

**WEST AFRICA BUILT
ENVIRONMENT RESEARCH
(WABER) CONFERENCE**

July 27-28, 2010

Accra, Ghana

**Proceedings of the WABER 2010
conference**

Editors

Dr Samuel Laryea
Dr Roine Leiringer
Professor Will Hughes

Proceedings of the West Africa Built Environment Research (WABER) Conference
Accra, Ghana, 27-28 July 2010

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Declaration

All papers in this publication have been through a review process involving initial screening of abstracts, review by at least two referees, reporting of comments to authors, modifications of papers by authors and re-evaluation of re-submitted papers to ensure quality of content.

FOREWORD

Welcome to this West Africa Built Environment Research (WABER) conference taking place here in Ghana. Thank you for coming and welcome to Accra. The main aims of the WABER conference are: to help young researchers and early-career scholars in West Africa to develop their research work and skills through constructive face-to-face interaction with experienced academics; to provide a platform for networking and collaborative work among senior built environment academics in West Africa; and to serve as a vehicle for developing the field of construction management and economics in Africa.

Waber 2009

The WABER event in 2009 was held at the British Council in Accra, Ghana on 2-3 June. The event was a resounding success. It attracted participation from 32 researchers, from 12 different institutions, who presented their work to an audience of approximately 100 people. Each presenter received immediate and constructive feedback from an international panel. The event was opened by Professor K.K. Adarkwa, Vice Chancellor of KNUST, Kumasi, Ghana, with several senior academics and researchers from universities, polytechnics, and other institutions in Ghana and Nigeria in attendance. There was also a significant level of attendance by senior construction practitioners in Ghana. Thank you to the School of Construction Management and Engineering, University of Reading, UK for funding the inaugural event in 2009. We are also grateful to all of you who helped to make the event a success and to those of you who have joined us here today to build upon the success and legacy of WABER 2009.

Waber 2010

This year, we have 60+ peer-reviewed papers and presentations on topics relating to Building services and maintenance, Construction costs, Construction design and technology, Construction education, Construction finance, Construction procurement, Contract administration, Contract management, Contractor development, Decision support systems, Dispute resolution, Economic development, Energy efficiency, Environment and sustainability, Health and safety, Human resources, Information technology, Marketing, Materials science, Organisation strategy and business performance, Productivity, Project management, Quantity surveying, Real estate and planning, Solar energy systems, Supply chain management and Urban development. We hope that these papers will generate interest among delegates and stimulate discussion here and beyond the conference into the wider community of academia and industry.

The delegates at this conference come from 10 different countries. This provides a rich international and multicultural blend and a perfect platform for networking and developing collaborations. This year we are blessed to have three high profile keynote speakers in the persons of Professor George Ofori (National University of Singapore), Dr Roine Leiringer (University of Reading, UK) and Professor Will Hughes (University of Reading, UK). We are also thankful to Dr Chris Harty (University of Reading, UK) who is facilitating the Research Skills Workshop on ‘*Writing a scientific article*’. Thank you to Dr Sena Agyepong of our conference organising team for her capable management of local organising arrangements. And above all, thank you to all of you for coming to this conference. Enjoy and have a safe journey back home.

Dr Samuel Laryea
School of Construction Management and Engineering
University of Reading, July 2010

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In addition to members of the scientific committee, the following people helped to review abstracts and papers and we would like to acknowledge their contribution and thank them.

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Quantity Surveying, Cost and Financial Management

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Dr Emmanuel Adu Essah, University of Reading, UK
Solar Energy Systems and Technologies, Ventilation and Moisture Transfer in Buildings

Professor Anny Nathaniel Aniekwu, University of Benin, Nigeria
Economics and Industry

PROGRAMME

TUESDAY 27 JULY 2010

08:30-09:00 REGISTRATION

OPENING SESSION (Main auditorium)

- 09:00-09:10 Welcome address by *Mr. Moses Anibaba* (Director of British Council in Ghana): *The role of the British Council in Africa*
- 09:10-09:15 Introductory remarks by *Professor Will Hughes* (Head of School of Construction Management and Engineering, University of Reading, UK)
- 09:15-09:25 Address by *Dr Edward Omane Boamah* (Deputy Minister of State, Environment, Science and Technology): *The role of Built Environment academics in Environment, Science and Technology advancement*
- 09:25-09:35 Chairman's remarks by *Professor Kwasi Adarkwa* (Vice Chancellor of Kwame Nkrumah University of Science and Technology, Kumasi, Ghana)
- 09:35-09:45 Official WABER 2010 Group Photograph

