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PERFORMANCE ANALYSIS OF INTERNALLY GENERATED REVENUE MOBILISATION IN ABURA-ASEBU-KWAMANKESE DISTRICT ASSEMBLY, GHANA

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ABSTRACT

District Assemblies in Ghana are mandated to collect internally generated revenue. It is against this background that this study was embarked with the aim of analysing the performance of internally generated revenue in Abura-Asebu-Kwamankese District Assembly. The study made use of the trial balance for the district from 2005 to 2010 for the analysis. The indicators used in the study were actual internally generated revenue / development expenditure and actual internally generated revenue / internally generated revenue estimated in the budget. The result indicated that the internally generated revenue collected by the District Assembly was not enough to meet its development needs. Measures such as innovation and human resource development are needed to improve internally generated revenue levels.

KEYWORDS

Internally Generated Revenue, Performance Analysis, Revenue Analysis, Revenue Performance, Revenue and District Assemblies

INTRODUCTION

According to Ebel and Yilmaz (2002) the shift from central to local governance, thus decentralisation, has resulted in a shift of focus. To them, the concept of requirements for achieving the development objectives is changing and many countries around the world are now implementing fiscal decentralisation reforms. However, the practice of decentralisation results in a shift of responsibility and discretion in decision-making from the central government to the decentralised units. The issue of responsibility in the hands of the local governments brings up the need for financial resources usually referred to as fiscal decentralisation. Ikeanyionwu (2001) and Bandie (2003: 4) support the need for decentralised units to be provided with adequate financial resources for the discharge of their decentralised functions. This act of providing financial resources to the decentralised unit is known as fiscal decentralisation. Yaw-Nsiah (1997:12) defines fiscal decentralisation as the transfer to sub-national governments of the power to mobilise, allocate and manage financial resources according to locally determined priorities.

Fiscal decentralisation (which is divided into two: externally and internally generated revenue sources) has therefore become the main issue in the decentralisation process in many developing countries. It has been considered crucial for the effectiveness of the decentralised institutions, without which the local governments cannot achieve the desired developmental goals at the local level. Thus, the absence of fiscal decentralisation implies the decentralised institutions would not have the financial means to implement projects. Bahl and Linn (1992:368) argue that fiscal decentralisation has the tendency to increase the satisfaction with government services by local people.

Fiscal decentralisation in Ghana has been considered as one of the main causes of failures of successive local government systems in the country (Asibuo and Nsarkoh, 1994; Kessey, 1995). Kokor and Kroés (2000) identifies that in terms of financing, the Central Government has assigned a number of independent internal sources of revenue from which revenue could be mobilised by the Metropolitan, Municipal and District Assemblies (MMDAs), but for the majority of the District Assemblies, revenues generated from these sources are hardly sufficient to cover their administrative and other recurrent expenses much more to finance the deliver and running of basic infrastructure and services that directly benefits their communities (Adom, 2000; King, Azeem, Abbey, Boateng & Mevuta, 2003; Nicol, 2005).

REVIEW OF LITERATURE

Decentralisation is broadly defined to include the transfer of authority from central to local governments and the management arrangements that relocate responsibilities away from the centre. United Nations (1962: 13) defines decentralisation as "the transfer of authority on a geographic basis whether by de-concentration of administrative authority to field units of the same department or level of government or by political devolution of authority to local government units, or by delegation to special statutory bodies".

INTERNALLY GENERATED REVENUE MOBILISATION CHALLENGES IN GHANA

Challenges, in this study are the impediments, weaknesses, disincentives or difficulties that do hinder the maximisation of revenue collections internally at the sub-national and local government levels. Studies conducted by King et al. (2003) reveals that the external sources of funds available to the MMDAs mainly, the constitutionally established District Assembly Common Fund (DACF) have faced some practical challenges. Some of these challenges identified were delayed payments, payments never made or withheld; through judiciary directives and payments attracting unnecessary deductions from source. This has seriously undermined the functions of the District Assemblies. For example, the local Government Act of 1992, Act 462 mandates the MMDAs to ensure the overall development of its area of jurisdiction. To facilitate this function, the MMDAs have been given the legal backing to tax economic activities within its jurisdiction and to channel the revenue mobilised for its development.

