

UNIVERSITY OF GHANA

**ASSESSING THE CONTRIBUTION OF INTERNALLY
GENERATED FUNDS TO COMMUNITY DEVELOPMENT IN
THE GA EAST MUNICIPAL ASSEMBLY: A CASE STUDY OF
ABOKOBI**

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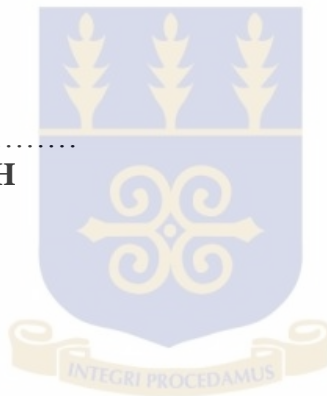
DECEMBER, 2014

DECLARATION

I, Akuorkor Adaku Armah, hereby declare that except for references to other people's work which have been duly acknowledged, this thesis is the result of my own research carried out at the Institute of Statistical, Social and Economic Research (ISSER), University of Ghana under the supervision of Professor Peter Quartey.

This thesis has neither in whole nor part been presented for another degree.

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DEDICATION

This work is dedicated to God and to my supportive family and friends.



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It would have been impossible to have done this work without the assistance of many people to whom I owe appreciation.

I thank God for granting me grace to complete this dissertation.

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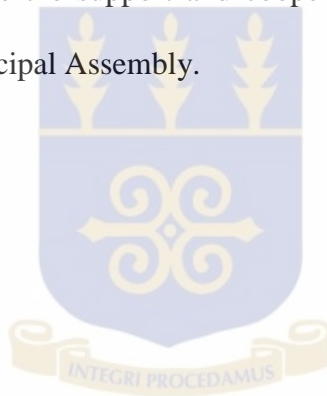



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LIST OF ABBREVIATIONS

CSV	-	Chi-Square Value
Das	-	District Assembly's
DACF	-	District Assembly's Common Fund
GOG	-	Government of Ghana
HIPC	-	Heavily Indebted Poor Country
IGFs	-	Internally Generated Funds
MMDAs	-	Metropolitan, Municipality and District Assemblies
NCCE	-	National Commission on Civic Education
NDPC	-	National Development Planning Commission
RCC	-	Regional Coordinating Council
SPSS	-	Statistical Package for Social Sciences
SOE	-	State Owned Enterprise

ABSTRACT

Internally Generated Funds (IGFs) are the most reliable source of funds for MMDAs, due to the unpredictable nature of other sources. IGFs however have several functions including helping to support the financing of projects for the Municipality. Despite these functions, it also faces challenges in respect to disbursement and mobilization.

The aim of this study therefore is to assess the contribution of IGFs to community development in Abokobi, despite the existence of some challenges. Thus, the survey assesses how IGFs are utilized, it also examines the extent to which members are involved in the allocation of IGFs for community development and finally the trickling down effect of the benefits of selected community projects on the well-being of community members.

The level of knowledge of tax usage was low. Community members had little and conflicting information about what their taxes were used for. The study had several convincing reasons on the need to involve the community in the Assembly's activities especially activities channeled towards planning. For instance 80% of the respondents do not perceive that their contributions will be included in the planning process of the Assembly, hence the above discourse.

The study concludes by recommending steps such as education of the community on taxes and their usage and the adoption of measures such as the effective use of the Unit Committee by the Assembly to effectively involve the community in their activities.

CHAPTER ONE

INTRODUCTION

1.0 Background

The community development process is a deliberate course of action which requires immense resource disbursement. A lot of resources have been spent on building active and sustainable communities based on social justice and mutual respect and changing power structures to remove the barriers that prevent people from participating in the issues that affect their lives. (Community Development Exchange, 2008). Gilchrist and Taylor (2011) explain the fact that community development is the situation which helps people with a common goal to tackle problems that the society may be experiencing or assisting to reach a mutual vision that will benefit many stakeholders. Similarly community development is a procedure whereby progressively more members of a given area or location create and put into practice ethically acceptable choices, the possible result of which is an improvement in the living standards of some people without a decline in the living standards of others. Oberle, Darby & Stowers (1975).

Community development is vital to the success of community-based projects which aim at causing changes to the living standards of people through participation. With more resources, community projects can gain the types of support they need to accomplish the goals of the community development concept or intervention.

Marcela Gonzalez Riva (2014) argues that one of the most important responses to the decentralization process around the developing world over recent decades has been the call for community-based and participatory-based approaches to planning at the local level. Unfortunately, the results of these programs have often been disappointing, leading some

scholars to call for more in-depth exploration of whether community participation can improve prospects for development.

Huge resources that fund community development projects are raised mainly from internal levying and externally through trade and support from international organizations. The local government act 462 of 1993 identifies two main sources of revenue for District Assemblies; external and internal sources. External sources of revenue include District Assembly Common Fund (DACF), Central Government Transfers, District Development Facility (DDF) as well as Donor supports. Internal sources of revenue include property rates, tolls, levies, license and fines among others. These are jointly referred to as Internally Generated Funds (IGFs). IGFs are managed within the District Assemblies and are relied on for financing development activities and supporting the completion of projects.

According to the Ga East Municipal Assembly the inflow of the DACF has not been encouraging both in terms of quantum and time. Year by year analyses by District Assemblies indicate a downward trend in the inflow of revenue. In 2008, the DACF and the IGF were the main sources of revenue to the Assembly and accounted for 37% of the Assembly's revenue within the same time period. Donor grants were recorded as the second highest contributor at a percentage 14%. The other sources such as HIPC funds contributed 7% and 5% respectively (Ga East Municipal Assembly, 2011).

Based on the Annual Progress Report (APR) on funding, the Ga East Municipal Assembly whose capital is Abokobi and the area of study, makes a distinction between funds mobilized directly by the Assembly which is the IGF, and those from the central government, donors and other sources. The reason for the distinction is based on the fact that the Assembly has control over the mobilization of IGF but does not have the same control over other sources of funding. The Municipal Assembly aims at a 40% increase of IGF annually based on

projections by the District. A 2-year revenue summary of the IGF reflected that even though the Assembly could not achieve its target of collecting 100% of budgeted revenue in 2009, it exceeded the target in 2010 by 18.2%. The half- year performance of 42.3% as at June 2011 indicated that the years target would be achieved. As illustrated in Table 1.1.

Table 1.1 IGF Performance for Two years

YEAR	APPROVED BUDGET GH¢	ACTUAL RECEIPT GH¢	PERCENTAGE OF TARGET REVENUE COLLECTED (%)
2009	1,854,000.00	1,320,630.20	71.23
2010	1,685,100.00	1,990,965.62	118.15
JUNE 2011	2,234,850.00	944,922.98	42.28

Source: Ga-East Municipal Assembly, Composite Budget 2012.

The Internally Generated Funds mobilized as shown in Table 1.1 above shows an increase over the two year period. Earnings in the year 2010 which was GH¢ 1,990,965.62 came about as a result of prudent measures such as early printing of property rate bills and the easy collectable revenue activities.

The Local Government Act 462 of 1993, the 1992 Constitution and the National Development Planning Commission (NDPC) established under Act 479 and Act 480 are legal frameworks in the decentralized development planning system. These legal frameworks also determine the relationship between the NDPC and other planning bodies such as the District Assemblies (DA's) which under the Local Government have the overall responsibility of ensuring the development of districts. The DA's sub-district structures for decentralised planning are namely the Unit Committees and the Zonal Councils.

The Ga East Municipality has an impressive record in terms of mobilizing IGF's despite a few challenges they face especially in mobilizing and using funds. This challenge to some extent poses a threat to the usage and disbursement of these funds. As a result, this study seeks to evaluate how the community benefits from their contribution to the Assembly's funds through tax payment in spite of the challenges faced with outflow and allocation of resources. This challenge if not managed properly, may affect the extent to which the community benefits from the Assembly because resources may be misapplied and the community will possibly be sidelined, this includes their contribution and benefits to and from the Assembly. Emphasis is thereby made on involving the community in the planning activities of the Assembly, this level of participation will help curb the possibility of projects being shelved from the community and will aid in the equitable disbursement of funds as a result of a participatory based method.

1.2 Problem Statement

The fundamental responsibilities of the District Assemblies presented in Articles 245 and 252 of the 1992 Constitution and section 34, (vii – x) of the Local Government Act, 1993, Act 462 clarifies that the tasks of ensuring total development, planning and the proposition of development plans must be pursued by the District Assemblies.

IGFs have been used to develop communities by creating and maintaining social amenities to improve the welfare of communities, this is evident in the performance audit report of the Auditor General on the generation and management of Internally Generated Funds in public hospitals. A study of a number of public hospitals in the Greater Accra, Volta and Central region found out that IGFs are the major source of funding for development of communal amenities including hospitals. It was also found that IGFs contributes about 77% of total

incomes to the development and maintenance of hospitals respectively in these regions. This depicts the degree to which IGFs if managed appropriately can support the community improvement. However, the Auditor-General's Report on the Public Accounts of Ghana (Ministries, Departments and Agencies, 2005) in respect of public health institutions identify lapses such as improper record keeping among many others, these lapses impact negatively on the generation of revenue and thereby affecting the value of progress of their respective community (Auditor General Report, 2011).

Similarly, a study on Internally Generated Funds mobilization in Asutifi district discovered that IGFs have been unstable due to several challenges pertaining to its management. Mobilizing internal funds is anticipated to assist smooth management of its activities, which include the development of the district (Kazentet, 2011).

