

Literature Review

The Progress, Problems, and Potential of Property Taxation in Sub-Saharan Africa: A Review of the Literature

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Additional notes

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In putting together this literature review, we have drawn directly from several previous ICTD and LoGRI publications, including using common text and paraphrasing, to produce the best possible summary and review of the existing evidence.

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Introduction

Recent decades have seen increasing attention paid to local governments as the drivers of development outcomes in lower-income countries. Greater fiscal autonomy is widely expected to improve local government's capacity to provide adequate services (McCluskey, Franzsen and Bahl 2017). International experience suggests that when countries decentralise more expenditure responsibility than revenue, either service levels fall or local governments are forced to press for more transfers from central governments, financial assistance from international donors, or more loans (Bird and Vaillancourt 1998).¹ There is a strong case for a significant degree of tax autonomy at the subnational level to help fill this revenue gap. Local-level tax autonomy gives subnational governments greater freedom in responding to citizen needs, while also being a potential driver of engagement with taxpayers (Besley and Coate 2003; Weingast 2009). When local governments rely more heavily on locally mobilised taxes, and less on transfers from the central government, they tend to be more accountable and more responsive to citizens. Despite this emerging case for subnational tax autonomy, revenue mobilisation at the local level is often very weak in lower-income countries. As a result, local governments in lower-income countries tend to be highly reliant on central government transfers and donor funding to meet their revenue needs.

In sub-Saharan Africa specifically, patterns of subnational revenue performance vary significantly across countries and urban contexts, with important differences between capital and major cities, and smaller jurisdictions. The weakness of subnational revenue collection rests on a range of direct and indirect causes. Local revenue administration in many jurisdictions is characterised by high levels of arbitrariness, coercion, and corruption (Fjeldstad and Therkildsen 2008; Fjeldstad, Chambas, and Brun 2014). In general, levels of tax compliance in sub-Saharan countries are quite low – especially in places where residents do not feel that they receive requisite levels of services for the taxes and fees they do pay (Fjeldstad and Heggstad 2012b). Local governments raise revenue from a base defined by the central government, and they tend to levy whatever taxes, fees, and charges they can within those constraints – often without worrying too much about the economic distortions or negative distributional effects they may create. Local revenue raising thus often has a distortionary effect on the resource

¹ Local government revenue is made up of local taxes, transfers from central governments, and financial assistance from donors. However, empirical evidence shows that central government transfers and donor aid occupy a larger proportion of budgets than locally generated revenue.

allocation decisions of firms, and in many cases places a disproportionate burden on the poorest segments of the population (Pimhidzai and Fox 2012; Fjeldstad 2015). In short, in many sub-Saharan jurisdictions local revenue raising is largely antithetical to the goals of development and poverty reduction. Despite many comprehensive central government tax reforms across the continent during the last two decades, local government revenue systems in sub-Saharan Africa have remained largely unchanged until recently (Fjeldstad 2015).

In sub-Saharan Africa local governments raise revenue from a variety of sources, including property taxes, business licences, poll taxes, market fees, and various user fees. All these taxes and fees, except for property taxes, tend to be regressive and distortionary, while raising only limited revenue. Business licences, for example, are often applied at relatively flat rates to different types of business, and thus effectively impose a heavier burden on smaller and lower-income firms (Fjeldstad and Heggstad 2012a). Market fees also tend to fall disproportionately on small and itinerant traders, who are often low-income women (Akpan and Sempere 2019; Ligomeka 2019; Prichard and van den Boogaard 2017; Sempere 2018; Siebert and Mbise 2018). Poll taxes are similarly regressive, which has led to their abolition in many, but not all, countries (Bakibinga, Kangave and Ngabirano 2018; Fjeldstad and Therkildsen 2008). Despite booming real estate markets (especially in capital cities), property taxes in much of the continent remain a marginal source of revenue (Fjeldstad, Ali and Goodfellow 2017). In many capital and major cities, this underperformance persists despite high levels of technical capacity, reflecting challenges related to rapid urban expansion, incomplete property coverage, and challenges in keeping valuation rolls up to date.

Of all the ways that local governments currently collect revenue, property taxes present the best opportunity to improve their finances, while simultaneously resolving many of the challenges related to equity and economic distortions outlined above (Moore, Prichard and Fjeldstad 2018). Institutional arrangements for property tax administration vary across countries: in some the tax is administered entirely at the central government level, in others it is fully decentralised, and in most cases responsibilities are shared between local and central governments. Regardless of these arrangements, property tax revenue is typically intended to finance service provision by local governments.

Economists have long argued that a recurrent tax on property is the best local tax because it is fair, it is a tax on immovable assets, and it is less distortionary than other taxes (Norregaard 2015). A recurrent property tax can be assessed and collected in several different ways, including as a simple per-unit fee, or as a tax on the assessed value of a property. When assessed as a simple per-unit fee, the amount may vary based on the location of the property or type of building (Franzsen and McCluskey 2017b). When based on the assessed value of a property, property taxes can be levied as a flat rate, or adjusted based on the value of properties, as in the case of progressive property tax rates (such as in Port Louis, Mauritius) (Franzsen and McCluskey 2017a: 278). In some countries these approaches are combined, such that properties registered in the valuation roll are taxed based on their assessed value, while those not in the valuation roll are charged a flat fee. Many countries also employ a minimum property tax fee, with rates increasing thereafter for more valuable properties (such as in Tanzania) (McCluskey and Franzsen 2017).

To the extent that wealthier people own more valuable properties – which tend to be larger and situated in more desirable locations – property tax is likely to be progressive and consistent with principles of equity. The degree of progressivity, however, will differ depending on the specificities of the property assessment that is used. Because properties are immovable, property tax is – at least in principle – difficult to evade. Properties cannot shift location in response to the tax, and cannot be hidden. These characteristics should make it somewhat easier to levy and collect property taxes than other taxes at the local level (Slack 2011). Finally, property taxes are thought to be the least harmful form of tax, as they have the smallest negative impact on economic decisions of individuals and firms compared to most other taxes. The Organisation for Economic Co-operation and Development, for example, has ranked tax types from most to least efficient in the following order: property tax, value added tax (VAT), personal income tax, and corporate income tax (OECD 2010: 10).

Beyond these economic benefits, the highly visible nature of property taxes can also promote accountable governance, as citizens who are asked to pay more taxes may monitor the performance of elected officials more closely, through the public services they provide (Gadenne 2017; Slack 2011). This potential reflects the high salience of property taxes and the ability to draw explicit links between revenue raising and service provision at the local level (Gadenne 2017; Nyirakamana 2024). Yet, in practice, surveys make clear that taxpayers often have very low confidence that revenue will be translated into broader benefits. Large surveys from Ghana and the Democratic Republic of the Congo (DRC), for instance, indicate that taxpayers have very little confidence that governments use tax revenue to effectively deliver services (Paler *et al.* 2017; Prichard and van den Boogaard 2017). Qualitative evidence suggests this belief is common elsewhere in the continent (Prichard 2017). Because the wider development benefits of property taxation are as much about strengthening accountability as they are about raising additional revenue, it is particularly critical that reform programmes incorporate strategies to strengthen public engagement. As well as improving broader development outcomes, incorporating such strategies is likely essential to building the kind of public trust and political support necessary for reforms to succeed in raising additional revenue.

Property taxes thus have several potential economic and political benefits that could help local governments in sub-Saharan Africa capture more of the expected benefits of decentralisation. Despite these potential benefits, property taxes are chronically under-collected on the continent. In higher-income countries, property taxes almost universally provide the backbone of local government finances. On the other hand, available cross-country evidence suggests that property taxes remain the most underperforming major taxes, generating less than 0.2 per cent of gross domestic product (GDP) in most lower-income countries (Brockmeyer *et al.* 2021). Even in countries where local governments have the legal authority to raise their own revenue, there has been only limited improvement in property tax collection in many years (Smoke 2019). However, it is important to note that cross-country comparisons and data should be interpreted with caution, as the ‘taxes on property’ category used in international datasets is often inconsistently defined, capturing different instruments and revenue assignments across countries and

studies. Still, these figures can nonetheless be indicative of broader under-mobilisation of property tax revenue among low-income countries. If property tax collection in lower-income countries were to approach the levels seen in higher-income countries, it would dramatically transform the finances of local governments, and substantially expand the possibilities for accountable local service provision.

We can usefully think of poor performance as having both technical and political roots. Technically, there is a growing body of evidence highlighting the often-dysfunctional policy, administrative, and institutional characteristics of property taxes. These dysfunctions often reflect systems inherited from the colonial period that are poorly suited to the needs of lower-income countries today (Olima 2010). That same literature has begun to point toward new models and opportunities for improved performance (Fish 2018). On the political side, the literature suggests that often what appear to be technical challenges actually reflect deeper political resistance to reform that makes implementing these new models and opportunities difficult (Eaton, Kaiser and Smoke 2011; Jibao and Prichard 2015). This political resistance is often most acute in major cities – particularly capitals, where taxation directly affects concentrations of politically connected, property-owning elites (Goodfellow 2015, 2017b; Bakibinga and Ngabirano 2019). A broader political economy analysis is thus essential to understand the opportunities for – and limits to – technical reform priorities.

The purpose of this literature review is to take stock of the progress, problems, and potential of property taxation in sub-Saharan Africa. It asks: (1) what are the reform possibilities within different stages of the property tax cycle?; (2) what are the primary challenges facing reform opportunities on the continent?; and (3) what strategies can governments use to improve compliance and increase public support for property tax reform? The role of information technology (IT) in property tax reform is addressed in all three sections. Long hailed as a powerful solution to improving property tax collection in sub-Saharan Africa, IT reforms have rarely achieved their promise on a sustainable basis. There are both technical and political roots to the disappointing performance of past IT reforms – but, as will be argued, what often appear as technical challenges are in fact a reflection of deeper political resistance to reform.

The first section reviews the entire property tax cycle and summarises the evidence on technical reforms to address each stage of the cycle. The second section discusses the major challenges to reform, which are primarily political in nature. Resistance to reform is likely to emerge out of the relationship between central and local governments, from within local administrations themselves, or from taxpayers – and in particular the economic and political elite. The third section turns to the challenges of strengthening property tax compliance, and broader political support for reform. Compliance, at its core, relies on a relationship of trust between citizens and their local governments. This trust can be strengthened through education, improving procedural fairness, reducing space for harassment, improving equity, making linkages to service provision clearer, and providing greater accountability.

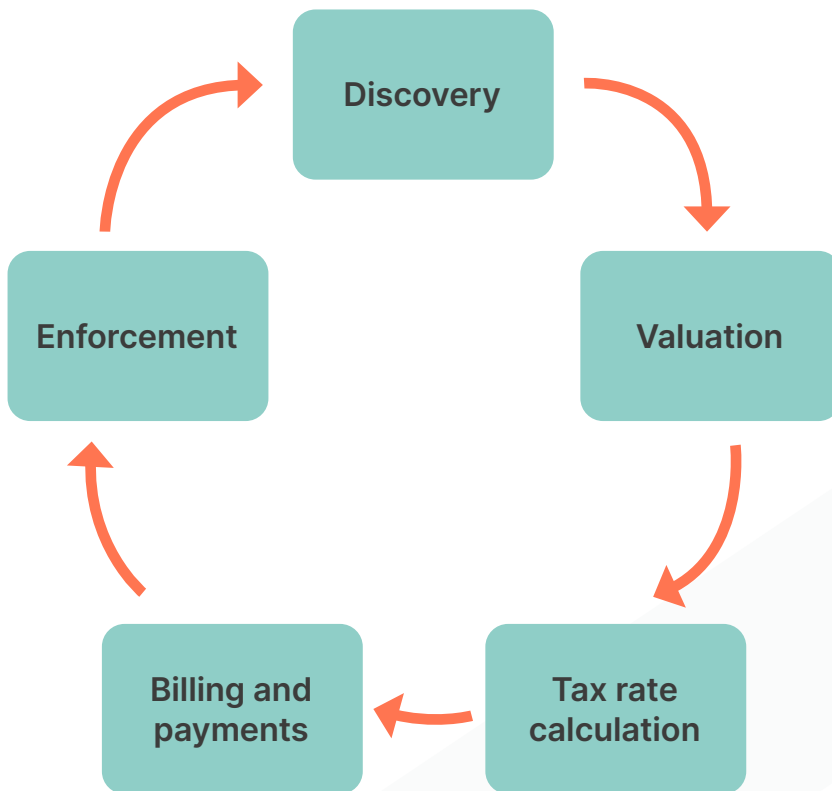
1. The property tax cycle

In thinking through the various stages of the property tax cycle, it is useful to keep in mind the basic elements of the formula that contribute to subnational property tax revenue:

Tax revenue = (registered tax base – exemptions) x taxable value determined by assessment x legally defined tax rate x tax collection and enforcement measures²

That is, each property must be identified and registered (except those properties exempted for policy reasons), and their value must be assessed through an established methodology. The tax rate, defined in policy by the appropriate level of government, is then applied to the assessed value of properties, and tax demand notices are delivered. The taxing jurisdiction must then effectively collect the revenue owing and credibly punish defaulters in some way. The following sub-sections will address each stage of the property tax cycle and outline the main conceptual and practical challenges of each.