Nicol (2005) the challenges are weak collection and monitoring systems, under declaration of revenue, leakages/corruption, lack of credible and reliable database on taxable economic activities, lack of training for revenue collection and administration staff etc.

Challenges take the form of inadequate personnel to undertake the difficult task of revenue collections in a very rural setting, the absence of clear data that can help in revenue collections, the attitudes of the citizenry towards tax payments generally and how effectively the laws can be enforced or a certain level of overdependence on central government grants (Oduro-Mensah, undated). Ebel and Vaillancourt (1995) admit that the system of financing local governance in many countries is characterised by dependence on the central government on transfers and shared taxes, and almost complete lack of robust generation of own revenue sources. Boachie-Danquah (1996) cautions that if local governments have to depend primarily on central government funding and other external resources to enable them deliver the services required of them, then that over dependence is a sure recipe for disaster in as far as the concept of decentralisation is concerned.

Institutionally, revenue collections have been hampered by the absence of logistics for the revenue collectors who are supposed to reach every potential tax or ratepayer for the purposes of tax collections (Oduro-Mensah, undated). The laxity or inertia may arise out of complacency on the part of the local authorities or the sub-nationals resulting from access to grants or loans that are so reliable and does not require many efforts to acquire.

Kelly (1995) notes that tax payments anywhere in the world are very unpleasant to the payers. People generally do not want to pay taxes voluntarily. The challenges that confront local authorities in many developing countries in as far as revenue collection is concerned, have to do first with the attitudes of people generally towards the payment of taxes of whatever forms. The second challenge has got to do with those engaged to collect the taxes on behalf of the local authorities who either short change the local institutions by underpaying what they collect or sometimes engage in outright fraud through fake receipt printing (Zanu, 1994). The structures that serve as checks and enhance efficient tax/rate collections are very weak. In some cases the revenue collectors collect less than

they are expected to collect from those who are expected to pay those taxes and in return, no receipts are issued for the payments, thus making accounting very difficult. There are indeed programme design problems in internal revenue collections, implementation problems and above all attitudinal problems.

Appeah (2003) and Aboagye (1994) states that the process of revenue mobilisation is the current and almost moribund and unscientific method whereby technocrats prepare revenue and expenditure estimates for the fiscal year in close collaboration with the Finance and Administration Sub-Committee of the Assembly (some of whose members in many District Assemblies have no knowledge about budgeting and its related issues) for discussions. The current estimates are based on a percentage increase over the previous year's estimates. Not much consideration is given to the fact that the previous set targets were either achieved or not achieved. No serious analysis is done in areas where set targets were not achieved to identify the reasons for the failures or successes, whichever the case might be and advise on remedies to correct the problems or improve upon the successes. Also, efforts aimed at bringing potential revenue sources into the tax net are met with serious resistance with its attendant political upheavals and blackmail.

If the tax payers believe that they do not benefit from the taxes they pay, they are not likely to comply (Aboagye, 1994). According to Aboagye, District Assemblies have a responsibility to build confidence in the people as regards what they (Assemblies) do with the monies they collect from them. It is a big challenge for the District Assemblies to let the people know and appreciate the fact that the revenues they pay help contribute towards their standard of living by way of development projects. Most of the revenue collectors are poorly motivated. Job or career progression for many of the revenue collectors particularly, the commissioned collectors are non-existent because of their educational background.

Over and above all, one of the biggest challenges that impede revenue generation for the sub-nationals is the fact that they are not allowed to borrow externally to develop any viable project (Adedokun, 2004).

Good or effective revenue mobilization and management structure has the ability to reduce the cost of revenue collection. If revenue collection goes down, we expect total revenue collected or mobilised to increase and made available for District development.

