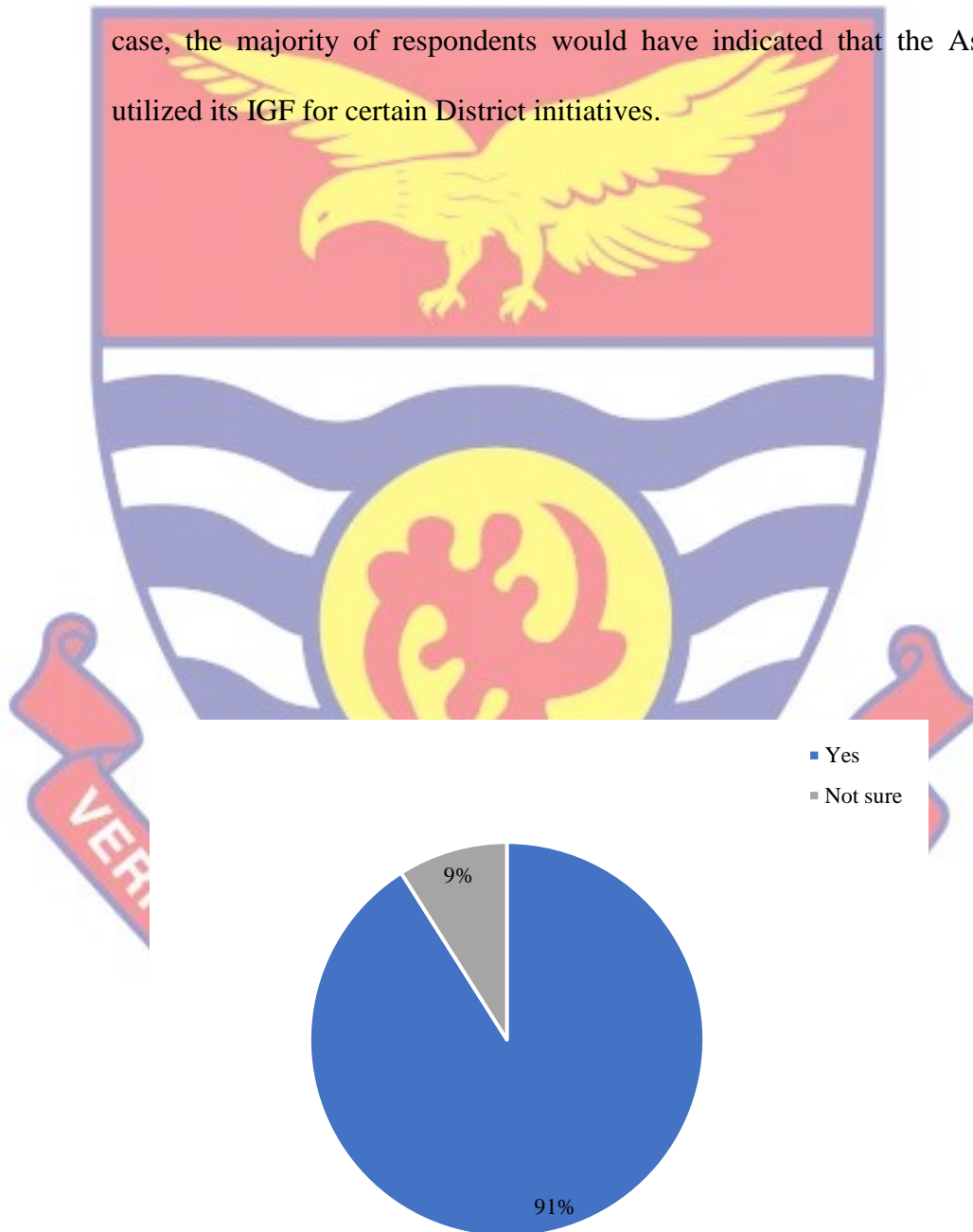


Figure 10: IGF to develop the District

Source: Obeng, 2021

The next item in this part aimed to determine whether infrastructural development projects were conducted using IGF within the District throughout the years 2017, 2018, and 2019. Respondents specifically noted the upkeep of the Assembly's administrative facilities, market expansion and development, the installation of street lights on important streets in the District, and the repair and renovation of several school buildings. Several projects were also under construction, with some nearing completion.

