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FACULTY OF COMMERCE

DEPARTMENT OF ACCOUNTANCY



DISSERTATION RESEARCH PROJECT

**AN ASSESSMENT OF THE INTERACTION BETWEEN REVENUE COLLECTION
AND SERVICE DELIVERY IN CHIKOMBA RURAL DISTRICT COUNCIL.**

BY

B193082B

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REQUIREMENTS FOR THE BACHELOR OF ACCOUNTANCY HONOURS DEGREE
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DECLARATION

I, Ishmael Baloyi, hereby declare that this project is my own work and has not been copied or lifted from any other source without acknowledgment.

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DEDICATION

I would like to thank the Almighty for His grace throughout. I dedicate this research to my mother and my father for their unmatched support that helped me to persevere.

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I am grateful to the people that helped me throughout the dissertation writing. I give my gratitude to god for granting me life and good health. My heartfelt gratitude goes to my supervisor, Dr. Manyani for his unwavering support and constructive criticism which helped me to keep on track the department expectations. Special mention to family and friends who had my back throughout the completion of this research, their love is unmatched. Lastly I also would like to extend my acknowledgment to Mr. Kawiri for his dedication and extensible support throughout the research period.

ABSTRACT

The rampant decrease of service delivery as a result of poor revenue collection for successive periods to 2022 at Chikomba Rural District has raised an alarm and concerns to residents and stakeholders, resulting in this study. The study is imbedded on an interpretive paradigm that adopts a qualitative approach. A case study was adopted as a research design which enabled the researcher to have a deeper inquiry from participants in their natural setting. Purposive sampling technique facilitated the selection of information rich cases. The sample consisted of accounts clerk, ratepayers, revenue collectors, councilors, and officials from Ministry of Local Government and procurement members drawn from CRDC. Semi-structured face to face interviews were used to collect data from bursars and focus group interviews for the parents. Collected data was thematically analyzed, from a total of 50 participants, 80% of them completed and returned survey forms, with only 20% unwilling to do so. The study concludes that urban councils act; Chikomba Rural District Council has the ability to collect revenue from citizens through this act. It was pointed out that ratepayers' late or nonpayment of bills is linked to the issue of erroneous invoicing and residents not receiving their bills from the local government. The researcher made the following recommendations, revenue collectors should have a high level of motivation. They should be provided with resources such as automobiles, laptops, and even moral support from the local government in order to accomplish their jobs properly. Incentives, such as allowances, should also be used to motivate employees.

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

The research investigation looked at the association amongst collecting revenues as well as responsibility for services rendered by local governments. The backdrop of the study is revealed in this chapter, which reveals the conditions that led the researcher to conduct the investigation. It also comprises a problem characterization that tries to explain what is wrong, the goals of the research, questions for research, suppositions the significance of the study, delimitations, restrictions, and a summary of the findings.

1.1 Background of Area

The Rural District Council (RDC) Act was passed in 1966 with provisions enable the establishment and supervision of rural council areas. The 1st such council was founded in 1968, and it quickly grew to forty-four members. Former African-Purchase-Areas have been provided the choice of adopting a bordering RDC or founding their own Rural Council (RC) after independence, taking the entire number of RC to 56. The administration has been firmly determined to combining the RC since their inception. Chikomba RDC was founded in 1993 when four councils merged: Chikomba DC, Charter RC, Chivhu RC, and Featherstone RC. The Rural and District Councils Act, Chapter 29:15, authorized the consolidation of Rural and District Councils into only one amalgamated institution. As a consequence, Chikomba RDC was established. Since the acquisition, the federal government has launched a coordinated attempt to devolve power and accountability to the institutions in charge of Chikomba RDC governance. Chikomba is one of the districts in Mash-East Province which is where the CRDC is located. The CRDC is divided into 30 wards, four of that have urban. The CRDC is 142 kilometers from Masvingo on the Harare-Masvingo road. It also manages the activities of its Sadza business station sub-offices. The Council additionally has offices around 3 kilometers north from the main the corporate headquarters, closer to inhabitants in the highly densely populated area. Chikomba has

a population of 120 248 people, Pursuant to the CRDC strategic plan investigation report from 1996, it was put together by the Physical Planning branch of the Ministry of Local Government. By that time, the district's population density had risen to 43 people per square kilometer. This was higher than the provincial population density per km² of 32 people. According to ICDS (2008) rural areas account for 89.52 percent of the district's population.

1.2 Background of the Study

Chikomba RDC is a unit of the local government responsible with caring after the area and ensuring that basic services are provided in order to maintain an atmosphere of security and wellness and encourage residents to engage in local administration (RDCs Act Chapter 29: 13). To accomplish so, the local authority will need money and resources to carry out its planned functions. CRDC must overcome considerable difficulties in order to deliver benefits to the population. The main reason for this was a lack of revenue due to the public's aversion to paying council taxes such as rates, trash, and sewerage costs for residential areas.

Furthermore, it was discovered that the nation's financial limits resulted in the unpredictability of all debt discharges to the citizens on a regular basis. This causes residents to pay their rates slowly because they believe there will be another release, jeopardizing service delivery. Due to the economy's economic structure, the council saw certain changes in income collection in 2009 as a result of the economy's soaring inflation. The funds that the RDC is supposed to collect as specified by the RDC Act Chapter 29:13 section 75, 80, 96, 97, and 98 are as follows: fees from vendors, rent and rates from council owned complexes, estates, other services it offers such as the sale of stands, and income-generating projects. However, some persons will not pay on time; the Council will issue written reminders to those who are in arrears with the Council, warning them and providing due dates. Despite the time constraints and legal notices issued to those who decline to make payments, it continues properly fail in collecting revenue.

The community was keenly interested in the council's performance in terms of the public service it provided. As a result, people are more likely to pay their dues late because they want the council to be more transparent and accountable in their rural administration. Due to the effect of the COVID 19 lockdown, revenue from sources such as trade licenses, market fees, penalties, and

clamps was also drastically reduced. The Council was without an appropriate principal power supply capable of capturing restraining fines for a month. Markets were also closed, which had an impact on revenue. As a result, revenue collection is a critical concern with RDCs.

1.3 Statement of the Problem

Factors outside their control, such as the government's decision to write off debts, have an impact on local governments' ability to collect revenues. Local governments lost \$500 million as a result of the debt reliefs provided to ratepayers (News day newspaper, 8 August 2017). The Zimbabwean government issued a number of orders to local authorities between 2013 and 2016. These include the cancellation of outstanding bills for ratepayers, the Ministry of Lands taking over the collection of land fees, and the lowering of managerial wages. Creditors of statutory obligations like as ZIMRA, ZIMDEF, and NSSA were not included in the debt relief order. The debt reliefs granted to ratepayers cost local governments \$500 million (News day newspaper, 8 August 2017). The foregoing statutory responsibility agencies have garnished the bank accounts of some RDCs, causing them to fail to offer good service delivery. Also, the municipality's inability to efficiently collect income on its own, additionally to its inability to identify new revenue collection possibilities to go along with the existing ones. Failure to address this issue could lead to poor service delivery and, as a result, worse living standards for inhabitants. Despite this, service delivery in Chikomba Rural District is lacking, as indicated by a bad sewage system, a lack of street lights, a poor road network, limited parking signage, a lack of sewer system for some density despite paying sewerage taxes, and a lack of a functional bus terminus. However, due of the low level of revenue collected, the situation has not improved to match the highest standards of service delivery. Public Health, schooling, and other societal amenities are unsatisfactory to a large percentage of citizens. A lack for openness and dishonesty also contribute to poor service delivery. As a result, the connection between collecting revenues and the provision of services had to be assessed.

1.4 Objectives of the Study

1.4.1 Main Aim of the Study

The study's primary objective is to figure out the obstacles and problems that Chikomba RDC faces in revenue collecting.

1.4.2 Specific Objectives

- i. To identifying revenue collecting tactics for Chikomba RDC.
- ii. To identify the root causes of Chikomba RDC's inadequate service delivery.
- iii. To create a link between money collecting and the provision of services.

1.5 Research Questions

- i. What hurdles and issues do RDCs face when collecting revenue?
- ii. What techniques can be used to increase income collection in Chikomba Rural?
- iii. What are the root causes of Chikomba RDC's poor service delivery?
- iv. What is the connection between revenue collecting and service provision?

1.6 Statement of Hypothesis

H_0 : In RDCs, collecting revenues and the provision of services have a good relationship.

H_1 : In RDCs, there is no link between revenue collecting and the delivery of services.

1.7 Significance of the Study

The study is importance to the following stakeholders:

1.7.1 To the Researcher

The research will strengthen the student's knowledge and understanding of the subject matter while also allowing him to improve his research process skills. The research will contribute to a better both theoretical and practical comprehension of the role of revenue gathering and utilization in influencing the quality of services. The researcher will learn how to communicate with a variety of people, including CRDC staff, officials from the Chivhu Citizens Association (CHIRA), residents, as well as other parties involved. The person conducting the research will additionally be given the ability to conduct study and make recommendations to CRDC management on how to improve revenue collection and thereby improve service delivery.

1.7.2 To the University

This investigation will serve as a foundation for future scholars on the same topic. The study will also serve as a resource for prospective learners at Bindura University of Sciences Education as well as other universities interested in conducting research on result-based financing. As a consequence, the University's prestige among firms and investors will grow stronger and materials for potential learners with comparable research interests will be made accessible.

1.7.3 To the Chikomba RDC

It would assist RDCs in strengthening their financial foundations by highlighting some identified issues that are preventing effective income use in the councils. Furthermore, the research will uncover various techniques for increasing income collection. The findings of this research will help management understand the obstacles and opportunities in revenue collecting. It will also show methods for overcoming those obstacles so that they can give high-quality service to their community.

1.7.4 To The Residents

Residents and ratepayers in the RDC would benefit from the research because it will enable them to work with local council administration to construct a successful local governments benefit from prompt payment of levies and charges. The study will also provide a forum for residents to express

their opinions and priorities, as well as describe the challenges they are experiencing as a result of their council's failure to deliver services.

1.7.5 To The Government of Zimbabwe

The results of the study and its suggestions may also be used by the government to streamline its regulations and procedures in order to improve revenue gathering and the delivery of services. The study provided policymakers with information about the financial challenges that the general public services institutions operating in Zimbabwe face, allowing them to impact the right place and positioning of funding sources to satisfy a given gap. It will also highlight the importance of fund distribution links as a critical component of satisfying revenue collection and service delivery. This research also spread awareness and other public - sector providers about the judgement call processes that public services institutions go through when faced with low funds versus ever growing financial needs.

1.8 Assumptions of the Study

A number of fundamental presumptions underpin the research:

- During the research period, stakeholders will work with the researcher. The management of the Chikomba RDC will consider suggestions for increasing income collection.
- Local administrations' futures can be transformed; there is an approach to the problems they are at present confronting.
- The provisions of the RDCs Act relating to income raising are carefully followed by RDCs. RDCs' governance and financial sustainability have suffered as a result of policy instructions (debt forgiveness).
- The survey participants to the study will be extremely cooperative and thus provide correct information for the topic at hand.
- The study was chosen because the researcher has a thorough understanding and knowledge and understanding with the subject matter.

1.9 Delimitations of the Study

The research was to concentrate on Chikomba RDC in Mashonaland East Province. The data was all given by CRDC. The probe will run from 2009 to 2017. The year 2009 had been selected as the starting time since it was the period in which Zimbabwe was coming from negative economic activities, as well as a year when local authorities were attempting to regain their strength. The study will include revenue collectors from all of CRDC's sub-offices.

Geographical environment - Chikomba RDC Mash-East Province hosted the research. This study only looked at the Relationship between revenue collection and service delivery in RDCs at Chikomba RDC. As a consequence, the study's findings may be applicable for additional Zimbabwean regions. However, because various nations are controlled by different government methods and operate in diverse economic contexts, the conclusions may not be transferable beyond our geopolitical bounds.

Survey period- There were several economically and monetary factors in play during the research period that differed from the period before or after such a period and could affect funding accessibility. For example, since 2020, financial environment has been strictly regularly adjusting prices due to currency depreciation, which has impacted the acquisition of goods and services from neighbouring countries. This might not have been the case during the time period under consideration.

The reviewed literature – It was only restricted to impact on the performance and partially results based funding associated. The individual conducting the study was acutely aware that the factors employed in the present investigation could have had an adverse effect on the execution of organizational services.

Research participants- Only employees of Chikomba RDC, and officials from the Chikomba Rural Residents Committee took part in the study. They may very well have limited understanding of results based funding and the benefits of results based funding to health service provision.

1.10 Limitations of the Study

Some respondents may refuse to assist because they are unfamiliar with council procedures and the nuances of some of the details that may be sought. The same can be said for some councilors who are political heavy hitters and may not want to go into great detail during focus group sessions. The cost of going to the sub office, handing out questionnaires, organizing focus groups, and conducting interviews will be substantial. Given the limited having access to publicly available information, such as the collection of revenues effectiveness on the current budget for CRDC, the comprehensiveness of the study may be constrained. Obtaining information from CRDC would be challenging due to confidentiality concerns. Some information is best gathered from field experts who are already familiar with the situation.

