Municipal Property Tax as a Source of Own-Source Revenue in the Maputo Municipal Council (2022–2024)

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ABSTRACT

This article examines how the Municipal Property Tax (Imposto Predial Autárquico, IPRA) is administered as a source of own-source revenue in the Maputo Municipal Council between 2022 and 2024, from the perspective of the staff responsible for it, identifying the collection mechanisms, the perceived gains and the challenges of its administration. The study followed a qualitative single-case design, with semi-structured interviews with ten staff members of the Directorate of Planning and Finance and the Revenue Department, examined through content analysis with a priori categories and emergent subcategories, and contextualised with legislation and public reports. Because official data on assessments, collections, arrears and registered properties for 2022 to 2024 were not made available, the study does not measure the IPRA's financial contribution: it analyses administrative processes and staff perceptions. Participants describe a structured collection cycle based on the property cadastre, valuation, assessment and billing, collection and enforcement, and perceive a moderate growth in collection, greater budget predictability and gains in administrative traceability; these perceived gains could not be verified against financial records. They also report incomplete cadastral coverage, evasion and a weak tax culture, technological and human resource constraints and weak coordination between units, the latter perceived asymmetrically depending on the staff's position in the tax cycle. Read through Kelly's administrative-ratio model, these accounts support the grounded hypothesis that coverage and valuation, rather than collection alone, are the main bottlenecks, a hypothesis that requires testing with administrative ratios for the period.

Keywords: Municipal Property Tax; own-source revenue; local financial autonomy; tax administration; Maputo.

RESUMO

O presente artigo analisa a forma como o Imposto Predial Autárquico (IPRA) foi administrado enquanto fonte de receitas próprias no Conselho Municipal de Maputo, no período de 2022 a 2024, na perspectiva dos funcionários responsáveis pela sua gestão, procurando identificar os mecanismos de cobrança, os ganhos percepcionados e os desafios associados à sua administração. O estudo adoptou uma abordagem qualitativa, assente num estudo de caso único, tendo recorrido a entrevistas semiestruturadas realizadas com dez funcionários da Direcção de Planificação e Finanças e do Departamento de Receitas. Os dados recolhidos foram submetidos à análise de conteúdo, com recurso a categorias previamente definidas e subcategorias emergentes, sendo complementados pela análise da legislação e de relatórios públicos. Uma vez que não foram disponibilizados dados oficiais relativos à liquidação, cobrança, dívidas fiscais em atraso e imóveis cadastrados no período de 2022 a 2024, o estudo não quantificou a contribuição financeira do IPRA, limitando-se à análise dos processos administrativos e das percepções dos funcionários. Os participantes descreveram um ciclo estruturado de cobrança, assente no cadastro predial, avaliação dos imóveis, liquidação e emissão de avisos de pagamento, cobrança e execução fiscal. Na sua percepção, verificou-se um crescimento moderado da arrecadação de receitas, maior previsibilidade orçamental e melhorias na rastreabilidade administrativa. Contudo, estes ganhos percepcionados não puderam ser confirmados através de registos financeiros. Os entrevistados identificaram

igualmente desafios relacionados com a cobertura cadastral incompleta, a evasão fiscal, a fraca cultura tributária, as limitações tecnológicas e de recursos humanos, bem como a insuficiente coordenação entre as unidades administrativas, sendo este último constrangimento percepcionado de forma diferenciada, consoante a posição ocupada pelos funcionários no ciclo tributário. À luz do modelo dos rácios administrativos de Kelly, os resultados sustentaram a hipótese, fundamentada nos dados qualitativos, de que a cobertura cadastral e a avaliação dos imóveis, mais do que a cobrança isoladamente considerada, constituíram os principais estrangulamentos da administração do IPRA. Todavia, esta hipótese carece de comprovação mediante a análise dos rácios administrativos referentes ao período em estudo.

Palavras-chave: Imposto Predial Autárquico; receitas próprias; autonomia financeira local; administração tributária; Maputo.

INTRODUCTION

This article examines the Municipal Property Tax (Imposto Predial Autárquico, IPRA) as a source of own-source revenue for the Maputo Municipal Council between 2022 and 2024. The aim is to analyse how this tax is administered and how its contribution is perceived by the staff responsible for it, by identifying the mechanisms used to collect it, describing the gains they perceive and explaining the main challenges facing its administration. Because official revenue data for the period were not made available, the article analyses administrative processes and staff perceptions; it does not measure the IPRA's financial contribution.

