

## **ASSESSMENT OF THE PROBLEM OF FINANCE AND SERVICE DELIVERY IN YOLA NORTH LOCAL GOVERNMENT OF ADAMAWA STATE**

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### **ABSTRACT**

This paper aims to assess the problem of finance and service delivery in local government in Nigeria with specific reference to Yola North local government of Adamawa State, 2015-2020. It utilizes both secondary and primary methods of data collection and their contents are analyzed qualitatively. The findings of the paper revealed that Local government is the closest government to the people in Nigeria, yet the people are deprived of the benefits of its existence. This is evident in the deteriorated state of education, health, roads, electricity, pipe-borne water, markets, transport systems, etc. as in some states attributed to poor service delivery of local governments in those states that are regarded as the poorest states in Nigeria since the commencement of democracy in 1999. It concludes that local government is ostensibly meant to have prudent and effective management of finance/funds for efficient and effective service delivery. Local governments are created to fulfill and facilitate grassroots development. Unfortunately, the problems of finance and service delivery are thwarted by corruption, a narrow revenue base, inadequate finance/funding, and constitutional lacuna, among others. It therefore recommended among others that there is a need for re-strengthening the institutions and mechanisms saddled with ensuring integrity and accountability in local government. This would go a long way to lessen resource mismanagement, plunder, and outright conversion of public funds to private advantage.

**KEYWORDS: Finance, Local Government, Service Delivery, 1999 Constitution.**

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## **1. INTRODUCTION**

Nigeria operates a federal system of government consisting of a central government, thirty-six (36) states, and seven hundred and seventy-four (774) local governments (Salaam, 2016). Unarguably, the government's continued existence is hinged on its ability to provide life-changing and life-easing services. The government strives to ensure the provision of public goods to its citizens, especially at the local level. The desire by the government to maximize rural and grassroots development is one of the major objectives of the local government system in Nigeria. The above role is very significant because 70% of the country's population lives and operates within this area (Ibok, 2010).

In a federal system of government, the responsibilities of governance among the various levels that form the federation are shared among the tiers of government. The need for remodeling the performance of local governments in a governmental system has, over the years, been one of the most discussed issues in public administration. In most countries of the world, the dominant strategy of governance at the grass root is the local government (Abiodun and Ibrahim 2022). Local government is the third tier of government in Nigeria shoulders with the responsibility to provide proportionate services to the local populace. These services are hinged on the availability of finance which is one of the most important resources that could affect service delivery.

United Nations Human Settlements Programme (2015) stated that the fundamental problem confronting most local authorities, especially those managing cities in developing countries, is the widening gap between the availability of financial resources and municipal spending needs. One of the main reasons for this increasing fiscal gap is the rapid growth of urban populations, which creates an ever-increasing demand for public services, new public infrastructure, and its maintenance.

Funding therefore is very crucial in fostering service delivery, and the means of generating becomes workable. Availability of funds with an emphasis on transparency and accountability is essential to improving the lives of the people as well as helps in developmental projects such as the provision of access roads, water, and rural electricity; communal services such as the construction of roads, bridges, and personal welfare in such area as education, housing, and health care service delivery system. Yet, the problem of finance might affect service delivery in local government. It is against this backdrop that this paper wants to assess the problem of finance and service delivery in local government in Nigeria.

Local government's performance in terms of service delivery at the grassroots level has not been favorable (Uche, 2014). Transparency and accountability in Local government administration are some of the reasons for the general policy of decentralization and its main focus is to improve public goods. However, this has been bastardized by the problem surrounding financial accountability which has jeopardized the objective of improving service delivery (Amal, 2013). Some of these problems include a narrow Revenue Base, Lack of Adequate Funding, Corruption, diversion, and mismanagement of funds, and Constitutional Lacuna. From the foregoing, most of the scholars have linked the inability of the local government to perform its functions of service delivery to the problem of finance. It is in line with the above that this paper focuses on the assessment of the problem of finance and service delivery in Yola North Local Government of Adamawa State, 2015-2020.

