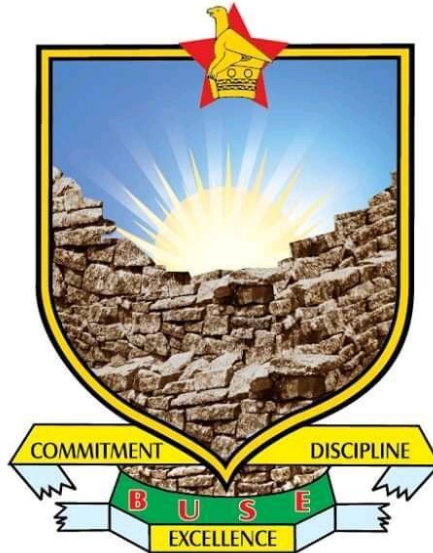


**BINDURA UNIVERSITY OF SCIENCE EDUCATION  
FACULTY OF COMMERCE  
DEPARTMENT OF INTELLIGENCE AND SECURITY  
STUDIES**



**ANALYSING THE EFFECTIVENESS OF THE LOSS CONTROL  
FUNCTION IN RURAL DISTRICT COUNCILS: CASE STUDY OF  
MUREWA RURAL DISTRICT COUNCIL.**

**BY**

**TINOTENDA MURWIRA (B193315B)**

**A DISSERTATION/THESIS SUBMITTED IN PARTIAL FULFILMENT OF  
THE REQUIREMENTS FOR THE BACHELORS HONORS DEGREE IN  
FINANCIAL INTELLIGENCE OF BINDURA UNIVERSITY OF SCIENCE  
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**THE RELEASE FORM**

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## **THE APPROVE FORM**

Thesis Title: An analysis on the effectiveness of the loss control function in rural district councils: Case study of Murewa Rural District Council.

**1) Should be completed by the student:**

I confirm that the dissertation meets the requirements indicated in the Faculty handbook and dissertation preparation guidelines

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(Student`s signature) (Date)

**2) The Supervisor should complete this form:**

This dissertation is appropriate for presentation to the faculty. It has been checked to ensure that it complies with the Faculty rules.

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**3) To be completed by the Department's Chairman:**

To the best of my knowledge, this dissertation met all of the essential methods and preparation requirements.

---

(Chairman`s signature) (Date)

## **DEDICATION**

This dissertation is dedicated to the Lord Almighty for His tremendous grace. I dedicate this dissertation to my friends, Billy George, Brighton Mutombwera, Loveyours Chivanga, and Brain Jambwa, and to my sisters for their encouragement and sacrifices during my studies. I would also like to dedicate this dissertation to my parents, Wilson Murwira and Angeline Fungai Mashura, who have always supported and encouraged me throughout my education, from primary to university.

## **ABSTRACT**

This research explores the effectiveness of the loss control function in rural district councils with the case study of Murewa Rural District Council. The research was conducted through a qualitative approach, including interviews with the Council's Chief Executive Officer, the Loss Control Staff, and other staff members. It has become a major issue due to the failure of local governments to fulfill their responsibility of producing income and sufficient cash flows while offering quality services. Ineffective loss control emerges as one of the major causes of failure to achieve such mandates. A sample population of 55 and a sample composition of 36 are used. Data collection procedures such as interviews and questionnaires are employed. The collected data was reviewed and shown using tables, a pie chart, and a graph in Microsoft Excel. The research revealed that the council has a well-defined loss control policy and procedures and that the Loss Control Staff is responsible for ensuring compliance with these policies. However, the research also revealed that the council lacks adequate resources to properly implement the loss control function and that there is a lack of communication between the loss control staff and other staff members. The research concluded that the council needs to strengthen its loss control function by providing adequate resources, other loss control systems, and improving communication between loss control staff and other staff members. The research recommended that the organizations implement the use of security cameras (CCTV), practice job rotation, encourage hotline tips, and implement many loss control systems to improve the effectiveness of loss control function.

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## Table of Contents

TITLE	PAGE
THE RELEASE FORM .....	ii
THE APPROVE FORM.....	iii
DEDICATION .....	iv
ABSTRACT .....	v
ACKNOWLEDGEMENTS .....	vi
LIST OF TABLES .....	xi
LIST OF FIGURES .....	xii
LIST OF APPENDICES .....	xiii
CHAPTER 1.....	1
1.0 Introduction .....	1
1.1 Background of study .....	1
1.2 Problem statement .....	3
1.3 Research objectives .....	3
1.4 Research questions .....	3
1.5 Significance of the study .....	4
1.5.1. To Murewa Rural District Council.....	4
1.5.2. To the academia (researcher) .....	4
1.5.3. To the ministry of local governance.....	4
1.5.4 Policymakers .....	4
1.6 Assumptions .....	5
1.7 Scope of the study .....	5
1.8 Limitations of the study.....	5
1.8.1 Time and financial constraints .....	5
1.8.2 Covid 19 .....	5
1.8.3 Confidentiality.....	6
1.9 Summary .....	6

CHAPTER II .....	7
LITERATURE REVIEW .....	7
2.0 Introduction .....	7
2.1 Definition of loss control.....	7
2.2 Types of loss control systems.....	7
2.2.1 Management accountability and performance management .....	7
2.2.2 Employee vetting and hiring procedures .....	8
2.2.3 Weekly pre-work planning meetings .....	8
2.3 Impacts of ineffective loss control .....	8
2.4 Strategies used by loss control systems.....	9
2.5 Merits of effective loss control systems .....	11
2.6 Theoretical review .....	12
2.6.1 Stakeholder theory.....	13
2.6.2 Agency theory .....	14
2.6.3 Resource dependency theory.....	15
2.7 Summary .....	15
CHAPTER III.....	16
RESEARCH METHODOLOGY .....	16
3.0 Introduction .....	16
3.1 Research design.....	16
3.2 Study population.....	16
3.3 Sample population.....	17
3.4 Sampling techniques.....	17
3.5 Research instrument .....	18
3.5.1 Interviews .....	18
3.5.2 Questionnaire.....	18
3.6 Methods of data collection .....	19