IMPORTANCE OF THE STUDY

The study has the tendency to benefit various stakeholders. First it would serve as a reference material to the academics and as basis for further studies. To the local government, this study would provide an insight in dealing with its low revenue mobilisation levels. It is expected that this study would help Abura-Asebu-Kwamankese District Assembly to maintain a reasonable balance between its development expenditure and revenue. The information gathered would aid the preparation of special training courses for revenue staff and other people interested in studying local government revenue systems.

General public, who constitute tax payers would enjoy better infrastructure in the district such as schools, roads, health, potable water, sanitation. This would manifest in good roads, quality education and potable water. It is also expected to increase the tax compliance levels.

STATEMENT OF THE PROBLEM

Records from the Office of the Chief Local Government Inspector, Central Region Coordinating Council indicates that Abura-Asebu-Kwamankese District, is well noted for its low internally generated revenue. The District Assembly has for a long time suffered the problem of persistent non-implementation of development projects in the district's five-year medium term development term plans, mainly due to inadequate funds. Successive medium term development plans have not successfully been implemented leading to the decline in fulfilling the District Assembly's mandate to spearhead its entire local level development. It is against this backdrop that this study was embarked on to unearth the performance analysis of internally generated revenue mobilisation. Though decentralisation has different forms, this study concentrated on decentralisation of fiscal resources to the local level, which is supposed to result in local governments and local service delivery.

Out of 7 revenue items available to the District, only four of the revenue provision (target) was realized and the remaining three representing almost fifty percent of the revenue items was not realized. It can also be seen that mobilisation levels from the various actual revenues items realized were low. For example, records from the Annual Estimate, 2010 for Abura-Asebu-Kwamankese District, indicates that GH¢31,630 was mobilised from property rate for the year 2009. However, a simple analysis of 111,329 houses (estimated from the Population and houses census, 2000) currently available in the district multiplied by the minimum among the property rates of GH¢4.00 (Abura-Asebu-Kwamankese District, 2009) should result in GH¢445,316 and not GH¢31,630; which was recorded.

OBJECTIVES OF THE STUDY

The general objective of this study was to investigate the performance of internally generated revenue mobilisation in Abura-Asebu-Kwanamankese District Assembly in order to suggest sustainable measures to address the mobilisation problems. The specific objectives are to:

1. analyze the performance of internally generated revenue from 2005 to 2010; and
2. make recommendation(s) to improve revenue levels in District Assembly.

RESEARCH HYPOTHESIS

The hypothesis set for the study was to answer the question: is there any statistical difference between the targeted and actual internally generated revenue mobilised for the district?

RESEARCH METHODOLOGY

A better understanding of how the District has been performing in terms of internally generated revenue mobilization and generation was sought and historical or time series research became the appropriate method. This allowed the study of trends over the past six years (6) years from 2005 to 2010. The Trial Balance report of Abura-Asebu Kwamankese District Assembly was used. Statistical Product and Service Solutions (SPSS) software version 16 and Microsoft excel were the data analysis tools used.

RESULTS AND DISCUSSION

The performance of internally generated revenue in District Assemblies' finances is very important as it helps to determine the efficiency and effectiveness of the revenue collection system (Bandie, 2003: 161). The two main indicators used in the study were actual internally generated revenue / development expenditure and actual internally generated revenue / internally generated revenue estimated in the budget. Internally generated revenue / development expenditure is a readily available indicator that gives a sense of the fiscal pressure. Comparing internally generated revenue to development expenditure ratio of districts with similar economic and revenue structures gives a sense of the relative effectiveness of the revenue administration (Gill, 2003). However, this indicator needs to be used with caution, because internally generated revenue raised in a district is a function of spending choices, expenditure needs and the availability of resources from other sources. Nevertheless, times series data on internally generated revenue to development expenditure ratio, for a given revenue administration, adjusted for changes in revenue rates and the revenue base, is useful in determining changes in its effectiveness over time.