KEYNOTE ADDRESS (Main auditorium)

- 10:00-10:30 Built environment education, research and practice: Integrating diverse interests to make an impact
Professor Will Hughes (Editor-in-chief, *Construction Management and Economics* / School of Construction Management and Engineering, University of Reading, UK)
- 10:30-11:00 Refreshments and networking break

PRESENTATION SESSIONS (11:00-13:10)

STREAM 1 (Main auditorium)

Chairperson **Professor Raymond Nkado (University of the Witwatersrand, Johannesburg, South Africa)**

- 11:00-11:10 Construction cash flow prediction model in Ghana: A case study of the district assembly common funded project – Joseph Buertey *et al.*
- 11:10-11:20 Risk and uncertainties in construction clients' cash flow forecast – M.O. Babalola and G.K. Ojo
- 11:20-11:30 Discussion
- 11:30-11:40 Evaluating the characteristics of whole life-cycle cost data in the Nigerian construction industry – A M Ibrahim, K Bala, Y M Ibrahim, A D Ibrahim
- 11:40-11:50 Construction cost data management by quantity surveying firms in Nigeria – Johnson Olunmi Atinuke
- 11:50-12:00 Discussion

Chairperson **Dr Mrs. Bola Babalola (Obafemi Awolowo University, Nigeria)**

- 12:10-12:20 An artificial neural network model for predicting construction cost of institutional building projects in Nigeria – Baba Shehu Waziri
- 12:20-12:30 Multi-criteria decision-making model for contractor's selection in construction projects in Nigeria – Oluwaseyi Modupe Ajayi
- 12:30-12:40 Discussion
- 12:40-12:50 Introduction of build-operate-transfer (BOT) model into main stream funding of infrastructural projects in Ghana – Kwaku Owusu
- 12:50-13:00 Appraisal of factors that influence the implementation of BOT infrastructure projects in Nigeria – Alhassan Dahiru and S. A. Bustani
- 13:00-13:10 Discussion
- 13:10-14:30 Lunch and networking break

PRESENTATION SESSIONS (11:00-13:10)

STREAM 2 (Seminar room)

Chairperson Dr Paul Alagidede (University of Stirling, Scotland, UK)

- 11:00-11:10 The macroeconomic review of building and construction sector in Nigeria: pre 1980-2006 – Folasade Omoyemi Alabi
11:10-11:20 An assessment of the effectiveness and equitability of access to federal mortgage bank of Nigeria's finances for housing (1992 - 2008) – Musa Nuhu Madawaki
11:20-11:30 Discussion
11:30-11:40 A hedonic regression analysis of urban infrastructure in commercial property values in Lagos – Funlola Famuyiwa
11:40-11:50 Analysing quantitative data using factor analysis: reflections from an empirical study – D. K. Ahadzie, D.G. Proverbs and N.A. Ankrah
11:50-12:00 Discussion

Chairperson Dr Moshood Olawale Fadeyi (British University in Dubai, UAE)

- 12:10-12:20 The applicability of the Harvard and Warwick models in the development of human resource management policies of large construction companies in Ghana – Sena Agyepong, Frank Fugar and Martin Tuuli
12:20-12:30 Characteristics of migrant labour in Wasimi, Irewole Local Government Area, Osun State, South-western Nigeria – M. B. Gasu and S.O. Fadare
12:30-12:40 Discussion
12:40-12:50 Land and housing values and their effect on housing delivery in Sekondi-Takoradi metropolis, Ghana – P. P. Yalley, J. F. Cobbinah and P. K. Kwaw
12:50-13:00 The influence of facilities on rental values and vacancy rates in high rise office rented properties in Kaduna, Nigeria – David Ayock Ishaya and Daniel Ishaya Dabo
13:00-13:10 Discussion
13:10-14:30 Lunch and networking break

KEYNOTE ADDRESS (Main auditorium)

- 14:30-15:00 Built environment research and the Millennium Development Goals
Professor George Ofori (School of Design and Environment, National University of Singapore, Singapore)
15:00-15:30 Refreshments and networking break

PRESENTATION SESSIONS (15:30-17:40)

STREAM 1 (Main auditorium)