A number of the information obtained by the person conducting the study was very sensitive and wasn't able to be released; nonetheless, the researcher must always promise the person being interviewed that the material provided will be used solely for educational purposes. Respondents were reluctant to cooperate or react appropriately due to work pressure, but the researcher attempted and used persuasive language and visited them during about their less incredibly busy periods.

The researcher encountered financial constraints while conducting qualitative experiment, so in order to overcome this limitation, the researcher resorted to less expensive options such as the use of the Internet, Google, e-mails, and WhatsApp in conducting interested parties.

Due to the pandemic Covid-19 not enough information was covered as the researcher was on flexing weeks in order to reduce the risk of being affected. In this regard, some of the respondents were reluctant to participate in the study as they feared that they might end up affected. However, the researcher tries to use non-contact methods including, e-mails, WhatsApp, zoom and various platforms to contact various stakeholders. One of the primary obstacles in obtaining data from specialists is that most of them have become unavailable. They are frequently missing from their jobs due to allocated responsibilities, and when they are there, they are said to be distracted with critical activities. Focus groups are difficult to run because to Covid-19 rules, affecting the outcomes.

1.11 Definition of Terms

Local authority is defined as a municipal council, town council, local board, RDC, or provincial council in Chapter 29: 13. Local authorities, such as cities, towns, local governments, counties, and boards, are administrative entities that are formally responsible for all public services in specified geographical areas.

Revenue - Revenue is commonly referred to as repayments to the authority, and it is effectively purchased the future of the community's growth (Kango, 2001). It is further described as "all earnings that are collected by the local government in the form of ancillary charges, fees and consequences, rents, interests, permits loans, redevelopment levies, cash donations, and grants" (RDC Financial Handbook, 1990).

Service Delivery - The offering of at least the fundamental services that residents in the regional authority area demand is referred to as the execution of services. Local governments provide a wide range of services, the most essential of which are: water distribution, garbage collection, sanitary sewer systems, health and educational services, road maintenance, street lighting, and so on.

Corruption - Corruption is defined as any activity that involve the acceptance of bribes or kickbacks (bribery), embarking high salaries, using government money for personal gain, using company assets for personal gain without the business's consent, and imposing fees that are lower or higher than the rate that is required for personal gain. Corruption, among other things, has an unfavorable effect on tax collection.

A debt write reduction is an accountancy phrase that refers to an action in which the net realizable value of an investment has been determined to be zero.

Garnish order - An authority granted to a statutory obligation authority or agency in Zimbabwe (e.g. ZIMRA) to recover its dues directly from a debtor's bank account without furnishing summons or notifying the debtor of this action.

Directive/order - An instruction by the parent ministry or government agency to follow certain instructions on corporate governance and other administrative guidelines.

1.12 Chapter Summary

The present section looked at the study's history and the challenges that CRDC was facing. This chapter also includes the aims of the investigation, assumptions, the importance of the study, boundaries and restrictions, and a summary of the findings. The following chapter 2 will go over the relevant literature.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The chapter examined what other authors discovered about comparable investigations through their research. A literature review, according to Hart (2008), is a critical input to existing knowledge based on substantive results, as well as a theoretical and methodological contribution to a study issue. It contains a theoretical overview in which the study's findings outlines making decisions tools, and additionally empirical data in which the conclusions of researchers in a relevant subject matter are examined.

2.1 Theoretical Review

2.1.1 Administrative Management Theory

The research was motivated by Henri Fayol's theory of administrative administration. The author aims to build a balanced approach to overall company management. An organized administration organization, as well as a clear division of labour and assignment of power and authority to executives who have accountability for their particular areas of duty, are required, in accordance to the theory (Fayol, 1976). To generate more revenue, designated district council organizations must perform management activities such as planning, controlling, organizing, and leading, to name a few. These functions are used in practice to improve revenue collection and management, resulting in better service.

The concept explains how neighbourhood cash is managed throughout the municipality to ensure that public services are delivered on schedule. The concept describes how CRDC personnel involve themselves in revenue forecasting in the context of revenue goals and strategies in order to determine the stages, assessment, and implementation of the plan. It's not always about the quantity of money available to determine the service offered; sometimes it's all about how the

company plans its operations. Things go according to plan if there is one. The theory also describes how CRDC personnel organize and distribute the resources required to produce local revenue, including the basic supplies, tools, and staff members. Because the organization is chaotic, revenue cannot be collected correctly. For example, Rural District Councils collect clinic levies in all of their wards, therefore if they don't plan ahead for the day they need to collect the levies, it will slow down service delivery and reduce the time value of money.

Finally, revenue control, which is another feature of the idea, comprises CRDC staff comparing revenue operations such as preparing reports and conducting reviews, which are essential components for revenue control. Annual RDC budgets must be implemented to evaluate what we have planned and compare it to the projected budget to see where we are falling short in terms of money collected. The theory is important since it guided the investigation's data collection, discovery of fresh knowledge, and explanation of how income is handled and how it promotes the delivery of services. We may have revenue but fail to manage it at times, and the study is based on this notion to produce strong reasoning or justifications about the area of concern.

2.1.2 Decentralization Theorem

Decentralization is commonly promoted as a way to improve government service delivery. Because councils are responsible for providing services to their communities, Oates (1972) proposed the "Decentralization theorem," which asserts that each government service should be delivered by the authority with geographic control over that area in order to internalize the advantages and disadvantages because those local governments are accustomed to the concerns of those who reside in that area. First, decentralization having a second-order effect on the total number, quality, and equitable distribution of public services by influencing the intermediary factors listed below:

iv. Access to local information

Decentralization can provide access to information about local needs, conditions, and priorities, which may be incorporated later into local redevelopment plans. Decentralization means that local governments have the power to make their own decisions. These are the ones who, rather than at a central level, are able to know exactly what the community wants, hence expanding access to

information. Finally, the local government will have a clear understanding of the services that residents and ratepayers desire and will be able to plan and organize them in accordance with the annual budget.

v. Locus of decision-making power

Decentralized administration ought to decentralize the exercise of decision-making and execution power, rendering it possible to translate goals into action plans. If the authorities are not decentralized, they may fall back on various revenue collection tactics that can be implemented at the district level. The local government of a certain district has a good understanding of its inhabitants' behavior, so they know how to collect revenue. However, if they are not guided, it will be difficult for them to implement their ideas, harming service delivery. As a result of decentralization, decisions are made based on what is happening on the ground.

vi. Resource availability

A decentralized system has the potential to increase the availability of finances for the execution of programs. Decentralization, according to the recommended case, may improve the availability of goods and services (especially financial assets) in four ways: (1) opening up novel sources of revenue from taxation that a centrally controlled government cannot successfully exploit; (2) strengthening the collection of already existing taxes; (3) allowing contributions compared to the general public (which incorporates both user expenses and free of charge contributions in the form of money, supplies, or labor); along with (4) lowering the power source equal parts.

If local governments are allowed the authority to make their own decisions, the service they provide will improve. For example, if government directives/orders are decentralized, authorities can decide not to write off all debts because that is where their revenue comes from, hence enhancing the service provided

Governments in localities are typically reticent to raise taxation for political considerations, but government at the national level might be the biggest impediment. Despite strong protest from regional governments, the Ugandan government destroyed one of their key sources of funding in 2006.

In a comparable manner in Zimbabwe in the latter part of the 1990s, municipal governments sought central government approval to introduce a number of either fresh or recent taxes (such as inheritance taxes), but these requests were denied. Local governments in Zambia and Zimbabwe, on the other hand, have been known to introduce new taxes when given the opportunity (Mellors 2006). There is inconclusive evidence of enhanced revenue generation from taxes as a result of decentralized governance in numerous countries, including Uganda, Malawi, and Zimbabwe. The boost in productivity appears to be due, in part, to greater motivation among the local government employees, as well as advances in overall effectiveness in administration. It is not always the case that local governments are unable to collect income; sometimes it is a question of staff motivation. Employees who are unmotivated will not perform at their best.

vii. Administrative Performance

Decentralization may improve administrative performance and, as a result, program implementation effectiveness. A variety of assumptions underpin the theoretical relationship between decentralization and administrative performance. Denationalization may increase flexibility and thus responsiveness, improve cooperation between the different authorities' involved, and foster integrity and responsibility among local officials, all of which are important benefits.

According to other authors, the goal of decentralization was to give local governments a greater position in identifying local requirements and providing appropriate public services, as recognized by fiscal policy specialists (Brewer, Chandler, and Ferrell, 2006). In light of this, district local governments may be able to easily identify and raise cash from local sources such as road tolls, property taxes, fees, fines, market fees, and other comparable sources to assist fund community development. District local governments are expected to implement projects and programs that would aid communities in eliminating poverty in their communities in addition to the Internally Generated Funds (IGFs) (Bray, 2008). This will help the entire community by allowing them to raise funds to pay for local government services. For example, the CRDC employs members of the local community to collect trash every three months, rotating them among the homes to benefit everyone.

In Uganda, local source income accounts for only a small portion of a local the federal government's total revenue. This could be due to a variety of factors, including political or the national government limitations on the types of funds available to municipal governments and the interest rates that are permitted to be charged. Local source income makes for only a minor fraction of a local the federal government's total earnings in Uganda. This might happen due to a number of issues, including political or government-imposed prohibitions on the different kinds of funding accessible to town governments as well as the rate of interest they can be applied. In Uganda, too, there is a widespread culture of reliance on central government decisions and recommendations, to the extent that the government might overlook its financial potential if the charged revenues are unpopular enough to hurt political support. Venables (2010) backed up this claim by pointing out that local politics thwarts local revenue collection, diminishing the service provided. Whatever the cause or causes, the result is that local governments are frequently too reliant on transfer payments and less capable of developing decentralized leadership.

2.1.3 The Portfolio Theory

This theory tries to establish a theoretical framework that describes how diversification interacts with risk and returns, based on portfolio theory in corporate finance and regional scientific literature. Risk in corporate finance refers to the inability to forecast or the volatility of market returns over time. In the context of portfolio theory, diversification helps to reduce risk as long as different securities in the portfolio of investments are not fluctuating in the same directions or their price fluctuations are not completely related (Brealey; & Myers, 1991). There are two types of risks: uncoordinated danger often known for its distinctive risk, and risk associated with markets (systematic risk). The one-of-a-kind risk stems from the unfavourable conditions that surround a single company or industry. Diversification can assist in mitigating this risk.

Market risk, on the other hand, cannot be mitigated by diversification because it stems from broader economic risks that affect all enterprises (PMO-RALG, 2006). Revenue diversification is equivalent to investment diversification in the context of rural district council budget. We might think of the numerous income sources or tax bases as a Council's investment portfolio, with each tax serving as one of the assets. The concept of tax revenue variability is related to the concept of market return volatility in corporate finance.

As defined by White (1983), diversification of revenue in government accounting is the relationship that exists between multiple taxes. To reduce revenue fluctuations, a desired tax structure should include levies that are not properly coupled (English, 2007).

To put it in a different context, not all tax revenues will move in the precise same direction or quantity at the same moment in time. As a result, the RDCs should have different revenue streams that cannot be impacted at the same time. For example, during the first COVID 19 shutdown on March 31, 2020, some firms were told to close, and this is where the Council received part of its dues, such as market fees. All flea markets, including vegetable markets, were shuttered, affecting their revenue. Even the number of cars that will pay for parking has fallen. As a result, the revenue received is jeopardized, hurting the service provided. As a result, the RDCs should be able to generate funds from a variety of sources. At the end of the day, diversity lowers the danger of not earning any money while increasing the amount of money earned. The quantity of revenue collected at the end of the day is affected by not understanding the sources of revenue.

2.2 Empirical Literature Review

2.2.1 Local Authorities' Revenue Collection Challenges and Problems

In line with Fjelstad and Semboja (2000), the failure of local governments to collect the entire amount owed to them is due to a lack of governmental capability. Most Tanzanian local governments, they claim, have less tax collectors versus market centers. A shortage of reliable means of transportation could compound the problem.

Another barrier to revenue collection, as reported by Semboja and Therkildsen (1992), is taxpayer as well as ratepayer reluctance. Taxation is frequently viewed as unjust, with consumers obtaining little gratitude for their efforts. Ratepayers will argue that "we have not seen any genuine attempts by the municipal government to deal with allegations of corruption and mismanagement," as well as that "an ongoing to fund such a municipality would be wrong according to our conscience." As a consequence, it is clear that ratepayers will be more enthusiastic in paying their taxation and rates if they do not perceive apparent governmental efforts in service delivery. In the opinion of Fjelstad and Semboja (1998), the decline or absence of public goods and services heightens taxpayers'

awareness of oppression as the consequence of an unequal connection with municipal governments, which raises tax resistance.

