

UNIVERSITY OF EDUCATION, WINNEBA

**REVENUE MOBILIZATION AND PUBLIC EXPENDITURE
MANAGEMENT IN TECHIMAN MUNICIPAL ASSEMBLY**



MASTER OF PHILOSOPHY

2022

UNIVERSITY OF EDUCATION, WINNEBA

**REVENUE MOBILIZATION AND PUBLIC EXPENDITURE
MANAGEMENT IN TECHIMAN MUNICIPAL ASSEMBLY**

JONES AWUMBEY



**A thesis in the Department of Political Science Education,
Faculty of Social Sciences Education, submitted to the School of
Graduate Studies in partial fulfillment**

**of the requirements for the award of the degree of
Master of Philosophy
(Political Science Education)
in the University of Education, Winneba**

DECEMBER, 2022

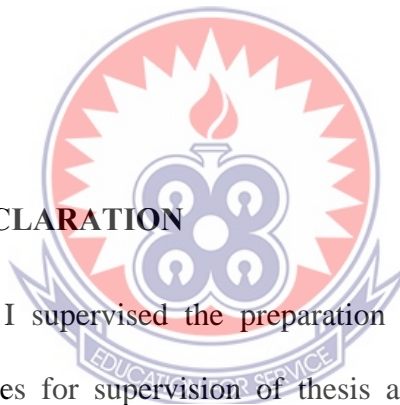
DECLARATION

STUDENT'S DECLARATION

I, Jones Awumbey, declare that except for quotations and references contained in published works which all have been identified and duly acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

SIGNATURE:.....

DATE:.....



SUPERVISOR'S DECLARATION

I hereby declare that I supervised the preparation and presentation of the thesis following the guidelines for supervision of thesis as laid down by the School of Graduate Studies of the University of Education, Winneba.

Dr. Ezekiel Attuquaye Clottey (Supervisor)

SIGNATURE:.....

DATE:.....

DEDICATION

I dedicate this work to my dear wife Mrs. Charity Awumbey.



ACKNOWLEDGMENTS

Thankfulness has an inner connection with humility, it recognizes that what we are and what we have is due to the support of others. I would have not been able to complete this work without the help of some individuals to whom I owe a lot of gratitude.

My foremost appreciation is to my indispensable supervisor, Dr. Ezekiel Attuquaye Clottey whose useful suggestions, constructive criticisms, and support made this work a masterpiece. I will forever remember and appreciate the support.

I also wish to express my gratitude to all lecturers in the Department of Political Science Education, notably Dr. Desmond Tweneboah-Koduah, Dr. Abdul Hakim Ahmed, Dr. Mathew Lobnibe Arah, Dr. Samuel Pimpong, Dr. Maliha Abubakari, and all other lecturers for their advise.

I am again delighted to record my greatest appreciation to Pastor Francis Opoku, Mr. John Obeng, Mr. Emmanuel Darko, Mr. Felix Tei, and Mr. Isaac Dayan for their support and prayers. I say a big thank you to everyone. I am very grateful for their support and prayers.

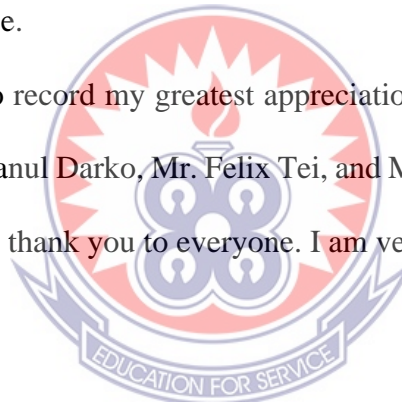


TABLE OF CONTENTS

DECLARATION	iii
DEDICATION	iv
ACKNOWLEDGMENTS	v
TABLE OF CONTENTS	vi
LIST OF TABLES	xi
LIST OF FIGURES	xii
GLOSSARY	xiii
ABSTRACT	xiv
CHAPTER ONE: INTRODUCTION	1
1.1 Background to the Study	1
1.2 Research Problem	4
1.3 Purpose of the Study	9
1.4 Research Objectives	9
1.5 Research Questions	9
1.6 Significance of the Study	9
1.7 Scope of the Study	11
1.8 Organization of the Study	11
CHAPTER TWO: LITERATURE REVIEW	12
2.0 Introduction	12
2.1 Theoretical Framework	12
2.1.1 Resource Mobilization Theory	13
2.1.2 Spending-Revenue Behaviour Theory	14
2.1.3 Relevance of the Theoretical Framework	16
2.2 Theoretical and Legal Underpinnings of Ghana's Fiscal Decentralization	17

2.3 MMDAs and Revenue Mobilization	18
2.4 Sources of Local Government Revenue	20
2.4.1 Rates	21
2.4.2 Fees/Fines	22
2.4.3 License, Trading Services and Miscellaneous	23
2.5 Challenges Faced by MMDAs in Revenue Mobilization	23
2.5.1 Natural Monopoly and Inadequate Revenue	24
2.5.2 Inadequate Technology Use in Revenue Mobilization	25
2.5.3 Institutional Challenges	25
2.6 Empirical Studies on Revenue Mobilization	27
2.7 Overview of Local Government Financing	30
2.8 Public Expenditure Management in Local Government	31
2.9 Managing Local Government Revenue	33
2.9.1 Tariff Setting and Taxpayer Identification	34
2.9.3 Accounting and Reporting	35
2.10 Effective and Efficient Revenue Management Practices	36
2.10.1 Taxpayer Identification	36
2.10.2 Assessment System	37
2.10.3 Collection Methods	38
2.10.4 Checks and Controls	38
2.10.5 Reporting and Targets	39
2.10.6 Stakeholder Revenue Education	39
2.10.7 Final Accounts, Auditing and Accountability	40
2.11 Studies on Expenditure Management in Local Government	41
2.12 Chapter Summary	43

CHAPTER THREE: RESEARCH METHODOLOGY	44
3.0 Introduction	44
3.1 Research Paradigm/Approach	44
3.2 Research Design	45
3.3 Research Site and Justification	46
3.4 Population of the Study	48
3.5 Sample Selection/Size	49
3.6 Sampling Technique	52
3.7 Sources of Data	53
3.8 Research Instruments	53
3.9 Data Collection Procedures	54
3.10 Data Analysis Procedure	56
3.11 Ethical Considerations	57
3.12 Trustworthiness	57
3.13 Limitations of the Study	58
3.14 Chapter Summary	59
CHAPTER FOUR: RESULTS AND DISCUSSIONS	60
4.0 Introduction	60
4.1 Structures for Revenue Mobilization in Techiman Municipal Assembly	60
4.1.2 Performance of Revenue Sources in Techiman Municipal Assembly	67
4.1.3 A Decreasing Trajectory in Performance of Internal Revenue Sources in Techiman Municipal Assembly (2018-2022)	70
4.1.4 Revenue Mobilization Mechanisms in Techiman Municipal Assembly	74
4.2 Effectiveness of Revenue Mobilization Strategies by the Assembly	80
4.2.1 Revenue Mobilization Strategies and Revenue Targets: A Mixed Account	80
4.2.2 Weak Stakeholder Engagement in Revenue Mobilization	84



4.2.3 Application of Revenue Mobilization Strategies by the Assembly: A Mixed Result	89
4.2.4 Low Level of Supervision/Coordination of Revenue Mobilization	97
4.3 Factors Contributing to the Success of TMA’s Revenue Mobilization	99
4.4 Areas of Challenge on TMA’s Revenue Mobilization	100
4.4.1 Limited Accountability on Revenue Collected	100
4.4.2 Low Enforcement of Laws Governing Revenue Mobilization	101
4.4.3 Ineffective Digitalization of Revenue Mobilization System	103
4.4.4 Low Quality of Personnel and Delay in Payment of Revenue Collectors	104
4.4.5 Inadequate Logistics for Revenue Mobilization	106
4.5 Expenditure Management Systems in Techiman Municipal Assembly	108
4.5.1 Revenue Utilization Strategies by Techiman Municipal Assembly	108
4.5.2 Projects/Services the Assembly Spend its Revenue on	109
4.5.3 Expenditure Performance of Techiman Municipal Assembly	112
4.5.3.1 An Increasing Trajectory of Expenditure Performance in TMA	114
4.5.4 Stakeholder Engagement in Assembly’s Spending: A Mediated but Weak Activity	116
4.5.5 Low Level of Expenditure Accountability	120
4.6 Discussions of Findings	122
4.6.1 Revenue Mobilization Structures in TMA and their Effectiveness	122
4.6.2 Revenue Utilization and Expenditure Management	127
4.7 Summary of Chapter	131
CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS	133
5.0 Introduction	133
5.1 Summary of Major Findings	133

5.1.1 Arrangements Governing Revenue Mobilization	135
5.1.2 Effectiveness of Revenue Mobilization Arrangements	136
5.1.3 Effectiveness of Expenditure Management Systems	136
5.2 Conclusion	137
5.3 Recommendations	138
5.3.1 Suggestions for Further Studies	139
REFERENCES	140
APPENDICES	151
APPENDIX A	151
APPENDIX B	155



LIST OF TABLES

Table	Page
1: Population Distribution of Informants	52
2: Key Sources of Local Revenue for Techiman Municipal Assembly	66
3: Internal Revenue Performance for the Years 2018-2019	71
4: Internal Revenue Performance for the Years 2020-2021	72
5: Internal Revenue Performance for the Year 2022	72
6: Revenue Mobilization Strategies by Techiman Municipal Assembly	79
7: Application of Revenue Mobilization Strategies	96
8: Expenditure Performance for all Departments in the Years 2018-2019	115
9: Expenditure Performance for all Departments in the Years 2020-2021	115
10: Expenditure Performance for all Departments in the Year 2022	116



LIST OF FIGURES

Figure	Page
1: Model of Expenditure Management	32
2: Organogram of Revenue and Expenditure Management in Techiman Municipal Assembly	62
3: Performance of Internal Revenue Sources in 2022	73

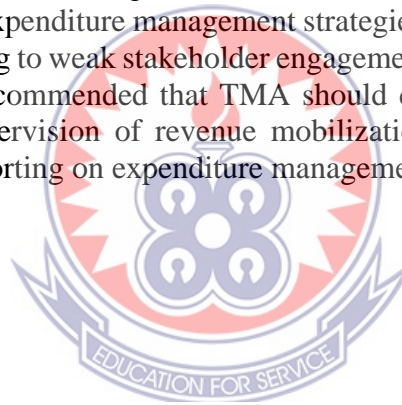


GLOSSARY

CAGD	Controller and Accountant General's Department
DACF	District Assembly Common Fund
DCD	District Co-ordinating Director
DCE	District Chief Executive
DFO	District Finance Officer
FAR	Financial Administration Regulation
GPRTU	Ghana Private Road and Transport Union
GRA	Ghana Revenue Authority
MAG	Municipal Assembly Guards
MMDAs	Metropolitan, Municipal and District Assemblies
MMDCDs	Metropolitan, Municipal, or District Coordinating Directors
MTDP	Mid-Term Development Plan
MTNDPF	Medium Term National Development Policy Framework
NGOs	Non-Governmental Organizations
RCC	Regional Co-ordinating Council
RMT	Revenue Mobilization Taskforce

ABSTRACT

Most local government institutions in Ghana are unable to mobilize adequate internal revenue and effectively utilize these revenues to promote local development. Consequently, this study sought to investigate the effectiveness of revenue mobilization arrangements and expenditure management systems in Techiman Municipal Assembly (TMA). The study was underpinned by the resource mobilization and spending-revenue behaviour theories. The study adopted the case study research design within the qualitative approach, and purposively selected officials of TMA, drivers, traders, hawkers, landlords and property owners in the municipality for face-to-face interviews and focus group discussions. This study used a sample size of 32 and analyzed data following the thematic analysis procedures. The study demonstrates that revenue mobilization arrangements in TMA are both electronic and non-electronic, but most of these strategies have been ineffective in practice. Additionally, this study shows that effectiveness of revenue mobilization strategies can be facilitated by the use of City Guards alongside revenue collectors during revenue collection. However, this study found inadequate supervision on revenue collection, and enforcement of City Guards during revenue mobilization. Furthermore, the study revealed that revenue mobilization capacity of TMA is low but its expenditure performance has been efficient because there are few deficits in its budgeted versus actual expenditures. Nevertheless, this study uncovered that expenditure management strategies in TMA have been practically ineffective, contributing to weak stakeholder engagement, accountability and reporting. As such, this study recommended that TMA should digitalize its revenue collection systems, intensify supervision of revenue mobilization, and increase collaboration, accountability and reporting on expenditure management with the public.



CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Decentralization is a key political and administrative reform across the globe that has been reformed over the past decades and has been adopted by many developing countries. In contemporary times, waves of decentralization reforms have swept across most developing countries, which has enabled governments to embark on different levels of reform processes in the public sector targeted at transferring resources, responsibilities and autonomy to local government institutions (Abdul-Wahab et al., 2018; Mohammed, 2019). The increasing interest in decentralization reforms has been driven by the notion that it facilitates effective and efficient allocation of resources so that choices on their utilization represent the needs and interests of local citizens (Devas, 2008a; Freire & Garzón, 2014).

As Adjei (2022) posits, a typical decentralization reform in Ghana started in 1988 when the government implemented a comprehensive framework aimed at decentralizing the system of government and transferring the authority to plan and raise resources/revenue from the central government to local government bodies at the regional, metropolis, municipalities and districts. The reform was supported by the enactment of the Local Government Law of 1988 (PNDCL 207) and was later strengthened by the Local Government Act, 1993 (Act 462), and Local Governance Act, 2016 (Act 936). Smoke (2010) holds that decentralization only becomes a complete reform when local governments are given adequate financial autonomy to mobilize internal revenue to facilitate the implementation of developmental projects at the local levels.

Recently, the devolution of expenditure and revenue-raising responsibilities to local governments has become the trend in decentralization reform worldwide (Devas, 2008b;

Muwonge & Ebel, 2014). Thus, decentralization has made countries devolve revenue and expenditure responsibility to local government institutions. Therefore, there is a need to back decentralization of spending responsibilities with revenue mobilization assignments for local government institutions (Farvacque-Vitkovic & Kopanyi, 2014).

It follows from the above that a decentralized administration would entail greater responsibility and accountability of local assemblies for the efficiency of the revenue assigned to them, alongside flexibility in modifying processes and systems to suit local requirements and circumstances (Boschmann, 2009). Thus, the devolution of revenue-raising and expenditure management responsibilities to local governments requires that they are equipped through the development of organizational structures, technology, and human resources for the collection of revenue and control of spending (Devas, 2008b).

Furthermore, greater transparency and dissemination of information on local government financing are highly desirable and governments can promote expenditure management by establishing and transforming statutory frameworks (Premchand, 2005). Yilmaz et al. (2008) state that local government's ability to adopt and implement policies to efficiently manage these resources will be a major factor in the success and durability of fiscal decentralization. Therefore, ensuring that resources are appropriated lawfully is essential to promoting fiscal responsibility among local governments (Akudugu, 2012).

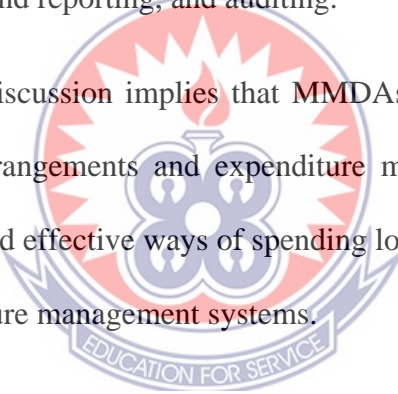
Local government bodies are therefore responsible for devising appropriate and effective strategies aimed at generating adequate revenue to meet developmental projects in their various jurisdictions (Acheampong & Fosu, 2021). Thus, District Assemblies are required to implement practical revenue mobilization and expenditure management strategies which are accepted by local people (Finch, 2015). Thus, a key factor in determining how well local governments operate is revenue, namely their capacity to

raise and allocate funds (Devas (2008c). Therefore, for local governments to finance their increased functions as a result of decentralization, resources must be allocated to them. Crucially, the availability of sufficient funding is what drives local governments to expedite and complete projects (Addo, 2015). As a result, it is logical to state that local revenue has to be properly used for the purpose which they were intended for. Meanwhile, public expenditure management practice in this study is considered as the skill of mobilizing local resources and making wise, sensible, optimal, and efficient use of such revenues. These are crucial to ensuring openness and accountability of public revenue (Awaitey, 2003).

Effective management of revenue and expenditure is crucial to guaranteeing that MMDAs remain viable and can offer critical services to the local community. According to Fosu et al. (2013), expenditure management refers to the capacity to guarantee that the spending officers of MMDAs accept the commitment of funds within the parameters of the funds available to them (approved budget) and in compliance with relevant processes. The Assembly's annual estimates as approved by Section 87 of the Local Governance Act, 2016 (Act 936) serve as the primary source of authorization for spending. Only an authorized supplementary budget or reallocation may deviate from the approved estimates. The expenditure management responsibilities in MMDAs are spearheaded by the District Chief Executives (DCEs), District Co-ordinating Directors (DCDs), Finance Officers (FOs), Internal Auditors, and heads of departments. Significant practical applications of expenditure management practices of MMDAs include accounting for revenue collection within 48 hours through banking of revenues, recording revenue and expenditure purchases by opening a bank account, and preparing and analyzing financial statements as a yardstick for revenue and expenditure accountability (Akudugu, 2015).

The Local Governance Act 2016 (Act 936) of Ghana placed significant developmental responsibilities on MMDAs, and these duties necessitate efficient mobilization and management of financial resources. Revenue is a very important machinery for the smooth and effective administration of any governmental activities at the local level (Msenga, 2020). Adu-Gyamfi (2014) asserts that in an economic context, revenue mobilization is a standard method of gathering, calling forth, and arranging all monetary contributions from earnings emanating from all identifiable sources. Additionally, according to Scott (2018), one of the six (6) essential elements of public financial management is revenue mobilization. According to Scott (2018), the primary elements of expenditure management include revenue collection, planning, budgeting, spending or payment, accounting and reporting, and auditing.

Overall, the preceding discussion implies that MMDAs in Ghana should revive their revenue mobilization arrangements and expenditure management systems to aim at harnessing sustainable and effective ways of spending local revenue. This study focuses on revenue and expenditure management systems.



1.2 Research Problem

Ghana's local assemblies have several challenges due to poor planning and poor investment of capital at the local level (Twaibu, 2020). Yeboah and Andrew (2020) add that mobilizing sound revenue internally has long been a challenge not to only Ghana but most developing countries. The inadequate nature of the revenue generated by MMDAs in Ghana has compelled them to rely on the District Assemblies Common Fund (DACF) to undertake their basic responsibilities (Masaki, 2018). However, the core responsibilities of District Assemblies in Ghana as we have it in Chapter 25 Articles 245 and 252 of the 1992 Constitution and the Local Governance Act, 2016 (Act 936) require

them to formulate and execute plans, programmes and strategies for effective mobilization of resources necessary for local development.

Nevertheless, the increasing nature of the African population has made it very difficult for most local governments to deliver services to meet the needs of their people. This is also because most local governments are unable to mobilize adequate revenue internally (Smoke, 2010). Several authors including Adu-Gyamfi (2014), Abdul-Wahab et al. (2018), Akwasi (2017) and Bazaanah and Mensah (2013) have noted that local governments' revenue mobilization systems in Africa are complex, closed, coercive and reaped corruption. The authors noted that complex revenue management systems have led to tax evasion and low level of citizens' willingness to contribute local revenue, hence inadequate internal revenue levels in most local governments.

Essentially, the devolution of expenditure responsibilities should, in theory, result in improvement in allocative efficiency by encouraging a closer alignment between the priorities of expenditure and the preferences of local residents (Premchand, 2005). However, it is also becoming more widely acknowledged that administrative flaws at the local government level, particularly the absence of contemporary and transparent public expenditure management systems, may hamper these theoretical efficiencies in practice (Devas, 2008a). As in the case of expenditure, administrative weaknesses may also impair the effectiveness of revenue decentralization (Ahmad et al., 1997). Furthermore, due to varying revenue capacity and spending requirements among local governments, the sharing of expenditure and revenue assignments frequently results in horizontal imbalances (Opoku et al., 2014).

According to Brennan and Solomon (2008), the administrative capacity of many local government institutions in developing countries is weak. Consequently, many local

governments in many developing countries are characterized by overstaffing, inadequate technical skills and training of employees, and the inability to develop and implement efficient expenditure programmes to fully exploit possible financing sources (Brennan & Solomon, 2008). Moreover, modern and transparent public expenditure management systems, such as sufficient financial control, reporting, and accounting procedures, as well as the ability to evaluate expenditure programmes have not been developed by local governments (Adu et al., 2020; Devas, 2008c; Dzansi et al., 2022).

Therefore, it is not surprising that the extensive literature have concluded that revenue mobilization arrangements and expenditure management practices among MMDAs in Ghana are not effective and efficient in promoting fiscal decentralization (Abiire et al., 2020; Adamtey & Amoako, 2021; Adu et al., 2020; Akeju & Ojogbede, 2022; Dzansi et al., 2019). For instance, a study by Akudugu (2012) demonstrates that there has been inadequate transparency and accountability in Ghanaian local governments as a result of the assembly members' limited knowledge of the functions and responsibilities in the financial management chain. Additionally, Akudugu and Oppong-Peprah (2013) found that the Asante Akim South District Assembly performs poorly concerning internal revenue mobilization, showing a wide gap between the Assembly's actual revenue and budgeted revenue. Similarly, Bandyopadhyay (2015) found that the Municipal Corporation of Delhi, India has high revenue expenditure gaps due to insufficient local revenue. This explains why Babarinde et al. (2021) concluded that local governments should make decisions about revenue and expenditure at the same time to reduce their fiscal deficits.

Akeju and Ojogbede (2022) found that the inadequate financial capacity of MMDAs appears to be a flaw in the formulation and implementation of fiscal decentralization

throughout African countries, particularly Ghana. Limited public engagement in revenue and expenditure management and fiscal autonomy were cited by the study as the reasons for MMDA's restricted financial competence. According to Agyemang-Duah et al. (2018), to eradicate inefficiencies in revenue management, Ghana must establish effective and efficient regulatory frameworks between the central and local governments.

Overall, it is evident that both revenue mobilization and expenditure management practices have not had significant impact on the internal revenue base of most local government institutions in Ghana. Nevertheless, the plethora of studies on revenue mobilization in local government have paid less attention to the effectiveness of expenditure management systems used by MMDAs. For instance, Aikins et al. (2022), Akther and Xu (2021), Anthony (2015), Tackie et al. (2016), and Modibbo (2015) have emphasized auditing in local government financial management. Agyemang-Duah et al. (2018), Akeju and Ojogbede (2022), Akudugu (2012), and Fosu et al. (2013) studied the financial capacity of local government. These studies have modestly touched on aspects of expenditure and did not link it with the internal revenue strategies of MMDAs. Also, Addo (2015), Adu-Gyamfi (2014), Abdul-Wahab et al. (2019), and Akorsu (2015) concentrated on assessing the effectiveness of revenue mobilization. These studies have not examined revenue and expenditure practices simultaneously.

Essentially, Abdul-Wahab et al. (2019) examine resource mobilization strategies in Wa Municipal Assembly. Their study has shown various resource mobilization strategies that are effective and those that are ineffective in the assembly, yet the study did not explore expenditure management strategies and their linkages with revenue mobilization. This thesis has provided empirical evidence to address this important neglect. Also, Akeju and Ojogbede's (2022) study on challenges to revenue mobilization and their ramifications

on public service delivery has not shown how MMDAs spend their revenue on public services and projects for local development. This thesis has addressed this hiatus by showing projects Techiman Municipal Assembly spends its revenues on and how citizens are engaged in the expenditure decisions of the assembly.

Modibbo (2015) assessed internal audits in local government units in Nigeria. The study did not address the issue of how auditing could be leveraged for transparency and accountability in expenditure management in local government institutions, especially in Ghana, but this thesis has emphasized this. Aikins et al. (2022) explore factors that facilitate internal auditing in selected MMDAs in the Central Region. Their study has emphasized challenges to internal auditing (inter alia, interference, intimidation and threats), investigating how they influence the day-to-day operations of the assemblies but has not linked these challenges to expenditure management practices, which is a key consideration of this thesis. Mahama et al. (2024) recently examined how human resources capacity influences MMDAs' revenue collection levels in Accra. Their study illustrates how human resource capacity helps to reduce revenue collection challenges, yet their research did not elucidate external challenges to revenue mobilization and expenditure management practices in MMDAs, which has been extensively discussed in this thesis. Mahama et al. (2023) investigate collaboration and its impact on revenue mobilization in MMDAs in Accra. Collaboration is essential in revenue mobilization but stakeholder engagement in expenditure management was not considered by Mahama et al. (2023), hence this thesis has elaborated on this.

It suffices to stress that the literature is scanty about expenditure management strategies in MMDAs in Ghana. Thus, this study represents one of the steps towards addressing this research gap, using the Techiman Municipal Assembly in Ghana as a case.

1.3 Purpose of the Study

This study aimed to provide insights into the effectiveness of revenue mobilization arrangements and expenditure management systems in Techiman Municipal Assembly.

1.4 Research Objectives

The study sought to:

1. examine arrangements governing internal revenue mobilization in Techiman Municipal Assembly.
2. evaluate the effectiveness of revenue mobilization strategies in Techiman Municipal Assembly.
3. examine the effectiveness of public expenditure management systems in Techiman Municipal Assembly toward revenue utilization.

1.5 Research Questions

The study sought to answer the following questions:

1. What are the arrangements governing internal revenue mobilization in Techiman Municipal Assembly?
2. How effective are revenue mobilization strategies in Techiman Municipal Assembly?
3. How effective are the public expenditure management systems toward internal revenue utilization in Techiman Municipal Assembly?

1.6 Significance of the Study

The literature has shown that effective revenue mobilization and utilization continue to elude MMDAs in Ghana. Nevertheless, there are scanty empirical studies examining expenditure management systems in MMDAs. Consequently, this study fosters scholarly exchange and intellectual debates on the conditions for carrying out effective revenue

mobilization and spending in local governments, especially MMDAs in Ghana. This study has displayed how Techiman Municipal Assembly could facilitate effective local revenue mobilization and expenditure management by adopting effective organization systems. The study is essential to TMA by showing strategies for citizens' engagement which will increase their compliance to contribute to internal revenue generation. Similarly, findings of this study (such as weak stakeholder engagement in revenue mobilization and expenditure management decisions, and ineffective mediated revenue and expenditure accountability) will enable the management of TMA to navigate conditions under which expenditure management operates to minimize the unfavourable conditions for effective utilization of revenue. In addition, this study has espoused the undermining factors in revenue mobilization, providing solid lessons for TMA that will guide its implementation of sound revenue mobilization strategies to increase its internal revenue base. Findings are essential to dwellers in Techiman Municipality as they show pressing needs TMA should spend its revenue on for local development.

From the perspective of policy, findings and implications of this study have provided policy-makers both at the national and the local levels with the required insights towards sustainable revenue mobilization and spending in District Assemblies in Ghana. Thus, the study has offered a road map to policy-makers for drafting policies on revenue and expenditure management software in MMDAs and other arrangements for efficient outsourcing of internal revenue. Moreover, the implications of findings are closely related to the efforts to realize the ultimate goal of the recent government reforms towards effective and efficient revenue mobilization strategies and expenditure management and the need for further reforms to enhance effectiveness and efficiency in local government.

1.7 Scope of the Study

The study proceeds within the discourse of fiscal decentralization. However, the study is delimited to revenue mobilization and public expenditure management in local government in Ghana. This study is placed within the confines of arrangements governing revenue mobilization as well as expenditure management practices. The study is delimited to residents of Techiman Municipal Assembly in the Bono East Region. Though the results of this study might have explained a pattern of effectiveness of arrangements governing revenue mobilization and public expenditure management systems in other MMDAs in Ghana as a whole, the results could not be generalized to other MMDAs in the country without further studies. However, the study made use of a purposively selected sample which enabled the study to produce results that achieved the research questions and harmonized the available literature.

1.8 Organization of the Study

This study is organized into five chapters. Chapter one presents the background to the study, problem statement, research questions, research objectives, significance of the study, organization of the study and delimitations of the study. Chapter Two also captures a broad discussion and review of relevant literature and theories on the study area. Chapter Three discusses the research methodology used for the study. It is made up of the research paradigm, research approach/design, population for the study, sampling technique/procedure, source of data, data collection instrument, data analysis, trustworthiness, ethical considerations and limitations of the study. Chapter Four also focuses primarily on data gathering and analysis whereas Chapter Five spells out the findings, recommendations and conclusions of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents both the theoretical and empirical writings regarding the subject matter of the study. The pattern in which this chapter reviews literature includes the following: it starts with a review of the theoretical framework of this study, highlighting the arguments of the resource mobilization theory and the spending-revenue behaviour theory, which were carefully selected in the revenue mobilization and public expenditure literature. The subsequent sections provide a comprehensive overview of key concepts within the study area showing the conceptual framework for the study. The next sections provide a review of MMDAs and revenue mobilization, focusing on the sources of local government revenue, strategies for mobilizing revenues and challenges faced by District Assemblies in Ghana. After an extensive review of local government financing, the chapter explains the strategies of revenue management in local government (as part of the review on public expenditure management in local government). The chapter has provided a review of the raft of empirical studies in the discourse of revenue mobilization and public expenditure management in local government by way of showing how the findings of previous studies inform this thesis and vice versa.

2.1 Theoretical Framework

According to Anfara and Mertz (2015), a theory is a framework that guides a study. Essentially, qualitative researchers such as Bendassolli (2014), and Maxwell (2013) have recounted that a study which is guided by a specific theory is likely to miss or overlook important aspects of the phenomena under investigation while data is forced to fit preconceived analytical categories of the theory. Consequently, among the numerous

theories in the literature on revenue mobilization and expenditure management in local government, this study proceeds within the theories of the resource mobilization theory and the spending-revenue behaviours theory.

2.1.1 Resource Mobilization Theory

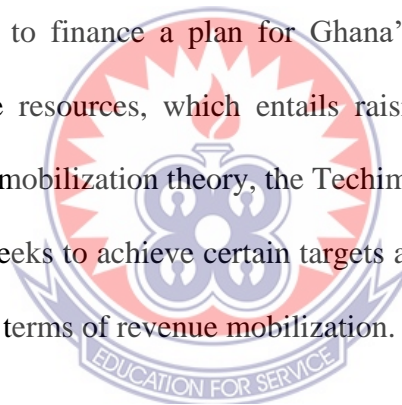
Golhasani and Hosseinirad (2016) postulate that resource mobilization is the process of obtaining resources from resource providers and putting them to use through various mechanisms so that the organization may carry out its job and achieve its predetermined goals. Its focus is on timely and cost-effective resource acquisition (Edwards & Kane, 2014). According to McCarthy and Zald (1977), resource mobilization theory has roots in sociology and first appeared in social movement rhetoric in the 1970s. It is important to mention that this study employs the theory of resource mobilization in the context of local government as an institution strategizing its efforts toward revenue mobilization to achieve the purpose of Ghana's decentralization.

Angelopoulos et al. (2023) add that resource mobilization theory emphasizes the relevance of resources in the development of institutions, and portrays that an organization tends to develop when it mobilizes sufficient resources. According to the theory, preference demand is met by entrepreneurial efforts to satisfy resource availability, preexisting preference structures, and John & Mayer (2017) and McCarthy & Zald (1977) organizational structures. Revenue mobilization theorists have essentially been fascinated by how organizations survive and evolve, emphasizing the internal motivation of organizations to increase the breadth of their operations while stabilizing their financial basis and resources (Golhasani & Hosseinirad, 2016).