These lapses are also evident in the Ga East Municipality where challenges with regards to disbursement continue to occur. Apart from payments being made with little reference to budgetary distribution, auditing processes are sometimes exempted. In addition, some expenses are not scrutinized by the budget unit making disbursement tracking and recording quite problematic (Ga East Municipal Assembly, 2013).

This paper will therefore seek to examine how IGFs is contributing to community development in Abokobi in spite of these challenges.

1.2 Research Questions

- How are Internally Generated Funds utilized?
- To what extent are the people of Abokobi involved in the allocation of Internally Generated Funds for community development?
- Is there a trickling down effect of selected community projects on the well-being of community members?

1.3 Objectives of the Study

- To find out how Internally Generated Funds are utilized.
- To ascertain the extent to which the people of Abokobi are involved in the allocation of Internally Generated Funds for community development.
- To examine the trickling down effects of selected community projects on the well-being of community members.

1.4 Significance of the Study

Internally Generated Funds (IGFs) are the main source of funds for projects in MMDAs, due to the unpredictable nature of other sources such as the common funds. IGFs have several functions including helping to support the financing of projects for the Municipality. The Ga East Municipality has been noted for having impressive IGFs mobilization. These funds are therefore generated by majority of the people of Abokobi and therefore must involve them in deciding on what these funds can be used for. This study is important because it will identify how IGFs are used for the benefit of the community and also analyze the level of inclusion of the people of Abokobi in the planning process of the Assembly. For example, in the case of the Organisation for Economic Co-operation and Development (1994 as cited in Cornwall

2002: p 36) ‘participatory development stands for a partnership which is built upon the basis of a dialogue among the various actors (stakeholders), during which the agenda is set jointly and local views and indigenous knowledge are deliberately sought and valued.’ This approach if effectively utilised by the Assembly will support community development.

1.5 Limitation of the Study

In every human endeavor limitations are bound to exist including availability of time. The most important constraint in undertaking this study is the inadequacy of time. The time available for the research study is short. Hence it restricted the depth in which the research can be done and also it limits the area of research that could be covered.

1.6 Outline of the Study

This study is divided into five parts. Chapter one looks at the background of the study considering the essence and definitions of community development, how Internally Generated Funds, IGFs are decentralized according to the local government of 462 of 1993 and its major sources and narrows down to the main idea of the study, that is, assessing IGFs contribution to community development. It also presents the problem statement and the objectives of the study. This chapter also captures the research questions to be answered by the study as well as the significance of the study.

Chapter two deals with the review of existing literature on the Internally Generated Funds, decentralization, its types and forms, its advantages and disadvantages and the function of IGFs in Metropolitan, Municipal and District Assemblies (MMDAs). Finally, literature on community development with its various characteristics is reviewed. The conceptual framework is also made available in this chapter.

Chapter three discusses the methodology used for the research and the study area, methods used to collect data, sampling as well as how collected data is organized for analysis. The second part of chapter three also gives a description of the study area; Abokobi in Ga East Municipal Assembly.

Chapter four deals mainly with the presentation of data and analysis of findings from the study. Data analysis is done in relation to IGFs contribution to community development, how they essentially participate in the decision making process of the Assembly and how they benefit from developmental projects especially those that are funds by IGFs since they contribute more.

Chapter five then summarizes the findings from the study, concluding remarks and recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter is about the various related literature on the research topic such as community development, decentralisation, decentralisation of local governments of Metropolitan, Municipal and District Assemblies (MMDAs) and how they mobilise revenue especially Internally Generated Funds (IGFs).

2.1 COMMUNITY DEVELOPMENT

Community development forms an integral part of national development and the socio-economic improvement of members of the community. Frank and Smith (1999) suggested that community development is a grass root process which involved the collective participation of all members of the community to make conscious and conscientious effort to generate solutions that will address the community's common problems, build and improve the well-being of the community. In addition, community development has also been defined "as the process by which the efforts of the people themselves are united with those of the government authorities to improve the economic, social and cultural conditions of the communities to integrate them into the life of the nation and to enable them to contribute fully to national progress" (United Nations 1963 cited in Aminu, 2012). This definition implies that community development does not just happen but it is a collaborative effort made by government and several actors to help in nation building as well as to improve the welfare of the community and its habitats. From this literature, community development has been identified as the mobilization of resources by the members of the community to provide better living conditions for themselves (Emeh *et al.* 2012; Frank and Smith, 1999;

Bonye *et al.* 2013). Emeh *et al.* (2012) added that community development ensures the promotion of job creation, establishing of infrastructure facilities such as school and hospitals, since it brings members of the community together to work towards achieving the common goals of the community.

According to Bonye *et al.* (2013) community development is a pivotal mechanism for national development due to these benefits governments in developing economies have adopted community development strategies to encourage citizens to participate in development driven projects that focus on grassroots development in both deprived rural and urban areas. In addition, Bonye *et al.* (2013) added that, through the initiation of community development programs in Ghana some deprived communities were characterized with social development deficits and poor access to services and opportunities have been able to use their own indigenous resources to improve their communities through the provision of some basic infrastructure facilities needed by the communities. Dhamotharan (2009) added that community development allows the dispersal of power at the grassroots level that allowed community members to manage their affairs and also respond to transformation processes; hence it enables community to address their own needs and develop the necessary measures and techniques to meet these needs. For instance the initiation of community development program in Ghana brought about development and capacity building in many communities. Thus it brought different communities together to work for the common good of the society Bonye *et al.* (2013).

From the literature it has been established that community development does not involve only the community members but also community leaders, organizations, politicians and government agencies. (Frisch and Servon 2006). For example, in Ghana we have instances where the community leaders like chiefs, family heads, church leaders and the assembly members mobilize their people to undertake community development projects in the form of

communal labour such as clean up exercises, local construction of road and enforcement of bye laws (Bonye *et al.* 2013). In addition, Frisch *et al.* (2006) added that development partners such as organizations, government agencies and institutions act as intermediaries who support the development agendas of the communities by providing technical and financial support to help their development. For examples most non-governmental organizations in Ghana are into community development. Look out for specific organizations that have brought about development in communities.

Frank and Smith (1999) suggested that effective development cannot take place without adequate financial support and they added that most community developments are funded through economic development channels such as taxes and government grants. In Ghana for example the initiation of the decentralization program has given mandate to communities or district assemblies to raise their funds internally through the imposition of taxes on goods and services to enhance their effective development. According to a report by Africa 2000 network (2011) the instigation of the decentralization program has brought about development in various district assemblies since the decentralization process practiced in Ghana has made it possible for the transmission of development and governance of local communities to District Assemblies, thereby making members of communities to participate in pragmatic governance and development. Therefore the decentralization process has made it incumbent on District Assemblies to ensure the adoption of effective community development projects that address the needs of the members of the society. Moreover, from the Local Government Act (462), 1993 the district assemblies must see to the formulation and execution of plans and should also come up with programmes and strategies for the effective mobilization of resources necessary for the overall development of the district such as the development of basic infrastructure. With this mandate, Owusu (2012) added that, it becomes

very necessary for district assemblies to generate their revenue internally to support their developmental projects in the various assemblies.

2.1.1 COMMUNITY DEVELOPMENT PRACTICE

According to Midgley (2014), in the 1950s to highlight the link between community social welfare and local economic development, community development has been widely used as a tool in achieving development. The main mechanism utilized in achieving community development is cooperation, which usually draws on voluntary work though some coercion can sometimes be employed to instil compliance.

The emphasis on community development stems from the fact that social problems such as poverty can best be addressed at the community level with the involvement of the locals with some levels of assistance from external sources as opposed to the use of policies being imposed on intended beneficiaries. In pursuing the ultimate goal of development, community development uses some identified approaches which include community building, community action and community economic development.

The focus of community development is on tangible programmes and policies, with the latent function of promoting wider local participation in the implementation process across the various levels of social strata, though some advocate the exclusion of traditional authorities. This approach also builds the capacity of the local people while giving some level of communal ownership to projects.

Community action seeks to address the problem of deprivation and marginalization through conscientization and empowerment, capitalising on the issue of oppression to whip up the sentiments of the local people. With the initial approach of confrontation being undesired, community action has been streamlined into a formal approach as identified in the work of

Alinsky (1946, 1971, as cited in Midgley, 2014). Promoting local economic activities and infrastructure is the focus of community economic development, which gained much prominence after the Second World War, using either liberal market approach or direct assistance or intervention to either create or promote the work of the local people.

The merit of these approaches is that it is able to tackle the problem of underdevelopment by combining economic and social mechanisms, giving it a better chance at addressing underdevelopment compared with a more skewed and limited approach which emphasize only one of the dimensions of underdevelopment. Despite this huge advantage, community development is faced with some challenges. These include the difficulty in gaining the trust of the beneficiaries, the tendency to assume that total participation can be achieved, and the possibility of creating geo-political rifts among different communities. When pursued, community development will also have the tendency to distort the national development of a country as though the needs of some communities may be met, it will come at the expense of coordinating a well-developed development plan with the tendency of igniting inter-community conflict over the access to development.

Despite these challenges, community development should still serve as a vital tool in the pursuit of development due to its holistic approach which addresses social and economic problems, with the need to address the challenges of some of its methods that bothers on trust and the need to incorporate community development plans into the national development policy, while also ensuring greater collaboration between state and non-state actors in the pursuit of community development.