3.7 Validity and reliability of data.....	20
3.7.1 Reliability .....	20
3.7.2 Validity .....	20
3.8 Data presentation and analysis .....	21
3.9 Ethical consideration .....	21
3.10 Summary .....	21
CHAPTER IV.....	22
PRESENTATION, INTERPRETATION, AND ANALYSIS OF DATA.....	22
4.1 Introduction .....	22
4.2 Rate of response .....	22
4.2.1: Questionnaire response rate .....	22
4.2.2: Interview response rate.....	23
4.3 Respondents demographic characteristics.....	24
4.4 Types of loss control systems implemented at MRDC .....	25
4.5 Effectiveness of loss control systems.....	27
4.6 Ways to improve loss control system.....	28
4.7 Performance and productivity derived from strategies .....	29
4.8 Impacts of utilising ineffective loss control systems.....	29
4.9 Employees’ effort to promote loss control measures .....	29
CHAPTER V.....	30
SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS.....	30
5.0 Introduction .....	30
5.1 Chapter summaries .....	30
5.2 Summary of findings .....	31
5.3 Conclusion.....	32
5.4 Recommendations .....	33
5.4.1 Implementing many loss control systems .....	33

5.4.2 Job rotation .....	33
5.4.3 Sound procedures and policies .....	34
5.4.4 Use of security cameras (CCTV) .....	34
5.4.5 Install inventory controls .....	34
5.4.6 Encourage hotline tips .....	34
5.4.7 Establish checks and balances .....	35
5.4.8 Training, staffing, and experience .....	35
5.5 Recommendations for future research.....	35
References .....	36
APPENDICES .....	40
Appendix 1: Letter of assistance .....	40
Appendix 2: Questionnaire for MRDC employees .....	41
Appendix 3: Interview questions for MRDC employees .....	42
Appendix 4: Gate pass form .....	43
Appendix 5: Payment plan form .....	44
Appendix 6: Demand letter form.....	45

## LIST OF TABLES

<b>TABLE</b>	<b>PAGE</b>
Table 3.1: Population sample.....	18
Table 4.1: Questionnaire response rate.....	23
Table 4.2: Rate of an interview response.....	24
Table 4.3: Respondent demographics .....	25

## LIST OF FIGURES

<b>FIGURE</b>	<b>PAGE</b>
Fig 2.1: Stakeholder theory of corporate social responsibility .....	14
Fig 4.1: The loss control systems implemented.....	27
Fig 4.2: Effectiveness of loss control systems.....	28

## **LIST OF APPENDICES**

<b>APPENDIX</b>	<b>PAGE</b>
Appendix 1: Letter of assistance.....	40
Appendix 2: Questionnaire for MRDC employees.....	41
Appendix 3: Interview questions for MRDC employees.....	42
Appendix 4: Gate pass form.....	43
Appendix 5: Payment plan form.....	44
Appendix 6: Demand letter form.....	45

# CHAPTER 1

## 1.0 Introduction

In Zimbabwe Rural District Councils, it has been noted with greater concern that vast of them are associated with problems emanating from poor loss control functions. The analysis of this study is on how the effectiveness of the loss control departments can assist in curbing such challenges and reviving the management of Rural District Councils. This chapter focuses on the background of the study, problem statement, research objectives, research questions, the significance of the study, the scope of the study, and limitations of the study as well as the chapter summary.

## 1.1 Background of study

The Rural District Councils (RDCs) are some of the vital institutions in the economy as they provide services necessary for the prosperity of livelihoods. There is a greater concern about the loss control system of RDCs to improve efficiency and effectiveness in service delivery. According to Audit General Report (AGR) (2018), there are inadequate controls over the receipting of payments of accounts receivables in several RDCs. In line with this Audit General Report (2019) noted that there are revenue collection and debt management issues in Rural District Councils. This is characterized by poor debt management and insufficient records, as proven by Hwange and Mwenezi RDCs writing off receivables totalling \$5 917 622 and \$1 600 000 without consent, respectively.

Furthermore, Andrews and Boyne (2020) explained financial loss due to fraud (receivables written off), stating that receivables totalling \$5 917 622 for a specific debtor were written off during the fiscal year under review, despite the fact that Hwange RDC failed to provide documentation and there was no resolution authorizing the writing off of this debt.. The use of receipt books is also explained as it contributed to a loss of revenue due to fraud because some of the revenue clerks have their receipt books therefore they pocket the organization`s revenue. According to Hariani and Fakhrorazi (2021), budget decisions may be based on insufficient information because the council did not bill customers for income streams such as company licenses and way leaves.

In support of this, AGR (2019) stated that most RDCs incur financial losses due to fines and penalties, as evidenced by payroll-related debts totalling \$212 649 (ZIMRA-PAYE \$190 789 and NSSA \$21 860) as of December 31, 2018, at Mutoko Rural District Council. There is also a financial loss as a result of penalties and fines imposed by regulatory bodies such as the Environmental Management Agency (EMA). This is due to noncompliance with the regulation of Section 97 of the Environment Management Agency [Chapter 20.27], which requires a comprehensive Environmental Impact Assessment and the acquisition of a certificate before operations on dumpsites.