The topic is part of a broader problem in local finance in Mozambique. The decentralisation process that began in the late 1990s transferred responsibilities to the municipalities, but their financial base remained narrow and dependent on central government (Weimer, 2012). In 2023, the President of the Republic himself acknowledged that most municipalities cannot cover even 40% of their budgets with their own revenue ("Municipalities generate less than 40 percent", 2023). In this context, the capacity to mobilise own-source revenue ceases to be a technical matter and becomes a condition of local autonomy itself.

Property taxation lies at the centre of this debate. The public finance literature regards it as one of the taxes best suited to local government, because it falls on an immobile, visible base that is linked to the services the municipality provides (Bird & Slack, 2004; Bahl & Bird, 2018). In Africa, however, its yield remains far below its potential, mainly because of administrative weaknesses and political resistance rather than problems of legal design (Fjeldstad et al., 2017).

Maputo is a particularly relevant case. It is the municipality with the highest relative financial autonomy in the country: between 2017 and 2021, own-source revenue accounted on average for 64% of its total revenue (Centro de Integridade Pública [CIP], 2023). It also benefited from a World Bank-supported reform of property tax administration that more than doubled the fiscal cadastre (Independent Evaluation Group [IEG], 2020). Even so, the same CIP (2023) report states that only 20% of the city's properties were properly registered. The gap between the real estate potential of the capital and the revenue actually collected is therefore the starting problem of this study.

The literature on the IPRA in Mozambique is still scarce and consists mainly of evaluation reports and civil society studies (CIP, 2023; IEG, 2020). Recent academic studies, such as Colete (2026) on Nampula, focus on a single factor, in that case the qualifications of human resources. What is missing is an analysis that brings together, from the perspective of the staff who administer the tax, the mechanisms, gains and challenges of the IPRA in a large municipality.

Hence the research question: **How do the staff who administer the Municipal Property Tax in the Maputo Municipal Council describe its collection mechanisms, perceived gains and challenges as a source of own-source revenue between 2022 and 2024?**

To answer this question, the study sought to (i) identify the mechanisms used to ensure the collection of own-source revenue through the IPRA; (ii) describe the gains perceived by staff with the IPRA as a source of own-

source revenue; and (iii) explain the challenges that constrain its performance.

The article argues that, according to the staff who administer it, the IPRA has made a growing but still partial contribution to Maputo's own-source revenue, a perception that could not be verified against financial records for the period, and that the main constraints they identify are administrative and coordination-related rather than a matter of legal design. Read through Kelly's (2000) administrative-ratio model, the results support, as a grounded hypothesis rather than a demonstrated conclusion, the view that the main bottleneck lies in cadastral coverage and valuation rather than in collection.

As for its organisation, the article is structured in six sections. After this introduction, the second section presents the theoretical framework, the legal context of the IPRA and the analytical model. The third describes the design, participants, data collection and data analysis. The fourth presents and analyses the results by category. The fifth discusses these results in light of the literature, distinguishing findings from interpretations, and, finally, the sixth sets out the conclusions.

THEORETICAL FRAMEWORK

2.1 Fiscal decentralisation and own-source revenue

Fiscal decentralisation theory holds that local public goods are provided more efficiently when decisions are taken by the level of government closest to the beneficiaries, provided that this level has resources and is accountable for its choices (Oates, 1999). Financial autonomy, however, is not exhausted by the transfer of responsibilities. Bahl and Bird (2018) show that, without sufficient own-source revenue, local governments remain dependent on transfers, with less budget predictability and weaker accountability to citizens.

In Mozambique, this problem takes a particular form. Weimer (2012) describes Mozambican decentralisation as a process in which the formal transfer of responsibilities coexists with centralised decision-making and financing mechanisms. More recent data confirm this dependence: on average between 2017 and 2021, non-own revenue accounted for between 36% (Maputo) and 94% (Ilha de Moçambique) of the total revenue of the municipalities analysed by the CIP (2023). Maputo thus appears as the municipality best placed to convert legal autonomy into effective financial autonomy, which makes the performance of the IPRA a relevant indicator.