Actual internally generated revenue / estimated internally generated revenue indicator, on the other hand, shows whether the revenue administration is able to meet the revenue targets set in the budget. However, optimistic revenue estimates, often resulting from political pressures, are a common problem in many countries and suitable allowances need to be made for this tendency.

PLANNED VERSUS ACTUAL IGR IN RELATION TO TOTAL REVENUE

Table 1 presents the estimated and actual performances of total revenue and Internally Generated Revenue (IGR) for the study period (2005- 2010). The actual total revenue of the district has steadily improved from GH¢ 1052560 in the year 2005 to GH¢ 1207890 in the year 2010. Mean while the actual Internally

Generated Revenue, as part of the total revenue of the district has increased dramatically from GH¢ 12,402.49 in 2005 to as high as GH¢ 77,507.40. Planned versus actual internally generated revenue analysis was considered appropriate because it brings out the actual performance of revenue collectors in achieving their set targets. When actual mobilisations are compared with total district development revenue, it tells us how internally generated revenues are contributing toward total development expenditure of the district.

From Table 1, the percentage share of internally generated revenue (IGR) for the district has been less than 10% for the first four years (2005-2008) under study. The share reached 97.82% in 2009 and fell again in 2010 to 5.36%. The worse figure was recorded in 2007; where the percentage share was 2.48%. This indicates the extent and the importance of externally generated revenue to the district's development expenditure. It was realized that investment and miscellaneous was leading. Two constituents of miscellaneous item are the common fund and grants from development partners. These items attract bank's interest when deposited. Common fund and grants are externally generated revenue and due to their size and relevance in the revenue system of the district, has been able to influence these internally generated revenue items to lead internally generated revenue through interest earnings.

TABLE 1: ACTUAL AND ESTIMATED IGR AND TOTAL REVENUE OF THE DISTRICT ASSEMBLY

Year	Total Revenue (Gh.¢)			Internally Generated Revenue (Gh.¢)			percentage share of IGR in total actual revenue
	Estimated	Actual	%	Estimated	Actual	%	
2005	1052560	662900.92	62.98	26760	12402.49	46.347	1.87
2006	1052560	856770.53	81.399	26760	49662.65	185.59	5.8
2007	1402180	2019323.4	144.01	66180	50077.2	75.668	2.48
2008	1402180	923694.48	65.876	66180	87864.65	132.77	9.51
2009	1207890	996782.75	82.523	93890	975016.3	1038.5	97.82
2010	1207890	1446114.9	119.72	93890	77507.4	82.551	5.36

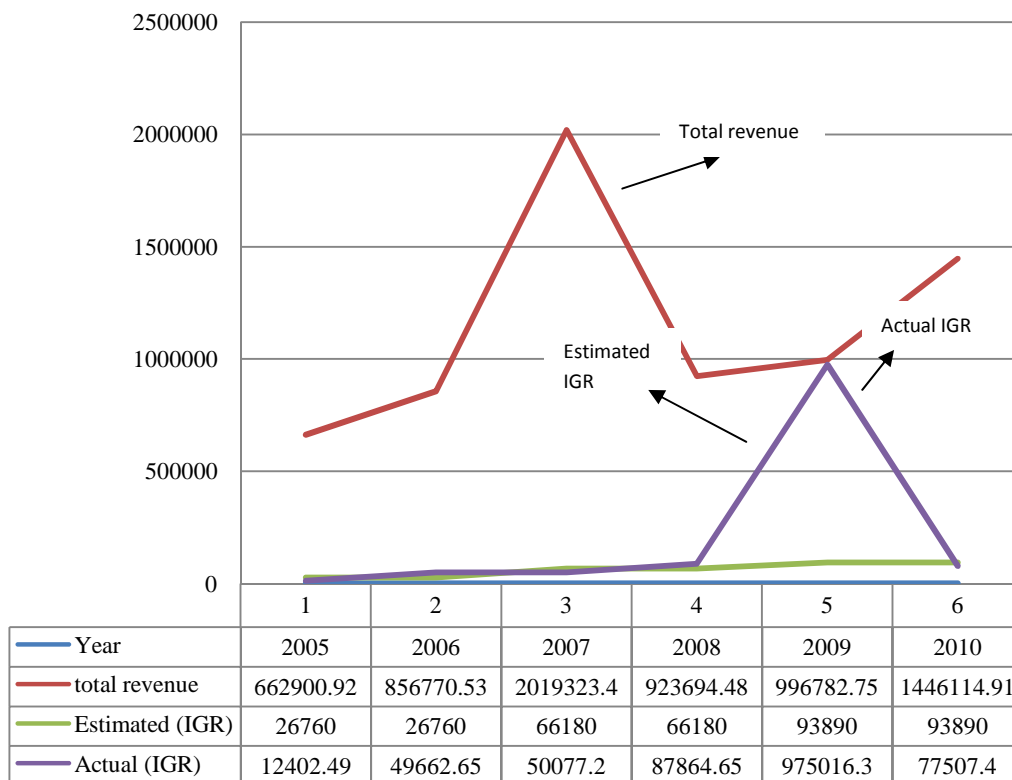
Source: Calculated from AAK District, Annual Trial Balances (2005-2010)

