

Investigating The Challenges In Revenue Collection Process: The case study of Ghana AMA property rate collection

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ABSTRACT: The paper focused on the challenges that exist on the process of revenue collection in the Accra Metropolitan Assembly. Like all metropolitan and municipal authorities, the AMA faces several challenges ranging for the efficient provision of service to revenue collection.

The study attempt to eliminate or reduce to minimum the challenges in the process of revenue collection, the problems associated with revenue administration, the tax base coverage and challenges in identifying property owners. Other objectives are to proposed and design a database solution for effective management of property ownership and revenue collection and also to propose a network solution for connecting the assembly's and the land sector agencies.

The study used the interpretative case study approach to obtain study individuals in their natural settings and also obtain deeper understanding of the event. Data was obtained from written narrative, observation and semi structured interviews of 20 participants.

In this study the researcher investigated the challenges associated with the collection of property rate in the AMA. It was discovered that revenue trend has not been stable in revenue collection. It was discovered that the AMA does not have a full or comprehensive register of all taxable activities or levies in their jurisdiction. There exist no system to track invoices and payments. Data on services, facilities, levies etc. are handled manually and consequently subject to fraud, abuse and significant revenue loss.

The research therefore recommends ways of minimizing the revenue leakage associated with property rate administration by the AMA; The proposed database system for collecting property rate stores detailed information of individual customer's and their property (land and building), these details would be stored with land or property coordinates from Google map for easy site identification. The system is designed to generate invoices and send it via mail to the appropriate customers and also keep payment records as well as summary reports of all services.

KEYWORDS: AMA, ICT, VPN, DACF, WLAN.

1 INTRODUCTION

The local assemblies play a vital role in the economic development in the country. Most of these authorities depend or rely on manual file based information storage with little or no means of obtaining feedback from the public. Due to the manual nature of information storage not more than one person can access data at the same time and this makes it impossible for information sharing within or outside the assemblies. These Local Authorities are faced with challenges of collection, storage and dissemination of information.

However, information Communication Technology facilitates the creation of dynamic base of information and communication capacity in perspective needs and interest of various public sectors. The availability of ICT training, internet, email access services is limited at the public sectors in Ghana. An overview of the local authorities reveals a high demand for information services for their processes. The file based information storage used by most local authorities is often not up to date and not properly structured.

The revenue service and the local authorities are not collecting all revenue due from companies and individuals in Ghana. Revenue is lost because there are no proper ICT systems in place, to assist in identification of properties and their owners, to keep up to date record on tax rolls, to verify payment done by property owners. Due to the manual process involve in the revenue collection, management does not detect all short paid, mispricing and unpaid items.

Ghana has been implementing a local government decentralization program with the objective of promoting grass root democracy and ensuring that local government services and development programs are informed by and reflect local needs. The Municipal, Metropolitan and Districts Assemblies (MMDA's) were established to meet this objective. For the decentralization program to be successful, these assemblies most operate as an autonomous institution and have adequate funds to cater for their operations. The central Government funds cannot meet the needs of the Assemblies and therefore the need to mobilize revenue for their own operation but the issue here is the assemblies revenue collection processes are mainly manual, which is cumbersome, less efficient and fraught with fraud.

The decentralization process granted the District Assemblies the following functions according to (Act 2008):

- a. The formulation and execution of plans, programs and strategies for the effective mobilization of the resources necessary for the overall development of the district.
- b. The levying and collection of taxes, rates, duties and fees.

Major revenue sources of the assemblies include:

- a. Basic rate – Fixed rate levied on adult population
- b. Property rate – levied on immovable properties(annually)
- c. License – charged on economic activities in the district
- d. Fees – charged on tolls, lorry park etc.

The assemblies work in collaboration with the Lands Valuation Board on rates collection related to landed properties. The Lands valuation board, a division of the Lands Commission (Act 2008) is responsible for:

- a. Inventory of state acquired Lands
- b. Revaluation of properties within the District Assemblies.
- c. Preparation and maintenance of valuation list for rating purposes.

