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Contribution of Property Rates to Internally Generated Fund (IGF) Mobilization in Kassena-Nankana Municipality

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Abstract

Decentralized units need to be financially sound by having adequate resources either raised locally and/or transferred from the central government to be effective. Decentralized units in developing countries mostly depend much on external sources. However, internal revenue sources like property rates hold great potentials of reducing the dependence. This study aims at understanding how property rates contribute to revenue mobilization of District Assemblies in Ghana, using the Kassena Nankana Municipality as the focus. Case study was adopted to study extensively how property rate contributes to IGF mobilization of the area. This involved institutional interviews, document reviews and a field survey of property owners. The study revealed that rate contributed about 31.7 percent, 39.2 percent, 36.1 percent, 37.8 percent, and 30.1 percent of total IGF in 2010, 2011, 2012, 2013 and 2014 respectively. Also, the Assembly mobilizes four forms of rates: basic rates, property rates, cattle rates, and motor and car rates. Out of these rates, property rates contribute greatly to IGF of the Assembly with more than 90 percent of total rate throughout the study period. Despite higher contribution of rates to IGF, the study still found compliance to be low as about 30 percent of property owners do not pay the due rates. This was attributed to lack of trust in authorities. Innovative measures must therefore be adopted by local governments to make property owners appreciate the need to pay taxes. This will help improve property rate mobilization to help local governments move towards fiscal independence.

Keywords: Property Rate, Revenue Performance, IGF, Revenue Mobilisation, MMDAs

INTRODUCTION

Revenue is crucial to the accomplishment of any organization's aim including local governments. In Ghana, Metropolitan, Municipal and District Assemblies (MMDA's); functioning as the heart of local government administration, need revenues in carrying out their statutory responsibilities. One of the ways of raising revenue for these units is through taxation. The assemblies are expected to raise their own revenues through various means, including levying taxes. This function has been performed by all assemblies since the coming into force of the Local Government Act, 1993 Act 462. However, the effectiveness of undertaking this has always been an issue of concern (See Marshall, 2012; Kazentet, 2011; Mensah, 2005; Kessey, 1995:1992).

Local governments have little fiscal independence, remaining overwhelmingly dependent on central government for their financial needs (Kuusi, 2009; Nkrumah, 2000; Oyugi, 2000) with limited revenue raising ability (Inanga and Osei-Wusu 2004). The consequence of a fiscal crisis for local governments, perhaps generated by central government and other donors (Morgues and Benin, 2012), is the inability to deliver public services in line with their statutory responsibilities. This in turn undermines the Assemblies' legitimacy in the eyes of the local constituents (Nkrumah, 2000). Kessey (1992) notes that, financing development programmes by district assemblies has become a major problem in the country as a result of the lack of investible capital at the sub-national level and lack of appropriate technologies and tools to raise "own revenues", Internal Generated Funds (IGF).

The problem of IGF mobilisation by local governments has been acknowledged by many stakeholders including the central government. This has prompted measures by many stakeholders to improve the situation (GoG, 2010: Inanga and Osei-Wusu 2004). Some of such measures include donor interventions through the Urban Development Grant and the District Development Facility which make revenue mobilisation and management of Assemblies an integral component for being granted such funds. The real question now is what is the problem that efforts have yielded less result? Are there ways this problem can be solved? What potentials exist for the local units to help solve the problem internally? Considering the number of unanswered questions bordering IGF mobilisation, there is the need to understand various components of this revenue component. This research assesses IGF mobilisation, with specific emphasis on property rate, an important component of local government internal source of funds.

Property rate is analysed to understand its potential for revenue generation for assemblies. This is chosen because it forms the most important revenue head of many local governments around the world (Mikesell, 2002; Fosu and Ashiagbor, 2012). The administration of property rate is a major challenge facing local governments in developing countries in their efforts to increase IGF. Studies have shown District Assemblies in Ghana are not able to generate enough revenue from property tax; the most stable and fixed revenue component of IGF (Felix, 2012; Mikesell, 2002; McCluskey, 2007), resulting in overdependence on the District Assembly Common Fund (DACF) and other external funds (Tahiru et al, 2014; Morgues and Benin, 2012). Fosu and Ashiagbor (2012) opine that property rates which constitute a substantial part of the total revenue for any local government are under-utilised in Ghana.