According to Pienning (2018), some RDCs have suffered financial losses since proving ownership in the event of a dispute is difficult because they lack title deeds to certain of their assets. Beitbridge RDC exemplifies this, as some of its properties lack title deeds. Along with financial loss, there is a compromise in service delivery, for example, MRDC was not collecting lease rentals from some tenants. Accountability is also lacking in certain councils, as they rent expensive equipment to fix their own equipment at a reduced cost.

Furthermore, according to AGR (2018), several RDCs were unable to reconcile payments, particularly stand sales; for example, Bubi Rural District Council had unsupported debts totalling \$137 666. They also raised concerns about governance in local governments, particularly Rural District Councils. This is due to a lack of policies, manual procedures, and a failure to comply with statutory regulations. They complained about non-payment of statutory and other responsibilities.

Aside from governance difficulties, the Audit General Report (2018) observed that some employees at Rural District Councils have collected excess leave days, implying that some of them have not been on leave for at least 15 years. Councils also complained that they were not preserving layout drawings for stands sold throughout the year, such as at Gweru RDC and Murewa RDC.

According to Hariani and Fakhroazi (2021), asset embezzlement may go unnoticed in RDCs due to obsolete registries. The asset record of Chirumhanzu RDC, for example, was last updated in 2015. All extra assets created between 2016 and 2018 were not

recorded in the asset registry. The asset register for MRDC was last updated in 2021, and all new assets are not included.

## **1.2 Problem statement**

Local authorities have always prioritized the support of their clients, who benefit from the services they provide and pay for them. Many resources, time, and labour have been expended in developing various loss control policies, regulations, and preventative techniques. It has become a major issue how local governments can fulfil their responsibility of producing income and sufficient cash flows while offering quality services. However ineffective loss control emerges to be one of the major causes of failure to achieve such mandates. Therefore, it is the quest of this research to find out how the effectiveness of the loss control departments can assist in the performance and operations of Murewa Rural District Council and how operations can be enhanced.

## **1.3 Research objectives**

1. To determine the loss control systems utilized at Murewa Rural District Council.
2. To establish the effectiveness of the loss control systems at Murewa Rural District Council.
3. To determine the impact of utilizing ineffective loss control systems.
4. To come up with strategies that may be used to enhance the effectiveness of the loss control function at Murewa Rural District Council.

## **1.4 Research questions**

1. What are the loss control systems utilized at Murewa Rural District Council?
2. How effective are the loss control systems at Murewa Rural District Council?
3. What are the impacts of using ineffective loss control systems?
4. Which strategies can be used to enhance the effectiveness of the loss control function at Murewa Rural District Council?



## **1.5 Significance of the study**

### **1.5.1. To Murewa Rural District Council**

This research is conducted to assist Murewa Rural District Council to maintain a good relationship with the stakeholders such that they can work in hand. It also needs to improve the morale of employees thereby improving the overall performance of the organization, for example, an improvement in the morale of a credit controller increases revenue collection as they follow up all company's debtors. Improved morale reduces corruption levels in both the credit office, audit office, and security.

### **1.5.2. To the academia (researcher)**

Following completion of the project, the researcher will have acquired abilities for carrying out comparable activities and will also serve as a reference for future work in the associated subject. This research contributes to the completion of the Bachelor's Honours Degree in Financial Intelligence. The research enables the researcher to draw novel conclusions about the topic through new ideas and facts. It also provides nourishment and exercise for the mind of a researcher.

### **1.5.3. To the ministry of local governance**

The research identifies and maps local authorities to cope with the losses in local authorities. Ultimately, it helps them to conduct effective measures to cover loopholes in local governance particularly rural district councils and development of acts that are meant to enhance the operations of local authorities.

### **1.5.4 Policymakers**

The research study is intended to benefit policymakers as it seeks to bring out people's and employees' views about the effectiveness of the loss control function. Also, the effects of the policies are going to be discussed which will help the policymakers to revise the policies and make some resolutions where necessary. This will aid them in future policy decisions on loss control.

## **1.6 Assumptions**

Following are the assumptions that will be made:

- The questionnaire replies remain accurate and unbiased.
- The respondents are well acquainted with the loss control functions and operations.
- Secondary data shall be assumed to be correct.

## **1.7 Scope of the study**

The study focuses on the rural district councils, particularly MRDC. Murewa Rural District Council is located in Mashonaland East Province, Zimbabwe. It focuses on the effectiveness of the control function in the Murewa Rural District Council. The research is carried out for one year. It covers a population that includes households, stakeholders, and MRDC employees.

## **1.8 Limitations of the study**

### **1.8.1 Time and financial constraints**

Time and financial constraints are the most prevalent factors among others, which will limit the researcher in carrying out the study. The researcher faces a budgeted period of twelve months (one year) and any activity will be managed within the mentioned period. As a learner/student, financial resources are also a contributing constraint. Basic expenses such as stationery and transport will need to be covered. Nevertheless, all the activities will be executed as planned with the support of the MRDC finance department, and family so that the authenticity and validity of the research are not compromised.

### **1.8.2 Covid 19**

Coronavirus harms the researcher due to restrictions and curfews. This affects the collection of primary data during the pandemic period. Compliance with restrictions will be used as an improvising strategy to facilitate the execution of research.

### **1.8.3 Confidentiality**

Some of the employees were reluctant to disclose confidential information due to fear of losing their jobs. Because the information may be required for the effective completion of the research, the researcher must vow secrecy of the information in order to acquire relevant information.

### **1.9 Summary**

This section provided an overview of the effectiveness for loss control functions. It cited the introduction, a background of the study, problem statement, research objectives, research questions, and the significance of the study, the scope of the study and limitations as well as the summary.