2.2 DECENTRALIZATION

Decentralisation is an important style of governance necessary for an effective practice of community development. It has been adopted by the Ghanaian government by decentralising its local government. “It is increasingly difficult to find developing countries whose leaders have not debated or implemented some type of decentralization reform. But has decentralization worked? Does it actually help a country to deepen democratic governance, promote economic development, or enhance public security? Under what conditions does it justify the enthusiasm of those who have pushed so successfully for its adoption?” (Smoke *et al.*, 2010). The international development policy mainstream progressively is familiar with the fact that the worth of development policy reform depends on how governance concerns are taken into account. Decentralization has procured an extensive assistance around the world as the projected resolution to existing problems of public-sector efficiency and equity. The generally held notion is that by making decision making close to the community, decentralization escalates public-sector accountability and as a result effectiveness. In actual facts, activists of decentralizing antipoverty policy often adopt that devolving decision making to state and local governments which certainly increases development efficiency and alertness to the community. (Fox *et al.*, 1996). Some governments are aware of the fact that local governments need to be strengthened in order to carry out their newly devolved duties, but this progression has attracted less attention. For example, little is recognized about what occurs if decentralization precedes the established changes needed at state and local levels. Indeed, the empirical proof on the tangible ability of local governments to improve development outcomes has lagged behind the eagerness for decentralization (Gershberg, 1993).

Decentralisation can be term as delegating the power of making decisions and the task of being accountable and responsible for a specific outcome. Individuals or groups at various

categories in an organisation have a measure of authority including those who are not represented in core structures such as central governance. It also can be explained as a shift from the top to reorganize something such as a political, administrative, fiscal or economical unit so that power is shifted from a central or upper location to another less central place. For instance, in Ghana there has been a shift in financial unit of MMDA's have been decentralised. This action has given them the power to generated funds internally to help run their activities. Decentralisation is a word which can be found very often in recent development discourses. Over the past few decades, scholars and development practitioners alike have documented the extent of this trend, asking why different countries in disparate regions are embracing, however authorising a common swing towards a more decentralised styles of governance. Indeed, in the first decade of the twenty-first century, it was rare to come across countries whose leaders had not deliberated, approved, or put into operation some type of decentralising changes. It shifts power from a central or upper location to another less central place. It is a term which can be found very often in recent development discourses. It is used all over the world especially in developing countries as a solution to ineffective governance. Diffusion of authority is the main idea of decentralisation. The dispersal of authority of decision-making to the lower level management is termed as decentralisation. Among MMDA's in Ghana to encourage the community in the decision making process, Unit Committees have been made this encourages the input of the community in the decisions of the assemblies. Decentralisation of authority is a fundamental phase of delegation and the extent to which authority is not delegated is called centralisation. According to Fayol "Everything that goes to increase the importance of the subordinate's role is called decentralisation."

Taylor (1996) develops a convincing debate for the benefits of community-based collective action by designing a necessary difference between "coercive" and "cooperative" forms of

hierarchy. He further highlights on the difference indicating that “In the coercive, neoclassical model, hierarchy is justified by its supposed ability to solve collective action problems that communities are presumable not able to solve by themselves. Individuals are assumed to be asocial and self-interested. By this line of reasoning, the coercive model of hierarchy posits that people respond to individual incentives. Benefits and sanctions administered by superiors over subordinates are therefore required in order to get people to overcome their narrow self-interest and to contribute to the solution of collective action problems.”

2.2.1 SUB-TYPES AND FORMS OF DECENTRALISATION

Distinctions are often made between two sub-types of decentralisation namely deconcentration in which branches of the core governing authority are dispersed, but no real authority is transferred to lower levels. If the Ministry of Agriculture opens offices at the district level in an attempt to improve the work of extension officers, this would be an example of deconcentration.

Delegation is the second sub-type in which the mandate to make decisions are given to lower categories that remain substantially accountable to but not directly controlled by the core structure.

2.2.2 TYPES OF DECENTRALIZATION

The most common types are of decentralisation are group based on four broad categories namely administrative, fiscal, political, and market.

Political Decentralisation - It attempts to assign authority to democratically elected local governments or, in much frail forms, to endeavour to create accountable local governments to communities through the introduction of new forms of citizen inclusion in development projects and policy-making. Government are decentralised politically when the authority to ensure that policies are distributed among central and local governments are significant in both number and relevance. “In the United States, matters left to state governments are numerous and important, and decentralization is extensive. The state legislatures, unless restrained by constitutional home rule provisions, have complete powers to determine the range of local authority. An example of the other extreme is the German Weimar Republic, which lasted from 1919 to 1933. The functions that this highly centralized regime left to local discretion were few and trivial. The United Kingdom is a highly centralized state in determination of policy. Every local unit receives its powers from a legally omnipotent Parliament. In practice, however, there has been a strong tradition of local self-rule and therefore a good deal of decentralization. Parliament passes on many private acts relating to municipal affairs, but usually consults local groups in making these decisions. Until strong central control was imposed during the 1980s, the broad outlines of the United Kingdom’s local government were rarely disturbed.” (Encarta, 2009)

Administrative Decentralization - Administrative decentralization means the shift of policy-making, planning and management responsibilities from central to local levels.

Administrative decentralisation exists when a core administrative authority delegates to sub offices the power to establish certain relevant decisions. The degree of such delegation is subjective and it is greatly among core administrations and even among organisations of the same government. Delegating power of this kind to subordinate offices encourages efficiency and eliminates crowding at the central office. However, because of the great variety of

functions performed by modern governments, it is difficult to lay down any principles by which administrative decentralization can be uniformly achieved. Experts in public administration often call delegation of this sort deconcentration (Encarta, 2009)

Fiscal Decentralisation - Fiscal decentralisation refers broadly to efforts to change the distribution and sources of resources available to local governments. Such efforts can take many forms, including transfers between levels of government, authorization of local borrowing, cost recovery, and changes to revenue sources available to local governments through taxes, user fees and contributions.

Market Decentralisation - It involves attempts to transfer substantive control over resource allocation to non-state actors. Privatisation is the obvious example, and it can apply not only to State-Owned Enterprises (SOE) but to broad swathes of the economy.

2.2.3 ADVANTAGES OF DECENTRALIZATION

When top level governance of an organisation has distributed the decision-making authority, they are therefore left with more time to carry out the tasks in achieving the organization's long-term vision. Day-to-day problem solving is no longer the biggest concern for top level governance. They are relieved of some burden and concentrate on their core activities to think for the future of the organisation.

Decentralisation increases motivation and innovation. With new and challenging responsibilities lower level governance encourages the development of brighter minds and networking of ideas. There are no bureaucratic setbacks in the trade of ideas. Decentralisation helps to increase motivation and innovation because it involves delegation.

In a decentralised setup, weak links that frequently affect lower level are easily identified. Therefore, it becomes easier to enclose the leaks in time and make sure that the lessons learned are effectively imparted to all other lower level management within the organisation.

Power instantly transforms into greater accountability. There is motivation to own one's work or decision at lower level and even further down the hierarchical ladder. The overall ambience or work environment in a decentralised setup tends to boost morale leading to greater job satisfaction than the strict confines of a centralized setup. Grooming future leaders is also much easier in such an environment.

Diversification of Activities is enabled when practicing decentralization. It creates more employment opportunities because new sections of an organization are created resulting in new tasks. Better co-ordination of various operations and activities are evident in a decentralized set up.

2.2.4 DISADVANTAGES OF DECENTRALIZATION

Excessive emphasis on a bottom up way of taking decisions may end up altering the bigger vision. As you go down the hierarchy, lose sight of the organisational vision might occur.

Decentralization is not always the best approach to begin with, especially when the organisation or national structures are still to find its footing. Making decisions down the hierarchy without examining if those levels actually have the necessary skills and capabilities, is an error that could prove to be costly. Duplication of routine, activities, processes, outcomes and equipment is promoted in this setup making it costly and discouraging to adopt in small organisations.

Reduced specialisation is a setback in decentralisation. When staff or structures are scattered among other sectors or units, they cannot specialise as much as they could within a core structure. Specialists perform better than generalists. They have more experience in their specialty, and as a result are more productive. They are also up to date with literature and discourses in their field promoting creativity.

A highly decentralised structure can create an atmosphere for unhealthy competition leading to lack of co-operation and coordination. As a result, interdependent units may suffer and settling interdepartmental conflicts is challenging when authority has been delegated.

2.2.5 DECENTRALISATION IN METROPOLITAN, MUNICIPAL AND DISTRICT ASSEMBLIES (MMDAs).

Decentralisation in Ghana's government system covers three main aspects they include:

De-concentration which encourages the dissemination of duties whereby the central government gives particular services to sub offices such as regional offices without any transfer of related authority. It helps to strengthen administrative domains or local administrative competence under the guidance of central government ministries.

Delegation is a more comprehensive form of decentralisation. Through delegation central governments shift duties in decision-making and in the administration of public service to semi-independent governance not totally subject to the central government, but basically accountable to it. Here, local governments are accountable to central governments but are not organized fully by the central governments.

Devolution happens when the central government transfers authority for decision making, finance, and administrative management to quasi autonomous units of local government.

Ghana's approach to decentralization appears to place much emphasis on devolution which involves the transfer of power to Metropolitan, Municipal and District Assemblies (MMDAs) and given the absolute independence and associated responsibility to determine the level of services required, the best procedures to ensure their provision and the sources and type of funds to finance such services efficiently and make them more effective.

2.3 FISCAL DECENTRALISATION IN GHANA

2.3.1 GOVERNMENT OF GHANA INTERGOVERNMENTAL FISCAL DECENTRALISATION FRAMEWORK.

According to Ghana's Intergovernmental Fiscal Decentralization Framework the main goals of the decentralization program in Ghana are to strengthening and expanding local democracy, promoting local social and economic development and reducing poverty and increasing the choices of the people. (Ministry of Local Government, Rural Development and Environment, 2008).