The effects of poor monitoring and enforcement are reflected in the performance of revenue collection. Presently, the assembly collects about 70% of their total estimated revenue. This implies that about 30% of estimated revenues are bad liability at the end of the fiscal year (dormaa.ghanadistricts.gov.gh).

1.1 MOTIVATION

Despite the decentralization of the district assemblies operations and their function to collect taxes, rates, duties and fees, they still face a number of problems. The process of collecting revenue is mainly manual and cumbersome, inefficient and prone to fraud. The assembly has limited data on properties and their owners, defaulting property owners, and proper payment record.

It is anticipated that the introduction of an ICT system for the local assemblies will help manage revenue collection properly. Building a database for the district assemblies to capture all land registration document and permits issued at the land valuation board will enable the assembly have access to primary information on all properties and their owners in the country. In this way there will be a synergy and network between the land sector and the assembly, which will aid in easy information sharing. This will ensure accurate billing, monitoring and control of the revenue collection process and also guarantee that revenue is not lost.

This research acknowledges the fact that there are other ICT research priorities in Ghana. However, this study is intended to explore how ICT system can help manage the collection of property rate in the Accra Metropolitan Assembly. The Public sector is faced with the issue of revenue leakage from the, land sector agencies through to the local authorities who are in charge of rate collection; this is because most of the operations in the assemblies are manually based and therefore there is

limited control, no transparency and no accountability. This limitation has resulted in unpaid land rates and bills, and also led to exploitation of consumers by some officials. It has further attracted corrupt practices as officials (rate collectors) and consumers conspire to distort bills and other fees that need to be settled.

In most operations humans serve as an interface between the business entities and customers, and these human resources are responsible for revenue collection, facilitation of mispricing, inappropriate accountability and the wrong invoicing; in this view this study assumes that replacing humans with computer systems would be a better solution to revenue management.

1.2 AIMS AND OBJECTIVES

The main objectives of this research include the following:

1. To eliminate or reduce to minimum revenue leakage in the process of revenue collection.

1.3 SPECIFIC OBJECTIVES

1. To Identify the main source of revenue
2. To investigate the challenges and constraint to property rate collection.
3. To propose and develop database solution for effective management of property ownership and revenue collection.
4. To propose a Network solution for improved synergy between the assemblies and land sector agencies.

2 METHODOLOGY

The research methodology suitable for the study has been assessed to be qualitative because the subject under research is of social nature and there is the need to obtain an in depth opinion from participant through methods such as interviews or focus group. Considering the nature of the research, qualitative research is appropriate in gaining understanding in the research environment. The use of qualitative approach in a study brings the researcher closer to reality thus, there is close interactions between researcher and respondent (Sarantakos, 1998). Strauss and Corbin (1990) as cited in Sanders (1997) claim that qualitative methods can be used to better understand any phenomenon about which little is yet known. In view of the context of this study the Interpretative case study approach is adopted to bring out understanding of a complex issue and also extend experience or strength to what is already known through previous research (spring, 1997). Interpretative case study was adopted to obtain understanding of words from an individual perspective since the research focused on a specific phenomenon. Yin defines case study research method as an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used (Yin, 1984, p. 23, spring1997). This work investigates the challenges of revenue collection process in the Accra Metropolitan Assembly and whether ICT will help eliminate revenue leakage in the process. A single case is adopted for this study to explore and gain an initial, in-depth understanding of what method is used in revenue collection, the challenges associated with the method and evaluate how ICT can be used as tool to remedy the challenge. In line with this McMillan and Schumacher (1997) also stated that case studies can provide a detailed description and analysis of processes or themes voiced by participants in a particular situation.

Case studies, adopts an interpretive approach to data, studies 'things' within their context and considers the subjective meanings that people bring to their situation. The case study approach is an explanatory method which makes it easy to ask and seek answers for the necessary 'how', 'when' and 'why' questions associated with the study. Again, the intimacy of fieldwork relationships associated with case studies can be the greatest advantage (David and Sutton, 2004, Darison 2012). Given the sensitive nature of the topic as well as the in-depth data the researcher is interested the best way to gather this kind of data is directly from the population who are interested and associated with the phenomena.