## **2. LITERATURE REVIEW**

### **CONCEPTUAL LITERATURE**

#### ***Finance***

According to Pristine (2021:1), finance is the allocation of assets, liabilities, and funds over time, process, and mediums to reap the most out of the activity. In other words, managing or

multiplying funds to the best interest while tackling the risks and uncertainties. Finance can be also defined as the management of money and includes activities such as investing, borrowing, lending, budgeting, saving, and forecasting (Corporate Finance Institute, 2021). There are three main types of finance: (1) Personal Finance is the process of planning and managing personal financial activities such as income generation, spending, saving, investing, and protection. The process of managing one's finances can be summarized in a budget or financial plan., (2) Corporate finance deals with the capital structure of a corporation, including its funding and the actions that management takes to increase its value, and (3) Public finance is the management of a country's revenue, expenditures, and debt load through various government and quasi-government institutions (Corporate Finance Institute, 2021).

### ***Service Delivery***

According to Onah, Ugwuibe, Nwogbo, & Osadebe, (2022), the term "service delivery" refers to the actual provision of goods and services to a client or clients. It deals with the where, when, and mode of delivery of goods and services, as well as whether or not this is fair or unfair. According to [www.fundingcentral.org.uk](http://www.fundingcentral.org.uk)2014, a website, cited in Ayenew (2016), public service delivery is a service that is funded by public money and provided by the state or in support of the state for instance by an unpaid and community organization or Private Sector Company. Service delivery refers to the actual delivery of services and products to customers or clients (Wright & Taylor, 2009 & Onah, Ugwuibe, Nwogbo, & Osadebe, 2022). It is therefore concerned with where, when, and how a service/product is delivered to the customers with a high degree of satisfaction, and whether this is fair or unfair in nature. Public service delivery is regularly mission-oriented. Service delivery, therefore, can be defined as any dealings with the public administration during which consumers – people, citizens, or enterprises – pursue or carry out statistics, handle their affairs, or fulfill their duties. These services should be delivered in an effective, predictable, reliable, and customer-friendly manner.

### ***Local Government***

There isn't a single, widely accepted definition that fits the definition of local government. In certain areas, the local government is in charge of providing several essential services to residents and businesses (Abubakar. Lawal, & Aliyu, 2022). According to Nworji and Nworji (2004:2) Local government "is an organ of state put in place to paddle the developmental activities of a particular place or district, to make the impact of governance be it civilian or military being felt at the grassroots level". They further said that "it is a viable instrument for delivery of social services to a greater percentage of the rural masses of any country". Services provided by Local Government include well-known services like waste collection, planning, schools, social services, and housing, as well as less well-known ones like business support, licensing, registrar services, and pest control (Warner 2011). The United Nations Division of Public Administration is of the view that local government is a "political subdivision of a nation (or in a federal system, a state) which is constituted by law and has substantial control of local affairs including the powers to impose taxes or to exact labor for prescribed purposes; the governing body of such an entity is elected or otherwise locally selected" (Cited in Onah, 1995:34; Maduabum, 2006:382; Hassan and Musa, 2014 and Massoud, 2003:7). Dahiru (2007:24) also conceived Local Government "as a tier of government nearest to the people at the grassroots, which has the constitutional mandate to exercise some specific powers and carry-out some functions within some defined areas, and to serve as an intermediary between the local level and other tiers of governance, in facilitating developmental efforts in the local areas, by encouraging the participation of the local people for maximum response to local needs". Udenta and Udenta (2019) define local government as the government established for

local governance to draw the people closer to the government and to respond to their atypical expectations and challenges. It is meant to mobilize the grassroots populace towards active involvement in industrial and socio-economic development. Local Government here is perceived as the third tier of government responsible for delivering service and other ideals of governance from the center to the peripheral level.

### **Theoretical Literature,**

This study's theoretical stance is derived from the works of Moss (2012), Devarajan et al. (2011), and Moore (2004, 2007) which emphasizes the theory of the Resource curse. The "resource curse" is one of the more prevalent theories in current development discourse and policy. The paradoxical circumstance in which a nation performs poorly economically while possessing valuable natural resources is known as the "resource curse." An excessive concentration of the nation's capital and labor force in a small number of resource-dependent industries is typically the cause of a resource curse. Countries may experience long-term economic underperformance if they do not invest enough in other areas, leaving them susceptible to drops in commodity prices.