The theory's main contention is that the collection of resources and utilization through governance structures are essential to institutions' ability to achieve their intended

objectives (Abdul-Wahab et al., 2019). Another tenet of the theory hinges on a group of professionals (in this context, Techiman Municipal Assembly's revenue collectors) working towards harnessing internal revenue, raising funds and supporters, building alliances with other Assemblies and central government institutions and formulating an organizational structure for revenue mobilization and utilization (Kendell, 2006). The theory adds that District Assemblies require resources to effectively carry out their functions and responsibilities (Kendell, 2006).

Therefore, it is necessary to mobilize, organize, and use resources in a way that will result in outcomes. Therefore, the organization is essential to the coordination of resources made accessible to effectively generate a specified output and meet a declared objective (Shrestha, 2009). Thus, to finance a plan for Ghana's socioeconomic development, MMDAs must mobilize resources, which entails raising revenue. According to the premises of the revenue mobilization theory, the Techiman Municipal Assembly is seen as an organization that seeks to achieve certain targets at the local level. The Assembly has to strategize itself in terms of revenue mobilization.



2.1.2 Spending-Revenue Behaviour Theory

As Babarinde (2022) acknowledged, there is still no agreement over the intricacies between the revenue and expenditure of local governments. The discussion centers on the spending-revenue behavior theory, often known as fiscal theory, which is a body of theoretical claims that explain the different ways that government revenue and expenditure are related (Babarinde et al., 2021; Kiminyei, 2018). Fiscal neutrality, the spend-revenue hypothesis, the revenue-spend hypothesis, and the fiscal synchronization hypothesis are these four main points of contention. In other words, four categories of relationships between government spending and revenue have been analyzed in general:

spending causes taxes (spending-revenue hypothesis); revenue causes spending (revenue-spending hypothesis); taxes and spending occur simultaneously (fiscal synchronization) (Kiminyei, 2018).

The revenue-spending argument which was developed by Friedman (1978) and Buchanan and Wagner (1978) suggests that increasing revenue will cause a corresponding increase in expenditure, which will increase the assembly's fiscal deficit. According to the theory, revenues influence government spending in a favorable way (Babarinde, 2022). In other words, the theory posits that variations in public revenue lead to adjustments in public expenditure, causing a unidirectional nexus between the revenue and expenditure of local governments (Kiminyei, 2018). Friedman (1982) argues that since revenue has a positive causal impact on expenditure, reducing revenue is a solution to budget deficits.

Peacock and Wiseman's (1979) seminal work pioneered the spend-revenue theory, also referred to as the expenditure dominance hypothesis. The theory argues that government expenditure generates government revenue and hence has a positive causal relationship with it. Here, the causal relationship between government spending and revenue is unidirectional. The spend-revenue hypothesis maintained that before modifying tax laws and income streams to balance expenditures, governments should decide what needs to be spent (Kiminyei, 2018). Peacock and Wiseman (1979) assert that natural occurrences may increase demand for public services and cause shifts in revenue and expenditure. They contend that increases in government expenditures brought on by emergencies result in long-term adjustments to spending.

The theory of fiscal synchronization, first put forth by Musgrave in 1966 and later by Meltzer and Richard in 1981, asserts a causal relationship that is bidirectional between

government revenue and expenditure. Given that decisions about spending and revenue mobilization are made simultaneously, this points to a relationship between the nation's framework for expenditure and tax collection.

Moreover, the fiscal neutrality hypothesis, which was proposed by Baghestani and McNown (1994) emphasized a neutral and autonomous interaction between the revenue and expenditure of local government. Stated differently, the fiscal neutrality hypothesis asserts that there is no causal connection between local governments' revenue and expenses (Babarinde, 2022). Decisions about revenue are therefore decided independently of decisions about expenditure, and vice versa. For example, revenue-stimulating policies can be used to limit the budget deficits of MMDAs; however, in a situation where there is no causal relationship between income and expenditure, local government decisions on revenue and expenditure are made independently and individually (Mehrra et al., 2011; Takumah, 2014). Fiscal neutrality may result in severe budget deficits as local governments' spending grows more quickly than their revenue.

As evinced from the preceding discussion, the tenets of the underlying hypotheses under the spending-revenue behaviour theory (fiscal theory) hypotheses above will be a solid theoretical foundation for this study to explain public expenditure management practices in Techiman Municipal Assembly.

2.1.3 Relevance of the Theoretical Framework

The plethora of theories on decentralization such as the Democratic Participatory Theory, Market-Driven Development Theory (Rogerson & Rogerson, 2010), the Actor-Oriented Approach (Long, 2001; Long, 2004), and the theory of fiscal federalism (Gervasoni, 2018), were not considered since they have little or no explanatory power in this study on the strategies of revenue mobilization by District Assemblies.

However, the resource mobilization theory provides a lens for investigating how revenues mobilized by District Assemblies should be utilized to further its organizational goals (Edwards & McCarthy, 2004; Schmidt et al., 2020). In addition, because the resource mobilization theory focuses on organizations that mobilize resources to achieve their goals, its usefulness for this study is high because the study examines revenue mobilization strategies by local government. Furthermore, this study derives its theoretical strengths from four underlying arguments under the spending-revenue behaviour theory to explain public expenditure management practices in Techiman Municipal Assembly. These hypotheses enabled this study to understand the relationship that exists between revenue and expenditure of Techiman Municipal Assembly.

2.2 Theoretical and Legal Underpinnings of Ghana's Fiscal Decentralization

According to Adu-Gyamfi et al. (2022), acceptance of democratic governance in 1992 reformulated Ghana's local government systems. Local government bodies in Ghana must have a solid financial foundation with sufficient and consistent sources of revenue, according to legal provisions. A number of legal frameworks have been established for local governments to raise revenue and carry out expenditures in accordance with local government regulations by Section 240 (2c) of the Local Government Act, 1993 (Act 462) and Section 245(a & b) of the 1992 Ghanaian Constitution. Levies, property rates, market tolls, licenses, capital investments, and other sources of income are among those that the MMDAs are required to collect. To have a stable financial foundation with sufficient and consistent revenue, the frameworks place a strong emphasis on the financial resources of local governments.

Many important legal frameworks and regulations have been enacted to further advance the fiscal decentralization agenda and guarantee accountability and transparency in the

use and management of public financial resources. These include the Financial Administration Act of 2003 (Act 654), the Public Procurement Act of 2003 (Act 663), the Ghana Audit Service Act of 2000 (Act 658), and the Internal Audit Agency Act of 2004 (Act 656). According to the information now available, MMDAs' inadequate IGF mobilization has been their response to the different pieces of legislation aimed at deepening fiscal decentralization (Adamtey & Amoako, 2021). To carry out their goal, they have heavily relied on the DACF which is not reliable. Therefore, MMDAs are expected to generate local revenue for the implementation of developmental projects.

2.3 MMDAs and Revenue Mobilization

It is the responsibility of local governments to raise revenue for development. In order to effectively meet their territorial demands, local governments everywhere are expected by decentralized governance to mobilize all resources at their disposal and, if feasible, seek outside assistance. Without a doubt, the availability of funds and revenue is the key to the planning and execution of local development at all levels of government (Adesoji & Chike, 2013). While local governments in developed countries primarily rely on finances generated internally to carry out their development agendas, others, particularly those in poor countries – rely heavily on grants, loans, and other forms of external assistance to support their growth (Norton & Elson, 2002; Osei & Quartey, 2005).

It is noteworthy that in the current discourse on decentralized reforms, governments and multilateral institutions continue to be the most feasible sources from which resources can be accessed (Devas, 2008c). Nonetheless, in decentralized societies, several legislative instruments mandate that local governments utilize available local resources to create and carry out locally tailored-development initiatives (Farvacque-Vitkovic & Kopanyi, 2014).

Ghana's growing demands for social and economic development necessitate the mobilization of limited resources to implement developmental initiatives that will satisfy these demands. This demand is predicated on the argument that "resource deficiencies can cripple local governments and undermine incentives for local officials and elected representatives to perform effectively" (Smoke, 2003, p.10). Therefore, revenue mobilization is an important task of local governments since "local governments need money to perform their day-to-day administrative duties as well as deliver services to the local residents" (Akudugu, 2013, p.100).

Additionally, Ghana has enacted laws that assist governments in raising revenue through taxes and other levies. Article 245 of the 1992 Constitution of Ghana essentially lays out the roles of MMDAs, including the creation and implementation of plans, programs, and strategies for the efficient mobilization of resources as well as the assessment and collection of taxes, rates, levies, and fees. The constitution calls on the Assemblies to raise local revenue in a creative and calculated manner. This is to guarantee that MMDAs have the financial resources to design and carry out locally tailored development programs in an efficient manner. The reasons are that with little funding, very little progress can be made with MMDAs' medium-term and long-term development plans.

Sections 28 and 29 of Ghana's Financial Administration Act, 2003 (Act 654) divide revenue into taxable and non-taxable categories. Furthermore, Regulation 462 requires the management of district assemblies in Ghana to levy taxes on local communities, locally referred to as "lampo." These levies consist of licenses, fees, rates, tolls, and fines, among others. Regulation 162 of the Financial Administration Regulation (FAR), 2004 stipulates that MMDAs set their new rates for every fiscal year.

2.4 Sources of Local Government Revenue

A plethora of scholarly writings accept the fact that finance and revenue are relevant to the devolution of revenue and spending responsibilities (Akudugu, 2015; Puopiel & Chimsi, 2015). Ayee (2006) states that financial and revenue issues continued to be a significant barrier to Ghanaian decentralization. According to Saasi (2019), subnational governments often earn less than 20% of the total income needed for administrative purposes, but they ultimately wind up using approximately 30% of Assembly resources. The majority of transfers from the Central Government cover the differential of around 10% and beyond (Akudugu, 2012; Akorsu, 2015). Sources and actors of local government financing vary across countries but often include taxes, user fees, charges, and intergovernmental payments. Other revenue sources for local governments include investment income, real estate sales, and licenses and permits. When it comes to taxes, local governments worldwide most frequently impose business and property taxes (Freire & Garzón, 2014).

The six primary sources of revenue created locally include trade services, land, licenses, fees, rates, and other sources. Nonetheless, Ahoi (2010a) thinks that grants, loans, user fees, and basic rates have been Ghana's main sources of local revenue. Low levels of development are the result of the local revenue sources appearing to be unpredictable and unstable (Smoke, 2001a). Articles 245 and 252 of the 1992 Constitution designate MMDAs as the only rating authorities at the local level and give them the authority to levy and collect taxes, strengthening the MMDAs' capacity to generate revenue in Ghana. Therefore, the purpose of MMDAs is to raise money for local-level development through fees and taxes, rent, royalties, registration, and licenses.

Additionally, Section 124, clause 1, 2, and 3 of the Local Government Act, 2016 (Act 936) states the sources of revenue for District Assemblies to include decentralized transfers; internally generated funds; and donations and grants. Decentralized transfers, which include funds from the District Assemblies Common Fund, grants-in-aid from the central government, and any additional funds sent to the District Assembly by the central government, are included in the second category. Internally Generated Funds (IGF) are the District Assemblies' third major source of income. They are made up of money from licenses, fees and other charges, taxes, investment income, and rates. According to Ayee (2003), the Assembly receives funding from three sources: grants from the national government, the IGF, and monies that have been relinquished.

The primary source of funding for the District Assembly is transfers from the central government, which has contributed more than 60% of the total revenue over the years. Donor monies are the second largest contributor (Akudugu, 2015; Akorsu, 2015). Internal revenues in most MMDAs are collected from income tax, license/store fees, kiosk rent, property rate, market toll, hawkers license, toilet fees, bar operation license, lorry park tolls, levies on street/light/water, special levy, and birth and death registration (Armah, 2014).

2.4.1 Rates

The Local Government Act, 2016 (Act 936) of Ghana confers jurisdiction on District Assemblies (DAs) to set and collect rates sufficient to cover a portion of the Assembly's expected total expenditure budget for that year. According to the Act, DAs must levy an additional sum to recoup expenses from the previous year, pay for unforeseen expenses, or cover other costs. According to this rating function, local government initiatives ought to take into account the interests of both individuals and organizations.

The Local Governance Act 936 distinguishes between general and specific rates. Local government entities set and levy general rates to fund the general development of their communities. The particular rates are applied to a designated portion of the district, specifically focusing on a development project that has been approved. By-laws that are proposed and approved by the majority of the community determine the specific rates that are collected (Akorsu, 2015). Basic rate, property rate, and other special rates assessed for certain projects are among the different rates (Kazentet, 2011). First, there are the basic rates, which are those assessed and paid by people who live in the district's vicinity. Locally, the amount that vendors and hawkers using a district's market facilities pay is referred to as "lampo" or basic rates (Akorsu, 2015). Second, rates assessed on landed properties under a district's jurisdiction are known as property rates. For MMDAs, this is a significant source of revenue that can be anticipated and evaluated for collection. These landed properties consist of several buildings, private homes, business centers, movie theaters and video centers, hotels, and guest houses (Akudugu, 2015).

2.4.2 Fees/Fines

District assemblies levy fees on specific commodities and services that are under their purview to raise funds internally (Akudugu, 2015). Act 936 imposes potential fines on the following sources: bread bakers, chop bars, corn mills, dressing stations, ads, trading, kiosks, cattle pounds, conservancy, slaughterhouses, market dues, market stalls/stores, lorry park dues, and graveyard receipts. MMDAs are mandated to enact bye-laws to support their administrative goals (Ahwoi, 2017). The DA has the authority to fine the person or organization that disobeys these bylaws. For this reason, Akorsu (2015) recounts that fees and fines are also obtained from defaulters of sanitation practices in Ghana.

2.4.3 License, Trading Services and Miscellaneous

Local government bodies collect licenses from any person or group that starts an activity. The following are some of the sources from which licenses can be obtained: hawkers; hours that are extended; hotels and restaurants; beer and wine sellers; petroleum installations; palm-wine sellers; akpeteshie sellers; herbalists; taxi cabs; overseers of lorry parks; driving licenses; self-employed artisans; fishing tolls; births and deaths (Akorsu, 2015). The trading operations and services that MMDAs provide are referred to as trading services, and the money received from this source is included in the IGF. Furthermore, miscellaneous sources of revenue include casino earnings, taxes on betting and gambling activities, income taxes from both formal and the informal sectors and registration of businesses and organizations, taxes on transport fares and taxes on various advertisements (Akudugu, 2015).

Painter (2005) distinguished between user fees, taxes, and costs for licenses. Poverty levels, underdevelopment of public services, inadequate sources for revenue collection, and other factors have resulted in inadequate revenue streams in many MMDAs (Adamtey & Amoako, 2021). According to Akorsu (2015) and Dzansi et al. (2022), the majority of MMDAs have not been able to meet their targets. These have been explained by limited data on property, leakages and corruption, limited capacity of revenue collectors, and inadequate supervision of the entire revenue mobilization process.

2.5 Challenges Faced by MMDAs in Revenue Mobilization

In general, several challenges hamper local governments' efforts to fully maximize their internal revenue collections for local development. The problem of raising revenue to finance the numerous development projects that are essential to raising the standard of living for people is one of the difficulties that countries face in their pursuit of

development. Thus, there are still issues preventing the processes from being fully optimized for revenue (Puopiel & Chimsi, 2015; Akudugu, 2013).

2.5.1 Natural Monopoly and Inadequate Revenue

Natural monopoly in the form of the local economy and availability of revenues affect the revenue-generating levels of MMDAs. In the words of Akeju and Ojogbede (2022, p.236), “inadequate revenues from taxes, payment of fees and grants from the central government negatively affect the ability of sub-national government to provide adequate services to the people.” This also imply that “poor districts have low revenues from taxes and their capability to raise revenue is minimal” (Akeju & Ojogbede, 2022, p.236).

Natural resources such as oil, gold, and timber make certain jurisdictions more appealing to a wide range of individuals and enterprises. Since local governments with fewer or no natural resources must contend with a smaller population and fewer companies, there are natural inequities in local tax systems. IGF mobilization is further hampered by the lack of a formal institution for raising IGF and the unreliability of the sources that have been found (Agyapong, 2017). Nonetheless, poor local revenue mobilization performance is produced by administration in combination with a lack of political will for enforcement (Agyapong, 2017). Local governments typically impose low taxes, which restricts their capacity to generate cash on their own (Adedokun, 2004). Due to perceptions that there has been corruption and underbilling by tax administrators and collectors, some potential taxpayers may rarely express interest in paying taxes and other levies. Remarkably, local governments have not gazetted their ordinances to regulate behavior inside their territory, leaving the populace unrestrained and unwilling to comply with any taxes.

2.5.2 Inadequate Technology Use in Revenue Mobilization

In their acknowledgment, Dzansi et al. (2019) and Acheampong and Fosu (2021) postulate that one obvious primary reason for the low levels of IGF reported by the MMDAs in Ghana is the underutilization of technology in revenue mobilization. Specifically, districts using electronic property databases and revenue management software collected approximately 83% more IGF per resident than comparable districts (similar meaning districts in the same region, with similar levels of urbanization rates and population size) that do not use such technologies (Abdul-Wahab et al., 2019). In a similar vein, Dzansi et al. (2019) assert that technology boosts billing volume and improves billing delivery efficiency. Adamtey and Amoako (2021) report that technology-equipped MMDAs in Ghana get 138% fewer non-delivered demand notices. Nevertheless, the majority of districts continue to use manual processes and lack databases of properties as well as technologies to assist with billing and revenue collection (Dzansi et al., 2022). Data indicates that a significant barrier to revenue mobilization is the absence of electronic databases of property owners and revenue management software. For example, Adu-Gyamfi (2014) and Asare (2015) found that the lack of electronic databases limits the internal revenue base of MMDAs in Ghana.

2.5.3 Institutional Challenges

According to Akeju and Ojogbede (2022), a significant obstacle to Ghana's successful decentralization is the underdeveloped institutional framework, which is evident in the central government's lax supervision. According to Dzansi et al. (2022), two crucial components of revenue mobilization are collection and billing. To be both efficient and effective, local revenue mobilization calls for a very strong system for collecting taxes and billing that is based on an extensive database system. These components also aid in record keeping and are crucial in preventing revenue mobilization billing fraud.

However, Dzansi et al. (2018) note that tax payment data obtained indicates that just 6% of taxpayers received billings from the local assembly, pointing to limited institutional capability in local revenue mobilization in Ghana.

Additionally, revenue collectors issue fewer actual bills each year than anticipated (Agyapong et al., 2022). The main explanations given were that there were no company records, no property values, and revenue collectors were unable to find the proprietors of the properties. Dzansi et al. (2022) elucidate that the primary causes of non-billing are an antiquated property valuation list and an absence of electronic property owner databases. Lack of funding, political will, and legal ability limit enforcement. According to Adu-Gyamfi (2014), MMDAs' failure to implement revenue mobilization legislation is one of the issues compromising their internal revenue collection efforts. Interestingly, Dzansi et al. (2019) find in their survey that ratepayers are typically not taken into account by MMDAs.

Painter (2005) posits that there is corruption in the processes of tax collection, appraisal, and registration. In other words, property owners and taxpayers collude with property evaluation officials and tax collectors to avoid capturing businesses, deregistering businesses, undervaluing, or paying less revenue (Dzansi et al., 2022). This could be the cause of the large number of unregistered companies and properties that are owned and run in the majority of districts. The inability of revenue mobilization bye-laws to be enforced is another institutional obstacle for DAs in Ghana. MMDAs are authorized to sell rate defaulters' properties to pay off their debts, according to comprehensive rules and regulations on sanctions (e.g., sections 158 and 159 of the Local Government Act 2016 and section 156 of the same Act 2016). According to Agyapong et al. (2022), failures in regulatory enforcement are mostly politically motivated.

2.6 Empirical Studies on Revenue Mobilization

Twaibu (2020) studied the factors contributing to inefficient revenue collection in local governments in Tanzania. He found that insufficient sources of funds contribute to inefficient revenue collection as it leads to dependence on tax or fees, central government support, and foreign aid. The study reported low capacity and capabilities of municipal workers in revenue collection and lack of appropriate taxpayers' education. The study however did not explain how these challenges influence revenue payers' contributions. A related study by Msenga (2020) reported that internal audit, monitoring, technology, working environment, training and good governance as organization factors that have a positive influence on revenue collection. Also, level of experience, age and educational background are individual characteristics that have a positive influence on revenue collection. Therefore, how do organizational factors and individual characteristics influence expenditure management practices? The study did not answer this question.

In Ghana, Akotey (2020) established three main reasons why some projects and programmes included in District Assemblies' development plans and budgets could either not be completed at all or be done significantly later than planned. These include the central government's unsolicited buying of products and services for the Assemblies, the assemblies' incapacity to raise enough internal revenue, and the delays in the DACF's delivery. His study's conclusions clarify how MMDAs' limited ability to mobilize resources impedes the devolution of revenue and spending responsibilities in Ghana. As such, this study shows that collaboration, accountability, transparency, among others, are the best practices to be adopted for revenue mobilization.

Dzansi et al. (2022) have established a robust correlation between the utilization of technology and the processes of property tax billing, collection, and enforcement. It was

discovered that revenue collectors who employed the new technology generated 103% more tax revenue and delivered 27% more bills than the control group. Their research demonstrates how technology enables revenue collectors to focus their efforts more effectively on the households most likely to pay their taxes. These revelations were benchmarks for this study to add the effectiveness of tax collection systems as a key avenue to mobilize revenue in Techiman Municipal Assembly.

The same authors found that low levels of IGF raised by the MMDAs are mostly caused by a distinct lack of technology use in revenue mobilization when they conducted a study on the capacity of local governments to collect taxes (Dzansi et al., 2019). Specifically, they discovered that districts utilizing computerized property databases and revenue management software were able to collect almost 83% more IGF per resident than comparable districts without these technologies. In a similar vein, Dzansi et al. (2018) found through survey data that MMDAs typically do not prosecute ratepayers for unpaid taxes. The absence of electronic databases of property owners and revenue management software, according to the authors, is a significant barrier to the revenue mobilization efforts of MMDAs in Ghana.

In relation to Dzansi et al.'s (2019), Dzansi et al.'s (2018), and Dzansi et al.'s (2022) findings, Adu et al. (2020) evaluate the digital mode of rate collection at Accra Metropolitan Assembly and reported that digitization of local revenue collection virtually failed due to bribery less enforcement of rates. However, they reported that digitization has improved transparency and accountability in the collection rates at AMA. This study has shown how an effective public expenditure system could facilitate the effective digitization of local revenue mobilization at TMA. A related study by Opoku et al. (2014) found that MMDAs have not taken advantage of their available local revenue sources.

Thus, the availability of various revenue sources may not necessarily lead to adequate revenue. There is therefore the need for further studies to target how natural monopoly and revenue sources influence revenue mobilization by MMDAs. Opoku et al. (2014) assert that the assembly's house-to-house collection, database, and engagement of revenue collectors in tax choices were its strongest local revenue collection strategies. Nevertheless, they disclosed that the deficiencies encompassed low taxpayer involvement in tax determinations, insufficient staffing, and subpar cash management and accountability frameworks. Further, Abdul-Wahab et al. (2018) identified publicity and sensitization, issuance of demand notices, door-to-door collection, investment, privatization and outsourcing as the strategies used by the Wa Municipal Assembly to mobilize resources. They concluded that door-to-door collections and investment were the most effective and least effective strategies respectively deployed by the assembly.

In addition to findings by Abdul-Wahab et al. (2018), and Opoku et al. (2014), Oppong-Peprah (2013) found that the Asante Akim South District Assembly has performed low in terms of mobilizing internal revenue because the fund that is generated internally contributes the least to district revenue. The authors observed that the actual revenue or expenditure and the planned revenue or expenditure differ significantly. Similarly, Abiire et al. (2020) found significant revenue leakages and low public participation, which resulted in an excessive reliance on outside funds for the budget of Bongo District Assembly in Ghana. Drawing on these findings, this study has added public expenditure management systems that should be adopted to ensure effective revenue mobilization and utilization by MMDAs.

Furthermore, Ohemeng and Mohiuddin (2022) illustrate that the administration of property taxes has been hampered by a dysfunctional relationship between the federal

and local governments, and this relationship still exists today in Ghana. A recent study by Arkorful and Lugu (2022) attempted to find solutions to tax evasion by applying the theory of planned behavior to investigate Ghana's rate evasion practices. In order to combat tax evasion, the study's conclusion impels District Assemblies and public revenue management organizations to prioritize openness and sound fiscal management. Similar to Arkorful and Lugu's (2022) study, Dick-Sagoe and Tingum (2021) revealed that transfers from central governments constitute a substantial part of local government revenues. This is why Mogues and Benin (2012) reported that central government transfers make local governments reluctant to generate adequate internal revenue. As such, this thesis reveals that TMA's internal revenue mobilization capacity is still weak, which has done little to reduce over-dependence on external revenue sources.

2.7 Overview of Local Government Financing

In the case of Ghana, MMDAs financing sources are spelled out in the 1992 Constitution. The 1992 Constitution of Ghana, Article 240 2(c) and Article 245 (b) make provision for the establishment of a sound financial base that is adequate and reliable for the local government. The Local Government Act, 1993 (Act 462), and the Local Governance Act, 2016 (Act 936) specify local governments' frameworks for budgeting, procedures for coordinating and controlling budgets, and procedures for setting new taxes, fees and rates, as well as borrowing and management of local government finances.

Dafflon (2013) argued that the devolution of revenue and spending responsibilities implies the power to make decisions on revenues and finances. There is therefore the power to coordinate spending and the power to manage internal revenue generation in the context of devolution of spending (Dafflon, 2013). According to Dafflon (2013, p.29), "local government decision-making autonomy in spending is measured by the

proportion of own functions compared with delegated functions.” According to Gilbert et al. (2013), MMDAs in Ghana only control their spending through the allocation of expenditures that are funded by internal revenue sources. However, as Abiire et al. (2020) and Zakaria (2015) concurred, revenue and expenditure autonomy make MMDAs solvent for implementing developmental projects for local development. It can be evinced that control of local government finances and spending encompasses the autonomy of their spending officers to appropriate, allocate and authorize funds for the day-to-day operations within their spending limits (Fjeldstad et al., 2014).

2.8 Public Expenditure Management in Local Government

Ahmad et al. (1997, p.34) hold that “expenditure management involves decisions on which level of government should be assigned the formulation, financing, and administration of policies. A number of combinations are possible”. In the view of Brennan and Solomon (2008), financial administration in local governments involves the collection, management and control of revenues and expenditure decisions. Expenditure management cuts across the budgeting cycle/phases, management of treasury, accountability and auditing (Bhattacharya, 2000).

As evinced from the conceptual framework (Figure 1), expenditure management encompasses budgeting, revenue mobilization, revenue management, accounting, reporting and auditing (Domfeh & Takyi, 2015). On revenue mobilization, the study focuses on all internally generated funds (rates, fines, fees, rents, licences, etc.) of local government. Furthermore, revenue management for the study will include expenditure control. Expenditure management in this study concerns the ability of MMDAs to ensure the careful utilization of scarce or limited financial resources.

2.8.1 Conceptual Framework

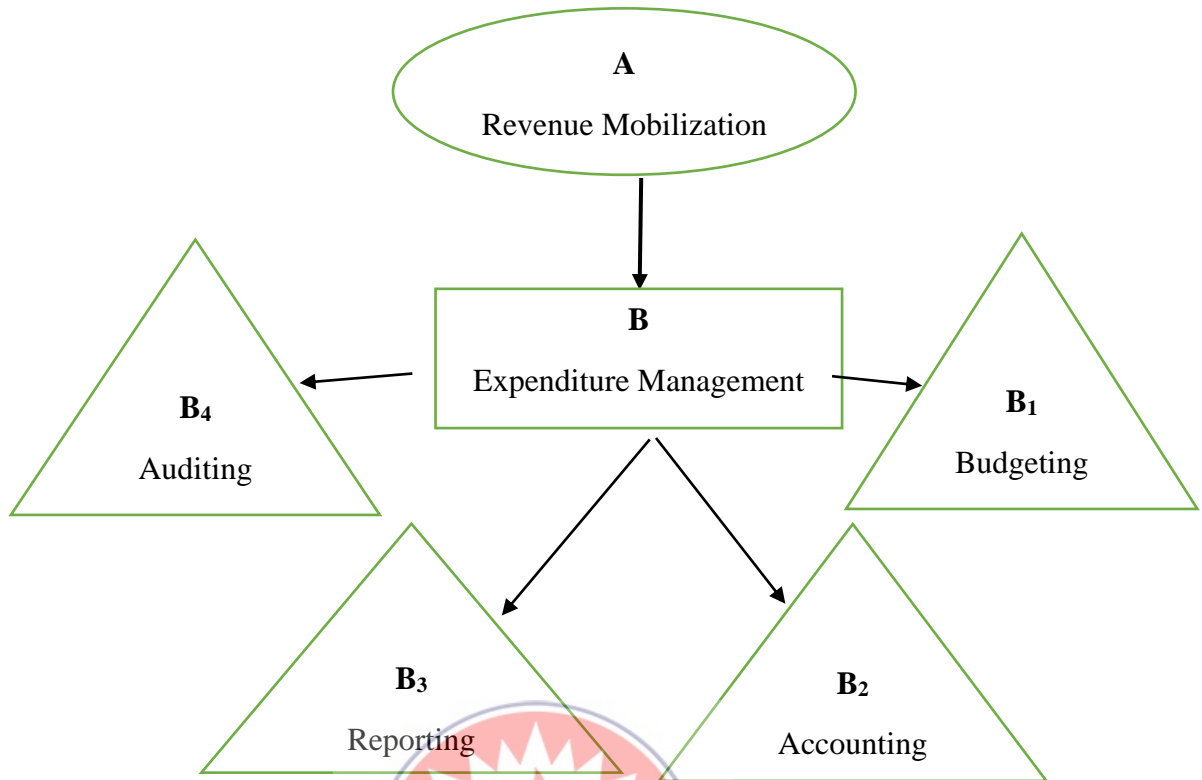


Figure 1: Models of Expenditure Management

Source: Author's construct.

As depicted by Figure 1, revenue mobilization (A) is followed by revenue utilization which calls for effective public expenditure management practices (B, B₁, B₂, B₃, B₄). The primary role of all MMDAs is to carve forward-looking strategies to generate more local revenues (from various sources like rates, fees, fines, rents, miscellaneous, etc.) for local development. Essentially, given that mobilizing local revenue and spending are twin forces, public expenditure management systems governing revenue spending by local governments like Techiman Municipal Assembly are crucial. It is trite knowledge that effective expenditure management practices are a combination of budgeting, accounting, reporting and auditing. Venkateswaran (2014) identified that these elements are the pillars of public financial management. In other words, the elements of expenditure management (B₁, B₂, B₃, B₄) cover the basics of the financial management process in Techiman Municipal Assembly, and by extension, the fundamental components of local

government financial management practices. Expenditure management is thus a crucial element of revenue mobilization as it enables local government to ensure accountability in the planning, mobilizing and prudently sending revenue (Venkateswaran, 2014).

Additionally, budgets provide the yearly financial plans for the attainment of the local government's goals. In other words, a budget in this study is the annual financial plan of Techiman Municipal Assembly, which shows its targeted revenue and the projects the assembly will spend its revenues on (Tackie et al., 2016). It is therefore in the budgeting phase that Techiman Municipal Assembly, for instance, identifies available revenue sources and devises key strategies for their collection and spending (Devas, 2008a).

Another component of expenditure management is accounting. According to Venkateswaran (2014), accounting entails classifying and recording a variety of local government financial operations. It further provides the fundamental financial data needed for budget preparation, financial report preparation, and data sharing with partners and clients like lenders or higher-level governments. Accounting information focuses on the amount of money received and spent over a given time (often a financial year), as well as details about the assembly's assets and liabilities (Venkateswaran, 2014). Lastly, the process of independently confirming the financial data included in the books of accounting generally constitutes auditing (Brennan & Solomon, 2008). Auditing fosters the credibility of TMA's spending, facilitating prudent spending (Brennan & Solomon, 2008).