2.2 Property taxation and its administration

Property tax is often presented as the local tax par excellence. Its base is immobile and difficult to shift, property values tend to reflect local services and infrastructure, and the link between the tax paid and the benefit received is more visible than with other taxes (Bird & Slack, 2004). Moore et al. (2018) add a political dimension: visible taxes associated with concrete services can strengthen accountability between taxpayers and governments, but they also generate resistance when citizens do not perceive a return.

The yield of the tax, however, depends above all on administration. Kelly (2000) proposes a simple model in which revenue is the product of the tax base, the tax rate, the coverage ratio (the share of taxable properties actually recorded in the fiscal cadastre), the valuation ratio (the relationship between recorded and real property values) and the collection ratio (the relationship between the amount collected and the amount billed). The base and the rate are policy choices; the three ratios depend on administrative capacity. Because the model is multiplicative, it shows that a weakness at a single stage reduces the yield of the whole system.

The African literature confirms that the problems are concentrated in these ratios. Fjeldstad and Heggstad (2012) identify weak administrative capacity, low compliance and political interference as the main obstacles to local revenue mobilisation. Fjeldstad et al. (2017) stress that the main obstacle to property taxation in African cities is poor administration and political resistance to reform rather than valuation itself. In Mozambique, McCluskey and Nhabinde (2017) note that urban municipalities develop their own cadastres and that partial property registration pushes many transactions into the informal market, which limits the tax base.

2.3 The IPRA in the Mozambican legal framework and in Maputo

The IPRA is part of the municipal tax system established by Law No. 1/2008 of 16 January, which sets out the financial, budgetary and asset regime of local authorities, and is governed by the Municipal Tax Code (Código Tributário Autárquico), approved by Decree No. 63/2008 of 30 December (Lei n.º 1/2008; Decreto n.º 63/2008). The revenue from the tax belongs to the municipality, which is responsible for the cadastre, assessment, collection and enforcement.

In Maputo, IPRA administration was reformed under the ProMaputo programme. According to the World Bank's independent evaluation, the fiscal cadastre grew from about 19,000 properties in 2006 to more than 40,000 by the end of the programme; the share of registered properties rose from 5% in 2005 to 30% in 2018; the collection rate increased from 64% in 2012 to 86% in 2018; and the share of property tax in the municipality's total revenue rose from 10% in 2010 to 16% in 2018 (IEG, 2020). The same report notes, however, that fieldwork and cadastre growth slowed after the programme closed, and that the valuation formula based on construction costs is somewhat arbitrary and potentially regressive.

The two public estimates of property registration are not directly comparable and are therefore reported separately. The IEG (2020) indicator refers to the share of properties registered in the municipal fiscal cadastre at the end of the ProMaputo programme, in 2018. The CIP (2023) refers to properties that were properly registered (devidamente cadastrados), without stating the reference year or the definition used. Both nonetheless indicate that, before the study period, a large part of the city's property stock was outside the tax base; neither measures coverage in 2022 to 2024.

2.4 Analytical model

Combining these readings gives rise to the analytical model adopted. The contribution of the IPRA to own-source revenue depends on three dimensions, which correspond to the objectives of the study: the collection mechanisms, organised according to the stages of the tax cycle (cadastre, valuation, assessment and billing, collection and enforcement), which operationalise Kelly's (2000) ratios; the gains perceived by staff, financial, budgetary and administrative, which reflect the strengthening of financial autonomy predicted by fiscal decentralisation theory (Bahl & Bird, 2018); and the challenges, understood as the factors that reduce each of the ratios. The model thus makes it possible to read staff perceptions not as isolated opinions, but as information about the stage of the cycle at which the tax's yield is lost.

METHODOLOGY

3.1 Design and context of the study

The study followed a qualitative approach in the form of a single case study (Yin, 2015), exploratory and applied in nature. The unit of analysis is the administration of the IPRA in the Maputo Municipal Council between 2022 and 2024. The case was chosen because Maputo is the municipality with the highest relative financial autonomy in the country and the longest experience of property tax reform (CIP, 2023; IEG, 2020), which makes it a critical case: if the constraints persist in Maputo, they are likely to be more severe in other municipalities.