The Revenue Collection Index (RCI) concept was used to develop the percentages in Table 1. This is used to assess the effectiveness and efficiency of the revenue collection systems of the District Assembly. It measures the ratio of actual revenue collected to the estimated budget of the DAs. The higher the RCI (that is close to unity; that is, 1 or above), the higher the collection effort and for that matter the effectiveness of the system and vice-versa. When RCI is expressed as a percentage, one gets the revenue collection rate (Bandie, 2003).

From Figure 1, the relationship between actual and estimated internally generated revenue has been closely related. The trend remains similar from 2005 to 2008. With this result, it can be said that the gap between actual internally generated revenue and estimated internally generated revenue amounts was not wide, until 2009, where the gap between them really became wide and came back to normal in 2010. The reason attributed to the wide gap experienced was that 2009 was the injunction placed on the District Assembly Common Fund for the District and failure on the side of the District to attract external source of funds from development partners. There was therefore the need to intensify the mobilisation efforts of internally generated revenue to cater for development expenditure for that particular year. It can also be attributable to the change in District Superintendent for the district during the period.

The year 2009 experienced the best performance for actual internally generated revenue mobilisation (Figure 1 and Table 1). The reason for this tremendous performance, according to the District Finance Officer was due to the following factors; a change in revenue superintendent and a drastic cut in the district's external source of revenue. According to the trial balance for the district, the year 2009 recorded zero for Non Governmental Organization grant, highly indebted and Poor Country fund and Assembly grant. Only the District Assembly Common Fund was available. The District Assembly had no other choice than to intensify internally generated revenue to execute development projects.

FIGURE 1: TREND OF ACTUAL TOTAL REVENUE AND INTERNALLY GENERATED REVENUE



Source: Plotted from AAK District, Annual Trial Balances (2005-2010)

The situation above reflects overdependence on the District Assemblies Common Fund and other forms of external sources of revenue for local development. In a study of selected sub-Saharan Africa, Asia and the Pacific countries, Bird (2003) notes, at the national level, that revenue performance, in the last decade, has been disappointing. Bird adds that even though empirical testing of the relationship between revenues and foreign aid is fraught with difficulties, the results of

the test suggests that an increase in foreign aid and grants to most developing nations cause overall domestic revenues in those developing nations to decline, a situation Boachie-Danquah (1996) describes as deceptive prosperity. However, what is true at the national level is true at the District Assembly level. Table 2 illustrates the percentage contribution of internally generated revenue to the development expenditure for the district within the period under study. Empirically, the period from 2005 to 2007 recorded less than 6% contribution to total development expenditure. However, the situation got better in 2008 and 2009; where internally generated revenue contributed close to 12% and fell down slightly above the usual less than 6% recorded from 2005 to 2007 in 2010. The situation supports the findings from a study conducted by Bird in 2003. Bird identifies poor internally generated revenue performance as a problem to most local governments in developing countries.