The Ministry of Local Government, Rural Development and Environment issued a Draft on Comprehensive Decentralization Policy Framework with the objective of deepening political, administrative and fiscal decentralization in Ghana and to reaffirm the Government's commitment to the policy of decentralization in conjunction with people's participation.

Intergovernmental fiscal decentralization focuses on the financial component of the larger decentralization program. The Constitution prescribes a devolved form of decentralization where there is a transfer of authority for decision-making, finances and management from the central to the local governments. However, the central government still performs many functions that should be moved to the district level and controls the majority of regional and

district financial resources. As a result, the Framework seeks to provide clarification on these issues.

The primary goal of this Framework is to provide a comprehensive road map which has broad based support for the vision of fiscal decentralization as well as the strategies to meet that vision. The Framework addresses the functions between the central and sub-national levels of government, the resource gaps at the sub-national levels and the financial accountability capacity issues at the sub-national levels.

The Framework defines the relationships under the fiscal decentralization vision between the different layers of government, the functions assigned to each layer and the authorities granted to the sub-national governments by the central government. The goals for functional assignment are guided by the principles of devolution and subsidiarity where responsibilities are transferred to the lowest level of government which can most efficiently provide the goods or services.

In general, however, primary broad responsibilities of each level of government are defined as: setting national standards and guidelines by the central government; harmonization, coordination and monitoring and evaluation by the RCCs (regional coordinating council); providing services to the citizens of their Districts by the MMDAs. A further breakdown is provided of the intended functional relationships and the levels of autonomy assigned to the different levels of government for organization structure, policy and planning, budgeting, financial management, revenue generation and staffing.

2.3.2 DISTRICT ASSEMBLY'S FINANCIAL RESOURCES

Funds management can generally be defined as a system instituted to ensure the judicious use of public finances with the view to achieving specified operational goals Kessey, (1995).

Thus, management of funds can be said to be a set of activities that purport to ensure the appropriation of funds to achieve the purpose for which they have been generated.

Contextually therefore, failing to apply funds for their purposes of mobilization can be equated with management failure, although the system might have adhered to all the accounting principles and procedures of disbursement. The Municipality own valuable assets, enter into a numerable financial transactions, collect and spend large amount of money and are governed by financial laws enforcing their accountability. For this reasons, funds management and accounting in particular are of crucial importance to the accomplishment of the Municipal stated goals.

2.3.3 INTERNALLY GENERATED FUNDS (IGF)

The authority to generate revenues from the district has its legal backing from the 1992 constitution in Article 245(b) and the local government act 462 in sections 34, 50, 60, 74, 76, 85, 86, 94, 95 and 99 which empowers the assemblies to raise internal revenue to finance their development. IGFs are revenues that are directly generated by the DAs within their areas of jurisdiction. These are the only revenues among others that the DAs have absolute control over its usage as well as the areas to be used. IGFs normally consist of rates, lands, fees and fines, license, rent and investment income among others. With regards to fiscal decentralization, the more revenues DAs can generate, the more power and autonomy they will have. However DAs face some challenges with respect to own-source (IGF) revenue mobilization and these include:

- 1) The land valuation board does not have adequate resources to carry out its responsibility to consistently value and revalue properties;
- 2) Many DAs do not have adequate databases and those that even do have are not able to maintain them properly;
- 3) House and street numbering has not been completed consistently throughout the country;
- 4) Leadership and support from the central government has been weak over the years;
- 5) There has not been any benchmarking to determine the level of IGF collections to total revenue received by DAs that would be appropriate;
- 6) Assembly members, staff and citizens of some DAs do not appreciate the importance of IGF revenue mobilization and the relationship between taxes paid and services provided;
- 7) There has been poor collaboration and understanding within the Assemblies between different players and actors to ensure internal control systems are strong and leakages kept to a minimum and to implement prudent tax policies.

There is therefore the need for DAs in the midst of these challenges to devise strategies and practices which will work best for them while still providing the drive to ensure that they are serious about increasing their IGF collections.

2.4 CONCLUSION

The context within which this study is being carried out lies in the fact that community development is integral to a nation's development. Collective participation is a conscious attitude if encourage by MMDA's will improve development in their districts. From the literature participation and decentralisation is one of the many approaches being used in effective governance for the implementation of development plans. This also implies that the

more effective the community is involved in the activities of the Assembly, for example the with the Unit Committee, the higher the prospects of improving the livelihood of the community.

The involvement of the community in the allocation of resources in MMDA's will also encourage fair disbursement of resources such as internal funds with challenges nevertheless, there are still immense opportunities for MMDA's to involve their community to enhance development of their districts.

2.5 CONCEPTUAL FRAMEWORK OF THE STUDY

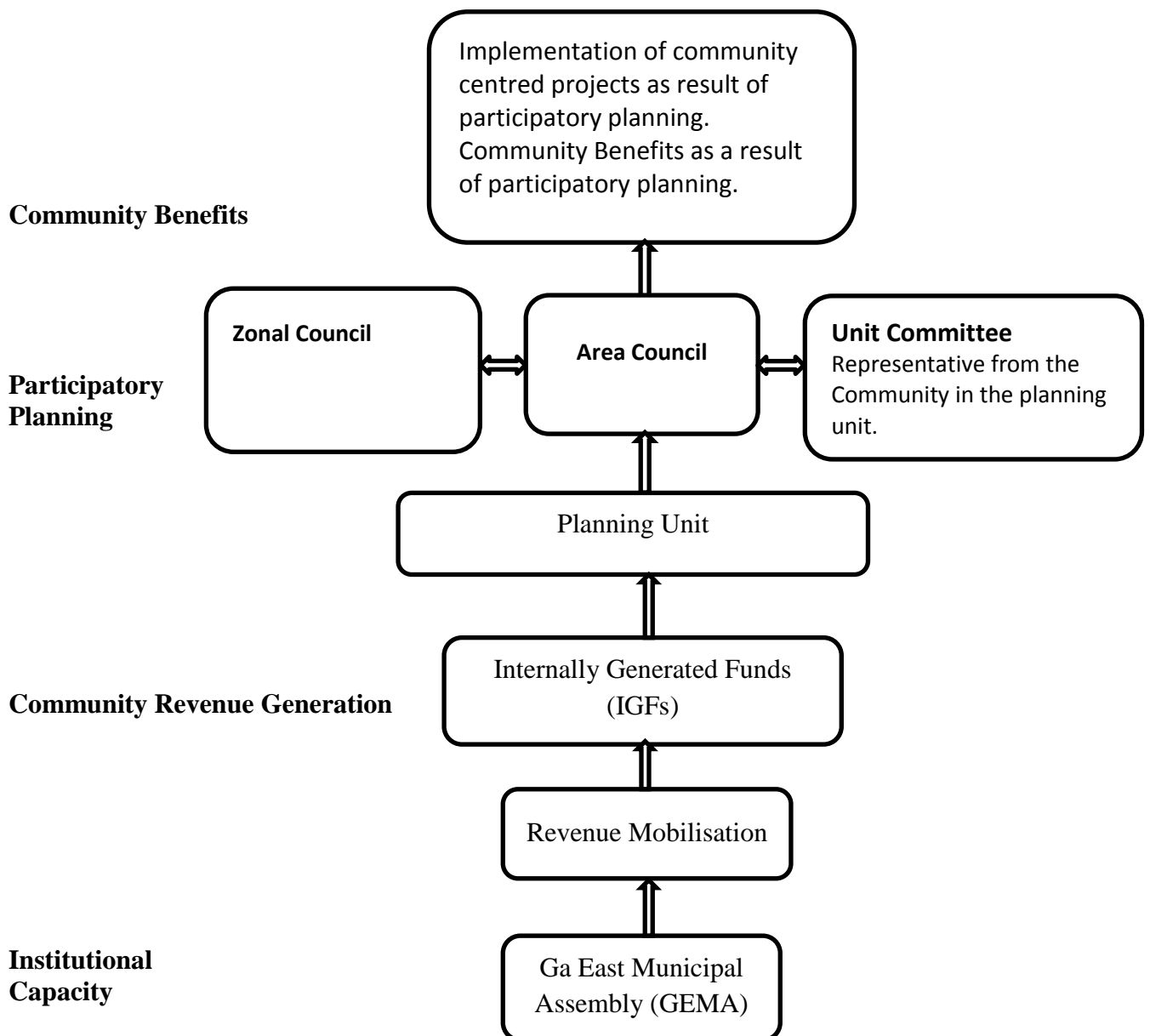
The conceptual framework gives a graphic representation of the utilisation of Internally Generated Funds IGFs in respect to an effective planning system in order to improve the living standard of the municipality through community development. It depicts the relationship between the variable s in the framework.

From the conceptual framework the Internally Generated Funds IGFs is derived from activities that are carried out within the Municipality. These funds to an extent should contribute to the development of the Municipality.

From the conceptual framework, Internally Generated Funds should to some extent be directed to the improvement of living standards in the Municipality. Poor planning and little or no participatory planning also hinder the smooth implementation of projects needed by the community. The planning unit of the Municipality is divided into several units the zonal council, the area council and the Unit Committee. The Unit Committee is the platform for community concerns and suggestions. The efficacy of community projects in terms of improving living standards will depend on how the concerns of the community through the

Unit Committee are translated into projects in the municipality. This will help to improve community standards of living.

Figure 2.1



Source: Author, 2014.

CHAPTER THREE

METHODOLOGY

3.0 INTRODUCTION

This chapter outlines the methodology used for the research, methods used to collect data, sampling as well as how collected data is organized for analysis. The second part of this chapter highlighted on the study area, Abokobi in the Ga East Municipal Assembly.