2.9 Managing Local Government Revenue

According to Devas (2008b), and Freire and Garzón (2014), local revenue management can be categorized into tariff setting; taxpayer identification; assessment of an individual

taxpayer's liability; revenue collection; enforcement against defaulters; accounting for the revenue collected; reporting on and monitoring the results.

2.9.1 Tariff Setting and Taxpayer Identification

In cases where fines, charges, or fees are fixed in monetary terms, tariff setting revenue yields are expected to increase automatically with inflation through revenue as a percentage of the price. This means that there should be a regular mechanism in place to review the rates of revenue and charges, such as an annual budget review procedure or indexation to the retail price index (Freire & Garzón, 2014). Farvacque-Vitkovic and Kopanyi (2014) argue that residents should find it difficult to hide their identities when it comes to taxpayer identification. Freire and Garzón (2014) note that there are several ways to make this easier, like having an automatic revenue collection system, such as a premium on an electricity bill; encouraging people to identify themselves; and connecting identification to other sources of information, like a vehicle or land transfer information can be used to identify vehicle and property rates; liability is very obvious, e.g., the number of market stalls. The authors maintain that “identification is more difficult where the liability is easily disguised or where there is no objective data on revenue sources” (Freire & Garzón, 2014, p.162). Thus, it is necessary to determine the accurate revenue liability either jointly by the revenue collection officials or by the residents who are the payers of taxes (self-assessment) (Freire & Garzón, 2014). This calls for applying the appropriate tariff in addition to determining the accurate value of the revenue source.

2.9.2 Collection of Revenue and Enforcement of Rules and Regulations

The goal of revenue collection is to obtain all available funds as soon as possible (Devas, 2008a). According to Freire and Garzón (2014), there are a few more ways to help with

this. These include automatic revenue payment systems like pre-payment meters or facility entry fees; revenue contributions that can be induced through requirements like tax clearance certificates before contracts or licenses can be obtained; costly incentives for prompt payment; and fees and fines that are sufficiently high and likely to discourage late payment.

According to Brennan and Solomon (2008) and Farvacque-Vitkovic and Kopanyi (2014), enforcement measures may include fines for late payments, the publication of defaulters' names, legal action, asset seizure, attachment of earnings (which requires an employer to deduct debts from an employee's pay when the employee is employed), and, in the worst circumstances, imprisonment. According to Chan (2003), for revenue defaulters to understand that the local government is serious, penalties and sanctions related to them must be applied strictly, up to and including court action and property seizure, at least in a few model cases. However, prompt administrative systems that recognize the necessity for enforcement action and carry it out through all necessary phases are necessary for effective enforcement; political backing for enforcement action, which may be difficult to obtain; and legal processes that are efficient and are not unduly costly (Devas, 2008a; Freire & Garzón, 2014).

2.9.3 Accounting and Reporting

Furthermore, to guarantee that all funds are deposited into the local government's treasury and show up in the government's records, appropriate accounting practices are needed (Chan, 2003). According to Brennan and Solomon (2008), this calls for sufficient security measures to prevent cash loss or theft, accurate bookkeeping records with plans in place for multiple officers to cross-check the records, an auditing system, and a

reporting system that compares performance to potential (or targets) and includes follow-up action.

2.10 Effective and Efficient Revenue Management Practices

Effective and efficient revenue management practices cover the identification of revenue contributors, assessment of the activities of revenue collectors, collection of the revenue, checking and accounting, reporting, setting revenue targets and revenue sensitization of dwellers (Devas, 2008a).

2.10.1 Taxpayer Identification

On taxpayer identification, Devas (2008a) holds that revenue should be extracted from documents kept by other departments and agencies (such as central government tax departments) that provide details regarding local revenue sources, such as ownership transfers and company license applications. In situations where there are several local taxes, a unified revenue roll that consolidates a taxpayer's obligations to several income sources may prove beneficial (Venkateswaran, 2014). Acheampong and Fosu (2021) claim that computerization can help in cross-checking a revenue payer's liability for several revenue sources. Therefore, it will be necessary to conduct regular field surveys to make sure that all revenue sources have been considered; in times of rapid economic and population growth, relying solely on current revenue rolls or presuming that new sources of money will automatically be added is not sufficient (Devas, 2008a).

Contributing to this, Devas (2008c) illustrated that increased efficacy would entail the timely collection of all available revenue and timely accounting for it in the local government budget. The challenge is in defining potential. The majority of the time, we are unaware of the potential revenue since not all taxpayers have been properly identified, not all revenue contributors have had their contributions fairly valued, and tariff

discretion ensures that the potential revenue is never precisely calculated. Therefore, the primary causes of ineffectiveness are as follows: inability to raise revenue rates in line with inflation (unless ad valorem revenue rates are in place); inability to maintain revenue registers current with population and economic growth; revenue payer evasion; revenue payer and collector collusion; corruption by revenue collectors and payment delays (Addo, 2016; Akudugu & Oppong-Peprah, 2013; Muwonge & Ebel, 2014).

2.10.2 Assessment System

Additionally, revenue management in local government depends on an efficient evaluation system (Brennan & Solomon, 2008). According to Devas (2008a), an automated evaluation system ought to be implemented for the majority of fees, fines, and levies. According to Devas (2008a), the assessor should have as little discretion as possible in situations where communication between the assessor and payer is anticipated. To prevent the development of “cosy relationships” between revenue collectors and residents who contribute to local revenue, however, it is advisable that the functions of assessment and collection be kept apart whenever feasible, and that staff members cycle between occupations regularly (Devas, 2008a).

Devas (2008a) states that the release of assessments and valuation records can, in certain situations (like property rates), aid in preventing collusion between taxpayers and residents because it makes it visible to the public how rivals or neighbors are being evaluated. Furthermore, assessments must to be randomly checked by senior personnel on a frequent basis, and if collaboration is discovered, there should be harsh consequences. In order to prevent under-declaration, the local revenue office may preprint tickets and invoices used for local tax collection; nevertheless, these preprinted documents must be stored securely (Brennan & Solomon, 2008). According to Devas

(2008a), fines for understating self-assessed earnings should be significant enough and likely enough to serve as a true deterrence.

2.10.3 Collection Methods

As part of effective and efficient revenue management practice, Devas (2008a) placed a strong emphasis on collection, suggesting that local revenue systems ought to be set up to guarantee complete payment promptly. One method of doing this is through pre-payment meters for services like water and electricity. To act as a deterrent, late or nonpayment penalties must be both sufficiently severe and probable. According to Devas (2008a), penalties such as wage attachment, property seizure, or, if all other options are exhausted, imprisonment should be used to prevent the system from becoming tarnished. Additionally, it could be beneficial to provide revenue contributors with incentives for timely payment, albeit at a cost; still, funds should be regularly deposited into the bank or the local government's treasury (Devas, 2008a).

2.10.4 Checks and Controls

In addition to the above, Devas (2008a) posits that there should be sufficient checks and controls across the revenue management system. Specifically, the method of recording assessments and payments ought to be simple and transparent. Regular independent evaluations of the cash received in comparison to pertinent revenue assessments must to be conducted (Chan, 2003). Regular spot checks by senior management are necessary to identify any anomalies and ensure that the staff members involved are held accountable (Devas, 2008a). To avoid incorrect issuing, all revenue collecting and spending receipts need to be properly numbered and stored (Chan, 2003).

2.10.5 Reporting and Targets

A suitable mechanism for reporting on revenue performance ought to exist. Devas (2008a) states that this should contain details about yields in relation to the year's revenue target. This data must be generated on a regular basis (either monthly or quarterly) and provided on time. Once more, periodic reporting on the actions taken to enforce the law, the amount of arrears, the progress made in addressing the arrears, and the costs associated with collection should be provided (Venkateswaran, 2014). Furthermore, revenue predictions should have targets. Revenue offices occasionally employ targets as a performance reference as well as a motivator for revenue effort (Devas, 2008a). If they are solely determined by past performance instead of income potential, they might not result in the necessary yield improvement (Venkateswaran, 2014). Thus, targets should be based on a proper estimate of revenue potential.

2.10.6 Stakeholder Revenue Education

To implement effective revenue administration methods, it is crucial to educate the public about the need to pay taxes on time (Devas, 2008a). The greatest ways to accomplish this are by giving accurate information about how revenues are used and by getting rid of glaring instances of waste. In particular, if community leaders feel they have some say in how resources are used and if the resources are perceived as directly benefiting the local community, enlisting their assistance in presenting the information and urging the community to pay its revenue may have some positive outcomes (Ahenkan et al., 2013). Venkateswaran (2014) advocates for simplifying payment processes for citizens by allowing revenue to be paid through banks and post offices, removing needless paperwork and bureaucracy, and doing away with redundant taxes and fines that don't produce much money but force residents to pay again. To deter fraud

by tax collectors, it is also advisable to urge the public to insist on a receipt or ticket for any payment made.

2.10.7 Final Accounts, Auditing and Accountability

According to Chan (2003), there are three primary goals of government accounting: first, to protect the public coffers by preventing and identifying corruption and graft; second, to facilitate sound financial management; and third, to assist the government in carrying out its public accountability. To accomplish these goals, money must be used in the ways prescribed by law, following the right processes, and in compliance with accounting standards. The two main types of accounting are financial accounting, which provides information for people outside of local government (like taxpayers), usually after the end of the financial year, and management accounting, which provides financial information to officials of local government after the financial year and facilitates public accountability (Brennan & Solomon, 2008; Delay, 2008).

Furthermore, public accountability depends on auditing since it is how the public is reassured about the accuracy of the accounting (Tackie et al., 2016). An independent external auditor (often chosen by the central government) should audit local revenue spending, and the auditor's report ought to be presented during general assembly sessions (Tackie et al., 2016). Furthermore, it is imperative to establish internal audit procedures that prioritize system security and fraud prevention (Delay, 2008). Accordingly, in addition to probity, effectiveness (meeting goals or targets), efficiency (service costs), and value for money should be the focus of both internal and external audits (Delay, 2008). Access to data on accounts, audit reports, and budgets should be provided to the public in ways that can be easily understood, as a means of holding the local government to account (Tackie et al., 2016).

2.11 Studies on Expenditure Management in Local Government

Batog and Batog (2021) examine chosen methods of forecasting regional government revenue in Poland. The article established that less comprehensive methods of forecasting can provide reasonably accurate estimates. The study indicates that budget forecasts often underpredict revenue and use the available information inefficiently. This study has contributed to Batog and Batog's (2021) findings by showing the differences between budgeted and actual revenue in Techiman Municipal Assembly and its impact on revenue and expenditure management. Akeju and Ojogbede (2022) attributed the limited financial capability of MMDAs to limited financial autonomy and stakeholder engagement in revenue and expenditure practices. To address these fiscal control gaps, Agyemang-Duah et al. (2018) suggested transparent and effective financial regulations to mediate the relationship between the central government and local government bodies. Despite Akeju and Ojogbede (2022) and Agyemang-Duah et al.'s (2018) findings, this thesis finds no evidence of how the financial autonomy of TMA on budgetary allocation and implementation affects expenditure management.

Aikins et al. (2022) found that intimidation and administrative controls make internal auditing ineffective in local governments. They suggested that auditors be given capacity-building training to carry out effective auditing. This study has contributed to Aikins et al. (2022) and Hobdari et al.'s (2018) findings by emphasizing that internal auditing facilitates revenue spending in Techiman Municipal Assembly. Findings of this thesis agree that the effectiveness of internal audit influences the financial performance of local government. These findings resonate with those of Modibbo (2015) who suggested that MMDAs establish independent auditing units to improve transparency and accountability in their spending practices. Essentially, findings of Tackie et al. (2016), Anthony (2015) and Modibbo (2015) enabled this study to highlight the extent

to which internal audit as part of the arrangements governing revenue utilization and expenditure management in Techiman Municipal Assembly.

Domfeh and Takyi (2015) examined the nexus between good governance and local governments' financial administration using the Cape Coast Metropolitan Assembly as a case. The study shows a positive relationship between good governance and financial administration in local government. They concluded that inculcating effective good governance ethos into the revenue and expenditure practices of MMDAs is the viable route to achieve the theoretical benefits of devolution of spending responsibilities. Extending Domfeh and Takyi's (2015) findings, this thesis finds that accountability, inclusiveness and reporting are the prerequisites for effective revenue mobilization and expenditure management practices.

In a related study by Akudugu (2012), the Asante Akim South District Assembly members, who are tasked with holding Assembly officials accountable, lack a fair grasp of the duties and responsibilities of the core personnel in the financial management chain. The Asante Akim South District Assembly's actual revenue and expenditures diverge significantly from the anticipated amounts, according to Akudugu and Oppong-Peprah's (2013) observations. Their research also shows that expenses always rise in tandem with income growth. This thesis expands on the previous findings by demonstrating that the most effective ways to support revenue mobilization and expenditure management in the Techiman Municipal Assembly are through stakeholder or citizen involvement and transparency. However, this thesis demonstrates that increase in revenue has a mixed corresponding effect on the Assembly's expenditure.

Similarly, the findings of Ahenkan et al. (2013) suggest that there has been less opportunity for local involvement and that the majority of stakeholders do not fully

comprehend the district assembly' planning, budgeting, and financial management processes. The authors draw the conclusion that improved service delivery and more transparency within local government systems can be achieved through the active involvement of stakeholders and local communities.

2.12 Chapter Summary

This chapter has provided a comprehensive review of both theoretical and empirical literature review on revenue mobilization and expenditure management. It has explained the theories of resource mobilization and spending-revenue behaviour, highlighting how their main tenets will enable the researcher to explain revenue mobilization strategies and public expenditure management practices respectively. The chapter tracks the legal antecedent of revenue mobilization and local government financing in Ghana. Essentially, the literature holds that revenue mobilization goes hand-in-hand with effective expenditure management practices, yet empirical explanations show that most local governments especially in Africa lack effective revenue management systems to ensure effective utilization of mobilized local revenue. Consequently, findings of this study have extended the literature on the arrangements governing revenue mobilization, as well as public expenditure management systems in local governments.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter provides the methods that the study adopted which aided the researcher in gathering the requisite data that helped to achieve the study objectives. The methodological framework clarifies how new knowledge was scientifically discovered (research paradigm), and provides relevant information on how the researcher intends to approach the research problem. This chapter presents a description of the research approach, highlighting the ontological and epistemological worldviews that underpin this study. The chapter provides information on the research design, population for the study, sampling procedures for data collection, data processing and data analysis. Moreover, the chapter captures the rigor associated with qualitative validity and reliability and ethical considerations.

3.1 Research Paradigm/Approach

Bell et al. (2019) posit that our assumptions and views about what is known or what we can know (epistemological considerations) and our assumptions about the nature of reality or social phenomena (ontological considerations) influence the research process, and shape our choice of research methodology. The researcher believes in interpretivism epistemology, which is primarily concerned with understanding human behaviour. Interpretivism implies respect for differences between people and their natural setting and requires researchers to grasp the subjective meaning of social action (Bell et al., 2019; Kothari, 2007). Furthermore, interpretivism is also concerned with the ‘how’ and the ‘why’ of social action, including the processes whereby things happen (Creswell, 2016). This assumption enabled the researcher to provide a comprehensive

understanding concerning strategies of revenue mobilization and public expenditure management systems toward revenue utilization in local government. The social constructionist ontology that underpins the interpretivism epistemological approach maintains that human action and meaning-making constitute reality rather than their existence objectively and externally. In the words of Creswell and Clark (2017), the social constructivist worldview holds that social phenomena and their meanings are continually being accomplished by social actors.

Given these philosophical assumptions that underpinned the research, this study adopted the qualitative approach. According to Cropley (2019), the task of qualitative research is to gain insights into the constructions of reality. The qualitative approach entails collecting and analyzing non-numeric data to understand concepts, opinions and experiences of a specific group of people or events (Creswell & Clark, 2017). Thus, the qualitative research approach is concerned with quality of information for understanding the underlying reasons for actions and establishing how people interpret their experiences (Creswell & Creswell, 2017). Despite all the strengths, the qualitative approach generates results that cannot be generalized beyond the case investigated. The choice of the approach is to get a comprehensive understanding of the strategies governing revenue mobilization and utilization in Techiman Municipal Assembly.

3.2 Research Design

Research design is the arrangement of conditions for the collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in the procedure (Creswell, 2014). It is the conceptual structure within which research is conducted; it constitutes, the blueprint for the collection, measurement and analysis of data (Kothari, 2007). This study adopted a case study research design within the

qualitative research method. The design was considered because the study sought to provide a detailed examination of the strategies of revenue mobilization and public expenditure management systems toward revenue utilization by Techiman Municipal Assembly. This implies that the study did not study all MMDAs in the Bono East Region or Ghana as a whole, but rather purposively selected Techiman Municipal Assembly as a case to provide detailed information on the structures of revenue mobilization and public expenditure management.

Gerring (2017) sees a case study as an in-depth, detailed study of an individual or a small group of individuals resulting in a narrative description of behaviour or experience. According to Schoch (2020), the case study design is often used when a researcher wants to better understand or explain ‘how’ or ‘why’ of a phenomenon. Thus, case study design enabled this study to provide insights into strategies of revenue mobilization and public expenditure management systems toward revenue utilization for in-depth understanding. Moreover, given that the qualitative approach and case study design do not emphasize statistical significance and quantification of variables, this study focused on contextual insights for understanding strategies of revenue mobilization and public expenditure management in Techiman Municipal Assembly.

3.3 Research Site and Justification

This study is conducted within the Techiman Municipality in the Bono East Region of Ghana. Techiman Municipal Assembly (TMA) was established under the Legislative Instrument (LI 1472) in 1989 as a District Assembly and was later upgraded to a Municipal Assembly under LI 2096 of 2012 (TMA, 2019). The Municipality shares boundaries with Techiman North and Nkoranza South Municipal Assembly in the Bono East Region, Wenchi Municipal Assembly in the Bono Region and Offinso-North

District in the Ashanti Region. The Municipal capital is called Techiman, a nodal town and a meeting point of many trunk roads from Sunyani, Kumasi, Wa and Tamale, making it a bustling 24-hour commercial town. Essentially, Techiman Municipality is known for its large market facilities and food stuffs, advancing the Assembly's revenue sources.

The Techiman Municipal Assembly is the political and administrative institution in charge of local development in Techiman Municipality. The goal of the assembly is to improve citizens' access to basic social and economic services to create an appropriate environment for sustainable wealth creation and to empower the citizenry to participate in local governance (TMA, 2021). Essential to this study is its mission statement which reads: "the Techiman Municipal Assembly exists to improve the quality of life of the people through effective and efficient mobilization and utilization of human and material resources by involving the people in the provision of the needed services" (TMA, 2021, p.7; 2020, p.9; 2019, p.6). As captured above, the aforementioned mission statement calls for rigorous research into how the Assembly is strategizing its revenue mobilization methods and the effectiveness of the arrangements governing spending of its revenue.

The choice of the Assembly hinges on its unique large market size in Ghana and West Africa (Ghana Statistical Service, 2014; Ministry of Food and Agriculture, 2024; TMA, 2020, 2022), which could be leveraged for adequate internal revenue. According to the Composite budget for 2021-2024 of TMA, Techiman "is noted with the largest raw food market in Ghana, and play hosts to traders from the West African sub-region, besides being the capital town for the newly created Bono East Region" (TMA, 2020, p.11). The report adds that "the Techiman Municipality has one of the largest markets in the Bono East region and even considered by many as the largest within the West African sub-region which constitute 24.9% of economic activities" (TMA, 2020, p.11). The large

market size in the municipality has been described by the Ghana Statistical Service (GSS), (2014, p.6) as follows:

The Techiman market is one of the largest markets in Ghana and a major commercial centre in the sub-region. Techiman is the hub of economic activities which include wholesale and retail trade, services, manufacturing and tourism. The famous Techiman market is one of the largest agricultural produce markets in the country. The market which can also be classified as trans-national, attracts people from other West African countries like Mali, Burkina Faso, Nigeria and Niger.

It suffices to emphasize that the Assembly has large market facilities coupled with other relevant revenue generation sources, yet the Assembly's revenue projections are often not realized. Empirical studies by Abiire et al. (2020), Adamtey and Amoako (2021), Msenga (2020) and Opoku et al. (2014) have reported that there are available revenue sources for MMDAs, yet they have not taken advantage of them. The assembly's inability to reach its revenue targets could be linked to its strategies toward revenue mobilization and utilization. It can be noted that the large market size in Techiman Municipality makes the TMA a unique case for this study examining the effectiveness of revenue mobilization and expenditure management practices.

3.4 Population of the Study

Population refers to an entire group of persons or elements that are common and can be selected for research (Kombo & Tromp, 2006; Rubin & Babbie, 2005). In the view of Neuman (2014, p.247), population is "the abstract idea of a large group of many cases from which a researcher draws a sample." Based on these clarifications, the population for this study comprised the people of Techiman Municipality and officials of TMA. However, the target population consisted of selected officials of the Assembly

(particularly head/superintendent of revenue collectors, finance officer, budget officer, internal auditor, planning officer and revenue collectors), and selected dwellers in the Municipality such as drivers, traders, hawkers, property owners and landlords.

The officials of the assembly, on one hand, were able to provide advanced information on how the assembly mobilizes and utilizes revenue. For example, revenue superintendent, revenue collectors, and planning officers of the Assembly provided the study with the requisite information on the strategies the assembly is using to mobilize revenue including the factors that facilitate and/or frustrate the arrangement governing revenue mobilization. In addition, drivers, traders, hawkers, property owners and landlords enabled this study to obtain the needed information on how the assembly mobilizes revenue including their commitment to facilitate revenue collection, and how the Assembly's revenue utilization reflects the needs of the public. It is necessary to note that this study was qualitatively designed for in-depth understanding of the research issue from purposively selected informants instead of statistical analysis based on a representative sample of each population segment. Nevertheless, the diverse views from the purposively selected informants enabled this study to provide insights into the effectiveness of the Assembly's arrangements towards revenue mobilization and spending as well as the best ways to achieve the same.

3.5 Sample Selection/Size

Given the complex nature of various elements that constitute the population of which the researcher cannot enumerate all items, there is the need to select (sample) a subset of the elements. According to Kothari (2007), to sample is to select only a few items within the population. Neuman (2014) notes that when we sample, we select some cases to examine in detail, and then we use what we learn from them to understand a much larger set of

cases. Generally, qualitative researchers do not agree on a specific procedure for determining a sample size (Cooper & Schindler, 2001; Creswell, 2013; Cropley, 2019; Marshall & Rossman, 2014). According to Creswell (2013), the question as to how many people to sample in qualitative research remains unanswered. However, qualitative research has been characterized by a small sample size (Creswell, 2013; Bryman et al., 2019; O'Leary, 2017). According to Schoch (2020), sample sizes in case studies are typically small. Boddy (2016) recommended 15–30 interviews for case studies.

Drawing on these, and the saturation principle which states that qualitative researchers need to stop data collection when information from interviewees becomes repetitive, or where further interviews spark no new insights (Charmaz, 2006), the sample size for this study after data collection was 32 participants. These informants included 8 officials of TMA who were selected from various Departments and Units mentioned above, and 24 dwellers in the Municipality who were mainly drivers, traders, hawkers, property owners and landlords. The 8 interviewees who were officials of TMA particularly included one superintendent of revenue collectors, a finance officer, a budget officer, an internal auditor, and a planning officer as well as 3 revenue collectors (see Table 1).

It is trite knowledge that the management and administration of Techiman Municipal Assembly has a total staff strength of about Three Hundred and Forty-Seven (347) (Techiman Municipal Assembly, 2021). They include Administrators, Budget Analysts, Accountants, Planning Officers, Revenue Officers, and other support staff (i.e., Executive officers, and drivers) (Techiman Municipal Assembly, 2021). In addition, the Assembly has three (3) revenue superintendents and seventy-six (76) revenue collectors (Field Report, 2022). Out of the 76 revenue collectors, 27 are casual workers who have been employed by the assembly temporarily to assist with the collection of revenues

(Field Report, 2022). This development is crucial due to the increasing revenue collection points and the size of the municipality, especially its market. This explains the inadequate personnel, coupled with the many revenue collection points, hence the Assembly has been hiring local dwellers to assist with revenue collection. One of the revenue collectors interviewed was a casual or a temporary staff who supports revenue collection, whereas the remaining two revenue collectors were permanent staff of TMA.

Furthermore, given the large size of the Techiman municipality combined with its market facility, the revenue collectors are particularly categorized into three (3) groups: those who collect market charges from hawkers and other traders at vantage points across the Techiman Central Market; those who are based at various lorry stations; those who go on house-to-house exercise for revenue collection.

In addition, the population distribution among the 24 dwellers includes 6 drivers, 5 traders, 5 hawkers, 4 property owners, and another 4 landlords who live in Techiman Municipality (see Table 1). The drivers were purposively selected from the Techiman main lorry stations. Two (2) of the drivers were also officials of Ghana Private Road Transport Union (GPRTU). The 5 hawkers were heads of associations of people who travel to Techiman Central Market to sell goods, such as the leader of cloth sellers, the leader of a group of sandals sellers and heads of sellers of food items such as yam, plantain, cassava, cocoyam and grains. The property owners were informants who owned hotels, restaurants, and other accommodation facilities, supermarkets and stores, among others – who pay property rates to the Assembly. Information about the distribution of informants among the population segments has been presented in Table 1. Items in Table 1 were ranked in an ascending order based on higher frequency and percentage.

Table 1: Population Distribution of Informants

S/N	Segment	Frequency	Percentage (%)
1	Officials of TMA	8	25
2	Drivers	6	18.8
3	Hawkers	5	15.6
4	Traders	5	15.6
5	Property owners	4	12.5
6	Landlords	4	12.5
	Total	32	100

Source: Fieldwork, 2022.

This sample enabled an in-depth understanding of the strategies of revenue mobilization and public expenditure management system toward revenue utilization by the Techiman Municipal Assembly. Thus, in line with the ideas of Charmaz (2006), the saturation principle was used as a guide in sampling and data collection in this study.

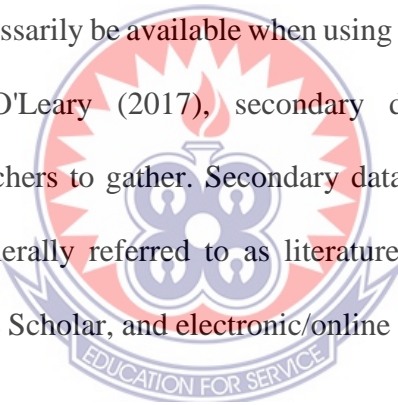
3.6 Sampling Technique

This study adopted the purposive sampling technique. In the words of Patton (2002, p.38), “samples in qualitative research are usually purposive.” Adding to this, Creswell (2013) argued that the idea behind qualitative research is to purposefully select participants who best help to understand the problem and the research question. Thus, in line with Berg et al. (2004), this study’s expert purposive sampling means that participants were selected because they were able to generate key information on revenue mobilization and spending systems. Again, the expert purposive sampling approach was adopted so that units of analysis were selected in terms of criteria that allowed the research questions to be answered (Bell et al., 2019). Thus, the goal of the expert purposive sampling in this study was to sample participants strategically, so that those sampled have relevant knowledge of the research questions that were being posed. This

implies that selected officials of TMA and dwellers in the Municipality possessed the needed information on strategies of revenue mobilization and expenditure management systems in TMA.

3.7 Sources of Data

Generally, there are two main sources of data this study relied on. They are primary and secondary data. According to O'Leary (2017), primary data is data collected by researchers expressly for their research purpose. Yin (2018) posits that primary data are data sets that researchers obtain using interviews, surveys, or observations for planned purposes. Essentially, primary data is current, it is wholly owned by the researcher and more crucially it is targeted to specific issues the study is investigating, which can give insights that may not necessarily be available when using a pre-existing data set (O'Leary, 2017). According to O'Leary (2017), secondary data is situational and exist independently for researchers to gather. Secondary data such as books, book chapters and journal articles (generally referred to as literature) were retrieved from reliable sources including Google Scholar, and electronic/online library catalogs of Universities.



3.8 Research Instruments

This study used semi-structured interview guide instrument to allow for further interrogation into emerging themes. Also, by semi-structured questions, there was flexibility to achieve the research objectives by allowing for further questions to be included in subsequent interviews where necessary. Practically, by semi-structured interviews, the study listed relevant questions (in relation to the main research questions) but the interviewees have a great deal of leeway in how to reply (Cropley, 2019). Questions did not flow exactly in the way outlined in the guide. Again, questions that were not included in the guide were asked as the interviewer picked up on things said by

interviewees. In addition, a recorder, field notebook, jotter and mobile phone were used in gathering data for the study. The researcher audio-recorded and then transcribed interviews for a detailed analysis required in qualitative research. To ensure that the interviewees' answers were captured in their own terms, field observations were employed to check consistency and differences in informants' views.

3.9 Data Collection Procedures

The purpose of data collection was to obtain the required information that answers the research questions from various perspectives. This study used two main methods for data collection including face-to-face interviews and focus group discussions. All officials of TMA, in addition to some dwellers in the Municipality, were purposively selected for face-to-face interviews whereas other participants who were property owners, landlords, and drivers participated in two focus group discussions. Thus, data was collected through in-depth interviews through face-to-face encounters with the interviewees. This implies that the researcher made arrangements to meet up with the participants at a set time, and in a particular place, to conduct the interviews (Berg et al., 2004).

Face-to-face interviews have long been used in research as a way of obtaining detailed information about topics or subjects in qualitative research (Berg et al., 2004). Through face-to-face interviews, the researcher was able to ask new questions that followed up interviewees' replies and varied the order of questions and even the wording of questions. This implies flexibility, as it gave insight into what the interviewee said as relevant and important and allowed for probes towards obtaining in-depth information. Face-to-face encounters with participants were also important in terms of clearing up inconsistencies in answers. In the words of Bryman (2008), face-to-face interviewing is less intrusive in people's lives; can give greater breadth of coverage; may be less prone to reactive effects;

enables the researcher to maintain a specific focus; and makes obtaining informed consent from participants more straightforward.

Furthermore, to understand the experiences of dwellers of Techiman Municipality on their involvement in revenue mobilization, two focus group discussions were conducted (with 6 members each) with drivers, traders, property owners and landlords. The focus group discussions were conducted to obtain additional information to support information provided by informants during the face-to-face interviews. Essentially, new participants (apart from those interviewed) were purposively selected to participate in the focus group discussion. This arrangement was adopted to glean different perspectives (in groups) which could be compared with those from individual informants. In focus groups, there was an emphasis on the questioning on a particular fairly tightly defined topic and the accent was upon interaction within the group and the joint construction of meaning (Creswell, 2013). Through focus groups, the study understood how the group participants viewed the strategies of revenue mobilization and utilization they encountered in Techiman Municipality. Therefore, the aim was to provide a fairly semi-structured setting for the extraction of the views and perspectives from these participants. As Cropley (2019) posits, focus group discussions offer the opportunity to study how individuals collectively make sense of a phenomenon and construct meanings around it. In conducting the face-to-face interviews and moderating the focus group discussion, the researcher established good rapport and trust and made the interview sessions very friendly with informants. To reduce bias or partiality, the researcher gave a brief introduction about the purpose of the study and sought informants' consent and trust. Based on this note, informants were encouraged to contribute their quota because they were told about the relevance of their contributions to the study. The English Language was mainly used in conducting the face-to-face and focus group interviews because most

of the informants especially officials of TMA may have good command of the English language. However, the researcher used the local dialect (Bono) during interviews with some of the dwellers in the Municipality. During face-to-face and focus group interviews, questions and prompts were asked, whilst notes were made from informants' responses. Also, some informants were audio-recorded by their consent.

3.10 Data Analysis Procedure

Data analysis is the process of bringing order, structure and meaning to the mass of collected data (Marshall & Rossman, 2014). Data was analyzed using the thematic analysis approach. According to Braun and Clarke (2006), thematic analysis is a method for identifying, analyzing and reporting patterns (themes) within data. The analysis follows the stages provided by Braun and Clarke (2006): the researcher familiarized himself with the data through transcription; the researcher proceeded to generate initial codes, searched for themes, reviewed the themes, defined and named the themes, and lastly wrote the report in the next chapter. In this regard, thematic analysis allows an understanding of the potential of any issue more widely (Miles et al., 2014).