Chairperson **Professor G.W.K. Intsiful (KNUST, Kumasi, Ghana)**

- 15:30-15:40 Sustainable construction education: assessing the adequacy of built-environment professional's training – S Ameh, A Dania, I Zubairu and S Bustani
15:40-15:50 The role of construction education in sustainable waste material management in the construction industry – Nongiba A. Kheni
15:50-16:00 Discussion
16:00-16:10 Evoking the green-shift in the building industry for sustainable development in Nigeria – Dodo Yakubu Aminu *et al.*
16:10-16:20 The role of organizational learning in achieving sustainable construction project delivery – Alex Opoku and Chris Fortune
16:20-16:30 Discussion

Chairperson **Dr Esi Ansah (Ashesi University, Ghana)**

- 16:40-16:50 Safety on Ghanaian construction sites: The role of the employer and the employee – B. B. Akomah, A. Nimo-Boakye, F. D. K. Fugar
16:50-17:00 How and to what extent do construction project features contribute to accident causation? – P. Manu, N. Ankrah, D. Proverbs, S. Suresh and D. Ahadzie
17:00-17:10 Discussion
17:10-17:20 Sustainability of solar home systems for a domestic power supply in Nigeria – Dalhatu Abdulsalam, I. Imbamali and I.K. Zubairu
17:20-17:30 Building integration photovoltaic module with reference to Ghana: using triple-junction amorphous silicon – Emmanuel Adu Essah
17:30-17:40 Discussion

STREAM 2 (Seminar room)

Chairperson **Dr Martin M. Tuuli (Loughborough University, UK)**

- 15:30-15:40 Problem of ready-mix concrete production in the construction industry in Nigeria and its cost implication – Dauda Dahiru
15:40-15:50 The continuous use of asbestos in Ghana despite its hazards (case study area: Sekondi-Takoradi) – P. P. Yalley and C. N. Ndede
15:50-16:00 Discussion
16:00-16:10 Impervious building (coating) materials' workability in South-West Nigeria: a case of Akure, Ondo State – Clement Oluwole Folorunso
16:10-16:20 Investigations into the pozzolanic activities of volcanic deposits from the Jos plateau; interim report on chemical characteristics – D. W. Dadu *et al.*
16:20-16:30 Discussion

Chairperson **Rev. Dr Frank Fugar (KNUST, Kumasi, Ghana)**

- 16:40-16:50 Effects of flooding on the built environment in Akure, Nigeria – Gabriel Fadairo and Sikiru Abiodun Ganiyu
16:50-17:00 Disaster preparedness of high rise buildings in Lagos metropolitan area: evaluating the risk, vulnerability and response strategies – I H Mshelgaru and O. Olowoyeye
17:00-17:10 Discussion
17:10-17:20 An assessment of the causes of foundation failure in residential buildings – Aliyu Suleiman Shika and Nkeleme Emmanuel Ifeanyi
17:20-17:30 Appraisal of the public private partnership in residential housing delivery for low income group in the north central geo-political zone, Nigeria – Suleiman Bolaji
17:30-17:40 Discussion
17:40 Close

WEDNESDAY 28 JULY 2010

RESEARCH SKILLS WORKSHOP

- 09:00-10:30 Writing a scientific article – Dr Chris Harty (School of Construction Management and Engineering, University of Reading, UK)
10:30-11:00 Refreshments and networking break

PRESENTATION SESSIONS (11:00-13:10)

STREAM 1 (Main auditorium)

Chairperson **Dr Emmanuel Acheunu (University of Jos, Nigeria)**

- 11:00-11:10 Construction project delivery in Ghana: The performance of the traditional procurement method – Collins Ameyaw and S Oteng-Seifah
11:10-11:20 Towards improving procurement of built infrastructure in Nigeria – Kulomri Jipato Adogbo, Ahmed Doko Ibrahim and Yahaya Makarfi Ibrahim
11:20-11:30 Discussion
11:30-11:40 The lean project delivery system (LPDS) – Zoya E. Kpamma and Theophilus Adjei-Kumi
11:40-11:50 Value management: How adoptable is it in the Nigerian construction industry? – Baba A. Kolo and Ahmed D. Ibrahim
11:50-12:00 Discussion

Chairperson **Professor Kabir Bala (Ahmadu Bello University, Nigeria)**

- 12:10-12:20 How do clients influence innovations in construction professional services firms? – John Kissi, Robert Payne, Sam Luke, Andrew Dainty and Anita Liu
12:20-12:30 An exploratory study of the contextual meaning and consequences of empowerment in project teams – Martin M. Tuuli
12:30-12:40 Discussion
12:40-12:50 The effects of management on productivity: A comparative study of indigenous and foreign firms in the Nigerian construction industry – A. N. Aniekwu and H.O. Audu
12:50-13:00 Challenges and opportunities facing contractors in Ghana – Samuel Laryea
13:00-13:10 Discussion
13:10-14:30 Lunch and networking break

