

ADRR JOURNALS (www.adrri.org)E-ISSN: 2343-6662 VOL. 31, No. 2 (8), April 2022-June, 2022**Challenges of Mobilizing Revenue by MMDAS for Local Level Development (A Case of Tamale Metropolitan Assembly-TaMA)**

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Email: mdiaboh@gctu.edu.ghAvailable Online: 30th June, 2022URL:<https://journals.adrri.org/index.php/home>**Abstract**

Revenue is the lifeblood of development across nations, sectors, and societies. The current study aimed to investigate the new challenges mobilizing revenue for local development. Quantitative strategy with descriptive design was used. Purposive sampling was used and data collected from 100 respondents. Data was analysed using SPSS software. The findings were: TaMA's main sources of revenue, according to the summary data, are rates, lands, fees and fines, licenses, rent investment income, miscellaneous revenue, and grants. Fees and fines, on the other hand, are the most important revenue sources because they come from a market that runs three days a week. The strategies for mobilizing revenue according to the findings were: confidence in the amount of tax due; convenience in terms of when to make tax payments; tax administration is a matter of economics; following up on unpaid bills by enforcing fair and reasonable revenue enforcement; taxes are paid in a fair manner; use of a door-to-door survey to monitor activities in a cost-effective manner. In addition, the obstacles were: a lack of enforcement, lack of accountability for revenue collected; the basis of revenue payment, a low level of education is required; some businesses are small by nature; and inability or unwillingness to pay the correct amount. It was concluded that revenue mobilization is still a big challenge to MMDAs in Ghana.

Keywords: Revenue, mobilization, MMDAs, Challenges, DACF

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INTRODUCTION

In Ghana, decentralization dates to the British colonial rulers' implementation of indirect control in 1878, which lasted until 1951 (Ayee, 2000). Native political institutions (chiefs and elders) were established in specific areas district and granted powers to "create treasuries, employ staff and carry out local government responsibilities" by the colonial administration during this period (Nkrumah, 2000). Local, regional, and regional administrations make up the three levels of the federal government (A Guide to District Assemblies in Ghana, 2016). Ghana was originally divided into a total of ten regions (Greater Accra, Volta, Ashante, Bono-Ahafo, Central, Western, Eastern, Northern, Upper East, and Upper West regions). The country was initially ten regions before being divided into 16 regions under President Akuffo Addo. The country is divided into 260 metropolitan, municipal, and district assemblies (MMDAs). In all there are 145 districts, 6 metropolis and 109 municipal Assemblies. The population determines the MMDAs' order of precedence. A Metropolis has a minimum population of 250,000; a Municipal has a minimum population of 95,000; and a District has a minimum population of 75,000. The Minister of Local Government appoints the members of the MMDA assemblies, which are officially known as District Assemblies.

According to Korkor (2003), the failure of the Assemblies to generate sufficient revenue from their regions of authority has made it difficult for the MMDAS to fund local government development programs in Ghana. But even with all the money available, no MMDA has managed the mobilization for their full benefit, leaving them reliant on central government funding for their development programs. Domestic revenue sources are critical to establishing budgetary room for local development, according to Gupta and Tareq (2008). There are currently two levels of government in Ghana: the National Assembly and the Assemblies. The National Assembly is responsible for overseeing decentralized line ministries, while the Assemblies combine revenue powers with local government tasks. Before the ratification of Ghana's 1992 constitution, the centralized system of governance impeded local governments' ability to successfully gather money to satisfy their development obligations in a sustainable manner, according to Korkor (2003)

No matter how much central government funding is available, according to Aryee (2003), the MMDAs cannot create enough local money for development. They significantly rely on central government cessions to sustain local development programs, such as the District Assemblies Common Fund (DACF). Central governments have expressed worry about the poor level of income mobilization and the misappropriation of cash by local authorities. Legally, MMDAs have been given the authority to collect local money for development. Legally, municipal administrations in Ghana are unable to devise effective ways of generating revenue at the local level. Because of this, they rely significantly on government funding. Because of this fiscal deficit, TaMA's main challenge is that it cannot keep up with its recurrent and capital expenditures. There has been an increase in the need for infrastructure and urban services such as waste collection and disposal, educational facilities, and social support because of an increase in the urban population. As a result, this research examines the difficulties the Tamale Metropolitan Assembly faces in raising money for such developmental projects.

The specific objectives were to examine the challenges TaMA faces in mobilizing revenue; and to assess the strategies TaMA uses to ensure efficient mobilization of revenue.