It follows that interviews that were audio-recorded were transcribed verbatim for discussions and analysis. This transcribed data was written out, typed and printed. In simple terms, data were transcribed and manually coded through scrutiny of divergent and convergent views. The transcribed data were thoroughly read and were subsequently validated by carefully listening to the audio and comparing it with the transcribed data to ensure that the data were accurately transcribed. In addition, views were compared from each population segment (e.g., officials of Techiman Municipal Assembly and some dwellers) during data analysis (Miles et al., 2014). Practically, data collected were

grouped based on each population segment during transcription to facilitate comparison and analysis alongside the identified themes.

3.11 Ethical Considerations

This being scientific research, ethical guidelines were observed throughout the study. In so doing, the researcher sought informants' consent before interactions by sending an introductory letter and brief notes about the purpose of this study to Techiman Municipal Assembly and the targeted officials of the Assembly. This implies that apart from seeking the consent of the Assembly, all interviewees were pre-informed about the research before interviews. Also, participants were given assurance about confidentiality and anonymity of the information they provided during face-to-face and focus groups interview sessions. Additionally, informants were informed about their expectations and those of the study. Also, the study assured interviewees about the protection of their identity and cooperation, and the right to retrieve from the study at any point in time they wish. By so doing, numbers were used to represent the identity of participants during data analysis. Moreover, the researcher respected diverse opinions during focus group discussions and interviews with informants.

3.12 Trustworthiness

According to Creswell (2014), validity in qualitative research implies that the researcher checks for the accuracy of the findings by using certain strategies to show whether the findings are accurate from the perspective of the researcher, the informants and readers. Similarly, reliability in this study indicates that the approach is consistent across different researchers and different projects (Gibbs, 2007). Trustworthiness has been divided into confirmability, dependability, transferability and credibility of data and findings (Creswell & Miller, 2000; Lincoln & Guba, 1985).

This study used strategies such as triangulation of data, member checks, reflexivity, discrepant information, peer debriefing and thick rich description to ensure the accuracy of findings as well as convince readers of that accuracy (Creswell, 2014; Creswell & Miller, 2000; Gibbs, 2007; Lincoln & Guba, 1985). This study triangulated different data sources of information from various participants to established themes – by converging several sources of data or perspectives from participants. This adds to the validity of data (Creswell, 2014). Also, the researcher discussed the major findings and themes with some informants, providing an opportunity for them to comment on the findings. Guba and Lincoln (1989, p.239) see member checks as “the most critical technique for establishing credibility.”

Additionally, disconfirming information were used as disproving evidence during the analysis and discussion, showing that different perspectives do not always coalesce. Again, the researcher reflected on his possible biases and bracketed them during data collection and interpretation. Also, the researcher used some colleagues as debriefers who reviewed and asked questions about the findings so that the results resonate with readers rather than the researcher. Other reliability strategies such as cross-checking transcripts to make sure that they do not contain obvious mistakes; and cross-checking that there are no drifts in the definition of themes were used (Gibbs, 2007).

3.13 Limitations of the Study

There are several limitations this study encountered before and after data collection.

1. There were challenges concerning the transcription of recorded interviews because it was very stressful and time-consuming. Interviews conducted in the local languages (Bono) which were first translated into English prolonged the transcription process.

2. In addition, face-to-face interviews were stressful because some informants were not willing to participate in the study or provide the needed information.
3. Also, the bureaucratic structure of Ghana's local government system prolonged the fieldwork. The researcher's introductory letter to the Assemblies went through all formal processes before he was given the authority to interact with officials.
4. Another challenge concerns the duration of the academic calendar as well as the financial constraints of the student researcher. Thus, time limits did not allow the study to seek the views of other relevant stakeholders like media personnel and civil society organizations. However, the views of the selected informants enabled this study to achieve its purpose.
5. Finally, some of the informants did not allow the researcher to record them during the interview sessions. As a result, note taking in addition to field notes made from the researcher's observations prolonged the data collection exercise.

3.14 Chapter Summary

The chapter has highlighted the methodological, epistemological and ontological worldviews under which this study is placed. It has provided an insightful explanation of the interpretivist-social-constructionist paradigm under the qualitative approach as the blueprint for this study. The chapter has provided information about the research site, sample size and sampling technique, methods of data collection and data analysis. These will inform data presentation and discussion in the subsequent chapter.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.0 Introduction

The purpose of this study was to provide insights into the effectiveness of arrangements governing revenue mobilization, and public expenditure management systems in Techiman Municipal Assembly (TMA) in Ghana. Primary data was collected using face-to-face interviews and focus group discussions. The researcher was able to contact 32 informants who were purposively selected. The study obtained data from Techiman Municipality and made use of the thematic analysis as the procedure for data management. This chapter focuses on the presentation of data obtained from these informants and the discussions of findings alongside findings of related studies and theoretical suppositions. In the subsequent sections, this chapter presents the nuances within the data set concerning the research questions and then discusses these findings vis-à-vis the extensive literature and premises of the spending-revenue behaviour and resource mobilization theories. Importantly, data analysis and discussion are geared towards achieving the objectives of this study. The analysis is grouped under various themes that emerged out of the data connected to the research questions.

4.1 Structures for Revenue Mobilization in Techiman Municipal Assembly

This study aimed to examine the arrangements governing revenue collection in Techiman Municipal Assembly (TMA) in mobilizing internal revenue to examine the effectiveness of the strategies. To provide comprehensive information about this, the views of the officials of TMA were sought. Under this objective, various aspects within the data set on key revenue sources serving as internal revenue for TMA; how each revenue source helps in generating more internal revenue; and key strategies used by the Assembly in

mobilizing revenue. It is relevant to note that the effectiveness of the strategies is the focus of the subsequent sections aimed at achieving the second objective of this study.

Various mechanisms and strategies are crucial in ensuring effective local revenue mobilization. For instance, the MMDAs are mandated to create revenue generation sub-committees and establish ratio assessment committees. The field report shows that TMA has recruited permanent and commission-earning revenue collectors as well as revenue supervisors to help mobilize revenue to undertake developmental services in the Municipality. It was revealed that the Assembly has three (3) revenue superintendents and seventy-six (76) revenue collectors. Out of the 76 revenue collectors, 27 are casual workers who have been employed by the Assembly temporarily to assist with the collection of revenue (Fieldwork, 2022). In line with this, Ahwoi (2010a) postulates that the staffing situation of revenue collectors differs from one district to another, because assemblies with huge financial muzzles recruit more revenue collectors and supervisors to maximize revenue generation.

Generally, this study finds that organizational structures for local revenue mobilization in TMA range from cases where officials of the assembly mobilize the revenue themselves, along with temporary hired employees/dwellers to cases where collection is outsourced to private agents. In other words, new organizational arrangements governing internal revenue mobilization in TMA found were hiring of temporary revenue collectors, outsourcing of some revenue sources and the use of City Guards. Abdul-Wahab et al. (2018) found outsourcing as a key arrangement governing revenue collection in Wa Municipality. Existing institutional structures for revenue mobilization in TMA are in line with the local revenue mobilization mandate as specified by the Local Governance Act, 2016 (Act 936). The study finds that key departments responsible for

revenue mobilization in TMA are the Municipal Finance Office, the Budget and Rating Department and the Works Department. The Finance Officer works closely with the Budget Analyst. Revenue Superintendents monitor the activities of revenue collectors and report to the Finance Officer. All these officials and departments are headed by Metropolitan, Municipal, or District Coordinating Directors (MMDCDs) who supervise all local revenue mobilization and other administrative activities in the Assembly.

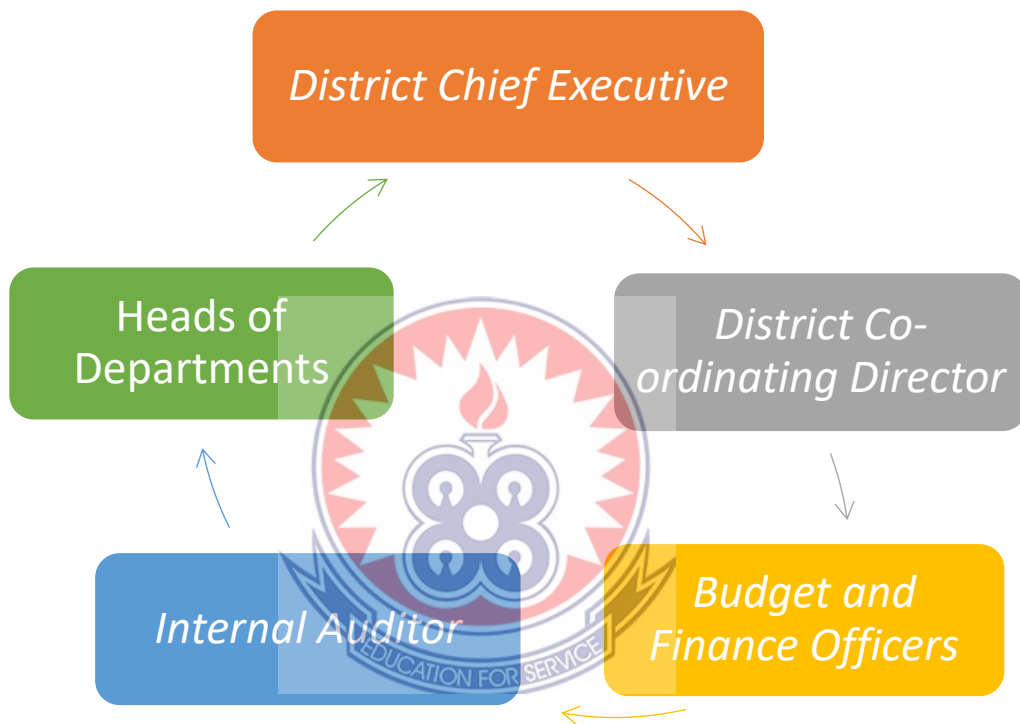


Figure 2: Organogram of Revenue and Expenditure Management in Techiman Municipal Assembly

Source: Fieldwork, 2022.

It can be evinced from Figure 2 that revenue and control of expenditure in the Assembly is exercised by the District Chief Executive, the District Co-ordinating Director, the District Finance Officer, the Internal Auditor and Heads of various departments. This imply that the revenue and expenditure organogram of the Assembly is controlled by a six-tier administrative chain, beginning with the approval of the DCE, then the district coordinating director (DCD), the finance officer, the budget officer, the internal auditor,

and the department heads. The finance officer, the budget officer and revenue superintendents collaborate in the accounting for revenue collection within 48 hours through banking of such revenue; and opening and use of appropriate books of accounts for proper recording of revenue and expenditure transactions. These institutional arrangements governing the structure of revenue and expenditure management are defined by the Financial Memoranda for District Assemblies of 2004.

4.1.1 Key Revenue Sources for Techiman Municipal Assembly

The fieldwork indicates various sources of revenue which is collectively referred to as local or internal revenue for the Assembly. One of the officials of TMA who is a commission revenue collector clarified that local revenue of the Municipal Assembly is all revenues generated internally by the Municipal Assembly through their tax collectors. Another informant adds that all revenue that is generated within the Municipality constitutes local revenue. This implies that all areas capable of generating funds for the Assembly constitute the sources of revenue. Major sources of revenue revealed by the informants include fees, fines, market toll, lorry park toll, property rates, licenses/sales of goods and services, and rent of land and buildings (see Table 2). One of the officials of TMA described each of the sources of revenue in the excerpt below:

Fees is often a flat rate charged on all businesses within the municipality; rate is charge on all properties within the municipality, rate varies depending on the size of the property; market toll is also charge on all traders within the market; lorry park toll is also charge on all vehicles and tricycles that enters the lorry station; rent is also charge on Assembly properties that are rented out for business. Example, Assembly shops. Fines is also charged on defaulters on the Assembly's bye-laws. (Official 2, 2022)

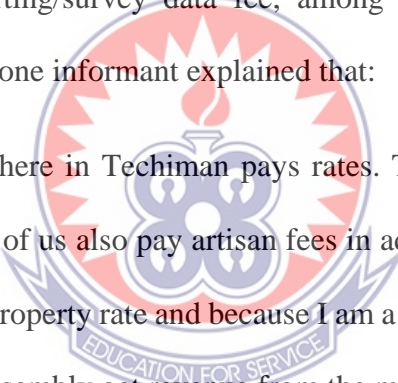
The field report shows that the Assembly collects revenue from the market (i.e., people pay fees at the market every day), from drivers (everyday), from hawkers (every seller), landlord and property owners. One of the drivers interviewed captured a description of lorry park and market toll, revealing that drivers pay the lorry park toll and Assembly sticker. With the lorry park toll, the informants noted that they pay one (1) Ghana cedi every morning before they can enter the station to load passengers. Again, all drivers in Assembly pay five (5) Ghana cedis for Assembly sticker every year.

Another hawker in a focus group discussion clarified that revenue collectors are strict on market tolls. She emphasized that pure water sellers pay one cedi every day for selling. It was evident that revenue collectors are all over the market so there is no way sellers can hawk without paying the fee. This is because if you decide you will not pay for even a day, they will frustrate you to the point that you will even give up and pay to them and be free. Again, other informants stated that some traders who sell beans, groundnut and rice pay fees as revenue collectors often come to them with their ticket to collect the fee. For now, they pay one (1) cedi each day for the things they sell.

In addition, the interviews conducted revealed that property rates constitute charges on dividend on land and royalties including stool land revenue, sale of development and building permit forms, building plans and permits, sales of goods and services by, for example, telecommunication companies. Furthermore, some of the interviewees who were revenue collectors revealed that property income is also generated from rent of land and building and leasing (i.e., rent of properties).

Furthermore, the fieldwork clarifies that revenue from licenses are charge on sales of goods and services from various groups/areas such as breweries/distilleries, restaurants/chop bars/caterers, service/filling stations, corn/rice flour miller, liquor

license, bakers license, bicycles/tricycles/motorcycles dealers, artisans, sand and stone dealers license, charcoal and firewood dealers license, lottery businesses, hotel services, pharmacy sellers, timber products, commercial vehicles, communication services, manufacturing/processing companies, private schools, private professionals, mobile sale vendors, dress maker/tailors services, second hand clothing, vehicle garage/automobile companies, commercial houses/departmental stores, financial institutions' license, advertising companies, photographers and video operators, mattress makers, mechanics and repairers, block and concrete products, cleaning and laundering services, real estate agents, cocoa residue dealers, alcoholic and non- alcoholic beverages, public letter writers, business providers, hawkers fees, contractors and suppliers registration fees, licensed surveyors reporting/survey data fee, among others. Emphasizing on dress makers and artisan rates, one informant explained that:



All shop owners here in Techiman pays rates. These are my receipts; I pay it every year. Some of us also pay artisan fees in addition. For me, because I have a shop, I pay for property rate and because I am a tailor, I also pay for artisan fee. I also know the assembly get revenue from the market and also from drivers. All the market women pay some fees so as all divers. (Property owner 3, 2022)

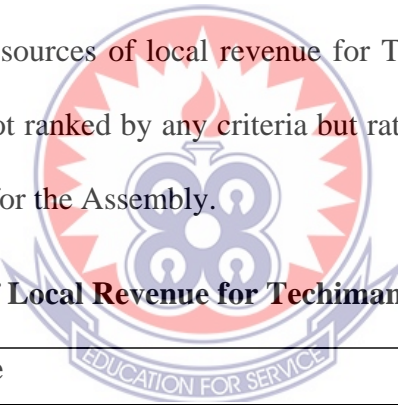
More to this, the informants indicated that fines, penalties and forfeits are generated from court fines, miscellaneous fines and penalties, lorry park fines and slaughter fines. Interestingly, the most regular of all these sources is that of lorry park fines because drivers mostly disobey lorry park bye-laws. Additionally, the fieldwork shows that fees as a source of local revenue is generated from various sources including entertainment services, carpentry and joint service license, market tolls. One of the officials of TMA had to say:

Fees are charge on many things. Some of them are sale of poultry, livestock/kraals, registration or renewal of contractors, burial fees, the Assembly’s advertisements and billboards, marriage registration fees, export of commodities fees, dislodging fees, loading fees, approval of site plans fees, boreholes fees, vehicle stickers for embossment, car towing, and a lot. We generate fees from all these categories of things. (Official 4, 2022)

Adding to the above, other sources revealed by the informants as sources of fees include catering services, game license, sale of vegetables, registration of non-governmental organizations’ (NGOs) fees, sale of insecticide, sale of livestock and feeds, stationery fees, development levy, among others.

Table 2 summarizes the sources of local revenue for Techiman Municipal Assembly. Items on Table 2 were not ranked by any criteria but rather computed as a summary of the key revenue sources for the Assembly.

Table 2: Key Sources of Local Revenue for Techiman Municipal Assembly



S/N	Revenue source	Category
1	Market toll	Sales of goods and services
2	Lorrypark toll	Sales of goods and services
3	Fees	Sales of goods and services
4	Rates	Property income
5	Fines, penalties and forfeits	Fines, penalties and forfeits
6	Licenses/sales of goods and services	Sales of goods and services
7	Rent of land and building	Property income
8	Dividend and royalties	Property income

Source: Fieldwork, 2022.

It suffices to reiterate that rates are grouped into three namely property rates, basic rates and unassessed rates. Also, rates, rent of land and building and dividend on land and

royalties are referred to as property income of the Assembly. Again, fees and licenses constitute sales of goods and services revenue for the Assembly.

Key revelations from the fieldwork are that rate charges vary based on the size of the properties it is charged on. Also, the interviews show that fines also vary based on the bye-law defaulted and the nature of the forfeit. For example, according to one informant, court and miscellaneous fines and penalties are higher than lorry park fines and other forfeits. More importantly, the fieldwork revealed that rates which were left alone under the control of MMDAs in Ghana are now collected by the central government through the Ghana Revenue Authority (GRA). However, this study finds that a percentage of the total amount generated from rates is given to the assembly on quarterly basis. Essentially, the fieldwork shows that even though GRA are recently in charge of mobilizing rates, they collaborate with the Assembly in terms of resources and personnel needed to go to the field to collect property rates. The researcher observed from the field that this institutional collaboration is likely to increase leakages and cartels in terms of how rates are collected and utilized – due to lack of effective supervision.

4.1.2 Performance of Revenue Sources in Techiman Municipal Assembly

Essentially, the interviews conducted indicate that market toll and lorry park toll are the highest generating sources of local revenue in the Municipality. Conversely, the interviews conducted show that the rent of land and buildings has been the weakest source of local revenue for the Municipal Assembly. An official of TMA explained why rent generates few revenues for the Assembly in the following quote:

Rent has been given us the lowest revenue each year. This is because we do not have enough properties rented out to people for business. Because of this, the amount we mostly realize from rent are relatively low. (Official 1, 2022)

In addition to the statement above, one of the informants revealed that people are not willing to pay property rates and that rates and rents are the weakest revenue generating source. The following are his words:

I think the rate and the rent does not fetch much. This is because, people don't like paying rate. They feel it is their own property and they must not always be asked to pay something on it. The Assembly don't also have enough stores to rent out. (Official 4, 2022)

The preceding excerpts show that the Assembly is not able to generate revenue on rent and property rates not because of their unavailability but rather due to dwellers unwillingness to pay such fees. Thus, rent of building and rates of various properties are the weakest sources of revenue for TMA. Extending this view, an informant in the Budget Department of TMA held the view that property rate is the least generating revenue source in the Municipality. He lamented during further probes that rate has not been given the Assembly more revenue because there is no ticket for collecting rate and that the amount generated from rate is always small.

Meanwhile, a preponderant majority of the informants revealed that market and lorry park tolls are the highest revenue generating source for the Assembly due to the large market size in Techiman. This imply that sales of goods and services category of revenue sources generate the highest revenue for the Assembly. However, a few of the informants revealed that fees and fines has been the major sources generating more revenue for the Assembly. In other words, the fieldwork shows that fees and fines generate more revenue for the Assembly. For some years now, major part of the Assembly's revenue is generated from fees and fines. A revenue collector interviewed held the view that lorry park toll and the market toll revenue generate more revenue to the Assembly than the

other local revenue sources. Adding to this, an informant reiterated the relevance of market toll as the highest generating revenue source in the Municipality. He expressed his views in the following extract:

I think either the market fee or the property rate will generate more revenue for the Assembly. This is because a lot of people trade in the market so they will definitely pay for the market toll. Again, there are a lot of properties in the municipality so the Assembly also generate more revenue from that. (Property owner 2, 2022)

The perspective above shows that the informants was in a dilemma as to which revenue source may generate more revenue for the Assembly. Nevertheless, the informant agreed that the large size of Techiman market and its regular activities all over the weekdays makes market toll the likely revenue source to generate more revenue for the Assembly. In addition, the perspective captured in the excerpt above shows a contrary view that properties are available in the Municipality, yet dwellers are unwilling to pay property rates. Interestingly, a hawker concluded that market toll generates more revenue for the Assembly than the other sources mentioned above. The excerpt below contains her view:

We can say that the market toll we all pay generates more revenue to the Assembly than any revenue source. This is because, there are a lot of traders and hawkers in the market and the revenue collectors are always on our neck for us to pay. There is no way you can be working in the market as a trader or a hawker and can decide not to pay this market toll. Even now the market does not start from Wednesday to Friday again but rather start from Monday to Saturday. This means that they take this toll from Monday through to Friday. They don't work on Saturday's. (Hawker 3, 2022)

These findings substantiate the fact that Techiman Municipality has one of the largest markets in the Bono East region and is even considered by many as the largest within the West African sub-region (GSS, 2014; TMA, 2022). Actual market days start from Wednesday and end on Friday every week although marketing activities go on throughout the week aside these days. During the three days, the Techiman market is a host to a lot of people across the country as well as from other neighbouring countries namely Burkina Faso, Cote D'Ivoire and Niger among others (GSS, 2014; TMA, 2023).

4.1.3 A Decreasing Trajectory in Performance of Internal Revenue Sources in Techiman Municipal Assembly (2018-2022)

The study made use of secondary data in the manuals of Techiman Municipal Assembly on its recent revenue performance for the years 2018-2022. This development was meant to provide readers with real figures TMA has generated over the last five years that show proportions of IGF disaggregated to levels that show how much the Assembly gets from property rates, hawkers, drivers, market tolls, among others. Essentially, this study focuses on the performance of internally generated revenue sources. Thus, other revenue-generating sources of TMA such as compensation transfers, goods and services transfers, DACF, and other external revenue-generating sources were not included because they fall outside the scope of this study.

It can be inferred from Table 3-5 and Figure 3 that TMA has had a decreasing return to internal revenue-generating capability from 2018-2022. For instance, whereas the revenue mobilization performance of all revenue sources stood at 99.557% and 92.50% in the years 2018 and 2019, it was 59.03% and 71.27% in 2021 and 2022 respectively. However, the revenue-generating performance of the assembly in 2020 was overwhelming, exceeding its budgeted/projective revenue by 1.07% (see Table 4). Within the years, the highest revenue surplus was investments (155.29% surplus of

budgeted revenue) in 2019, followed by 21.64% surplus on land in 2020 and 13.64% and 6.87% on fines in 2018 and 2019 respectively. There was also a surplus revenue generated on land in 2018 (i.e., 6.4%) on land in 2018, among others (see Tables 3-5). However, property rates have been the least revenue generated by the assembly in the years 2018-2022, which was woefully on the low in the year 2022 (10.39%). It can be envisaged that the current revenue mobilization capacity (especially in the years 2021 and 2022) of TMA is low, although most revenue sources generate more than 50% of the budgeted revenue.

Table 3: Internal Revenue Performance in the Years 2018-2019

Revenue Source	2018			2019		
	Budget	Actual	Performance %	Budget	Actual	Performance %
Property rates	280,831.13	249,222.71	88.74%	452,000.00	270,017.71	59.74%
Fees	865,586.67	812,155.20	93.83%	787,916.28	816,221.04	103.59%
Fines	392,700.00	446,249.00	113.64%	504,500.00	539,138.50	106.87%
Licenses	344,882.20	350,835.48	101.73%	417,814.00	386,711.90	92.56%
Land	231,000.00	245,930.00	106.46%	291,654.80	272,863.96	93.56%
Rent	125,000.00	129,050.00	103.24%	50,000.00	25,057.00	50.11%
Investment	10,000.00	6,910.26	69.10%	2,000.00	5,105.77	255.29%
Total	2,250,000.00	2,240,352.65	99.57%	2,505,885.08	2,315,115.88	92.50%

Source: (Techiman Municipal Assembly 2021: Composite budget for 2021-2024).

Table 4: Internal Revenue Performance in the Years 2020-2021

Revenue Source	2020		Performance	2021		Performance
	Budget	Actual	%	Budget	Actual	%
Property rates	170,000.00	134,458.00	79.09%	414,210.54	242,190.11	58.47%
Fees	1,100,000.00	1,120,570.05	101.87%	1,049,435.63	658,861.00	62.78%
Fines	431,052.00	449,166.03	104.20%	464,967.63	262,308.00	56.41%
Licenses	351,992.00	359,302.44	102.08%	352,587.89	189,664.93	53.79%
Land	282,514.80	343,649.87	121.64%	435,403.02	254,562.77	58.47%
Rent	195,000.00	149,950.00	76.90	45,670.84	22,848.14	50.03%
Investment	-	500.00	0.00%	-	-	0.00%
Total	2,530,558.80	2,557,596.39	101.07%	2,762,275.55	1,630,434.95	59.03%

Source: (Techiman Municipal Assembly, 2023: Composite budget for 2023-2026)

Table 5: Internal Revenue Performance in the Year 2022

Year	2022		
Revenue source	Budget	Actual as at August	performance as at August (%)
Property rate	438,221.32	45,542.00	10.39%
Fees	1,311,794.54	1,083,589.67	82.60%
Fines	499,265.10	362,122.00	72.53%
Licenses	440,734.86	312,563.68	70.92%
Land	272,126.90	250,846.06	92.18%
Rent	492,502.05	407,611.22	82.76%
Total	3,454,644.77	2,462,274.63	71.27%

Source: (Techiman Municipal Assembly, 2023: Composite budget for 2023-2026)

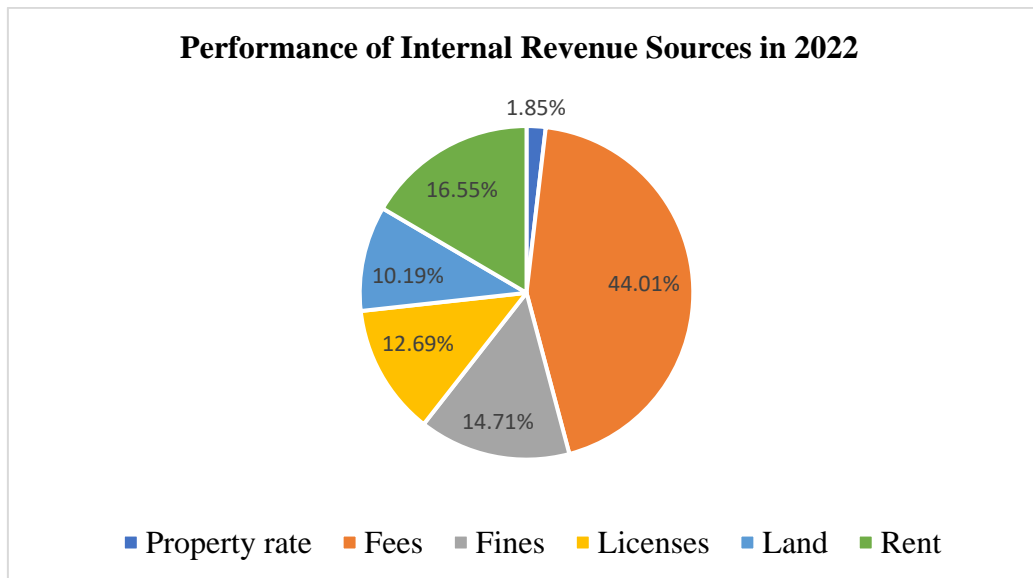


Figure 3: Performance of Internal Revenue Sources in 2022

Source: (Techiman Municipal Assembly, 2023: Composite budget for 2023-2026)

Figure 3 and Table 4 depict that, fees have been the largest revenue source generating the highest revenue for the Assembly in the years 2021 and 2022, whereas land and fines have equally generated the highest percentage of revenue for the Assembly in the years 2018-2022.

The fieldwork vis-à-vis the secondary data on the trajectory of revenue performance illustrated above revealed that lorry park toll and market toll generate more revenue to the assembly since a lot of cars enter the station to work so they pay the toll and because of the busy nature of the market a lot of people also pay market toll. This means Techiman is not only a ‘busy city’ with a number of businesses and a large market size, but also the Municipality is often filled with a higher number of commuters who come to do their business during market days and even over the weekends. All these market and business activities is the reasons why there are many cars, tricycles, among others which generate more lorry park tolls for the assembly. This explains the reason why most of the informants indicated that market toll and lorry park toll are the most relevant revenue sources for TMA, contributing much to the internal revenue generated by the Assembly.

4.1.4 Revenue Mobilization Mechanisms in Techiman Municipal Assembly

Given the diverse nature of revenue sources, generating internal or local revenue calls for various methods which are appropriate. Key findings from the interviews can be grouped under the following theme: increase in revenue collection points; recruiting additional revenue collectors; revenue mobilization sensitization and education; implementation of a cashless system for payment of rents and building permits; supervision of revenue mobilization efforts; training of revenue collectors; taking biometric of all traders and business; revaluation of property rates, among others (see Table 6). These findings show that there is an interaction between resource availability, and preexisting organization structures as advocated by the resource mobilization theory (Jenkins, 1983; John & Mayer, 2017), hence TMA's internal drive is to stabilize its resources and financial base and grow the scope of its local revenue (Golhasani & Hosseinirad, 2016). The fieldwork indicates that the Assembly has been increasing its revenue collection points, especially in the Techiman market and lorry parks. A key informant in the revenue commissioners captured this in a practical example:

We have been creating new revenue collection points. Because mostly the society increases in population and every activity also increases so we need more checkpoints. As I speak now, every entrance and exit to the market has a collection point. And also, every lorry park/station entrance and exits you go, you can see our collectors over there. (Official 1, 2022)

Following the above statement, it is crucial to mention that an increase in revenue collection points has been the most popular or key revenue mobilization strategy as almost all informants agreed that they are aware of the strategy. This explains that the increase in revenue collection points is a physical action every revenue payer could see

in all parts of Techiman market and lorry park stations. An informant captured her awareness in the following quote:

We can see that the Assembly has increase their revenue collection points. Now the collection point has increase. For example, the collection point at this side of the market used to be 2, but it has now been increased to 5. (Hawker 1, 2022)

The increase in revenue collection points affirms the supposition of the theory of resource mobilization which emphasizes the importance of resources, given that an organization tends to develop when it mobilizes sufficient resources (Angelopoulos et al., 2023; John & Mayer, 2017). As a result of the increase in revenue collection points, the fieldwork shows that the Assembly has correspondingly increased its expenditure and revenue collectors. The positive correlation between the Assembly's increase in revenue and spending agrees with the tenet of the revenue-spend hypothesis which states that raising revenue will lead to a corresponding increase in expenditure, thus revenues have a positive impact on expenditure (Babarinde, 2022). Furthermore, according to some of the revenue collectors interviewed, the Assembly has recruited and trained many revenue collectors to help them with the newly created revenue points.