It explains the various techniques that are adopted to undertake the study. As stated in the research question in chapter one the utilization of IGF's is assessed, also how members of the community are involved in the allocation of IGF's is also examined with how community members benefits from IGF and the trickledown effect on their livelihood in reference to certain projects carried out in Abokobi.

3.1. Research Design

Research design is simply the framework outlining the various research activities required in order to effectively address the research question (Ahiadeke, 2008). In order to be able to meet the research objectives of this study, qualitative and quantitative data from the Abokobi is assessed on how IGF is utilized. This study also ascertained the extent to which members of the community are involved in the allocation of IGF for community development and the benefits obtained from selected projects. In order to arrive at a considerable conclusion, interviews are also conducted with a planning unit officer and also a revenue officer of the Municipal Assembly. A total of 120 questionnaires were administered to community members.

3.1.2 Sampling

The process of collecting a part or subset from within a population to have a clear understanding of the whole population is known as sampling. Sampling is necessary because it is use to predict based on statistical inference.

Using the whole population to conduct research is most often a difficult and costly task hence the need for sampling to make conclusions about the study area. A part of research population which is generally selected to represent the entire population is referred to as the sample population (Ahiadeke, 2008).

3.1.3 Sampling size

The survey of the population involved a minimum optimal size of 94 respondents out of the total population of 1652 in Abokobi as at the time of the survey. Implying that optimally at least 1 out of 18 people in Abokobi was a respondent. The desired maximum sampling error was 10%. The minimum optimal size (n) of 94 was chosen based on the Yamane formula (1973). This formula is given as

$$n = \frac{N}{1 + N(e)^2} \text{ where,}$$

n = desired sample size

N = total population

e = margin of error (10%)

The optimal sample size (n) is therefore calculated from the equation as follows;

$$n = \frac{1652}{1 + (1652)(0.1)^2}$$

$$n = (1652)/(1+16.52)$$

$$n = 1652/17.52$$

$$n = 94.29$$

Therefore the desired sample size was 94. But since some respondents may refuse to participate in the survey, one can oversample. So the optimal sample size was increased to 120 (about 27%)

3.1.4 Sampling technique

Simple Random sampling technique and purposive sampling technique were adopted in this study. Purposive sampling technique represents a group of different non-probability sampling techniques. Also known as judgmental, selective or subjective sampling, purposive sampling relies on the judgment of the researcher when it comes to selecting the units that are to be studied. Key informant interview was employed in this study. It engaged 2 officials of the Assembly whose line of work involved the planning and finance who were purposively sampled.

The simple random technique was used to select households and a member each from the sampled households, 15 years and above responded to self-administered questionnaires. 120 respondents were simple randomly sampled in Abokobi. These respondents were community members who contribute to IGF's by paying property rates, levies, tolls etc.

3.1.5 Data collection

The main data sources for the study are secondary data from the Ga East Assembly's MTDP, Revenue and Expenditure summary statements and other relevant documents. Primary data are collected through questionnaires of selected community members (tax payers) and also by interviewing a planning officer and a revenue officer of the Ga East Municipal Assembly.

3.2 CHARACTERISTICS OF THE STUDY AREA

3.2.1 BACKGROUND OF ABOKOBI IN THE GA EAST MUNICIPAL ASSEMBLY

3.2.2 Location and size

The Ga East Municipal Assembly is located at the northern part of Greater Accra Region. It is one of the Sixteen (16) Districts in the Greater Accra Region and covers a Land Area of about 96 square km. The capital of the Municipal Assembly is Abokobi. The Assembly is boarded on the west by the Ga West Municipal Assembly (GWMA), on the east by the La - Nkwantanang Municipal Assembly (LaNMA), the south by Accra Metropolitan Assembly (AMA) and the north by the Akwapim South District Assembly. The Municipality is sub divided into two administrative as Zonal Councils, namely the Abokobi Zonal Council and the Dome Zonal Council. (Ga East Municipal Assembly Archives).

3.3 DEMOGRAPHIC CHARACTERISTICS

3.3.1 Population growth

The 2010 National Population and Housing Census put the Municipal Assembly's population at 198,220 with an intercensal growth rate of about 4.2%. The projected population for the year 2013 is therefore 224,837. The growth of the population is mainly due to the influence of migration inflows. The estimated population by the Municipal Planning Coordinating Unit (MPCU) is about 450,200 people.

The structure of the population has about 51% males and 49% female with an average household size of 4.6. There are about 52 settlements in the district with Abokobi, a well-known Presbyterian community as the Municipal capital. The population is concentrated mainly along the urban and peri-urban areas of the Municipality particularly along the border with AMA to the south. These include Madina, Dome, Taifa and Haatso among others.

3.3.2 Local governance

Ga East Municipal Assembly was carved out of the then Ga District which was established in 2004 by an Act of Parliament (Legislative Instrument 1589) as a district. It was elevated to a municipality in 2008 by LI 1864. It has deliberative, legislative and executive powers. In June 2012 the Municipality was split into two, thus Ga East and La-Nkwantanang Madina Municipalities. The Assembly is the highest political authority in the municipality vested with the powers to deliberate, legislate, plan and develop the entire municipality through the preparation and effective implementation of development plans and budget. Act 480 for 1994 the National Development Planning System entreats the Municipal Assembly to formulate programme strategies and projects and see to their implementation, monitoring and evaluation using available resources.

The Assembly can be compared to parliament as a legislative body making bye-laws for the municipality. Below is an administrative and political map of Ga East Municipal Assembly.

Figure 3.1 Ga East Municipal Assembly Map



Source: Ga East Municipal Assembly

3.3.3 Structure of the assembly

The Municipality consists of ten (10) electoral areas and represented in the General Assembly by elected and appointed Assembly members. The composition of the Assembly is made up of 10 elected members, 4 appointed members, one Member of Parliament representing Abokobi and Dome-Kwabinya constituencies and the Municipal Chief Executive.

The General Assembly is headed by an elected Presiding Member with the Municipal Coordinating Director as the Secretary. The Assembly has two committees the executive headed by the municipal chief executive, chairman of the sub – committees and head of department and the public relations and complaints committee which is also chair by the presiding member To enable the Assembly perform its function of overall development of the municipality the following sub-committees and decentralized departments are established.

i) Sub-committees

- Development Planning Sub-committee
- Finance and Administration Sub-committee
- Justice and Security Sub-committee
- Works Sub-Committee
- Social Services Sub-committee
- Women and Youth Sub - committee

3.4 SOCIAL SERVICES

3.4.1 Education

Distribution of schools in the municipality is quite even. There are about 3 privately owned secondary schools which include Perfect Senior High School, The Masters School and Maxvic School. The municipality however is yet to have a public Senior High School of its own. There are twenty-seven (27) public Junior Secondary Schools and a number of private schools which are sited mainly in the peri-urban areas of the municipality. Also, there are twenty-six (26) public primary schools with about fourteen (14) Early Childhood Development Centers (ECDC) that enrolls only 13.4% of children at that level. There are however a number of privately owned ECDCs. In all, there are 67 public schools in the municipality. Most of the schools lack libraries; ICT resource centers and recreational grounds.

3.4.2 HEALTH SERVICE DELIVERY

The Ga East Municipal Health Management Team (MHMT) is responsible for all health service delivery in the entire municipality. The municipality is divided into four sub municipalities for the organization and distribution of primary health care services. These sub municipalities are namely Abokobi, Dome, Taifa and Haatso.

Each sub municipal health management team has the responsibility for the delivery of health services to defined areas, population and has a center with either one or two community clinics. There are trained TBAs and other care providers such as chemical shop dealers, maternity homes, traditional healers etc in the municipality. The Doctor to population and Nurse to population ratios are given as follows:

- Population to doctor ratio is 40,246:1

- population nurse ratio is 2,012 : 1

3.5 GENDER ANALYSIS

Development planning has often been judged as being neutral, which means that development programmes and projects that are implemented as a result of planning are assumed to benefit all stakeholders equally. These include men, women children, the disabled and the aged. A critical interrogation of this assumption through gender analysis and diagnosis bring to the fore the fact that certain segments of society by way of their subordinate position do not benefit in development at all or are even made worse off.

3.6 CULTURE

The Ga East Municipal Assembly is a district that wears a cosmopolitan hat. Almost all the ethnic groups in Ghana exist in the district although Akans seem to have a slight majority over Gas and Ewes in that order. Others are Dangbes and the Guans. This situation is especially true for areas like, Dome, Taifa and other urban communities. In the rural and peri-urban communities like Abokobi however, Gas form an overwhelming majority though other ethnic groups continue to reside amongst them. Though the Municipality has an Islamic presence especially in and around Agboba, Christianity remains the most dominant form of religion for the people of the district. Pockets of people however maintain they are traditionalists and Krishnas, whilst others profess no religion at all.

3.7 REVENUE MOBILISATION

The Assembly recognizes the need to mobilize internal funds to support its development efforts. To this end, the Municipal Assembly has been divided into nine (9) divisions to enhance collection, supervision as well as monitoring. A number of revenue contractors have also been engaged to ensure that all rate payers are reached.

Other strategies adopted by the Assembly to ensure increased revenue mobilization are the organization of regular meetings with revenue collectors, contractors and the supervisors. Besides these, public education programmes are regularly organized in communities as well as the markets to educate rate payers. The public education programmes are implemented in collaboration with the Information Services Department and the National Commission on Civic Education (NCCE). In addition, the Assembly has identified easy collectable areas to be collected by the Assembly's collectors to reduce the huge sums of moneys that go to contractors as commission.