STREAM 2 (Seminar room)

Chairperson **Professor Anny Nathaniel Aniekwu (University of Benin, Nigeria)**

- 11:00-11:10 Adaptable and flexible design solutions for improved functional quality of public apartment buildings in Ghana – Agyefi-Mensah, S., *et al.*
11:10-11:20 Environmentally responsible interior design (ERID) solutions for air-conditioned office space in Dubai – M O Fadeyi and R Taha
11:20-11:30 Discussion
11:30-11:40 A factorial study of accessibility requirements of paraplegics mobility in a built up environment – Ashiedu, Festus and Igboanugo, Anthony Clement
11:40-11:50 An investigation into the use of unapproved drawings in the construction industry in Ghana – Nanyi Kobina Orgen
11:50-12:00 Discussion

Chairperson **Dr Emmanuel A. Essah (University of Reading, UK)**

- 12:10-12:20 An evaluation of physical transformation of residential buildings in government estates in south western, Nigeria – Victor Olufemi Adegbehingbe
12:20-12:30 Emphasizing the need for estate surveyors and valuers' capacity building in housing development in mega city – Kemiki Olurotimi
12:30-12:40 Discussion
12:40-12:50 People's attitude toward property tax payment in Minna – Ayoola Adeyosoye Babatunde
12:50-13:00 Analysis of households' travel behaviour in Lagos metropolis – Wale Alade
13:00-13:10 Discussion
13:10-14:30 Lunch and networking break

KEYNOTE ADDRESS

- 14:30-15:00 Handmaidens and ivory towers: The role and responsibility of construction management researchers as agents of change
Dr Roine Leiringer (School of Construction Management and Engineering, University of Reading, UK)
- 15:00-15:30 Refreshments and networking break

PRESENTATION SESSIONS (15:30-17:45)

STREAM 1 (Main auditorium)

Chairperson **Dr Sena Agyepong (KNUST, Kumasi, Ghana)**

- 15:30-15:40 Cost escalation of major infrastructure projects: A case study of Soccer City Stadium in Johannesburg – Raymond Nkado
- 15:40-15:50 The evolution of indigenous contractors in Ghana – Samuel Laryea and Sarfo Mensah
- 15:50-16:00 Discussion
- 16:00-16:10 An assessment of the effect of community participation on sub-urban development in Akure – Akin, Oluwatoyin .T. and Oyetunji, Abiodun K.
- 16:10-16:20 Assessment of governmental intervention towards tourism development of Idanre hills, Ondo state, Nigeria – A. J. Afolami and A. A. Taiwo
- 16:20-16:30 Discussion

Chairperson **Dr Nongiba A. Kheni (Tamale Polytechnic, Ghana)**

- 16:40-16:50 Management of water distribution infrastructure with GIS in the Niger delta region of Nigeria – H. A. P Audu and G. C. Ovuworie
- 16:50-17:00 Resident's perception of the central sewage system in the federal capital city, Abuja-Nigeria – Andrew Stanley *et al.*
- 17:00-17:10 The effect of restructuring the Central Business District (CBD) on urban housing and poverty in Lagos, Nigeria – Paul Obi
- 17:10-17:25 Discussion
- 17:25-17:45 Presentation of certificates and close

STREAM 2 (Seminar room)

Chairperson **Dr Peter Yalley (Takoradi Polytechnic, Ghana)**

- 15:30-15:40 Structural stability in Nigeria and worsening environmental disorder: the way forward – Anthony N. Ede
- 15:40-15:50 The spatial dynamics of cement manufacturing and marketing in Nigeria – Kemiki Olurotimi
- 15:50-16:00 Discussion
- 16:00-16:10 An assessment of core skills and competencies of quantity surveyors in Nigeria – Joshua O. Dada
- 16:10-16:20 The disproportional representation of black and minority ethnic peoples' (BMEs) employability in construction: a review of literature – Paul Missa and Vian Ahmed
- 16:20-16:30 Discussion

Chairperson **Dr K.T. Odusami (University of Lagos, Nigeria)**

- 16:40-16:50 Pre-construction information implementation in Ghana using UK's CDM 2007 model – John Dadzie and David Coles
- 16:50-17:00 Factors affecting the choice of dispute resolution techniques in the Nigerian construction industry – Mustapha AbdulRazaq *et al.*
- 17:00-17:10 An assessment of liquidated and ascertained damages in contract delivery – Wasiu Bello
- 17:10-17:25 Discussion
- 17:25-17:45 Presentation of certificates and close (Main auditorium)