Objectives of the study

To achieve the main purpose of the study, the researcher sought:

1. To examine the challenges TaMA faces in mobilizing revenue; and
2. To assess the strategies TaMA uses to ensure efficient mobilization of revenue

Research Questions

1. What are the challenges TaMA faces in mobilizing revenue?
2. Are there strategies TaMA uses to ensure efficient mobilization of revenue?

LITERATURE REVIEW

The District Assemble Concept

The District Assemblies were established under the Local Government Act of Ghana as the highest political authority in the districts of the country (Ghana Const. Local Govt. Act 462, 1993). Women elected to this body, which serves as the highest political authority in the districts, thought that they would be able to take advantage of all the perks and benefits that come with their elected positions when it came time to make decisions. These women's optimistic attitudes corresponded to the country's growing population, which they hoped would translate into more authority for women through the District Assemblies. Ghana's population was 24,658,823 people in 2010, according to the Population and Housing Census of Ghana (12,024,845 men and 12,633,978 females), according to the Population and Housing Census of Ghana (GSS, 2011). Despite a bigger proportion of females in the population, men continued to wield greater influence than women. According to Boateng & Kosi (2015) and Yobo (2012a), 412 women were elected in Ghana's 2010 general election out of a total of 6,093 people who were eligible to vote.

The Underpinning Theory

Current arguments on MMDAs administration and politics have been dominated by several theoretical viewpoints (Tanzi & Zee, 2000). The theory of development, the efficiency-services theory, the democratic participation theory, the locality views, the public choice school, and the dual-state thesis are a few examples of these ideas in theory. A new theory, called sequence theory, is being introduced in this work.

Sequential Theory of Decentralization (STD)

Falleti (2004) originated the Sequential Theory of Decentralization. Suggested by a sequential theory, decentralization is the process of giving local governments more control over resources, authority, and responsibilities from the central government (Falleti, 2005). The sequential theory of decentralization was used for this work since local government is a focus of this study. The theory is divided into three parts (Falleti, 2004). Firstly, decentralization is a long-term process that requires a variety of reforms. Another aspect of this theory is centered on the differences in priorities between national and local government entities. Finally, the timing of reforms between the central and local governments is a matter of prioritization (Falleti, 2004). As to decentralization theories, greater political engagement, greater fiscal and managerial responsibility are all brought about through decentralization (Asare, 2015). Critics say decentralization creates fiscal limits, instability and a massive bureaucracy (Gaspar, Jaramadullo,

& Wingender 2016a, 2016b). According to advocates of STD, improved political engagement, accountability, administrative, and fiscal resourcefulness can be achieved by decentralization of government functions, especially to MMDAs.

Revenue Mobilization

Revenue generated by the MMDAs is referred to as local government revenue. Revenue is defined in the MMDA Accounting Manual (2011) as the Assembly's earnings throughout the course of an accounting period. When the Assembly receives cash or a service as a result of the transaction, the transaction is considered a revenue source. A district's Assembly serves as the district's rating authority under the Local Government Act, 2016 (Act 936). The Assembly is therefore obligated to set and levy adequate rates to cover a portion of the annual budgeted expenditures (LGS, 2016). It is possible for districts to collect and charge an additional sum to reimburse expenses spent in prior years, or to meet contingencies and offset Assembly expenses. Receipt of payments results in the recording of revenue in the case of cash transactions. For both locally generated and central government-transferred monies, MMDAs are empowered to make sharing decisions at the local level (Dick-Sagoe & Djimatey, 2015; Puopiel & Chimsi, 2015). When revenue is earned by legislation (non-tax revenues) or contract, it is recorded as revenue for other transactions (goods or services are supplied by the Assembly). Adu-Gyamfi (2014) defined revenue mobilization as the act of gathering, arranging, and coordinating additional funding from all sources of income in an economic setting, a more comprehensive definition. When it comes to public financial management, Scott (2016) says that revenue mobilization is one of the six key sub-components, and he explains that these six elements all interact and influence each other, and thus, service delivery is affected because of the interconnectedness of these elements (Akorsu, 2015). There are many forms of revenues like fees, rates and rent, property tax etc (Frimpong et al., 2015).

Challenges of Revenue Mobilization in MMDA

Revenue collectors' apathy

District Assemblies in Ghana, according to Yeboah and Andrew (2020), have become a hotbed for this type of behavior. The amount collected by revenue collectors is not accurately reported to the Assemblies. Additionally, some tax collectors collude with taxpayers to ensure that they don't pay the exact amount of money. This issue has arisen because of revenue collectors' lack of qualifications. District Assemblies in Ghana are hampered by the operations of revenue collectors. The District Assemblies' capability and accountability are affected by this.