Preliminary investigation showed that the Kassena-Nankana Municipal Assembly is a typical example of a local government unit battling with IGF mobilisation. The Municipality has always not been able to raise enough IGF to meet its recurrent expenditure (Kassena Nankana Municipal Assembly, 2014). The area presents a good opportunity to explore property rates mobilisation in the context of weak IGF enlistment. The study explores the potentials of property rate in making the municipality self-dependent towards delivering its mandate of providing basic services to the growing population in the area. The main objective of the study is to assess the contribution of property rate to IGF mobilization in the Kassena-Nankana Municipality. Specifically, the study assesses the performance of property rate in terms of its contribution to IGF over a five year period, 2010-2014. With the aim of exploring an area like property rates, the study creates awareness on issues surrounding administration of this important revenue component. This is important in informing local level actions and policy decisions in the country in efforts to improve local government revenue mobilisation.

LITERATURE REVIEW

As places grow in size and population, there will be rising demand for municipal services and infrastructure. Providing these requires the availability of a reliable and sustainable stream of income for local level governments, which have been charged with such responsibilities in many parts of the world. Urbanization and decentralization have created the need for local governments to improve local revenue mobilization in order to enhance local infrastructure and service provision (Ellis et al., 2007), towards meeting the expectations of its populace. In raising revenues, many sources have been relied upon over years. These sources have broadly been classified into internal and external revenues (Morgues and Benin, 2012; Inanga and Osei-Wusu 2004) or Grants from central government, Internally Generated Fund and ceded funds (Ayee, 2003). Although local governments heavily rely on external sources, the role of internal revenue sources cannot be disputed. Internal revenues are derived from diverse sources, with property taxation cited as one of the most significant for many local governments around the world (Tahiru et al, 2014; Felix, 2012; Fosu and Ashiagbor, 2012; McCluskey, 2007; Fjeldstad, 2004; Erskine and Williams, 2003; Bahl & Smoke, 2003; Bird & Slack, 2002 Mikesell, 2002: Fjeldst and Semboja, 2000).

McCluskey et al, (2003) argue that, the taxation of real estate property is the most progressive and secured way of raising stable, predictable and sufficient revenue stream for local authorities and facilitating fiscal decentralization. Taxation of property helps reduce the dependence on central government funding, and is an important means for realizing fiscal empowerment of local governments (Mathur, et. al. 2009). Property tax possesses the potential to impact positively on the fiscal autonomy of local authorities (McCluskey and Bevc, 2007). The tax strikes a balance between economic efficiency and fairness and hence much more acceptable to the local electorates (Davis etal, 2004). Bahl, (2009) opines that, property tax is an ideal tax for local governments in low-income countries since it serves as benefit levy, is progressive in its distribution of the tax burden, and has significant revenue-raising potential. Dillinger (1991) also opines that property rate is a good means of financing municipal governments in developing countries. As a revenue source, it can provide local government with access to a broad and expanding tax base as opposed to the mix of inter-governmental grants and indirect taxes that now dominate Municipal revenues. It can also promote broader efficient objectives linking the provision of Municipal services more closely to their financing and rationing the consumption of services by price. In addition, its ability to mobilize revenue for local authorities has immense potential as a tool for land and urban development policies (Kapoor and Ghosh, 1992). It is imposed for the purpose of mobilizing revenue for government, public purposes, infrastructure, municipal services, or land use planning (Needham, 2000). It is therefore an important component of local government finances in many nations.

The contribution of property rates to general revenues has been differential in many parts of the world. Its contribution has been significant in many parts of world, especially in developed countries. According to Mikesell (2002), property rates were a major source of revenue in many towns in the 1990s. It accounted for about 40 percent of all sub-national taxes in developing countries (Bird & Slack, 2002), but less in many African countries (Fjeldstad and Semboja, 2000). The situation has not improved in recent times as Fjeldstad and Heggstad (2012) note that, property tax contribution to local government revenues in African have generally been less than 20 percent, with an average of about 14 percent in Ghana, of 6.1 percent in Sierra Leone, and less than10 percent in the Gambia (Data from2006 – 2008) (See Fjeldstad and Heggstad, 2012). In Tanzania, it contributes about 10-30 percent in Urban Councils (Fjeldstad et al, 2004) and around 20 percent in South Africa (Bahl & Smoke, 2003).