According to Fjelstad and Semboja (2000), corruption is at an all-time high in many local governments, posing a severe threat to revenue collection. Municipal governments in Zimbabwe are in the same situation. According to an article published in the News Day newspaper on September 6, 2012, the Minister of Local Government deemed 7 Chipinge Town Board officers as well as the Gokwe Town Secretary responsible of money laundering and fired them. Misappropriation of revenue by tax collectors and administrators is the most common form of corruption.

Low pay for employees, a complicated tax structure, and a lack of supervision are all elements that contribute to corruption. Another study of inefficiency and corruption in Nigerian local government (corruption in local authority) showed that some councils have significant revenue leakages.

Debt collection in disadvantaged communities has failed, according to the US Agency for International Development, due to individuals consumers' financial circumstances and the political consequences of rigorous collection practices in these locations (2009).

In articles about excellent corporate governance, the role of an institution's board and management setting an example for subordinates is emphasized. In fact, councilors do not merely lack a sense of urgency to take severe action against those who default, but they also find themselves guilty of the exact same crime because they owe significant sums to the municipalities where they serve. The failure of the government organizations and government agencies to return taxes and charges owed to local governments has been identified as a major revenue collection challenge by many types of council. Water supplies to hospitals and educational institutions cannot be easily cut off, nor can the government's central ministries, district commissioners and or other municipal governments be forced to pay for these kinds of amenities (Fjelstad and Semboja, 2000). According to the July 2012 issue of the News Day daily, the City of Harare has been awarded millions of cash by government-related entities.

In the opinion of Rhodes (2008), the success of municipal governments and the company sector as a whole is dictated by national economic achievement. He argues that increasing rates of interest and inflation will have unanticipated consequences for consumer capacity to pay for government services, resulting in poorer revenue and repayment of debt for governments. Because of a shortage of disposable income, consumers can discover it challenging, if not unattainable to pay for municipal goods and services.

The fixed structure of rates also imposed a financial burden on municipal administrations. Rate increases beyond a specific threshold must be proposed by councils, who must then await a decision from the appropriate Ministry on whether or not their proposal will be accepted. The municipalities will be left in a situation of uncertainty and financial hardship if this application is denied. Kentucky is represented by Senator Mitch McConnell (2004).

Azelama et al (2004) cited a lack of complicated and professional staff, open corruption, and a weak relationship between tax collection and communal service provision as other challenges. They continued on to say that a system of taxation that is porous, inadequate, unmanageable, vulnerable, ineffectual, and costly is the result of bad legislation and terrible management. The two proposed a comprehensive intervention that would incorporate and integrate policy and governments in order to sustain a viable property system of taxation that guaranteed equity and enhanced yields.

Mclean et al. (2008) stated in an obedience to the Australian support union that the operational effectiveness, market characteristics of the goods and services provided, the arrangement and magnitude of demands used for recovering the costs of supplying services, the capacity and disposition of ratepayers along with users to pay for products and services, financial along with management of assets skills, and the amount of subsidies and grant funding received by the municipality's budget are all factors determining the fiscal health of localism.

The Zimbabwean government launched a new multi-currency money system in February 2009, with the US dollar as well as the South African rand serving as the primary functional currencies. By removing hyperinflation and improving company trust, the inclusive government's execution of more cautious economic policies helped to stabilize the operating environment. Municipal governments and other economic participants, on the other hand, faced significant obstacles as a

result of this new period. Because of a high rate of joblessness of around 80% and pecuniary difficulties aggravated by the introduction of multi-currency, most subscribers were unable to support the tax increases sought by local governments. As a consequence, a majority of local governments have found themselves unable to recover monies due to them by their clients.

Lack of operational resources exacerbates insufficient funding in local governments, and a lack of effective and efficient revenue-raising strategies determines the limitations of local governments' ability to deliver quality services. Taxpayer inaccessibility, revenue collector bribery, a lack of skilled revenue collectors, under staffing, and political meddling all contribute to poor revenue collection in rural district councils.

Another concern is that local administrations have been subjected to government directions and orders. According to Kleiss (2012), a Ministerial Order (MO) or directive is a decision made by a Minister that does not require cabinet approval. The authority to issue a MO is usually incorporated in law, and it must make reference to the enabling legislation. In accordance with De Visser et al. (2017), the central government can oversee local governments by issuing regulations in order to guarantee that they are managed in a way that makes it possible them to meet national and the neighborhood objectives. If these regulations are passed, towns and cities will be compelled to comply.

In June 2013, the Minister of Local Government issued an order instructing all local governments to write off debts. This means that any funds received before the announcement were held at zero, affecting the amount of revenue collected by local governments.

Another instruction required that the Ministry of Local Governance and Urban Development advocate for an income cap for all authorities. This has an impact on council salaries and wages, meaning that local governments cannot pay their employees more than the cap, even if it is in their best interests. This demotivates workers, who are less likely to work at their best, resulting in fewer earnings. Taking over the collection of land taxes from the Ministry of Lands. The municipal administration had to deal with yet another issue.

Section 96 of the Rural District Councils Act (Chapter 29:13) requires the payment of land levies in towns and villages, stating that "a person is liable to pay a territories levy by the nature of being

a property owner mentioned to in subsection (b) of the definition of "owner" pursuant to subsection 95, and that "the council could impose the land advancement levy either upon the person referred to in paragraph (a) of the definition of "owner" or on the power source person mentioned to in subsection (b) . This means that this statute demands funds from local governments, but those governments are those whose debts have been forgiven. As a result, available money was redirected to pay for these statutory obligations, leaving towns with no resources to expand service delivery. Some RDCs' bank accounts have been garnished by the aforementioned statutory responsibility bodies, causing them to fail to provide good service delivery.

"Overall, what we have discovered is that virtually every municipal government have experienced overwhelming challenges in securing sufficient funding to ensure adequate delivery of services since sovereignty in 1980," Coutinho (2010) writes. The majority of these kinds of problems are the result of a failure to ensure efficient fiscal management systems, which contributes to the application of sub-economic tariffs, a ruin to ensure cost recovery on crucial amenities such as drinking water and sanitation, a failure to recover financial obligations owed in a hyperinflationary the surroundings, a shortage of competent and qualified staff resulting from skills flight to the business community along with diaspora to feed better opportunities, as well as generally poor accounting systems."

2.2.2 Strategies for Improving Revenue Collection

Clarity, convenience, equality, and diversity are four fundamental principles of taxation proposed by Adam Smith (1976), a classical economist, to be observed when imposing a tax. Whenever these weapons are strictly adhered to in tax assessment, gathering and management the collection of income improves.

2.2.2.1 Convenience

In accordance with Adam Smith's principle of convenience, every tax should be levied when it is most probably comfortable for the citizen (taxpayer) to pay it. He went on to say that the method of payment and timing should be straightforward. Farmers should be treated when their crops are sold, employees of offices when they're getting their salaries, and merchants when they make a profit, for instance a tax on land or housing rent that is payable along with the rent.

2.2.2.2 Certainty

To optimize tax collection, examine the concept of certainty. By fighting for regularity and non-arbitrariness of the charges, taxes, and charges that every individual will be required to pay, the taxpayer can be protected from unwarranted harassment by revenue collectors. This is because tax unpredictability discourages investments and decreases labor productivity.

2.2.2.3 Diversity

It is dangerous for the local authorities to rely on a small number of revenue sources. If money is generated from a variety of sources, the likelihood of a decline in a single revenue item is relatively low. However, too many taxes should be avoided because they may result in needless collection costs and so contradict the economic principle.

2.2.2.4 Canon of Equity.

According to this viewpoint, individuals ought to contribute to the federal government based on how much they're able to pay. People in the upper socioeconomic strata should pay higher taxes to the federal government due to the fact they could not have earned and enjoyed their wealth without the safeguards of government officials (Police, Defense, and so on). Taxation should be appropriate to income, as stated by Adam Smith (2018), which means that residents should pay taxes corresponding with the amount of wealth they are receiving from the state. RDCs, for example, charge varying rates to residents who live in high and low density areas. Many debates are also held at seminars and workshops designed to boost revenue generation. Scholars have proposed a number of useful strategies, including the following:

Undue intervention by state governors should be avoided in order to allow the government heads to rule over and manage the resources they possess using compatible planning requirements; having a chance to design acceptable programs, initiatives, and policies suited to their geographical areas; the maintenance of the community's cultural treasures; and while the successful presentation of democratic payments of dividends to the beginning levels (Amaechi, 2012).

Residents' attitudes alter when they are made mindful of their responsibilities to support municipal governments, and they pay their dues on a period of time resulting in greater revenue. Tax evasion

by individuals has decreased, making it easier for city governments to generate more cash for the provision of services.

Eco-Cash has provided accounts for banking to numerous individuals in remote areas who had previously been barred from the banking industry, accounting for approximately fifty percent of the countrywide financial institution participation rate of around 30%. Most city administrations and municipalities take advantage of Econet's superior bill-paying services by distributing biller codes to its clients, making interactions easier, more accessible, and economical.

According to the United States Agency for International Development (2009:2), many local governments have become less sustainable over the last decade as a result of rising no-collection consumer debt and service delivery backlogs. Local governments face a difficult task in reversing their current downward trend and establishing long-term councils. One of the turnaround tactics that should be implemented to deal with the problem is revenue increase.

2.2.2.5 Revenue Enhancement Planning and Service Delivery

Establishing ways to generate income, assessing them in their final days and enforcing the outcomes are all part of revenue enhancement planning. As an illustration, Article 191 section 2 of the Republic of Uganda Constitution clearly states that taxation and other charges to be imposed charged, gathered and borrowed include rent, interest rates, royalties that have stamp revenues, fees on the registration and granting permission, and any other fees and taxes which the legislature may decide on, whereas Pradeep (2011) assertions that the municipal government obtains revenue from penalties and fines. The study goes on to say that although taxations are the most crucial way of generating revenues for municipalities, they are capable of funding a small portion of the municipality in order to provide public services.

Mbufu (2011) defines income optimization planning as identifying sources of revenue, measuring revenue, along with collecting earnings, as well as addressing credit and debt management. In accordance with USAID (2007), a substantial number of municipality customers are financially poor and thus unable to make payments for operations; this should be considered while developing financial initiatives and approaches. According to the ACODE Report, municipal governments

additionally receive revenue through market dues, judicial consequences, parking fees, neighborhood service tax, hotel occupancy tax, trading authorizations, and gifts from the government of the United States and other countries (2009).

According to Byrnes (2006), many local governments develop revenue improvement plans to combat and reverse declining local revenue. These strategies involve, among other things, discovering new revenue streams to expand the revenue base. The lecturer continues, "Real collections may be smaller than expected." This demonstrates a lack of collecting revenue, which is unsustainable if the municipality in question intends to provide outstanding and sufficient services to its residents (Tregilgas, 2006).

A research in Tanzania found that in order to get development funds, Local Governments must meet some basic standards, according to Fjeldstad et al., (2010). Rules such as an established yearly plan and budgetary constraints, promptly submitting of final audits, no unfavorable opinion auditing certificate awarded to the council's last set of accounts, and quarter reporting on finances submission, in accordance with the scholar, are intended to support a culture of good governance. These guidelines are seen as minimal precautions for dealing with money, with the purpose of ensuring accountability among council employees and executives. LG also fails to avoid exaggerated benefits from revenue enhancement operations, according to Tregilgas (2006), making revenue and service delivery more of a dream than a reality.

According to Norton and Kaplan (2012), when LGs employ a squad of enforcers to oversee it, they enhance their local income collection. According to the experts, a number of interconnected areas must be addressed in order to preserve an organization's smooth financial health; they suggest that using strategic planning enforcement inclusively achieves an organization's goals. This activity necessitates the formulation of goals pertaining to service quality, as well as other initiatives targeted at accomplishing corporate goals.

Finally, designed effectively revenue assessment systems, in accordance with Vazquez, Smoke, and Slack (2015), improve tax collection productivity, acceptance by the public, investment in the economy, and urban accessibility for the poor. Budgetary improvement can also assist municipalities in making worthwhile investments in their surrounding areas, resulting in a virtuous circle of growth, revenue, ultimately prosperity. Odd-Helge (2012), on the opposite hand, argues

that in Anglophone Africa, the administration of local governments 'own income' systems typically include a diverse set of revenue techniques. Ownership rates, corporate authorizations, market fees, and varied applications charges, which are often in the manner of surcharge for services done by or on behalf of a local governing body, are the principal sources of 'own earnings' in urban councils.

2.2.3 Causes of poor service delivery

Depending on the Authority's capabilities, the elements that influence service delivery range from one authority to the next. According to a CAG report issued by the Bukoba municipal council in 2014, service delivery is insufficient due to low revenue collection, poor planning, and misallocation of funds. The reasons stated above are similar to those discovered in a study conducted by Charles M, (2013), in which employees and service users were polled about difficulties that they considered contributed to poor service delivery.