Importantly, the fieldwork further reveals that the Assembly has inadequate capacity to pay more permanent revenue collectors. As a result, the interviews conducted reveal that the Assembly hires the services of some dwellers who assist the permanent revenue collectors in mobilizing local revenue across the Municipality. Further probes by the researcher indicated that temporary revenue collectors are paid using a percentage (20 %) of the total amount of the revenue generated internally. However, an official of TMA revealed that there are a lot of delays in their payment and this makes their work difficult. He captured his displeasure that:

Those of us who are not permanent staff of the Assembly have been helping in generating huge sums of income but sometimes approving our payment delays a lot. For that I can tell you. (Official 3, 2022)

Another strategy indicated by the interviewees was effective supervision on the activities of revenue collectors. A key informant in the revenue collection team had to say that:

We supervise them to the core of it. We don't leave the work in their hands like that; you know they are humans. So sometimes I pay them unannounced visits at the various revenue points. But the moment you go here (revenue point), then they quickly call the other points that 'supo' is coming... But I have been visiting them to check their commitment; I also ask them of their challenges at the various points... I also write reports about the revenue mobilization activities every month and on quarterly and yearly basis. (Official 1, 2022)

It can be evinced from the excerpt above that overseeing the work of revenue collectors is important to put them on track and to identify the prospects and challenges they are facing in order to take the necessary steps forward. The overall idea behind supervision is to ensure effective revenue mobilization.

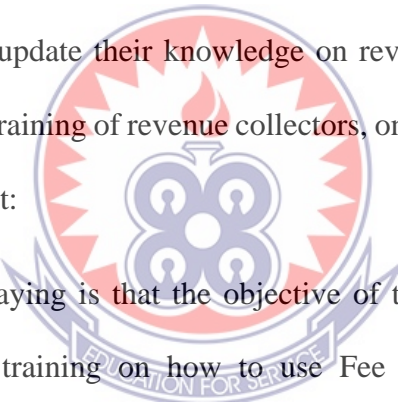
Furthermore, the field report reveals that the Assembly's strategy to establish a biometric of all traders and businesses in Techiman Municipality is yet to be fully implemented. The interviews with traders and hawkers revealed that some traders and businesses have been informed about the strategy but the Assembly has not implemented it or has not moved traders and businesses into the biometric system. The statement below captures the perspective of one of the traders:

We have heard that the assembly wants to take the biometrics of all of us here (traders) and even all businesses here. But they have not started yet, so we are

here waiting for them to come. It will even be a great opportunity for us to ask them questions. (Trader 1, 2022)

Another key revenue mobilization strategy by TMA indicated by the informants is its effort towards reducing excessive handling of cash by revenue collectors. In addition to this strategy, the fieldwork reveals that the Assembly has successfully implemented a cashless system of payment for building permits where applicants pay directly into the Assembly's accounts at Ghana Commercial Bank, Techiman Main Branch account.

The fieldwork shows that most informants have not heard of the assembly doing any revenue sensitization and education in the Municipality. However, all revenue collectors interviewed admitted that the Assembly has been organizing training programmes to build their capacity and update their knowledge on revenue mobilization exercises or practices. Clarifying the training of revenue collectors, one of the interviewees explained in the following statement:



So, what I was saying is that the objective of the training programme was to organize special training on how to use Fee Fixing Resolution in revenue collection and customer care for collectors to aid in revenue collection. The idea was to train the collectors on the new House numbering and street Addressing system; to train the collectors on how to identify properties using the streets and addresses; to train the collectors on best communication practices on how to deal with rate payers. (Official 4, 2022)

As evinced from the extract above, the overall output was that revenue collectors, thus, both permanent staff and temporary revenue collectors were trained. Another informant in the revenue collection team explained the essence of the food vendors' screening exercise strategy to revenue mobilization in the extract below:

The activity [food vendors screening exercise] was meant to ensure effective collection of revenue from screening of food vendors. So, the Assembly procures service providers for the screening. The Assembly also procures the I.D booklets for recording the data on food vendors who were screened. So, the Assembly has established 6 points for carrying out the actual screening in all areas in the Municipal. (Official 3, 2022).

The fieldwork indicates that the valuation and revaluation of properties strategy was geared toward valuing and revaluing various sizes of properties within the Municipality. The fieldwork revealed that the Assembly collaborates and partner with the Land Valuation Authority on the valuation of property strategies. According to one of the informants, the valuation and revaluation of properties strategy was meant to determine reasonable values of properties to bill and collect appropriate property rates. One informant highlighted key activities carried forward by the Assembly as part of the property valuation and revaluation in the following statement:

...the Assembly is trying to integrate the valuation list of valued properties into the approved fee-fixing resolution of the Assembly. And the revenue management team also decided to continue with the valuation of those properties that were not covered in the first round of 2022. So that is why the Assembly re-evaluated the property rates. (Official 3, 2022)

In addition to the perspective above, the interviews conducted revealed that the Assembly in collaboration with non-governmental organizations (NGOs) has engaged the service of the Land Valuation Authority to undertake the valuation of properties within the municipality. This is to enhance the revenue from property rating. Essentially, further prompts revealed that strategies such as valuation and revaluation of properties, training

of revenue collectors, biometrics of all traders and businesses, and the food vendors screening exercise were revenue mobilization strategies and revenue improvement action plans for the Assembly for the year 2022. Nevertheless, the researcher observed that the biometrics of traders and businesses' strategy of revenue mobilization is yet to be implemented across all areas in Techiman Municipality. Also, some of the traders and hawkers who participated in a focus group discussion indicated that they are not familiar with the biometrics of traders and business strategy, as it has not been implemented in the various market areas.

Table 6 provides information on the key revenue mobilization strategies by TMA. Items on the Table were ranked based on the emphasis from informants during interviews.

Table 6: Revenue Mobilization Strategies by Techiman Municipal Assembly

S/N	Strategies
1	Increase revenue collection points
2	Revenue sensitization and education
3	Cashless system for payment of building permits
4	Effective supervision of revenue collection
5	Training of revenue collectors
6	Recruiting more revenue collectors
7	Reducing excessive handling of cash by revenue collectors
8	Undertake food vendors' screening exercise
9	Valuation and revaluation of properties
10	Comprehensive revenue database
11	Biometric on all traders and business

Source: Fieldwork, 2022.

In summary, the field report clarifies that strategies used by TMA toward the mobilization of revenue are varied. These strategies show the relevance of revenue to the assembly's development as advocated by the resource mobilization theory

(Angelopoulos et al., 2023; Edwards & Gillham, 2013; Edwards & Kane, 2014). Resource mobilization theorists have been deeply interested in organizations' internal drive to stabilize their revenue and financial base and grow the scope of their activities toward revenue generation (Abdul-Wahab et al., 2019; Golhasani & Hosseinirad, 2016).

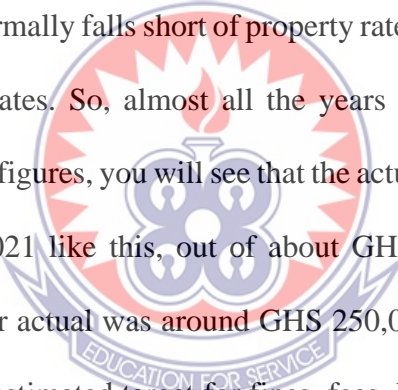
4.2 Effectiveness of Revenue Mobilization Strategies by the Assembly

Based on the fieldwork, some of the strategies towards revenue mobilization as used by TMA are effective whereas others are not effective. More importantly, the effectiveness of the strategies is assessed based on the following themes that emerge out of the interviews conducted. First, how the Assembly has been able to reach its revenue targets in recent years. The second theme is on how the Assembly engages other stakeholders in revenue mobilization vis-à-vis the willingness of dwellers to participate in revenue mobilization and stakeholders' commitment to pay rates and fees (local revenue). Third, most of the informants highlighted that the strategies used by the Assembly would be effective based on the extent to which the assembly supervises the work of revenue collectors and tracks stakeholders who do not pay various fees and fines. Moreover, another relevant aspect of the data based on the interviews conducted concerns with the practical application of the strategies. The fifth relevant theme from the fieldwork on the effectiveness of revenue mobilization hinges on factors contributing to the success of the Assembly's strategies as well as those hindering its revenue mobilization efforts. The subsequent paragraphs present empirical findings based on the aforementioned patterns that emerged from the interviews and the focus group discussion.

4.2.1 Revenue Mobilization Strategies and Revenue Targets: A Mixed Account

The field report shows that Techiman Municipal Assembly has always projected an increasing amount of revenue in recent years. However, some of the informants revealed

that while the Assembly has achieved its revenue targets in some years, it sometimes does not achieve the revenue projections. For example, a key informant notes that the total Actual revenue generated as at July 2021 stood at GHS1,630,434.95 which accounted for about 59.03% of the total approved internal revenue budget for the year 2021 – GHS2,762,275.55. Similarly, an informant revealed that the total Actual revenue generated in 2019 was GHS2,317,915.88 out of the budget revenue of GHS2,505,885.08. The informants note that the imbalances in the Assembly’s actual versus budgeted revenues are because of its inability to reach its annual estimated revenue targets for property rates, along with weak investment. A participant explained the variations in the Assembly’s revenue targets in the following words:



The Assembly normally falls short of property rates. I mean people are not willing to pay property rates. So, almost all the years that we have not been able to achieve our exact figures, you will see that the actuals for property rates are down. I remember in 2021 like this, out of about GHS 414,000 budget estimate for property rates, our actual was around GHS 250,000 there. But in the year 2020, we exceeded the estimated target for fines, fees, licence, land and rent. You see. So that is why sometimes there are gaps. (Official 5, 2022)

However, the resource mobilization theory postulates that TMA (as an organization) has set its revenue targets, hence it needs to strategize itself toward achieving its projected revenue in order to carry out its functions (Abdul-Wahab et al., 2019; Edwards & McCarthy, 2004). One of the officials explained the Assembly’s inconsistency in achieving its revenue targets using practical examples. The following are his words:

So, the Assembly tried to realize the 2021 revenue projection of GHS 32,688,585.11 but we couldn’t get up to the exact amount by the close of the year.

What I am saying is that we got a closer amount but we couldn't get the exact target. Also, the Assembly tried to realize the 2020 revenue projection of GHS 22,150.183.00. But for 2020, some of the actuals of the revenue sources like rent on land and buildings exceeded the budgeted amount. So, it varies; it goes up and it goes down like that depending on a lot of factors. (Official 5, 2022)

In addition, it was revealed from the interviews that the Assembly could not achieve its revenue targets from any of the sources in 2021. An official of the revenue collection team revealed that all estimated budgets for property rates, rents, fines, fees, license, and land were not met per the actuals. The informant explained this in the following extract:

I will say 2021 we didn't do well on meeting revenue targets; I think we only had half of the estimated budget for fees, fines and property rates. It was not a good year for us. All the actuals were few if you compare with the estimates at the end of the year. (Official 4, 2022)

Conversely, most of the officials of TMA agreed that the revenue performance of all revenue sources and the expenditure performance of all funding sources in 2019 and 2020 were met, especially in 2019. According to one of the informants, the actuals of the Assembly exceeded its budgeted estimates for fines and fees in 2019 and 2020, but the actuals for rent in the same years were close to the target. An official of TMA interviewed had to say:

The Assembly for the past 3 years has been achieving its revenue target. This is done through valuation from the works department. Yes, from 2019 to 2021, I think the team in charge of revenue collection did great work. But to be frank, our 2022 targets were not met. We are still on the grounds digging for the reasons for the fall in revenue that year. (Official 5, 2022)

Adding to the statement above, one of the revenue collection commissioners confidently revealed that the Assembly has been meeting its revenue targets in recent years. The extract below captures his words:

I will say yes. This is because, for the past few years that I have been in charge we mostly achieved our revenue target. It is only on a few occasions that we do not achieve our target. Even during such times, we get close to the target. (Official 1, 2022)

In addition to the statement above, one informant mentioned that almost all revenue collectors do achieve their weekly revenue target set for them in recent years. Another member of the revenue collection team of TMA adds that:

We (revenue collectors) sometimes exceed our weekly revenue target when the Assembly Guards (known as City Guards) are made to assist us in the collection. (Official 2, 2022)

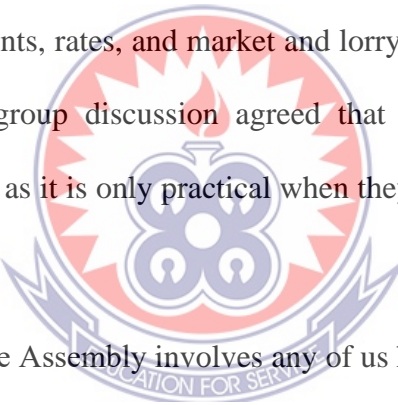
Crucially, the fieldwork shows variations in meeting the revenue targets of the assembly. This revelation implies that the strategies adopted, alongside their implementation in years where the estimated budget for each or at least most sources were met were relatively effective than those used by the Assembly in years where revenue targets were not realized. Proving this line, one of the property owners held the view that the Assembly's revenue mobilization strategies are good because they will help the Assembly to always achieve their revenue target.

It is trite knowledge that TMA has not been able to meet most of its revenue targets. These results corroborate those of Adamtey and Amoako (2021), who discovered that the competence of revenue collectors, the outsourcing process of certain revenues, logistics, and payment arrangements hamper revenue mobilization in local governments.

Similar findings were revealed by Akudugu and Oppong-Peprah (2013), who discovered that the difference between budgeted revenue and actual spending as well as estimated and actual revenue collected at the Asante Akim South District Assembly differ significantly. Budgets should, however, be based on more accurate assessments of available internal and external resources as well as absorptive capacity.

4.2.2 Weak Stakeholder Engagement in Revenue Mobilization

Based on the views of many informants in the interviews and focus group discussions, the fieldwork indicates a consensus that stakeholder engagement in revenue mobilization, as well as decision-making concerning local revenue, is weak. However, the fieldwork confirms that dwellers partially contribute to revenue mobilization via the payment of fees, fines, rents, rates, and market and lorry park tolls. In line with this, all the traders in a focus group discussion agreed that their participation in revenue mobilization is indirect – as it is only practical when they are paying various fees. They mentioned that:

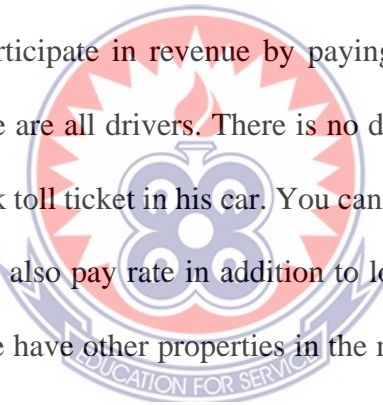


We don't think the Assembly involves any of us here in revenue mobilization. If they will say because their collectors come to us every day for the money, they have involved us, we don't know. If not that, they don't involve us in anyway.
(Traders, 2022)

Additionally, the property who participated in a focus group discussion extended the limited engagement of stakeholders in the Assembly's revenue mobilization efforts by revealing that there is nothing like involving dwellers in revenue mobilization. The informants indicated that revenue officials do not see the input of dwellers as very important to them so they do what they want without involving them. However, some traders revealed that almost everybody in Techiman contributes to revenue. The traders

were confident that people contribute to revenue through what they trade in and they do this by paying to the revenue collectors anytime they come around. However, paying fees or charges should not be equated to stakeholder engagement in revenue mobilization. Thus, there should be arrangements for engaging revenue contributors in revenue collection.

Furthermore, the interviews with the hawkers revealed that people in the Municipality which hawkers are all part contribute to revenue by cooperating and paying revenue collectors anytime they come to them. Similarly, the drivers in a focus group discussion lamented on their partial participation in revenue. One of them explained this in the following excerpt:



All of us here participate in revenue by paying lorry park toll and Assembly sticker because we are all drivers. There is no driver here in the station who do not have lorry park toll ticket in his car. You cannot enter the station without this ticket. Some of us also pay rate in addition to lorry park toll and the Assembly sticker because we have other properties in the municipality. But apart from the lorry park toll and Assembly sticker which all drivers pay and few of us who pay rates, we do not contribute to the other revenue because we do not belong to that category. (Driver 2, 2022)

As a corollary to the above, there was evidence from the interviews that revenue collectors visit nearly every corner to collect revenues for the Assembly. One of the landlords revealed to the researcher that dwellers are contributing to revenue mobilization efforts by the Assembly through their commitment to pay various fees and fines. He captured this in the following words:

Whatever you do in the Municipality, you will definitely pay something for it. Drivers are paying, shop owners are paying, landlords are paying, market women are paying, even hawkers like Ice water sellers, kayayo's and wheel barrow pushers all pay some fees to contribute to revenue. In fact, everyone in the Municipality contributes to revenue. (Landlord 1, 2022)

Another informant who was a trader mentioned that dwellers are committed to paying and contributing to local revenue. The informant highlighted her perception in the following extract:

In Techiman here, almost everybody contributes to revenue. We can say that people contribute to revenue through what they trade in and they do this by paying to the revenue collectors anytime they come around. Even the whole of Ghana we believe that the people of Ghana contribute more to revenue than everywhere. (Trader 1, 2022)

Also, the hawkers identified that people in the Municipality contribute to revenue by cooperating and paying revenue collectors anytime they come to them at the market. Further probes by the researcher revealed that the Assembly was involving the drivers' union, Ghana Private Road and Transport Union (GPRTU) leaders on revenue mobilization. But in recent years, the assembly has not engaged them again. The informants added that the only thing they see is the revenue collectors taking their revenues. In furtherance, another informant captured the lack of stakeholder engagement in revenue mobilization decisions in the statement below:

Every year the Assembly increases the lorry park toll without informing we the drivers. For example, last year we used to pay fifty (50) pesewas for lorry park

toll but it was increased to one (1) cedi this year without any engagement with us. (Driver 3, 2022)

Further prompts revealed that the Assembly used to engage GPRTU leaders and queen mothers of various market areas through meetings to discuss lorry park and market toll increments or the introduction of new tolls. Thus, according to the fieldwork, consultative meetings were used to inform drivers, property owners, traders, hawkers, and even property owners about revenue increment and why there was a need for that increment. As a result of this system of consultation, the informants revealed that they were not having any problem with the revenue collectors, as they paid what was due them because of the prior knowledge about the revenue fees and fines they had based on earlier meetings with the Assembly officials. This explains why the resource mobilization theory suggests that collaboration with various stakeholders contributes to more revenue generation (Edwards & Kane, 2014; Kendell, 2006).

However, the informants revealed that stakeholder consultative meetings are no longer used by the Assembly to engage various stakeholders in recent years, rather the Assembly officials always ambush dwellers with new prices. In addition, one of the drivers lamented on inadequate stakeholder engagement in revenue mobilization exercises by the Assembly. He expressed his displeasure on the lack of dwellers engagement in decision making in the statement below:

I don't think the assembly involves us in any way in revenue collection. They don't tell us anything or seek our concern on revenue mobilization. What they do is to send their revenue collectors to come to us to collect the money. Oh yes, but some years ago our Union leaders used to tell us they were called into a meeting by the Assembly. But for some years now such engagements are not done again.

But even with such meetings, our leaders only go there as mere participants, their views are always not considered. (Driver 2, 2022)

The preceding excerpts reveal that stakeholders were involved through meetings with the leadership of various unions, but this practice is no more in existence. Further probes revealed that the engagement with union leaders in some time past if not for anything at all used to abreast stakeholders (revenue payers) on some revenue plans of the Assembly for the period. However, Dzansi et al. (2019) revealed that without community engagement is relevant to capture the needs and interests of citizens in the spending decisions of MMDAs. Again, Dzansi et al. (2022) reported that the little involvement of community members in revenue mobilization affects the acceptability and patronage of public services and projects revenues are spent on.

As a result of the little engagement of stakeholders in revenue collection activities and decisions, some informants highlighted less commitment of dwellers in revenue contributions. This is contrary to the views of all the other informants who have indicated their intense commitment to paying revenues to the Assembly. According to some of the officials of the Assembly, stakeholders' commitment to contributing to revenue (such as rates, fines, market tolls and lorry park tolls) is not encouraging at all. One informant said: "I will rate their commitment 50 out of 100 percent. They do not want to pay out of their own free will" (Official 2, 2022). Weak stakeholder engagement has thus led to less commitment on revenue payers. This resonates Dzansi et al. (2022) who found that community participation has a significant impact on internal revenue generation but contradict the supposition of the resource mobilization theory that group of professionals collaborate with stakeholders (Kendel, 2006).

Essentially, in addition to the low stakeholder commitment towards revenue payment, the fieldwork identified that there are no strict mechanisms to tract stakeholders who do not pay their fees, rates, fines or others. As such, the fieldwork shows that some stakeholders see such opportunities as tax holiday or as tax free day for them. Again, as a result of the weak engagement of dwellers in revenue mobilization, some of the informants identified that their commitment to paying rates and fees is very poor. The informants revealed that because fees are collected on daily basis, stakeholders always resist. In contrast, one of the drivers in a focus group discussion indicate that peoples' commitment to paying revenue is high in the Municipality. The informant highlights that:

I will say we are committed to pay our fees. No matter who you are and where you are in Techiman, you will contribute to revenue in one way or the other. So, people in Techiman really pay revenue to the Assembly. (Driver 1, 2022)

Moreover, it can be gleaned from the field report on stakeholders' engagement and commitment that the effectiveness of revenue mobilization strategies can be linked to the extent to which revenue payers' views are incorporated into activities and considered in decision making regarding revenue mobilization. This fall in line with the argument by the resource mobilization theory that cooperation is crucial in resource mobilization (Edwards & Kane, 2014). As such, as evident from the excerpts, though dwellers are committed revenue paying, they may not contribute to revenue payment if they are not consulted on revenue increment or introduction of new revenue charges.

4.2.3 Application of Revenue Mobilization Strategies by the Assembly: A Mixed Result

The application of the strategies was measured from informants' perceptions about how the various revenue mobilization strategies are being implemented on the grounds. The

consensus reached by most of the interviewees was that the implementation of some of the strategies was not effective. The fieldwork shows that most of the revenue mobilization strategies of TMA have to be operationalized well and they have to be communicated well to dwellers in the Municipality. According to some of the landlords interviewed, the effectiveness of the Assembly's revenue mobilization strategies will be very applicable if only the Assembly implements it well. The Assembly should make the strategies known to the people. The informants reiterated that revenue mobilization strategies will be effective (in practice) if only the Assembly implements it well. The Assembly should also make the strategies known to the people. On cashless handling of money by revenue collectors, one of the property owners interviewed expressed his confidence in the strategy in the following words:

If reducing handling of cash is a deliberate strategy from the Assembly on their revenue collectors, then they have done very well because it is working perfectly. It will be very difficult to see a revenue collector handling a lot of money in town nowadays. (Property owner 3, 2022)

This perspective follows that using electronic cash means to send amounts revenue collectors generate is known, yet intense supervision is likely to render this practice effective. However, the perspectives of most of the informants who are revenue collectors, traders, hawkers, and drivers in the interviews show that supervision of revenue collectors is not intense as stated above. In line with this, one of the traders who participated in a focus group discussion captured the lack or inadequate supervision of revenue collectors in the following statement:

We don't also know how effectively the assembly supervises its revenue collectors. This is because we always see the revenue collectors doing their work

alone. Even if there is any supervision at all, it is not as effective as they are talking about. (Trader 3, 2022)

Again, one of the hawkers during the focus group discussion lamented that apart from the creation of additional revenue points and the cashless handling of money by revenue collectors which has been fully implemented, the remaining strategies have not been effectively applicable. She described this in the statement below:

To be sincere to you on this, among all the strategies that you have mentioned as adopted by the Assembly, the only thing we can testify to is that there are now additional revenue collection points and also you will hardly see revenue collectors moving around with a lot of money with them. (Hawker 2, 2022)

Other hawkers who participated in the focus group discussion added that they were not aware that the Assembly intentionally increased its revenue collection points. They agreed that they initially saw the increase in revenue collection points as a disturbance to hawkers, yet, if only the officials can supervise the collectors effectively, then it is a very good strategy. Also, one of the property owners agreed that the Assembly is doing very well in revenue collection points. The informant added that this is very common in the Municipality because everywhere you go you can locate revenue collection points; revenue collectors will also locate you everywhere to collect their tax. This shows the effective application of the increase in revenue collection points. This explains why all of the property owners interviewed indicated that they believe the cashless handling of money by revenue collectors' strategy is in place and is working perfectly. Some of the interviewees highlighted that they do not see revenue collectors handling a lot of money in their line of duty in recent times. According to of the property owners, this is a very good strategy as it boosts citizens' confidence in revenue collectors. Again, one

informant supported this perspective by adding on the implementation of the cashless handling of money by revenue collectors. She commented that:

Sometimes if you see a revenue collector and ask him/her for change, what they tell you is that I don't have enough money on me. But our problem here is not about the revenue collectors not handling enough money with them. Is the Assembly able to trace all the revenue to see if it goes to the right place or account if it is not with the revenue collectors? (Hawker 5, 2022)

The perspective above, according to the hawkers (and the property owners) is based on their experience from the attitude of the revenue collectors, since some of the revenue they collect gets into wrong hands. They revealed that it is not all the money revenue collectors take that gets into the Assembly's account. This perspective emphasizes corruption on the part of revenue collection officials of Techiman Municipal Assembly. As such, the informants lamented that the assembly should be checking that the revenues collected for the development of the municipality are properly accounted for.

As an extension to this, the interviews conducted show that the cashless system for payment of building permits has not been effective in practice, as the assembly officials have not been taking building permits on cashless platforms but rather in cash – which are mostly not accountable for. One of the landlords who participated in a focus group discussion highlighted this menace in the following statement:

We have also heard of the cashless system of payment for building permits but it is not effective at all here Techiman. This is because we do hear of the Assembly planning officer taking money from people at their site before giving them permits to build. This means that this strategy only exists by name but not in reality. (Landlord 2, 2022)

Another informant in a focus group discussion highlighted the ineffectiveness of the cashless payment of building permits. He captured the ineffective application of the aforementioned strategy on grounds in the following words:

Maybe this cashless system only exists by name or it is yet to be used in Techiman. This is because the planning officers always come to our site to collect money before they give us the go ahead to build. Just last week Friday, one of them came to where I was putting up my small building to take 400 cedis before my contractor could be allowed to continue working. I was in the station here trying to get a load when my contractor called me. I had to send the money to the officer through his mobile money number before he could allow them to continue. He told me because I did not come to the Assembly before starting to build that is why he is taking the amount of money. But he did not give me any receipt to indicate that I have paid for a building permit or something. (Landlord 1, 2022)

Also, one of the property owners interviewed added his view on the ineffective applicability of the cashless payment of building permits. He emphasized this perspective in the following words:

I don't want to say that this cashless system for building permits is in full force. This is because we are still paying money to some Assembly Planning Officers before we are given permits to start our buildings. (Property owner 2, 2022)

The statement above shows that the informant is not sure whether cashless payment of building permits exists in practice because it is often used to collect building permits. Furthermore, the field report reveals that the application of property valuation and revaluation has been weak. The property owners who were interviewed concurred with the statement above by lamenting that they have heard that there is a body that values

property for rates to be collected but none of the assembly's officials have come to value or reevaluate their properties. The informants indicated that they have not seen the working valuating or revaluating people's properties. According to these revelations, it can be understood that the property valuation team is not effectively practicalizing the land valuation exercise. A similar finding was revealed by Dzansi et al. (2022) when they stated that property evaluation officers and tax collectors in MMDAs in Ghana connive with property owners and taxpayers not to capture business, deregister business, undervalue or pay less revenue.

Similarly, the fieldwork shows that Techiman Municipal Assembly is not effectively applying the revenue education and sensitization strategy. This contradicts the tenet of the resource mobilization theory which highlights the relevance of professional knowledge of revenue collectors towards harnessing internal revenue (Kendell, 2006). According to property owners and drivers who were interviewed, there are a lot of radio stations and information centers in Techiman but there is no single day you will wake up to see the Assembly educating citizens on revenue mobilization. The field report indicates that at least TMA can educate dwellers on the need to contribute to revenue as a good citizen and can also inform them accordingly anytime the need arises to increase revenue fees. Furthermore, this study reports that the Assembly can use the local radio stations as mediums to inform dwellers about the usage of the revenue they contribute. Unfortunately, most of the informants who were not officials of TMA agreed that the Assembly is not doing any of this; it has been sending revenue collectors out to collect revenue and that is all; nothing more, nothing less. In addition to this, one of the informants who was a property owner reiterated that education and sensitization towards revenue mobilization as a strategy to rake more local revenue is poorly implemented and/or practiced so far. An explanation of his view is captured in the extract below:

Revenue sensitization and education efforts by the assembly are very poor. The Assembly does not sensitize the public in any way on the need to pay taxes. We are surrounded here in Techiman by several radio stations but the Assembly is not taking any advantage of them by educating and sensitizing the local people on revenue mobilization. (Property owner 1, 2022)

Unlike the revenue education and sensitization efforts which are ineffectively applicable, the interviews conducted support that recruitment or increase in the number of revenue collectors has been effective in practice. One of the traders who participated in a focus group discussion substantiated this by emphasizing that:

Yes, this strategy about more collectors is very visible and it is really working. Everywhere you pass in Techiman, you will meet revenue collectors there. They are everywhere in town. We can even say that they are more than enough. For this their strategy, it is very good because they are blocking all avenues people use in not paying their revenue. (Trader 5, 2022)

This statement shows the effective application of the recruitment of more revenue collectors strategy of TMA. Furthermore, most of the informants believe the assembly should have revenue database because all the revenues collected from them go to the Assembly, it must have the database to keep records. Similar to the above, the application of the use of biometrics on traders and businesses strategy was projected to be effective, based on the interviews conducted. According to one of the property owners interviewed, this strategy is also very good and could help to track all defaulters of revenue in the Municipality. However, the informant adds that:

I don't think this strategy is in place yet because they have not captured the biometrics of any trader or business. Some traders and businesses still don't pay

revenue so getting their biometrics will help to track them effectively. They must speed up the process of collecting the biometrics because it is a very good sign of tracking all revenue sources. (Property owner 4, 2022)

A similar view was held by one of the property owners that no officials of the assembly had ever come to him to take biometric data on his business. This confirms the non-applicability of the biometrics on traders and businesses strategy by Techiman Municipal Assembly. Table 7 shows the effectiveness (or otherwise) of the various revenue mobilization strategies by Techiman Municipal Assembly based on the informants' emphasis on the applicability and implementation of each of the strategies.

Table 7: Application of Revenue Mobilization Strategies

S/N	Strategies	Remarks
1	Increase revenue collection points	Very effective
2	Revenue sensitization and education	Not effective
3	Cashless system for payment of building permits	Not effective
4	Training of revenue collectors	Effective
5	Recruiting more revenue collectors	Very effective
6	Reducing excessive handling of cash by revenue collectors	Effective
7	Valuation/revaluation of properties	Not effective
8	Comprehensive revenue database	Not effective
9	Biometrics on all traders and business	Not Implemented

Source: Fieldwork, 2022.

It is relevant to mention that remarks attached to each strategy were based on emphasis from informants and the researcher's observations from the fieldwork. As evident from Table 10, most of the strategies toward revenue mobilization were ranked as ineffective in comparison to those that were found to be effective. This contradicts the suppositions of the resource mobilization theory which claims that revenue is therefore to be

mobilized, coordinated and utilized in a manner that will produce outcomes (Edwards & Kane, 2014; Kendell, 2006; Shrestha, 2009).

4.2.4 Low Level of Supervision/Coordination of Revenue Mobilization

Based on the views of majority of the informants in the interviews, the study reports that the activities/work of revenue collectors are not well supervised. A number of informants (including some revenue collectors) admitted that there is low level of supervision in the work of revenue collectors. This revelation agreed with those of Abdul-Wahab et al. (2019) and Agyapong et al. (2022) but contradicts that of Opoku et al. (2014) who found supervision of revenue collection to be effective at Abura-Asebu-Kwamankese District.

Low level of supervision was emphasized by one of the drivers as follows:

We know supervision of revenue collectors is very poor. Sometimes, as drivers, you can meet only one revenue collector at the lorry park collection from morning till evening. The collector will be there alone without any effective supervision from any superior. (Driver 3, 2022)

Another driver in the group added that sometimes the tickets the collectors give to them at the collection point are questionable but they do not have any option than to pay. According to the drivers and traders interviewed, some revenue collectors may not report on all the revenue they accrue in a day because there is always no effective supervision.