This is confirmed by Milwida et al., (1994) who noted that, in the eighties, real property tax was the most important tax revenue of local governments as it accounted for 23 percent of total revenues of local governments in Tanzania. However, the relative importance in Tanzania started to decline in 1990 to 18 percent and dropped in 1994 to 11 percent and begun to pick up strength and accounted for about 13.36 percent of total revenue (Milwida et al., 1994).

Dillinger (1991) also opines that, urban property taxes in developing countries are extremely low. This is supported by Yeboah et al. (2008) who argues that collection of property rates in Ghana has been less than 20 percent for a long period of time (Yeboah et al. 2008). This shows that, performance of property rates is questionable. This however does not equate to it being insignificant. This is because, despite the challenges facing property rate performance, it is known to be among the best two sources of revenue for most local governments in Ghana (Tahiru et a., 2014: Yeboah et al., 2008).

However, property rates have been important to the developed world. For example, property tax revenue contributed almost 43 percent to local government revenues in USA as at 1961 (Felix, 2011). Its contribution continues to grow even in present times as Felix, (2011) further notes that, property tax revenue makes up 26 percent of all local government revenue and 72 percent of local tax-based revenue in USA (Felix, 2011). Adding to this, Ross and Gonzalez (2015) also posit that, property rate is the most significant source of revenue to local governments in the USA. However, Alm et al., (2011) have been quick to add that, though property rates contribute significantly local government revenues, it is on the decline in recent years, with its impacts varying significantly by state and by locality. This means that property rates still play a significant role in the fiscal decentralization efforts both developed and developing countries, though with challenges that need to be addressed. It is the driver of IGF of many local government units.

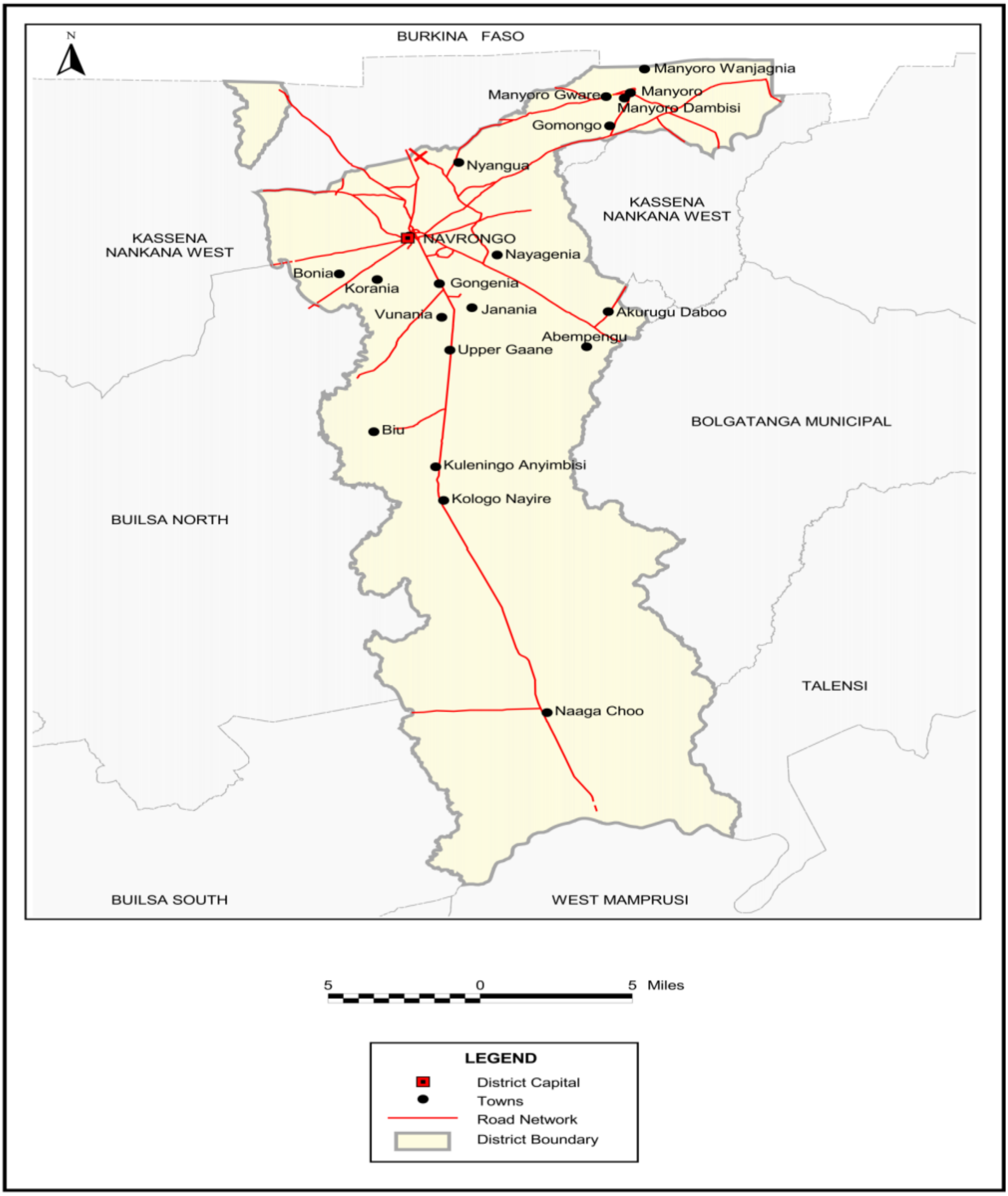
Dallinger (1991) argues that, although the tax is ubiquitous, virtually all market economy developing countries assign a property tax to their Municipal governments. Its contribution to total public sector tax revenue is negligible, and its share of Municipal revenues is typically less than 20 percent (Dillinger, 1991). Bahl and Martinez-Vazquez (2006) note that, it is important to identify that there are many diverse factors that actually affect the use of property rate as a useful approach to explaining the relative demand for property taxation in a country and this demand could be viewed as derived from the fiscal decentralization. Hence, a sound functioning assumption is that countries that seek higher fiscal decentralization would depend largely on property rating. Bahl and Martinez –Vazquez's (2006) argument is that if fiscal decentralization is to be truly effective, it would require empowering District Assemblies to be financially independent. The criteria for selecting a good national government rate (i.e. the preparation of the fee fixing resolution of the Assembly) point to property rate as consistent since the other sources of revenue could be evaded whereas properties are immovable and can serve as reliable and regular income to the Assemblies.