MMDAs administrative weakness

Local governments frequently have a smaller tax base than the federal government, making it difficult for them to provide the services they are tasked with providing (Asare, 2015). Additionally, Fjeldstad and Heggstad (2012) point out that local governments in Anglophone Africa have a low administrative competence to enforce the payment of taxes. As a result, they are unable to produce their own earnings and do not utilize the full potential of these sources of income. For instance, administering and collecting property taxes is a challenge (Bird & Slack, 2004).

Records are not being kept properly

According to Yeboah and Andrew (2020), a lack of record keeping in the districts is stifling economic development. District Assemblies in Ghana lack comprehensive data on the district's economic activity. They do not, for example, keep track of how many barbers, tailors, traders, barters, or lotto kiosks there are in the neighborhood. This impedes any effort to increase in-house revenue. The local government can generate significant and consistent money from these sources if they are properly managed (Asare, 2015). Outdated Laws and Poor Enforcement

Ghana failed to update or modernize its stale legislation and regulations. Revenue rules aren't the only ones affected by this; regulations pertaining to the courts, financial services, human resources, and administration are all included (Isak, 2018). It is a mixed bag of colonial-era and socialist-inspired tax laws, as well as more ones that are modern based on the government's ability to impose and collect taxes. Rather of enacting these laws in accordance with the existing circumstances, the federal government of Ghana only established specific tax rates through budget appropriation law (World Bank, 2017).

Strategies of Revenue Mobilization in MMDAs

Lutterodt (2021) enumerated outlined 3 strategies including setting up payment systems that are easier to use and more transparent, increasing revenue collectors' accountability for their actions, and taxpayers should be educated to encourage their own compliance with the law. Asare (2015) on the other hand argued that confidence in the amount of tax due, convenience in terms of when to make tax payments and tax administration is a matter of economics are some strategies for effective revenue collection.

METHODOLOGY*Design*

This study is a quantitative-descriptive one. In conducting quantitative research, the purpose is to understand how subjects act, think and feel in a certain manner (Saunders et al., 2016). So, I used quantitative to understand how revenue collectors and Assembly workers think of the challenges and strategies of revenue mobilization in TaMA. Qualitative research seeks deeper, more nuanced insights, while quantitative research is more concerned with the sheer volume of responses. As a rule, in quantitative research, respondents are asked the identical questions to ensure that the entire sample can be examined fairly (Yin, 2018). The data is presented numerically and can be evaluated using scientific measures. Using this widely accepted research tool, we may determine the average and standard deviation of a demographic group (Yin, 2018).

Population and Sampling

The study's target audience was made up of taxpayers, revenue collectors, and members of the Assembly administration. These individuals were chosen for their participation in the study because each one of them contributes to the Assembly's income mobilization efforts. Staff members of the metropolitan Assembly (Metropolitan Planning Officer, Accounts Officer, Metropolitan Finance Officer, Metropolitan Budget Officer and the Metropolitan Coordinating Director). The people who pay their taxes (artisans, drivers, traders and owners of properties such as buildings). The researchers conducted a survey with a sample size of 100. According to Cohen et al. (2000) criteria, this sample size was deemed adequate. There is not a set amount or

percentage of people who make up a sufficient sample, they said. It is possible to have too many participants, according to Sekaran (2003) who recommends sample sizes between 30 and 500 quantitative study. According to Delice (2010), 30 samples are the recommended minimum for quantitative research.

Combining convenience and purposive sampling approaches were used in the study's sample selection to ensure that the samples were representative of a sample community (Kumekpor, 2002). Because they are the simplest, non-probability sampling approaches were employed. For this study, the Tamale Metropolitan Assembly was chosen because it is the only metropolitan Assembly in the Northern Region. In addition, sub-metros and four zonal councils with revenue-raising potential were selected using a purposive sampling technique. The Tamale metropolitan Assembly's selected zonal councils were chosen for the study's purpose since they were the only places where the information needed could be obtained. We chose 70 revenue payers for the study using a simple sampling technique that allowed us to readily collect the views of our target audiences. Purposive sampling was utilized to choose 25 revenue collectors and 5 members of the Assembly administration for participation in the study. These respondents were chosen because they were the only ones in Tamale's metropolitan area who could supply the information necessary for the study.