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PEOPLE'S ATTITUDE TOWARD PROPERTY TAX PAYMENT IN MINNA

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This work examines people's attitude toward tax payment in Minna. Data were collected via sets of questionnaire and interview conducted in Minna, the capital of Niger state. Findings revealed that, 90.5% of the respondents pay tax generally, out of which 71.5% is personal income tax while property related taxes stood at 9.4%. Sampling people's willingness to pay tax, 41.6% are willing to pay while 52.6% are not willing to pay. Property rate is the major property tax in operation in Minna. Severance tax, site value rating, special land taxes and betterment tax are not in operation in Minna. The respondents advanced reasons for their lack of interest in paying tax to include lack of awareness, ignorance, and corrupt government officials among others. The paper recommends measures for creating positive people's attitude toward property tax payment and strengthening the existing property generated revenue with the view to accelerating development projects most especially at the local government level.

Keywords: development, property, property tax, tax, revenue.

INTRODUCTION

Nigeria is the most populated country in Africa with more than one-seventh of the continent's estimated population and the effect of its population growth on public utilities is better imagined than describe as most of the social services and amenities have been overstretched (Aliyu, 2008). Federal, State or Local government will therefore need fund to meet the ever-increasing demand for services expected of her teeming populace. Even till now, both the State and Local governments have been relying on Federal government allocations which are dwindling and never enough to meet these needs. So, every tier of government should have alternative sources of generating revenue other than the monies available through Federal consolidated account.

Properties have been recognised as one of the most important sources of generating revenue. For instance, the governments in Kenya, Tanzania and Australia levy (site value rating) taxes on vacant land to stimulate developments (Oyegbile, 1996). Some Countries impress property taxation as one of the viable channels of managing their land policies toward equitable distribution of land while others a means of generating revenue. Also, the governments in Taiwan and Chile levy taxes on vacant lands to stimulate developments in certain zones. In Jakarta, Indonesia, the government collects higher tax rates on land not in use and the Republic of Korea taxes speculative gains in land transaction (Aliyu, 2008). Charles and Marcus (2005), have mentioned

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that property taxes account for about 75% of the state and local government tax revenues in the United State.

Most Cities in Nigeria are faced with challenges of inadequate infrastructure facilities. The available ones are overstressed. Minna, the Capital of Niger State is not an exemption. The State government realised this fact and a programme tagged “Tax Issue” comes up on the television every Sunday of a week. This has been a right step in the right direction. However, it is worrisome that much is yet to be tapped from property based taxes considering the advantages of this form of tax over others. It is against this backdrop that this study will examine the relevance of people’s attitude toward property tax payment in Minna

STATEMENT OF PROBLEM

Overdependence by government on budgetary allocations as the source of revenue, by overwhelming degree, had been a recurring practice in Niger State up till this moment. At the same time, the problems militating against the successful implementation of property tax in the state are fundamental in nature and they concern procedural as well as attitudinal issues. The result is that both the state government and local government have not been able to achieve much success in mobilizing internal funds to provide facilities on regular and predictable basis.

There is still much increases in demand on public services and utilities. Efforts to meet these demands have not been matched by budgetary allocations, a situation that makes the need to raise the level of extra-budgetary funding imperative. Other alternatives have to be explored.

Property (land) is a viable alternative to complement government’s revenue base. Real property is responsive to economic growth and predictable in terms of yield. In spite of its proven potentials, property taxation in Minna remains in its infancy. This is the issue this research tends to address.

THEORETICAL FRAMEWORK

Taxation

Nightingale (2001), defined Taxation as the system by which a public authority imposes certain levies, rates or duties on its subjects for the purpose of raising revenue. “A Tax is compulsory contribution imposed by government, and while tax payers may receive nothing identifiable in return for their contribution, they nevertheless have the benefit of living in a relatively educated, healthy and safe society.”

Also, Okoni (2006), quoted Nightingale (2001) as she further explains that taxation is “part of the price to be paid for an organized society.

Nightingale (2001), further identified six(6) reasons for taxation which include Provision of public goods, redistribution of income and wealth, promotion of social and economic welfare as well as economic stability

In support of the public good arrangement as one of the basis for taxation, Murphy and Nagel (2002), argued that , “...The ends that may be claimed as legitimate for the state and that affect tax policy can be ranged under three headings: public goods, benefits to individual and distributive justice. Public goods are defined as those that cannot be provided to anybody unless they are provided to everybody. The obvious way of getting everyone to pay their share is through taxation, coercively imposed.