STUDY SETTING

The study was carred out in the Kassena-Nankana East Municipality, which is one of the 13 local government units in the Upper East region of Ghana. The Municipality has its capital being Navrongo, which happens to be the largest settlement in the area. The Municipality covers land area of about 767 square kilometres, lying approximately between latitude 11°10' and 10°3' North and longitude 10°1' West. It shares boundaries with many other districts including Kassena-Nankana West and Burkina Faso District to the North, Kassena-Nankana

West and Bolgatanga Districts to the East, Builsa District to the and West Mamprusi District to the West (See Figure 1).

Figure 1: Map of Settlements in Kassena-Nankana Municipality



Source: Town and Country planning Kassena-Nankana Municipal Assembly, 2015

In total, Kassena-Nankana Municipality shares boundaries with six other districts and a neighboring country. The central location of the area makes it easy for interactions with other areas including Burkina Faso where many trading activities take place around border settlements. Its central location could be useful in attracting people to settle there to undertake economic activities. Its location makes trading activities in the municipal capital vibrant and this aids the Municipal Assembly in its IGF mobilization. Also, interactions with other municipalities and Burkina can be harnessed to raise IGF through taxes.

METHODOLOGY

A case study research design was adopted for this study. The case study method is best applied when research seeks to understand a particular phenomenon in its real life context. It is used to undertake a detailed account of phenomena. The need to get an in-depth understanding of property rates influenced the choice of this design. This involved the use of both qualitative and quantitative techniques. This done by the collection of secondary data from institutions as well as a cross sectional survey of property owners. The survey was conducted to complement institutional interviews and document studies. The field survey focused on understanding compliance to property rate payment. Data were collected from the Finance Unit, Revenue Department and property owners in the Municipality. The annual balance sheets for the Municipality from 2010-2014 were assessed. Simple random sample technique was applied to select property owners from a compiled sample frame of residents. A total of 334 property owners were interviewed. Secondary data were collected from purposively selected institutions like Budget Unit, Revenue Department and Finance Unit. Data collected were analyzed using both quantitative and qualitative techniques. Quantitative data were analyzed through the use of basic statistics like frequencies, mean, summation as well as graphs and tables. Quantitative data were generally analyzed using SPPS while qualitative data was analyzed by direct quotation of responses.