Figure 1.1 The typical property tax cycle



Source: Prepared by the authors.

1.1 Discovery

The starting point for any property tax system is ensuring that all taxable properties are captured in the valuation roll. Discovery generally encompasses two interlinked processes – identification and measurement. Properties must be identified on a map, and, ideally, their area needs to be measured.

² Adapted from Collier *et al.* (2018).

Measurement is necessary because it typically plays a central role in establishing the assessed value of properties (discussed below). Although discovery is a basic precondition for effective property tax collection, in practice property tax registers are often highly incomplete. It is not uncommon to observe jurisdictions with a coverage ratio (i.e. the number of properties in the register divided by the total number of properties) below 30 per cent. In some countries the coverage ratio may be as low as 10 per cent (Kelly 2000). Low coverage ratios reflect the fact that local officials often lack the capacity, or the political will, to develop a system for mapping all properties in their jurisdiction that is updated on a regular basis (Kitchen 2012; Kelly 2012).

A central strategic decision in the discovery process concerns whether property discovery should rely primarily on national cadastral and land registration systems (referred to as 'cadaster-first' approaches), or on the development of simple and comprehensive property maps regardless of formal ownership status (referred to as 'property-tax-first' approaches) (Prichard, Barras and Nyirakamana 2025). Many property tax administrations rely on a cadaster-first approach to property taxation, under which properties must be legally registered before they can become eligible for taxation. In practice, however, national cadasters in the majority of low-income countries remain highly incomplete and out-of-date, owing to the costly and complex nature of land titling, ownership verification, and updating. Even where up-to-date land records exist, they are often not reliably shared with property tax administrations (Prichard *et al.* 2025). As a result of these challenges, discovery based on the cadaster-first approach often results in incomplete and out-of-date property registers, presenting a core barrier to effective property tax mobilisation. In Senegal, for instance, efforts to expand the property tax registers through legal cadaster updating progressed slowly, in large part because registration depended on owner verification, and many owners were absent or unwilling to comply (Nyirakamana, Barras and Mukazayire 2024). More broadly, a lack of central government resources for, or weak incentives in, identifying properties for taxation by subnational authorities has also contributed to delays (Mikesell 2012).

The alternative to a cadaster-first approach to property discovery is to rely on a property-tax-first approach, where governments carry out comprehensive property mapping for tax purposes, even in the absence of formal registration and titling. The property-tax-first approach essentially unlinks property taxation from the process of land titling. The main benefit of this strategy for property discovery, as opposed to a cadaster-first strategy, is that it can circumvent the major and persistent challenge of land titling in Africa, allowing for the rapid development of more complete and up-to-date property tax registers (Prichard *et al.* 2025; Moore and Monkam 2015; Kelly 2014; Bahl, Martinez-Vazquez and Youngman 2008). Conceptually, the property-tax-first approach rests on the idea that you can tax a visible and immovable asset like a building without necessarily knowing who the legal owner is, or without having a perfect cadastral survey of the land. Practically, it is more straightforward than cadaster-first approaches. Property-tax-first approaches also tend to support a more prominent role for local governments in property discovery, which often have greater incentives for ensuring complete and up-to-date property coverage.

1.1.1 Assigning discovery responsibility

Property mapping and identification for tax purposes can be assigned to central or local governments, with each arrangement presenting its own trade-offs. In some contexts, discovery is embedded within central government functions, such as tax administrations or agencies in charge of land administration, while in others it is undertaken by subnational authorities as part of local revenue administration. Where the central government is responsible for discovery, weak inter-institutional coordination and unreliable data-sharing are recurring constraints. Moreover, limited central government resources for, or incentives to prioritise, the identification of properties for subnational taxation can contribute to delays in developing or updating property registers (Mikesell 2012; Martinez-Vazquez and Rider 2008).

Assigning responsibility for property discovery to local governments may help address some of these challenges. Local authorities are often more familiar with property developments, and may have stronger incentives to ensure comprehensive and up-to-date coverage where property tax revenue accrues directly to their own budgets (Goodfellow 2017a). At the same time, decentralising discovery functions can result in significant challenges where local governments lack the requisite technical and financial capacity for comprehensive property mapping and updating of property registers (Prichard *et al.* 2025). In Kenya, for instance, property discovery was delegated to the county level, and different counties experienced widely divergent outcomes, largely dependent on pre-existing levels of administrative capacity (Wanjiru, Maina and Stewart-Wilson 2019). In sum, a pragmatic and flexible approach to the assignment of discovery functions is needed. Some contexts would benefit from a more localised approach, while others may benefit from greater centralisation of the process, or from more constructive forms of mutual collaboration. The correct formula in any given location likely depends on the various trade-offs inherent to the existing institutional structure and political context.

In both centralised and decentralised systems, effective property mapping and registration also depend on identification methods. For locations in which the existing valuation roll is extremely incomplete, building a new property roll generally requires some combination of technology and manual ground-truthing. The balance between the two is dictated by local costs, administrative capacities, and the characteristics of the local government environment. In recent years, three broad strategies to balance these approaches have emerged – satellite imagery, drone images, and manual identification. Hybrid approaches seek to balance the relative costs and advantages of these different strategies against each other.

1.1.2 Satellite imagery

In some environments it may be possible to rely almost entirely on satellite imagery to identify and map properties within a given jurisdiction. Even simple tools like Google Maps have sufficient resolution to identify individual properties. In general, satellite images are more useful for discovery in dispersed settlements. In dense urban environments it becomes more difficult to distinguish individual properties from each other, especially when rooflines are overlapping (Schenker 2024). Additionally, while satellite imagery can generally

capture building footprints, identifying the number of storeys is more challenging, and likely requires some level of manual ground-truthing to complement the discovery process (Carolini, Gelaye and Khan 2020). Some satellite imagery providers now offer services that aim to automate the identification and measurement of properties.³ Satellite images from succeeding years can also be compared to automatically detect new construction and building extensions. In the absence of automation, identification and measurement can be achieved manually using satellite imagery and geographic information system (GIS) software. While more time-consuming, such a manual GIS process can also be more accurate, depending on the capacity level of the technicians.

1.1.3 Drone imagery

An alternative to satellite imagery, which has been piloted in some African jurisdictions, is to rely on drone photography. The Humanitarian OpenStreetMap Team, for example, has used drone imagery to construct detailed maps of flood-prone areas in Dar es Salaam, Tanzania (ReliefWeb 2016). A proof-of-concept case study in Kigali, Rwanda, also demonstrated that drones can be used to create and update high-definition, relatively cost-effective property maps (Koeva *et al.* 2018). Rwanda also recently hosted the African Drone Forum to encourage the development of innovative business models enabled by drone technology (ADF 2020). The technical capacity and financial resources necessary to use drone images are likely to be higher than for satellite imagery (Ruwaimana *et al.* 2018). But drone images have higher resolution and greater clarity, making identification and measurement easier – especially in dense urban environments. Drone images can also be used to measure the height and broad characteristics of properties, further increasing their accuracy (Koeva *et al.* 2018). In sum, the use of drone imagery in property discovery for tax purposes in Africa is still at a very early stage of development, but it presents intriguing technical possibilities, and is being encouraged aggressively by some national governments and donor agencies.

1.1.4 Manual identification

Manual property identification is still the common practice used by most local governments in Africa. Where satellite or drone imagery is impractical, unfeasible, or too expensive, jurisdictions continue to rely on the manual enumeration of properties. Under manual identification strategies, surveyors typically go door-to-door measuring properties, recording a unique identification number for the property roll, and noting relevant property characteristics. More sophisticated manual identification strategies rely on GIS coordinates to identify and map properties, perhaps using handheld devices (Grieco *et al.* 2019). Even in jurisdictions that use satellite or drone imagery for discovery, some level of manual surveying may still be necessary to identify properties with mixed domestic and commercial uses.

1.1.5 Hybrid approaches

The most appropriate solution in many contexts likely involves some hybrid combination of the above strategies for discovery. For a recent reform of the property tax system in Freetown, Sierra Leone, for instance, enumerators

³ See, for example, [Vantor](#).

visited each property in the city to identify their coordinates on a digital map (Grieco *et al.* 2019; Schenker 2024). Those coordinates were then matched to a satellite image, from which roofline measurements were determined. Manual identification avoided the high error rate from relying on satellite imagery alone in dense urban environments, although it was significantly more cost-efficient to measure properties with satellite images rather than directly in the field. The most appropriate combination of these strategies might look quite different where the technical capacity to correct automated satellite imagery is higher, where patterns of urban settlement are less dense, or as image quality and technology improve. While these approaches outline some broad possible strategies for discovery, the specific solution is likely to look somewhat different in each context.

1.2 Valuation

Once properties have been identified and registered, their taxable value needs to be assessed to determine the final tax bill to charge property owners. As property tax is a recurrent tax on the assessed value of properties, this process is core to any successful property tax system (Zebong, Fish and Prichard 2017). However, unlike other taxes that are based on the explicit value of financial flows like income or sales, property taxes are generally based on the estimated value of fixed assets, like buildings or land. Property sales and rental data are often not easily observed, and transactions may be infrequent. As a result, effective valuation has been notoriously difficult, even in developed countries. In England, for example, Council Tax (a form of property tax levied on domestic properties) valuations have not been updated since 1991 (GOV.UK 2016). In lower-income countries under-valuation is often dramatic. Valuation ratios, which divide the assessed value by the real market value, are often between 10 per cent and 25 per cent (Bahl 2009).

Property valuation systems in lower-income countries can be broadly divided between 'administrative assessment' systems, in which governments are responsible for registering and valuing properties, and 'self-declaration systems', in which property owners are legally required to register their properties and declare their value for tax purposes. Most property tax systems in Africa rely on administrative assessment (Prichard, Nyirakamana and McCort 2026). However, in contexts of limited resources, the high costs of obtaining political and administrative support for administrative assessment can prove difficult (Prichard *et al.* 2026). Thus, governments in select contexts, like Rwanda, Gabon, and Senegal, have turned to self-declaration systems to avoid the administrative and financial burden of administrative assessment.

While self-declaration systems can reduce the costs associated with mapping, valuation, and bill distribution, they may introduce significant trade-offs characterised by weak enforcement capacity, limited valuation knowledge among taxpayers, and opaque property markets. In particular, evidence suggests that self-declaration systems are vulnerable to high levels of non-declaration and systematic under-declaration, raising concerns about revenue performance – as well as horizontal and vertical equity (Prichard *et al.* 2026).