The data collection instruments that were employed for the study include the use of semi structured institutional questionnaires, observation, interviews, and pocket notebook. These tools were employed to facilitate the data collection process as and when the use of any one of them became necessary. These tools were employed to ensure a complete assessment and understanding of the phenomenon under investigation. The semi structured interviews allow the researcher to construct a series of open ended questions to identify the challenges or problems in revenue collection and how effective the introduction or application of ICT can eliminate or reduce revenue leakage. The researcher resorted to this type of interview because it enable her to probe the interviewee to elaborate more on issues discussed in order to obtain more information. Face -to-face interview was used to establish rapport with potential participant in order to gain their cooperation. This method was used to gain information from the AMA budget, financial and MIS department about available

information and documentation of properties in the metropolis. This method became necessary because it enables the researcher to obtain clarification to ambiguous answers and follow-up on information when appropriate. Observation aid the researcher to obtained good description of the functions of both institutions (AMA and LC).Information was gathered from the composite budget of the AMA and block directorate of the rating division under the land valuation division in the Lands Commission. Drawing understanding from this, Observation can lead to deeper understandings than interviews alone, because it provides knowledge of the context in which events occur, and may enable the researcher to see things that participants themselves are not aware of, or that they are unwilling to discuss (Patton, 1990, Sander, 1997).

The target population is the management and staff of Accra Metropolitan Assembly and Lands Commission. A sample of 20 staff members were purposively selected from each institute. A cross section of property owners were randomly selected for this exercise. The staff of AMA comprised of Budget Office, Metropolitan Finance Office and Internal Audit Unit, MIS Department and the divisions of the Lands Commission comprise of the Land Valuation unit and the land registry.

In carrying out the study, the purposive sampling method was employed in the selection of the of the 12 staff from the Accra Metropolitan Assembly and 8 staff from the Lands commission(valuation division).Purposeful sampling seeks information-rich cases which can be studied in depth (Patton, 1990, Sander, 1917). The Accra Metropolitan Assembly was selected for the study due to the evidence of the usage of the ICT system in revenue collection. The Lands commission was also selected due to the data obtained by the valuation unit which is turn to be necessary for the assembly's revenue collection. The purposive sampling technique was used to sample the officers that were interviewed at the assembly and the Lands commission.

3 RESULTS AND DISCUSSIONS

Having established the theoretical background and methodology adopted for the study as well as the study area profile, the purpose of this section is to narrow the discussion down by analyzing the empirical data from the study area and investigate if the theoretical issues discussed in the preceding chapter pertaining to challenges in local government revenue collection exist in the Accra Metropolitan Assembly. This chapter thus seeks to analyze the data obtained from the field survey and interviews conducted in the research area.

1. Objective 1 - To identify the main source of revenue

In response to a question asked about the main source of revenue for AMA all respondents listed the following:

- Rate
- Land
- Fees and fine
- Rent
- Licenses
- Miscellaneous

The following data the revenue statistics was obtained from the directorate of budget provided as shown in the Table 1.1

TABLE 1 – Revenue statistics from budget office (Source: Field Survey, July, 2013)

	2005	2006	2007	2008	2009	2010
RATE	1,194,603.90	1,535,100.19	1,174,484.13	2,701,497.26	2,131,138.62	2,512,990.91
LAND	38,009.74	15,159	22,885.92	24,700.73	26,164.00	54,324
FEES/FINES	1,833,912.04	2,545,379.87	3,128,134.06	2,987,479.91	2,716,386.55	5,952,299.40
LINCENSE	939,018.91	2,113,691.73	3,402,988.78	4,288,814.66	2,539,116.12	4,330,034.37
RENT	318454.14	10116034	1,097,141.70	703,123.60	697,678.28	1,343,962.32
INVESTMENT	3,228.22	3,044.07	12,083.68	5,421.74	-	18,389.06
MISCELLANEUOS	666,098.47	210,883.59	234,529.32	130,822.31	29,085.33	109,430.97
GOVERNMENT GRANDS	3,244,125.46	7,389,736.87	12,959,379.9	9,053,942.95	5,072,291.66	11,702,451.91

From table 1 above and figure 1 below, it can be observed that grants from Government represent the highest source of revenue, it represent 43.61% of the total revenue generated for the six year period, this is followed by Fees and fines (16.9%).The third source of revenue contribution with 15.54% is revenues generated from license, whiles revenue generated

from rents represent 12.6%. Rates represents the fifth with 9.93%, the sixth is miscellaneous with a contribution of 1.22%. The seventh and eighth are land and investment and with 0.16% and 0.04 % respectively.