RESULTS AND DISCUSSIONS

Background of Property Owners

Bird and Slack (2004) note that, disparities in demographic dynamics such as gender, age and level of education in the jurisdiction of the local government influence the efforts local revenue mobilization decisions. As part of the demographic characteristics of respondents, gender was assessed to understand the composition of tax payers. About 70 percent of property owners were male while 30 percent were female. The disproportionately large number of male property owners can be attributed to the male-dominated inheritance system in the municipality which gives majority of resources, including land, to males. This is also attributed to the African family systems where males are seen as the heads and breadwinners, giving little room for female independence. This makes it difficult for females to own fixed properties like houses, cattle among others which mostly form the basis for property rate collection. This also explains why more males pay property rates than females in the Municipality.

In the aspect of age, about 34 percent of the property owners were above 50 years while only 9 percent were between the ages 31-35. This shows that property ownership in the area is mainly by adults. This is not surprising because it takes time before one owns a property such as house. The study can establish that since the aged were the dominant age category which owned majority of the properties, by inference it can be argued that much of property rates are paid by the elderly (above 50 years).

About 88.7 percent of the property owners had some kind of formal education. This is good for communicating information about tax payments. On the part of the illiterate property owners, the Assembly needs to intensify public sensitization for them to appreciate the need to pay property rates. Same strategy will however be needed for the literate payers though little effort will be required compared to the uneducated. This implies that, programs on tax payments in the Municipality should include both English and the local languages.

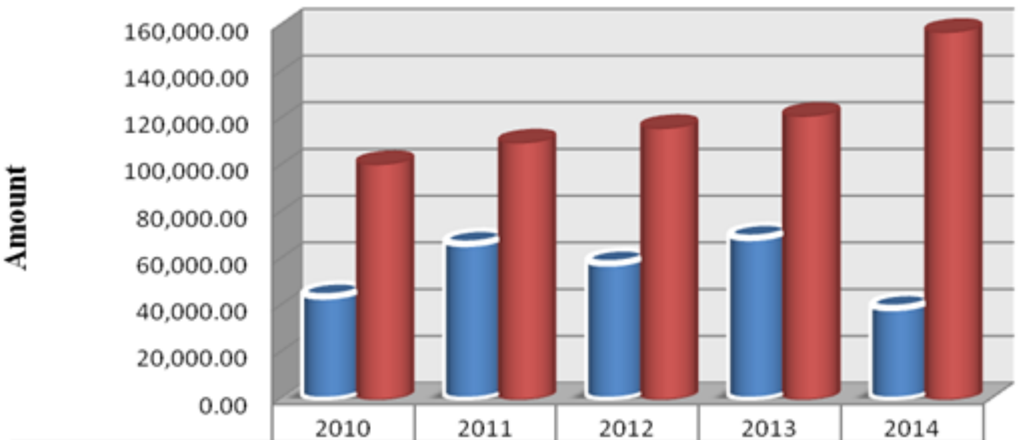
Background of Revenue Collectors

Majority (64 percent) of revenue collectors interviewed worked on commission basis while 36 percent were permanent staff of the Assembly. It was also found that, the location of revenue collectors was being influenced by the type of employment assigned the collector by the Assembly. For instance, five of the permanent revenue collectors were stationed within Navrongo zonal council because 65 percent of the economic activities of the area from which the Assembly generates revenues are located in that zone. Larger proportions (22) of commission-based revenue collectors were stationed outside Navrongo because of the unpredictability and instability of the revenue items and low potential turnover rates around those areas. This makes it economically prudent to employ and pay collectors on commission basis. This serves as a risk reduction strategy since in an event where no revenue is collected, no commission is paid. This strategy ensures that commission-based collectors work effectively to generate revenues from all areas including the areas where revenue payers evade payment due to low focus.

Performance of Rate to IGF of the Municipality

The share of the internally generated revenues heads revealed that property rates performed extremely well relative to all other revenue heads throughout the period (2010-2014).