The following were the most important factors discovered:

- i. Poor planning - the lack of solid plans that specify the path to be taken and the resources to be used to achieve the goals.
- ii. Poor monitoring and evaluation- there are no organizational structures in place to regularly monitor and assess progress so that corrective action may be taken if deviations from the plan occur.
- iii. Ethnicity- the tendency of municipal employees to hire residents or relations regardless of their talents or talents to do the responsibilities at hand.
- iv. Resistance to change is defined as the failure of a local authority to adjust to a changing atmosphere in order to achieve the entity's objectives. There is organizational stagnation, as well as a dearth of management willing to challenge the status quo.

2.2.4 Ways to Improve Service Delivery

A study in Tanzania's local government reform program (LGRP) has led in positive changes in local governments' provision of basic public services, greater financial management and revenue

generation capacities, and improved governance, notably local government accountability and responsiveness. The program's major components are as follows:

Governance – entails raising community awareness and participation in order to promote democratic, transparent, and accountable government ideals.

Restructuring - entails boosting the efficiency with which local governmental organizations provide high-quality, for a long time services.

Finance – Local governments' resources will be expanded, and their utilization will be more efficient.

Legal - passing regulations that enable to aid in achieving the effective execution of local government changes. Through the administration of the program, assisting in the successful and efficient handling of the overall reforming program.

Every quarter, the government distributes devolution funding to local governments. As a result, it is recommended that they use them in order to provide better service to their residents.

2.2.5 The Relationship between Revenue Collection and Service Delivery

The type of services that local governments can provide is determined by the quantity of money available to them. When funds are few, local governments find it difficult to focus on services. Municipalities use the money that they raise to cover both ongoing and capital/development costs. Road regular consumption, medical treatment, waste collection, supply of water, and school development and upkeep constitute a number of the more revenue-generating services.

According to Kajumbula (2019), administrative costs should account for 60% of the funds, with the remaining 40% going to the relevant community. The amount of money collected determines the level of service provided. Low local revenue, according to Kabwegyere (2019), is a barrier for the decentralized government model if service delivery targets are to be met.

According to Katawire (2016), efficient revenue collection provides a range of benefits, ranging from lower collection costs to better service delivery, including school construction, public restroom construction, vehicle purchases, and center modifications.

It is difficult to assess the beneficial effects of revenue gathered when coupled with the handing over of public services. This is because, when circumstances at which service quality shows up to have improved, to determine if the improvement is due to improvements in collection of revenues or because greater emphasis has been entirely devoted to the efficient functioning of products and services that might have been given little attention from management previously can be difficult.

The local government finance commission stated at geographic regions workshops on community revenue enhancement (2004) that there is showed a lack of correlation between local revenue collection and the provision of services in municipal government, and that those local governments should implement massive community outreach and mobilization to advance the understanding of the reasons individuals pay taxes and what those taxes do, with this training reaching local council.

(2003) contends that in order to enhance municipal government revenue, accountability must be improved and strengthened so that taxpayers may appropriately link the payment of taxes to service performance. It is also required to improve the execution of administration of taxes and collection legislation.

The RDC Act (Chapter 29.13) of Zimbabwe mandates that 70% of gathered monies be spent on municipal development, with the other 30% being put back in the community from whom the funds were obtained. This implies that 30 cents of every dollar contributed goes to community development. This implies that an extensive amount of money must be raised in order to deliver outstanding amenities to the neighborhood.

2.3 Chapter Summary

The next section explored the viewpoints of other authors on the relationship involving revenue collecting and the delivery of services. The strategies used to examine data are explained in the next chapter, which is about research methodology.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter explained the process for doing the research. This chapter included the study design, the population being investigated, sampling processes and sample size, sources of information, and data collection technologies. It also emphasized the data's authenticity and dependability, along with data collecting and processing steps. The researcher conducted the qualitative analysis.

3.1. Research Design

In the words of Saunders (2009), the research methodology is the overall plan regarding how the investigation will progress, including the ways in which it is going to respond to the issues being investigated, describe data sources and think about the limits that investigators will almost certainly face. A "research design" is a practical plan for conducting a study (Kothari, 2004). Any non-numerical or not quantifiable data that can be produced as a consequence of any study technique is referred to as "qualitative research" (Saunders and Thornhill, 2009). The key advantage of qualitative research over quantitative research is that it does not put respondents under stress by accurately conveying the true results. Numbers are simple to grasp. As it turns out, qualitative provides participants with more options. A qualitative technique was employed to gather information regarding incidences in the research settings that was not numerical in character. A case study will be used by the researcher in a qualitative examination. A case study provides for a detailed investigation of a single instance of an intriguing issue. It necessitates developing a thorough grasp over time by accumulating precise information on the unit of research.

3.1.1 Case Study Method

A variety of factors influenced the researcher's decision to use a case study design, including the following: case studies allow for a full portrayal of the scenario. This enables the researcher to perform an in-depth investigation and gain a comprehensive understanding of collecting revenues

and its influence on RDC providing services. Because it examines both beliefs and attitudes, a case study is simple and effective. A case study allowed the researcher to collect relevant, recent information that could be used to test the hypothesis and draw findings that could be applied to the broader community. The researcher picked the case research approach because it allows for empirical studies of occurrences in themselves as individuals or actual settings using a variety of evidence sources.

Case studies are especially valuable if the person conducting the study wants to have an in-depth comprehension of the research context and technique. This is essential in this particular instance because the researcher wants to learn more about the revenue collection issues that RDCs face.

The method erred by relying too heavily on interpretations to guide findings and recommendations. To interview the team's leaders (staff members) and write thorough summaries of what they did.

3.2 Targeted Population

According to Zikmund (2003), a target population is a specified, comprehensive group relevant to a study effort. This study was conducted on a population of council members and Chikomba inhabitants. The researcher drew a representative sample from every worker of Chikomba District RDC, both at its headquarters and sub-office levels, for the aim of this study. The overall number of staff is 60, with 20 councilors, 50 business and industrial ratepayers, respectively and 300 between high and low density inhabitants.

3.3 Sample Size and Sampling Methods

According to Webster (2004), a sample is a defined subset of a statistically significant population whose characteristics are researched in order to learn more concerning the entire population. In the terminology of Terre Blanche (2006), a sample is a little bit of something that is intended have shown the aesthetic, quality, and character of the entire. In line with Cooper and Schindler (2003), the compelling benefits of sampling include decreased costs, higher result accuracy, and faster data collecting. Stratified random sampling was used to select a sample of 50 respondents. CRDC staff, councilors, high density residents, low density inhabitants, and commercial and industrial business ratepayers were all classified into four categories. When the questionnaires were

circulated, twenty-one employees and four councilors were taken into account. Employees were picked from each of the following departments: health, finance, audit and loss control, engineering, technical, and central administration. Twenty residents were selected 10 from low and 10 from high density. Also other five ratepayers were selected from commercial and industrial business. The researcher utilized stratified random sampling because it is more representative because the different units in question are proportionally represented, resulting in greater precision.

Table 3.1: Sample size

Table 3.1: Sample Size

Category	Population	Sample
Health department employees	5	2
Finance department employees	10	5
Audit and loss control department employees	10	5
Engineering department employees	5	2
Technical department employees	10	4
Central Administration department employees	10	3
Councilors	10	4
High density residents	60	10
Low density residents	60	10
Commercial and industrial business ratepayers	20	5
TOTAL	200	50

Source: Primary Data

3.4 Sources of Data

The respondents' information was gathered using both primary and secondary sources.

3.4.1 Primary Data

According to Leedy (1999), primary evidence is material gathered in order to address a particular problem. This implies that the researcher collected specific knowledge on his own. This information was gathered through interviews and questionnaires. The individual who conducted the information interview was chosen by the researcher because it allows the person who responded to freely disclose events, conduct, and ideas related to the topic. As a result, the individual conducting the study is going to have the possibility of collect further information.

3.4.2 Secondary Data

It refers to data that has previously been captured and collected recorded another purpose. From 2009 to 2017, full council minutes, finance committee accounting documents, and audit committee minutes were examined to discover how the Chikomba RDC managed quality service issues. The examination of minutes and rate records yielded information that was important in understanding the nature of collecting payments challenge at Chikomba RDC as well as how it affected service delivery. Because the data had previously been documented when it comes of effort, cost, and time, obtaining it was less expensive. It was also straightforward and quick to analyze, appraise, interpret, and put forward all the information and findings. Secondary data was employed because a reference point to examine the precision and breadth of the primary information. Despite its usefulness as an archive of the written word, secondary information has limitations that should not be overlooked. Because most of these secondary source information remained outdated, proving data validity was difficult. Although new information was obtained, it was insufficient on its own, necessitating main information collecting. To avoid this, the person conducting the study uses primary data to ensure data accuracy and reliability. This was done to ensure the degree of precision of the secondary data.

3.5 Research Instruments

An instrument for investigation is a device to evaluate a specific phenomenon, such as a pen and paper test, an online survey, a telephone conversation, a research tool, or an assortment of observation recommendations (Patton, 1990). In accordance with Terre Blanche (2006), triangulation is a manner of using many methods, data collection strategies, or data sources. The information was combined in order to improve the correctness, validity, and reliability of the conclusions. The researcher used questionnaires, observations, and interviews as techniques.

3.5.1 Questionnaires

A questionnaire is a piece of paper that contains a series of questions that respondents must answer in order to acquire significant knowledge about the research being undertaken (Patton, 1990). It consists of questions with multiple answers. Open-ended questions allow responders to go into an extensive variety of potential subjects that may arise from a given issue or query. The reply was free to respond in whatever way he or she saw fit. To explore and collect information gathered from previously determined those who responded, appropriate questions for research been used. Because certain accounting and financial terminology can be jargon for specific interviewees, explanations were provided on areas where the respondents were unsure so that the right knowledge could be obtained. Before retrieving the completed surveys, the researcher provided each participant a set amount over time for filling out the questionnaire.

Questionnaires were utilized in the study since they provide a low-cost method of collecting data from an enormous amount of participants. Respondents have ample opportunity to make intelligent responses. Because huge samples may be used, results may prove more accurate and dependable. However, questionnaires are notorious for having gaps in which a couple of inquiries are returned blank, resulting in a low response rate.

To avoid this problem, the person conducting the study: Wrote a nice covering letter describing why the research was needed. Postal questionnaires were also sent to sub-offices with a stamped addressing envelope. The recommendations were made simple and enticing in order to enhance response rate. The interviews were designed to begin with questionnaires that were likely to stimulate the respondents' interest, so that participants would be motivated to continue answering

the questions. The researcher employed shorter questionnaires to get speedy and accurate responses. Finally, individuals who did not respond were followed up with for quick input.

3.5.2 Interviews

The interview is an exchange of questions and answers that involves the interviewer communicates with the person who responded immediately while taking observations on what is said. The individual conducting the study was able to have a conversation with the Chikomba RDC's Department Heads. Informant interviews were used to get more details given that they allow those who are being interviewed to express themselves freely about occurrences, conduct, and ideas related to the topic.

Interviews were employed by the study's author given that they supplied quick feedback as responses to questions were received. The questions were clarified by the person conducting the study so that the respondents were able to comprehend them. The person conducting the examination requested those who answered to explain their unclear statements during the conversation sessions. The person conducting the study was able to probe further into previously undiscovered concepts. Nonverbal responses were observed and documented by the investigator. The researcher had the opportunity to encourage individuals to respond to questions they may have avoided owing to confidentiality concerns. Face-to-face interviews help to maintain excellent rapport since the interviewer must develop friendly relationships with other people that foster amicable relationships with colleagues.

Nonetheless, interviews have the following disadvantages: critical information is sometimes withheld due to fear of persecuting. Given that they were too preoccupied, some key respondents voiced unhappiness with their interviews. Due to time limits, however, the person conducting the study was compelled to make quick and precise inquiries. This lowered the amount of data gathered. Certain people may give comments they assume the interviewer expects.

In order to address the aforementioned shortcomings, the researcher provided responses that they believed the interviewer wanted to hear; the researcher avoided certain leading questions. Nevertheless, the investigator employed observations to counterbalance the information that the people surveyed had not provided. Furthermore, follow-ups were done on a regular basis to confirm meeting interview dates.

3.5.3 Observations

Observations require both hearing and looking to comprehend, that is, noting and devoting close attention to what one inspects, studies, and remembers (Haralambos and Holborn, 2004). During his Work Related Learning, the study participant had the opportunity to work directly with the Chikomba RDC Finance department. As a result of direct involvement in the department of revenue or addressing consumer complaints, numerous concepts and viewpoints in this study emerged. It is possible to observe either actively or passively.

3.5.3.1 Participative Observation

The method used here is more qualitative, in accordance with Haralambos and Holborn (2004), and entails a context in which the person conducting the study becomes an active player in the action or procedure, as well as a part of the community for whom knowledge is required and from whom it is acquired. The researcher submerged herself in the everyday activities of the individuals whom she sought to understand. The researcher was able to engage in revenue collection because she was associated with Chikomba RDC during her Work Related Learning.