3.2 Participants

The study population comprises the staff directly involved in managing the IPRA: 170 in the Directorate of Planning and Finance and 179 in the Revenue Department, a total of 349. Participants were selected through non-probability purposive sampling among staff accessible through contacts authorised by the Directorate of Finance, according to two criteria: performing duties directly linked to the IPRA cycle and belonging to one of the two units responsible for planning or executing revenue. Ten staff members were interviewed, five from each unit, identified by the codes C1 to C5 and R1 to R5 (Table 1). Including both units made it possible to compare the perspective of those who plan and consolidate revenue with that of those who assess, collect and enforce it.

Table 1. Study participants, by unit and function

Code	Unit	Role in the IPRA cycle
C1	Directorate of Planning and Finance	Budget planning and strategic view of municipal revenue
C2	Directorate of Planning and Finance	Monitoring budget execution and consolidating financial statements
C3	Directorate of Planning and Finance	Coordination between planning, treasury, cadastre and revenue
C4	Directorate of Planning and Finance	Internal control, target monitoring and assessment of fiscal performance
C5	Directorate of Planning and Finance	Administrative modernisation and financial information systems
R1	Revenue Department	Taxpayer services and collection
R2	Revenue Department	Cadastral updating and assessment
R3	Revenue Department	Inspection and enforced collection
R4	Revenue Department	Debt control and notifications
R5	Revenue Department	Electronic billing systems

Source: Authors (2026).

3.3 Data collection

Data were collected through semi-structured interviews, using a separate guide for each unit, organised in blocks corresponding to the three specific objectives: collection mechanisms, perceived gains and challenges faced. Each interview was planned to last 30 to 45 minutes. Before use, the guide was reviewed by the academic supervisor and piloted with a staff member with an identical profile, not included in the sample, which led to the rewording of some questions. The interviews were transcribed for analysis and conducted in Portuguese; the excerpts quoted in this article were translated into English by the authors, keeping as close as possible to the original wording.

Data collection also sought the official records that would allow a quantitative assessment of the IPRA for 2022 to 2024: annual assessments, amounts collected, arrears, collection rates, the number of registered properties and the share of the IPRA in own-source revenue. These records, contained in the Council's budget execution and collection reports, were not made available to the researcher. Their absence is the main barrier to a quantitative assessment of the IPRA's contribution, and the article does not present any collection figures for the period. The documentary component was therefore limited to the legal framework (Lei n.º 1/2008; Decreto n.º 63/2008) and to public reports predating the period (CIP, 2023; IEG, 2020), used solely to contextualise participants' accounts.

3.4 Analytical procedure

The data were examined through content analysis, following the three phases proposed by Bardin (2016): pre-analysis, with a floating reading of the transcripts and organisation of the corpus; exploration of the material, with coding of the discourse into recording units; and treatment and interpretation of the results. Categorisation

was mixed. The three main categories were defined a priori, based on the objectives and the analytical model, and the subcategories were adjusted inductively while reading the transcripts (Table 2).

Table 2. Content analysis coding frame

Specific objective	Category	Subcategories
1. Identify the collection mechanisms	A. Collection mechanisms	A1. Property cadastre and identification of properties; A2. Property valuation; A3. Assessment and billing; A4. Collection and payment methods; A5. Enforcement and debt control
2. Describe the perceived gains	B. Perceived gains	B1. Evolution of revenue collected; B2. Share of the IPRA in own-source revenue; B3. Investments and services financed; B4. Administrative efficiency and transparency
3. Explain the challenges	C. Challenges faced	C1. Outdated cadastre and incomplete coverage; C2. Evasion and weak tax culture; C3. Technological and human resource constraints; C4. Weak inter-institutional coordination

Source: Authors (2026).

For each subcategory, the number of participants who referred to it explicitly was recorded, by unit. These frequencies indicate the salience of each theme in participants' discourse and serve to compare the two groups; they do not measure the objective importance of each factor, nor do they allow statistical generalisation. The frequencies show how salient each theme was in the interviews; they do not establish its actual effect on tax revenue.