Figure 2: Contributions of Property Rate to IGF (2010-2014)



	2010	2011	2012	2013	2014
PROPERTY RATE	44,208.61	66,748.73	58,362.30	69,305.00	39,272.70
OTHER IGF SOURCES	100,864.76	110,092.96	116,303.26	121,507.72	157,450.99

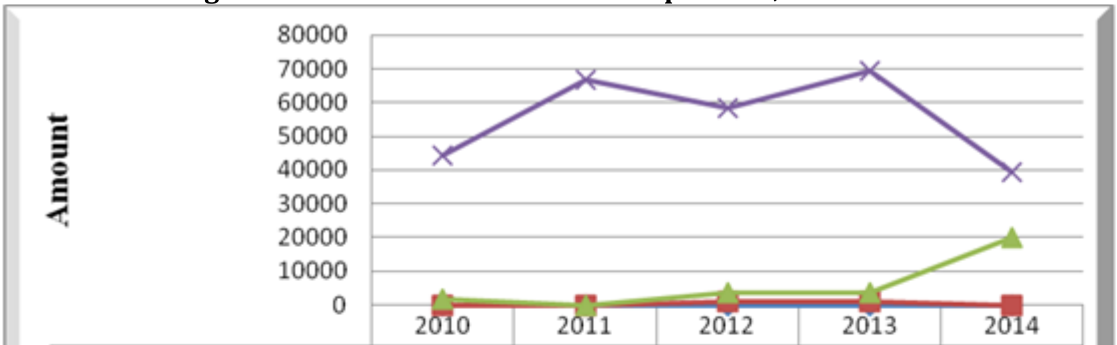
Source: Adapted from Kassena Nankana Municipal Assembly, 2010-2014

From Figure 2 it can be observed that, out of the seven revenue heads from the assembly, property rate performed well within the period. Analysis of the Municipality's trial balance showed that, property rate contributed 30.5 percent, 37.7 percent, 33.4 percent, 36.3 percent and 20.0 percent from 2010-2014 respectively to the total IGF of the Municipality. This means that the six other revenue heads in the assembly combine contributed 69.5 percent, 62.3 percent, 66.6 percent, 63.7 percent and 80.0 percent for the same period 2010-2014. This shows that, from 2010 to 2014, property rates contributed about 32 percent of the Municipality's IGF. Though the contribution of property rates has been unstable over the period, it remains an important contributor to IGF of the Municipality.

The contribution of property rates to IGF within the study period shows how important this revenue source can be. The consistency of being the most important revenue source of the Municipality over the study period shows that effective property rates mobilisation could be an important step towards financial independence of the Municipality. In view of this, property rates hold a great potential for the Kassena Nankana Municipal Assembly. The study findings confirm the fact that property rates have the potential of being the most important local government internal revenue item in developing countries (Mikesell, 2002: Fjeldstad et al, 2004 and Bahl & Smoke, 2003).

As part of the study, it was important to also compare the performance of property rates (Rate from housing) to rateable revenue sources in the Municipality. The study revealed that, the normal property rate performed better compared to other components of rates over the study period 2010-2014 (See Figure 3)

Figure 3 Contributions of Rates Components, 2010-2014



	2010	2011	2012	2013	2014
Basic Rate	0	0	0	0	0
Cattle Rate	0	0	1,039.50	818.4	0
car/Motor Bike/Bicycle Rate	1,759.89	0	3,661	3,672	19,858.44
Property Rate	44,208.61	66,748.73	58,362.30	69,305	39,272.70

Source: Adapted from Kassena-Nankana Municipal Assembly, 2010-2014

It was observed from the study that revenues realized from rates (basic, cattle, motorbikes/bicycles and property rates) ceded to the assembly were not sufficient to meet their expenditure needs. The revenue accrued from the taxes ceded to the assembly was also inadequate because of tax evasions. This confirms Smoke's (2001) assertion that, the revenue ceded to the Assemblies' was highly unproductive and can hardly cover the cost of collection. Since 2010-2014 the Assembly has never collected a pesewa from basic rate despite majority of the population being within the basic rate paying bracket (Above 18 years). Basic rate was a viable revenue source for local government authorities in the 1980s but this has since declined to nothing at this time. This has become politically unpopular among the populace and no political head will support its collection (Helmsing, 1997).

According to the data, cattle rates were not also taken from 2010-2011 but gave a contribution of 1,039.50 in 2012 and 818.40 in 2013. It, however, did not contribute anything in 2014. Car, motor and bicycle rates contributed marginally to rates in 2010-2013 and appreciated significantly (19,858.44) in 2014 as seen in Figure 3. From the interview conducted it was evident that, car, motor bikes and bicycles rates are difficult to collect in the Kassena-Nankana Municipality. Reasons of non-formalization of the activities and non-identification of owners were assigned by rate collectors as major impediments to rate collection.