These challenges are compounded by the difficulty of defining a taxable 'value' in many contexts. In the more developed urban property markets it should, in

theory, be possible to establish the market value of properties (Zebong, Fish and Prichard 2018). In peri-urban or rural settings, where property markets are almost non-existent, the idea of a 'market value' is largely theoretical. There may be no realistic possibility of selling the property, for instance, due to the absence of demand, contested or unclear land titles, or communal land holdings (Zebong *et al.* 2017). Such challenges can create sharp disagreements about the appropriate valuation for tax purposes, and in some cases a large discrepancy between the notional market value of a property and taxpayers' actual ability to pay.

In many countries laws inherited from the colonial period dictate that property valuation – for tax purposes – must only be carried out by the central government, or by a professionally-certified cadre of valuation officers (Olima 2010).⁴ Such valuation officers are often supplied by the central government, but there may be a severe lack of qualified personnel relative to the volume of work required (Bakibinga and Ngabirano 2019). With the implementation of New Public Management reforms, some local governments are now able to outsource the valuation function to private firms or individuals. In Kenya, for instance, counties are allowed to contract out property valuation, although final approval of valuation rolls is provided by the Ministry of Lands (Nyabwengi, K'Akumu and Kimani 2020). However, securing the services of sufficient valuation officers – even when relying on the private sector – can become enormously expensive, and often far exceeds the resources available in lower-income jurisdictions (Moore *et al.* 2018). The lack of sufficient valuation officers can also drastically slow down the assessment process, contributing to the low valuation ratios observed in much of the continent (Bakibinga and Ngabirano 2019).

In the absence of widely available market information on transactions, such systems are also susceptible to collusion and corruption, as valuations in the absence of such data leave enormous scope for subjectivity and negotiation (Zebong *et al.* 2018). As a result of these conceptual and practical challenges, many jurisdictions are unable to effectively implement the market-based valuation stipulated in inherited colonial-era laws. Consequently, they continue to levy property taxes on obsolete valuation rolls that exclude many properties and have little correlation with the wealth of property owners.

Some recent innovations have explored the possibility of using computer-assisted mass appraisal (CAMA) techniques to automate the assessment of property values in African cities. CAMA techniques vary according to complexity, with more complicated models relying on a larger and more complex set of variables and formulas to estimate property values. Such approaches may be appealing to larger cities with higher administrative capacity seeking to generate very precise valuations. However, they are more costly and complex to implement, and may reduce transparency by making it more difficult for taxpayers to understand how their properties are assessed (Schenker and Prichard 2024).

In some cases, CAMA is used to verify self-declared property values. In Kigali, for instance, a pilot led by the Rwandan Revenue Authority with GIZ support relied on property values produced by CAMA to flag cases of taxpayer under-declared

⁴ This is also true in self-declaration systems, where it is assumed that the declared value provided to the tax authority by the taxpayer has been determined by a certified valuer.

values (Prichard *et al.* 2026; Bower *et al.* 2022). Applying a **fit-for-purpose** lens to property valuation, recent research emphasises that valuation methods should prioritise meeting administrative needs at the lowest feasible level of complexity and cost – using observable variables and simple formulas to achieve consistent rankings in the short term, with a design that is scalable and upgradeable as data availability and institutional capacity improve (Enemark, McLaren and Lemmen 2021).

Findings suggest that proximity to infrastructure and amenities is the most important predictor of property sale price across models. Similarly, recent research in Kananga, DRC, used a small training sample of 2,000 properties and machine learning techniques to predict property values based on survey measures of property and neighbourhood quality (Bergeron *et al.* 2023). Findings suggest that proximity to infrastructure (hospitals, schools, markets, gas stations, government buildings, police stations, major roads, etc.) is an important feature predicting value (Bergeron *et al.* 2023). Despite the promise of such technical innovations, they face major obstacles in terms of data availability. CAMA techniques are heavily reliant on the availability of accurate sales records or valuation estimates for a representative sample of properties, along with other data. When such data is lacking – as is the case in many African jurisdictions – surveys can act as a substitute (as in the above cited study). Gathering this survey data, however, requires extensive expertise, and can be prohibitively expensive for resource-constrained local governments.

In general, an effective valuation model needs to: (1) ensure that properties are assigned a taxable value commensurate with the revenue needs of the jurisdiction; (2) ensure horizontal equity for similar properties (i.e. similar properties are assessed at a similar value); and (3) ensure vertical equity between different properties (i.e. more valuable properties are assessed at a higher level than less valuable properties). Valuation models can also be evaluated by the extent to which they are transparent to taxpayers, and matched to the capacity requirements of the jurisdiction in question. Conceptually, there are three broad strategies available for assessing property values: market-based approaches, area-based approaches, and hybrid approaches.

1.2.1 Market-based approaches

Market-based approaches are dominant in most capital cities in sub-Saharan Africa, and seek to establish the price a willing and informed buyer would pay to a willing and informed seller (Zebong *et al.* 2017). This price is usually determined by looking at the recent sale prices of similar properties or pieces of land (Collier *et al.* 2018). An alternate market-based approach instead attempts to establish the annual rental value of a property, given that such information might be easier to determine than the estimated sale value (Collier *et al.* 2018). The strengths of market-based approaches are that they ensure vertical equity by tying assessments directly to market value, and they are naturally buoyant – in that tax assessments will increase as property values increase (Franzsen and McCluskey 2017b). The main limitation of such approaches is that estimating the market value of properties in sub-Saharan Africa is often imprecise, time-consuming, and prone to informality – given the fact that property markets are highly illiquid, with limited buying and selling activity – and highly opaque, in that reliable transaction data is rarely available publicly (Zebong *et al.* 2018).

1.2.2 Area-based approaches

Surface area-based approaches have historically been the main alternative to market-based approaches, focusing on simplicity (Zebong *et al.* 2017). Area-based valuation models determine the taxable value of a property based solely on a direct or proxy measurement of the property size (e.g. land area, building footprint, roofline, overall floor area, number of rooms). Area-based approaches produce a highly transparent and easily verifiable tax base, can be updated relatively easily with a standardised formula, and include some basic level of fairness – to the extent that larger properties are likely to be more valuable than smaller properties (Zebong *et al.* 2017). Their main limitation, however, is that they often significantly violate the principle of vertical equity. By not incorporating differences in the quality of either land or buildings, they often result in properties with very different values being taxed at a similar level, and thus lead to an inequitable distribution of the tax burden. To the extent that they constrain taxation of higher-value properties, area-based approaches can also significantly limit revenue potential (Collier *et al.* 2018). Low vertical equity may be of particular concern outside of large cities, where old and unimproved properties often have a large area or sit on sizeable plots of land (Zebong *et al.* 2017). Additionally, local officials are responsible for manually adjusting valuations upwards over time to ensure revenue buoyancy, which can prove politically challenging.

1.2.3 Hybrid approaches

Hybrid valuation models lie somewhere in the middle, in that they seek to maintain some of the simplicity of area-based approaches, while incorporating some property features that are expected to affect the value to achieve greater vertical equity (Collier *et al.* 2018, Orgeira Pillai *et al.* 2024). One version of a hybrid approach pioneered in Cameroon generates presumptive property values by multiplying surface areas by clear reference prices provided for in regulation. Reference prices are classified according to municipality, and zones therein, along with attributes of the property, based on the logic that they will capture value differentials between different locations (Zebong *et al.* 2017). Such an approach does not perfectly predict market values, but introduces a greater level of progressivity than simple area-based models.

An alternative approach employed in Sierra Leone, termed ‘points-based assessment’, takes the roofline of the built structure as a baseline for assessment, and then adjusts values upwards or downwards based on a subset of key and easily observable property features (e.g. location, construction material, access to services). The points – or value – assigned to different property features can be calibrated by conducting an expert survey of a small sample of rental values across the jurisdiction, and then building a simple regression model linking property features to value (Grieco *et al.* 2019). Such an approach maintains a close correlation with market value, while simplifying and minimising the need for expert assessment.

1.2.4 Comparison of different approaches

Figure 1.2 provides an overview of the relative strengths and weaknesses of these different approaches to property valuation. Market-value approaches, whether they rely on asset transactions or rental value data, can theoretically

be highly accurate, but also have high data and estimation capacity requirements. As a result, they often lead to out-of-date, incomplete, and non-transparent property rolls – the latter creating a significant risk of collusion and corruption in administration. Area-based approaches are the least accurate option, and tend to result in significant vertical inequalities, but also have relatively low data and capacity requirements. Transparency can also be high for area-based approaches, in that it is easy for taxpayers to measure their own property, and understand how the value was determined from that measurement. Points- or proxy-based hybrid approaches lie somewhere in the middle – some level of market data is required to calibrate the points assigned, and administrations need to enumerate the key property features of all buildings in their jurisdiction. Gathering this data and generating valuation assessments thus requires some level of estimation capacity within the administration. The transparency of points- or proxy-based systems can be either low or high, depending on whether administrations make the weightings assigned to the different property characteristics freely available.

Figure 1.2 A taxonomy of valuation systems⁶

Type of assessment	Accuracy	Data requirements on transactions	Data requirements on land contents/ characteristics	Estimated capacity required	Transparency
Real estate market value	High (where sales data is available)	Significant (on asset transaction)	High for greater accuracy	Significant	Can be low
Rental value	High (where rental values are available and rent controls are not applied)	Significant (on rental transactions)	High for greater accuracy	Significant	Can be low
Points/proxy	Medium (depending on calibration to market value and number of proxies used)	Not required (though helps with calibration)	Depends on number of proxies	Medium	Can be relatively high
Area-based	Low	None	Very limited	Limited	High

Source: Table adapted by the authors from Collier *et al.* (2018: 28).

Countries vary significantly in the level of government that is responsible for property valuation, which can complicate the generalisability of any given model. As outlined in the introduction, in many countries property taxation is either entirely centralised or entirely decentralised. However, some countries divide responsibility for taxation and valuation functions between different levels of government. In such cases, the subnational government is typically responsible for taxation, while an agency of the central government is responsible for developing and updating all property valuations at the national level. In Ghana, for instance, local governments are reliant on the Land Valuation Division of the central government Lands Commission, which holds a monopoly on property valuation services (Ohemeng and Mohiuddin 2022). The appeal of

such an arrangement is that it ensures consistency in methodology across the country. But in many cases such arrangements have resulted in poorly aligned incentives, with resulting long delays in updating valuations (Zebong *et al.* 2018; Ohemeng and Mohiuddin 2022).

1.3 Policy – Rate Setting

Once properties have been identified and valued effectively, they need to be taxed. Typically, this is done with the application of a rate on the assessed value of properties. Rates may also differ depending on property use or type (e.g. residential, commercial, industrial). The revenue generated from property taxes is determined by the tax rate, and the extent of any exemptions from taxation. Policymakers thus have several decisions to make related to the specific tax rate applied to different property classes and any exemptions provided. There is no 'right' tax rate, as different governments and populations will have different preferences about the distribution of tax revenue in general, and how much should be generated from property tax in particular. In determining an appropriate tax rate, policymakers need to consider a combination of: (a) the base for taxation (e.g. rental value, estimated market value, points-, or area-based calculations), and (b) the revenue needs of the jurisdiction (McCluskey *et al.* 2017). If the tax rate would not generate sufficient revenue, given the existing property valuation roll and an assumption of near-universal compliance, then a rate increase is probably necessary for an effective property tax system. Conversely, in cases where the tax rate would generate excessive revenue in a scenario of widespread compliance, then attention should be more focused on decreasing rates and encouraging compliance to ensure greater equity (Zorn 2012).