## **CHAPTER II**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

The goal of this chapter is to develop a theoretical framework which most displays a clear picture, and the context of the research aims and questions on the effectiveness of loss control functions in local authorities, particularly the Rural District Council. To come up with a clear understanding of the study, the researcher finds it necessary to review the literature from other researchers and authors. According to McCombes (2019), a literature review is a survey of scholarly sources that provides an overview of current knowledge, relevant theories, methods, and gaps in the existing research.

#### **2.1 Definition of loss control**

Loss control is defined as management action directed at the prevention or reduction of loss resulting from exposure to the perils associated with the pure risks of business (Vice and Nel 2019). Loss control is a risk management technique that seeks to prevent the possibility that a loss will occur or reduce the severity of those already occurring for example the use of CCTV and alarms for burglary alerts. Loss control measures are taken to prevent or reduce loss evolving from accident, injury, illness, and property damage. Murewa Rural District Council utilized loss control departments namely security, audit, and credit control departments.

#### **2.2 Types of loss control systems**

##### **2.2.1 Management accountability and performance management**

To avoid future losses, the organization must clearly define what is expected of supervision and management (Vice and Nel 2019). Management must understand the organization's historical loss frequency and severity drivers and implement policies to reduce the likelihood of these losses. This will hold them accountable and lead to progress. Financial tracking and loss allocation are examples of downstream measures. Financial tracking must be in place for management to be aware of the organization's

most important challenges. This understanding enables management to focus on initiatives that will have the greatest impact on the organization in order to avoid losses.

### **2.2.2 Employee vetting and hiring procedures**

When an organization recruits new staff members and needs to train them in the company's way of doing business, this provides the first opportunity to manage how new staff members see the entity and the importance it takes on loss control. Jay (2020) articulated that the first step of screening should involve drug and alcohol testing, criminal background checks, credit checks, motor vehicle record checks, and possibly some physical capability evaluation to make sure employees can meet the everyday demands of the job. They should be fully conversant with the organization's policies and procedures, as well as possess interviewing skills to properly assess new employees.

### **2.2.3 Weekly pre-work planning meetings**

The weekly pre-work planning meeting is an activity that senior managers and supervisors can track, measure, and verify to assess the quality of the effort (Vice and Nel 2019). These meetings normally involve some form of document that each department's foreman or top supervisor must complete. Regular audits enables continual enhancement of processes and reflects top management's dedication to loss prevention.

## **2.3 Impacts of ineffective loss control**

According to Auditor General Report (AGR) (2019), there are high risks of financial loss in case of property disputes due to no title deeds of premises. For example, Beitbridge RDC has no title deeds for some houses and council main offices.

RDCs may encounter uneven treatment regarding operations and transactions in the Council (Andrews & Boyne, 2020). In addition to that, ineffective loss control systems result in a misstatement of financial statements thereby biased decisions can be made due to financial misstatement. Walker & Boyne (2021) articulated that an ineffective loss control system causes financial loss due to penalties and fines. It also causes an outbreak of diseases due to poor waste management in RDCs.

There is misappropriation of assets as they may go undetected due to outdated asset registers. This is evidenced by Chirumhanzu RDC`s register was not up to date as it was last updated in 2015 (AGR, 2019). Auditor General Report (2019) added that RDCS` revenue may be reduced due to an unapproved write-off. For example, Mwenezi RDC 2017 agreed to waive off a \$1.6 million debt with Zim Bio Energy (Pvt) Ltd and Mazunga Safaris.

A weak loss control system results in council employees failing to access pension benefits upon retirement due to payroll deductions. For example, Rushinga RDC had outstanding liabilities as of December 31, 2017. This demotivates employees` morale in the workplace as they are motivated by money and benefits thereby reducing hard work and increasing theft and bribes.

In line with this, poor loss control results in overspending (Six, 2019). This affects the planned budget of RDCs as they end up sourcing funds through loans and from local governance for them to continue carrying out their duties.

Poor loss control makes it difficult to track performance against budgets, forecasts, and timelines (Duggan, 2020). It also leads to a lack of focus on information protection, which raises privacy problems for RDCs. According to Duggan (2020), insufficient loss management leads to unauthorized access to financial data and customer records, particularly sensitive information, resulting in security breaches and account compromise. Ineffective loss control systems encourage unlawful transactions such as staff theft or misappropriation of assets and record falsification in RDCs (Duggan, 2020). To conceal the theft, employees may take bribes.

#### **2.4 Strategies used by loss control systems**

Loss prevention measures that protect inventory, accounts, and assets can benefit any firm. Jay (2020) articulated that the organization requires clear procedures for loss prevention that are regularly enforced. A well-documented policy is the most effective tool for enforcing new loss prevention measures at local governance. All methods for preventing and responding to losses should be outlined in the policy. At MRDCs, loss control departments introduced a gate pass document for all council vehicles as they are

screened and cleared first by the security upon leaving the garage, a copy of such control document is shown in appendix 4.

The security department of MRDC with the help of the Zimbabwe Republic Police did raids for illegal traders and mushikashika to close revenue loss because those illegal traders enjoyed council services without paying anything.

At MRDC, the credit control department agreed with customers who fail to clear their arrears by paying a certain amount for a certain period through a payment plan whereby both parties sign and state their agreement on a form, a copy of such control document is shown in appendix 5.

The credit control department of MRDC with the assistance of the courts summons a letter of demand to the households and business that fails to pay their bills as required by the RDC's ACT, a copy of such control document is shown in appendix 6.

Jay (2020) added that if the organization has previously dealt with internal theft, adjusting hiring policies is considered, and additional reference checks or background screenings are worthwhile for staff positions, such as credit checks on procurement officers, revenue clerks, and accountants in RDCs.

Accounting updates are employed when losses appear on the balance sheet (Jay, 2020). The loss control system can consider whether the RDCS may need new accounting practices.