Concerning the influence of the IGF on District developments, respondents were asked to answer to the statement, "money collected throughout the years has had a beneficial effect on economic, social, and infrastructural development of the people of Twifo Ati-Morkwa District Assembly." According to the results, 16 (72.7 percent) of the respondents agreed with the statement. This implies that the IGF has had a major influence on the Twifo Ati-Morkwa District Assembly's growth. On the other side, 4 (18.2 percent) were unable to determine if there had been a beneficial influence on the use of IGF in the District, while 2 (9.1 percent) fully disagreed with the assertion (Table 6)

Table 6: IGF Funded Development Projects

Responses	Frequency	Percent
Yes	16	72.7
No	2	9.1
Not sure	4	18.2
Total	22	100

Source: Field Survey (2021)

Furthermore, this part tried to assess if the amount of income generated internally by the Assembly was sufficient to fully support the District's development projects. According to the findings in, a sizable proportion of participants believed that the IGF was insufficient. Specifically, 22.8 percent of respondents said yes to the question, "Do you consider the amount of the Assembly's Internally Generated Fund sufficient to start on development projects?" On the other side, 63.6 percent said no, the IGF was insufficient, and 13.6 percent couldn't determine if the amount of IGF was sufficient or not. This meant that a larger proportion of respondents felt that the IGF was insufficient to support development initiatives in the municipality. The findings are shown in Table 7.

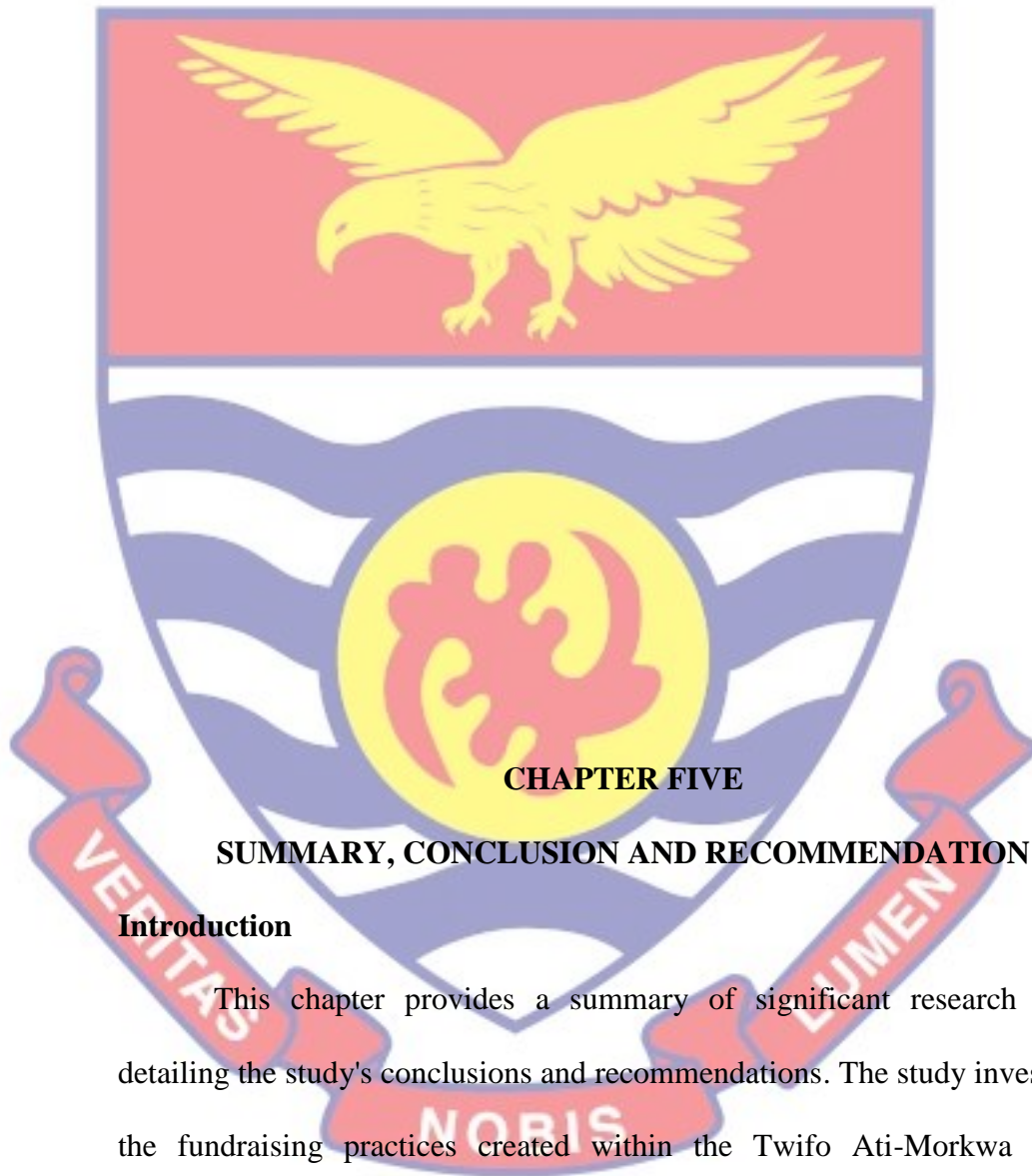
Table 7: Response on the quantum of revenue generated internally by the Assembly

Responses	Frequency	Percent
Yes	5	22.8
No	14	63.6
Not sure	3	13.6
Total	22	100

Source: Field Survey (2021).