Almost every jurisdiction offers exemptions from property tax for certain classes of property. Such exemptions are often used, at least nominally, to decrease the burden placed on poorer households. In practice, however, the proliferation of exemptions not only reduces property tax revenue, but can significantly increase administrative complexity and open space for collusion and tax fraud. Uganda, for instance, exempts primary residences from property taxation (Bakibinga and Ngabirano 2019; Kopanyi 2015; Olima 2010). This policy aims to protect owners with valuable family properties but limited income to pay property tax. Anecdotally, such owners are more prevalent in rapidly urbanising cities with relatively illiquid property markets. These conditions lead to a population of owners in newly valuable properties – where they may have lived for generations – with limited income to pay property tax. The Ugandan policy is designed to protect such property owners. However, to protect this group of potentially vulnerable property owners, the policy exempts a wide range of taxpayers who can and should pay. It also opens a large loophole, through which owners of multiple properties can claim primary residency to avoid paying their liabilities. Verifying primary residency, in turn, places an enormous administrative burden on the local government. Elsewhere, exemptions for government buildings, buildings used for charitable purposes, or buildings owned by pensioners similarly reduce the revenue potential of the tax system, create loopholes for abuse, and increase administrative complexity (Franzsen and McCluskey 2017b). Property tax exemptions may make the

tax more politically acceptable, but can also introduce major administrative challenges. In establishing the exemptions regime, the responsible authority needs to consider these trade-offs carefully.

In resolving these tensions, a core question is who should be responsible for setting policy? Supporters of decentralisation usually place this responsibility with local governments, as a means of providing them with greater revenue autonomy (Gadenne 2017). Granting local governments the ability to set tax rates, it is generally believed, provides the desired tax autonomy at the margin to promote political accountability (Zorn 2012). The hypothesis is relatively straightforward – by setting tax rates, local governments directly determine the tax bill that will be received by residents, and residents will thus be more likely to monitor the performance of local officials and demand accountability (Gadenne 2017; Prichard 2015).

But there are also potential downsides to localised policymaking. It can lead to a lack of harmonised tax policy, increasing compliance costs for owners with properties in multiple jurisdictions (Zorn 2012). It could also induce tax competition between jurisdictions seeking to attract businesses, which would further entrench regional inequalities as larger cities have more flexibility to lower their tax rates (Brueckner and Saavedra 2001; Slack and Bird 2015). Finally, local rate-setting can also lead to a proliferation of exemptions, as officials cater to various local constituencies (Zorn 2012). To circumvent these problems, it may be necessary and desirable for the central government to set a national band within which local governments have the discretion to set their own rates. At a broader level, there is no universal answer as to how to assign rate-setting responsibility to maximise incentives to limit exemptions and set adequate rates. In some contexts, local governments may be more vulnerable to capture by powerful elite interests (Jibao and Prichard 2016). In other contexts, the central government may lack incentives to ensure effective local revenue raising (and may actively resist the development of local fiscal autonomy) (Zebong *et al.* 2018). The ideal distribution of rate-setting authority is thus likely to differ substantially based on the political economy of different countries and jurisdictions.

1.4 Billing and payments

Unlike most major taxes, which rely on taxpayers submitting declarations themselves (e.g. income tax, VAT), most property tax systems involve administrative assessment of tax liabilities. As a result, a core feature of property tax systems is the ability of administrations to distribute bills directly to taxpayers. While a seemingly basic component of the property tax system, distributing bills can pose enormous logistical challenges. In many cities in lower-income countries, street addressing and mapping are extremely limited, complicating the task of identifying taxable properties and delivering the correct bill (Abebrese 2019). Similarly, the absence of a well-developed postal service or mechanisms for confirming delivery can make it difficult to know that tax bills have been delivered. A related challenge is that some jurisdictions require tax bills be addressed to the legal owner. In contexts with weak land titling systems, identifying legal owners can prove extremely time-consuming and at times impossible, thus delaying property tax reforms (Earle 2014; Boone

2014; Goodfellow and Owen 2018). One potential method for avoiding physical bill delivery and its associated challenges is electronic delivery, either by sending bills to the phone numbers or email addresses linked to properties, or by creating an online portal through which taxpayers can view them. However, in practice, e-billing has proven difficult to implement effectively in many lower-income contexts, due to challenges in collecting and maintaining up-to-date contact information, verifying taxpayer identities, and ensuring secure access to sensitive data (Schenker, Prichard and Stewart-Wilson 2024). As a result, most cities continue to rely primarily on physical bill delivery, at least as a complement to electronic systems.

Given the limitations of both physical and electronic delivery, reform efforts have increasingly focused on strengthening the basic infrastructure required for effective distribution. To tackle these challenges, extensive mapping and street addressing exercises now accompany most reform efforts (Franzsen and Youngman 2009). Such exercises increasingly employ satellite or drone imagery, and may be linked directly to city-wide valuation assessments (Ali, Deininger and Wild 2018). Simple technological solutions, such as mobile-based applications, can also be used to coordinate and confirm the delivery of tax bills through the integration of geo-located references in the property register (Schenker *et al.* 2024). Reliance on technology, however, is rarely a silver-bullet solution, especially in lower-capacity areas (Prichard and Fish 2017).

The task of receiving, recording, and accurately tracking payments is also seemingly simple, but can present major logistical challenges (Nengeze 2018). Historically, property tax systems relied on owners making payments directly to tax collectors, either in the field or at government offices. However, relying on field-based payments can develop the kind of relationships that are ripe for collusion and corruption (Fjeldstad 2003; Piracha and Moore 2016). Requiring payment at government offices may pre-empt the development of such relationships, but places an additional burden on taxpayers that may decrease compliance – and such payments can nonetheless remain vulnerable to informality. As a result, most reform programmes now try to delegate the payment process via banks, with funds deposited directly into government accounts (Krolikowski 2014). Such arrangements, however, can also present major challenges. To facilitate compliance tracking and subsequent enforcement, tax officials must be able to accurately credit the accounts of individual taxpayers with payments made at banks. But banks often supply payment information in inconsistent or incomplete formats, and subnational jurisdictions may not have the capacity to match payments to taxpayer accounts.

One solution to the matching problem has taxpayers come to the tax office with their payment receipts. However, this procedure places an additional compliance burden on taxpayers, and often results in some payments that are made at banks not being recorded at the tax office, thus complicating tracking and enforcement. Other jurisdictions have sought to establish direct IT links with banks so that payments are automatically credited to taxpayer accounts. But this strategy requires building new links between the IT systems of the banks and local governments, which can end up being quite expensive, or can run into security challenges (Okunogbe and Pouliquen 2018).

Lastly, some governments are introducing mobile payments as a way to limit interaction between taxpayers and collectors, but such solutions can carry similar cost and security implications. There are no easy answers to the logistical challenges of delivering bills and accurately tracking property tax payments. However, a variety of solutions are employed in different contexts, and technology is providing new options for policymakers to consider.

1.5 Enforcement

Once tax bills have been distributed, governments need to take effective enforcement action against those who do not comply by the established deadline. Without effective enforcement, taxpayers will have little incentive to voluntarily comply with their property tax liabilities, both because they face no penalty for non-compliance, and because they will not believe that others are paying their fair share (Filippin, Fiorio and Viviano 2013). Research from Sierra Leone, for example, provides some evidence that compliance increased dramatically in jurisdictions where city councils expanded enforcement activities – and in particular where those enforcement activities targeted the highest value taxpayers (Jibao and Prichard 2016).

Despite the necessity of strong enforcement action, anecdotal evidence suggests that it tends to be extremely limited in sub-Saharan Africa (Bodea and LeBas 2016). Somewhat surprisingly, enforcement also remains the least studied step of the property tax process. Lack of enforcement action sometimes has technical roots. Where tax officials are unable to reliably link payments to taxpayer accounts, it becomes impossible to identify defaulters. The larger issue, however, appears to be mainly political, as property tax enforcement tends to be extremely unpopular, and not supported by politicians.

Legally, most property tax systems include a broad range of enforcement mechanisms. Such mechanisms typically include, in order of increasing severity, issuing reminder notices, publicising the names of high-profile defaulters, the application of penalties and interest, and, finally, court action that can result in the seizure and selling of properties (Bakibinga and Ngabirano 2019). In Uganda, some municipalities have initiated legal proceedings against high-profile defaulters. This option, however, is seen as lengthy and costly, and as a result is rarely used. Some property owners may even see court action as an opportunity to indefinitely postpone the payment of their rates, as in the Ugandan case defaulters repeatedly appealed the ruling of lower courts to draw out the process (Bakibinga and Ngabirano 2019). Thus, while court action may sometimes result in a favourable ruling for the local government, it also imposes additional costs and the risk of uncertain outcomes. Although research remains limited, the political challenges of enforcement are likely to increase with the severity of the mechanisms pursued, with the seizure and selling of property being particularly unpopular.

Compounding the basic problem of political resistance, most countries also face challenges related to unclear property rights and shortcomings in the court system. By design, property taxes target property owners, as they are the primary beneficiaries of increasing land values caused by the investment in public amenities funded by property tax revenue. On that basis, legal ownership in the form of title and registration in the land register has traditionally been

considered a prerequisite for determining property tax liability. In the African context, however, many *de facto* owners do not hold formal title, and land registers are largely incomplete or out-of-date (Goodfellow and Owen 2018). In many cases, owners face negative incentives to formalise their land claims, to the extent that they are then more likely to face taxation costs. Due to capacity constraints and the pervasiveness of land disputes in many lower-income countries, land titling processes can often take many years, or simply stall indefinitely (Boone 2014; Earle 2014; Goodfellow and Owen 2018). As a result, enforcement efforts can be derailed by the inability to identify property owners.

Experiences from the Kenema local government in Sierra Leone provide insights into strengthening enforcement actions. First, recent experimental evidence from Kenema suggests that well-designed enforcement strategies can be effective, even in low-capacity settings (Guzmán Lizardo, Meriggi and Prichard forthcoming). In the study, taxpayers in the treatment group were exposed to three escalating measures of enforcement by the city council. Citizens were first notified by the city council of their defaulting status, procedures for contesting liability, and further enforcement actions that would result from remaining in default, followed by a court summons and hearing. Only in a final step could courts authorise further enforcement actions like property seizure. The study finds that the enforcement intervention increased compliance by approximately 54 percentage points, primarily without the need to carry out actual seizures, while a separate intervention, based on engagement with taxpayers by local leaders, raised compliance by around 4.9 percentage points (Guzmán Lizardo *et al.* forthcoming). These findings underscore the importance of credible enforcement threats, procedural clarity, and local legitimacy in overcoming compliance barriers.

Second, some recent reforms have relied on the property-tax-first approach (discussed in Section 1.1) to enforce payment even when owners are not formally identified. In Freetown, for example, as part of the recent reform, tax bills were simply addressed to 'The Owner', along with legal instructions that the tax liability did not depend on being able to identify the owner by name (Prichard, Kamara and Meriggi 2020). Owners were also invited to contact local authorities to have their names added to the administrative record if they so wished. Thus, unlike other taxes, not knowing the owner does not directly prevent enforcement action, which can be carried out through the locking, seizure, and selling of the property. Furthermore, rather than delaying taxation and enforcement until all legal owners are formally registered, property-tax-first approaches enable local governments to keep collecting revenue while formal ownership information is gradually updated as it becomes available.

1.6 Property Tax Data and Broader Administrative Spillovers

Collecting and maintaining high-quality data on land and property is widely recognised as a foundational state function, underpinning land management and urban planning (Boone 2014). In an ideal system, a comprehensive national cadaster would provide a shared base of information from which multiple state functions, including property taxation, could draw to update property registers. However, in practice this model is difficult to implement in lower-income countries, and many rapidly urbanising countries lack a centralised and up-to-date property information system (Stewart-Wilson 2025).

In this context, recent studies highlight the possibility that efforts to strengthen property taxation may themselves generate wider administrative gains, particularly the development of detailed and regularly updated databases (Stewart-Wilson 2025). Property tax administration requires governments to identify, map, and record information on buildings and their use. This data can also be used to support a range of functions beyond local revenue collection, including national tax enforcement, land administration, and urban management (Carolini 2021; Nengeze 2018, Stewart-Wilson 2025).