The loss control function, according to Jay (2020), analyzes loss patterns because some losses will become obvious over time. Accounting errors, such as double entry, are common, and inventory losses can mount over time. Analysing data patterns or unexpected losses is also used to control loss by the loss control departments. Surprise audits are also used in RDCs because it is very important in controlling losses, for example, MRDC exercise surprise audits in projects, stores, and revenue collection points such as ranks and revenue office.

Regular review of loss prevention program success will keep them cost effective and minimize overspending on new initiatives or superfluous technologies in RDCs (Jay, 2020). To ensure that transactions occur reliably in RDCs, each employee must be held

accountable for ethical behaviour, higher standards of organizational conduct, and adherence to legislation.

## **2.5 Merits of effective loss control systems**

According to Hartcher and Campbell (2019), loss control contributes to the organization's goals by safeguarding assets and detecting and preventing fraud and errors. Loss control entails punishing bad performance, approving transactions, assisting in transaction authentication, and limiting unexpected events (Hartcher and Campbell, 2019). It also provides proper financial accounts, the recording of every transaction, and the preservation of correct quantities with suitable classification. Effective loss control assists organizational leaders in determining the presence of assets and liabilities through the following functions: recognition of errors and separation, asset protection, debt collection, and timely preparation, presentation, and proper disclosure of financial statements (Hartcher and Campbell, 2019).

Effective loss control operations are critical to an organization's performance (Asaolu, Monday & Adedokun, 2021). An effective loss control function ensures constant cash inflows and financial statements, as well as adequate records upon which executives may rely to make educated decisions about their business (Wang, Tong & Xu, 2019). According to Muceku (2020), control in an organization provides an element of well-organized and effectual attainment of general and specific goals of any company. Effective loss control in Rural District Council contributes to the fulfilment of organizational goals such as improved service delivery.

RDCs will gain goodwill through well-planned procedures with effective loss control compliance, adding value to the organization's capabilities (Nor Azimah, 2018). Good loss control fosters efficient management and an organization's capacity to generate value and maximize income. Muceku (2020) articulated that loss control achieves successful operations of RDCs. It leads to the provision of quality services in accordance with the organization's objective in order to protect resources from loss due to abuse, recklessness, faults, and fraud. Implementing an effective loss control system may assist RDCs in achieving smooth functioning in service delivery areas such as road maintenance. Muceku (2020) stated that RDCs should adopt or boost preventive and investigative loss control criteria to improve revenue collection.



Loss control is divided into four categories: preventive, detective, corrective, and compensatory (Johnston & Spencer, 2021). Fraud is prevented by correct applications of preventive controls. Preventive controls are useful in preventing or avoiding invalid transactions and stopping assets from being misused. For preventive controls to succeed, it requires the costliest type of control to apply. Examples of preventive controls include at least two-fold signatures on the financial instrument to prevent unapproved transactions or fraud transactions and avert illegitimate access to applications in RDCs (Johnston & Spencer, 2021). Protection control activities, according to Johnston and Spencer (2021), are data control methods comprising endorsement, acceptance, the confirmation, safeguarding, and function separation.

Detective controls aid in the detection of errors and fraud in RDCs. It also aids in identifying circumstances when negative events have occurred. Detective control can indicate that a violation occurred but cannot prevent undesired behaviours from occurring. For example, a bank statement reconciliation and variance evaluation of the real budget. The use of investigative control methods is rather affordable (Johnston & Spencer, 2021). Expensive fraud incidents are caused by the failure of loss control systems to institute detective control in RDCs.

According to Johnston and Spencer (2021), management may implement remedial procedures following an error or fraud. Corrective controls help in mitigating damage once a risk crystallizes if used properly. Corrective controls are developed to remedy errors and systematically correct faults. . A corrective control would be the restoration of a computer or server backup following a lightning strike. The proper implementation of corrective measures reduces fraud incidences that are crucial to RDCs.

Compensating controls are required to compensate for a recognized loss control deficiency. Customers' past-due accounts and exception reports reflecting higher-than-normal expenses are examples of compensating controls.

## **2.6 Theoretical review**

This framework provides leases that facilitate our understanding of the processes, issues, and forces at play in the phenomena under study. The study is anchored by theories such as stakeholder theory, agency theory, and resource dependence theory.

### 2.6.1 Stakeholder theory

Stakeholder theory is a view of capitalism that shows interconnected relationships between an organization and its customers, employees, communities, investors, and others who have benefits in the organization. It encompasses all individuals, groups, or organizations with an interest in the actions of the organization (Gaonkar & Chetty, 2020).



Figure 2.1: Stakeholder theory of corporate social responsibility (Gaonkar & Chetty, 2020)

In this study the focus is on public sector entities (Murewa Rural District Council), Murewa RDC is interconnected with its employees, community, councillors, suppliers, and other organizations and firms. Engaging stakeholders would ensure their support for the entity and thus have a positive impact on the entity itself (Gaonkar & Chetty, 2020). The community benefits from the effective loss control system of MRDC in the sense that the organization could finance service delivery such as refuse collection, road maintenance, and health and educational facilities. Effective loss control has a positive outcome for the employees as they get paid on time due to efficient revenue collection. The councillors also benefit from financial statements prepared by active loss control as they help in budget preparation and decision making and they can get their allowances in due course. Active Loss Control at MRDC built trust between the organization and the suppliers as they get paid for the deliveries they make or even before the delivery of goods and services.

This corporate governance theory is based on optimizing the interests of all stakeholders, not just because it overlaps with the company's economic success, but also because it works to accomplish a competitive advantage by gaining people's trust and goodwill in the organization (Gaonkar & Chetty, 2020).