Chapter Summary

The chapter focused on the analyses of the results of objectives of the study which focus on factors affecting revenue collection, examine the strategies adopted and the impact of internal funds on developmental projects in the Twifo Ati – Morkwa District Assembly.



CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

Introduction

This chapter provides a summary of significant research results, detailing the study's conclusions and recommendations. The study investigated the fundraising practices created within the Twifo Ati-Morkwa District Convention. The study aims to achieve the following goals. First, the study examines factors that affect revenue collection within the Forum. Second, the study examines the strategies adopted by the Twifo Ati-Morkwa District Assembly to ensure sufficient revenue collection. Finally, the purpose of this

research was to assess the influence of Internal Funds on development initiatives at the Twifo Ati-Morkwa District Convention.

Naturally, the study used a descriptive study format. All 22 employees of the Board made up the majority of the population in the study. The study used a sample census procedure. Research data was collected using two methods. This includes; a list of questions and a discussion guide. Quantitative data were analyzed using the Statistical Package for Social Sciences (SPSS, version 25.0). Data collected in the interviews was also presented and translated. Finally, tables, charts and diagrams showing the frequency and percentage were used to present the data.

Summary of Key Findings

The following research questions were posed to lead the study in order to fulfil the study's aims. First and foremost, what are the impediments to fundraising inside the Forum? Second, what methods has the Twifo Ati-Morkwa District Convention used to guarantee revenue collection? Thirdly, what contribution has the IGF made to the development of the Twifo Ati-Morkwa District Convention?

First, the study found that although the Tribunal has sufficient revenue sources linked to taxpayer information, 36.4% of respondents indicated that the Tribunal does not have sufficient revenue sources linked to taxpayer data (Figure 1). This means that some taxpayers may deliberately choose not to pay the applicable fees because the Tribunal may not have the relevant or sufficient taxpayer information to ensure the efficient operation of their tax collection services. Therefore, this could be a distraction from the District's revenue collection process. Further data analysis revealed that barriers to

revenue were included; lack of assets, inadequate fundraisers, ineffective monitoring, inadequate motivation of fundraisers and inadequate training of other fundraisers were factors or challenges that hindered revenue collection. These findings are important because it is now possible to provide a solution for the Forum to have an effective and efficient fundraising team.

Second, the study found that factors affecting revenue collection in the District could be reduced by measures such as; many fundraisers are recruited, the public is regularly educated about their tax obligations, and military forces are formed to raise funds. In accordance with these proposals, the public is educated on its tax obligations; they usually know the total amount of tax they pay. Also, creating fundraisers will ensure that people with a problem are prosecuted for not paying taxes. This can serve as a barrier to others.

Finally, the analysis discovered that the Council utilized the IGF to support other initiatives in the region while assessing the IGF's contribution to the growth of the District. Among these projects are the renovation of classrooms, the renovation of the Council's administrative space, the installation of street lights, and the expansion of markets. However, 63.6 percent said no, IGF was insufficient, and 13.6 percent couldn't tell if the quantity of IGF was sufficient or not. This implies that a sizable proportion of respondents believed that the IGF was insufficient to support municipal development initiatives.

Conclusion

The study opened the Twifo Ati-Morkwa regional conference for evaluation. This has led to an exciting discovery on how the budget is presented to the Forum. To guarantee that the best practices documented in

this study are maintained, the motivation team should be trained on an ongoing basis. The research discovered that the Council's income collection was highly efficient and successful, and that while the IGF played an important part in the Forum's development, it was inadequate to satisfy developmental requirements.

Recommendations

Following the findings of this study, the recommendations below are recommended for use. The Assembly must recruit other fundraisers and train them to raise funds for Parliament. An appointed task team or debt collection team must be established to arrest non-taxpayers to be collected by the Tribunal. Councillors must strive to present their annual budget to Central Government in a timely manner so that Government can incorporate projects that the Council cannot afford from its IGF in the Central Budget. There should be a general fundraising training program and resources that will enable them to do their best.