Coding was carried out manually on the full transcripts. Each transcript was first read in its entirety; segments were then assigned to the subcategories of the coding frame (Table 2), and a segment could be coded under more than one subcategory. A theme was treated as emergent when it recurred in interviews from both units without fitting a predefined subcategory. Coordination between the Property Cadastre, the Revenue Department and the Directorate of Planning and Finance was the theme that met this condition; it was retained as subcategory C4 and is reported as an emergent theme in Section 4.1. Divergent or contradictory accounts were not reconciled: when participants differed, for example on the coverage of digital payment channels or on the importance of coordination, the divergence was reported and attributed by unit, since the comparison between units is part of the design.

The coding was not independently double-coded, which limits the reliability of the analysis. To strengthen its credibility, the study relies on (i) a coding frame derived from the interview guide and reported in full (Table 2); (ii) the reporting of frequencies separately for each unit; (iii) verbatim excerpts that allow readers to check each interpretation; (iv) the explicit reporting of divergent accounts; and (v) the comparison of participants' accounts with legal and public documents where possible.

3.5 Ethical considerations and limitations

All participants signed a free and informed consent form guaranteeing their right to refuse or withdraw from participation. Participants were coded to preserve anonymity, and the records were stored digitally under password protection, with access restricted to the researcher.

The study has limitations that should be acknowledged. The sample is small, purposive and limited to two units; it excludes taxpayers, property owners, the Property Cadastre unit itself and other stakeholders, whose perspectives could qualify or contradict staff accounts. The results therefore reflect the perceptions of ten staff members, not of the whole institution, and cannot be generalised statistically. Because access was obtained through contacts authorised by the Directorate of Finance, and participants were speaking about the performance of their own institution, institutional response bias cannot be ruled out: participants may have emphasised

progress and placed problems outside their own unit, as suggested by the Revenue Department's emphasis on taxpayer behaviour and the Directorate of Planning and Finance's emphasis on coordination. Interviews also involve subjectivity on the part of the researcher, whose background in accounting and auditing may have favoured attention to procedural and control aspects of the tax cycle over political or distributional ones; this orientation is reflected in the interview guide. Above all, the official data that would allow the magnitude, growth rate or relative weight of the IPRA in own-source revenue to be established for 2022 to 2024 were not made available. The study therefore analyses administrative processes and perceptions, and its findings on revenue growth are perceived, not verified, trends.

4 Presentation and analysis of results

4.1 Collection mechanisms

Participants from both units described IPRA collection as a sequential and integrated process. Table 3 shows the number of participants who referred to each stage.

Table 3. References to collection mechanism subcategories, by unit

Subcategory	Planning and Finance (C1–C5)	Revenue (R1–R5)	Total
A1. Property cadastre and identification of properties	5	5	10
A2. Property valuation	3	3	6
A3. Assessment and billing	5	5	10
A4. Collection and payment methods	5	5	10
A5. Enforcement and debt control	5	5	10

Source: Authors (2026). Number of participants who referred to the subcategory (maximum of 5 per unit).

The property cadastre was referred to by all ten participants as the foundation of the whole system. In the Directorate of Planning and Finance, the emphasis was on planning: C1 explained that "IPRA revenue planning starts from an analysis of the execution of previous years, the number of registered properties and the overall own-source revenue targets", and C3 added that "the quality of the cadastre directly influences the credibility of budget projections". In the Revenue Department, the reading was more operational. R1 described the identification of properties based on "cadastral records, urban planning information, licensing processes, inspections and field surveys", and R3 observed that "field teams frequently identify properties that are not yet in the cadastral database".

The importance attributed to the cadastre was always accompanied by recognition of its shortcomings. C1 referred to "incomplete information on new properties, changes of ownership and buildings whose use has changed", and R2 underlined the effect on fairness: "an outdated cadastre creates injustice, because some properties are taxed on old data while others remain outside the tax base".

Property valuation was the least mentioned subcategory (six out of ten). The participants who addressed it linked it to outdated information: R3 noted that "the updating of values does not always keep pace with urban transformations", and R5 that "the integration between cadastre and valuation still needs technological improvements". Its lower salience suggests that valuation is perceived as a technical operation embedded in the process rather than as an autonomous decision-making stage.