The main tenet of the "resource curse" is that less developed countries' (LDCs) abundance of minerals and fuels tends to produce unfavorable developmental outcomes, such as subpar economic performance, collapses in growth, high levels of corruption, inefficient governance, and an increase in political violence. For the majority of developing nations, natural resources are seen more as a "curse" than a "blessing" (Jonathan, 2010).

This argument generates a framework for a responsible, updated fiscal social contract between citizens and resource-rich states. These scholars postulated that governments are more likely to come under public scrutiny when they rely on tax revenue for fiscal spending or expenditures rather than resource rents that flow directly to the government. Without having to raise taxes on the populace, state authorities can increase budget spending thanks to natural resources and the revenue they generate (Gaidar, 2006). That is to say, state-citizen dialogue is unnecessary. Conversation and interaction between the state and citizens have long been seen as the cornerstone for creating institutions that guarantee rights and freedoms, restrain power, and set the rules for the economic growth game.

There is also the argument that countries that rely more heavily on taxes to fund public spending have stronger accountability and that increased citizen scrutiny is linked to more effective government spending decisions. Resource-rich economies perform relatively poorly because natural resource opulence undermines democratic institutions and accountability (Auty, 2004). Significant nontax revenue in Nigeria suggests lower state-citizen engagement. Furthermore, the involvement of state citizens is crucial for answerability and accountability. According to Moss (2012), in this particular scenario, the allocation of natural resource rents to citizens has the potential to stimulate, motivate, and create space for state citizens to engage in dialogue, scrutiny, and ultimately leading to improved accountability and quality of life.

In Nigeria, the issue of finance and service delivery is influenced by various factors, including what is commonly referred to as the "resource curse." The resource curse theory suggests that countries rich in natural resources, such as oil or minerals, often experience economic challenges and governance issues that hinder development and effective service delivery.

Addressing the challenges related to finance and service delivery in Nigeria requires comprehensive reforms that tackle corruption, strengthen institutions, diversify the economy, promote good governance practices, and reduce dependency on oil revenues.

### **Empirical Literature**

Darma and Ali (2014) carried out a study on an evaluation of federal capital territory area councils from 2007 to 2011 as a case study of public sector service delivery in Nigeria. In the six local councils of Nigeria's federal capital Abuja, the paper looks at the level of service provided by the Nigerian public service. The gap between the actual quality of services provided to the public and the expected level of service delivery is measured and quantified using Gap Analysis tools over a five-year period starting in 2007 and ending in 2011. The study evaluates the quality and important factors influencing service delivery in Nigeria's public sector using gap analysis. The researchers find that there is a very noticeable difference between what is officially expected of the public service and the perception of the quality of service delivered. We also find a noticeable difference in perceptions of the efficiency of public service delivery relative to services provided by private agents.

Olugboye (2022) carried out research on Nigeria's Local Government's Capability for Revenue Generation and Service Provision. The study used Kosofe and Somolu Local Government as a case study to investigate the relationship between revenue generation and service delivery in a few chosen local governments in Lagos State, Nigeria, from 2010 to 2018. The study used both primary and secondary data. Questionnaires and interviews were used in conjunction with the survey method to gather primary data. Descriptive statistics and inferential statistical tools, such as chi-square, were utilized in the study to analyze data obtained from primary sources via questionnaire surveys and interviews. Texts, periodicals, journals, and online resources made up the secondary. Through its findings, the study discovered that local governments have various revenue sources such as radio rates, television licensing, licensing hawkers, markets, motor parks, licensing of trucks, licensing of cars, naming of roads, naming of streets, refuse disposal, registration of birth, registration of death, registration of marriages, shop rates, outdoor advertisement among others; however, these sources have not been well maximized for service delivery responsibilities of the local governments. While the local governments have been able to accomplish certain functions, it was discovered that they could have done more if their revenue sources were well-maximized. The study therefore concluded that effective service delivery requires sufficient finance which demands that local governments improve their revenue generation efforts by not depending on statutory allocations while blocking leakages of finance caused by corruption and insincere revenue collectors and ensuring service delivery based on the needs of the people.