### **2.6.2 Agency theory**

The theory refers to the relationship established between the organization's shareholders and the board of directors, which is expressed in a mandate (agent) contract in which one initial part (the principal) hires the other part (the agent) to carry out activities on their behalf. The theory of the firm inspired the development of agency theory. Alchian and Demsetz (1972) started it, while Jensen and Meckling (1976) expanded on it. Councillors (the principal) want the loss control department (the agents) to take charge and make policies in their best interests in order to strengthen MRDC's loss control operations. This motivates the credit control, audit, and security departments to work the extra mile to fulfil their interests of being champions in loss control management. Agency theory leads to the need for harmonization of the interests of managers with loss controllers for the objective of maximizing the company value and operations could be affected by the competing interests of managers in different decision-making circumstances.

### **2.6.3 Resource dependency theory**

Pfeffer and Salancik (1998) devised the resource dependence theory to explain how an organization's behaviour is affected by the external resources they pass. MRDC negotiates with its external environment (suppliers) to secure access to the resources it used to survive such as equipment and materials. The relationship between MRDC and its suppliers and customers determines its competitiveness. Van Weele (2018) believes that external resources are more important than internal resources. Resource dependence theory is of importance to MRDC for example the optimal organizational structure, recruitment of board members and employees, contract structure, external organizational links, and other aspects of organizational strategy. MRDC responds to the demands of elements in the environment that control critical resources to prevent loss. The audit department put an eye on the procurement procedures and tender procedures to prevent losses from fraudulent activities and conflicts of interest. Suppliers who registered to PRAZ have equal opportunities to win tenders, this creates goodwill and relations between MRDC and its suppliers.

### **2.7 Summary**

This section gave an overall insight into a literature review. It cited the introduction, theoretical review, impacts of ineffective loss control, strategies used by loss control departments, and benefits of using an effective loss control system as well as the summary.

## CHAPTER III

### RESEARCH METHODOLOGY

#### 3.0 Introduction

This section describes the research methodology and methods that will be used to collect data on the effectiveness of the loss control function in Rural District Councils. It covers research design, targeted population, sampling methods, and data collection, presentation, and analysis. To collect data questionnaires and interviews will be used.

#### 3.1 Research design

It is a strategy for studying, integrating the various components of the study, and answering a study's question (Schindler and Cooper, 2018). Descriptive approach to survey research will be used for this investigation. A descriptive research design involves collecting information by administering questionnaires or interviewing a sample of individuals. It is a method that drills down rather than cast wide. A wide survey is an act of examining a process or questioning a selected group of respondents to obtain data on various topics concerning loss control of MRDC. The research is undertaken to assist the researcher to have a clear understanding of how loss control function can be used to effectively control losses in RDCs.

The descriptive survey obtains a complete and accurate description of an environment thereby gathering in-depth and current information. In line with this, descriptive research helps to get opinions, descriptions, and attitudes on the effectiveness of loss controls. It can be carried out utilizing methods such as observation, survey, and a case study.

#### 3.2 Study population

Schindler and Cooper (2018) define a population as the subject that is measured therefore it is a unit of observation. In addition, the population is the sum of all elements upon which the research lies. The target population in this study consisted of the employees at MRDC, located in Zimbabwe's Mashonaland East Province. The target

population included the 100 employees of Murewa Rural District Council (MRDC). Farming and minor industrial companies are important economic activity in the rural district.

### 3.3 Sample population

A sample is representative of the whole target population. Popplewel (2018) defined a sample as a small number of individuals selected from a wider population and then used to conclude a wider population. In this, a sample size of 36 respondents will be selected from 55 employees of MRDC.

**Table 3.1 Showing population sample**

NAME	POPULATION	SAMPLE	PERCENTAGE %
Permanent employees	40	30	75
Part-time employees	15	6	40
Total	55	36	65.5

### 3.4 Sampling techniques

Stratified random sampling is a method used by the researcher. Stratified Random Sampling is a method of sampling that involves the division of the population into subgroups called strata (Hayes, 2022). As a result, the population of interest was divided into two strata: permanent employees and contract employees. The individuals who took part in each stratum were chosen using simple random sampling. As a result, each participant had a comparable opportunity of getting chosen. It further ensured that particular demographic groups were taken into account in a sample. Stratified sampling is useful because it captures key demographic features in the sample and creates samples that are proportionate to the whole population, reducing bias. However, these strata can give misleading information if the researchers cannot confidently classify every member of the population into strata.

The interviewees were chosen using a systematic sampling technique as well. Systematic sampling is a probability sampling method where the researcher chooses elements from a target population by selecting a random starting point and then selecting sample members with a fixed sampling interval for example every 5<sup>th</sup> employee. There is an equal chance for every employee in the population to be selected using this sampling technique. The technique is advantageous because it is simple and convenient for the researchers to create, conduct and analyse samples. However, systematic sampling does not work well without knowing the specific number of participants in a population.

### **3.5 Research instrument**

As the primary data collector, I serve as the researcher. The goal of this research was to look into the effectiveness of loss control systems in RDCs. According to Ormrod and Leedy, (2020), credible data includes reliability and consistency. The scholar used survey responses and interviews as primary data collection instruments and requested secondary data to get appropriate information to help him solve his study topic.

#### **3.5.1 Interviews**

Tuner and Dank (2019) articulated that qualitative researchers obtain data from participants through face-to-face or interviews over the phone. The researcher employed open-ended questions to collect information on the basis of various kinds of data and minimization of biases (Battistella, 2021). The researcher used the interviews and company documents as primary sources of data collection.

However, several respondents were reluctant to provide accurate data during interviews, maybe due to fear of being subjected to a criminal probe. Therefore confidentiality was pledged to motivate honesty from respondents and also the researcher ensured them that the research was exclusively for academic purposes only.