As the Assembly continues to attract more settlers, its potential is expected to increase to meet emerging local needs. There were widespread infrastructure developments across the municipality. Unfortunately, the assembly was unable to value all properties in the municipality due to high cost of valuation by the land valuation board as noted by respondents. This justifies the reason why property rate component to IGF is a good potential when proper measures are put in place.

Compliance with Property Rating in Kassena-Nankana Municipality

A very high incidence of non-compliance will make the property tax less resilient (McCluskey et al, 2003). This has been complicated by the lack of enforcement against non-compliance partly because of political interference, which mostly undermines the efficiency of the revenue collection system and enforcement against non-compliance (Lall and Deichmann, 2006).

Table 1: Compliance with Property Payment in Kassena-Nankana Municipality

Compliance to Property Rate Payment (%)		
Paid property rate	Frequency	Percentage
Yes	159	70.0
No	68	30.0
Total	228	100.0
Issuers of Demand Notice		
Received Demand Notice	Frequency	Percentage
Yes	288	90.0
No	32	10.0
Total	320	100.0
Compliance to Demand Notice		
Honored Notice	Frequency	Percentage
Yes	137	60.3
No	91	39.7
Total	228	100.0

Source: Field Survey, 2015

Table 1 shows that about 90 percent of property owners received a property rate demand notice from Kassena-Nankana Municipal Assembly. This shows some level of high coverage and strong effort from authorities. The study also further revealed that about 60.3 percent of homeowners who received noticed complied and paid accordingly while 39.7 percent defaulted payment. The fact that a high percentage of about 40 percent did not is not surprising considering the poor mechanisms being put the Assembly to collect these revenues. This further confirms the fact that local government units in developing countries find it difficult in ensuring compliance to tax (McCluskey et al, 2003).

The study also revealed that, out of the 70 percent of the property owners who paid the rate, 60.3 percent were on Kassena-Nankana Municipal Assembly valuation list and were thus issued a demand notice by the Assembly. The remaining 39.7 percent of the respondents either paid voluntarily or were prompted by property rate collectors who are mostly from the same community who easily identified new properties in the area. The study revealed that, many factors including low awareness of tax payment procedures, growing perception of people on corruption of tax officials, lack of visibility of development by the Assembly to the people, poor attitude of revenue collectors are some of the reasons why people reluctant to paying property rates. However, the recording of voluntary payments by home owners could mean some kind of willingness on the part of the people. Effective mechanisms by the Assembly can therefore help take advantage of this.

CONCLUSION AND WAY FORWARD

The driving objective of fiscal decentralization is the need to ensure an efficient political system, effective planning, and administration at the local level. This is also aimed at enhancing grassroots participation and facilitating mobilization of resources for development (Botchie, 2000). If local governments are to carry out decentralized functions effectively, they must have a sound revenue base either raised locally or transferred from the central government as well as the authority to make expenditure decisions (Kee, 2003). A sound revenue system for local governments is thus an essential prerequisite for the success of fiscal decentralization (Bird, 2010). The importance of effective and reliable local revenue system for financing local level development is invaluable and recommendable. High dependence on central government sources has proven to be problematic for local government units in Ghana and many parts of the world. Efforts are therefore needed to improve local level revenue mobilization to move towards fiscal independence. Exploring internal revenue sources provides the opportunity for achieving this.

With property rates providing a good platform for raising revenues at the local level as evident in this study, it can play an important role towards achieving fiscal independence of local governments. District Assemblies in Ghana could harness the potentials of this revenue source to improve on their resource base. However, the high level of non-compliance among local tax payers could hinder this drive. There is therefore the need for intensive public sensitization programs on the need for property owners to pay property rates. This would enhance property owners' understanding of the need to honor their property rate obligations. The District Assembly should make it a point to sensitize people on the need to pay taxes through other innovative ways. Sensitization programs should lay emphasis of property rate payment procedures so as to ensure people appreciate it well. Also, local authorities should ensure infrastructure development which is mostly visible for the tax payers to appreciate. Development interventions which take into consideration the actual needs of the people could be a positive step towards achieving this. People should be consulted to know their needs so as to ensure that they appreciate development interventions. The Municipal Assembly should also make sure that infrastructure facilities like roads, water supply systems and sanitary facilities are provided for people to appreciate the essence of paying property rates.

The perception of corruption about Assembly officials should be eliminated through a transparent and accountable revenue mobilization system. Local governments should integrate integrity initiatives that seek to restore trust of people in them. This would best be achieved through adopting participatory procedures in all activities undertaken including revenue mobilization activities.

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