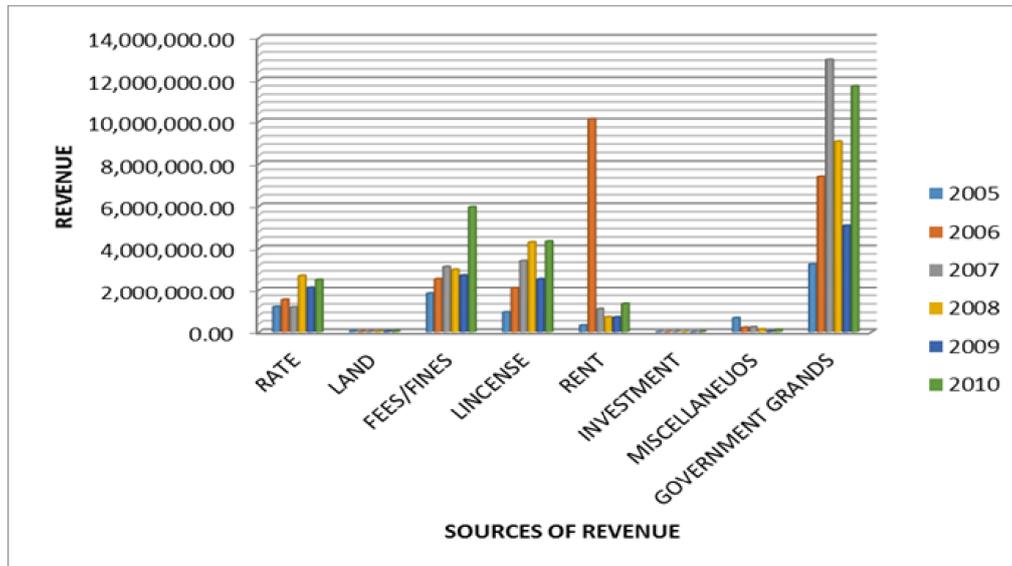


Figure 1 -Revenue statistics from budget office (Source: Field Survey, July, 2013)

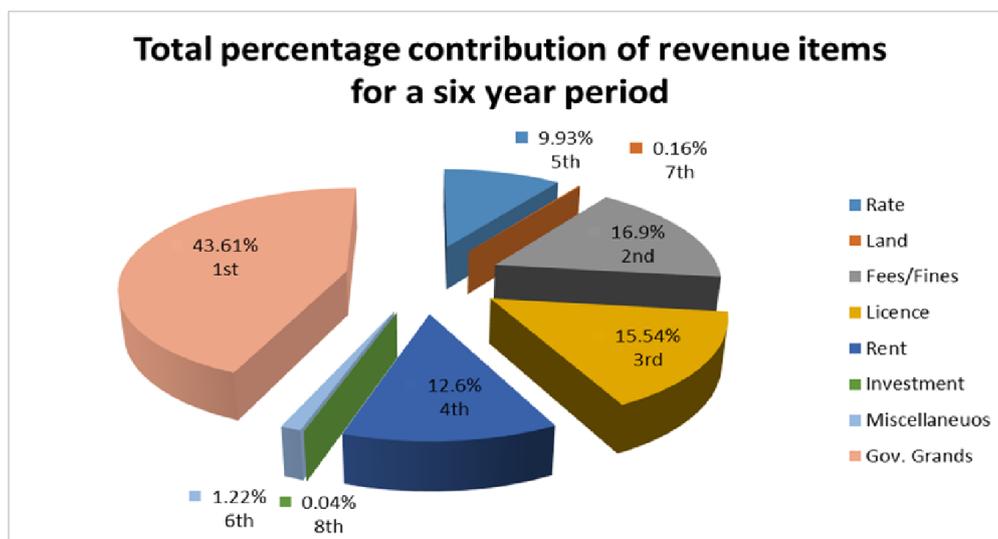


Figure 2 - Ranking of the revenue items (Source: Field Survey, July, 2013)