3.5.3.2 Non Participative Observation

The researcher watched and documented the activities of others. This is a more quantitative approach given that it concentrates on the rate of activities, which includes the number of past-due debtors. Because occurrences were recorded in real time, current data had been received. However, the key concern for the person conducting the study was that the data acquired through observations was too specific and wouldn't lend itself to generalization in order for coordinating with data obtained through survey responses and interviews. To verify data accuracy, the researcher worked with statisticians that had been the original data compilers. As a result of this, the aforementioned limitation had been eliminated in order to generate real and trustworthy data.

3.6 Validity of Data and Reliability of Instrument

3.6.1 Validity of Data

Validity refers to how well a research instrument assesses what it promises to measure. According to Copper (2011), there are two types of validity: external and internal. The outside validity of the investigation's findings is based on the capacity of the data of extrapolating across persons, situations, and times. The ability of research tools to accurately gauge what is intended to have been measured improves internal validity. According to the writers, the validity of their conclusions have to do with assuming they are truly about what they claim to be about.

Several kinds of hazards to validity exist, notably the following:

- History- knowledge obtained after a party has occurred may be misleading. For example, in this investigation, data about how money was gathered may be misleading, impacting the study's outcomes.

Testing- if participants believe that the outcome will upset them in some manner, the outcome will most likely be affected. Individuals dropping prematurely from the study are referred to as mortality.

Maturation- various events that occur during the period have an impact on participation. Budget dialogue meetings, for example. If the timing of the interviews conflict with the scheduled times, the interview days are postponed. Researcher employed the following solutions in solving validity challenges: The researcher employed a variety of inquiries, including surveys. The researcher demonstrated ethical considerations by using informed permission, stating the primary goals of the study, and emphasizing confidentiality and secrecy to the participants. Making interviews short and precise so as to avoid clashes and drop outs.

3.6.2 Reliability

Leedy (1980) defines consistency as the ability to provide reliable outcomes when employing the same research instruments. In the opinion of Yin (2003), it demonstrates that study techniques, such as data collection procedures, may be reproduced with the identical outcomes. The goal of a reliable assessment is to minimize a study's inaccuracies and biases. This is accomplished by allowing other investigators to duplicate a previous case study in order to document the processes

of a previous case, and they must obtain the same results in order for the data to be considered reliable.

Sample size, data collection instruments, and respondents' degree of knowledge are all factors that influence reliability. The construction and wording of questions, as well as the sample selection and instrument testing, will all be scrutinized.

3.7 Pilot - Testing

The questionnaires and interview guide will be pre-tested to determine how long it will take to finish the questionnaire. This exercise allowed the researcher to confirm that surveys yielded the desired results, that technical jargon was understood by the participants, and that the responses were recorded clearly. The researcher double-checked the questionnaires for blank spots and discrepancies once they were collected.

3.8 Data Collection Procedures

Finance, technical, engineering, health, and administration departments and sub offices received questionnaires from the researcher. Interviews were conducted with any representative of the ratepayer population as well as selected councilors. Before handing out questionnaires to the chosen respondents, the researcher made it clear to them that the information they provided would only be used for educational purposes. The researcher handed out questionnaires to the participants and left a copy with each other; after two weeks, the completed questionnaires were collected. Interviews with selected Heads of Department took place after an appointment was made through the respondents' secretary, and interviews with residents took place after a meeting with individuals who wanted to participate. The results of the interviews were available almost immediately, and all of the respondents were well-versed on the topics discussed.

3.9 Data presentation and analysis

Qualitative information was being gathered and analyzed. Bar graphs, pie charts, tables, and line graphs were used to examine data. After receiving the data, it was processed. Processing the information comprised editing, coding, and compilation, all of which were critical steps in the

study's findings process. This was accomplished in the area with the goal of improving. The following are the precision and efficacy of the research findings:

- Editing was conducted as soon as the surveys from those who responded arrived. It entailed resolving any issues that arose during the research writing process as a whole. Also, to help the researcher translate and understand what the people being interviewed wrote regarding.
- Coding - this procedure was carried out to guarantee that the types of responses were adequately categorised and utilized in relation to the topic under study and to arrange data obtained by dividing it into classifications or groups based on their common features.
- To organize facts in a straightforward and understandable a way, tabulation was used. The researcher looked at subjective information where words were used to express the outcomes. Tables, graphs, and pie charts were used to display the information acquired.

3.10 Summary

This chapter focused on the approaches and techniques used in data collection, the layout, and interpretation. It specified the study's research strategy, population, and sampling methodology. The research equipment that was suited for the study were identified, as well as a plan for data analysis.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 Introduction

This chapter focuses on the analysis, appearance, and deductive reasoning of data from interviews and questionnaires. The data was presented in a way that ensured the investigator was able to not only address the study concerns in chapter one, in addition to solve the issue at hand in its entirety. Tables, bar and line graphs, and pie charts were used in addition to the narrative of interviews. A summary of replies to both study instruments was utilized to examine data for every one of the significant areas of significance to this investigations, which connects to the primary concern and sub problems. By presenting the findings, the study's author was able to draw conclusions and provide recommendations concerning the relationship underlying the collection of revenue and the provision of services.

4.1 Response Rate of Respondents

The researcher distributed surveys to CRDC personnel as well as Chikomba residents. Because of the organisational daily busy schedule, just a few people were interviewed. The outcomes are listed in the table 4.1 below.

Table 4.2: Questionnaires and Interviews Response Rate

Description	Number	Percentage %
Questionnaires distributed	50	100%
Responded	40	80%
Non-responded	10	20%
Total number of booked interviews	15	100%
Total number of interviewed	10	67%

Source: Primary Data

In relation to the table above, 80% of the participants completed and returned survey forms, with only 20% unwilling to do so. A total of 15 persons were scheduled for interviews, including 10 employees, five councilors, and five residents, but only ten people were questioned, including five employees, five councilors, and five citizens. During the interviews, some of the employees were preoccupied with meetings.

4.2 Demographic

4.2.1 Age of Participants

Table 4.3: Age of Participants

Age group	Frequency	Percentage%
20-30 years	10	20%
31-40 years	15	30%
41-50 years	13	27%
51 and above	12	23%
Total	50	100%

Source: Primary Data

The table above shows the ages of the respondents who took part in the questionnaires and who were interviewed during the research. It was discovered that 20% of respondents, including employees, councilors, commercial and industrial business ratepayers, and residents, are between the ages of 20 and 30, while 30% are between the ages of 31 and 40. 41-50 years old accounted for 26% of the total. The percentage of people aged 51 and up is barely 24%.

4.2.2 Gender of Participants

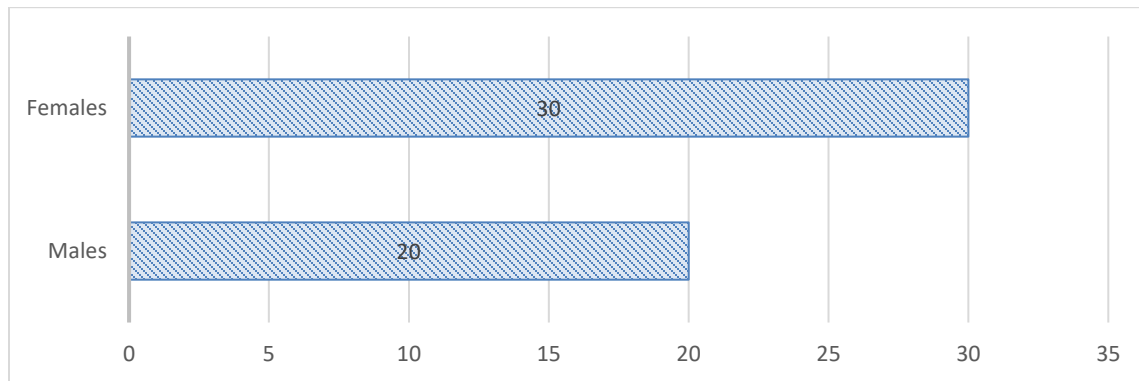


Figure 4.1: Gender of Participants

Through the responses that were discovered it was found out that 30 were female which means 60% and the 40% were males (20).

4.2.3 Level of Education of Employees

The amount of educational experience of a person influences his or her capacity to successfully investigate circumstances that either directly or indirectly influence them. Good policies and policy implementations establish adequate public service delivery at the district level. Respondents with a high degree of education have a higher chance of understanding policies and how they are implemented. A high level of education also gives a person a broad understanding of his or her career. Again, a high level of education promotes people to be courageous when answering interview questions. The educational background of those who responded was asked about to see whether or not it had any relation on the impact of collecting revenues on service delivery.

Table 4.4: Level of Education of Employees

Qualifications	Number of Holders	Percentage
Certificate	10	40
Diploma	6	24
Degree	5	20
Masters	2	8
Others	2	8

illustrates the educational level of the responses received by the investigator

The graph above during

the research. Owing to the statistics, over 40% of respondents had a certificate of completion, 24% a diploma, 20% a degree, with the remainder of the population was evenly split amongst masters 8% along with other holders 8%.

4.2.4 Positions Held

The pie chart above reveals that revenue collectors (clerks) and the loss control team had the largest percentage of respondents, indicating that they had a better understanding of revenue collecting. The Loss Control Team is on the job to ensure that homeowners and business ratepayers are treated fairly. These are the ones that are said to be the most effective.

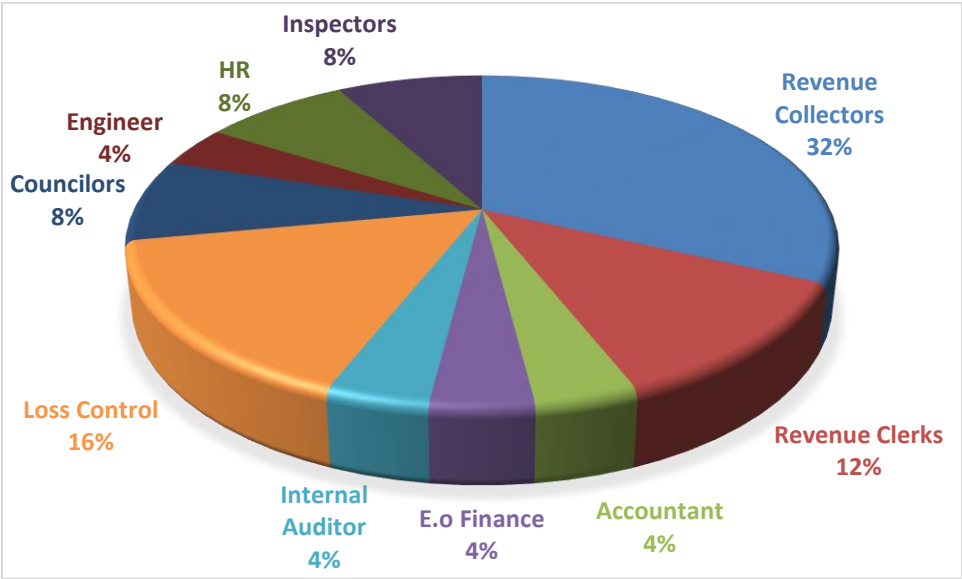


Figure 4.2: Positions Held

The graphical representation above shows that revenue takers (clerks) and the loss control department had the best percentage of those surveyed, implying that these individuals understood how to collect revenues superior. The Loss Control Team is on the job to ensure that homeowners and business ratepayers are treated fairly. These are the ones that are said to be the most effective.

4.2.5 Work Experience

Table 4.5: Work Experience

Time Frame	Number	Percentage
------------	--------	------------

Less than 1 year	3	12
1-6 years	10	40
6 and above	12	48
Total	25	100

Source: Primary Data

The following table shows that the majority of the employees have not worked for the Council for a long time, indicating that they may still have many years ahead of them working for CRDC.

4.2.6 Employment Status of Chikomba Residents

Fifty-five percent of respondents stated that they are unemployed, while 45 percent stated that they are employed. This was also investigated since residents' job status has an impact on tax collection, and 45 percent unemployment has a significant impact on revenue collection. The figure below depicts the current situation.

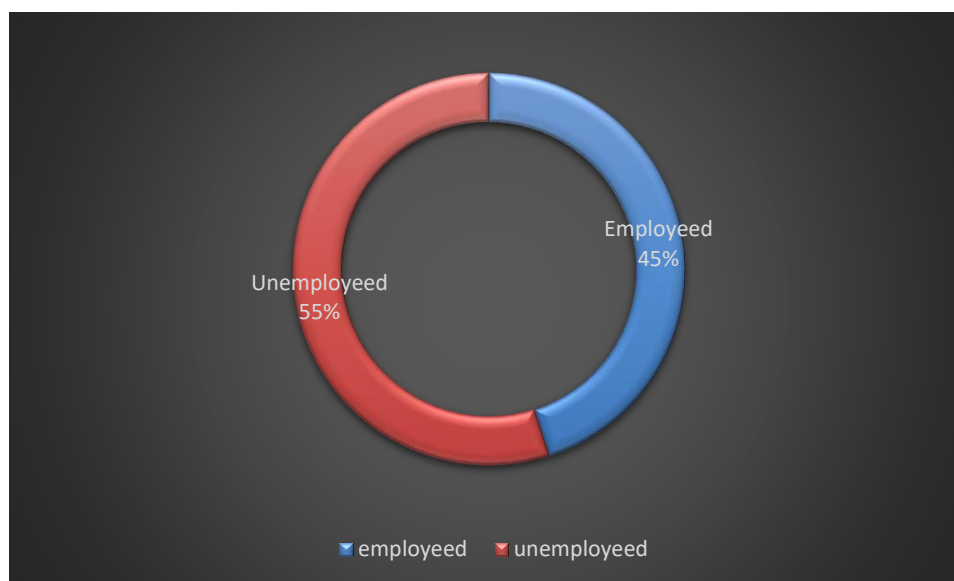


Figure 4.3: Employment Status of Chikomba Residents

4.2.7 Ratepayers' Duration of Residents in Chikomba

Table 4.6: Ratepayers' Duration of Residents in Chikomba

Duration	Number	Percentage

Below 3 years	5	20
3 years and below 6 years	8	32
6 years and above	12	48
Total	25	100

Table 4.5 above, a bigger percentage of ratepayers have lived in Chikomba for a long time. This aided the researcher in analyzing the data since ratepayers who have been with the Council for a longer period of time will be able to explain the service they received. They'd be able to give ratings.