One of the drivers extended that:

Revenue collectors even do come around alone on public holidays to collect revenue but we know they are not supposed to come to work on public holidays”. So where does that money on public holidays come from? And even where is that money going? (Driver 1, 2022)

As a result of the above, one of the property owners lamented that lack of effective supervision has contributed to the Assembly's inability to meet its revenue targets. The informant mentioned that:

For me in what I see about revenue collectors over the years in Techiman, supervision on revenue collectors is not effective at all. Because of that, I don't think all the amount they take goes to the Assembly's coffers; I believe some of the amount they take are used for personal reasons. My brother, the reality is I see revenue collectors go about their line of duty every day without any monitoring or supervision from the Assembly. So, do you expect them to bring all the income received? (Property owner 4, 2022)

Again, the fieldwork shows that because the assembly does not have sufficient database on properties in the Municipality and tickets for collecting rates, stakeholders always find means to dodge paying property rates, for instance. A key informant in TMA explained that the Assembly is unable to track stakeholders who do not pay local revenue like fees, fines, market and lorry park tolls, among others. The following are his words:

The assembly has a database of some dwellers that we use in tracking defaulters and are issued with court sermons. We have a serious challenge of getting a database of dwellers. The little database we have, we try to track them anytime they default. Though it is not very effective. (Official 8, 2022)

This statement and the related excerpt above reveal that the Assembly does not only fall short in the supervision of the work of revenue collectors but also in tracking defaulters who may not want to pay their revenues to the Assembly. This resonates with the central argument of the theory that effective governance structures are crucial for the collection and utilization of resources for achieving organizational goals (Abdul-Wahab et al.,

2019). Similar revelations were acknowledged by the work of Agyapong et al. (2022) who found that the non-gazetting of fee-fixing resolution is a big bane on enforcement and revenue mobilization since most MMDAs in Ghana have no gazetted bye-laws; no demand note; and summons forms to prosecute tax defaulters.

4.3 Factors Contributing to the Success of TMA's Revenue Mobilization

This section presents data on the factors and actors used by TMA to ensure the success of its revenue mobilization strategies as well as the factors that have hindered the revenue mobilization efforts of the Assembly. According to the informants interviewed, a key factor is the use of the Revenue Monitoring Team, and permits for mobilizing revenue. As a result of this Team alongside the issuance of permits for mobilizing revenues, the interviews conducted show that almost every year the assembly achieves its revenue target. Another revelation from the interviews is that effective monitoring has contributed to the success of the revenue mobilization strategies by TMA. Furthermore, the fieldwork indicates that division of labour has been one of the success factors behind revenue mobilization efforts by the Assembly. According to some informants, the Assembly has recruited more market managers who now share the supervision of revenue collectors among themselves. An informant confirmed this revelation in the statement below:

I will say that the Techiman market had only one (1) market manager but now we have four (4) separate market managers. Each market manager has his/her area of jurisdiction. So, they supervise the work of revenue collectors. This has put revenue collectors on their toes when they are on the field. (Official 8, 2022).

Also, most of the informants identified the use of Municipal Assembly Guards (MAG) (known as City Guards) and Revenue Mobilization Taskforce (RMT) are key actors who contribute to the success of the revenue mobilization strategies by the Assembly. Thus,

the Assembly sometimes uses City Guards to assist the revenue collectors in their work. Further probes clarified that the RMT is made up of revenue collectors, Municipal Assembly Guards and some officials from the Assembly.

The field report confirms that these actors increase efficiency, ensure accountability and reduce the workload on some few individuals. For example, one of the officials of TMA confirmed this in the statement that: “the Assembly Guards (City Guards) pose as a source of enforcement for people to pay. Because of their presents, no one can dodge without paying.” (Official 7, 2022) In summary, the factors contributing to the success of revenue mobilization strategies of TMA are the use of Municipal Assembly Guards (City Guards) to assist revenue collectors; use of Revenue Mobilization Taskforce/Team; division of labour between revenue superintendents, other revenue supervisors, and revenue collectors; issuance of permits for revenue mobilization; and supervision and monitoring of revenue collection.

4.4 Areas of Challenge on TMA’s Revenue Mobilization

Factors inhibiting the success of the Assembly’s revenue mobilization efforts identified by traders and hawkers in a focus group discussion include lack of accountability on revenue collected and lack of development; ineffective enforcement of laws governing revenue collection; quality of revenue collection personnel; inadequate resources for revenue collection and supervision; improper outsourcing of revenue mobilization.

4.4.1 Limited Accountability on Revenue Collected

The fieldwork indicates that there is low level of accountability for revenue collected by TMA to the public. Meanwhile, Chan (2003) suggests that the basic purpose of accountability is to safeguard the public treasury, prevent and detect corruption and graft, and facilitate sound financial management. According to some of the key informants

interviewed, the lack of development projects in the Municipality limits dwellers' commitment to pay local revenue. A trader expressed this in the following quote:

It is simple, lack of accountability on the revenue we contribute hinders revenue mobilization efforts a lot. If we pay our money to you and you don't account for us on it, how do you expect us to contribute another one? (Trader 5, 2022)

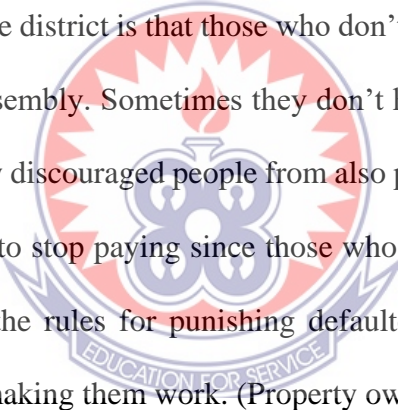
Furthermore, the hawkers in the focus group discussion agreed that lack of development largely hinders revenue mobilization efforts by revenue collectors. They revealed that people will only contribute to revenue easily when they see development that corresponds to the revenue they have already contributed. If this does not happen, they will always resist revenue mobilization efforts by the Assembly. Another challenge associated with the revenue mobilization strategies of TMA indicated by the fieldwork is lack of supervision of the Assembly Guards. Further prompts revealed that City Guards often than not do not assist the revenue collectors. Thus, lack of enforcement by the Assembly's City Guards hinders the strategies toward revenue mobilization. Speaking to the above, one of the officials of TMA highlights the relevance of City Guards in revenue mobilization. She emphasized that:

Assembly guards must always be made to assist us. I will not say revenue collection should be digitalized; the problem is not about the digitalization. We the revenue collectors can still be collecting the revenue but we need assistance and enforcement from the Assembly Guards so that we can generate more revenue. (Official 3, 2022)

4.4.2 Low Enforcement of Laws Governing Revenue Mobilization

Furthermore, key informants interviewed in TMA revealed that revenue collection bye-laws are not properly implemented as the Assembly has not been able to sanction various

defaulters. Evasion becomes even more serious when sanctions are not given to the defaulters. The study finds that there are no appropriate sanctions given to tax defaulters in the Municipality. Key informants who were property owners, landlords, traders and hawkers admitted that tax defaulters are not sanctioned by the Assembly. In contrast, a study by Twaibu (2020) found that revenue collection laws contribute to efficiency as they govern revenue collection in Tanzania. Similarly, some officials of the assembly identified that closure of stores, fines and imprisonment are some of the sanctions given by the assembly. Conversely, one of the property owners emphasized the fact that sanctions on revenue payment evasion are not properly enforced. This is captured in the excerpt below:



Our problem in the district is that those who don't pay their fees and rates are not chased by the Assembly. Sometimes they don't have data to trace those people. This has generally discouraged people from also paying their taxes. Yes, because I see no problem to stop paying since those who are not paying are not arrested or punished. So the rules for punishing defaulters are there but the assembly officials are not making them work. (Property owner 4, 2022)

Adding to this perspective, a participant revealed that TMA has laws governing revenue mobilization, but victims who go contrary to the Assembly's bye-laws are not sanctioned properly to deter others. The informant further stated the following:

I think any violator of the municipal assembly's bye-laws on revenue collection should be put to prison to face the law. If this is done, people are going to be scared of not paying fees and other charges; they will change, and start paying fees and fines and charges to the assembly. (Official 6, 2022)

The excerpt above explains that challenges associated with revenue mobilization could be met by effective enforcement of revenue rules and regulations by the Assembly. This finding is in line with the literature. For instance, Adu-Gyamfi (2014) revealed that among the problems undermining the internal revenue mobilization of MMDAs is the lack of enforcement of revenue mobilization bye-laws by MMDAs. In addition, Dzansi et al. (2019) uncovered in their survey that MMDAs have not punished defaulters of taxes in their localities and this has promoted tax evasion.

4.4.3 Ineffective Digitalization of Revenue Mobilization System

The interviews conducted revealed that the Assembly for some past years digitalized revenue mobilization. The key informants noted that the contract was abrogated because the Assembly was at the losing end. This is because the consultant for the contract was taking 20 percent of the total revenue that was realized and another 20 percent was also used to pay temporal revenue collectors. In all, the Assembly was losing 40 percent of the total revenue mobilized. As a result, the study finds that the Assembly uses the manual ticket system for the mobilization of revenue. According to the key informants, the Assembly's manual (ticket) system is better than the attempted digitalization system. A key informant emphasized on this in the following excerpt:

The manual (ticket) system is good because the assembly only use 20 percent of its revenue to pay temporal revenue collectors and that is all. Meaning this current system is better than the previous one. The contract did not last for more than a year. (Official 1, 2022)

The informants however admitted that digitalization of revenue collection is crucial for effective revenue mobilization. The following are his words:

I think that the digitalized contract was not properly procured. This is because the Assembly can still digitalize its revenue mobilization system without any consultant who will take any percentage. The assembly can procure the system them without any intermediary (consultant) and the IT unit within the Assembly will train revenue collectors on its usage. This is what I realize. (Official 1, 2022)

According to Ghana's Public Financial Management Act, 2016 (Act 921), MMDAs could outsource the collection of revenue to private individuals or firms. Essentially, in line with the perspective captured in the excerpt above, Adamtey and Amoako (2021) found that outsourcing selected revenue sources was helpful in some MMDAs.

4.4.4 Low Quality of Personnel and Delay in Payment of Revenue Collectors

The capacity of revenue collectors and supervisors is crucial in effective revenue mobilization in MMDAs. High performance on revenue mobilization is strongly linked with training of revenue collectors, such as training revenue collectors on current trends, skills, and regulations such as the Financial Management Act, 2016 (Act 921). This study finds that sensitization and education for revenue collectors are not regular, hence both temporary and permanent revenue collectors of TMA are left to use their own discretion in doing their work. Essentially, most of the informants were of the view that the temporarily recruited revenue collectors need intensive education and training on revenue mobilization as compared to permanent revenue commissioners who work with the Assembly for a longer time. As a result, inadequate training of temporary staff before revenue collection has become a challenge to revenue mobilization in the Assembly. One key informant explained that:

The training of revenue collectors is very key. The temporary staff may need to know the new techniques we are using in revenue collection. So, the situation of

inadequate training explains the fluctuations in the revenue mobilization performance of the assembly. Sometimes when the Assembly engages more of the temporary staff, especially the new workers, then you see that the revenue performance is going down. But if we use the main revenue commissioners plus the supervisors and the City Guards, we get more revenue for that period. (Official 5, 2022)

In addition, an informant highlighted the relevance of regular education and training of revenue collectors to update their knowledge and skills on revenue mobilization. These perspectives support the claim that high-quality human resources are key to the success of any organization including revenue collectors in TMA and other MMDAs in Ghana and elsewhere. In line with this, Abdul-Wahab et al. (2019), Addo (2016) and Saasi (2019) agree that inadequate training and sensitization of revenue collectors on the strategies of revenue mobilization largely explain the fluctuations in the IGF performance in many MMDAs in Ghana.

Furthermore, the interviews show that TMA does not pay temporary revenue collectors on a prompt basis. This arrangement contradicts the Public Financial Management Act, 2016 (Act 921), which states that commission revenue collectors are to deposit the money at the bank and their commission is paid through a cheque to be written for them to be cashed at the bank. One of the key informants highlighted the fact that prompt payment of revenue collectors can help to reduce corruption and motivate revenue commissioners. The informant captured this in the following statement:

We are not been paid on time. I think if we release their payments on time, they will be fair in reporting back to superintendents. Someone who handles money and still doesn't have money is likely to hide some of the amount. The payment

should be on the spot...you know corruption is the reason why the Assembly may not generate more revenue. (Official 8, 2022)

The quotation above explains that in the absence of prompt payment of revenue collectors, corruption on the part of revenue collectors could be high, which will lead to the Assembly's low performance in local revenue mobilization. The informants further stated that on-the-spot payment of revenue collectors is one of the strategies that motivate revenue collectors and help the Assembly to achieve its revenue targets. An informant captured this in the statement below:

In the Assembly here, we can limit or even stop putting pressure on our revenue collectors, they need to get the 20% commission without any stress, they are supposed to be paid promptly after they have rendered account. Prompt payment arrangements will be very important to stop leakages before we can increase our revenue levels. That is the reality. (Official 7, 2022)

Furthermore, the interviews show that the arrangements governing the payment of revenue collectors are tedious and discouraging, as commission collectors frequently come to the Assembly to render an account.

4.4.5 Inadequate Logistics for Revenue Mobilization

The availability of adequate logistics is essential for revenue collectors to perform effectively. The study finds that TMA sometimes provides logistics support in the form of travel and transport to revenue collectors. The findings show that this has led to an increase in revenue levels. However, the key informants who were revenue collectors revealed that TMA mostly provides them with transport fares to enable them travel to all areas in the municipality, especially to the market areas to collect revenue items assigned to them are periods in which the Assembly's revenue mobilization performance

increases. However, the findings show that these logistics are mostly provided for revenue collection supervisors, and not the actual revenue collectors. The informants highlighted that TMA does not always give them vehicles to travel to villages.

Despite these issues, the researcher observed from the field that revenue collectors sometimes go to the field with very little logistical support yet they collect revenue. This is in line with Twaibu (2020) who suggests that there is no significant relationship between logistical support and revenue collection, yet equipment are critical in the revenue mobilization process in local assemblies.

Overall, as evident in the preceding discussion, the revenue base of TMA is stagnant because of weak databases for determining revenue potentials. Areas within the Municipality where revenue could be generated are not well identified and therefore the revenue collection level is not favorable. However, effective and efficient revenue management practices start with the identification of revenue contributors (Acheampong & Fosu, 2021; Devas, 2008a). In addition, there is no prompt payment of revenue collectors, which can reap corruption. Another institutional arrangement problem revealed by this study is the inability to punish defaulters.

Moreover, the Assembly has not been meeting its targets due to limited accurate data on landed property and massive level of revenue leakages. Additionally, low capacity and poor training for revenue personnel and lack of proper monitoring of the revenue collectors negatively affect the Assembly's revenue mobilization efforts. Critically, the findings above agree with those of Abiire et al. (2020), Addo (2016), Azeko (2012), Fjeldstad and Heggstad (2012) and Owusu (2015) who found that systems available for collecting internal revenues in various MMDAs in Ghana are ineffective.

4.5 Expenditure Management Systems in Techiman Municipal Assembly

This section presents data on the arrangements governing revenue utilization or spending in the Municipal Assembly and highlights how revenue spending are in line with public expenditure management system and public expectations about revenue utilization. This is relevant because revenue utilization has a strong relationship with revenue mobilization and vice versa. This is the central idea of the spending-revenue behaviour theory which explains the various relationship between local government revenue and expenditure (Babarinde et al., 2021; Kiminyei, 2018). Key themes that emerged out of the interviews under this objective include strategies used by the Assembly to encourage people on the need to pay rates and fees; how the Assembly spend its revenue on projects; how citizens' interests are incorporated into the Assembly's spending of revenue; the Assembly's level of accountability the public (who are revenue payers) on its expenditure; and the expenditure performance of the Assembly.

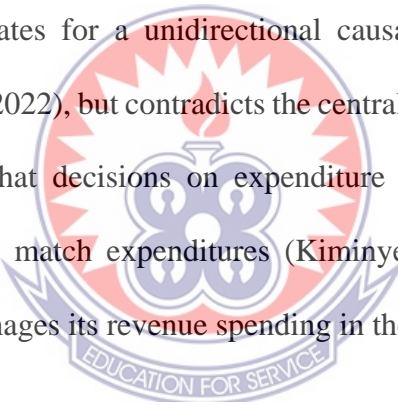
4.5.1 Revenue Utilization Strategies by Techiman Municipal Assembly

The Assembly manage its revenue through auditing from both internal and external auditors which is done on weekly and yearly basis respectively. Essentially, the fieldwork exposed that the Assembly has an approving committee comprising the finance officer, internal and external auditors, procurement officer, planning officer, the director, district coordinating officer, Assembly members, and other relevant officials. This is why Anthony (2015) and Modibbo (2015) suggest that internal and external audit units should be established as separate departments in local governments to ensure the independence of the unit and to improve transparency and accountability on revenue utilization.

This study finds that internal and external auditing are key to achieving effective revenue spending in TMA. It was evident from the interviews that the Internal Audit Unit

spearheads the implementation of internal audit control procedures and processes to check accountability and transparency in local revenue. However, the researcher observed that there is low level of capacity building of auditors. These are consistent with Aikins et al. (2022) and Modibbo (2015) who found weak internal auditing in local governments. Meanwhile, Aikins et al. (2022) concluded that two conditions that enhanced internal auditing are training and capacity-building of internal auditors and external assistance for conflict resolution.

Essentially, the study finds that the approving committee meet to approve the revenue to be used on projects in the Municipality. This implies that the Assembly estimates its revenue before its expenditure. This revelation resonates with the revenue-spend hypothesis which advocates for a unidirectional causality running from revenue to expenditure (Babarinde, 2022), but contradicts the central premise of the spend-revenue hypothesis supposition that decisions on expenditure lead to the adjustment of tax policies and revenues to match expenditures (Kiminyei, 2018). One of the officials explained how TMA manages its revenue spending in the following extract:



The Assembly manages its revenue through general assembly meetings with Assembly Members who are representatives of the public. Another important thing is that all our spending passes through internal and external auditing processes. So, Assembly Members do scrutinize every spending item during Assembly meetings before spending is carried out. We cannot spend money without the approval of the members. (Official 6, 2022)

4.5.2 Projects/Services the Assembly Spend its Revenue on

In addition to the above, a revenue collector revealed that the assembly spends its locally generated revenue on projects, for example, building projects. The informants agreed that

the assembly spends on various projects and items including easing of refuse in the Municipality; payment of temporal (casual) revenue collectors; fueling the assembly vehicles; and establishment and maintenance of utilities at public offices. However, the fieldwork indicates that projects the assembly spends its revenue on do not necessarily benefit the general public who pay revenue. However, one of the officials of the Assembly held the view that local revenues are used for various projects including market development (establishment of new market areas, among others); parching of potholes and repairs of urban roads in the Municipality; maintenance of Assembly properties such as vehicles, and other office equipment. The informant revealed in further prompts that such projects benefit the entirety of the people in the Municipality.

Additionally, some of the officials clarified that the Assembly has expended its local revenue on a number of projects. These projects include but not limited to the completion of market store Block A, market store and eatery (Block B), market sheds (Block C) and an administration block (Block D) all at Nana Abena Market; completion of 6-unit Classroom Block at Kenten – Anyinabrem in Techiman. The participants revealed other ongoing projects such as the construction of pavement of Techiman Municipal Assembly forecourt, driveway and drainage construction; the construction of a 6-unit Classroom Block at New Jerusalem, Techiman; construction of DVLA – Agyeiwaa road, Techiman - Abanimu road, among others.

Further prompts by the researcher revealed that the Assembly uses local revenue to clear refuse from the communities. One of the property owners, and another trader hinted on the Assembly's usage of local revenue for clean-up exercises in the statements below:

The only thing I used to hear is that the assembly spends its revenue on conveying refuse from the municipality. So, I can say that they spend the revenue on

cleaning the municipality but not on physical projects. But cleaning the municipality by the Assembly helps a lot. Even though I don't believe they do anything extraordinary because the municipality is still dirty but it has in a way eased refuse a bit. (Property owner 4, 2022)

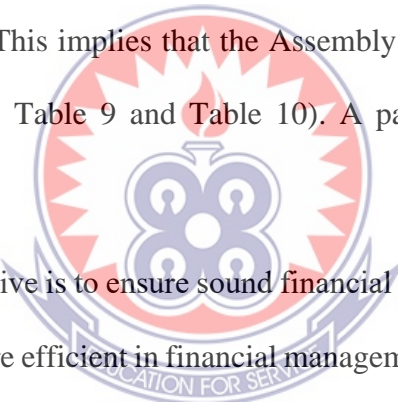
We only hear among ourselves that the Assembly uses our revenue to convene or clear refuse from the municipality. This information is just circulating but we have not heard of any official communication to that from the officials of the Assembly. We have not heard of any huge or monumental project in the municipality the Assembly has embarked or is embarking on. No project to be mentioned. We can sit here till tomorrow morning but we will not be able to tell you any project the Assembly is doing. Maybe they doing something but how will we know since they are not telling us? (Trader 5, 2022)

These perspectives above show that the assembly spends on cleaning, especially in the market areas and lorry stations which goes a long way to prevent airborne diseases in the Municipality. This action was strongly agreed by the revenue collectors interviewed based on its essence to the large community. Additionally, the assembly spends its locally generated revenues on training of revenue collectors, food vendors' medical screening, and property valuation exercises. Other areas the Assembly spends its revenues on its Long-Term and Medium-Term Development Programmes in relation to the Medium-Term National Development Policy Framework (MTNDPF). The key informants revealed that the assembly spends some of its revenues on agriculture modernization and natural resource management; human development, productivity and employment; and human settlement. One of the informants expatiated on this in the following excerpt:

The revenues are spent on a lot of things; all for the development of the Municipality. We use some of the revenue for community education on bush fire control and deforestation; disaster control and prevention; prevention and control of malaria and other communicable diseases; provision of teaching and learning materials and other education services; access to potable drinking water and sanitation; and many other things. (Official 8, 2022)

4.5.3 Expenditure Performance of Techiman Municipal Assembly

The interviews conducted revealed that TMA has not overspent its estimated expenditure in the years 2018-2022. The key informants revealed that the Assembly's actual expenditure has mostly not exceeded its estimated expenditures on compensation, goods and services and assets. This implies that the Assembly has had a budget surplus from 2018-2022 (see Table 8, Table 9 and Table 10). A participant explained this in the following statement:



Our budget objective is to ensure sound financial management of the Assembly's resources so we are efficient in financial management. Normally, we get a surplus on our estimated expenditures. My brother, spending passes through a lot of processes, so it is not as people see it; that the Assembly spends its revenue anyhow, no. For instance, we submit quarterly Internal Audit Reports to procurement so there is strict compliance with procurement procedures. We also submit Annual Performance Reports to RCC. My department also organizes quarterly management meetings annually. (Official 5, 2022)

Another informant highlighted the expenditure performance of the Assembly using examples. The following are his words:

I will say that the expenditure performance of the Assembly for all sources and departmental budget allocations has been good. Because if we compare the actual revenues spent to the estimated revenue budget, there are no deficits. In 2021 like this, the total expenditure on IGF amounted to about GHC20,000.00, but the expenditure estimate was about GHS33,800.00 and something. In 2020 like this, we got a surplus of about GHS10,000.00 because the actual expenditure on budget was a little over GHS15,000.00 whilst the estimate was almost GHS26,000.00. (Official 7, 2022)

The excerpts above show that unlike the budgeted versus actual revenue targets of the Assembly which were largely not met, the expenditure performance of the assembly has been efficient. This finding explains that the Assembly's inability to mobilize estimated or budgeted revenue influences its expenditure behavior. This resonates with the spend-revenue hypothesis that there is a unidirectional causality flow from expenditure to revenue, hence spending has a positive causal impact on revenue (Babarinde et al., 2021; Kiminyei, 2018).

Contrary to the preceding theoretical supposition, some of the Assembly's officials were of the view that the expenditure performance of the Assembly has been good. Nevertheless, most of the officials agreed that the Assembly is still looking forward to improving its expenditure performance to meet public expectations. These perspectives further explain why the informants revealed that the expenditure performance of the Assembly has been weak. It is worthy of note that most of the traders, hawkers, landlords, and property owners who participated in the interviews were of the view that the Assembly gets a lot of money from revenue, but they have been very bad with regard to

expending the money. One of the informants elaborated on the weak expenditure performance of TMA. The following are his words:

Nothing is moving here in Techiman which is coming from the Assembly. If we are to rate them on their expenditure performance, we will give them 30 out of 100. The only thing we can credit them with is their ability to clear some huge refuse dumps from the municipality. Apart from this, nothing more nothing less.

(Landlord 3, 2022)

4.5.3.1 An Increasing Trajectory of Expenditure Performance in TMA

To understand the trajectory of the expenditure performance of Techiman Municipal Assembly (TMA), the study used data from the assembly's Compositied Budget Estimates to show real figures on expenses. Tables 8-10 show that expenditure performance on the Assembly of assets has been very efficient, while that of compensation has been less efficient in the years 2018-2022.

Essentially, the data from the Assembly's Programme Based Budget for 2021-2024 and 2023-2026 indicate that the assembly expenses more of its actual expenditures on goods and services and compensation. For instance, it can be evinced that whereas expenses on compensation were very high in the years 2018-2020, expenses on compensation exceeded the budgeted expenditure in 2021, leading to a deficit of 2.86% (see Table 12). More so, the Assembly's expenses on goods and services in the years 2018 and 2020 led to deficits of 14.95% and 11.80% respectively. Moreover, the expenditure performance of the Assembly in the years 2018-2022 has been increasingly efficient based on the percentage of the total revenue spent each year.

Table 8: Expenditure Performance for all Departments in the Years 2018-2019

Year	Performance			Performance		
	2018			2019		
Expenditure	Budget	Actual	(%)	Budget	Actual	(%)
Compensation	5,166,156.00	4,851,273.19	93.90%	6,076,165.90	5,925,071.74	97.51%
Goods and Services	3,814,200.00	4,384,374.77	114.95%	5,404,567.69	4,048,191.26	74.90%
Assets	2,138,206.00	1,157,968.44	54.16%	3,654,985.81	786,888.79	21.53%
Total	12,813,342.00	10,393,615.70	81.12%	15,135,719.40	10,760,151.79	71.09%

Source: (Techiman Municipal Assembly, 2021: Composite budget for 2021-2024)

Table 9: Expenditure Performance for all Departments in the Years 2020-2021

Year	Performance			Performance		
	2020			2021		
Expenditure	Budget	Actual	(%)	Budget	Actual	(%)
Compensation	8,657,377.18	8,539,618.08	98.64%	8,805,742.62	9,057,537.12	102.86%
Goods and Services	5,163,687.08	5,773,250.82	111.80%	6,061,299.28	3,422,135.78	56.88%
Assets	11,569,617.68	1,171,438.88	10.13%	18,955,746.06	4,552,236.68	24.06%
Total	25,390,681.94	15,484,307.78	60.98%	33,822,787.96	17,031,909.58	50.36%

Source: (Techiman Municipal Assembly, 2023: Composite budget for 2023-2026)

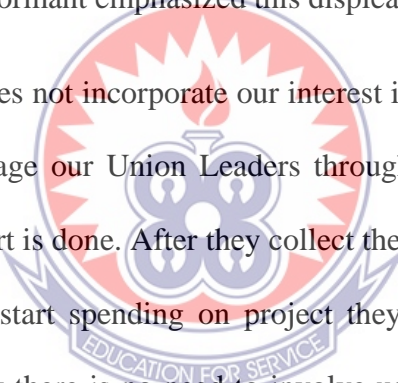
Table 10: Expenditure Performance in the Year 2022

Expenditure	Budget	Actual as at August	Performance (%)
Compensation	10,032,388.20	7,866,700.14	78.41%
Goods and Services	6,478,367.60	2,312,543.21	35.70%
Assets	19,975,741.66	5,133,084.56	25.70%
Total	36,486,497.46	15,312,327.91	41.97%

Source: (Techiman Municipal Assembly, 2023: Composite budget for 2023-2026)

4.5.4 Stakeholder Engagement in Assembly's Spending: A Mediated but Weak Activity

The fieldwork revealed that the Assembly incorporates the needs and views of the public into its spending through Assembly Members of electoral areas. The fieldwork again shows that Assembly Members' views are considered the views of the general public because they are supposed to consult the public before attending the meetings. Meanwhile, most of the dwellers in the Municipality agreed that their Assembly Members do not consult them in matters related to the Assembly's revenue spending arrangements. Similarly, almost all informants (except some officials of the Assembly) interviewed indicated that the Assembly does not seek their views on which projects to spend revenue on. An informant emphasized this displeasure in the statement below:



The Assembly does not incorporate our interest in their revenue spending. First, they used to engage our Union Leaders through meeting, but in recent years nothing of that sort is done. After they collect the revenue from us, they leave us behind and they start spending on project they deem fit for themselves. We believe they think there is no need to involve us in spending of revenue. They tend to forget that the revenues were collected from the people hence there is a need to incorporate their views in our spending. (Driver 3, 2022)

Adding to the preceding statement, all the traders in a focus group discussion elaborated that their interests are not considered in revenue spending. The informants perceived that the Assembly officials knew their interests already that is why they did not see the need to contact them. Furthermore, the hawkers interviewed associated the Assembly's inability to consider their interest in revenue spending with their inadequate formal education. One of the hawkers captured this displeasure in the following words:

The officials of the Assembly think because they are educated, they can do anything with money without considering our interests. The assembly does not incorporate our interest in whatever they do with our revenue. They think we are not well educated so they don't see the need to seek our interests in revenue spending. (Hawker 5, 2022)

In addition, the local dwellers interviewed exposed that they are not aware of the projects the Assembly spends its revenue on since they are not informed about anything regarding the utilization of revenue after collecting it from them. In another focus group discussion, the landlords and property owners interviewed were of the view that TMA does not engage them in any way on the need to pay rates and fees. Nevertheless, the field report revealed that dwellers are the stakeholders contributing revenue so if not for anything at all there is the need to effectively engage them on what their revenues are used for or what they will be used for. The informants exposed that if the Assembly engages them in the utilization of local revenue, they will feel part of the process, and this will motivate them to continue contributing revenue to support the Assembly.

Similarly, according to the drivers and property owners who participated in a focus group discussion, the assembly has not officially informed citizens on projects it has spent revenues on. One of the drivers and one of the property owners captured this in the following excerpt:

After taking the revenue from us, they use it for what they want. But we always hear that they use the revenue clear refuse from the municipality. We cannot point to any huge project the Assembly has spent our revenue on. We have been told that all the major projects ongoing in the municipality have been spearheaded by the Member of Parliament. (Driver 2, 2022)

The excerpt above postulates that the Assembly is not accountable to revenue payers in terms of the project they spend their paid revenues on. In contrast to the views of dwellers in the Municipality, the Assembly's internal auditor and finance officer were of the view that the assembly does engage the Assembly Members through meetings before revenues are spent. In responding to probes, one of the officials of TMA highlighted the relevance of stakeholder consultative meetings on the Assembly's spending in the following words:

We normally organize the consultative meetings on quarterly basis, sometimes every 6 months, and at the end of every year with the Assembly Members and key officials like the finance officer and the budget officers including me and the director. We do that because we want to know which areas to spend our estimated revenues on. So, we engage the Assembly Members as representatives of the general public in the discussion. Sometimes we vote if we do not agree on issues by consent. (Official 6, 2022)

Another official of TMA was confident that the Assembly engages citizens through consultative meetings and town hall meetings – which has contributed to the Assembly's successes in meeting its revenue targets in recent years. The informant expressed his view in the following words:

We have been engaging the people through Town Hall meetings. Also, we involve the Assembly Members through Assembly meetings. It is in course of the meetings that the Assembly agrees on what and what to spend its revenue on...I mean the projects to be estimated from our IGF are approved at the meetings with various stakeholders. The problem is the public is not aware and other too are not, I will say interested in participating in such meetings. (Official 8, 2022)

Another strategy used by the Assembly to engage the public on revenue usage through community engagement meetings with opinion leaders, associations and recognized groups in the Municipality. One member of TMA described how the Assembly involve the public about revenue utilization matters in the statement below:

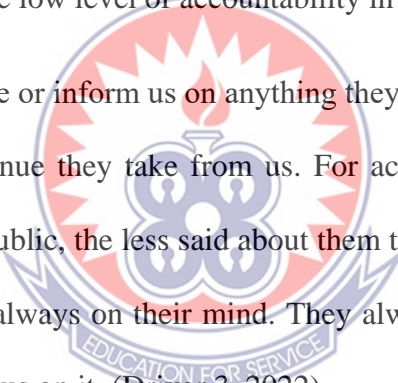
Apart meetings, we also inform the people about the use of revenue collected through our various Notice Board. As an Assembly, we always engage the public through Town Hall meetings and General Assembly meetings. Yes, through internal and external auditors, town hall meetings and general assembly meetings are used to involve the public on our spending. (Official 6, 2022)

As evinced from the excerpt, the officials of TMA exposed that the Assembly engages the public on matters related to projects on which revenues are spent through the use of Assembly Members in periodic meetings.