The study of the main revenue component of the Accra Metropolitan Assembly indicated that taxes in the form of rates and nontax such fines, lands, rents, investment among others contribute 59.1% and 40.9% respectively of the internally generated revenue of the assembly. The survey made it clear that even though there are several revenue instruments available to the Accra Metropolitan Area, the assemblies greatly depend on grants from the central government and this contribute about 63% of the total revenue of the assembly.

Objective 2 - To investigate the challenges and constraint to property rate collection

When participants were asked about the challenges they encounter in the revenue collection process. The following responses were gathered:

Difficulty in identifying properties and their owners

The study discovered that due to inadequate ownership information from the land commission is on registered properties, it becomes difficult to identify properties; it lacks personal identification numbers and sometimes the owner's full name and address are not complete. There are instances where owners refused to pay bills because their ownership information is not correct for instance a misspelled name. Also, there are cases where the legitimate owner of the property is deceased and the new owner or successor had not been reported.

- **Unauthorized Building**

The study unearthed that there are numerous buildings within the AMA's jurisdiction that are built outside the boundaries of a parcel. This may be due to the fact that the parcel was not surveyed or the building does not have a permit. Unauthorized building is considered one of the major problems in Ghana. This in a way decreases the revenue obtained from permit fees and property rates.

- **Non Update Valuation Roll**

The valuation roll prepared by the rating unit at the lands valuation division, contains information about properties and their values. What the metropolis has realized is that not all rateable buildings are valued. This can be as a result of an oversight by the land sector agency during the valuation process or sometimes there are new buildings that had not been updated in the property register and therefore not valued. These errors attribute to the revenue loss from property rates.

- **Use of manual procedures and minimum controls**

The study pointed out that the computerized system at the Metropolis is independent or autonomous in nature. In this sense data is not shared or linked to other divisions that need or depend on this information. Property rates are printed and distributed manually to owners, some payments are carried out manually at the sub-metro offices and later recorded or transferred in the billing and payment system at the head office. This gives rise to the misappropriation of funds since it's difficult to map payment against invoices and the agent who received it.

- Fraudulent practices on the part of the revenue collectors and the difficulty in obtaining the needed data.
- Relying on land valuation division for valuation rolls which is not forthcoming.
- Inadequate street naming and house numbering.

How the challenges affect revenue generation in the Metropolis

Table 2 Revenue 2012 (Source: Field Survey, July, 2013)

N	ITEMS	BUDGETED GH¢	ACTUAL GH¢	% ACTUAL
1	RATES	4,938,005.00	3,311,116.98	15.69
2	LANDS	400,000.00	604,219.43	2.9
3	FEES, CHARGES AND FINES	6,842,199.00	3,202,325.79	15.17
4	LICENCES	7,877,080.00	3,982,160.59	18.87
5	RENT	3,238,850.00	890,708.96	4.22
6	GRANT	126,107,467.00	8,927,510.87	42.3
7	INVESTMENT	76,500.00	9,051.00	0.04
8.	MISCELLANEOUS		179,386.59	0.85
	TOTAL	149,480,101.00	21,106,480.21	100