4.3 Research Findings and Discussion

The part that follows below presents major study findings and comments that are consistent with the study's primary objectives and succeeding questions being investigated.

4.3.1 Does CRDC Provides Service Delivery to the Community

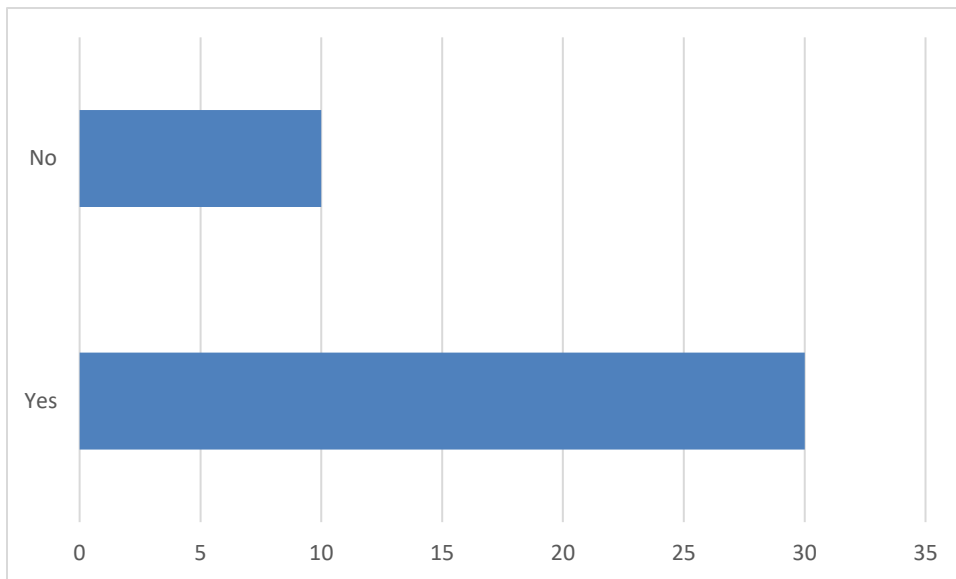


Figure 4.4: Provision of Service Delivery to the Community

Thirty of the forty people who filled out the questionnaires agreed that the council serves the community, while 10 disagreed. Respondents expressed a variety of opinions in the explanation

area, including that while the service is provided, it does not meet the needs of the community and is not up to par. Those who claimed that no service was provided went on to argue that this was demonstrated by substandard road networks with potholes, non-functioning lamps, and a revenue collection service that was not done effectively, resulting in practically every location becoming a dumping site. As a result, people have complained that there are few benefits in comparison to the rates they pay. Michelsen (2009) discovered this through his Tanzanian research, where respondents saw few meaningful benefits as a substitute for the tax burden they paid. Personnel who agree to provide service but face challenges such as individuals saying that the costs were too high for them to endure because plenty of them had no employment and had no money to pay while others only were interested in feeding themselves first. Some stated that because they had been tenants, they were not required to pay charges for services.

4.3.2 Challenges Faced by CRDC in Revenue Collection

Ten percent of respondents cited debt write-off orders as a barrier to revenue collection, while five percent cited poor billing, fifteen percent cited ratepayer resistance, twenty-five percent political pressures on revenue collection, and the same as official corruption, and the remaining twenty percent was split evenly between lack of power to enforce payment and inadequate communication with ratepayers. The collection of income is further hampered by government corruption. The researcher noted that this was also accurate, as four revenue collectors were inspected and discovered to be short on revenue, with one of the collectors committing fraud by writing low amounts on the carbonated copy and high amounts on the top copy of the receipts. He writes \$30.00 on the top copy and \$10.00 on the carbonated copy, for example. This will jeopardize income since, at the end of the day, the revenue clerk works with a carbonated copy displaying \$10.00, but the client paid \$30.00, meaning the difference of \$10.00 belongs to the revenue collector. The perspectives of respondents on revenue collection limits are depicted in the diagram below:

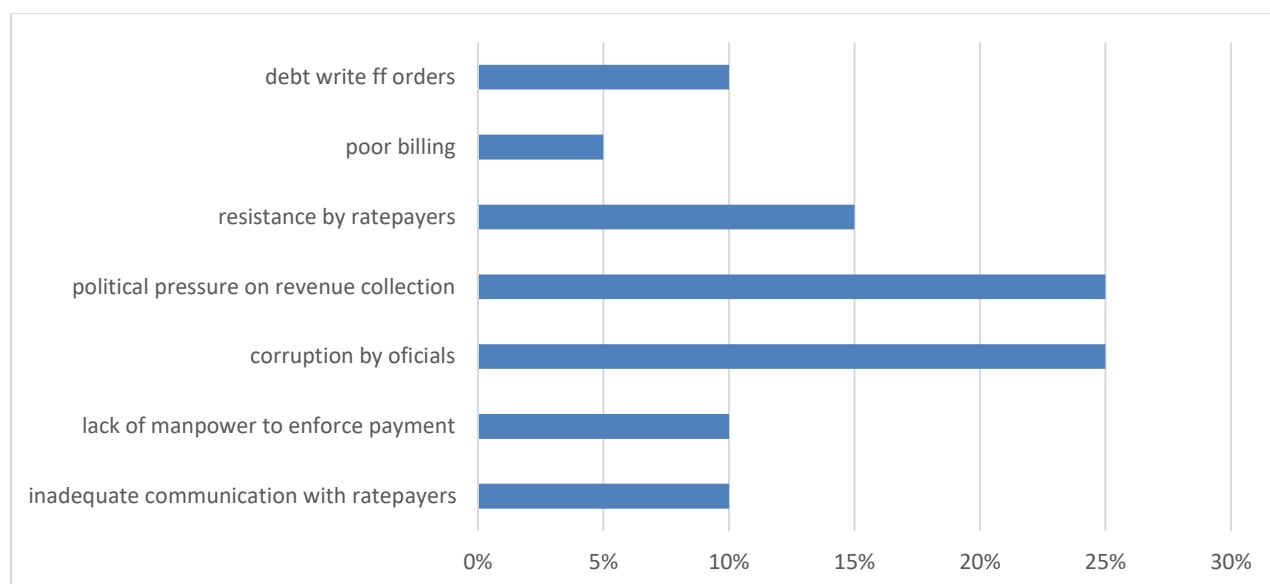


Figure 4.5: Challenges Faced in Revenue Collection

Table 4.7: Revenue Collection Challenges

Questions	A	SA	D	SD
Does reluctant by ratepayers lead to problem in revenue being collected by the Council?	35%	45%	15%	5%
Tax avoidance, tax evasion, corruption and political interference are the main challenge in revenue collection.	15%	80%	5%	0%
The Local Authority is partly responsible for poor revenue collection.	60%	10%	20%	10%
The revenue collectors are not academically skilled for the job.	30%	55%	10%	5%
Complicated local government rules and regulations are partly a challenge as far as revenue collection is concerned	20%	65%	10%	5%

Source: Primary data

Further study indicated in the chart above clearly highlighted that politics, corruption, tax avoidance, and tax evasion all had a significant impact in local governments' ability to collect income effectively. In Bindura, for instance that the closure of company establishments in March 2012 for enforcing settlement of shop permits was greeted with strong opposition from lawmakers, and the effort was put on hold immediately. In addition, the local government is claimed to be partially responsible for tax collection. According to the findings of the research, some ratepayers

pay their levies with maize, and council is responsible for collecting those maize. Because it takes so long to collect those forms of payment, the respondents safely concluded that it is partially accountable. When it comes to income collection, skilled personnel have also been mentioned as a big challenge, as have government norms and regulations. Fifty-five percent strongly believed that revenue collectors lacked the necessary skills. The researcher agrees with the respondents based on her observations, as there was a situation that occurred during her period of attachment that resulted in an audit of money collected, with the findings revealing that revenue collectors are unable to properly write receipts.

4.3.3 Strategies Used To Solve the Challenges

Service charges, according to 5% of residents, are too high and that lowering them will increase revenue collection. Three percent stated that the council is not correctly invoicing its clients and is not doing so on time, implying that proper billing should be done. According to almost 10% of those surveyed, the municipal government's debt collecting method might have been improved. The biggest number of respondents believes that practicing excellent corporate governance will aid in the collection of income. Skilled workers also raise an alarm because they believe individuals collecting income are weak in the abilities necessary for tax collection. The graph below depicts the respondents' perspectives on revenue collecting solutions.

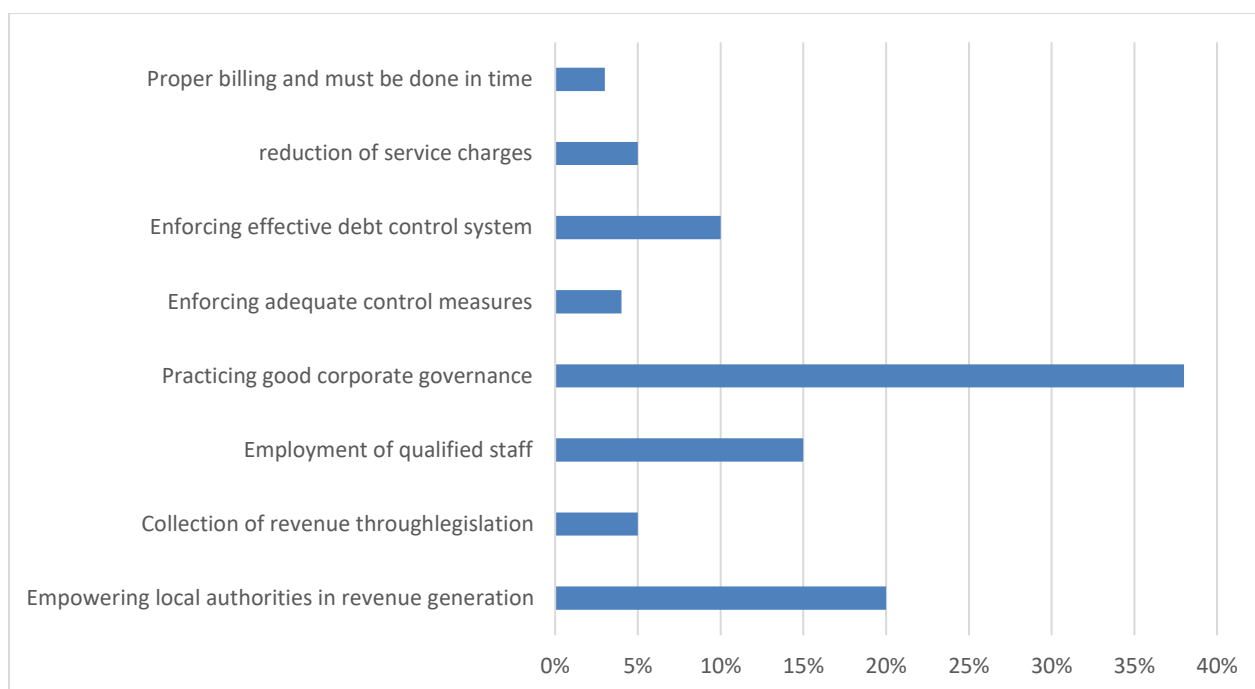


Figure 4.6: Solutions to revenue collection challenges

Table 8: Other strategies that can help the revenue collection as suggested by respondents

Questions	A	SA	D	SD
Revenue collection needs to be improved.	87%	13%	0%	0%
The Zimbabwean government ought to support municipal governments in increasing tax collection.	5%	90%	5%	0%
To strengthen income collection, the government at large should raise its subsidies to municipal governments.	35%	55%	6%	4%
Does use of different ways to collect revenue like Eco-cash, one wallet swipe, town city application helps in collection of revenue.	25%	70%	5%	0%

Source: Primary data

As evidenced by the replies above, Chikomba's revenue collecting needs to be improved. Revenue collectors must be closely monitored since they may accept bribes from clients. The researcher noticed this while collecting questionnaires and listening to the respondents' comments. The central government should do a lot to aid by boosting grant amounts so that high-quality service can be delivered. Using many platforms to pay is preferable since it allows individuals to pay in a

variety of ways. However, the researcher was surprised to find that 5% of the respondents disagreed with the suggested method, and the researcher discovered that the respondents were complaining that the CRDC was denying some bank cards because "the bank cards are of money charges who are high jerking the clients with high rates compared to what the Council is dealing with," and that the respondents were complaining that the CRDC was denying some bank cards because "the bank cards are of money charges who are high jerking the clients with high rates compared to what the Council is using. This is because Council follows the official rate, which is announced weekly and is lower than the black market rate.