Evidence on such spillovers remains limited, but emerging examples suggest the potential of sharing property tax data. In Kampala, Uganda, property tax data collected by the Kampala Capital City Authority was matched with national taxpayer records managed by the Uganda Revenue Authority to identify unregistered landlords, contributing to an expansion of the rental income tax base and increase in revenue collection (Mwesigye et.al. 2025; Stewart-Wilson 2025).

However, it is important to note that such benefits are not automatic. Fragmented institutional responsibilities, inconsistent property data storage standards, and the lack of formalised data-sharing arrangements can limit the broader application of property tax data (Stewart-Wilson 2025). Where data sharing does occur, it is often ad hoc and reliant on informal relationships, rather than institutionalised mechanisms. Therefore, capitalising on the wider application of property tax data depends on stronger inter-government and inter-agency coordination, clear mechanisms for data exchange, and sustained political commitment to treating property information as a shared public asset (Stewart-Wilson 2025).

2. Property tax reform challenges

Despite the issues, there remain compelling reasons to focus on reforming existing property tax systems. Aside from their advantages in terms of revenue mobilisation, economic efficiency, and equity, property taxes also – more than perhaps any other tax type – offer the potential for the emergence of a virtuous cycle of voluntary compliance and service delivery (Prichard 2017). For national-level taxes, the connection between additional revenue collection and service delivery is often distant and vague. For property taxes, by contrast, these connections are potentially much more salient at the local level.

Property tax revenue may be small compared to national revenue sources, but it can have significant welfare and livelihood benefits, especially for lower-income individuals. The services provided by local governments with property tax revenue – such as sanitation and road improvements, regular waste collection, flood mitigation, and low-income housing – tend to be quite visible, and have a large impact on the daily life of residents (Brinkerhoff, Wetterberg, and Wibbels 2018). They also tend to disproportionately benefit lower-income residents. But achieving these benefits is not straightforward.

There is growing evidence that the technical constraints to property tax reform persist for largely political reasons. Expanding local tax demands, therefore, entails confronting powerful vested interests, entrenched bureaucracies, and sometimes fraught inter-governmental relations (Jibao and Prichard 2015). What

follows correspondingly focuses on the main sources of political resistance to property tax reform: centre-local government relationships, local-level bureaucracies, and taxpayers themselves.

2.1 Centre-local government roles and tensions

The first source of political resistance that needs to be considered by reformers stems from the relationship between central and local levels of government. Across lower-income countries there is wide variation in which aspects of property tax systems are decentralised and which remain the responsibility of national governments. In some countries, the discovery and valuation stages of the property tax cycle are centralised, while the rest are decentralised. In other countries, central governments maintain control over the setting of property tax rates and associated exemptions, or at least provide a band within which rates can be set. A divide exists between francophone and anglophone countries, with the former commonly adopting more centralised systems, and the latter tending to rely on more decentralised responsibilities (Goodfellow 2017a). This divide has its roots in different strategies of colonial rule, and has been accelerated by the trend towards decentralisation supported by Anglo-American development assistance throughout the 1990s (Smoke 2001). In terms of successful property tax reform, there is no clear consensus on the ideal distribution of responsibilities between central and local levels of government. Property tax systems are made up of several distinct but interconnected processes, as outlined above, some of which may be better suited to local or national administration depending on the context. Broadly, successful property tax reform is less about which functions are centralised or localised, and more about the specific nature of centre-local relations in each context, and how conducive these relations are to effective partnership.

At a conceptual level, there are several points supporting the greater centralisation of property tax collection. First, central governments may have much greater technical capacity to assess properties and collect taxes, especially given substantial investment over the past two decades to develop strong, semi-autonomous revenue authorities (Moore *et al.* 2018). Second, corruption and misuse of funds are perceived to be easier to detect and punish at the national level (Goodfellow 2017a). Third, central tax authorities already hold significant amounts of taxpayer data that may help determine property ownership and collect property taxes (Goodfellow 2017a). Finally, central tax authorities often carry considerably more political weight than local authorities, and may thus be better able to enforce payment and mitigate resistance from taxpayers, and in particular from elites (Goodfellow 2017a). In recent years, these justifications have been used in varying configurations to recentralise property taxation in countries such as Rwanda, Tanzania, Ghana, and at the federal state level in Nigeria (Cheeseman and de Gramont 2017; Fjeldstad, Ali and Katera 2017; Goodfellow 2017a; Graphic Online 2023).

Similarly, there are several conceptual arguments in favour of localising property taxes. First, localisation can align incentives for local officials with improved revenue generation. As property tax revenue is typically spent at the local level – regardless of who collects it – local officials may have stronger incentives to maximise collection (Fjeldstad, Ali and Katera 2017). Second, localisation can

allow the property tax system to sidestep issues associated with registering properties and verifying ownership. Central governments are typically responsible for such processes, and reliance on registration and verification as a pre-condition for taxation has historically delayed or derailed many reform initiatives. Local officials may be better positioned to pursue a taxation-led approach that seeks to tax properties themselves, regardless of formal ownership status (Moore and Monkam 2015; Kelly 2014; Bahl *et al.* 2008). Third, centralised administration has often been criticised for being excessively slow-moving, overly costly, and inflexible. Localising property tax administration can allow for more simplified approaches that reduce both financial and capacity costs (Nyirakamana 2021b). Finally, localising property tax administration has the potential to strengthen accountability linkages between citizens and their local governments. Because property tax is highly salient, and because the revenue it generates is typically used for equally significant investments in local service provision, localised property tax administration is expected to contribute to a virtuous cycle of tax bargaining that increases political participation, accountable governance, and revenue generation (Prichard 2015, 2017).

Despite the huge importance of these questions, there is limited empirical evidence about which administrative arrangements have been most successful, and which offer the greatest likelihood of successful reform in the future. Francophone countries, for example, which tend to have inherited more centralised systems as part of their colonial legacy, have widely varying property tax performance, and most of them are under-performing (Goodfellow 2017a). Performance in the countries that have chosen to recentralise has also been mixed. Tanzania, for example, conducted an experiment in recentralising property tax collection between 2008 and 2014. Although local authorities were performing poorly before 2008, the recentralisation effort saw only a minor improvement in its first year, and collection essentially flatlined in subsequent years. In 2012, there was a marked improvement in property tax collection. However, administrative responsibility was returned to local authorities two years later, in 2014, after which collection saw an even more dramatic increase (Fjeldstad, Ali and Katera 2017). Rather than which level of government had explicit responsibility for property tax collection, revenue performance in Tanzania seems to have depended more on the incentives for constructive working relationships between the different levels of government (Fjeldstad, Ali, and Katera 2017). The degree of centralisation or decentralisation itself does not appear to have been a direct cause of improved property tax performance.

The importance of incentives for constructive centre-local relations is demonstrated by the Tanzanian case. Central government recentralisation allowed the introduction of more sophisticated cashless systems for accepting payments. But any gains from this IT reform were undermined by the poor working relationship between central and local authorities, exacerbated by the perception among local authorities that the central government had 'taken' one of their core responsibilities (Fjeldstad, Ali and Katera 2017). Central government authorities also did not have clear incentives to ensure the effective collection of property taxes, as all property tax revenue is reverted back to local governments (Fjeldstad, Ali and Katera 2017). The new

cashless system remained in place following the reversion to decentralised administration in 2014, allowing local authorities, who stood to gain most from the tax, to benefit from the efficiency gains of the IT reform (Fjeldstad, Ali and Katera 2017). In this case, improved collection can be credited to a technical reform, coupled with the improved centre-local relations accompanying the reversion of collection responsibility to the local level.

Lagos State in Nigeria provides an example where moving responsibility for property tax collection up the government hierarchy has contributed to more substantial gains. The previous system was fragmented, with three separate payments required to two levels of government. Property owners owed ground rent, which was linked to the value of the land, to the state government; occupiers of the land owed tenement rates, applied as a flat fee, to the local government; property owners in certain areas also owed the Neighbourhood Improvement Charge to the state government to pay for large infrastructure investments (Goodfellow and Owen 2018). Beginning in the early 2000s, the Lagos State Government consolidated these different charges into a single Land Use Charge (LUC) with a transparent assessment methodology. Following more than a decade of negotiations and conflict, in which the rate on commercial properties was cut by more than three-quarters, the LUC has been gaining increasing acceptance (Goodfellow and Owen 2018). As a result, the LUC contributed to a substantial increase in state government revenue, from less than ₦10 billion (US\$26 million) in 1999 to almost ₦140 billion (US\$370 million) a decade later (Goodfellow and Owen 2018).⁵ In the case of Lagos State, the centralisation of property taxes has thus proven quite successful. However, less clear is whether centralisation *per se* was the key driver of this transformation, or a reflection of other critical changes – with recent studies focusing instead on the rationalisation of the previously fragmented system, enhanced political commitment to revenue mobilisation, and efforts to more effectively link revenue to services (Cheeseman and de Gramont 2017).

The question of who is responsible for property valuation often lies at the heart of tensions in centre-local government relations. In Ghana, for instance, the Land Valuation Division (LVD) holds a monopoly on all valuation services in the country (Ohemeng and Mohiuddin 2022; Nyirakamana 2021a). Local governments are thus bound to procure the services of the LVD to update their property valuation rolls. There are two significant problems with this centralisation of valuation responsibility. First is the inability of the LVD to value properties in the country in a timely manner. The LVD has only a small number of offices nationwide, and suffers from a shortage of qualified staff – including trained valuation officers and logistical support. LVD officials are also poorly remunerated, and compensation payments are often delayed (Ohemeng and Mohiuddin 2022). As a result, there is a perpetual backlog of properties to be assessed in Ghana, which delays revenue mobilisation efforts at the local level.

Second, the costs of valuation are born by local assemblies, which often have meagre resources – at least in part because of ineffective property tax systems (Nyirakamana 2021a). Without payment, the LVD is permitted to withhold the completed valuation rolls from the assembly. This provision poses serious

⁵ The largest proportion of this increase is due to reform of the personal income tax (PIT) system, which provides most of the state revenue. However, the LUC is second only to PIT in terms of total collection, and has also increased substantially.

legal problems for the local assemblies, as the law states that they are not permitted to charge property taxes if valuations have not been appropriately updated, and allows owners to seek redress through the courts if the law is not adhered to (Ohemeng and Mohiuddin 2022). To address these problems, central government is considering amending parts of the existing law to permit local assemblies to conduct a 'cost-benefit analysis', and borrow the resources needed for valuation if the analysis indicates that costs can be recouped in a reasonable time period (Ohemeng and Mohiuddin 2022). Central government is also considering a broader liberalisation of valuation altogether. Liberalisation would decentralise valuation responsibility by enabling local assemblies to procure valuation services from private contractors or firms. Private provision of valuation services could, in theory, lower both time and financial costs. A caveat, however, is that any private valuation professional must be certified by the Ghana Institute of Surveyors, thus adding another layer of bureaucratic complexity to the valuation process (Ohemeng and Mohiuddin 2022).

The effectiveness of property tax reform efforts thus seems to depend more on the nature of centre-local relations, and on the incentives, institutional structures, and legal frameworks that guide action by the responsible authorities, than on the specific details of which stages of the property tax cycle are decentralised. In democratic countries, this relationship can depend on whether the same political party is in charge nationally and at the local level (Riedl and Dickovick 2014). Opposition-led local governments may be more incentivised to assert their independence from the central government by prioritising own-source revenue mobilisation, either to gain greater political independence generally, or more specifically to guard against potential delays or reductions in intergovernmental transfers (Goodfellow 2017a; Jibao and Prichard 2015). Conversely, central governments may have greater political incentives to undermine the performance of opposition-controlled local governments (Goodfellow 2012; Jibao and Prichard 2015).