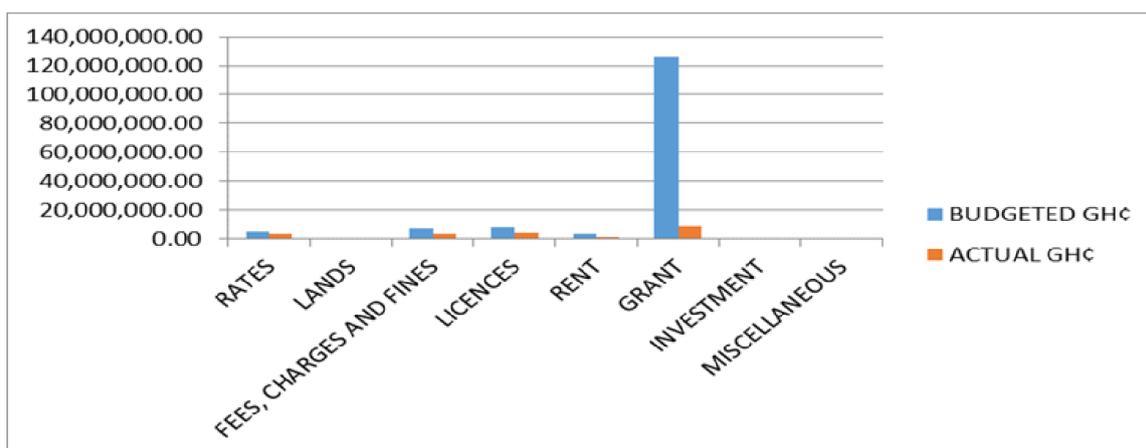


Figure 3 - Revenue as at June 2012 (Source: Field Survey, July, 2013)

With the table 2 and figure 3 above the estimated budget for property rate for the AMA was GHc4,938,005.00 in percentage terms it is 15.69 percent but the actual revenue released from the rate was GHc3,311,116.98 which gives a variance of GHc1,626,888.02. Though it appears as the second highest actual revenue collected by the assembly, the assembly is not able to attain its target revenue, in other words target are not met. The assembly relies mostly on grant which is GHc8,927,510.87

Table 3–Budgeted and Actual Revenue as at June 2011 (Source: Field Survey, July, 2013)

NO	ITEM	2011 Revenue BUDGETED(GHc)	ACTUAL(GH c)	ESTIMATED% ACTUAL
1	RATES	6,585,000.00	2,665,779.02	40.48
2	LANDS	270,000.00	156,529.19	57.97
3	FEES, CHARGES&FINES	6,641,340.00	2,627,805.98	39.57
4	LICENCES	9,023,960.00	3,250,277.16	36.01
5	RENT	8,172,230.00	569,511.98	8.97
6	GRANT	23,225,400.00	8,494,694.87	36.58
7	INVESTMENT	76,500.00	8,631.00	11.28
8.	MISCELLANEOUS	-	2,264,928.79	-
	TOTAL	53,994,430.00	20,038,157.99	37.11

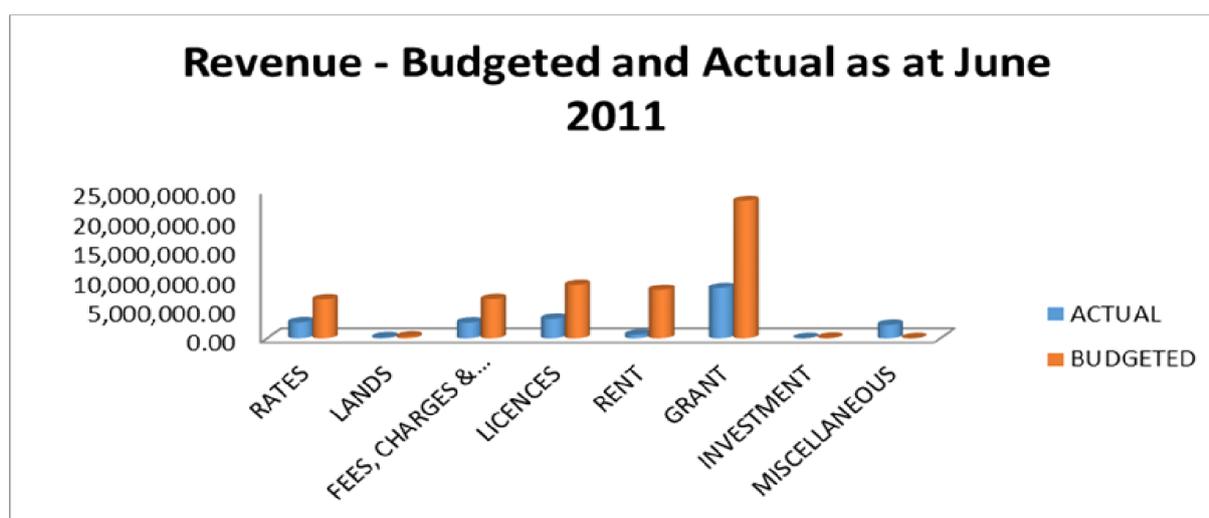


Figure 4 – Budgeted and Actual Revenue as at June 2011 (Source: Field Survey, July, 2013)