Overall, various strategies used by Techiman Municipal Assembly to engage the public on matters governing revenue spending include Town Hall and General Assembly meetings with the public and Assembly Members; notices across key areas within the Municipality; direct public consultation on revenue spending; and meetings with opinion leaders, associations and recognized groups in the Municipality. However, as mentioned earlier, apart from the later, the remaining strategies have not been effectively implemented. In contrast to these revelations, Devas (2008a) argued that effective revenue administration practices involve educating the public to be aware of the need to pay their revenues promptly. This can best be done by providing proper information on how revenues are used; soliciting the help of community leaders in presenting the information and exhorting the community to pay its revenue may have some positive results (Ahenkan et al., 2013).

4.5.5 Low Level of Expenditure Accountability

Per the interviews conducted, there level of expenditure accountability of the Assembly to the public is low. In a focus group discussion, all the drivers interviewed elaborated that the Assembly's level of accountability on its revenue spending is very poor. These revelations contradict those of Fosu et al. (2013) who conclude that MMDAs in Ghana compliance with budgeting, accounting and reporting provisions is encouraging, even though total compliance is ideal. However, a study by Akudugu (2012) concurred with the low level of accountability on revenue utilization as found by this study. Meanwhile, effective and efficient revenue management practices should have proper systems for accountability and reporting on revenue performance. A key informant who was one of the drivers highlighted the low level of accountability in the following statement:



They don't engage or inform us on anything they do and they also don't account to us on the revenue they take from us. For accountability on the part of the assembly to the public, the less said about them the better because accounting to the public is not always on their mind. They always spend the revenue we pay without engaging us on it. (Driver 3, 2022)

Similar views on poor expenditure accountability by Techiman Municipal Assembly (TMA) were held by the property owners who were interviewed. The excerpt below captured the views of one of the interviewees:

For accountability don't go there at all because they don't account to anyone on their expenditure. They have taken us for granted for a very long time. How should you collect revenue from us for development and you don't see the need to account to us on what you used our money for? This is the problem we face

here in our part of the world from our leaders. They don't see the need to account for the people on anything they do. (Property owner 2, 2022)

In addition to the statement above, the traders and hawkers added their views on the lack of expenditure accountability by TMA. The informants revealed that the assembly does not consult them in its spending, hence the Assembly does not account for them in any way. Again, the traders lamented that if the assembly wants to account to them; officials will start by involving them in the utilization processes, which is not the case. In contrast to this, one of the officials recorded that the Assembly has always remained open to the public concerning accountability on expenditure.

Conversely, one of the officials of TMA admitted that the Assembly has been indirectly accountable to the public; it informs citizens on revenue utilization through Assembly Members. The participants believe that the Assembly is not informing the public much about its expenditure – accountability is only done through the Assembly members – the Assembly is somehow dormant in that angle. There are avenues such as the radio stations where the Assembly could engage the public on its expenses and projects. This implies that the assembly's strategy for expenditure accountability is less effective. This may not help in using the revenue judiciously. Elaborating on this revelation, one member of the revenue collection team of TMA mentioned that:

I know the Assembly can do better on expenditure accountability than what is happening now. The accountability is only through the Assembly Members. It can be extended to everyone on the municipality through local Radio Station and Information Centers. (Official 4, 2022)

Overall, the findings on revenue mobilization and expenditure practice of TMA suggest a mutual connection between the revenue machinery and the expenditure framework in

the Assembly, in that revenue mobilization and spending decisions, are made concurrently as advocated by the fiscal synchronization hypothesis (Mehrara et al., 2011; Babarinde et al., 2021). A critical look at the expenditure performance of the Assembly vis-à-vis its revenue-raising challenges contradicts the fiscal neutrality hypothesis that there is no causality between revenue and expenditure decisions of local government could bring about excessive budget deficits with local government expenditure increasing faster than their revenue (Babarinde et al., 2021).

4.6 Discussions of Findings

This section of the chapter elaborated on the key findings gleaned from the interviews as presented in the preceding sections. The results have been discussed in two sections which help to achieve the three objectives of this study.

4.6.1 Revenue Mobilization Structures in TMA and their Effectiveness

This section discusses findings on the revenue mobilization strategies of Techiman Municipal Assembly and the effectiveness of the strategies. This discussion addresses the research questions: what are the arrangements governing internal revenue mobilization in Techiman Municipal Assembly? and how effective are the strategies adopted by the Assembly towards revenue mobilization? This study finds that TMA mobilizes most of its local revenue from market tolls and lorry park tolls. This is due to the large market facilities available at the Municipality. Evidence from the interviews conducted support the notion that all the revenue mobilization strategies adopted by TMA can be categorized into electronic and non-electronic. This study finds that the most effectively applicable strategy is the increase in revenue collection points, recruitment of more revenue collectors, cashless handling of money by revenue collectors, and training of revenue collectors. However, this study reveals that strategies

such as cashless payment of building permits, revenue education and sensitization of the public, and supervision of revenue mobilization have not been properly implemented on grounds. Essentially, this study reveals that some of the revenue mobilization strategies such as biometrics of traders and businesses have not properly kick-started yet and that they have to be implemented with speed. These findings support Akotey's (2020) findings that projects and programmes contained in the development plans and budgets of MMDAs in Ghana could either not be implemented at all or lagged far behind schedule due to the inability of the Assemblies to mobilize sufficient internal revenue.

However, this study finds that effective implementation of revenue mobilization strategies such as cashless payment of building permits and biometrics of traders and businesses can enable Techiman Municipal Assembly to generate enough revenue. Again, this study finds that the strategies if well implemented will help the Assembly to track defaulters of revenue. The strategies can equally help to draw a lot of people into the tax bracket and also bring about a good working relationship between the revenue collectors and the dwellers in the Assembly. For instance, Dzansi et al. (2018) noted that revenue collections are so low in many MMDAs in Ghana due lack of billing of many properties eligible to pay property rates, an outdated property valuation list, and a lack of electronic databases of property owners. Furthermore, findings of this study support McCluskey's (2018) revelation that digital technology can be used to improve local government's internal revenue administration since it provides the opportunity for MMDAs to adopt a cashless payment system built around e-payments.

The explanations found to be behind the success of the revenue mobilization strategies of TMA is the use of the Assembly's City Guards who assist revenue collectors to reach their weekly revenue target because people are mostly scared by the presence of the

Guards while they also ensure accountability of local revenue. Also, the fieldwork indicates that Revenue Monitoring Team, alongside the issuance of permits for mobilizing revenues has enabled the Assembly to achieve its revenue targets in recent years (for example, in 2021). Another contrasting revelation by this study is that though division of labour and effective monitoring could have contributed to the success of the revenue mobilization arrangements in TMA, monitoring and supervision of revenue collection is relatively weak and this rather frustrates the revenue mobilization efforts by the Assembly. These findings are in line with those of Msenga (2020) who revealed that internal control systems, particularly internal audits, monitoring as well as technology have a significant influence on revenue collection.

Conversely, a study by Opoku et al. (2014) found that there were supervisors who went around the various collection zones occasionally to monitor how collections were done. However, the authors identified that supervision exercises have not been done as often and prompting as possible. This revelation supports the findings of this thesis that supervision and monitoring of revenue mobilization in TMA is less effective.

Additionally, this study reveals that the application of most of the strategies has rendered their effectiveness to be relatively low. Thus, the three relevant factors were identified to be inhibiting the success of the Assembly's revenue mobilization strategies. The first factor that thwarts the revenue mobilization strategies of TMA revealed by this study is inadequate accountability on revenue collected and lack of development – the latter of which limits dwellers' commitment to pay local revenue. Most of the informants agreed that lack of development hinders revenue mobilization efforts by revenue collectors because people will only contribute to revenue easily when they see development that corresponds to the revenue they have already contributed. The third most important

factor inhibiting the revenue mobilization strategies of TMA is little of supervision of the Assembly Guards. This study shows that City Guards are often not interested to assist the revenue collectors due to lack of motivation and lack of enforcement by the Assembly.

The findings on the ineffectiveness of the strategies towards revenue mobilization are not in support of Twaibu's (2020) findings from Tanzania that insufficient sources of funds in the municipal councils contribute to inefficient revenue collection as it leads to dependence on tax or fees, central government support, and foreign aid. This study rather argues that sources of local revenue are available for TMA, yet the application of key strategies to rake more of such revenues from the various sources has been problematic.

This is in support of Opoku et al.'s (2014) finding that despite the availability of other sources of local revenue, some MMDAs in Ghana are yet to take advantage of them. Also, in contrast to this study's finding that training and education of revenue collectors by TMA has been effective, Adamtey and Amoako (2021) have reported low capacity and capabilities of MMDAs officials in Ghana on revenue collection and lack of appropriate tax education to taxpayers. However, this study supports Adamtey and Amoako's (2021) revelation by adding that there is less public sensitization on revenue.

Crucially, this study revealed a failed attempt by TMA in the implementation of outsourcing digitalization of its revenue collection system. The findings of this study postulate that digitalization of revenue collection either outsourcing specific revenue sources or items to private revenue collectors or control of such systems in the assembly will contribute to effective revenue mobilization. The researcher noted that if this arrangement is well implemented, TMA would be able to reduce the cost of local revenue collection and free up limited resources for mechanized revenue collectors, which

enhances revenue collection. Under this arrangement, the assembly should engage private partners to collect the selected revenue sources using their staff and logistics at no cost to the Municipal Assembly, and the assembly would then pay the firms a commission based on the total revenue collected.

This study reports that the arrangements on outsourcing the digitalization of revenue mobilization were not implemented well, and this led to its failure. Adamtey and Amoako (2021) have provided support for this finding, observing that a similar outsourcing structure exists at the Lawra District. However, they also discovered that these arrangements did not function well because of the nature of the arrangement that was established between the Assembly and the private firm. Adamtey and Amoako (2021) discovered that the contract for revenue collection in the Lawra Municipal Assembly was given to a private company without providing precise information about the anticipated possible income. This seems that TMA hired a private consultant without disclosing the possible income returns to digitize revenue collection. This suggests that even while outsourcing has the potential to be a useful tool, it must be planned and executed wisely.

Notwithstanding the outsourcing and digitalization of revenue mobilization systems, this study reports that revenue utilization and expenditure management systems in Techiman Municipal Assembly (TMA) should also be digitalized. This is supported by the works of Abdul-Wahab et al. (2019), Abiire et al. (2020), Adu et al. (2020), Adu-Gyamfi (2014), Agyapong (2017), Agyapong et al. (2022), Dzansi et al. (2019), and Dzansi et al. (2022) who revealed that electronic means such as the Assembly's biometric on traders and business and the cashless payment of building permits fosters revenue mobilization. For instance, Dzansi et al. (2019) find that districts that used revenue management

software and electronic property databases collected around 83% more IGF per resident than similar districts that do not use such technologies.

Contrary to McCluskey (2018), and Dzansi et al.'s (2022) findings, this study found that TMA for some years digitalized revenue mobilization, but the contract was abrogated because the Assembly was at the losing end. This study finds that the consultant for the contract was taking 20% of the total revenue that was realized and another 20% was also used to pay temporary revenue collectors. In all, the Assembly was losing 40% of the total revenue mobilized.

Furthermore, the study finds that with the manual ticket system, the assembly only uses 20% of its revenue to pay temporal revenue collectors and that is all. These findings are in line with Adu et al.'s (2020) report that the digitalization of local revenue collection was a partial failure of AMA because of its inability to block avenues for bribery and its inability to induce a significant rise in rate figures. To this point, it can be argued that the effectiveness of the digitalization of revenue systems hinges on internal mechanisms of MMDAs. Nevertheless, further probes by this study revealed that the digitalized revenue mobilization contract in TMA was not properly procured. Based on the fieldwork, this study shows that the Assembly can still digitalize its revenue mobilization system without any consultant who will take any percentage. The assembly can procure the system without any intermediary (consultant), and then, train revenue collectors on its usage.

4.6.2 Revenue Utilization and Expenditure Management

The field report shows that Techiman Municipal Assembly (TMA) manages its revenue through auditing from both internal and external auditors which is done on a weekly and yearly basis respectively. Furthermore, the assembly does engage the Assembly

Members through general assembly meetings before revenues are spent. According to the field report, these two key strategies are inadequate to ensure efficient spending of local revenue because the views of the public who have practical knowledge on the needs of all dwellers are not effectively incorporated into revenue spending mechanisms used by the assembly.

This study postulates that there is limited accountability and transparency in revenue spending which could lead to corruption. Similarly, Udoh et al. (2015) asserted that decentralization of expenditure has a negative effect in the long run, as the nature of expenditure leads to the inefficient application of resources. This explains why a study by Akudugu (2015) reported that there is weak accountability on revenue in Ghana's local government. By extension, Akudugu and Oppong-Peprah (2013) noticed a wide difference between budgeted revenue or expenditure and the actual revenue or expenditure in MMDAs. Also, these findings are similar to those of Abiire et al. (2020) who revealed massive revenue leakages and poor citizenry engagement resulting in a huge overreliance on external funding for the annual budget of Bongo District Assembly in Ghana. Contrary to this study's findings on TMA's expenditure management, Hobdari et al. (2018) identified that progress has been made by four countries namely Kenya, South Africa, Nigeria, and Uganda on fiscal decentralization since local governments in these countries were found to have allocated spending with the best practice.

Furthermore, the study reveals that the assembly has spent a chunk of its revenue on conveying refuse to refuse sites instead of any infrastructural projects in recent years. This study reports that refuse collection are equally important issue affecting the people in the Municipality in which the assembly spends revenue. This study finds that refuse problems cause a lot of dissatisfaction to the vast majority of the people in the

Municipality, and it is one of the serious problems affecting the Assembly. Essentially, according to the field report, TMA spends much of its revenue on the maintenance and introduction of area lighting systems, maintenance of urban roads, fueling for security services for petrol, payment of salaries of temporary revenue collectors, payment of utilities at public officers and refuse conveyance. In addition, the study reports that the Assembly spends 20% of its revenue for the payment of temporary workers who assist in revenue mobilization.

Essentially, this study finds that there is inadequate and indirect accountability relationship between TMA and dwellers in the Municipality on expenditure management. This study finds that the Assembly has been indirectly accountable to dwellers as it informs the public on revenue utilization through their Assembly Members. This study revealed that this indirect accountability of expenditure has been largely ineffective. Meanwhile, effective accountability correlates with effective and efficient management of financial resources and timely reporting of the Assembly finances as contained in the Public Financial Management Act, 2016 (Act 921) and Public Financial Management Regulation, 2016. It also ensures that financial transactions and controls are consistent with prevailing financial and accounting policies, rules, regulations, and best practices on expenditure management in local government.

Furthermore, this study reveals that there is a strong relationship between revenue mobilization and expenditure accountability relationships with the public and the extent to which TMA achieves its revenue targets. As such, inadequate revenue mobilization has been strongly linked to limited accountability and public engagement which derails the latter's commitments towards payment of fees, rents, rates, fines, and tolls. This explains why Alfada (2019) reveals that low level of transparency and accountability has

adverse effects on revenue mobilization and expenditure. These findings are also in line with those revealed by Agyemang-Duah et al. (2018), and Arthur (2016) that proper accountability and transparency are essential boost revenue mobilization efforts by District Assemblies and eliminate lapses in Ghana's fiscal decentralization. Also, a recent study by Arkorful and Lugu (2022) that the most workable solution to tax evasion behaviours in Ghana can be countervailed by District Assemblies by emphasizing on transparency and good fiscal governance.

Additionally, this study uncovers that there is limited stakeholder engagement in the utilization of local revenue. Essentially, the fieldwork clarifies that the stakeholders' consultation strategy ensures the effective utilization of revenue by the Assembly. Another revelation from the interviews was the view that stakeholder meetings enlighten Assembly officials on the needs of the people and subsequently lead to better utilization of revenue. By contrast, this study reveals that stakeholder engagement in revenue utilization is done through their Assembly Members. As a result, this study finds low level of public consultation or participation in revenue utilization processes and expenditure management. These findings confirm that of Akeju and Ojogbede (2022) who revealed that fiscal decentralization in Africa seems defective on account of the absence of inclusive participation of the public in revenue and expenditure control.

Extending these revelations, this study, however, reports that if TMA engages the public in revenue utilization, it will motivate them to cooperate with revenue collectors anytime they go to them. Additionally, this study revealed that if the Assembly engages the public on the use of revenue collected, it will enable the former to utilize the revenue well. Based on the fieldwork, this study finds that dwellers are the very people on the ground who know what they need most so there is a need to have effective consultative meetings

with them to reveal public expectations about revenue utilization. As such, this study reveals that if TMA decides to utilize its local revenue on projects decided upon by officials only, it might not meet the general needs and expectations of the public, hence the public will always accuse the assembly of underperforming with regards to revenue utilization. The informants elaborated that they are not very much concerned with the specifics of revenue utilization, but what they need from the Assembly is intensive consultation to seek their views on the utilization process. The study shows that public engagement will contribute to public confidence in revenue mobilization and utilization.

Generally, as part of the conceptual framework, findings of this study agree that effective expenditure management practices are a combination of budgeting, accounting, reporting and auditing. However, this study revealed low level of accountability, reporting and inadequate auditing during revenue spending in TMA. However, these elements are the pillars of public financial management (Venkateswaran, 2014). Thus, expenditure management should cover the basics of the financial management process in Techiman Municipal Assembly, and by extension, the fundamental components of local government financial management practices.

4.7 Summary of Chapter

This chapter provided a comprehensive analysis and discussion of field data gathered through interviews with the aid of a semi-structured interview guide. As evident in the chapter, relevant aspects within the data set were analyzed and discussed to provide a comprehensive account on the effectiveness of revenue mobilization strategies and public expenditure management in Techiman Municipal Assembly in relation to the research questions. Again, the findings were arranged and transformed thematically for

analysis and discussion. Also, tables were used to summarize themes or various patterns that emerged from the data.



CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The study sought to examine the effectiveness of revenue mobilization arrangements and expenditure management systems in Techiman Municipal Assembly (TMA). In so doing, the study sought to answer the following questions: What are the arrangements governing internal revenue mobilization in Techiman Municipal Assembly? How effective are the arrangements governing revenue mobilization in the Assembly? And how effective are the public expenditure management systems towards revenue utilization in the Assembly? These questions were answered using interviews as analyzed and discussed in the preceding chapter. As such, the focus of this chapter is to present a summary of the major findings of this study, showing how the findings have addressed the research questions. Thus, the chapter presents the summary of findings, conclusions, and recommendations for policy actions and further studies.

5.1 Summary of Major Findings

This study has revealed a number of novel findings about revenue mobilization strategies and public expenditure management toward revenue utilization in TMA which has extended our knowledge. Given that Techiman Municipality has a large market size, this study indicates that market toll and lorry park toll are the highest generating sources of local revenue in the Municipality. Conversely, the rent of land and buildings has been the weakest source of local revenue for the Municipal Assembly. Another important revelation is that the collection of property rates is now controlled by the central government through the Ghana Revenue Authority in collaboration with the Assembly.

However, this study finds that a percentage of the total amount generated from rates is given to the Assembly on quarterly basis. Furthermore, the study finds that revenue mobilization strategies are both electronic and non-electronic, geared towards achieving the Assembly's revenue targets. This study however reveals that most of the strategies towards revenue mobilization have been less effective in terms of their application.

A key report by this study is that the effectiveness of the various strategies towards revenue mobilization have been facilitated by the use of City Guards alongside revenue collectors during revenue collection exercises. This study reveals that the involvement of Municipal Assembly Guards increases efficiency, ensures accountability and reduces the workload on revenue collectors and their heads. However, this study found that there is little supervision not only on revenue collection but also on the enforcement of City Guards who facilitate higher and efficient revenue collection exercises – these have challenged the effectiveness of revenue mobilization strategies by TMA.

Essentially, this study reveals two key arrangements governing revenue usage or expenditure management in TMA: approving committee in General Assembly Meetings; and through auditing from both internal and external auditors which is done on a weekly and yearly basis respectively. More to this, the study shows that the revenue generation capacity or performance of TMA is low by its expenditure performance has been efficient because there are very little deficits on its budgeted versus actual expenditures. Apart from the inadequate expenditure accountability by TMA to dwellers, this study uncovered that various strategies used by the Assembly to incorporate the views of the public in revenue utilization such as town hall meetings with dwellers, opinion leaders and Assembly Members, public notices and public consultation on revenue spending

have not been effective in practice. This has contributed to weak stakeholder engagement, accountability and reporting in expenditure management of local revenue.

5.1.1 Arrangements Governing Revenue Mobilization

As evident from the data, this study has shown that revenue has been mobilized through several strategies. The study finds that internal revenue mobilization mechanisms at TMA included recruiting temporary revenue collectors to support the permanent commission of revenue collection and supervisors; increasing revenue collection points; house-to-house collection; public sensitization and educational campaigns; building capacity of revenue supervisors and collectors; collection machinery; roadblock; radio announcements; visitation to market centers and business sites; and collaboration with philanthropists. Whereas most of these revenue mobilization arrangements or systems have been loosely implemented, the study finds that frantic effort has been accorded to undertake biometrics on all traders and businesses in the Municipality to have comprehensive revenue data for the assembly. The assembly has also undertaken a valuation of major prominent structures and facilities in the municipal. Again, the Assembly has reprioritized its emphasis on revenue collection from the market fees to the property rate, business licenses, rent and building permits, and rigorous revenue sensitization and education. Moreover, this study indicates that the assembly has undertaken supervision of revenue collection which has not been effective in practice. These revelations have shown us that TMA has adopted new strategies to achieve its revenue targets which can be adopted by other MMDAs in Ghana as advocated by the resource mobilization theory. Also, the strategies re-established the essence of using technology in revenue mobilization.

5.1.2 Effectiveness of Revenue Mobilization Arrangements

This study has shown that the effectiveness of the revenue mobilization strategies by TMA is spearheaded by the use of Municipal Assembly Guards (City Guards) – who assist revenue collectors in revenue mobilization exercises; the use of Revenue Mobilization Taskforce/Team by the Assembly; division of labour among revenue management team; issuance of permits for revenue mobilization; and more importantly, supervision and monitoring of revenue collection. Nevertheless, it is necessary to mention that the success of the Assembly’s revenue mobilization efforts have been inhibited by the lack of supervision and enforcement of revenue task forces; lack of accountability on revenue collected; and lack of development projects in the Municipality. However, this study reports that dwellers contribute to revenue when there is higher level of accountability in revenue collection. Thus, limited accountability and supervision of revenue collection officials/actors have dwarfed the effectiveness of the strategies towards revenue mobilization in Techiman Municipality. These findings have given insights into the necessity of supervision and enforcement of revenue mobilization protocols so that local government institutions can achieve their revenue targets.

5.1.3 Effectiveness of Expenditure Management Systems

The study found that Techiman Municipal Assembly manages its revenue through auditing from both internal and external auditors which is done on a weekly and yearly basis respectively. Another arrangement towards expenditure management is the approval of revenue use during General Assembly Meetings with Assembly Members and other officials of the Assembly. Essentially, this study exposed that TMA uses an indirect accountability strategy (through Assembly Members) to inform the public about its expenditure management – this has been very ineffective on account of inadequate citizen consultation. Furthermore, except for general meetings with Assembly Members

which have been effective, this study postulates that various of the strategies (such as public consultation on revenue spending, and town hall meetings with the public, opinion leaders, and non-governmental organizations) used by TMA in engaging the public on matters related to revenue utilization are not effectively implemented. Consequently, this study revealed that stakeholders' involvement in revenue spending has been ineffective. In addition, this study reveals low levels of accountability, transparency and citizen participation in revenue utilization by TMA. These revelations have extended our knowledge by emphasizing that public engagement and accountability are effective mechanisms in revenue utilization in District Assemblies in Ghana.

5.2 Conclusions

Fiscal decentralization and its emerging trend toward devolution of public expenditure management responsibilities to local government institutions have become a reflection for more democratic and participatory forms of decentralization. The view is that given MMDAs' inability to generate requisite resources to facilitate local development in Ghana, decentralization of spending responsibilities can entail substantial gains in terms of efficiency and welfare and can improve the accountability, transparency and responsiveness in revenue mobilization and utilization across various Districts and Municipalities. This follows that effective revenue mobilization and utilization strategies are the logical way through which the devolution of revenue mobilization and spending responsibilities could ensure closer correspondence of the expected quality, quantity, and composition of publicly provided goods and services to the preferences of their beneficiaries at the local levels in Ghana and elsewhere. As largely exposed by this study, the effectiveness of strategies toward revenue mobilization is predicated on their effective implementation in the field. As a corollary, it can be enclosed that the availability of large revenue-generating sources alone cannot guarantee the success of

revenue mobilization and utilization, but effective practices such as supervision, accountability and public consultation on revenue spending are the viable root for Techiman Municipal Assembly in revenue mobilization and utilization.

5.3 Recommendations

Based on the findings above, this study recommends the following:

1. Techiman Municipal Assembly should improve on its electronic strategies towards revenue mobilization such as cashless payment of building permits, cashless handling of money by revenue collectors and biometrics on traders and businesses. Thus, the assembly and other MMDAs in Ghana should increase their efforts on digitalizing revenue collection and utilization systems to maintain proper accountability and meet modern trends in revenue mobilization and public expenditure management.
2. In addition, due to the inadequate revenue collectors in TMA, this study suggests that the Assembly should outsource some of its revenue items to private partners or revenue collectors. Essentially, contracts on outsourcing revenue mobilization must be strategically designed and implemented in a cost-effective way. Essentially, MMDAs should conduct a study on which revenue sources or items to be outsourced, the expected revenue the revenue items can yield in a specified period, and the Assemblies' expectations from private collectors.
3. Furthermore, this study suggests that Techiman Municipal Assembly must intensify its revenue and expenditure accountability mechanisms to the public regularly. There should be public consultation and education on local revenue and expenditure. Again, the Assembly should collaborate with various NGOs and

local radio stations to organize joint radio programmes on a specific day and time on revenue utilization and accountability to the public.

4. Additionally, it is recommended that the Assembly mount serious monitoring and supervision pressures on their revenue collectors and the Assembly's City Guards who assist in revenue collection. Effective enforcement of City Guards alongside supervision and monitoring will increase efficiency and effectiveness which will enable TMA and other MMDAs in Ghana to meet their revenue targets.
5. More to this, Techiman Municipal Assembly (TMA), and by extension other MMDAs with large market facilities must expand lorry park stations and market areas to increase market toll and lorry park toll. This is necessary because these two sources are the highest-generating sources of internal revenue across Techiman Municipality.
6. Additionally, this study suggests regular sensitization and revenue education from the Assembly for the public on the need to contribute or pay fees and fines, as well as other revenue sources.
7. Moreover, Techiman Municipal Assembly should furnish its revenue collectors with regular training and sensitization, along with adequate logistics to effectively carry out their activities.

5.3.1 Suggestions for Further Studies

Based on the findings of this study vis-à-vis the analysis and discussion of data, it is suggested that future studies on revenue mobilization and expenditure management should pay frantic attention to the following areas:

1. First, future research should focus on how Assembly Members mediates accountability relationships on revenue and expenditure between MMDAs and the public.
2. Secondly, other related research should investigate how technology use affect revenue collection in MMDAs. Such studies should pay attention to the positive and negative impact of digitization of revenue collection.
3. A third interesting area that needs research attention is that of expenditure performance of MMDAs in Ghana. Future studies should examine the performance of local government on actual and budgeted revenue as well as revenue spending.
4. Finally, further studies should provide insight into how MMDAs in Ghana and elsewhere can effectively collaborate or partner with the media and civil society organizations on revenue and expenditure accountability.