Majekodunmi (2012) carried out research on Nigeria's local government and service delivery situation. The study found that through providing services in an efficient and effective manner, local government helps to create a suitable and favorable environment for the local population. Because local government is an essential branch of the government, its value to a nation is immeasurable. Therefore, there is a strong correlation between the qualities of services that citizens receive. With particular reference to local governments in Nigeria, the article looks at local government and efficient service delivery. It notes that Local government is the closest government to the people at the grassroots level, so it is expected to play significant roles in providing the social services for the people in order to improve their standard of living. But in Nigeria, the impact of local government is so far limited, especially with regard to improving service delivery. The article observes that despite the strategic importance of local government to the development process through effective service delivery, there has not been much development in most local governments in Nigeria. The article recommends that local governments in Nigeria need adequate autonomy that can facilitate their operations and development of the localities through effective service delivery.

### **Gaps in Literature and Value Addition**

In Nigeria, local governments confront formidable obstacles concerning funding and providing services. To identify the underlying causes of these problems and create workable solutions, research on this subject is essential. Nonetheless, several gaps in the literature exist that require attention, including those related to the impact of corruption, capacity building, citizen engagement, data availability, comparative studies, impact evaluation, and gender perspectives. To improve understanding of the issue of financing and service delivery in Nigerian local governments and, eventually, to implement more effective policy interventions and achieve better governance outcomes, these research gaps must be filled.

### **3. METHODOLOGY**

The methodology of the study is both primary and secondary relying on the local government's internally generated revenue documents, statutory allocation records, and personal interview and observation. The study adopts a qualitative approach to data analysis to assess the source of finance and effective service delivery function of the Yola-North local government.

### **ASSESSMENT OF THE PROBLEM OF FINANCE AND SERVICE DELIVERY IN NIGERIA WITH EMPHASIS ON YOLA NORTH LOCAL GOVERNMENT OF ADAMAWA STATE, 2015-2020)**

The essence of the existence of local government as a third-tier of government and government closer to the people is to reduce the pressure of demands from local people on both state and federal governments especially in the area of service delivery. Local government is the closest government to the people in Nigeria, yet the people are deprived of the benefits of its existence. This is evident in the deteriorated state of education, health, roads, electricity, pipe-borne water, markets, transport systems, etc. This is evident in the poor environmental state, deteriorating public school buildings, poor market facilities, and lack of health centers in some states attributed to poor service delivery of local governments in those states that are regarded as the poorest states in Nigeria since the commencement of democracy in 1999. Going by the percentage of poverty according to geopolitical regions as of 2010, revealed that 63.8% in the South-South, 67.0% in the South-East, 59.1% in the North-West, 67.5% in North-Central, 76.3% in the South-West and 77.7% in North-East (British Council, 2012:10 cited in Ofongo, 2016). As part of the North-east, which is the poorest and most backward geopolitical zone as at 2010, Yola North in Adamawa state would serve as a case study.

**Table 1: Internally Generated Revenue, Yola North, Adamawa State, 2015-2020 in Naira**

<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>Total</b>
29,726,408	30,664,525	27,987,320	31,896,513	31,587,640	28,011,040	179,873,446

**SOURCE: Yola North Local Government Revenue Unit, Finance Department, 2021**

**Table 2: Statutory Allocation, Yola North, Adamawa State, 2015-2020 in Naira**

<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>Total</b>
1,035,835,120.02	1,073,213,120.18	1,093,521,011.42	1,118,492,034.65	1,138,538,021.47	1,871,343,357.85	7,330,942,665.59

**Source: Yola North Local Government, Finance Department, 2021**

From the aforementioned tables, it can be observed that the local government apart from the total net of the federal allocations to the local government, the local government generated ₦179, 873, 446 million within six (6) years (2015-2020). Combined with the total net of the federal allocations to the local government totaling ₦ 7,330,942,665.59, it could have been enough to raise resourceful service delivery in all social services such as education, health, roads, electricity, pipe-borne water, markets, transport systems, etc, but the aim, purposes or rationale behind the creation of local government has been defeated, for the reason that over the years these purposes have not been fully realized. There has been a sustained argument that the 21 local government areas in the state, which form the third tier of government in Nigeria, are contributing little to national development to justify their existence. Local government has not helped speedy development at the grassroots level, which is the quintessence of their creation (Hassan and Musa, 2014). Also, Chukwuemeka, et al (2014:317) have shared the same view, when they stated that, over the years, however, most studies and research findings on local government in Nigeria point to the fact that local governments have not been significantly performing the development roles or functions that underscore their institutionalization in Nigeria. The concept of bringing governance closer to the people through a third-tier participatory form of government has not become visible in most local governments in Nigeria. The problem of finance and service delivery in local government in Nigeria is affected by some factors such as lack of adequate resources, including an inappropriate fiscal base, the usurpation of its power to raise internal revenue, and the manipulation of the state joint local.