With the table 3 and figure 4 above the estimated budget for property rate for the AMA was GH¢6,585,000.00 in percentage terms it is 40.48 percent but the actual revenue released from the rate was GH¢2,665,779.02 which gives a variance of GH¢3,919,220.98. Though it appears as the highest actual revenue collected by the assembly, the assembly is not able to attain its target revenue, in other words target are not met. The assembly relies mostly on grant which is GH¢8,494,694.87.

Objective 3 - To propose a Network solution for improved synergy between the assemblies and land sector agencies.

This section presents the proposed network solution for improved synergy between connecting the assembly's and the land sector agencies. The VPN connection is considered as a viable solution for the implementation. A VPN is a Virtual Private Network that uses public infrastructure (usually internet) to connect remote network or users (NetGear VPN Basics). It uses virtual connections routed through the internet from the business private network to the remote site or remote employee. This technology can be applied to both LAN and WLAN.

The VPN technology uses different methods for connecting individual sites. The site-to-site VPN allows multiple offices in fixed locations to establish secure connections with each other over a public network such as the internet. On the other hand the remote access VPN allows individual users with a remote computer network. Some of the common protocols used by VPN for the safe transfer of data from one point to another are PPTP, L2TP/IPSec and SSTP.

The researcher proposed the L2TP/IPSec VPN technology. The L2TP allows multiprotocol traffic to be encrypted and then sent over any medium that supports point-to-point datagram delivery, such as IP or asynchronous transfer mode (ATM). In terms of security L2TP has no major vulnerabilities. It is considered the safest VPN protocol next to the Open VPN and SSTP. L2TP is encrypted using the standardized IPSec protocol with 256bit encryption system.

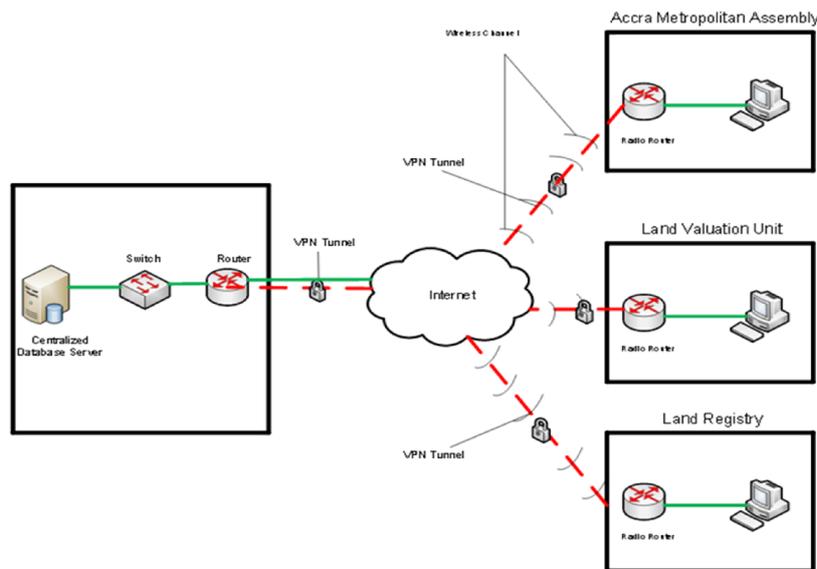


Figure 5 -VPN tunnel

4 MAJOR FINDINGS

The study adopted the interpretative case study approach to investigate the challenges in property rate collection in the Accra Metropolitan Assembly. The study aims at minimizing revenue loss or revenue leakage associated the administration of property rates in the Metropolis. Accra Metropolitan Assembly was chosen for the study because of its readily available internet infrastructure that can be adopted in the areas of revenue collection to increase the internally generated revenue of the Metropolis. Particular attention was directed to the challenges involve in the property rate collection, the ICT system that can be used to minimize the loss of revenue, identify the revenue sources available and as well as the revenue performance. The study emphasized on the following objectives; to Investigate problems associated with administration of revenue collection, investigate the tax base coverage and the challenges in identifying property owners, to propose and develop database solution for the effective management of property ownership and revenue collection and finally to propose a network solution for improved synergy between connecting the assemblies and the land sector agencies.