Suggestions for Further Research

The following suggestions may be beneficial for future research on internally generated fund in the district assemblies of Ghana. First, future research or study should consider a mixed method approach in order to give meaning to the quantitative result.



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APPENDICES

APPENDIX A: QUESTIONNAIRE

UNIVERSITY OF CAPE COAST

DEPARTMENT OF ACCOUNTING

SCHOOL OF BUSINESS

COLLEGE OF HUMANITIES AND LEGAL STUDIES

I. Questionnaire for district assembly officials

Dear participants, I am a graduate student at the School of Business, University of Cape Coast. I am conducting this research in partial fulfilment of the Master of Business Administration (MBA) award in Accounting. I would be delighted if you could help by providing information for this study. This is purely for academic purposes, and your response will be treated with the strictest confidentiality and anonymity. Thank you for your anticipated cooperation

Please provide answers or tick as appropriate

A. BACKGROUND OF RESPONDENTS

1. Gender: a. Male [] b. Female []
2. Age: a. 21 – 30 years [] b. 31- 40 years [] c. 41-50 years []
d) Above 51 years []
3. Marital status. a. Married [] b. Single []
4. What is your level of education? a) Diploma [] b. First degree []
c) Second degree [] d) Professional [] e) Others
.....
5. For how long have you been working with the TAMDA?
a) 1 -5 years [] b) 6-10 years []
c) 11-15 years [] d) 16 years and above []

B. FACTORS THAT MAY IMPEDE REVENUE MOBILIZATION WITHIN THE ASSEMBLY

6. Does the Assembly have adequate revenue sources linked with tax payer's data? a) Yes [] b) No []

7. Do you find revenue collectors performance appreciable?
a) Yes [] b) No []

8. If NO, what are the peculiar reasons for their non-performance?

i).....

ii).....

9. Does the management team provide the needed logistics to revenue staff for effective revenue mobilization?

a) Strongly agree [] b) Agree []

c) Disagree [] d) Strongly Disagree []

10. Management is able to monitor revenue collection

a) Yes [] b) No []

11. Do you agree that revenue collectors are motivated enough to collect the revenue? *State your view?*

(a) Strongly agree [] (b) Agree []

(c) Strongly disagree [] (d) Disagree []

12. Whom would you hold responsible for the Assembly's poor revenue performance? (*you may choose more than one*)

a) Management team [] b) Assembly members []

c) Revenue Collectors [] d) Taxpaying public []

e.) others.....

13. Do you think there are revenue leakages in the revenue administration and collection chain? a) Yes [] b) No []

C. STRATEGIES TO ENSURE REVENUE MOBILIZATION-

14. Are you aware and conversant with Local Governance ACT, 2016, Act 936, Section 124 to 169, that mandates the assemblies in mobilizing revenue?

- a) Yes [] b) No []

15. Have you ever been involved in the budget preparation process of the Assembly for the period, 2017, 2018 and 2019?

- a) Always [] b) Twice [] c) Once [] d) None []

16. What factors are considered in setting the revenue targets in the budget?

- a) new updated data collected, [] b) Incremental of previous budget, [] c) Incremental on previous actuals [] d) others.....

17. Do you set revenue targets for Revenue Collectors?

- a) Yes [] b) No []

18. What are the criteria for setting the targets for the collectors?

- a) based on area of collection []
b) base on the experience of the collector []
c) others.....

19. How often do the collectors' target being reviewed?

- a) Quarterly [] b) Semi-annual []
c) Annual [] d) Non []

20. Does the management involve the assistance of Assembly Members, Unit Committees and, other Opinion leaders in revenue mobilization?

- a) Yes [] b) No []

21. Do you think the Assembly Members can do more to improve the revenue generation of the Assembly? a) Yes [] b) No []

22. Do you provide training and educational programmes for both the revenue collectors and tax payers in terms of revenue mobilization?
a) Yes [] b) No []

23. How often are such training programmes given to the revenue collectors in a year?
a) Once [] b) Twice [] c) Thrice [] d) Quarterly []

24. Are the citizens educated or informed on their tax obligations?
a) Yes [] b) No []

25. If YES, which of the following medium do you use to educate and inform tax payers on their tax obligations? (*you may choose more than one*)
a) Local FM stations [] b) Information centres [] c) Information Van [] d) Post [] e) Face-to-face [] f) others.....