#### **3.5.2 Questionnaire**

A questionnaire is a type of primary data collection tool that comprises of written questions (Saunders and Buckingham, 2022). A questionnaire that is effective should contain traits such as consistency and clarity, as well as be free of leading questions. As

a result, subjects can analyze and comprehend the questions. To obtain quick responses, some surveys were distributed in person and others electronically. Close-ended questions yield easy-to-assess responses, and respondents have enough time to respond. The questionnaire guarantees the confidentiality of the source of information through anonymity while ensuring standardization. MRDC employees fill in the questionnaires.

However, some respondents fail to interpret questions therefore one is likely to answer the questions incorrectly. The researcher is not enabled to have a clear judgment of the feelings of the respondents which is important in concluding the survey. As a result, the researcher employed both survey responses and interviews.

### **3.6 Methods of data collection**

The most successful data collection approaches are found in research (Ormrod and Leedy, 2020). The researcher used face-to-face interviews to collect data for this study. Interviews are a very useful and effective way of qualitative research data collection (Lacono, Symonds & Brown, 216). Structured, semi-structured, and unstructured are the three ways of conducting interviews (Snelgrove, 2019). The researcher selected an unstructured interview because it is flexible and allows the interviewer and interviewees to develop, implement, and organize the interview material and questions. Face-to-face interviews allowed the interviewer to examine and evaluate the respondents' body language, facial expressions, and interruptions. The researcher conducted face-to-face interviews to collect data from four heads of departments at Murewa Rural District Council. Other techniques of gathering data includes site visits, observations, and field notes. The researcher captured some comprehensive notes during interviews to come up with a clear view of the effectiveness of the loss control function. Individual comments and identities of participants, according to Novak (2019), hold private from other individuals or in any form of a report. The researcher assured privacy, anonymity, and confidentiality as he distributed questionnaires to the MRDC employees.



### **3.7 Validity and reliability of data**

To express the credibility, conformability, dependability, and transferability of research findings in qualitative research, scholars use the term trustworthiness (Elo, Kaariainen, Kanste, Polkki, Utriainen, & Kyngas, 2014). The researcher will address strategies to determine the reliability and validity of the study outcomes in this section.

#### **3.7.1 Reliability**

Leung (2020) defined dependability as the degree to which one researcher can duplicate the quality of outcomes of another researcher in a similar situation. Member checking is used by researchers to improve reliability. Member checking occurs when respondents review the researcher's understanding of the interviews. To improve the study's reliability, the researcher documented the sequence of data processing and analysis, as well as member checking. The researcher formulated questions that cover the content of each objective to ensure the reliability of research instruments. The researcher gave the respondents two days to answer the questionnaire and also gave them room to ask where there is a need for clarity.

#### **3.7.2 Validity**

Participants' critical role in ensuring the accuracy of qualitative data. The researcher will ask participants to validate interview transcripts to confirm the data's reliability. The researcher distributed interview transcripts to those who participated to evaluate the interpreted transcripts for transcription errors and coding discrepancies. By examining descriptions and analyses, participants were capable of evaluating the correctness of details and the interpretation of interview data. Data was collected from reliable sources that are, the respondents who were directly affected by the effectiveness of loss control function in Rural District Councils, in Zimbabwe. The questionnaires used were examined to ensure that the questions asked suited the information that was related to the effectiveness of the loss control system to incorporate the validity of the study. In addition, the researcher carried out a pre-test study with reason to ensure that the questions are well structured.

### **3.8 Data presentation and analysis**

To allow for additional study, the researcher presented the data collected using graphs, tables, and pie charts. The legitimacy and utility of the study improve the researcher's ability to conduct an impartial and comprehensive analysis of the available material (Bansal, Agarwal, & Bist, 2021). Microsoft Excel also served as a tool for data analysis.

Information that can be quantified because it is measurable is referred to as quantitative data. It is depicted using graphs, pie charts, and tabular data (Bansal et al, 2021). For easier comparisons, graphs were employed to calculate the display of tabulated data. Data obtained was expressed in percentage estimates that corresponded to the proportion of participants, making it simple for comparison and comprehend.

Qualitative data refers to data which can be measured. According to Bansal et al (2021), data is analyzed and processed, leading to qualitative data analysis concerning an array of goals. Data expressed in words are subject to interpretation; for instance, responses to open-ended inquiries lead to the gathering of non-standardized data. This necessitates classification and is also examined through conceptualization.

### **3.9 Ethical consideration**

Concerning the efficacy of the study approach, ethical factors ought to be considered into account. The research found it worth establishing trust with the respondents and respecting their rights to confidentiality, secrecy, and privacy. The researcher explained to the respondents the purpose of conducting the research study before they were handed the questionnaires. The researcher assured the respondents that their responses were purely for academic purposes only.

### **3.10 Summary**

The research approach used for the entire empirical portion of the research project was described in this chapter. It concentrated on components like data collection and analysis, methodologies, and the study's validity and dependability. The study's findings will be presented in the following chapter.

## CHAPTER IV

### PRESENTATION, INTERPRETATION, AND ANALYSIS OF DATA

#### 4.1 Introduction

The purpose of this chapter is to analyse and present data collected concerning the effectiveness of loss control functions in the rural district council. The researcher used interviews and questionnaire results.

#### 4.2 Rate of response

The researcher gathered data on the effectiveness of the loss control function at Murewa Rural District Council through interviews and questionnaires.