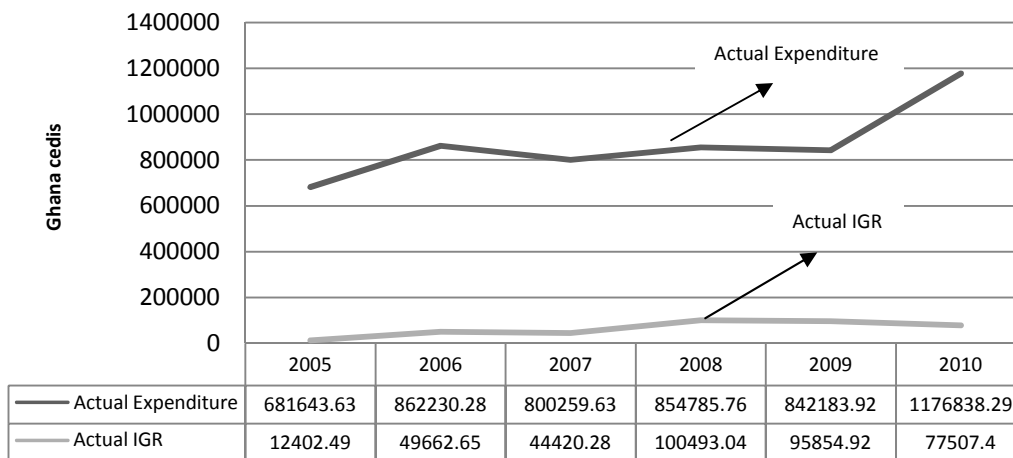
TABLE 2: PERCENTAGE CONTRIBUTION OF INTERNALLY GENERATED REVENUE TO TOTAL DEVELOPMENT EXPENDITURE

Year	Actual expenditure (Gh.¢)	Actual IGR (Gh.¢)	Percentage
2005	681643.63	12402.49	1.82
2006	862230.28	49662.65	5.76
2007	800259.63	44420.28	5.55
2008	854785.76	100493.04	11.76
2009	842183.92	95854.92	11.38
2010	1176838.29	77507.4	6.59

Source: Annual Trial Balances of Abura-Asebu-Kwamankese District Assembly (2005-10)

This result (Table 2) confirms the assertions of low levels of revenue mobilisation in most literature on sub-national governments' own generated revenue sources (Smoke, 2001). Thus, this internally generated revenue is simple not enough to finance the enormous development roles given them by the central government. Ebel and Vaillancourt (1995) further states that the financing local governance in many countries is characterized by dependence on the central government on transfers and shared revenues and almost complete lack of robust generation of internally generated revenue. As long as this situation prevails, it will not be possible for local governments to contribute to their nation's fiscal health unless they increase their own revenue efforts.

FIGURE 2: RELATIONSHIP BETWEEN ACTUAL IGR AND TOTAL DISTRICT EXPENDITURE



Source: Annual Trial Balances of Abura-Asebu-Kwamankese District Assembly (2005- 10)

FINDINGS

REVENUE MOBILISATION PERFORMANCE

The district is really doing well in mobilising non-revenue internally generated revenue compared with the revenue related internally generated revenue items. It was found from the study that non-revenue items (investments and miscellaneous) contributed 78.36% averagely to the total internally generated revenue mobilised over the period of study (2005-2010). Taxable items, on the other hand, contributed 21.64%. Out of the taxable items (21.64%), rates contributed almost half of the taxable items while licenses contributed 5%. Thus the two taxable items jointly pulled 67% of taxable items.

REVENUE COLLECTION EFFORT

The revenue collection section of the internally generated revenue section or unit is really performing well in its revenue collection efforts. Statistically, the test conducted revealed that the estimated and actual revenue mobilisation levels were the same. However, the major problem therefore lies in how the revenue targets were set? Was it scientific or not? The study revealed that revenue target setting for the years ahead are done using the intuitive methods. The major reason for the adoption of this method is the unavailability of credible and reliable revenue database of all taxable economic activities in the district.