Findings from the study indicated that the administration of property tax which forms about 40.48% of the IGF, is placed in the hands of the Accra Metropolitan Assembly, mandated by the local Government, section 90 of Act 462, 1993. They are responsible for the assessment, collection and accounting for other taxes, rates and licenses such as license, lands and rents etc. in their jurisdiction. It was observed that these sources of revenue were found to be less administered and others were not administered at all by the AMA.

Based on the findings, the revenue base information is mostly incomplete, collections are usually low and enforcement is virtually non-existent.

From the study the tax base coverage for AMA is mostly inadequate for them to realize the projected revenues. This is as a result of un-updated tax registers coupled with exemption for some institutions such as churches, Government bungalows and institutions, Schools etc.

The study also revealed the challenges that impede the property tax administration in the AMA. These were identified as difficulty in identifying property and their owners due to incomplete owner information and lack of proper addressing system and nonexistence of maps, also unauthorized building due to constructions without permit from the AMA. Un-updated valuation rolls which the AMA depends on to collect property rate, some owners end up not paying anything because their information is not in the register. The use of manual procedure in obtaining data and collecting revenue in AMA is prone to fraud.

5 CONCLUSIONS

Although the government of Ghana has launched couple of policies for the effective and efficient use of ICT in public organizations, most of these sectors are engage in the use of manual processes or partial use of ICT. The situation in Accra Metropolitan Assembly is not an exception.

The Administration of property rate is a major challenge facing developing countries; in their effort to raise higher amount to constitute their IGF. In recent studies and in most Government assessment, on District assembly or the local authority it had been noticed that the district assemblies are not able to raise enough revenue from property rates resulting in overdependence on the DACF.

Moreover, these issues can be related to lack of information sharing between the land sector agencies (registry and valuation unit) and the local authorities. It appears that there is no centralized database connecting the land registry and the land valuation division to assist them in developing the valuation list. Also, the local authorities who issue permits such as the building permit does not make use of the readily available information or database on the property owners information at the land registry. However, information to update the property register at the metropolis is not readily available. These processes of keeping autonomous information for each sector that have related job function or operations give rise to fraudulent activities which in a way encourage revenue leakage.

For the district, there is the need for continuous monitoring and update of the tax register to widen the tax coverage, a computerized system for billing (invoicing and payment); thus a system that allow them to track all invoices sent and their recorded payment, provide summary reports on debtors and also projects revenue based on the assemblies client based. A further study with in-depth analysis on the success of a complete ICT usage in revenue collection in the Accra Metropolitan assembly is required.

6 RECOMMENDATIONS

Detailed information about property owners should be captured at the land registry division of the lands commission and also transfer of lands should be detailed and captured in a database which must also be readily available to other sectors that require information on landed properties.

An aerial photography should be carried out every five years in order to keep the map up to date; since this approach can be expensive an alternate approach can be regular field verification to observe unauthorized structures.

There should be a centralized database system connecting both the metropolis and sub metros for efficient management of revenue and its collection. There should also be the establishment of a wide Area Network (WAN) to enable the metropolis, sub metro and the land sector to share information, and also have access to up to date information. This will intend facilitate efficient revenue collection and reduce corruption.

Also, there is the need for public awareness of property rates based on the metropolis, municipal and district levels. The study unearthed that some property owners are not aware of their obligation to pay property rates. This issue can be mitigated with mass education and awareness campaign using electronic media and print. The use of television and radio to educate the public about the need of paying property rates and taxes and the significance of these rates to the development of our society and its contribution to the nation as a whole.

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