(a) **Narrow Revenue Base:** Most local governments in Nigeria have no adequate internally generated revenue base (Hassan and Musa, 2014). This militates against the effective service delivery of most local government in Nigeria. Statutory allocation has become the major and reliable source of most local governments. However, even with the review of the revenue allocation, local governments are unable to pursue development programmes for the benefit of rural dwellers (Hassan and Musa, 2014).

(b) **Lack of Adequate Funding:** funding or financing is one of the life-wire of any organization. Without it no organization can operate effectively. Most functions of local government are in the area of service delivery which requires substantial funds (Hassan and Musa, 2014). The statutory allocation for most local governments in Nigeria is inadequate for undertaking the responsibilities of the local government in terms of development and other related matters. This is in tandem with the findings of some studies of local government in Nigeria, Ezeani (2012), Ade (2012), and Ani et al (2013) all confirmed that the financial resources of most local governments in the country when compared to their expenditure responsibilities, is grossly insufficient.

(c) **Corruption, diversion, and mismanagement of funds:** corruption is the cankerworm that impedes efficient service delivery in almost all public organizations in Nigeria. Local government is one such organization that is affected by corruption. As pointed out by Hassan and Musa (2014): Official corruption at the local government level has become a hallmark of administration at the level. The councils' scarce resources are embezzled and mismanaged. White elephant projects that have no direct bearing on the promotion of rural people's standard of life are always awarded to contractors. Council's financial resources are cornered into private pockets through fictitious contracts and payments for jobs not performed of which actual value has been inflated. In the end, fewer funds are left for productive purposes.

**Chukwuemeka et al. (2014) also corroborated that:** The high level of corruption in the local government makes it difficult for them to channel even the available

scarce resources towards development projects and programs. In Nigeria, indeed, the interest of the local government leadership primarily revolves around trivialities or at best around those schemes from which the leaders can derive immediate personal gains. Specifically, corruption in the local government system in Nigeria, manifests, for instance, in the award of inflated and fictitious contracts, inflation of staff salary, fraudulent sale of government property, outright embezzlement of local government fund and payment of huge sums of money to political godfathers. The overall effect of the corrupt practices is the apparent inability of the local governments to embark on any meaningful development project and general stagnation in the development process of the grassroots people and their environment.

(d) **Constitutional Lacuna:** The issue of local government autonomy over the years has been controversial. Local governments have not been given their autonomy status from the state governments. The 1999 constitution tampered with autonomy and made local governments to be directly monitored and regulated by the state governments. This has created problems for local governments by stifling them of funds and incessant interference from states (Hassan and Musa, 2014).

#### **4. SUMMARY AND CONCLUSION**

The foregoing assessment of the problems of finance and service delivery in local government in Nigeria clearly shows that local government is ostensibly meant to have prudent and effective management of finance/funds for efficient and effective service delivery. Local governments are created to fulfill and facilitate grassroots development. Unfortunately, the problems of finance and service delivery are thwarted by corruption, a narrow revenue base, inadequate finance/funding, and constitutional lacuna, among others.

#### **RECOMMENDATION**

The following are hereby recommended:

- i. There is a need for re-strengthening the institutions and mechanisms saddled with ensuring integrity and accountability in local government. This would go a long way to lessen resource mismanagement, plunder, and outright conversion of public funds to private advantage.
- ii. Strengthening the finance/revenue sections is highly needed to boost internally generated revenues to enable the local government to cater for effective service delivery.
- iii. The State/Local Government Joint Account should be abolished to enable the local government to access their allocation from the Federation Account directly. This study believes that if the above recommendations are applied and holistically adhered to, then a new light at the tunnel end will be seen in terms of efficient and effective service delivery by local governments in Nigeria.

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