As a long term strategy to increase internal revenue the Assembly in collaboration with a private Consultant is undertaking a programme to develop and implement a revenue generation system. The exercise involves the numbering of houses, naming of streets and capturing socio-economic data on households and houses to be computerized for revenue generation and planning purposes.

The Assembly will also update its property rate billing system with new software which has improved bill security features to eliminate duplication and leakages. A seal stamp will also be provided to stamp security on the property rate bill. Data collection in the field will also be stepped up to enable all business entities to be captured for business operating permits to be generated to prevent under assessment by collectors. Training of revenue collectors and supervisor will continue to equip them to perform better. Last but not the list, payment of

commission will be very prompt to encourage collectors to pay promptly to the bank as well as strengthening of the Internal Audit Unit.

3.8 THE BUILT ENVIRONMENT

The built environment in the District leaves much to be desired. Building regulations are broken with impunity and it is posing very serious consequences for the land use pattern.

Over 70% of developers used quality building materials and as such produce good housing quality. However, many Gutters are choked with garbage, creating stagnant water which breeds mosquitoes and floods the result is the high incidence of malaria and loss of life and properties during raining season.

3.9 METHODS OF DATA ANALYSIS AND PRESENTATIONS

Using the Statistical Package for Social Sciences (SPSS) software, the survey data was analyzed to derive frequencies and means of important variables. Chi-square test was also employed to analyze relationships among variables using the SPSS software. The chi-square test is a test of statistical significance for categorical data (Gaur *et al.*, 2006). It is a test of association between variables.

A chi-square test is undertaken by first computing cells in a contingency table of two variables, for example the community's awareness of the Unit Committee of the assembly and their level of involvement in the Assembly's planning activities. The chi-square value (CSV) is calculated by squaring the difference between the observed cell frequency and expected cell frequency (E) and then dividing this squared difference by the expected cell frequency. The CSV is the sum arrived by repeating these steps for all the cells in the contingency table.

It is shown below:

$CSV = \sum ((O-E)^2/E)$ where \sum is the summation symbol.

The chi-square test used in the study involved tests of association between the background information of respondents and their knowledge of tax usage. Descriptive statistics in the form of frequencies and relative percentages was generated to aid the interpretation of data and discussions of results, while graphs, charts and tables were used to represent their data collected. Qualitative analysis was utilized narratives and direct quotes.

CHAPTER 4

DATA PRESENTATIONS AND ANALYSIS OF FINDINGS

4.0 Introduction

The survey covered selected respondents from Abokobi in the Ga East Municipal Assembly. In all, 120 respondents from the town were administered questionnaires, in addition to one revenue officer and one planning officer of the Assembly who were interviewed by a structured interview guide. The first part of the results covered the background characteristics of the respondents. The subsequent parts of the results were focused on the substantive objectives of the study.

4.1 Background Information of Respondents

Table 4.1 provides a summary of the background information of respondents who participated in the survey. Based on percentage analysis, it was observed that majority of the respondents were in the 25- 44 age categories which constituted 54.2 % of the respondents, while 3.3% of the respondents were 65 years and above. In terms of age categorisation for the table it is observed that majority of the respondents were in the working class and therefore were expected to make contributions in terms of payment of tax to the Assembly.

Considering gender, 50.8% of the respondents were female, 49.2 percent were male. About 45.8% were single and 54.2% were married. However, 90.8% were Christians, 8.3% practiced Islam and 0.8% practiced traditional religion.

With regards to occupation, about 45.0% of the respondents were traders, 3.3% were farmers, 6.7% were civil servants and 45.0% were artisans. With 90% of the respondents being traders and artisans, it implies that traders and artisans contribute a greater percentage of IGFs.

Table 4.1 Background Information

Item	Frequency	Percentage
Age		
➤ 15-24	22	20.8
➤ 25-44	65	54.2
➤ 45-64	26	21.7
➤ 65 and above	4	3.3
Gender		
➤ Female	61	50.8
➤ Male	59	49.2
Marital Status		
➤ Single	55	45.8
➤ Married	65	54.2
Religion		
➤ Christianity	109	90.8
➤ Islam	10	8.3
➤ Traditional	1	0.8
Occupation		
➤ Trader	54	45.0
➤ Farmer	4	3.3
➤ Civil servant	8	6.7
➤ Artisan	54	45.0

Source: Survey data, 2014.

In assessing the contribution of IGFs to community development in Abokobi the study sought to evaluate the forms of taxes paid by the respondents. Ranking payments based on the different forms of taxes paid by respondents, property rates recorded the highest with 71.7%, followed by business operating permits which constituted 19.2%, royalties made up 5.8%, rent on Assembly's property, 2.5% and the least form of tax paid was fees and fines making up 0.8 %.

Property rates paid by 71.7% of the respondents, are the highest contributor to IGFs, as it constitutes payments made by more than half of the respondents. These categories of respondents were displeased about the lack of basic social amenities such as public toilets and

proper drainage systems, regardless of their relatively high contribution to the mobilization of IGFs.

Based on the survey, fees and fines on the other hand constituted a minute proportion of the respondent's contribution to IGFs. This finding may possibly imply that the Assembly must also intensify or create law enforcement strategies to monitor and ensure the payment of fines and fees.

Table 4.2 Forms of taxes paid

Forms of taxes paid	Frequency	Percentage
Fees and fines	1	0.8%
Rent on Assembly property	3	2.5%
Property rate	86	71.7%
Royalties	7	5.8%
Business operating permit	23	19.2%
Total	120	100

Source: Survey data, 2014.

Table 4.3. Cross tabulations on the forms of taxes paid by respondents and their occupation.

Form of Taxes Paid * Occupation Cross Tabulation						
Form of taxes paid		Occupation				Total
		Trader	Farmer	Civil Servant	Artisan	
Fees and fines		1	0	0	0	1
Rent on Assembly property		0	1	2	0	3
Property rates		47	2	4	33	86
Royalties		0	0	2	5	7
Business operating permit		6	1	0	16	23

Source: Survey data, 2014.

Dealing directly with revenue collectors, there is a lower chance of traders and artisans deliberately defaulting in payment.

This may result from the fear of having their businesses closed down, hence the majority of traders and artisans in Abokobi faithfully pay their property rates. This is also a likely reason for their high contribution to IGFs.

4.2 How Internally Generated Funds are utilized.

Table 4.4 Result of Chi-square analysis

In order to find out if there is a relationship between demographic variables and the knowledge of tax usage, a chi square analysis was done. The analysis as indicated in Table 4.3 established that only one of the demographic (independent) variables that is occupation with $X^2 = 8.543$ (sig. $0.036 > 0.1$), had a statistically significant relationship with the knowledge of tax usage. Even though the other demographic (independent) variables had a positive relationship with the dependent variable, the relationships were not statistically significant. For instance, gender with $X^2 = 2.033$ (sig. $0.186 > 0.1$) was not statistically significant and implied that the chi square analysis established a relationship between two or more variables. Gender was one of the variables that did not have a statistically significant relationship with knowledge of tax usage. This implied that one's gender did not necessarily affect the possibility of knowing what taxes are used for in Abokobi. It also reflects a poor creation of awareness on the part of the Assembly, because there is not a balance in the spread of information about what uses IGF's are put to. The dependent variable occupation, established a statistically significant relation with the independent variable $X^2 = 8.543$ (sig. $0.036 > 0.1$).

Table 4.4 Chi - square analysis of knowledge of tax usage and the background information of respondents.

Dependent Variable	Independent variable	Pearson chi-square	Sig. (two tailed)
Knowledge of Tax Usage	Gender	2.033	0.186*
	Age	1.716	0.633
	Marital Status	0.001	0.97
	Occupation	8.543	0.036
	Religion	0.301	0.860

Sources: Survey data, 2014.

* Statistically not significant at 10%.

The study comprised a variation of questions concerning respondent's knowledge of tax usage.

From Table 4.5 it is clear that 29.2% of the respondents did not find it necessary to know what their taxes are used for, while 70.8% express interest in the need to know what their taxes are used for.

Data further revealed that although 70.8% saw the need to know what their taxes are used for only 38.3% had ever taken a step further to question revenue collectors on the use of taxes paid. Hence the need to encourage a form of participation and concern, stemming from a desire to know and question the use of IGF's, and also to educate the community on the explicit roles IGF's play in developing Abokobi. This will encourage consistency in payments of taxes and eventually yield an increase in funds mobilization, which in effect will help provide a substantial financial base for efficient disbursement of resources from the Assembly. The administrative needs of the Assembly as well as the implementation of projects for the Abokobi township will also be catered for.

Captured in the survey was the respondent's level of assurance that their taxes will be used for community welfare. Respondents who were not assured that their taxes will be used for the community welfare was 60% while 40% of the respondents were assured, this raises doubts about the Assembly's interest and commitment to the wellbeing of the people of Abokobi. It also highlights the need to assure the community by providing some level of transparency and accountability to the people, all in the vein of enhancing their livelihoods.

In addition to the community's doubts about the Assembly's interest in their welfare majority of the respondents thought their taxes were being misused. 53.3% of the respondents thought their taxes were being misused while 46.7% thought otherwise.

As part of the survey an interview was conducted with a revenue officer of the Assembly, he spoke about the uses of Internally Generated funds. According to him "IGFs are not only used for community projects but are mostly used for administrative purposes within the Assembly primarily before it is used to support community projects".

4.2.1 Respondent's level of knowledge of tax usage.

Table 4.5 Respondents knowledge on tax usage

	Frequency	Percentage
Knowledge of tax usage		
No	94	78.3%
Yes	26	21.7%
Necessity in knowing tax usage		
No	35	29.2%
Yes	85	70.8%
Questioned Revenue collector about tax usage		
No	74	61.7%
Yes	46	38.3%
Misuse of Tax		
No	56	46.7%
Yes	64	53.3%
Assurance of tax usage for community welfare		
No	72	60%
Yes	48	40%

Source: Survey data, 2014.