Central government interference in local-level reform efforts may also stem from incentives to protect powerful supporters and allies from taxation. Research in Kampala, Uganda, for instance, has shown that the national government repeatedly undermined efforts by city councils to implement more transparent assessment and enforcement processes (Goodfellow 2010). Observers credited the central government's actions to the fact that national politicians and their allies own many of the most valuable properties in the city (Goodfellow 2010). In many countries the wealthiest and most powerful property owners are often those most closely connected to the ruling national party, creating strong incentives for central government to derail local reform efforts.

Central government incentives can also align in the opposite direction, generating reform efforts even where property tax revenue primarily benefits local governments. In Senegal, despite a centralised and fragmented property tax administrative structure in which the tax authority identifies the tax base, while the Treasury manages collection, recent reforms have been driven centrally to expand the property tax base. These reforms were accompanied by deliberate efforts to strengthen inter-institutional collaboration between the tax authority, the Treasury, and municipalities. The Senegalese case demonstrates how central government support and engagement may become more likely

where property tax reform simultaneously advances national objectives, such as domestic revenue mobilisation, improved land governance, and a broader decentralisation agenda (Barras, Nyirakamana and Mukazayire 2024; Nyirakamana, Barras and Mukazayire forthcoming).

In general, the available evidence suggests that central governments may have greater technical capacity to carry out property tax reform. However, centralised administration is more problematic in terms of aligning incentives with performance, and may simply not have enough staff to effectively administer property taxes across the whole country (Nyirakamana 2021a). Local governments, by contrast, can be highly motivated to pursue property tax reform to assert their autonomy and provide local services (Prichard 2017). However, if the central government provides little moral or technical support for these efforts, then a countervailing incentive may emerge, with local governments letting taxpayers off the hook to maintain popular goodwill, while simultaneously blaming the central government for poor performance (Goodfellow 2017a). The crucial factor determining whether local governments are able to pursue reform is whether they manage to create a convincing public narrative that property tax is a good and fair tax that brings tangible benefits to citizens in terms of expanded services (Prichard 2017). Creating such a narrative is generally facilitated by a congenial working relationship with higher levels of government.

2.2 Dynamics of administrative resistance to property tax reform

The second main source of opposition to property tax reform are local administrations themselves. The basic premise in much of the literature is that reform is inherently desirable, and that administrative resistance to change is based on dubious motives of self-interest (Fjeldstad 2015). However, researchers also argue that such self-interested motives cannot explain all resistance – in some cases opponents are simply not convinced of the appropriateness of ongoing reforms (Therkildsen 2001). Determining the true motives behind administrative resistance is often difficult, however, as objections to the local appropriateness of reform may simply be a cover for more self-interested motives.

Accumulated experience in property tax reform suggests that administrative resistance often centres around efforts to digitise or automate aspects of the property tax cycle. Existing, often manual, systems in many countries leave substantial space for subjectivity, collusion, and corruption in the discovery, valuation, and payment stages of the property tax cycle. The informal rents flowing to administrators, and sometimes from them to more senior levels, can create entrenched resistance to reform. Valuation officers, for instance, may accept side payments to assess properties at a lower level, or to leave them off valuation rolls altogether. To protect such opportunities, valuation officers may monopolise and closely guard access to information about the valuation process, even from their more senior colleagues. In such cases, even when senior leadership is supportive of reform, they may have a limited understanding of what is happening within their own administration. Alternatively, informality may occur at the payment stage – especially when payments are made in-person to tax officials, rather than through banks

(Nyirakamana 2021a). Digitising the valuation and payment stages of the property tax cycle limits such opportunities for informality by introducing greater transparency to the process, and as a result may face entrenched opposition from within local administrations.

In addition to limiting opportunities for rent-seeking, technology-driven reforms can threaten the positions of older or more senior officials. If their skills and expertise are closely linked to existing manual systems, then senior officials may fear their positions becoming obsolete, and resist IT implementation in response (Nyirakamana 2021a). Administrative resistance may thus represent a more standard narrative of resistance to change, in which some stakeholders see impending changes as a threat to their jobs, or simply as a natural fear of the unknown (World Bank 2015). In such cases simplified IT solutions, coupled with a clear change management strategy and extensive capacity-building programmes, may help to ameliorate such concerns.

Resistance to reform efforts on the part of administrators may also be a function of low salaries. In Sierra Leone, for instance, where salaries for senior local government officials are as low as US\$100 monthly, it is suspected that informal payments make up a substantial portion of remuneration. Introducing greater transparency to valuation or payment processes may thus pose a direct threat to the livelihoods of local government officials. In such cases, successful reform almost certainly needs to be coupled with substantial salary increments or performance bonuses for local officials. In many African countries, however, local government administrators are hired and appointed by the central government, and pay scales are managed by central public service commissions.

Informality, which in turn leads to resistance, can also be enabled by legislation. In many African countries, the legal framework for property taxation – which may be inherited from colonial-era laws – stipulates market value as the tax base. However, as discussed above, property markets in Africa are often illiquid and highly opaque. With little available or reliable data on the sales price of comparable properties, valuation becomes a highly subjective exercise (Zebong *et al.* 2017). Even in jurisdictions that rely primarily on property area for the tax base (which can, in theory, be objectively verified), capacity constraints limit the ability of local governments to audit the decisions made by valuation officers in the field. Valuation officers may thus have a significant degree of autonomy in assigning property values, and auditing their assessments can prove challenging. Such autonomy, in turn, enables collusion between property owners and valuation officers (Piracha and Moore 2016). Reforms that seek to change the tax base to reflect more simplified and objective criteria, or that seek to digitise valuation procedures to enable greater transparency and oversight, directly challenge the autonomy enjoyed by valuation officers. Such officials may thus have a strong incentive to closely guard access to information, and to advocate for the maintenance of existing manual methods.

A case study from Pakistan demonstrates some of these dynamics, and shows how the relationship between field staff, taxpayers, and senior departmental officials shape incentives for reform (Piracha and Moore 2016). Field staff in Pakistan have a deep knowledge of virtually all the properties in their jurisdiction, including those that are both registered and unregistered. They

maintain a written register of properties in the office, with basic information on assessments, payments, and arrears. But their personal knowledge is much more extensive, including ownership, new construction, property use, rental value, and the political and social connections of owners. This valuable unwritten information is monopolised by field staff, and not shared even with their supervisors (Piracha and Moore 2016). Field staff also enjoy wide discretion in making and adjusting property value assessments, opening space for collusion with property owners. In Pakistan, collusion to directly reduce assessed values is not the norm – rather, because there is a large differential in tax rates between rented and owner-occupied properties, this is where collusive activities are concentrated. Some rented shops in a large plaza, for instance, may be assessed as owner-occupied, significantly lowering the overall tax bill (Piracha and Moore 2016). Such changes are difficult for supervisors and senior officials to detect without the detailed unwritten knowledge that is monopolised by field staff.

Field officials monopolise and manipulate the information they report to supervisors to protect these opportunities for collusion, which in turn limits the possibilities for reform. Even when senior officials are motivated to improve property tax collection, for instance, they only have access to aggregate collection figures, and no information on how much revenue is constituted by arrears collected, total arrears outstanding, or the overall property tax potential of their jurisdiction (Piracha and Moore 2016). Additionally, senior officials are highly present-oriented, focusing on monthly or annual collection targets, as it is these metrics that are used to evaluate their performance. Senior staff are also routinely rotated between jurisdictions by the central government to keep them disempowered and dependent on their political masters (Piracha and Moore 2016). As a result of these dynamics, senior officials have little access to the information that would be necessary for reform, and little incentive to pursue longer-term structural changes to the way that property tax is collected.

Despite this case study evidence, administrative resistance to reform can prove hard to document and understand, especially for external reformers. It is often hidden, and may manifest as a generalised rejection of the local appropriateness of reform efforts. In some cases such concerns are justified; in others, they may simply be cover for more self-interested motives. Parsing the distinction between these motivations is often difficult.

A case study of secondary cities in Kenya and Senegal, for example, found that perceptions of property tax among administrators differs markedly between city councils (Cirolia and Mizes 2019). These differing perceptions, in turn, result in different justifications for administrative resistance to reform. In some jurisdictions administrators see property tax as a payment for the provision of services. In others, administrators see property tax as a payment for the general operations of the community, with the accompanying view that lower-income households should not be expected to pay, even if they own property. In neither case study location do administrators perceive property taxes as a progressive tax on wealth for the provision of public services, as suggested by much of the anglophone tax literature (Cirolia and Mizes 2019). If tax officials do not perceive property tax as a progressive tax on wealth,

then they may see reform efforts that seek to maximise collection from wealthy property owners as unfair, and be more resistant to reform. However, determining if this resistance stems from legitimate concerns about the local appropriateness of reform, or if it stems from incentives to protect informal rent-seeking opportunities between wealthy property owners and local officials, is challenging. Administrative resistance to reform may also be driven by broader ideological alignments. In Jamaica, for instance, interview respondents attributed the slow pace of reform to a **bureaucratic logic**, in which both junior and senior officials held beliefs related to the importance of maintaining stability and the *status quo* (Gatchair 2015).

Administrative resistance to reform is thus likely to be driven by different concerns depending on the context. In many cases, officials within the local administration might resist reform to protect rent-seeking opportunities. In others, the main driver of resistance is more benign concerns with the general direction of reform, or broader ideological alignments that lead local officials to see reform as largely unnecessary.

2.3 Elite resistance to property tax reform

The most well-recognised source of resistance to reform comes from taxpayers themselves. In most sub-Saharan countries levels of tax compliance are relatively low, reflecting several factors that are captured by the Afrobarometer surveys.⁶ In some cases non-compliance is based on perceptions of weak enforcement – taxpayers who believe that it is relatively easy to avoid taxes are less likely to have a tax-compliant attitude (Ali, Fjeldstad and Sjursen 2014). Service provision also plays an important role in attitudes to tax compliance. Individuals who are more satisfied with the provision of public services are more likely to have a tax-compliant attitude (Ali *et al.* 2014). Additionally, frequent payments to non-state actors for services (e.g. payments to criminal gangs for protection, or to non-government organisations for access to water) reduce tax-compliant attitudes among the general population (Ali *et al.* 2014). Evidence from Sierra Leone suggests that such informal payments are ubiquitous at the local level, and in areas of weak formal statehood (van den Boogaard, Prichard and Jibao 2018; van den Boogaard 2018). Taxpayers may thus resist paying their property rates when enforcement mechanisms are perceived to be weak, when they do not believe that they receive services commensurate with the charges being levied, or when they are already required to make alternate payments for services.

Perhaps more important than low compliance per se is deeper political resistance to reform from taxpayers, which has prevented the adoption of widely recognised reform measures and strategies for improving outcomes. Elite owners with multiple properties, for instance, can be a particularly strong source of resistance, as they have the most to lose from reform, and may have the political connections and influence to derail reform efforts (Jibao and Prichard 2016). In contrast to other taxes, which are often withheld at source or levied indirectly, property tax is a highly visible tax. Its salience to taxpayers is one of its key benefits as a mechanism to encourage the development of a

⁶ [Afrobarometer](#) is a survey research network that conducts surveys on democracy, governance, the economy, and society in Africa.

virtuous cycle of tax bargaining. But this salience also makes it more difficult for politicians to reform (Slack and Bird 2014).

A robust property tax system depends on disproportionate collection from the most valuable properties owned by elites, who have been successful in actively and passively resisting property tax reform in the past (Goodfellow 2017b). A comparative study of four city councils in Sierra Leone that pursued similar reforms between 2006 and 2008 throws some light on these dynamics. Different reform outcomes between the city councils were credited primarily to the cohesiveness of elite resistance (Jibao and Prichard 2015). The influence of elite resistance on reform outcomes seems to reflect the strength of direct personal ties and shared interests between economic and political elites, and the power wielded by local economic elites by virtue of their role in shaping local economic opportunities and financing local elections (Labonte 2012). In particular, the influence of local economic elites made it much harder to pursue aggressive enforcement in those city councils with strong elite cohesion.