26. Would you agree the Assembly could generate more revenue if good systems are laid down and adhered to? a) Yes [] b) No []

27. If YES, state other ways which you think can improve revenue mobilization in TAMDA?
i).....
ii)
iii).....

D. UTILIZATION OF IGF ON DEVELOPMENTAL PROJECTS

28. Did the Municipal Assembly used the IGF to fund developments in the Municipality?

a) Yes [] b) No []

29. What infrastructural developmental projects were undertaken with IGF over these periods;

2017.....

2018.....

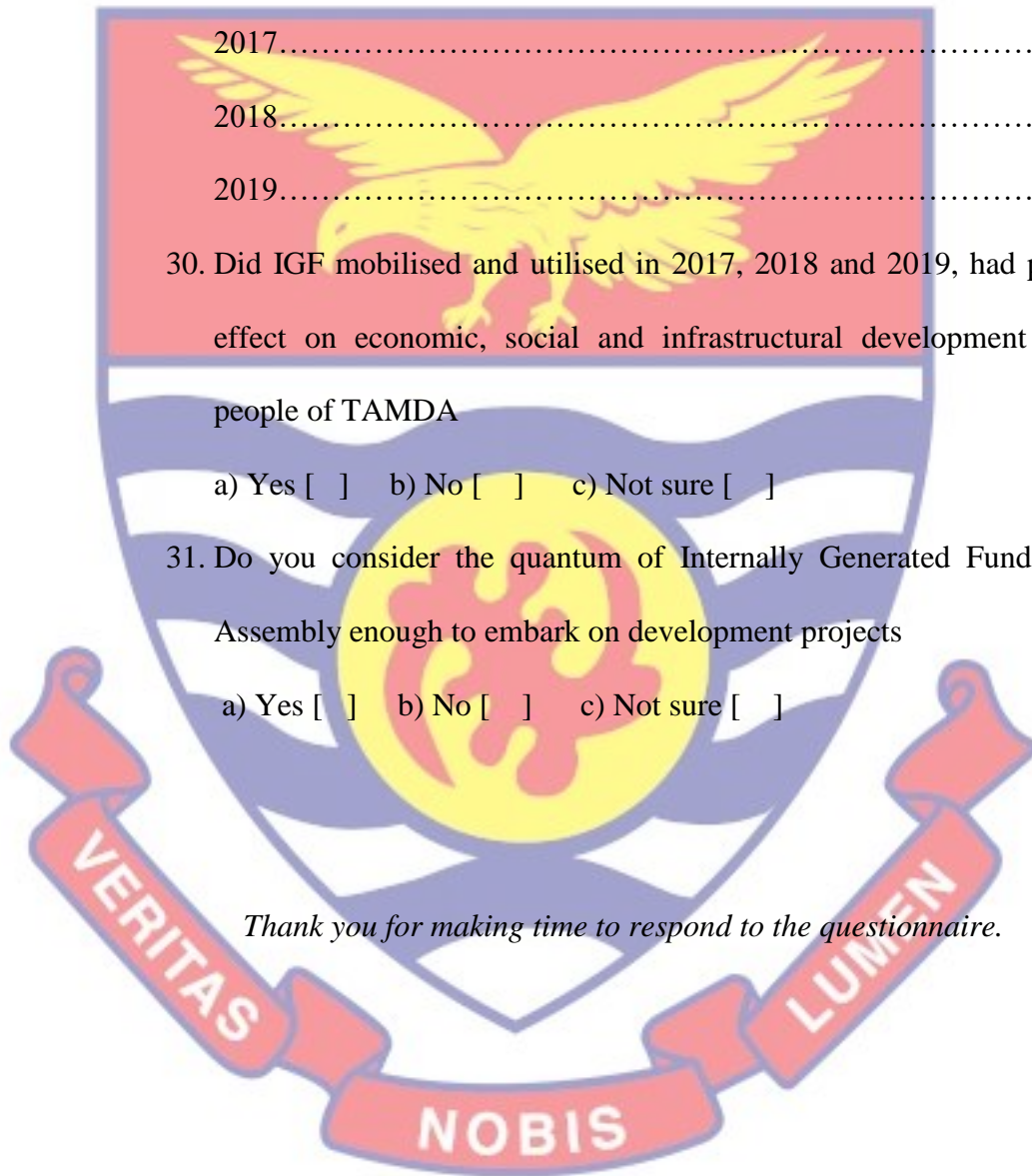
2019.....

30. Did IGF mobilised and utilised in 2017, 2018 and 2019, had positive effect on economic, social and infrastructural development of the people of TAMDA

a) Yes [] b) No [] c) Not sure []

31. Do you consider the quantum of Internally Generated Fund of the Assembly enough to embark on development projects

a) Yes [] b) No [] c) Not sure []



Thank you for making time to respond to the questionnaire.