4.3.4 Causes of Poor Service Delivery

Table 4.9: Causes of Poor Service Delivery

Questions	A	SA	D	SD
Does councilor interference cause poor service delivery?	5%	20%	25%	50%
When is a paucity of funds or a low income base, resulting in inadequate the delivery of services?	7%	13%	25%	55%
Poor planning and monitoring lead to poor service delivery	20%	75%	3%	2%

Source: *Primary data*

Poor planning and monitoring were the most common issues cited in the responses to the questionnaires that were sent out. Even if the rates are paid, residents and staff claim that there is no proper planning of which services should be supplied at what time. Residents, for example, complained about inadequate roads during rainy seasons, indicating that the Engineering department is not adequately planning its work, although having the funds to do so. Also, revenue collectors who are not regulated end up conducting dirty job and getting kickbacks from ratepayers, which contributed significantly. Councilor interference has a 50% disapproval rating in the strongly disapproving column, despite the fact that they are also working hard to give better service to their constituents. Other issues cited included insufficient resources for service supply, which may jeopardize the service supplied even if income is correctly received. Some clients are not adapting to changes in rate payments, which has been mentioned as a source of resistance to change.

4.3.5 Ways to Improve Service Delivery

It was discovered from the respondents that service has to be improved. Employee corruption, according to 60% of respondents, has to be reduced. Politics and income collecting need to be separated, according to 20% of respondents. Finance management, according to 15%, must be done well in order to give service. Devolution funding must be used for service delivery, according to 3% of respondents. Two percent said that ratepayers should be included in budget consultation so that they can express their opinions on how much they can afford and Council can consider suitable rates. The pie chart below depicted these methods:

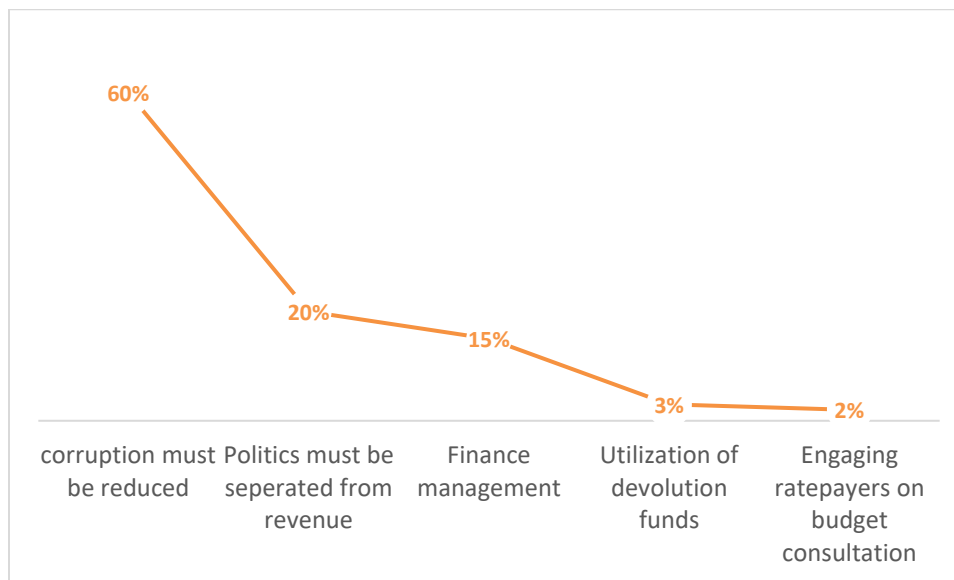


Figure 4.7: Ways to improve service delivery

4.3.6 The Relationship between Revenue Collection and Service Delivery

(a) Is there a connection between the provision of services as well as revenue collection?

The other five percent (2 respondents) disagreed with the matter at hand. It was discovered that while respondents believe there is a relationship, there are other elements to consider, such as the administration of the gathered cash and how the monies will be used. The graphic below encapsulates this.

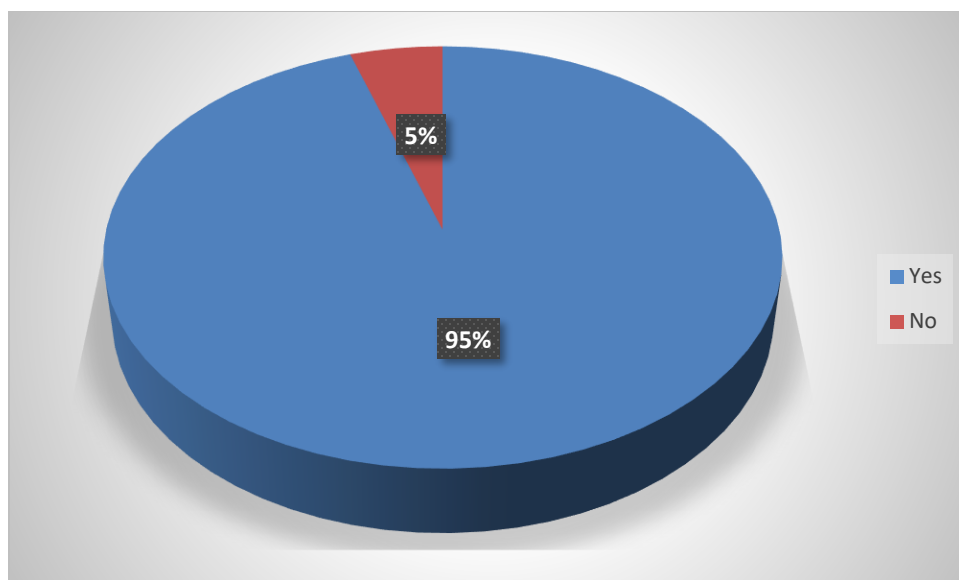


Figure 4.8: Relationship between Service Delivery and Revenue collection

Table 4.10: Relationship between Revenue Collection and Service Delivery

Questions	A	SA	D	SD
Is the Council's revenue used to deliver amenities to the people?	31%	49%	19%	11%
The CRDC's earnings is used to provide services to the public.	25%	69%	4%	2%
The RDC uses the earnings it collects for offering a variety of services.	55%	35%	7%	3%
The provision of services decreases as income collection decreases, and the reverse is true.	20%	65%	10%	5%
In terms of local government expenses, the delivery of services is a top priority.	35%	45%	!5%	5%
Donor money are largely used to offer basic solutions for the wider community.	45%	45%	6%	4%
The national government offers multiple subsidies to the local governments to enable them to conduct community service activities.	5%	95%	0%	0%
The government at the central level guarantees that the funds it grants to the local governments are used appropriately to support social services.	10%	90%	0%	0%

The researcher can reasonably deduce from the preceding data that the majority of respondents agreed that there is an association between providing services and collecting revenue.

4.4 Analysis of Secondary Data

The following data was derived from the financial statement and internal audit report to illustrate the amount collected as well as the amount allocated for service delivery from 20014 to 2022.

Table 4.11: Amount Allocated for Service Delivery from 20014 to 2022

Year	Revenue Collected (Rates Paid) \$	Service Delivery(Expenditure) \$
2014	679 271	116 797
2015	883 641	205 428
2016	985 987	124 121
2017	970 600	380 300
2018	1 710 450	230 630
2019	1 876 987	825 332
2020	990 656	367 534
2021	879 500	215 437
2022	999 765	456 765
TOTAL	9 976 857	2 922 344

Source: Secondary data

The amount attributable to service delivery is quite minimal when compared to the money generated through the rates paid by residents and business owners, as shown in the table above. From 2009 to 2017, we may estimate that the Council contributed 29.3 percent to service delivery. The study stated that corruption, politics, and poor corporate governance are at an all-time high, and that they must be addressed in order to get better results. The registers of ratepayers were examined to see if they were paying their rates on time, and it was discovered that while three quarters of the people were paying their rates on time, others were not even paying their dues to Council. Because some of the figures in the registers were not legible because the ink was fading, I urge that the CRDC computerize their data so that those who owe council money may be easily identified.

4.5 Responses from Interviews

4.5.1 Response from Councilors

With regard to the findings of interviews with Chikomba RDC councilors, the difficulties faced by city officials in collecting revenues are: political motivation by politicians, a lack of capability by council to successfully carry out collecting debts, protest by residents at council's ostensible accountability, and ratepayer resistance to it. Councilors, as policymakers, should identify revenue collection measures that can be implemented. Councilors propose the following: enlisting the help of councilors and village heads to aid in revenue collection, consulting ratepayers in budget formulation, conducting door-to-door collections by council employees, and initiating legal action to recover arrears. When it comes to the consequences of politics on the billing, of revenue, councilors believe that when handled correctly, politics can operate as a push to improve revenue collection, but the contrary may hold true whenever politicians use insufficient payment for personal advantage. They also claim that municipalities have failed in order to maximize the collection of revenues in their territories because they feel political weight is the most successful revenue collection tool, but it is too difficult to organize. Finally, councilors agree that revenue collection and service delivery have a favorable relationship. As a result, stating that service delivery is dependent on revenue collection.

4.5.2 Responses from Chikomba RDC Residents

According to residents' feedback, the provision of services in RDCs is significantly impeded. Residents recognized the following variables as essential: the absence of money, political influence, corruption and fraud, a lack of delivery of services equipment such as revenue-gathering motor vehicles, tractor-type equipment, and excavators, poor revenue the gathering techniques and procedures used by council, and a lack of working together between council and the citizens. Ratepayers suggested that the council develop a Debt-Collection-Policy similar to what other local governments in South Africa and the United Kingdom have done if debt collection is to be effective, update records and send statements on time, provide better services from collected rates, and learn how and when ratepayers raise money so that debt collection can be intensified at such intervals.

4.5.3 Response from Chikomba RDC Employees

According to staff, political pressure and ratepayer resistance were the main causes of the Council's poor income collection. Also, the Council is not offering better service, which causes ratepayers to refuse to pay. For example, there are no street lights, and parking bay signs is few. As a result, Council must improve in order to collect more revenue. Using devolution funding from the federal government can also assist in providing better service. They also stated that politicians are impacting their revenue by failing to pay their dues on time and, if a fine is imposed, asking payment of less than the specified fee, resulting in low revenue collection. In response to the topic concerning skills, the HOD's urge that revenue collectors be well-trained, with mathematics being a mandatory subject. They should also be taught how to properly draft receipts, leaving no room for anyone with nefarious intents to falsify the receipts. Four respondents identified inadequate transportation as an impediment to increased tax collection. The finance section or Treasury departments which is in responsible for revenue collection, only has one vehicle to use for carrying out its responsibilities. The department must use vehicles from other departments. In addition, they said that the Loss Control section is understaffed. This is in keeping with Fjelstad and Semboja's (2000) findings that a lack of trustworthy transportation makes collecting revenue more erratic as well as challenging to enforce. The failure of government agencies to pay for operations supplied by local governments has also been noted as a critical concern.

4.6 Chapter Summary

Database tables, graphs with bars, pie charts, and ring charts, as well as surveys and interviews, were used to investigate, interpret, and summarize the data. Chapter 5 covered the overview, results, and suggestions for improvement.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter's goal is to synthesize the substantial research that has been undertaken, as well as deliver suggestions and a broad conclusion. The recommendations have been founded on the data gathered and findings reached throughout the study.

5.1 Summary of Findings

Lack of funds has led in a catastrophic decline in the quality of the amenities offered by numerous, if not all, Zimbabwean local governments. Despite the multiple opportunities offered to local governments for gathering revenue under multiple statutes, many Zimbabwean local administrations appear to be struggling with revenue collection, motivating this researcher's investigation. The study revealed the potential and issues with revenue gathering in the CRDC, as well as the elements that determine revenue collecting in the Chikomba Rural District Council.

Certain inquiries had to be answered before findings from the study and suggestions could be developed. The study carried out within the borders of Chikomba. The literature of other authors demonstrated that, despite having resources at their access, governments of municipalities encounter difficulties in collecting revenue.

The sample of 50 respondents comprises councilors, Chikomba Rural District Council workers, members of the business society as a whole and ratepayers from both low and high density housing areas. As research tools, interviews and survey responses were utilized. Bar graphs and pie charts were used to give data for assessment for the purpose to come up with the results and suggestions.

The research yielded the following results:

The Chikomba Rural District Council is suffering operational challenges, principally as a result of its failure to collect income adequately.