Broad public support can help to counteract the resistance of local economic and political elites by providing politicians with the political capital to pursue more aggressive reform (Levi 2008). The Afrobarometer survey results, for instance, do indicate a high general willingness to pay taxes, although this willingness is tempered by poor performance on the part of governments (Ali *et al.* 2014). These results suggest a latent potential for reform where enforcement and reciprocity can be established, and where vested interests can be overcome. However, the close link between property taxes and service provision has made it difficult to build broad public support for reform where the quality of those services is poor, and where residents have limited trust in their local government (Prichard 2017). In Freetown, Sierra Leone, residents noted that they would be more willing to pay their property rates if services were more reliably provided (Grieco *et al.* 2019). The recent election of a popular new mayor seems to have provided a brief window of opportunity during which residents were more willing to give the local government the benefit of the doubt that revenue from the reformed property tax system would be effectively directed to service provision (Grieco *et al.* 2019). Without visible service improvements, however, such sentiments are likely to dissipate quite quickly. Politicians thus often shy away from potentially effective but politically costly reforms (von Haldenwang 2017).

3. Strengthening property tax compliance

Alongside the need to address technical and political barriers to reform, the construction of more effective property tax systems also depends on increasing levels of tax compliance. Part of the foundation of tax compliance is the existence of credible and fair enforcement, as few taxpayers will comply if they believe there will be no consequences, or if they believe their neighbours are not paying their fair share (Alm, Bloomquist and McKee 2017; Filippin *et al.* 2013). But there is now a broad understanding that compliance is driven not only by the quality of enforcement, but also by the level of 'tax morale' (Kangave, Mascagni and Moore 2018). Tax morale refers to citizens' non-pecuniary motivations to

comply with tax demands – that is, motivations to comply **other than** the threat of enforcement or direct costs of non-compliance (Luttmer and Singhal 2014). Given the limited enforcement resources available to most governments in lower-income countries, compliance rates are higher and inconsistent with what rational compliance calculations would predict (Cummings *et al.* 2009; Prichard *et al.* 2019). This observed difference in predicted and actual compliance levels is credited to tax morale (Alm 2018; Prichard *et al.* 2019).

Research has shown a number of underlying drivers of tax morale, including values and ethics, social norms, and a range of factors that shape overall trust in the tax system and government (Prichard *et al.* 2019). Many accounts of tax morale link it to underlying ethics or values, and on perceptions of government legitimacy (Prichard *et al.* 2019). This focus is reflected in public-facing campaigns that stress the importance of paying taxes and seeking to establish a ‘culture of tax compliance’. Tax morale is almost certainly affected by these vaguely-defined ethics and values – but they are also likely difficult to change over the short- to medium-term (Alm and Torgler 2011). More importantly, recent research suggests that cross-country variation in tax compliance is driven primarily by differences in governance, rather than by individual ethics and values (Andrighetto *et al.* 2016).

From a reform perspective, it is thus likely to be a more operationally-focused understanding of trust in the tax system that leads to improved tax morale and, by proxy, compliance (Prichard *et al.* 2019). Definitions of trust vary across disciplines, but generally share a common orientation in that the degree of trust experienced by an individual is a learned behaviour, shaped by changing experiences, rather than by a stable personality trait (Prichard *et al.* 2019). Levels of trust in government, for instance, are understood to fluctuate in response to who is in power, to the policies that are adopted, and to the ways they are implemented. More simply: concrete government action can drive increased trust and expanded compliance.

Social norms also likely play an important role in driving tax morale and compliance, but primarily as an intervening variable that translates increased trust into compliance. Social norms, in the context of tax compliance, are not about individual ethics and values, but are usually defined as the prevalence or acceptance of tax evasion among a reference group (Kirchler, Hoelzl and Wahl 2008). Where norms of compliance are weak, improvements in trust may translate to compliance more slowly. But, over time, improvements in trust in the tax system can shift broader social norms as well (Prichard *et al.* 2019). Conversely, where social norms of compliance are high, they might sustain compliance in an environment of declining trust. But over time, declining trust will undermine a social norm of compliance (Prichard *et al.* 2019). Social norms thus act as the ‘sticky’ component shaping the translation of changes in trust to changes in compliance.

The key question in relation to property tax reform is thus which factors shape trust in the tax system, and by extension are likely to shape norms of compliance and drive tax morale? At a high-level, these factors can be organised into perceptions of fairness, equity, and reciprocity and accountability. Fairness captures the extent to which taxpayers believe the

process of paying taxes is fairly designed and administered. It includes their understanding of the overall system, treatment by tax collectors, perceived reasonableness of penalties, and the availability of recourse in the case of any grievances (Prichard *et al.* 2019). Perceptions of equity capture the extent to which taxpayers feel the tax burden is fairly distributed in society, and the extent to which everyone is required to pay their 'fair share' (Prichard *et al.* 2019). Perceptions of reciprocity and accountability lie at the core of the social contract, and capture the idea that tax revenue will be used effectively to advance the provision of valued public goods and services (Prichard *et al.* 2019). In other words, the key question for governments is whether taxpayers believe that taxes are, in fact, used for community development.

Reform efforts that strengthen perceptions of fairness, equity, and reciprocity and accountability in the property tax system are thus likely to have the greatest impact on shaping norms and driving tax morale, which, in turn, are expected to improve compliance. There are several concrete actions that governments can take to directly address these perceptions, including taxpayer education, improving procedural fairness, reducing space for harassment, improving equity in administration, linking service delivery more explicitly to property taxes, and strengthening accountability mechanisms.

3.1 Taxpayer education

Research suggests that taxpayers are more likely to trust the tax system, and thus to be compliant, when they have a clear understanding of how much tax they are expected to pay, the basis for those liabilities, that everyone pays their fair share, and how tax revenue is used (Prichard 2017). Taxpayer education programmes can play an important role in building that understanding and trust, where it is then backed by concrete government action.

Across Africa, many taxpayers have a poor understanding of the tax system in general. In the 2016 round of the Afrobarometer survey, over 55 per cent of taxpayers reported that it was 'difficult' or 'very difficult' to find out which taxes they are supposed to pay to government.⁷ In a Rwandan survey of new taxpayers with basic questions about the tax system, the average respondent got less than a third of the answers correct (Mascagni, Santoro and Mukama 2019). Recent evidence from Eswatini also confirms the basic point – the majority of taxpayers in Africa do not have a clear understanding of which taxes they owe to the government, how those taxes are calculated, and what tax payments are used for (Santoro *et al.* 2020; Isbell 2017).

Lack of knowledge about the tax system is problematic for perceptions of fairness, equity, and accountability, and by extension for compliance (Fjeldstad 2016; Fjeldstad, Schulz-Herzenberg and Sjursen 2012). Compliance has both cognitive and financial costs for taxpayers, as they grapple to understand and comply with the system. When general taxpayer knowledge is low, these costs can be high and regressive. Small taxpayers bear the largest burden to understand and comply with their tax obligations (Coolidge 2012). These costs create frustration and perceptions of unfairness, which in turn harm compliance levels. Moreover, evidence suggests that poor knowledge might

⁷ See [Afrobarometer Data, Round 6, 2014/15](#).

prevent taxpayers from engaging in public debates around tax (Isbell 2017). Excluding certain segments of the population on the basis of knowledge is likely to undermine beliefs in the accountability and fairness of tax systems and governments (Moore 2015).

Does taxpayer education work to address this knowledge gap? A review of taxpayer education initiatives found a huge range of activities, including school-based tax clubs, mobile tax education units in rural areas, radio programmes, songs, social media videos, and even tax-themed soap operas (Mascagni and Santoro 2018). The efficacy of such initiatives, however, remains largely understudied. One impact evaluation of a hands-on taxpayer training programme with new businesses in Rwanda did find positive results. While initial knowledge was low, attending the training session increased the average participant's knowledge about the tax system by 40 per cent, and decreased perceptions about the system's complexity by 14 per cent (Mascagni *et al.* 2019).

Anecdotally, it appears that many local governments conduct education campaigns that amount to exhortations for taxpayers to comply with their obligations. But research suggests that this is not what taxpayers are seeking. Rather, taxpayers seek an understanding of why they are being asked to pay a certain level of taxes (i.e. what is the basis for assessment?), what they can do if they believe the assessment is incorrect or unfair (i.e. how to appeal?), how to pay their liabilities most simply, and how the revenue raised will be used (Mascagni and Santoro 2018). Based on these preliminary findings, efforts to increase tax compliance should focus on explaining to citizens how their taxes are calculated, how to seek redress in the event of a grievance, and how revenue is used. Such taxpayer education initiatives have the added benefit of increasing transparency – which is, in turn, also associated with higher levels of tax compliance (Moore *et al.* 2018).

3.2 Improving procedural fairness

Perceptions of procedural fairness are in many ways linked to taxpayer understanding of the tax system, and taxpayer education campaigns can help to improve this understanding. But local governments can also take concrete steps to improve the clarity of assessment and appeal procedures for taxpayers.

In terms of assessment, perceptions of procedural fairness can be improved by reforms that simplify existing procedures. The laws governing property tax in many low-income countries are inherited from the colonial period, when, typically, only a tiny minority of urban properties were liable for the tax. This has resulted in overly-complex valuation systems, often further complicated by fragmented institutional arrangements and inter-agency rivalries (Prichard and Moore 2018). For instance, existing property tax systems are generally based on sending valuation professionals to estimate the market value of properties in the field. But there are few certified valuers, and reliable market data on sales prices are frequently not available. As a result valuations are highly subjective, and highly opaque to taxpayers. If taxpayers cannot easily understand the basis on which their property value was assessed, it is likely to undermine perceptions of fairness (Prichard and Moore 2018). If valuable properties are routinely under-valued through collusion between frontline officers and wealthy

taxpayers, then this is also likely to undermine perceptions of equity. Efforts to simplify property valuation procedures – such as, for example, through area-based or points-based assessment – can improve procedural fairness by making the basis of assessment clearly understandable to all taxpayers, and by making data on assessments transparent and accessible to all.

Appeals processes also play an important role in improving procedural fairness. No matter how well-designed, any property tax system is liable to make mistakes. This may especially be the case for more simplified valuation systems that sacrifice a degree of precision for administrative implementability. An essential component of an effective property tax system is thus an error-correction mechanism – one critical part of which is an established procedure for taxpayers to lodge appeals if they believe their assessment is wrong (Bird and Slack 2007). Such appeal processes usually involve a desk review by valuation staff to correct any factual errors. If differences are not resolved at this stage, then appeals can proceed to a valuation review board comprised of experts in valuation (Bird and Slack 2007). In some countries there is a third stage where disputes can be further appealed to the courts if they remain unresolved. Although appeals systems are desirable and necessary, in practice they can sometimes inadvertently reduce equity. If appeals processes are cumbersome, slow-moving, or require detailed technical and legal knowledge, then access will be restricted to only wealthier property owners (Bird and Slack 2007). Key to improving perceptions of procedural fairness and equity is thus implementing an appeal process that is relatively simple and low-cost for taxpayers to access.

3.3 Reducing space for harassment

A common complaint levied against local government revenue collection is that it can lead to harassment by tax collectors. Such harassment is most often facilitated by the face-to-face interactions inherent to manual systems of property taxation. Technology-driven reforms that depersonalize interactions and reduce face-to-face contact between tax collectors and taxpayers can thus also reduce space for the type of harassment that reduces perceptions of fairness and trust in the tax system. For instance, reducing face-to-face interactions was one of the explicit goals motivating introduction of the iTax platform by the Kenya Revenue Authority in 2015 (Franzsen and McCluskey 2017c).