Property tax

According to Franzsen (2002) as quoted by Ayoola & Adeogun (2008), Property tax, is an annual tax on the ownership (or occupation) of immovable property that is land and/or buildings), as in many countries elsewhere in the world. It is an important source of government revenue.

Ifediora (1997) as quoted by Ayoola & Adeogun (2008), said that property based tax liability is on ownership and or occupation of property and for which the value of property, rental or capital is the basis of the assessment. He also mentioned that, the person who pays the property based tax is the owner and/or the occupier of the property. He went further to say that assessment objective of property based tax is normally capital value where the tax is on the capital worth of the property as in property tax or rental value where the tax is on the annual income of property as in property/tenement rating. In line with this, achieving the objective in each case is a highly technical and complex matter requiring the skills, knowledge, expertise and experience of an Estate Surveyor and Valuers.

The nature of property tax

Property tax is a compulsory revenue levied on interests in private ownership and use of landed properties and similar assets which include ground rent, tenement rate, probate tax, capital gains tax, capital transfer tax and stamp duties. This source of revenue is used by government to defray all expenditures incurred in executing any special works or services and for the execution of any work or service of particular benefit to the whole or a part of a local government area (Aliyu, 2008 ; Oyegbile, 1996).

Major heads of property tax are explained thus;

Ground rent- This is a form of annual rent paid to the state government by the holder of a certificate of occupancy for the occupation of land whether it is developed or not. (Section 10b of the constitution of Federal Republic of Nigeria).

Tenement rate- This is a form of tax levied at the local level to raise revenue for specific developmental purposes. Roads, refuse disposal, markets, slaughter houses, maintenance of primary school and maternity clinics are some of these developmental purposes. (Oyegbile, 1996). Ekong (2007), opined that this tax is aimed at promoting the total well being of inhabitants of the local community payable on annual basis on the value of each property within the local government area council.

Probate tax- This is levy on the total value of property which is subject of inheritance. It is also known as Inheritance tax or Estate duty.

Capital gains tax- This form of tax is imposed on the income or proceed accruable from transactions on land by way of sale. (LRN, 2004)

Capital transfer tax- This is levy on the total value of property transferred by way of gift or bequest (that is, will).

Stamp duty- This tax is payable ad valorem, that is, proportionate to the value of the property covered by the conveyance, lease of mortgage sought to be registered, and the payment and stamping must be completed within 30 days of execution default of which attract penalty. (LFN, 1990).

RESEARCH METHOD AND DATA COLLECTION

Data for this study were gotten from both primary and secondary sources. The Two(2) local governments in Minna are Chanchaga and Bosso local governments. Out of the Eleven(11) and Ten(10) wards in Chanchaga and Bosso local governments, Five(5) wards from each of the local governments were randomly selected using Cluster sampling. One(1) Neighbourhood each is randomly selected from each of the selected wards. The sampling elements in each neighbourhood were selected via systematic random sampling. The breakdown is shown in Table 1.

Table 1: Showing the distribution of questionnaires administration in the study area

S/N	L.G.A	Wards	Neighbourhood	Questionnaire Administered	Questionnaire Returned	Percentage response
1	Chanchaga	Limawa A	Dutsen-kura(Hausa)	150	150	100
		Limawa B	Dutsen-Kura(Gwari)	150	150	100
		Sabongari	Sabongari	150	150	100
		Tundun-Wada South	Sauka kahuta	150	150	100
		Tundun-Wada North	Tunga(Main)	150	150	100
2	Bosso	Bosso Central I	Tayi Village	150	150	100
		Bosso Central II	Bosso low cost	120	100	83.3
		Chanchaga	Chanchaga	150	150	100
		Maikunkele	Maikunkele	150	104	69.3
		Garatu	Gidan Mangoro	50	45	90
Total				1,370	1,299	94.8

DATA PRESENTATION AND ANALYSIS

Property based taxes in operation in Minna

From the above list of taxes and levies approved for collection by the state government, five(5) are property based and they are;

1. Capital gains tax
2. Stamp duties (Instrument executed by individuals)
3. Road taxes
4. Business premises registration and renewal levy
5. Right of Occupancy fees in State Capitals.