Evaluation rates, which contribute the most to the particular municipal budget, have an average collection percentage of 5% when compared to other avenues for revenue. Collection percentages are higher for bus entry fees, burial grounds, inspection fees, and shop licenses.

Chikomba Rural District Council's outstanding debt has skyrocketed with the implementation of the multi-currency system.

Opportunities

- i. Section 1 of the Urban Councils Act authorizes regional governments to collect revenue for services supplied to residents within their jurisdiction. Chikomba Rural District Council, according to the findings, has the ability for gathering revenue from residents through this legislation.
- ii. The Chikomba Rural District Council has access to licenses, parking lots, social amenities, burial grounds and cemetery sites, burial housing, as well as additional revenue sources.
- iii. Another advantage of local governments is that their products and services, including water and space for parking, are readily accessible to all residents and non-residents alike. They additionally don't have to look for customers because the setup does it for them.

Challenges

- i. The ability and readiness of the populace to pay, in addition to the quantity of rateable places of confinement, have been cited as the most significant obstacles affecting collecting revenue within regional governments.
- ii. Another issue, according to the research fund, is that the majority of Chikomba ratepayers are unemployed, which has a severe impact on the Chikomba Rural District Council's revenue collecting activities.

It was stated that late or lack of bills by ratepayers is related to the phenomenon of erroneous invoices and households not getting their bills through the local government. In accordance to the observation, the vast majority of ratepayers are unaware of the benefits of payment for amenities given by the local government, and the majority of them pay their utility bills out of fear of being penalised by Chikomba Rural District Council.

It was determined that Chikomba Rural District Council is likewise failing to collect income sufficiently due to the constraints that follow:

- i. Bad execution of services, lobbying from politicians to relax the collection of taxes, bad governance of businesses, poor debt collection procedures, insufficient authority to compel making a payment, poor billing purposes, insufficient interaction with ratepayers, and corrupt government officials and embezzlement. The most common explanations for late payments of bills by ratepayers include poor service delivery, corruption, and misuse of funds by municipal authorities.
- ii. As a result, the Chikomba Rural District Council does not have the financial resources to replace its outdated infrastructure, such as sewer reticulation systems, with the goal to improve its ability to provide services.
- iii. Politics was also discovered to be having a detrimental effect on the municipality's revenue collection activities. Local governments, for example, frequently oppose efforts to close establishments in order to ensure making a payment of shop licenses.
- iv. Another result was the fact that central government subsidiary ministries fail to support municipal governments by forgetting to pay for services offered by local governments.

5.2 Conclusions

According to the report, collecting revenues has a greater impact on the delivery of services in Chikomba R.D.C. Furthermore, the collection of taxes can be increased by sensitizing everyone in the neighborhood from where the revenue is collected. Despite the fact that the C.R.D.C. has put in place a variety of processes and initiatives designed to enhance the collection of revenue, there is still opportunity for development in order to deliver better service. The delivery of services by rural district councils is a major source of concern. Most rural district administrations' service delivery is impeded by a lack of money to operate, operational tools, corruption, ineffective planning and being implemented, and political meddling. It is also influenced by local government social, economic, and political institutions, which hold down the response of local authorities to any possible problems that are awaiting clearance from the central government. Furthermore, service delivery in councils is now a political problem, with conflicting interests amongst political parties to carry out service delivery, resulting in services not being delivered. Because of political obstacles, such as war veterans' unwillingness to pay due to political clout, revenue from unit taxes and development levies is not collected. Based on the principal study purpose or topic of this

investigation, which is the connections between the collection of revenues and the provision of services in Rural District Council, it was concluded that service administration in cities has an intimate connection with revenue collections. As a result of poor tax collection, local governments have suffered a dramatic decrease in service delivery. Despite the simple fact that municipal governments have begun implementing a variety of strategies and programs to improve the collection of revenue figures to some extent, there is still much more that can be done to improve revenue collections for improved service delivery. Councils are full with mechanical, but they are devoid of dynamics. As a result, municipalities have been urged to use mechanisms to reduce or eliminate debt accumulation.

5.3 Recommendations

In order to increase tax collection effectiveness, the researcher provided the following suggestions to the local government:

As a consequence of sensitizing ratepayers, respectively people of all ages ought to become made aware of the benefits of paying rates. For example, inform them that what they invest in the manner of taxes contributes to effective execution of services.

Revenue collectors should have a high level of motivation. They should be provided with resources such as automobiles, laptops, and even moral support from the local government in order to accomplish their jobs properly. Incentives, such as allowances, should also be used to motivate employees.

To prevent evasion, business licensing registries and debtors' data should be computerized so that the system automatically detects unauthorized operations and any sums due and payable. The system can generate a debtor's age analysis to verify how long the debt has been unpaid.

The CRDC ought to educate individuals about the significance of collecting their membership fees and the ramifications of not doing so. This will increase tax income while also rendering it easier for consumers to pay their bills, assuring successful collection of revenue, assessment, which is and compliance.

Chikomba Rural District Council should develop a debt collection policy. It might turn out to be the council's policy, for example, to remove yourself services and/or suit those who default who do not react to warning letters. Furthermore, that was previously stated that a local government should create an ethics code for its employees to follow.

The areas of collecting revenues and loss control should be fully manned, and maintenance vehicles may be accessible. Staff should be given customer service and collection of debts training to help them become more competent. For example, the municipal government should finance seminars and others to pursue greater knowledge and skills. This will aid in the prevention of inefficiency caused by a lack of education.

It is suggested that a local authority support program be established to provide technical assistance to municipalities in the area of financial management. In addition, new and improved laws and legislation should be implemented to empower local governments in areas such as income generation and collection. Furthermore, these policies and regulations should attempt to strengthen the legal framework under which local governments function, as well as local government leadership, administration, and accountability.

The collection of fees could be privatized to reduce the rising rate of defaulters by offering tenders for homeowners or corporations that gather revenue on behalf of regional and municipal governments. This might entail delegating debt collection to law firms, which would then be able to take legal action against defaulting ratepayers.

5.4 Suggestions for Future Studies

The study focused on Chikomba R.D.C., which was chosen to represent other local government rural district councils (R.D. Cs) in Zimbabwe. The findings may not apply to all R.D. Cs in the same way. This is due to the fact that each R.D.C has its own manner of conducting business. In order to develop comparative findings on the relationship between revenue collection and service delivery in rural district councils, more research involving multiple Rural District Councils should be done. After some time has passed, a replication of this study should be conducted to see if any significant changes have occurred.

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APPENDIX 1: QUESTIONNAIRE FOR RESPONDENTS

The Relationship between Revenue Collection and Service Delivery in Rural District Councils. A Case Study of Chikomba Rural District Council.

Introduction

Baloyi Ishmael is my name. At the moment, I'm pursuing A BBS Honors Degree in Accountancy at the **Bindura University of Science Education**. At Chikomba Rural District Council, I'm conducting an academic study on the impact of revenue collection on service delivery. I respectfully request that you participate in this study, and your involvement will be critical to its success. Please give me a few minutes of your time and complete the questionnaire. Please keep in mind that this survey is solely for academic purposes. Your responses will be kept private and will not be shared with anyone else. Please do not write your name on the questionnaire because the responses will be anonymous.

Thank you.

So before answering one have to tick where applicable in the box below:

☐ Employee

☐ Councilor

☐ Ratepayer

☐ Government Official

SECTION A: DEMOGRAPHIC

(WHERE RESPONSES ARE PROVIDED TICK IN THE APPROPRIATE BOX)

(1) Age

☐ 20-30 years

☐ 31-40 years

☐ 41-50 years

☐ 51 and above

(2) Gender

☐ Female

☐ Male

(3) How long have you been staying in Chikomba as a rate payer?

Below 3 years ☐ 3 years and below 6 years ☐ 6 years and above ☐

(4) Are you employed?

Yes ☐ No ☐

(5) Participant's qualification

☐ Certificate

☐ Diploma

☐ Degree

☐ Masters

(6) For how long have you been working at Chikomba Rural District Council?

- ☐ less than 1 year
- ☐ 1-6 years
- ☐ 6 years and above
- ☐ more than 20 years

(7) Position held in the Local Authority?

- ☐ Loss Control team
- ☐ Accounts clerk
- ☐ Finance Officer
- ☐ Councilor
- ☐ Revenue clerk

Other specify.....

SECTION B: MAIN RESEARCH QUESTIONS

1. Does CRDC provide service delivery to the local community?

- ☐ Yes ☐ No

Explain your answer

.....

.....

2.1 In your view, what are the revenue collection constraints facing Chikomba Rural District Council?

- ☐ Inadequate communication with ratepayers

- ☐ Lack of power to enforce payment
- ☐ Corruption by officials
- ☐ Political pressure on revenue collection
- ☐ Resistance by ratepayers
- ☐ Poor billing
- ☐ Debt write off orders

NB: A=Agree, SA= strongly agree, D= Disagree, SD= strongly disagree

2.2 Problems in revenue collection

Questions	A	SA	D	SD
Does reluctant by ratepayers lead to problem in revenue being collected by the Council?				
Tax avoidance, tax evasion and political interference are the main challenge in revenue collection.				
The Local Authority is partly responsible for poor revenue collection.				
The revenue collectors are not academically skilled for the job.				
Complicated local government rules and regulations are partly a challenge as far as revenue collection is concerned.				

3.1 How can the revenue collections constraints you identify above be solved?

- ☐ Empowering local authorities in revenue generation
- ☐ Collection of revenue through legislation.
- ☐ Employment of qualified staff

- [] Practicing good corporate governance
- [] Enforcing adequate control measures
- [] Enforcing effective debt control systems
- [] Reduction of service charges
- [] Proper billing and also must be done in time

3.2 Other Strategies that CRDC should apply in improving the revenue collection

Questions	A	SA	D	SD
Revenue collection needs to be improved.				
The central Government should help Local Governments to improve its revenue collections				
The central Government should increase on its grants to the Local Governments to improve on revenue collection.				
Does use of different ways to collect revenue like Eco-cash, one wallet swipe, town city application helps in collection of revenue.				

4.1 Causes of poor service delivery

Questions	A	SA	D	SD
Does councilor interference cause poor service delivery?				
There is lack of finance or poor revenue base which causes poor service delivery.				
Poor planning and monitoring lead to poor service delivery				

4.2 Briefly explain any other causes of poor service delivery?

.....

.....

5. How best can CRDC improve their services? Ways they can use to improve the service?

.....

.....

.....

6.1 In your opinion is there any relationship between service delivery and revenue collection?

[] Yes [] No

6.2 The relationship between revenue collection and service delivery

Questions	A	SA	D	SA
Does the Council utilize its revenue to provide services to the People?				
The public gets services depending on the revenue collected by the CRDC				
The RDC provides various services from the revenue it collects				
Service provision reduces with reduction in revenue collection and vice versa.				
Service provision is a priority as far as the expenditures of Local Authority are concerned				
Revenue from donor funds is primarily used to provide basic services to the community				
The Central Government provides various grants to Local Governments to enable the provision services to the community				
The Central Government ensures that its grants to Local Government are suitably utilized to provide services to the community				

APPENDIX 2: EMPLOYEES

Questions for Interviews

1. How would you respond if someone claims that the CRDC is not adequately utilizing revenue streams under its jurisdiction?
2. What, in your perspective, is preventing CRDC from collecting revenue?
3. What is the most effective way for CRDC to overcome these limitations?
4. As indicated by allegations in local newspapers, corruption and misappropriation of funds by council personnel has been a problem in many local governments.
5. What strategies has CRDC implemented to address this issue?
6. Is it true that politicians play a role in low tax collections, and if so, how?
7. What steps do you take to recover funds from residents who are behind on their payments?
8. What can CRDC do to improve revenue collection?
9. Residents are complaining for paying the services they are not receiving for instance, sewer system. So how can you address this issue?
10. Do you receive your devolution funds?
11. If the above answer is yes when you start receiving them do and what progress so far have you made with those funds.
12. Do you think there is a need of employment of skilled workers?
13. Do revenue collection and service delivery have a relationship? If yes, how?

THE END

THANK YOUR FOR YOUR CORPORATION!!

APPENDIX 3: COUNCILORS

Interview Guide

1. Why do you believe revenue collection is critical to the council's success?
2. What are the income collecting problems that your municipality faces?
3. What initiatives have been implemented to improve revenue collection?
4. What factors contribute to your municipality's poor service delivery?
5. What effect has politics had on local government income collection?
6. is there a beneficial relationship between revenue collecting and service delivery, in your opinion?
7. When performing their duties, do councilors follow the code of conduct?

THE END

THANK YOUR FOR YOUR CORPORATION!!

APPENDIX 4. RESIDENTS AND BUSINESS OWNERS

Interview Guide

1. Do you make paying council levies a top priority?
2. Are you happy with the services provided by your local government?
3. What do you believe has the most impact on Chikomba Rural District Council's service delivery?
4. What are your thoughts on council corruption and misuse of funds?
5. What tactics do you think your municipality should employ to increase income collection?

THE END

THANK YOU FOR YOUR CONTRIBUTION!!