Assessment, billing and collection were described as the operational core of the process. R1 explained that "collection can take place at the counters, through banks or by the electronic means available", and digital channels "have made payment easier for many taxpayers" (R2). Even so, "there is still a significant share of payments made in person" (R3), and C1 noted that "efforts have been made to modernise billing, although digital coverage is not yet uniform". Regarding enforcement and debt control, all ten participants advocated stronger monitoring. R4 described debt control as "monitoring balances, notifications, summonses and referral to

enforcement procedures where applicable", and C3 advocated enforcement "guided by risk criteria, prioritising higher-value properties and repeat defaulters".

A cross-cutting theme not foreseen in the subcategories also emerged: coordination between the Property Cadastre, the Revenue Department and the Directorate of Planning and Finance. C2 admitted that "the process still requires manual reconciliations, especially when the systems do not communicate automatically", and C4 proposed "the creation of an IPRA technical committee, with regular meetings, shared indicators and mechanisms for following up decisions". This theme is taken up again in Section 4.3.

4.2 Perceived gains

Table 4 shows the references to the perceived gains subcategories. The two units converge on revenue growth and administrative improvement, but diverge sharply on the others.

Table 4. References to perceived gains subcategories, by unit

Subcategory	Planning and Finance (C1–C5)	Revenue (R1–R5)	Total
B1. Evolution of revenue collected	5	5	10
B2. Share of the IPRA in own-source revenue	1	0	1
B3. Investments and services financed	5	0	5
B4. Administrative efficiency and transparency	5	5	10

Source: Authors (2026). Number of participants who referred to the subcategory (maximum of 5 per unit).

All ten participants perceived a gradual growth in collection between 2022 and 2024, although none provided figures. This is a perceived trend that could not be checked against financial records, and it should not be read as verified revenue performance. C1 described it as a "trend of moderate growth, associated with the recovery of administrative activity, the partial updating of the cadastre and the strengthening of collection mechanisms", and R2 linked it to "the inclusion of new properties in the tax base". Participants themselves qualified this gain: according to R1, the amount collected "remains below the urban potential of the city of Maputo", and C4 noted that "the improvement did not occur uniformly across all areas of the city".

The share of the IPRA in total own-source revenue was mentioned only by C1, who warned that the tax's evolution "should be analysed not only by its nominal value, but also by the proportion collected relative to the amount levied and to total own-source revenue". The near absence of this dimension is itself a finding: staff assess gains mainly by the nominal evolution of collection and by administrative effects, not by relative performance indicators.

All five participants from the Directorate of Planning and Finance, and none from the Revenue Department, associated the IPRA with financing municipal services. C1 stated that the revenue "helps to support services such as road maintenance, lighting, sanitation, urban cleaning, enforcement and administrative operations", and C2 that "own-source revenue makes it possible to respond to needs that cannot always wait for transfers from central government". This link should be read with caution: own-source revenue is part of the municipal budget and, as a rule, is not earmarked for specific services.

Finally, all ten participants identified gains in administrative efficiency and transparency. In the Directorate of Planning and Finance, these gains took the form of "improved budget predictability, stronger financial autonomy and the development of a culture of revenue monitoring" (C1). In the Revenue Department, they took the form of "gains in transparency, traceability and data availability" (R5), although the same participant acknowledged that "digitalisation has improved control, but the system is not yet fully integrated".

4.3 Challenges faced

Table 5 shows the references to the four challenge subcategories. The pattern is the most asymmetric of the three dimensions.

Table 5. References to challenge subcategories, by unit

Subcategory	Planning and Finance (C1–C5)	Revenue (R1–R5)	Total
C1. Outdated cadastre and incomplete coverage	4	3	7
C2. Evasion and weak tax culture	3	5	8
C3. Technological and human resource constraints	5	5	10
C4. Weak inter-institutional coordination	5	1	6

Source: Authors (2026). Number of participants who referred to the subcategory (maximum of 5 per unit).

Technological and human resource constraints were the only challenge mentioned by all ten participants. C5 described them as "a cross-cutting problem, because systems that do not communicate force manual reconciliations, delay reports and hinder a full view of the tax situation of each property". In the Revenue Department, the same constraint was described in terms of resources: "the number of staff does not allow all taxpayers and properties to be monitored as often as necessary" (R1), and enforcement "is constrained by a shortage of staff, transport and support equipment" (R4).