Table 2: Showing property related taxes in operation in Minna leviable by State government

Tax	Applicable	Amount collected per month	Amount collected per annum
Capital gains tax	No	-	-
Stamp duty	Yes	-	-
Road taxes	No	-	-
Business premises registration	Yes	Between N150,000 – N200,000	Between N1,800,000 – N2,400,000.
Right of Occupancy	No	-	-

Source: State Inland Revenue Office, Minna (2007)

On the other hand, the table below shows the property based taxes that are in operation in Minna. From Tables 2 and 3, two(2) property based taxes are in operation at the state level, tax on rent income(withholding tax) and Stamp duty. Withholding tax accounted for 0.07% of the internally generated revenue for the 2006 fiscal year. The possible reason is that the state government is yet to realise that property based

taxes constitute reliable and dependable source of revenue. No fund was generated from stamp duty for the said fiscal year.

Table 3: Showing Niger State Government Internally Generated Revenue

S/N	Detail of revenue	2006 approved estimate(N)	2006 actual collection(N)	2007 approved estimate(N)
1	Pay as you earn (personal income tax)	960,000,000.00	510,494,138.36	960,000,000.00
2	Direct assessment	35,000,000.00	15,180,910.40	36,000,000.00
3	Tax on dividend	10,000,000.00	6,088,438.00	10,000,000.00
4	Tax on rent income(withholding)	-	396,428.00	1,250,000.00
5	Stamp duty	1,200,000.00	-	250,000.00
6	Tax on contract	106,200,000.00	15,221,061.27	50,000,000.00
7	Tax on interest	20,000,000.00	8,788,270.67	20,000,000.00
TOTAL		1,132,400,000.00	556,169,246.70	1,077,500,000.00

Source: Niger State government approved estimate (2007)

Property based taxes for local government

Out of the seventeen (17) property based taxes and levies approved for collection by the local government, three (3) are property based. They include the following;

1. Shops and kiosks rates
2. Tenement rates (Property rate)
3. Right of Occupancy fees (excluding state capitals)

Table 4 shows the operation of the property related taxes by the local government councils in Minna. Shops/Kiosks rates and Tenement rates as shown in the Table 4 above are in operation in the local governments at the study area.

Table 4: Showing property related taxes levied by local government councils

S/N	Local government	Shops and Kiosks rates	Tenement rates	Right of occupancy
1	Chanchaga	Yes	Yes	Known but not in force
2	Bosso	Yes	Yes	Known but not in force

People's attitude to payment of property tax

Table 5: Showing the occupational distribution of respondents in Minna

S/N	Neighbourhood	Civil servants	Professionals	Self employed	Antisans
CHANCHAGA					
1	Dutsen Kura(Hausa)	83	20	41	6
2	Dutsen Kura(Gwari)	15	5	100	30
3	Sabongari	10	9	106	25
4	Sauka-Kahuta	45	10	82	13
5	Tunga	30	30	90	-
BOSSO					
1	Tayi Village	71	15	55	9
2	Bosso low cost	58	7	17	18
3	Chanchaga	73	14	50	13
4	Maikunkele	45	4	40	15
5	Gidan-Mangoro	2	-	30	13
	Sub total	432	114	611	142
	Total				1,299

The occupational distribution of respondents in Sampled Neighbourhoods is being represented in Table 5. The self employed and the civil servants proved to be the

major occupation of the respondents in the sampled neighbourhoods represented by 47.0% and 33.2% of the total respondents of 1,299.

Various form of taxes paid by the respondents

In this section, various form of taxes paid in Minna is discussed.

Table 6: Showing the various form of taxes paid by the respondents

Form of Tax	D/Kura Hausa	D/Kura Gwari	S/gari	S/K	Tunga	Tayi Villa	Bosso low cost	Chanchaga	Maikunkele	Gidan Mangoro	Total
Personal income tax	110	55	75	90	89	115	68	84	73	7	766
Value Added Tax	28	10	17	13	5	10	10	14	12	3	147
Company Tax	3	4	11	7	10	7	-	-	-	-	42
Development Tax	6	6	5	2	4	3	9	6	-	-	41
Property related taxes(Tenement rate, Kiosk rates)	15	20	9	10	13	16	8	2	8	-	101
Total											1,072

From Tables 5 and 6, 90.5% of the respondents pay tax generally, out of which 71.5% is personal income tax while property related taxes stood at 9.4%. This result shows that there is negative attitude toward the payment of property related taxes in Minna.

Proportion of tax payment by respondents

The respondents distribution of level of acceptance of payment of tax in the Sampled Neighbourhoods is being represented in Table 6, while Table 7 represent the various form of taxes paid by respondents.