Data collection

The main research instrument was questionnaire. Focusing on the research questions, questionnaire was designed that let the investigator assess the Assembly's ability to raise local government revenue. Since it was quantitative method, I used only closed ended questions (i.e. Likert Scale and Yes/No). The data was collected in 6 weeks from January to February 2022. I distributed self-administered questions to 100 participants on pen-paper basis.

Data Analysis

Quantitative methods were used to examine the data. Statistics Package for Social Sciences was used to analyze the collected information (SPSS). The SPSS is an all-in-one tool for analyzing numerical data and performing sophisticated calculations. Any sort of file can be used to generate reports, charts, graphs, and trends using this software. Major variables were described using descriptive statistics, which yielded frequency distributions and percentages. Additionally, as part of the descriptive statistics, the researcher performed a mean and standard deviation analysis.

RESULTS

Table 1: Demographics

	Frequency	Percentage
Gender		
Male	70	70
Female	30	30
Married Life		
Married	85	85
Divorce	2	2
Single	13	13

Age		
18-30	25	25
31-40	20	20
41-50	50	50
51-60	5	5
Education		
Tertiary	72	72
Secondary	28	28
Working Experience		
5-15	59	59
16-25	30	30
26-36	11	11

Out of the hundred respondents, 70% were male whilst the remaining 30% were their female counterparts. When the age of the respondents was analysed, I found that people whose ages ranges between 41 and 50 where half (50%) of the respondents, 25% were between the ages of 18-30, 20% for 31-40 age limits and from 51-60 were the least respondents. Respondents' answers illustrate how educated people in a district are more likely to respond to study questions with a sense of confidence, commitment, and willingness. The degree of education of the respondents has an impact on their perceptions and desire in participating in the district's activities. According to the results, 72 percent of respondents had a tertiary education, while 28 percent had a high school diploma or equivalent. According to a further investigation, it was found out that the participants had various levels of experience working for the TaMA. I collected from people who have at least 5 years' experience. Analyses revealed that most participants had been with the TaMA for at least five years before taking part. More specifically, 59% of respondents said they had worked at the TaMA for the last 5-15 years, while 30% said they had been with the Assembly for roughly 16-25 years, according to the survey results. A closer look at the data revealed that 11% of the participants had been with the Assembly for 26 to 36 years now.

Table 2: Respondent type

Respondent type	Frequency	Percentage
Permanent revenue collector	29	29
Commission Revenue Collector	30	30
Staff of Urban, Town and Area Council	15	15
Head of department	11	11
Assembly member	15	15
Total	100	100

From table 2, it can infer that, Commission Revenue Collector were more than other categories, follow by Permanent revenue collectors. Assembly member and Staff of Urban, Town and Area Council were both 15% respondents each. However, only 11% of the respondents were Heads of department.

Descriptive Statistics

Table 3: Types of Revenue, why was ceded revenue not considered

Types of Revenue	Yes		No	
	Freq.	%	Freq.	%
Basic rates	100	100	0	0
Special rates	91	91	9	9
Property rates	20	20	80	80
Fees and charges	80	80	20	20
Licensed fees	50	50	50	50
Trading services	100	100	0	0
Rent	0	0	100	100
Investment income.	0	0	100	100
Land	75	75	25	25
Total	100	100	100	100

From table 3, the types of revenue sources were unveiled. Basic rates and trading services constituted the highest sources of revenue with 100% yes from the respondents, follow by special rates (91%), fees and charges (80%), land (75%) and licensed fees (50%). Other minor sources of revenue were property rates at just 20%. However, rent and investment income do not yield any revenue for TaMA. Rates must be set and imposed that are sufficient to cover at least some of a Metropolitan's projected development costs, and the Assembly is charged with this task. It is critical that the public understand this Assembly obligation to maximize tax collection. The Assembly's different taxes and levies may be easier to tolerate as a result.

Table 4: Challenges of Revenue Mobilization in TaMA

Challenges	Mean	SD
The apathy of revenue collectors	3.90	1.62
Inadequate administrative capability	4.88	0.85
Poor record-keeping	4.66	0.86
Outdated bye-laws	3.99	1.38
lack of enforcement	4.90	0.82
Lack of Accountability for Revenue Collected	4.41	0.90
The basis of revenue payment	5.00	0.70
Low level of education	4.54	0.81
Some businesses are small by nature How? As individuals are expected to pay levies.	4.81	0.82
Inability or unwillingness to pay the Correct Amount	4.00	0.92

The study's first goal was to look for challenges of internal income mobilization. Respondents were able to provide other constrains that they thought would hinder the TaMA to mobilise local government revenues. The apathy of revenue collectors (3.90); Inadequate administrative capability (4.88); Poor record-keeping (4.66); outdated legislation (3.99); A lack of enforcement (4.90); Lack of Accountability for Revenue Collected (4.41); the basis of revenue payment (5.00); a low level of education is required (4.54); some businesses are small by nature (4.81); and Inability or unwillingness to pay the Correct Amount (4.00). Hence, all these challenges were genuine and must be worked on to avert the constrains of revenue collection in TaMA.