Evasion and a weak tax culture were mentioned by eight participants, including all those in the Revenue Department. According to R1, many taxpayers "do not regard the IPRA as a priority obligation and only pay when they need to regularise their situation"; R4 added that "evasion also occurs when changes of use, extensions or changes of ownership are omitted". In the Directorate of Planning and Finance, C4 linked the problem to "the weak perception of the relationship between tax and service delivery".

Outdated cadastral information was mentioned by seven participants, taking up the problem identified in Section 4.1: the structure that underpins the process is also one of its main weaknesses. C1 noted that "urban expansion and changes of ownership are not always incorporated into the database as quickly as necessary", and R2 that "outdated valuations and incomplete data reduce the credibility of assessment".

Weak inter-institutional coordination showed the most asymmetric pattern: it was mentioned by all five participants from the Directorate of Planning and Finance and by only one from the Revenue Department. C3 summed up the problem: "the Cadastre focuses on physical information, Revenue on the tax obligation and Finance on execution, but there is not always a shared view of the process". In the Revenue Department, only R5 mentioned it, stating that "the lack of automatic communication between systems forces staff to manually confirm information that should be available in an integrated way".

The four challenges are interlinked. Outdated cadastral information reduces coverage; technological constraints hinder updating and cross-checking information; staff shortages limit enforcement; a weak tax culture reduces voluntary compliance; and weak coordination prevents an integrated response to these problems.

DISCUSSION OF RESULTS

The results show that the collection cycle described by participants reproduces the stages underlying Kelly's (2000) model, and that the weaknesses they report are unevenly distributed among them. Read through that model, the pattern of responses supports a grounded hypothesis, not a demonstrated conclusion, since the study does not calculate coverage, valuation or collection ratios for 2022 to 2024: the main bottleneck of the IPRA in Maputo may lie in cadastral coverage and valuation, and less in collection.

Three elements support this hypothesis. First, the cadastre was both the stage most often cited as a mechanism (ten out of ten) and one of the most cited challenges (seven out of ten), and participants described new, altered or repurposed properties that remain outside the base. Second, the most recent comparable public indicators, both for 2018 and from the same source, point in the same direction: the collection rate had reached 86% while 30% of properties were registered (IEG, 2020). In a multiplicative model, further gains in collection have a limited effect when most properties are not recorded; whether this pattern held in 2022 to 2024 cannot be determined with the available data. Third, valuation was the stage least mentioned by participants, which coincides with the IEG's (2020) observation that the construction-cost-based formula is insensitive to location and potentially regressive, and with Fjeldstad et al.'s (2017) diagnosis that the problems of property taxation in Africa are mainly administrative and political.

The perceived gains converge with the literature on fiscal decentralisation. Greater budget predictability and the capacity to respond to needs "that cannot always wait for transfers from central government" (C2) correspond to the strengthening of financial autonomy predicted by Bahl and Bird (2018). However, the strong asymmetry between units, with gains in financed services mentioned only by the Directorate of Planning and Finance, suggests that the link between tax and benefit, which the literature considers central to the legitimacy of property taxation (Bird & Slack, 2004; Moore et al., 2018), is visible to those who plan the budget but not to those who deal with taxpayers every day. This reading is consistent with C4's reference to "the weak perception of the relationship between tax and service delivery" as a cause of non-compliance.

The most distinctive finding of the study is the asymmetry in the perception of inter-institutional coordination: five out of five in the Directorate of Planning and Finance and one out of five in the Revenue Department. The literature tends to treat administrative fragmentation as a uniform problem of the system (Fjeldstad & Heggstad, 2012). The data suggest that the same problem is experienced differently depending on one's position in the tax cycle: those who consolidate information from several units feel fragmentation as a central obstacle, whereas those who collect place more weight on taxpayers and on available resources. For management, this means that a diagnosis based on a single unit would tend to underestimate one of the problems.

The comparison with Nampula reinforces the centrality of human resources and the cadastre. Colete (2026) identified the lack of continuous training, the incomplete and outdated cadastre and taxpayer resistance as the main obstacles in that municipality, even after a digital system was introduced. In Maputo, the only constraint mentioned by all participants was likewise technological and human, which suggests that digitalisation without system integration and sufficient staff improves procedures without eliminating information losses.