Table 7: Showing level of tax payment

Category of Respondents	Dutsenkura, Hausa	Dutsenkura, Gwari	Sabongari	Saukahuta	Tunga	Tayi Villa	Bosso low cost	Chanchaga	Maikunkele	Gidan-Mangoro	Total	%
Those that pay tax	140	140	141	140	134	140	91	137	93	20	1,176	90.5
Those that do not pay	10	10	9	10	16	10	9	13	11	25	123	9.5
TOTAL											1,299	

From table 8, it is evident that majority of the respondents representing 90.5% pay tax, meaning that tax authority in Minna is doing much in ensuring tax payment. This could also attest to the tax collection strategy as been effective. The minority representing 9.5% who do not pay taxes are tax evaders. Though, it is appreciated that majority pay tax, the question of willingness to pay is another issue. This is addressed in the next section.

Willingness of respondents to pay tax

Tax is a compulsory levy paid to a constituted authority by private or corporate persons for the support and promotion of specific socio-economic objectives. Despite the importance of tax, are people willing to pay? Or they pay because they must pay without any motivation? Table 9 gives the responses as to whether or not people are willing to the pay tax. Sampling people's willingness to pay tax, this research from Table 9 reveals that 41.6% of the respondents are willing to pay while 52.6% are not

willing to pay. The major reason advanced why people are not willing to pay tax is that there is no feasible gain from the taxes collected by the government. Reasonable percentage of the neighbourhood sampled still experience erratic power supply, inadequate or no water supply as well as bads road networks.

Table 8: Showing willingness or otherwise of respondents to payment of tax

Category of Respondents	Dutsen kura,Hausa	Dutsen Kura, Gwari	S/Gari	S/kahuta	Tunga	Tayivillage	Bosso Low cost	C/C haggaha	Mai kuk ele	G/M angoro	Total	%
Will always be willing to pay tax	85	60	100	17	45	50	30	88	60	5	540	41.57
Will not be willing to pay tax if allowed	65	70	35	122	95	100	70	42	44	40	683	52.57
Indifferent											76	5.85
TOTAL											1,299	

Factors responsible for the attitude of people toward payment of property based taxes in minna

This research identifies the following as the factors responsible for the negative attitude of people toward payment of property based taxes in Minna:

1. **IGNORANCE:** Most of the people still lack sufficient information on what property tax is all about, why they have to pay the tax and the parameters for arriving at the amount of tax payable. Also, the introduction of taxes indiscriminately put the people in great confusion of double or multiple taxes.

2. **LACK OF AWARENESS:** The reseach revealed that public enlightenment in fairly done. Most people complaint that issues relating to property taxation are not always spread on the pages of Newspapers, particularly the states own newspaper.

3. **CORRUPT GOVERNMENT OFFICIALS:** The study also show that government officials paraded tax payers places of business claiming to be generating money for government without demand notices in respect of taxes or levies being demanded. Some of the tax payers claimed that government officials lack records and as such they could not easily trace defaulting tax payers. They mentioned that these government officials repeatedly ask for a particular form of tax even when it has been paid for. Some aggrieved tax payers also noted that some government officials put in sentiments most expecially when a tax payer could speak the native language and or if such a person is an indigen.

4. **FAILURE TO USE TAX PROCEEDS FOR VISIBLE PROJECTS:** People find it difficult to believe that the dividends of democracy are at their door steps. Majority of the tax payers said that this is reflected in the inadequate infrastructural facilities that characterised most of the neighbourhoods in majority of the wards in Minna.

Others include;

Lack of political will on the part of government

Poverty rate of tax payers

Lack of fund/logistics on the part of government agencies saddled with the responsibilities of tax administration.

STRATEGIES FOR POSITIVE ATTITUDE OF PEOPLE TOWARD PAYMENT OF PROPERTY BASED TAXES IN MINNA

The possible solutions to the various problems on attitude of people toward property tax payment in Minna include amongst others:-

- i. Vigorous awareness campaign.
- ii. Comprehensive enabling edict.
- iii. Sensible and wise use of funds, collection of rates, levies and taxes should be juxtaposed with provision of amenities and infrastructures.
- iv. Placing checks on multiplicity of rates, levies and taxes.
- v. Resourcefulness on the part of government officials
- vi. Engaging the use of Estate Surveyors and Valuers in Rating departments at the local government councils and State Inland Revenue Service respectively.

CONCLUSION

This research has examined people's attitude toward tax payment in Minna, Nigeria. Almost half of the respondents are not willing to pay tax. With strong commitments on the part of relevant government in providing infrastructures, there will be appreciable level of willingness on the part of the tax payers.

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