Table 4.6 is a cross tabulation that was done to determine the relationship between the knowledge of tax usage and gender of the respondents. It reflects the high level of interest males have in knowing what their taxes are used for than females. Since males have more interest and knowledge in their tax usage, there is likelihood that males in Abokobi will make a stronger effort to find out about the activities encompassing tax usage in Abokobi. This indicates the need to involve more males in the activities concern the usage of taxes in Abokobi.

Table 4.6 Cross Tabulation on Gender and Knowledge of Tax

Gender	Knowledge of tax usage		
	No	Yes	Total
Male	43	16	59
Female	51	10	61
Total	94	26	120

Source: Survey data, 2014.

Table 4.7 Projects taxes were used for.

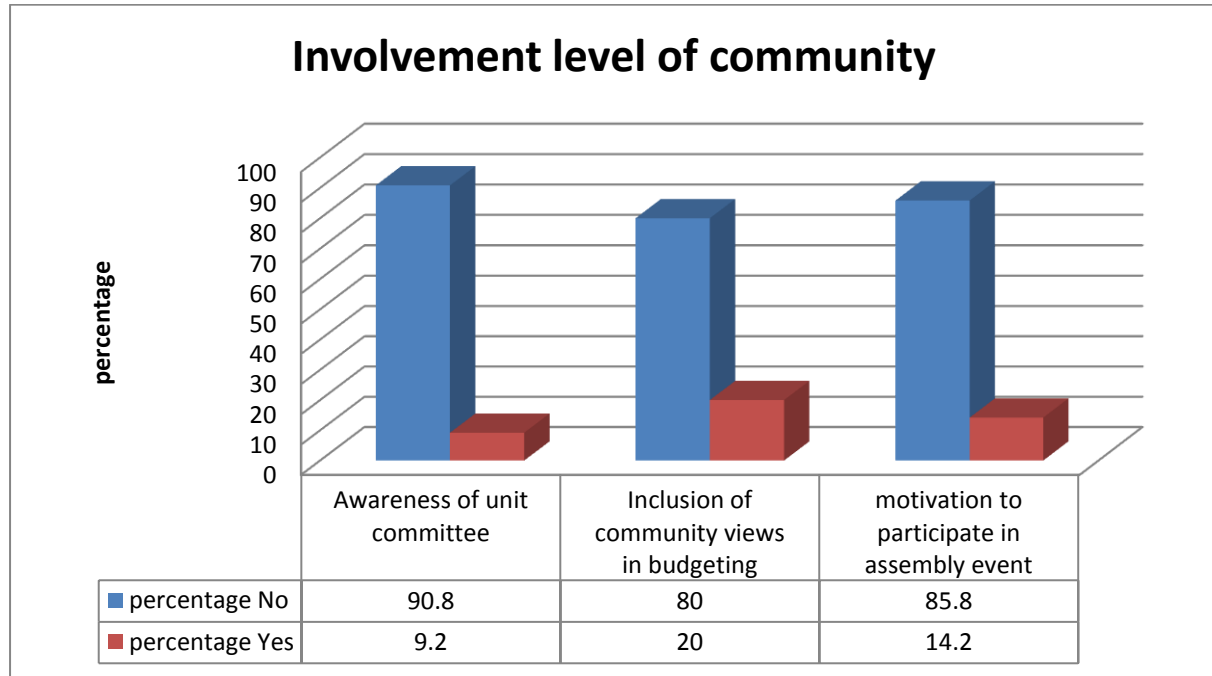
Projects taxes are used for		
	Frequency	Percentage
Electricity poles	8	28.6%
Road construction	10	35.7%
Water project	9	32.1%
Provision of Security in the community	1	3.6%
Total	28	100

Source: Survey data, 2014

From Table 4.6 it was also observed that the overall number of respondents who knew what their taxes were used for was 26 and they mentioned projects they knew their taxes were used for. These projects can be captured in Table 4.7. 28.6 % said their taxes were used for making electricity poles, 35.7% said it was used for road construction, 32.1% said water projects and 3.6 % mentioned security services. This implies that some members of the community more or less gain from these projects in Abokobi. Whether these projects are what the community needs or are top priorities, is another identified loop hole in the Assembly's planning activities. Some comments from the community imply that there are some basic needs that the community needs such as public toilets. This reveals the gap in the Assembly's level of involvement of the community in planning activities.

4.3 Community involvement in the allocation of IGFs for community development.

Figure 4.1 Involvement level of Community



Source: Survey data, 2014.

In assessing the contribution of IGFs to community development, the level of involvement of the community in the Assembly's plans and activities was found key to the development of their community. The community is to a large extent the major contributor to the generation of Internally Generated Funds and must therefore find its use beneficial to their wellbeing.

The above chart highlights several questions respondents were asked concerning their involvement in the Assembly's planning activities. To begin with, the Unit Committee is that part of the planning unit that deals with the supplying of direct information from the community to the Assembly in order to have a participatory approach to their planning.

It was observed that 80% of the respondents have the perception that their contribution will not be included in the annual budget of the Assembly while 20% perceived otherwise. The respondents who did not perceive their contribution to be included in the Assembly's annual

budget gave reasons such as, “nobody comes to ask them for their contribution” another respondent mentioned that, “she has never been informed of any activity that will make her contribution count.” these statements question the efficacy of the Unit Committee and it affirms their low level of awareness of the Unit Committee. The other 20% of the respondent who said the Assembly will include their views in their annual budget also gave reasons such as, “the Assembly cannot make decisions on their own.” The forging discussion underscores the fact that the Assembly is not an autonomous institution and therefore needs the input of its community.

The survey found out that 85.8% of the respondents are not motivated to participate in activities organized by the Assembly while 14.2% are motivated to do so.

Also 90.8% of the respondents were not aware of the existence of the unit committee of the Assembly while 9.2% were aware of the existence of the Unit Committee.

An interview with a unit committee officer at the Ga East Municipal Assembly highlighted that “the unit committee supplies the planning unit with data from the community, serves as a source of verification of what plans the assembly has and what the community actually wants.” They also have needs assessments that help in prioritising the needs of the community and short listing when necessary.

These needs are also validated and put across before it is formulated into a plan where the POCC (Potential Opportunities constraints and challenges) analysis is used to identify the efficacy of the needs. He further mentioned that the community ownership is a priority to the Assembly and most often the community is encouraged to contribute to resources such as labour etc. This encourages ownership of projects and it helps to prevent biases”.

From the above discussions it is necessary to develop more effective media through which the Unit Committee can play a more effective role in the Assembly. They can consider putting a member of a demarcated jurisdiction in charge of seeking the views and opinions of the people, and thus getting their honest unbiased contributions.

4.4 Rating of participatory activities towards planning in the Assembly.

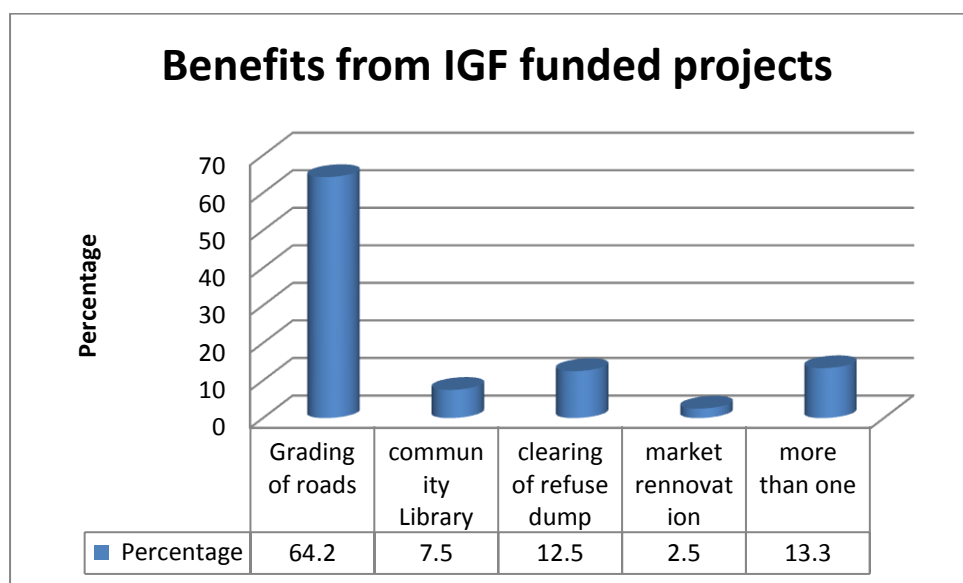
The second objective of this study was to ascertain the extent to which members were involved in the allocation of IGFs for community development, therefore respondents were made to rate the various planning activities organised by the Assembly. Out of a total of 120 respondents 22 had been involved in participatory activities towards planning organised by the Assembly and this formed 18.3% of the total respondents. Out of this percentage, it was realised that 2.5% of the respondents who were involved in various participatory activities towards planning rated them as very effective, 6.7% indicated effective, 5% said they were not effective and 4.2% were indifferent. These results point out a possibility for engaging the community in their planning activities. Also summing the respondents who opted for very effective and effective produces a total of 9.2% out of 18.3%. Although very few of the respondent has participated in any planning activity of the Assembly it is noted that about half of them either rated these activities to be effective or very effective, this implies that if the Assembly increases the number of people involved in its planning activities there would be a better approach in the disbursement of IGFs towards community development.