There are, however, alternative explanations and limits that prevent stronger conclusions. The perceptions of revenue growth could not be compared with official data for 2022 to 2024, so they may reflect real increases as well as institutional expectations or response bias. The frequency with which a theme was mentioned shows its salience in the interviews, not its effect on revenue. The low salience of valuation may result from the wording of the interview guide or from the participants' profile, and not only from administrative practice. Finally, the public data used to contextualise the perceptions predate the period and use different definitions, so they are not comparable with each other. Table 6 therefore distinguishes what the data establish from what the study interprets.

Table 6. Established findings, perceptions and hypotheses

Claim	Status	Evidence base	Main limitation
The municipality has a structured collection cycle (cadastre, valuation, assessment and billing, collection, enforcement)	Established (as described by staff)	Interviews (ten out of ten for A1, A3, A4 and A5); Lei n.º 1/2008; Decreto n.º 63/2008	Participants' description, not direct observation of procedures
Collection grew moderately between 2022 and 2024	Perception (not verified)	Interviews (ten out of ten)	No official data for the period; participants gave no figures
Cadastral coverage was incomplete before the study period	Established (pre-period)	IEG (2020); CIP (2023); interviews	IEG (2018) and CIP (reference year not stated) use different definitions and are not comparable; no data for 2022 to 2024
Technological and human constraints are the most cross-cutting challenge	Established (in discourse)	Interviews (ten out of ten); Colete (2026)	Salience in discourse is not measured effect on revenue
Perception of coordination is asymmetric between units	Established (in discourse)	Interviews (five out of five and one out of five)	Small sample; possible response bias; may reflect each unit's interview guide
The main bottleneck lies in coverage and valuation rather than collection	Grounded hypothesis	Pattern of interviews; collection and registration rates for 2018 (IEG, 2020); Kelly's (2000) model	Ratios not calculated for 2022 to 2024; requires administrative data

Source: Authors (2026).

CONCLUSIONS

Returning to the research question, namely how the staff who administer the IPRA describe its collection mechanisms, perceived gains and challenges between 2022 and 2024, the answer is that they describe a structured but unevenly implemented collection cycle and, convergently, a growing but still partial contribution of the tax to the municipality's own-source revenue. This contribution is a perception that could not be verified against financial records: its magnitude, growth rate and share of own-source revenue remain to be measured.

With regard to the first objective, the study showed that the municipality has a structured collection cycle, recognised by both units: cadastre, valuation, assessment and billing, collection and enforcement. The weakness lies not in the design of the cycle but in its implementation, especially in cadastral coverage, the coexistence of manual and digital processes and coordination between units.

As regards the second objective, participants perceived financial gains (moderate growth in collection, not verified with financial records), budgetary gains (greater predictability and capacity to finance current services) and administrative gains (organisation of information, traceability and debt control). The near absence of relative indicators, such as the share of the IPRA in own-source revenue or the collection rate, shows that these gains are not yet monitored systematically.

Concerning the third objective, the most cross-cutting challenge is technological and human, followed by evasion and a weak tax culture, outdated cadastral information and weak inter-institutional coordination. The latter is

perceived mainly by those who consolidate information, which constitutes the most distinctive contribution of the study.

The results point to measures that respond directly to the problems identified: continuous updating of the cadastre, using georeferencing and integration with urban planning information, to increase coverage; a review of valuation criteria, to bring them closer to market value and location; integration of the cadastre, billing and treasury systems; the creation of a regular coordination mechanism between the three units, such as the technical committee proposed by one participant; the regular publication of the data needed to monitor the tax, namely annual assessments, amounts collected, arrears, collection rates and the number of registered properties, and the adoption of performance indicators based on them, such as coverage and collection ratios; and regular communication to residents on the services financed with own-source revenue, to strengthen the link between tax and benefit.

For all these reasons, the thesis of the article is supported as an account of administrative processes and staff perceptions, with one qualification. The interviews show that staff regard the IPRA as a relevant and growing source of own-source revenue, constrained mainly by administrative factors; this growth is perceived, not verified. The hypothesis that the main bottleneck lies in coverage and valuation rather than in collection is grounded in the interviews and in pre-period data, but it remains to be tested by calculating coverage, valuation and collection ratios for the period. Future studies combining these perceptions with official collection series, and including other municipalities and the perspective of taxpayers and property owners, will make it possible to test this hypothesis.

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