IT reforms to reduce in-person interaction often need to be accompanied by legal reform to reduce the complexity of tax systems. Some local governments currently get much of their own-source revenue from “nuisance taxes” that are relatively easy to collect but highly regressive and applied unsystematically (Keen 2012). Nuisance taxes are also often subject to informality and negotiation with tax collectors. The result is an inequitable system in which local governments raise limited revenue, and the bulk of that revenue comes from regressive sources that are susceptible to complaints of harassment (Gallien and Moore 2021). The DRC represents a particularly extreme case of an overly complex local tax system. Research has shown that local governments officially have more than 400 different types of taxes, levies, and fees they are permitted to charge residents (Palmer *et al.* 2017). Unsurprisingly, this complexity contributes to high levels of extraction from taxpayers, with

very little of that revenue reaching the government budget, contributing to low levels of trust in government.

Abolishing nuisance taxes, coupled with IT reforms to reduce in-person interaction in property tax administration, are thus key strategies that governments can use to build public trust and broader political support for reform.

3.4 Improving equity

There is now substantial evidence that taxpayers are less likely to comply when they feel that others are not paying enough. For individuals, this behaviour may represent a form of principled resistance to perceived injustice. For businesses, the stakes may be more explicit and economically-grounded – inequality in tax enforcement across firms in the same sector generates pressure on compliant firms to reduce their tax burden to match those of less compliant competitors (Hassan and Prichard 2013). Key areas that governments can focus on to improve perceived equity in property taxation are valuation and enforcement.

The concept of equity captures two distinct components, both of which affect trust in the property tax system: horizontal and vertical equity. Horizontal equity refers to the idea that similar properties should pay similar amounts of tax (Prichard *et al.* 2019). Vertical equity asks whether the distribution of the tax burden is equitable across the wealth spectrum. Vertical equity is not objective, and depends on societal beliefs about what a fair and appropriate vertical distribution should look like (Prichard *et al.* 2019). Many countries hold to a broad societal belief that property tax burdens should be progressive – that is, owners of more valuable properties should pay higher overall tax bills.

The most conspicuous and problematic horizontal inequity in property taxes in most countries results from outdated valuation rolls, and the high degree of informality and subjectivity inherent to manual valuation techniques (Piracha and Moore 2016). The failure to regularly update property rolls, for instance, can result in large discrepancies in tax bills for similar properties, and in many properties being left completely outside the tax net. Valuation systems that rely entirely on area for the tax base can also result in a significant degree of horizontal inequity, as similarly-sized plots of land can be taxed the same amount, despite one hosting a single-room house and the other a large mansion (Prichard *et al.* 2019). Reforms that aim to address these sources of horizontal inequity, such as by simplifying valuation procedures to enable regular updating of the property roll, or by shifting the tax base to a hybrid points-based system that accounts for qualitative differences in property quality, can help to improve perceptions of equity – and, by extension, tax compliance.

When it comes to vertical equity, property taxes have an in-built potential to be progressive in incidence because wealthier people tend to own more valuable properties. However, the progressivity of the property tax system depends on the tax base that is used, along with the willingness of governments to pursue strong enforcement measures against wealthy and potentially politically well-connected property owners. In almost all lower-income countries, however, potentially progressive taxes are (by a significant margin) the least well-enforced major taxes (Kangave *et al.* 2016). If taxpayers experience a pervasive feeling that enforcement is inequitable, then governments face the dual challenge of both addressing enforcement gaps, and convincing taxpayers

that they have actually done so (Prichard *et al.* 2019). Increasing transparency around what different owners pay is one strategy governments can pursue to improve perceptions of vertical equity. Simplified models of property valuation that use formulas based on observable characteristics – such as points-based valuation – help make the basis for valuation, and thus taxation, fully transparent to taxpayers (Jibao and Prichard 2016). Governments may also wish to pursue targeted enforcement actions towards the largest high-profile defaulters, if the political will is available, to communicate to taxpayers that nobody is able to escape their property tax obligations by virtue of wealth or political connections.

Together, efforts to address both the horizontal and vertical components of equity can improve trust that the tax system is fair, and by extension improve tax morale and compliance.

3.5 Linking service delivery and property taxation

Key to tax compliance are taxpayer beliefs about reciprocity (Feld and Frey 2007). First and foremost, this suggests the importance of linking improved revenue to improvements in services. Such links appear most straightforward and likely where property taxes are raised by local governments – and this may be an important advantage of decentralised property taxation (Goodfellow 2017a). But they remain possible where centrally-administered property taxes are shared with local governments, or even where revenue is fully under central government control (Prichard 2017). Effectively linking service delivery and property taxation also demands effective communication and outreach strategies to ensure that taxpayers understand how service improvements are underpinned by property tax revenue.

Options for linking service delivery and property taxation can run along a continuum from entirely implicit to highly explicit connections. On the implicit side of the spectrum, governments explain that property tax revenue is used to fund government activities, but do not provide detailed information. This may be enough in contexts where taxpayers already trust the government. But in low-trust environments, such implicit links are unlikely to encourage significant voluntary compliance (Prichard 2017).

A common form of transparency employed by governments, which is slightly more explicit, is to provide publicly available information on revenue and spending. But making the connection between property taxation and service delivery clear requires more than simply publishing budget information, as taxpayers will often struggle to understand how new revenue from specific taxes has contributed to improved welfare (Prichard 2017). It can also be challenging, and time-consuming, for taxpayers to access and understand local budgets. More important, therefore, are concrete efforts to present revenue and spending information in formats that are easily accessible and understandable to taxpayers. Ghana, for instance, has used online videos to communicate the composite budget system of local district assemblies to residents (MoFEP 2013).

Elsewhere, governments have been more explicit in proposing that new tax revenue will be used to fund specific new services, and have communicated that information through forums to facilitate interaction between taxpayers and

local officials (Grieco *et al.* 2025). Specific services to be funded with property tax revenue might include, for example, the introduction of new bus or sanitary services. These links are not embedded in law, but may lead taxpayers to associate new revenue with specific popular benefits (Prichard 2017).

The most explicit and strongest form of revenue-expenditure linkage happens when governments formally earmark new property tax revenue – that is, when some or all property tax revenue is explicitly allocated to specific purposes under the law, either indefinitely or for a defined period of time (Prichard 2017). For example, a portion of property tax revenue could be legally dedicated to road repairs, market improvements, specific salaries, public toilets, or some other locally defined priority. The main advantage of such explicit linkages is that they make the benefits of property taxation clear to taxpayers, and may thus increase broader trust in the system, tax compliance, and political support for reform. Their main downside, however, is that they reduce budget flexibility (Prichard 2017). The correct strategy to emphasise links between property taxation and service delivery are thus likely to depend on the circumstances of individual governments.

3.6 Strengthening accountability

The links between tax compliance and accountable governance are expected to run in both directions. One of the justifications often supplied to support increased levels of property taxation is that it has the potential to facilitate bargaining between citizens and their governments that improves accountability (Gadenne 2017; Prichard 2015; Slack 2011). In the other direction, strengthening accountability is expected to yield improvements in tax compliance by increasing overall trust that tax revenue is used effectively to deliver improved services (Prichard *et al.* 2019). Together, these links are expected to contribute to a virtuous cycle in which property taxes increase accountability, which in turn improves trust in the tax system, leading to higher levels of compliance (Prichard 2015). The importance of accountability in shaping trust in the tax system is reflected most clearly in evidence that reduced corruption, participatory budgeting, and forms of direct democracy (all forms of accountability) are associated with higher tax compliance.

A recent cross-national survey experiment carried out by the World Bank, for example, finds that interventions that increase the salience of anti-corruption efforts and allow citizens to state their expenditure preferences to the government result in sizeable and significant increases in tax morale relative to a control group (Sjoberg *et al.* 2019). Two studies from Brazil yield similar findings. In one, the authors find that evidence of corruption reduces property tax receipts, and increases demands for participatory budgeting (Timmons and Garfias 2015). A World Bank study, in turn, demonstrates that the presence of participatory governance institutions is closely associated with the ability of municipal governments to raise local tax revenue (Touchton, Wampler and Peixoto 2019). The research shows that Brazilian municipalities that voluntarily adopt participatory institutions collect significantly higher levels of tax than other similar municipalities without these institutions. Research on participatory budgeting in Porto Alegre, Brazil, has likewise concluded that it contributed to a substantial increase in tax revenue (Schneider and Baquero 2006). This

finding is echoed by broader research comparing municipalities within and beyond Brazil that finds links between participatory budgeting, decreased tax delinquency, and improved revenue from property taxation (Cabannes 2004). More broadly, research has also argued that tax collection and compliance often increase following the election of new governments, because of renewed popular trust following successful elections (Prichard 2015).

Together, this evidence suggests that efforts to improve accountability – the most ambitious of which would be some kind of participatory budgeting that gives residents a direct say in how property tax revenue is spent – are likely to strengthen perceptions of reciprocity, and in turn tax compliance (Moore and Monkam 2015).

Conclusion

Africa is the fastest urbanising continent on the planet, and local jurisdictions require revenue to support expanded public goods, services, and investment in required infrastructure (Campbell 2018). There is a growing recognition that property taxes remain one of the most under-exploited potential sources of revenue to fill this gap (Fjeldstad 2015). If sub-Saharan countries were to approach the levels of property tax levied in developed countries, as a percentage of GDP, it would represent a dramatic transformation in subnational finance, and substantially increase the possibilities for accountable and transparent local service provision. Beyond increasing local revenue, property taxes can contribute towards the type of explicit tax bargaining between citizens and the state that encourages greater accountability in governance (Prichard 2015).

Achieving these benefits, however, is not straightforward. Reforms to subnational IT systems, hybrid approaches to property assessment, and the use of satellite or drone imagery to identify and map properties are likely to be important ingredients in any successful reform effort (Collier *et al.* 2018). Just as important, however, is a commitment on the part of political leaders to address the primarily political bottlenecks to property tax reform. Maintaining a focus on simplicity, transparency, and reciprocal service provision within reform efforts may help to strengthen this political commitment (Moore *et al.* 2018).

Citizens' trust in the broader system of local governance is a crucial element that is often difficult to address within the narrow constraints of technical reform programmes. Drawing explicit links between property tax collection and the broader social contract, mainly in the form of service provision, is thus likely to be an important element in improving the success of property tax reform efforts (Prichard 2017). Drawing out these links can encompass efforts to ensure fairness and equity in the application of new tax burdens. It can also involve the expansion of transparency around both tax collection and expenditure, or the creation of new forums for public engagement, such as through participatory budgeting mechanisms for the allocation of new revenue (Moore and Monkam 2015). These kinds of measures can be critical strategies for building a public constituency for reform, while also reinforcing the benefits of improved revenue collection.

Growing awareness of the potential of property taxes, coupled with the many opportunities for technical reform of existing systems, is contributing to meaningful improvements in several countries. The state government in Kaduna, Nigeria has been working to increase tax collection by expanding the tax base, investing in technology and modernisation, and implementing large-scale policy and administrative reforms (Verhoeven and Prichard 2019). Lagos State has already rationalised their property tax system, leading to a substantial increase in revenue (Goodfellow and Owen 2018). In Freetown, the capital of Sierra Leone, the city government has recently implemented an ambitious points-based property assessment system, coupled with wide-ranging IT reforms, which has the potential to quintuple revenue (Prichard *et al.* 2020). In Kananga, DRC, a recent reform of the property tax system increased compliance levels from near-zero to 11.6 per cent, while stimulating greater levels of public participation in forums to discuss local spending priorities (Weigel 2020). Discussions about the parameters of possible property tax reform are also ongoing in several countries, including Benin, Cameroon, Côte D'Ivoire, the Gambia, Malawi, Somaliland, Togo, Uganda, and Zambia. Despite the substantial political and technical challenges, many jurisdictions in Africa are already transforming their systems of local finance, with a focus on property tax.

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