REFERENCES

- Abdul-Wahab, S., Haruna, I., & Nkegbe, P. K. (2019). Effectiveness of resource mobilisation strategies of the Wa municipal assembly. *Journal of Planning and Land Management*, 1(1), 59-79. <https://mpr.ub.uni-muenchen.de/96880/>
- Abiire, M. A., Berko, D., Adeniyi, A., Atindaana, P. A., & Mbilla, S. A. (2020). A qualitative analysis of revenue mobilisation at local government level in Ghana: Evidence from Bongo District. *Research Journal of Finance and Accounting*, 11(16), 1-14. <https://doi.org/10.7176/RJFA/11-16-01>
- Acheampong, B., & Fosu, C. (2021). Integration of spatial technology and web application for revenue mobilization: Case study: Kwadaso Municipal. *African Journal on Land Policy and Geospatial Sciences*, 4(5), 687-697. <https://doi.org/10.48346/IMIST.PRSM/ajlp-gs.v4i5.26295>
- Adamtey, R., & Amoako, C. (2021). Mobilizing internally generated funds by local governments in Ghana. In A. Farazmand (Ed.), *Global encyclopedia of public administration, public policy, and governance* (pp. 1134-1146). Geneva: Springer. https://doi.org/10.1007/978-3-319-31816-5_4249-1
- Addo, B. G. (2016). *The evaluation of revenue mobilization strategies of metropolitan, municipal and district assemblies in Ghana: The case study of Accra Metropolitan Assembly*. (Unpublished Doctoral dissertation, University of Cape Coast).
- Adjei, P. O., Busia, A. K., & Bob-Milliar, G. M. (2017). Democratic decentralization and disempowerment of traditional authorities under Ghana's local governance and development system: A spatio-temporal review. *Journal of Political Power*, 10(3), 303-325. <https://doi.org/10.1080/2158379X.2017.1382170>
- Adjei, P. O.-W. (2022). From deconcentration to devolution: Tracking the historical trajectory of democratic decentralization in Ghana. In P. O.-W. Adjei, & S. Adu-Gyamfi (Eds.), *Democratic decentralization, local governance and sustainable development* (pp. 3-20). Geneva: Springer. <https://doi.org/10.1007/978-3-031-12378-8>
- Adu, E. P., Buabeng, T., Asamoah, K., & Damoah, C. M. (2020). Digitization of local revenue collection in Ghana: An evaluation of Accra Metropolitan Assembly (AMA). *The Electronic Journal of Information Systems in Developing Countries*, 86(1), 1-12. <https://doi.org/10.1002/isd.12112>
- Adu-Gyamfi, E. (2014). Effective revenue mobilisation by districts assemblies: A case study of Upper Denkyira East Municipal Assembly of Ghana. *Public Policy and Administration Review*, 2(1), 97-122.
- Adu-Gyamfi, S., Adjei, P. O.-W., Nyaaba, A. Y., & Anderson, E. (2022). Historical perspectives of local governance and community development in Ghana. In P. O.-W. Adjei, & S. Adu-Gyamfi (Eds.), *Democratic decentralization, local governance and sustainable development* (pp. 42-58). Geneva: Springer. <https://doi.org/10.1007/978-3-031-12378-8>

- Agyapong, A. (2017). *Local government and domestic revenue mobilisation: The case of East Gonja district assembly in the Northern region*. (Unpublished Doctoral dissertation, University of Ghana).
- Agyapong, A., Sanyare, F. N., & Wedam, E. A. (2022). Domestic revenue mobilization: Institutional challenges in Ghana's decentralization system. In P. O.-W. Adjei, & S. Adu-Gyamf (Eds.), *Democratic decentralization, local governance and sustainable development* (pp. 155-172). Geneva: Springer. <https://doi.org/10.1007/978-3-031-12378-8>
- Agyemang-Duah, W., Gbedoho, E., Peprah, P., A. F., Sobeng, A., Okyere, J., & Dokbila, J. (2018). Reducing poverty through fiscal decentralization in Ghana and beyond: A review. *Cogent Economics & Finance*, 6(1), 1476035. <https://doi.org/10.1080/23322039.2018.1476035>
- Ahenkan, A., Bawole, N. J., & Domfeh, K. A. (2013). Improving citizens' participation in local government planning and financial management in Ghana: A stakeholder analysis of the Sefwi Wiawso Municipal Assembly. *Journal of Public Administration and Governance*, 3(2), 191-212. <http://dx.doi.org/10.5296/jpag.v3i2.3782>
- Ahmad, E., Hewitt, D., & Ruggiero, E. (1997). Assignment expenditure responsibilities. In T. Ter-Minassian (Ed.), *Fiscal federalism in theory and practice* (pp. 25-48). Washington: International Monetary Fund.
- Ahwoi, K. (2010a). *Local government and decentralization in Ghana*. Accra: Unimax Macmillan.
- Ahwoi, K. (2010b). *Rethinking decentralization and local government in Ghana: Proposals for amendments*. Accra: The Institute of Economic Affairs.
- Ahwoi, K. (2011). An overview of local government systems in Ghana: Prospects and challenges. In M. Alam, & Koranteng (Eds.), *Decentralisation in Ghana*. London: Commonwealth Secretariat.
- Ahwoi, K. (2017). *Decentralisation in Ghana: A collection of essays*. Accra: Winmat Publishers.
- Aikins, A. E., Mensah, J. V., & Kumi-Kyereme, A. (2022). Investigating the conditions under which internal auditing is carried out in selected local governments in the Central Region of Ghana. *Asian Journal of Accounting Research*, 7(3), 320-331. <https://doi.org/10.1108/AJAR-10-2021-0186>
- Akeju, K. F., & Ojogbede, O. (2022). Fiscal decentralization with autonomy for service delivery and poverty reduction in Ghana. In P. O.-W. Adjei, & S. Adu-Gyamfi (Eds.), *Democratic decentralization, local governance and sustainable development* (pp. 229-248). Geneva: Springer.
- Akorsu, P. K. (2015). An evaluation of the effectiveness of revenue mobilization in the public sector of Ghana: The case of Cape Coast metropolitan assembly. *International Journal of Economics, Commerce and Management*, 3(1), 1-16.

- Akotey, M. K. (2020). *A study of Ghana's decentralization, local governance and accountability*. Accra: Digibooks Ghana.
- Akther, T., & Xu, F. (2021). An investigation of the credibility of and confidence in audit value: evidence from a developing country. *Accounting Research Journal*, 34(5), 488-510. <https://doi.org/10.1108/ARJ-11-2019-0220>
- Akudugu, J. A. (2012). Accountability in local government revenue management: who does what? *Information and Knowledge Management*, 2(8), 22-35. <http://www.iiste.org/Journals/index.php/IKM/article/viewFile/3644/3693>
- Akudugu, J. A. (2015). Local government revenue mobilisation and management: The case of Asante Akim South district assembly, Ghana. *Journal of Public Administration and Governance*, 3(2), 98-120. <https://doi.org/10.5296/jpag.v3i2.3977>
- Akudugu, J. A., & Oppong-Pepurah, E. (2013). Local government revenue mobilisation and management: the case of Asante Akim South District Assembly, Ghana. *Journal of Public Administration and Governance*, 3(2), 98-120. <https://doi.org/10.5296/jpag.v3i2.3977>
- Alfada, A. (2019). Does fiscal decentralization encourage corruption in local governments? Evidence from Indonesia. *Journal of Risk and Financial Management*, 12(3), 118-132. <https://doi.org/10.3390/jrfm12030118>
- Anfara, V. A., & Mertz, N. T. (2015). *Theoretical frameworks in qualitative research* (2nd ed.). London: Sage Publications.
- Angelopoulos, S., Canhilal, K. S., & Hawkins, M. A. (2023). From groups to communities: A resource mobilization theory perspective on the emergence of communities. *Information Systems Frontiers*, 1-18. doi:<https://doi.org/10.1007/s10796-023-10368-8>
- Anthony, E. (2015). *Assessment of the effectiveness of internal audit on local government authorities in Tanzania: a case of Mufindi District Council*. (Unpublished doctoral dissertation, Mzumbe University, Morogoro).
- Arkorful, V. E., & Lugu, B. K. (2022). Understanding rate evasion behavior in local governance: Application of an extended version of the theory of planned behaviour. *Public Organization Review*, 7(3), 1-20. <https://doi.org/10.1007/s11115-021-00561-1>
- Armah, A. A. (2014). *Assessing the contribution of internally generated funds to community development in the Ga East municipal assembly: A case study of Abokobi*. (Unpublished master's thesis, University of Ghana).
- Arthur, D. D. (2016). Examining the effects of governance challenges in Ghana's local government system: A case study of the Mfantseman Municipal Assembly. *Journal of US-China Public Administration*, 13(7), 454-465. <https://doi.org/10.17265/1548-6591%2F2016.07.003>

- Awaitey, J. F. (2003). *Urban financial management: Revenue raising, budgeting and participation*. Washington DC: World Bank.
- Ayee, J. R. (2003). *Decentralisation for local development in Ghana*. Accra: University of Ghana Press.
- Ayee, J. R. (2006). Some thoughts on the institutional representation of chiefs in the district assemblies and the sub-district structure. In K. Odotei, & A. K. Awedoba (Eds.), *Chieftaincy in Ghana, culture, governance and development*. Accra: Sub-Saharan Publishers.
- Azeko, A. A. (2012). *Towards effective internal revenue mobilization by District Assemblies for local development: A case for Bolgatanga Municipal Assembly*. (Unpublished master's thesis, Kwame Nkrumah University of Science and Technology).
- Babarinde, G. F., Abdulmajeed, T. I., Angyu, P. A., & Adewusi, O. A. (2021). Public revenue-expenditure nexus: A test of fiscal synchronization hypothesis in Nigeria. *Journal of Business School*, 4(3), 250-258. <https://doi.org/10.26677/TR1010.2021.907>
- Babarinde, G. F. (2022). Fiscal neutrality hypothesis: An analysis of the Nigerian local government revenue and expenditure. *Journal of Public Administration, Finance and Law*, 23(1), 119-132. <https://doi.org/10.47743/jopafll-2022-23-08>
- Bandyopadhyay, S. (2015). Local government finance: challenges in revenue-raising at the Municipal Corporation of Delhi. *Commonwealth Journal of Local Governance*, 16(1), 44-86. <http://dx.doi.org/10.5130/cjlg.v0i0.4486>
- Batog, B., & Batog, J. (2021). Regional government revenue forecasting: Risk factors of investment financing. *Risks*, 9(2), 1-15. <https://doi.org/10.3390/risks9120210>
- Bazaanah, P., & Mensah, J. (2013). *Decentralisation and revenue mobilisation and development in Ghana*. Saarbruecken: Lap Lambert Academic Publishing.
- Bell, E., Bryman, A., & Harley, B. (2019). *Business research methods* (5th ed.). Oxford: Oxford University Press.
- Bendassolli, P. F. (2014). Reconsidering theoretical naïveté in psychological qualitative research. *Social Science Information*, 53(2), 163-179. <https://doi.org/10.1177/0539018413517181>
- Berg, B. L., Lune, H., & Lune, H. (2004). *Qualitative research methods for the social sciences*. London: Pearson.
- Boddy, C. R. (2016). Sample size for qualitative research. *Qualitative Market Research: An International Journal*, 19(4), 426-432. <https://doi.org/10.1108/QMR-06-2016-0053>
- Boschmann, N. (2009). *Fiscal decentralization and options for donor harmonization*. Washington DC: World Bank.

- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101. <https://doi.org/10.1191/1478088706qp063oa>
- Brennan, N. M., & Solomon, J. (2008). Corporate governance, accountability and mechanisms of accountability: An overview. *Accounting, Auditing and Accountability Journal*, 21(7), 885-906. <https://ssrn.com/abstract=2257451>
- Bryman, A. (2008). Why do researchers research? *Advances in Mixed Methods Research*, 21(8), 87-100. <https://dx.doi.org/10.4135/9780857024329>
- Chan, J. L. (2003). Government accounting: An assessment of theory, purposes and standards. *Public Money & Management*, 23(1), 13-20. <https://doi.org/10.1111/1467-9302.00336>
- Charmaz, K. (2006). *Constructing grounded theory*. London: Sage Publications.
- Cooper, D. R., & Schindler, P. S. (2001). *Business research methods*. New York: McGraw-Hill Higher Education.
- Creswell, J. W. (2013). *Qualitative inquiry and research design: Choosing among five approaches* (3rd ed.). London: Sage Publication.
- Creswell, J. W. (2014). *Research design: Qualitative, quantitative and mixed methods approaches* (4th ed.). London: Sage Publications.
- Creswell, J. W., & Clark, V. L. (2017). *Designing and conducting mixed methods research*. London: Sage Publications.
- Creswell, J. W., & Miller, D. (2000). Determining validity in qualitative inquiry. *Theory Into Practice*, 39(3), 124-130. <https://www.jstor.org/stable/1477543>
- Cropley, A. J. (2019). *Qualitative research methods: A practice-oriented introduction for students of psychology and education* ((2nd updated, revised and enlarged) ed.). Zinatne. <https://doi.org/10.13140/RG.2.1.3095.6888>
- Dafflon, B. (2013). Institutional and fiscal decentralization: Blueprint for an analytical guide. In B. Dafflon, & T. Madiès (Eds.), *The political economy of decentralization in sub-Saharan Africa* (pp. 9-46). Washington, DC: World Bank.
- Devas, N. (2008a). Local revenue administration. In N. Devas (Ed.), *Financing local government* (pp. 40-49). London: Commonwealth Secretariat.
- Devas, N. (Ed.). (2008b). *Financing local government*. London: Commonwealth Secretariat.
- Devas, N. (2008c). Decentralisation and the implications for local government finance. In N. Devas (Ed.), *Financing local government* (pp. 11-22). London: Commonwealth Secretariat.
- Devas, N., & Grant, U. (2003). Local government decision-making—citizen participation and local accountability: Some evidence from Kenya and Uganda. *Public Administration and Development: The International Journal of*

Management Research and Practice, 23(4), 307-316.
<https://doi.org/10.1002/pad.281>

- Dick-Sagoe, C., & Tingum, E. N. (2021). Flypaper effect of intergovernmental transfers and incentives to improve own-source revenue mobilization of local governments in the central region of Ghana. . *Open Journal of Social Sciences*, 9(8), 434-447. doi:<https://doi.org/10.4236/jss.2021.98030>
- Domfeh, A. K., & Takyi, L. N. (2015). Good governance and financial administration in local government in Ghana. *International Journal of African and Asian Studies*, 7(1), 79-93. <https://ir.aamusted.edu.gh/handle/123456789/764>
- Dzansi, J., Jensen, A., Lagakos, D., & Telli, H. (2019). *Improving local government tax collection capacity: Evidence from Ghana*. International Growth Centre (IGC) Policy brief 33417.
- Dzansi, J., Jensen, A., Lagakos, D., & Telli, H. (2022). *Technology and tax capacity: Evidence from local governments in Ghana*. National Bureau of Economic Research. Retrieved from <http://www.nber.org/papers/w29923>
- Dzansi, J., Jensen, A., Lagakos, D., Otoo, I., Telli, H., & Zindam, C. (2018). *Survey of local government revenue mobilization capacity in Ghana, 2017: Summary and policy implications*. International Growth Centre (IGC)/Office of the Head of Local Government Services (OHLGS).
- Edwards, B., & Gillham, P. F. (2013). Resource mobilization theory. In D. A. Snow, D. d. Porta, B. Klandermans, & D. McAdam (Eds.), *The Wiley-Blackwell Encyclopedia of social and political movements* (pp. 145-151). Hoboken, New Jersey: Blackwell Publishing.
- Edwards, B., & Kane, M. (2014). Resource mobilization and social and political movements. In H.-A. v. Heijden (Ed.), *Handbook of political citizenship and social movements* (pp. 205-232). Cheltenham and Camberley, London: Edward Elgar Publishing. <https://doi.org/10.4337/9781781954706.00018>
- Edwards, B., & McCarthy, J. D. (2004). Resources and social movement mobilization. In D. A. Snow, S. A. Soule, & H. Kriesi (Eds.), *The Blackwell companion to social movements* (pp. 116-153). Hoboken, New Jersey: Blackwell Publishing.
- Farvacque-Vitkovic, C. D., & Kopanyi, M. (Eds.). (2014). *Municipal finances: A handbook for local governments*. Washington, DC: World Bank.
- Fjeldstad, O., & Heggstad, K. (2012). *Local government revenue mobilization in Anglophone Africa*. Bergen: Chr. Michelsen Institute.
- Fjeldstad, O., Chambers, G., & Brun, J. (2014). *Local government taxation in Sub-Saharan Africa. A review and*. Bergen: Chr. Michelsen Institute.
- Fosu, R. A., Krah, R. Y., & Obeng, K. (2013). Compliance of financial management regime in Ghanaian local government. *Research Journal of Finance and Accounting*, 4(12), 19-41.

- Freire, M. E., & Garzón, H. (2014). Managing local revenue. In C. Farvacque-Vitkovic, & M. Kopanyi (Eds.), *Municipal finances: A handbook for local governments* (pp. 147-214). Washington, DC: World Bank.
- Gerring, J. (2017). *Case study research: Principles and practices*. Cambridge: Cambridge University Press.
- Gibbs, G. R. (2007). Analyzing qualitative data. In U. Flick (Ed.), *The Sage qualitative research kit* (pp. 115-143). London: Sage Publications.
- Gilbert, G., Hugounenq, R., & Vaillancourt, F. (2013). Local public finances in Ghana. In B. Dafflon, & T. Madiès (Eds.), *The political economy of decentralization in sub-Saharan Africa* (pp. 107-160). Washington, DC: World Bank.
- Golhasani, A., & Hosseinirad, A. (2016). The role of resource mobilization theory in social movement. *International Journal of Multicultural and Multireligious Understanding (IJMMU)*, 3(6), 1-5. <http://dx.doi.org/10.18415/ijmmu.v3i6.58>
- Hobdari, N., Nguyen, V., Dell'Erba, S., & Ruggiero, E. (2018). *Lessons for effective fiscal decentralization in sub-Saharan Africa*. Washington, DC: International Monetary Fund.
- Jenkins, J. C. (1983). Resource mobilization theory and the study of social movements. *Annual Review of Sociology*, 9(1), 527-553.
- John, D. M., & Mayer, N. Z. (2017). Resource mobilization and social movements: A partial theory. In M. N. Zald (Ed.), *Social movements in an organizational society* (pp. 15-42). London: Routledge. <https://doi.org/10.4324/9781315129648>
- Kazentet, M. H. (2011). *An assessment of internally generated fund and its contribution for district development expenditure: A case of Asutifi district, Ghana*. (Unpublished master's thesis, Kwame Nkrumah University of Science and Technology).
- Kiminyei, F. K. (2018). The nexus between tax revenue and government expenditure in Kenya. *International Journal of Economics & Management Sciences*, 7(5), 1-6. <https://doi.org/10.4172/2162-6359.1000546>
- Kombo, K. D., & Tromp, L. A. (2006). *Proposal and thesis writing: An introduction*. Nairobi: Pauline Publications Africa.
- Kothari, C. R. (2007). *Research methodology: Methods and techniques*. Delhi: New Age International.
- Lincoln, Y. S., & Guba, E. G. (1985). *Naturalistic inquiry*. London: Sage Publications.
- Long, N. (2001). *Development sociology: Actor perspectives*. London: Routledge.
- Long, N. (2004). Actors, interfaces and development intervention: Meanings, purposes and powers. In T. Kontinen, *Development intervention: Actor and activity perspectives*. Helsinki: University of Helsinki.

- Mahama, P. Y., Abdulai, A. G., & Asamoah, K. (2023). Collective action and revenue generation: focus on selected Metropolitan and Municipal Assemblies in Ghana. *SN Social Sciences*, 3(8), 117. <https://doi.org/10.1007/s43545-023-00704-9>
- Mahama, P. Y., Abdulai, A. G., & Asamoah, K. (2024). Local revenue mobilization in Ghana: Why similar metropolitan and municipal assemblies exhibit different outcomes. *Social Sciences & Humanities Open*, 9, 100853. <https://doi.org/10.1016/j.ssaho.2024.100853>
- Marshall, C., & Rossman, G. B. (2014). *Designing qualitative research*. London: Sage Publications.
- Maxwell, J. A. (2013). *Qualitative research design: An interactive approach*. London: Sage Publications.
- McCarthy, J. D., & Zald, M. N. (1977). Resource mobilization and social movements: A partial theory. *American Journal of Sociology*, 82(6), 1212-1241. <https://doi.org/10.1086/226464>
- McCluskey, W., Franzsen, R., Kabinga, M., & Kasese, C. (2018). *The role of information communication technology to enhance property tax revenue in Africa: A tale of four cities in three countries*. London: Institute of Development Studies.
- Mehrara, M., Pahlavani, M., & Elyasi, Y. (2011). Government revenue and government expenditure nexus in Asian countries: Panel cointegration and causality. *International Journal of Business and Social Science*, 2(1), 199-208.
- Miles, M. B., Huberman, M., & Saldana, J. M. (2014). *Qualitative data analysis. A methods sourcebook* (3rd ed.). London: Sage Publications.
- Modibbo, S. A. (2015). An assessment of the effectiveness of internal audit unit at local government level in Adamawa state. *International Journal of Humanities and Social Science*, 5(1), 59-65.
- Mogues, T., & Benin, S. (2012). Do external grants to district governments discourage own revenue generation? A look at local public finance dynamics in Ghana. *World Development*, 40(5), 1054-1067. <https://doi.org/10.1016/j.worlddev.2011.12.001>
- Msenga, S. (2020). *Factors influencing revenue collection in selected local government authorities in Tanzania*. (Unpublished doctoral dissertation, The University of Dodoma).
- Muwonge, A., & Ebel, R. D. (2014). Intergovernmental finances in a decentralized world. In C. Farvacque-Vitkovic, & M. Kopanyi (Eds.), *Municipal finances: A handbook for local governments* (pp. 1-40). Washington, DC: World Bank.
- Neuman, W. L. (2014). *Social research methods: Qualitative and quantitative approaches* (7th ed.). London: Pearson.
- Ohemeng, F. L., & Mohiuddin, F. (2022). *The enigma of the central–local government relationship and Its impact on property tax administration in developing countries: The Ghanaian perspective*. London: Institute of Development Studies.

- O'Leary, Z. (2017). *The essential guide to doing your research project* (3rd ed.). London: Sage Publications.
- Opoku, E., Kyeremeh, C., & Odoom, D. (2014). Local Revenue Mobilization Mechanisms: Evidence from the Abura-Asebu-Kwamankese District in Ghana. *Developing Country Studies*, 4(26), 125-137.
- Patton, M. Q. (2002). Two decades of developments in qualitative inquiry: A personal, experiential perspective. *Qualitative Social Work*, 5(3), 261-283. <https://doi.org/10.1177/147332500200100>
- Premchand, A. (2005). *Controlling government spending: The ethos, ethics and economic of expenditure management*. Oxford: Oxford University Press.
- Puopiel, F., & Chimsi, M. (2015). Mobilising internally generated funds to finance development projects in Ghana's Northern Region. *Commonwealth Journal of Local Governance*(18), 147-160. <http://dx.doi.org/10.5130/cjlg.v0i18.4848>
- Rubin, A., & Babbie, E. R. (2005). *Research methods for social work*. Pacific Grove, California: Thomson Brooks/Cole.
- Saasi, P. (2019). *Maximizing internally generated fund for local development in Sissala East District Assembly of the Upper West Region, Ghana*. (Unpublished master's thesis, University for Development Studies).
- Schmidt, S. H., Hancock, M. H., Frederick, E. L., Hums, M. A., & Alagaraja, M. (2020). Examining athlete ally through resource mobilization theory. *Journal of Sport and Social Issues*, 44(3), 214–243. <https://doi.org/10.1177/0193723520910815>
- Schoch, K. (2020). Case study research. In J. B. Gary, A. C. Kimberly, M. C. Linda, & H. H. John (Eds.), *Research design and methods: An applied guide for the scholar-practitioner* (pp. 245-256). London: Sage Publications.
- Scott, G. K. (2018). Influence of revenue mobilization practices on service delivery in decentralized governments: The case of District Assemblies in Ghana. *Journal of Public Administration and Governance*, 8(4), 215-239. <https://doi.org/10.5296/jpag.v8i4.13926>
- Smoke, P. (2001). Decentralization in Africa: Goals, dimensions, myths and challenges. *Public Administration and Development*, 23, 7-16.
- Smoke, P. (2003). *Fiscal decentralization in developing countries: A review of current concepts*. Geneva: United Nations Research Institute for Social Development.
- Tackie, G., Marfo-Yiadom, E., & Achina, S. O. (2016). Determinants of internal audit effectiveness in decentralized local government administrative systems. *International Journal of Business and Management*, 11(11), 184-196. <http://dx.doi.org/10.5539/ijbm.v11n11p184>
- Takumah, W. (2014). *The dynamic causal relationship between government revenue and government nexus in Ghana*. Munich: Munich Personal RePEc Archive.

- Techiman Municipal Assembly. (2019). *Composite budget for 2019-2022: Revised programme based budget estimates for 2019*. Techiman Municipal Assembly.
- Techiman Municipal Assembly. (2020). *Revised composite budget for 2020-2023: Programme based budget estimate*. Techiman Municipal Assembly.
- Techiman Municipal Assembly. (2021). *Composite budget for 2021-2024: Programme based budget estimates*. Techiman Municipal Assembly.
- Techiman Municipal Assembly. (2022). *Composite budget for 2022-2025: Programme based budget estimates for 2022*. Techiman Municipal Assembly.
- Techiman Municipal Assembly. (2023). *Composite budget for 2023-2026: Programme based budget estimates for 2023*. Techiman Municipal Assembly.
- Twaibu, A. (2020). *Factors contributing to inefficient revenue collection in Temeke and Kigamboni municipal councils*. (Unpublished doctoral dissertation, University of Mzumbe).
- Udoh, E., Afangideh, U., & Udejaja, E. (2015). Fiscal decentralization, economic growth and human resource development in Nigeria: Autoregressive distributed lag (ARDL) approach. *Journal of Applied Statistics*, 6(1), 56-82.
- Venkateswaran, R. K. (2014). Municipal financial management. In C. Farvacque-Vitkovic, & M. Kopanyi (Eds.), *Municipal finances: A handbook for local government* (pp. 93-146). Washington, DC: World Bank.
- Yilmaz, S., Beris, Y., & Serrano-Berthet, R. (2008). *Local government discretion and accountability: A diagnostic framework for local governance*. Local Governance Accountability Series, Paper No. 113.
- Yin, R. K. (2018). *Case study research: Design and methods* (6th ed.). London: Sage Publications.
- Zakaria, A. S. (2015). *Impact of fiscal decentralization on quality financial reporting at the districts in Ghana*. (Unpublished doctoral thesis, Walden University).

APPENDICES

APPENDIX A

Revenue Mobilization and Public Expenditure Management in Techiman Municipal Assembly

Interview Guide for Officials of Techiman Municipal Assembly

Dear participants, my name is Jones Awumbey. I am a final-year student reading MPhil. Political Science Education at the University of Education, Winneba. As part of my degree requirements, I am conducting a study on the topic above. The import of this thesis is to provide insights into the effectiveness of arrangements governing revenue mobilization, and public expenditure management systems in Techiman Municipal Assembly in Ghana. I would be grateful if you could contribute to this study by participating in an interview which will take about 20 to 30 minutes. Participation is voluntary and all information provided shall be treated confidential and will be used for research and education purposes only.

Contact details of researcher: awumbeyjones@gmail.com / 0546649141.

Thank you

Date of Interview.....

Contact details/House No:.....

Issues on Mobilize Revenue Arrangements

1. Kindly share with me key revenue sources available in the Municipality

.....
.....

Prompt: which revenue source(s) do you think generate more revenue for the Assembly?

.....

Prompt: which revenue source(s) do you think do not generate more revenue for the Assembly? Why?.....

2. Kindly share with me the strategies the Assembly is using for revenue mobilization

Prompt: has the Assembly been able to reach its revenue targets in recent years?

.....

3. Which factors contribute to the success of the Assembly's strategies?

.....

Prompt Why?.....

4. Which factors hinder the Assembly's strategies?

.....

Prompt Why?.....

5. Which stakeholders contribute to revenue mobilization efforts by the Assembly?

.....

Prompt: how does the Assembly engage other stakeholders in revenue mobilization?

.....

Prompt: how do you think the strategies could facilitate/hinder revenue mobilization?

.....

6. Briefly share your experience with stakeholders' commitment to pay rates and fees.....

7. How does the Assembly track stakeholders who do not pay various fees and fines?.....

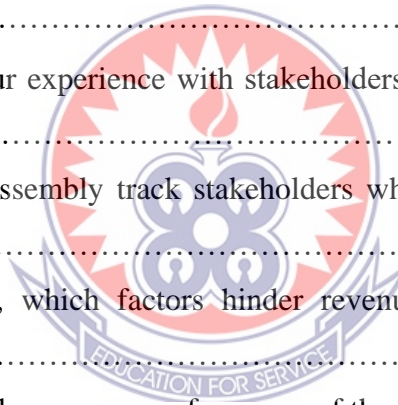
8. In your opinion, which factors hinder revenue mobilization efforts by the Assembly?.....

9. Kindly describe the revenue performance of the Assembly in recent years

.....

10. In your opinion, how should local revenue in your Municipality be mobilized?

.....



Public Expenditure Management Systems in Techiman Municipal Assembly

11. Briefly tell how the Assembly manages its revenue

.....

12. Which public expenditure management system is available for the Assembly?

.....

Prompt: how does the Assembly observe the modalities outlined for its spending?

.....

13. Which strategies are in place to ensure effective utilization of the Assembly's revenue?.....

Prompt: how would you rate the strategies toward revenue utilization?

.....

Prompt: why are they effective or not?.....

14. Which projects does the Assembly spend its revenue on?

.....

Prompt: How do you think such projects benefit the public? Why?

.....

15. Briefly share your experience on how the Assembly incorporates citizens' interests in revenue spending

.....

Prompt: which stakeholders are consulted on the projects to spend local revenue on?

.....

16. How would you describe the performance of the Assembly in terms of actual revenue versus budgeted revenue in recent years?

.....

Prompt: how are the Assembly's estimates for projects met?

.....

Prompt: are there cases where the Assembly overspends its budgeted revenue on projects? Why?

Prompt: which years do you think the Assembly did well on actual versus budgeted revenue and why?... ..

Prompt: which years do you think the Assembly could not meet its actual versus budgeted revenue and why?.....

17. How does the Assembly inform people on the use of revenue collected?

.....
.....

18. Which strategies are used by the Assembly to report to revenue contributors on revenue and expenditure?

.....
.....

Prompt: which strategies are used to inform citizens on how their paid revenues are utilized?.....

Prompt: how do you think stakeholder meetings could facilitate effective revenue utilization?.....

19. How would you rate the Assembly's level of accountability to the public on its expenditure?.....

.....

20. Kindly share with me your experience with the expenditure performance of the Assembly.....

.....

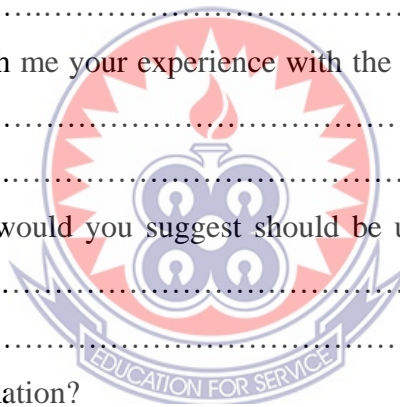
21. What strategies would you suggest should be used for effective utilization of revenue?.....

.....

22. Any other information?

.....
.....

Thank you.



APPENDIX B

Revenue Mobilization and Public Expenditure Management in Techiman Municipal Assembly

Interview Guide for Officials of Techiman Municipal Assembly

Dear participants, my name is Jones Awumbey. I am a final-year student reading MPhil. Political Science Education at the University of Education, Winneba. As part of my degree requirements, I am conducting a study on the topic above. The import of this thesis is to provide insights into the effectiveness of arrangements governing revenue mobilization, and public expenditure management systems in Techiman Municipal Assembly in Ghana. I would be grateful if you could contribute to this study by participating in an interview which will take about 20 to 30 minutes. Participation is voluntary and all information provided shall be treated confidential and will be used for research and education purposes only.

Contact details of researcher: awumbeyjones@gmail.com / 0546649141.

Thank you.

Date of Interview.....

Contact details/House No:.....

Issues on Mobilize Revenue Arrangements

1. Kindly share with me key revenue sources available in the Municipality
.....
.....
2. Which revenue source(s) do you think could generate more revenue for the Techiman Municipal Assembly?
.....

Prompt: why?.....

3. How do you participate in revenue mobilization in the Municipality?

-
-
4. Based on your experience, how does the Assembly involve dwellers in the Municipality in revenue mobilization?

.....

.....

Prompt: which strategies do the Assembly use to engage the people in revenue mobilization?.....

Prompt: how do you think the strategies could facilitate/hinder revenue mobilization?

-
5. In your opinion, how do people in the Municipality contribute to revenue mobilization?.....

-
6. In your opinion, which factors hinder revenue mobilization efforts by the Assembly?.....

-
7. Kindly describe the revenue performance of the Municipal Assembly

-
8. In your opinion, how should local revenue in your Municipality be mobilized?

.....

Public Expenditure Management Structures in Techiman Municipal Assembly

9. Which projects does the Assembly spend its revenue on?

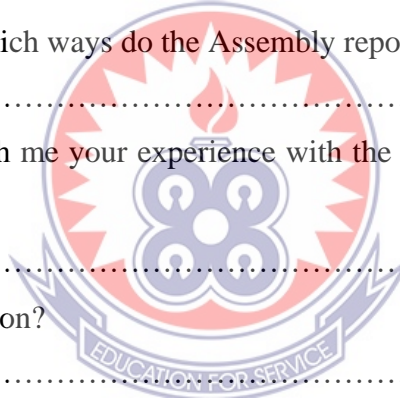
.....

Prompt: Do you think such projects benefit the public?

Prompt: Why?.....

10. Briefly share your experience on how citizens' interests are incorporated into the Assembly's spending of revenue

11. How does the Assembly let people know the need to pay rates and fees?
.....
12. How do you think stakeholder consultative meetings on the use of revenue collected could facilitate effective revenue utilization?
.....
13. Kindly share your experience about the Assembly's level of accountability on its expenditure
.....
14. Please share with me whether the Assembly report to dwellers on its revenue and expenditure performance
.....
15. Please share with me whether the Assembly report to dwellers on its revenue and expenditure performance
.....
Prompt: if so, which ways do the Assembly report to revenue contributors?
.....
16. Kindly share with me your experience with the expenditure performance of the Assembly
.....
17. Further information?
.....



Thank you.