Table 5: Strategies to Improve Revenue Mobilization

Strategies	Mean	SD
Setting up payment systems that are easier to use and more transparent	4.00	0.92
Increasing revenue collectors' accountability	4.71	0.84
Taxpayers should be educated in order to encourage their own compliance	4.66	0.85
Confidence in the amount of tax due	3.99	1.38
Convenience in terms of when to make tax payments.	5.00	0.70
Following up on unpaid bills by enforcing fair revenue enforcement	4.41	0.90
Taxes are paid in a fair manner	5.00	0.70
Monitor activities in a cost-effective manner	4.54	0.81
The ability to pay in a variety of ways.	4.81	0.82

The study's second goal was to look for ways to increase internal income mobilization. This is quite different from the second objective stated above. Respondents were able to provide other techniques that they thought would help the district increase its local government revenues in addition to those proposed by the researcher. The least mean value was 3.99 and the highest was 5.00 using 5-point Likert Scale. This means all the strategies were deemed appropriate to enhance revenue mobilization at the MMDAs.

DISCUSSIONS

The goal of this study was to explore the challenges MMDAs face in mobilizing revenue for local development in their catchment areas. Meanwhile, the strategies of mobilizing these revenues were also discussed in the literature and consequently the current study findings. It was observed that: Setting up payment systems that are easier to use and more transparent; increasing revenue collectors' accountability for their actions and taxpayers should be educated in order to encourage their own compliance with the law. These are like Frimpong et al. (2015) what are his findings as its not part of the literature review. Other strategies of revenue mobilization included: confidence in the amount of tax due; convenience in terms of when to make tax payments; tax administration is a matter of economics wherefrom this one?; following up on unpaid bills by enforcing fair and reasonable revenue enforcement; taxes are paid in a fair manner; use of a door-to-door survey to monitor activities in a cost-effective manner is an example of this; and the ability to pay in a variety of ways. Where is the assessment? The key challenges inhibiting revenue mobilization at the MMDAs from the study included the indifference of revenue collectors; inadequate administrative capability; poor record-keeping and outdated legislation. Yeboah and Andrew (2020) findings supported the above strategies. A lack of enforcement. Other findings relating to the challenges were lack of Accountability for Revenue Collected; the basis of revenue payment, a low level of education is required; some businesses are small by nature; and inability or unwillingness to pay the correct amount. These findings were in line with Salisu (2017). Although the grants are always bigger in proportion to total revenue, it was determined that IGF (rates, lands and fees and fines) is more reliable (Frimpong et al., 2015) findings are in line with this study's results.

CONCLUSION

The goal of this study was to explore the challenges MMDAs face in mobilizing revenue for local development in their catchment areas. It has been widely praised and pushed since its debut as a solution to many of the problems facing local areas and inclusive growth when it comes to governance and management. TaMA's main sources of revenue, according on the summary data, are rates, lands, fees and fines, licenses, rent investment income, and grants. Fees and fines, on the other hand, are the most important revenue sources because they come from a market that runs three days a week. When it comes to the issues that face the mobilization and administration of local revenue, local revenue mobilization is not well diversified, and the effectiveness of local assemblies leaves a lot to be desired. Despite these obstacles, local governments should be committed to earning sufficient local money to improve people's overall living conditions.

RECOMMENDATION

The following advice is highlighted. Training for revenue collectors, taxpayer education, and the provision of proper logistics are all recommended in a bid to improve revenue mobilization by revenue officials. Repeatedly, it is emphasized that additional revenue collectors and training for the Assembly's tax collection are needed. Finally, workshops for tax collectors to improve their abilities and provide them with the materials they need to perform properly are recommended. It would have been ideal if the study had been conducted on a number of assemblies in the Northern region of Ghana, or even on assemblies outside the Northern region, but since the assemblies have similar characteristics and face similar challenges in revenue mobilization, it is expected that the recommendations made can be applied to other Assemblies in Ghana

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