Table 4.8. Rating of participatory activities towards planning in the Assembly.

	Frequency	Percentage
Very Effective	3	2.5%
Effective	8	6.7%
Not effective	6	5%
Indifferent	5	4.2%
Total	22	18.3%

Source: Survey data, 2014

4.6 Trickling down effects of selected community projects on the well-being of community members.

Figure 4.2 Benefits from IGF funded projects

Source: Survey data, 2014.

Respondents who have benefitted from the road grading project make 64.2% of the respondents. While 7.5% have benefitted from the community library, 12.5% have also benefitted from market renovations and finally 13.3% from more than one of these projects.

From table 4.5 it is observed that 21.7% of the respondents know what their taxes are used for while 78.3% do not know what their taxes are used for, while in Figure 4.2 64 % of the respondents indicate that they have benefitted from grading of roads in Abokobi, 78.3% says they do not know what their taxes are used for. This does not show a true reflection of the data retrieved from respondents in view of projects respondents have benefitted from. It is clear that respondents have conflicting information on some projects undertaken by the Assembly for the community and what they expect the Assembly to do.

From figure 4.1 only 9.2% of the respondents are aware of the Unit Committee which serves as a medium of exchange between the Assembly and the community. This confirms the conflict the respondents have on the knowledge on what their taxes are used for. It also reveals the ineffectiveness of the activities of the Unit Committee in Abokobi.

CHAPTER 5

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

This chapter outlines a summary of the main findings, conclusions and recommendations. The study sought to assess the contribution of Internally Generated Funds (IGFs) to community development in Abokobi. In order to address the three main objectives outlined in chapter one, respondents were purposively and simple randomly selected from Abokobi. About 50.8% of the respondents were females while 49.2% were males. A conceptual framework was developed by the researcher to guide the analysis on how IGFs contribute to community development in Abokobi. Emphasis was placed on how IGFs are used, the community's knowledge of tax usage, and the extent to which the community is involved in the Assemblies planning process and finally how the community has benefitted from the Assembly and how these benefits have trickled down in the community.

From the survey it was realized that a large proportion of IGF's is used to run the Assembly's administrative activities. This leaves an insufficient proportion of IGF's to be ploughed back into the community and as a result project to improve the community's welfare are hampered.

The study found that majority of the respondents do not know what their taxes are used for but the few who knew mentioned projects that the Assembly had done in their community.

According to the study it was observed that respondents had conflicting information from the Assembly concerning their level of tax knowledge. Majority claimed not to know what their taxes were used for but on the other hand a large percentage indicated to have benefitted from some projects the Assembly implemented.

The conflicting information maybe as a result of the ineffective nature of the Unit Committee, this does not encourage good communication between the community and the Assembly.

Also, the findings showed that a large number of respondents found it necessary to know what their taxes are used for while a few of them express the need not to know.

It was further found that the community's involvement in the Assembly's activities was low, also the motivation to be involved is discouraging with 90.8% of the community with no knowledge about the Unit Committee which is supposed to be the medium of exchange between the Assembly and the community, this raises the issue of how the Assembly will implement projects that will be beneficial the community.

It was known that IGF's in as much as is used for community project is also to a large extent used for the administrative management of the Assembly which gives the notion that the Assembly day to day activities is more of a priority to the Assembly than developing the community.

5.2 Conclusion

The main objective of ensuring that IGF's to some extent contributes to the development of the community can be realized if a reasonable proportion of it supports the development of the community. These funds are therefore generated by majority of the people in the community and must therefore be included in deciding on what these funds can be used for. The summary of the study highlights the need for the Ga East Municipal Assembly to take the initiative to educate and inform the municipality especially the area of study (Abokobi) on the usage of their taxes. This creates a desired level of trust between the Assembly and the community. It will also make tax payers more diligent in their payment and also make the

Assembly accountable to their people. The involvement of the community in the planning of the Assembly's activities especially community project is necessary and this will aid the Assembly to prioritize when executing their plans or preparing their annual budget. The forging discussion will enhance an effective trickling down effect on the community, this is so because the Assembly will be guided efficiently while executing their plans.

5.3 Recommendations

Activities must be carried out in the community to educate them on tax usage and the importance of knowing what their taxes are used for.

Also IGF's should be manage proportionately and with a balance approach so both the Assembly as an institution will benefit as well as the grass root members in the community.

The community must also be encouraged to get involved in activities organized by the Assembly, likewise the Assembly should engage the community in its activities more often.

The community member should be encouraged to ask revenue collectors questions and revenue collectors must also be equipped to answer any question asked.

Also the Unit Committee must be made know to the community in order to effectively involve the community in the Assembly's Planning.

The Assembly is also perceived to be disjoint from the community and hence the lack of motivation to partake in any activities organized by the Assembly. It is important the Assembly gets involved in the community directly once in a while.

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APPENDIX I

UNIVERSITY OF GHANA
INSTITUTE OF STATISTICAL, SOCIAL AND ECONOMIC RESEARCH
QUESTIONNAIRE FOR THE PEOPLE OF THE GA EAST MUNICIPAL
ASSEMBLY WHO CONTRIBUTE TO INTERNALLY GENERATED FUNDS

This questionnaire is being used to gather information for a research on **The Assessment of IGFs Contribution to Community Development.**

This questionnaire is being administered to the people of the Ga East Municipal Assembly who contribute to Internally Generated Funds IGFs. The completion of this questionnaire will make available the needed information to help the researcher complete her thesis.

Users are assured of absolute confidentiality of the responses to all questions.

THANK YOU VERY MUCH.

A. BACKGROUND INFORMATION

Age:

- a. 15-24 years
- b. 25-44 years
- c. 45-64 years
- d. 65 and above

Gender:

- a. Male
- b. Female

Marital Status:

- a. Single
- b. Married

Religion:

- a. Christianity
- b. Islam
- c. Traditional
- d. Others

Occupation:

- a. Trader
- b. Farmer
- c. Civil Servant
- d. Artisan

B. TO FIND OUT HOW INTERNALLY GENERATED FUNDS ARE UTILIZED

1. Which form of tax do you pay to the Assembly?

- I. Fees and fines
- II. Rent on Assembly's property
- III. Property rates
- IV. Royalties
- V. Other unspecified forms

2. Do you know what the taxes you pay are used for? Yes () No ()

If yes, mention one.....

3. Do you find it necessary to know what your tax is used for? Yes () No ()

4. Have you ever ask what your tax will be used for? Yes () No ()

5. Do you have any assurance that your tax will be used for your welfare and that of your community? Yes () No ()

6. Do you sometimes think your taxes are misused? Yes () No ()

C. TO ASCERTAIN THE EXTENT TO WHICH MEMBERS ARE INVOLVED IN THE ALLOCATION OF IGF FOR COMMUNITY DEVELOPMENT.

7. Have you heard of the Unit Committee? Yes () No ()

8. Do you know what they do? Yes () No ()

9. If yes, mention one of their functions.....
.....
.....

10. Do you think the Assembly will be willing to include your contribution in the preparation of their annual budget? Yes () No ()

11. If yes,
why.....
.....
.....

12. If no,
why.....
.....
.....

13. Have you ever been motivated to participate in any activity organized by Assembly? Yes () No ()

14. Has there been any shared idea by the community that has been implemented in any of the Assembly's Projects?

Yes () No ()

If yes, which project?

15. Has there been any interactive programme organised by the Assembly in your community to let you know what your taxes are used for. Yes () No ()

If yes, how will you rate the programme?

- I. Very effective
- II. Effective
- III. Not effective
- IV. Indifferent(Not Sure)

D. TO EXAMINE THE TRICKLING DOWN EFFECTS OF SELECTED COMMUNITY PROJECTS.

16. Have you benefited from using any of the following facilities?

- I. Grading of roads
- II. Community Library
- III. Clearing of refuse dump
- IV. Market renovation
- V. More than one project

If yes, indicate.....

.....

.....

.....

.....

If yes,

- I.** Were you satisfied when you used the facility? Yes () No ()

- II.** Do you think it was a good project? Yes () No ()

- III.** Do you know any other person in your community who has benefited from any of these projects? Yes () No ()

Comments or Suggestions

.....
.....
.....
.....
.....
.....

THANK YOU.

APPENDIX II

INTERVIEW GUIDE FOR KEY INFORMANT

This is a guide for interviewing the Assembly's Finance Officer and Planning Officer.

A. To find out how Internally Generated Funds are utilized.

1. Do community members play a major role in the accumulation of IGF's?
2. Do you experience any difficulty in achieving your IGF target?
3. When you experience low IGF revenue does it affect the implementation of development plans?
4. Does IGF influence the annual budget?
5. If yes, how does it influence the annual budget?

B. To ascertain the extent to which members are involved in the allocation of IGF for community development.

6. Do grass root community members get involved in planning activities?
7. Does the Assembly encourage grass root participation?
8. If yes, how do they encourage grass root participation?
9. How often do they encourage grass root participation?
10. If yes, to what extent is their involvement valued?
11. Does the budget focus on plans that benefit the grass root community members?
12. How are development plans established?
13. Based on who terms predominantly?
14. Are there biases when deciding on what project to implement?

15. If yes, what are some of the biases?
16. Is there a project you that had majority of grass root community members' approval?
17. If yes, which project?

C. To examine the trickling down effects of selected community projects on the wellbeing of community members.

18. Do you think community members benefit from IGFs?
19. Are there signs of hardship show in the livelihood of community members?
20. Are there obvious disparities in living standards of the community members?
21. Have you had any grass root community member or group complain of not benefitting from projects implemented?
22. Have you had any grass root community member or group commend you for the implementation of a project?