CONTRIBUTION OF INTERNALLY GENERATED REVENUE TO EXPENDITURE

The contribution of internally generated revenue to total development expenditure for the district within the period of study (2005-2010) was very low. It was realised empirically that internally generated revenue for the district contributed a maximum of 11.7% in 2008 to as low as 1.8% in 2005 (refer to Table 2). The internally generated revenue is simply not enough to finance the enormous development roles given them by the central government as enshrined in the Act of Local Government, Act 462. This supports Smoke's (2001) argument that assigned revenues are almost never adequate to meet local expenditure requirements in most developing countries

EXTERNAL VERSUS INTERNAL SOURCES OF REVENUE

External revenue has a dominating importance in the structure of the District Assembly's revenue.

RECOMMENDATIONS

The study has put forward recommendations for stakeholders. These are:

Privatization of internally generated revenue collection in the district. For example, the association of palm wine tappers, akpeteshie tappers, market women association can be put in charge of the collection of those revenue and handed over to the District Assembly. This method will ensure expanded coverage in revenue collection, reduction in the cost of revenue collection and finally, increase voluntary compliance. Additionally, privatization of particular revenue zones, especially Amosima and Moree should be considered with immediate effect.

Capacity building for internally generated revenue staff is needed to deal with the existing poor institutional capacity expressed in terms of human, organizational and system limitations. At least to improve the human capacity, the district needs to design capacity building training programs for revenue officials and revenue collectors.

The District Assembly, as a result of narrow revenue bases, should take it upon itself to introduce other sources of revenue for the district. This will increase its revenue and thereby be able to perform its development functions effectively.

CONCLUSION

As part of the fiscal decentralization program, district assemblies in Ghana are legally mandated to mobilise internally generated fund from different sources. The study revealed that there are a couple of issues needed to be considered if there is a real demand for improving the internally generated revenue performance and there by the entire decentralization program.

Insufficiency of the available internally generated revenue sources for ever increasing expenditure demand, existence of two institutions that are separate but working for common goal and weak organizational structure are some of the findings of the thesis. Committed and qualified leadership and personnel along with strong policy and legal backing are needed to restructure the prevailing challenges.

The issues, lessons learnt and recommendations made will not only contribute to debate on decentralization in general, but will, to a large extent improve on the operationalisation of fiscal decentralization in the country.

SCOPE FOR FURTHER RESEARCH

Application of digital technology in revenue collection in Abura-Asebu-Kwamankese District: Prospects and challenges. This will give the revenue office much control over the activities of revenue collectors on field. It will also ensure that revenue collectors are not tempted to keep monies mobilised with them for long before declaring them at the nearest rural bank. The digital technology will render the accounts at the end of the day and at the same time issue receipt for any payments made. Revenue officers can therefore track from their office, daily collections of various revenue collectors. Also, the large informal sector within the revenue payers therefore makes it makes it imperative for such a move; and Strategies for the participation of key stakeholders in revenue planning and collection. Realistic target can therefore be developed so that revenue payers will not feel cheated in the process. Stakeholders will therefore help the District Assembly to map out effective strategies in the collection of those revenues. They can also perform a watchdog role on the activities of revenue collectors within their areas. They can also channel their grievances to the District Assembly.

ACKNOWLEDGEMENTS

To God be the Glory. I wish to acknowledge the contributions of the entire lecturers of the Institute for Development Studies of the University of Cape Coast, Ghana, especially to Professor J. V Mensah. Also to Miss Anna Dankwaa and the entire Sagoe family.

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APPENDIX

APPENDIX A: QUESTIONNAIRE FOR DISTRICT ASSEMBLY FINANCE OFFICER

Please complete the tables below:

Fiscal Year	Total IGR mobilised (Actual)	IGR (Estimated)	Amount spent on IGR mobilization	Estimated Budget for the year
2005				
2006				
2007				
2008				
2009				
2010				

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