##### 4.2.1: Questionnaire response rate

**Table 4.1: Questionnaire response rate**

<b>RESEARCH SUBJECT</b>	<b>Questionnaires were distributed</b>	<b>Questionnaires were returned</b>	<b>Response rate (%)</b>
<b>CEO</b>	1	1	100
<b>Finance staff</b>	10	10	100
<b>Procurement staff</b>	7	5	71.4
<b>Human resources staff</b>	11	8	72.7
<b>Loss control staff</b>	16	12	75
<b>TOTAL</b>	45	36	80

[Source: Primary source, 2023]

A total of 45 questionnaires were distributed, with 36 returned for an 80% response rate. According to Saunders (2007), the response rate should be 30% to be considered appropriate, whereas Babbie and Mouton (2007) argued that the response rate should

be 50%, so a response rate of 80% is appropriate and demonstrates that the obtained is reliable.

#### 4.2.2: Interview response rate

**Table 4.2: Interview response rate**

The interview response rate was 8 out of 10, yielding an 80% response rate.

RESEARCH SUBJECT	Scheduled interviews	Interviews completed	Response rate (%)
CEO	1	1	100
Finance staff	2	2	100
Procurement staff	1	1	100
Human resources staff	2	1	50
Loss control staff	4	3	75
TOTAL	10	8	80

[Source: Primary source, 2023]

### 4.3 Respondents demographic characteristics

**Table 4.3: Respondent demographics**

**N=36**

<b>VARIABLES</b>	<b>DESCRIPTION</b>	<b>FREQUENCY</b>	<b>PERCENTAGE (%)</b>
<b>Gender</b>	Male	25	69.4
	Female	11	30.6
	TOTAL	36	100
<b>Age Group</b>	Below 20years	0	0
	21-30 years	10	27.8
	31-40years	23	63.9
	Above 41years	3	8.3
	TOTAL	36	100
<b>Duration</b>	Below 2years	4	11.1
	2-5years	14	38.9
	6-9years	15	41.7
	Above 10years	3	8.3
	TOTAL	36	100
<b>Education</b>	Secondary	3	8.3
	Diploma	6	16.7
	Under or post-graduate degree	19	52.8
	Other professional qualifications	8	22.2
	TOTAL	36	100
<b>Position</b>	CEO	1	2.8
	Finance staff	10	27.8
	Procurement	5	13.9
	Human resources	8	22.2
	Loss control	12	33.3
	TOTAL	36	100

[Source: Primary source, 2023]

There were 25 men and 11 women among them. Male respondents outweighed female respondents, according to the data. The demographic aged 31-40 years received 63.9% of the responses, while the demographic group 21-30 years received 27.8%. The age group over 40 had an 8.3% response rate, while those under 20 had no response rate. It indicates that the information is trustworthy since those who responded with the highest proportion (63.9%) are experienced that have worked with the organization for several years, implying that their responses are reliable.

According to 41.7% of respondents, they have been with the company for 6-9 years, while 38.9% have worked for the company for 2-5 years. The respondents that have been with the company for more than ten years constitutes 8.3%, while 11.1% have been with it for less than two years. Because the majority of respondents had at least 6 years of MRDC experience, their knowledge is more accurate because they have greater expertise with loss controls inside an organization.

Degrees in various fields are held by 52.8% of respondents. Diplomas held by 16.7% of respondents, 22.2% had taken various courses, and 8.3% had received ordinary-level education.

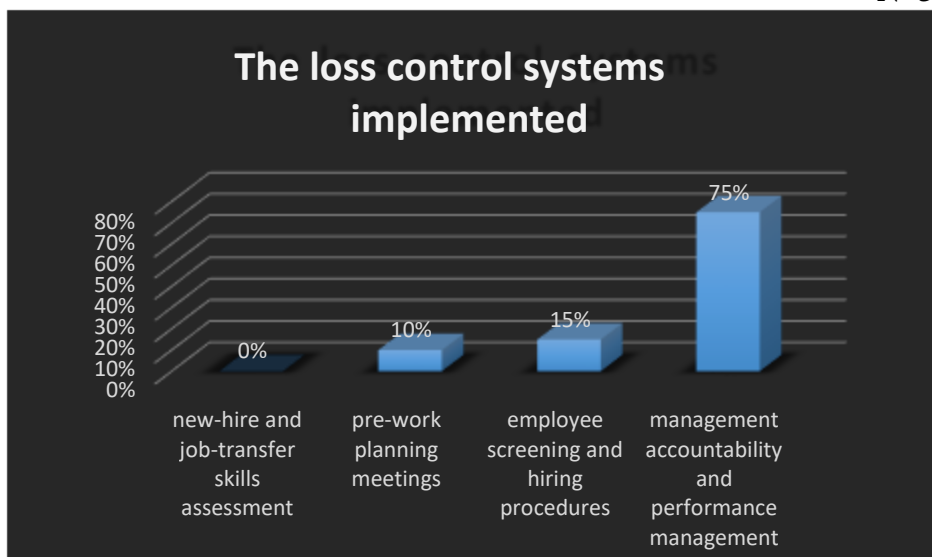
There were 33.3% of respondents from loss control, who are in charge of putting procedures in place, and 27.8% from finance, who handle accounting records and give primary proof, making their knowledge credible. Those polled worked in procurement were 13.9%, which purchases goods and services on behalf of the organization. Human resources were responsible for 22.2% of the organization's resources. The organization's leader was 2.8%, who oversaw all activities and gave final approval to any action.

#### **4.4 Types of loss control systems implemented at MRDC**

The study also sought to comprehend the various types of loss control systems used at MRDC. According to the findings, 75% of respondents said management accountability and performance management are mostly implemented at the organization, 15% support the use of employee screening and hiring procedures, and 10% said the organization

uses pre-work planning meetings. The majority agreed that management accountability and performance management are the most commonly used loss control systems to reduce or prevent errors in financial statements, asset management, and credit controls.

N=36



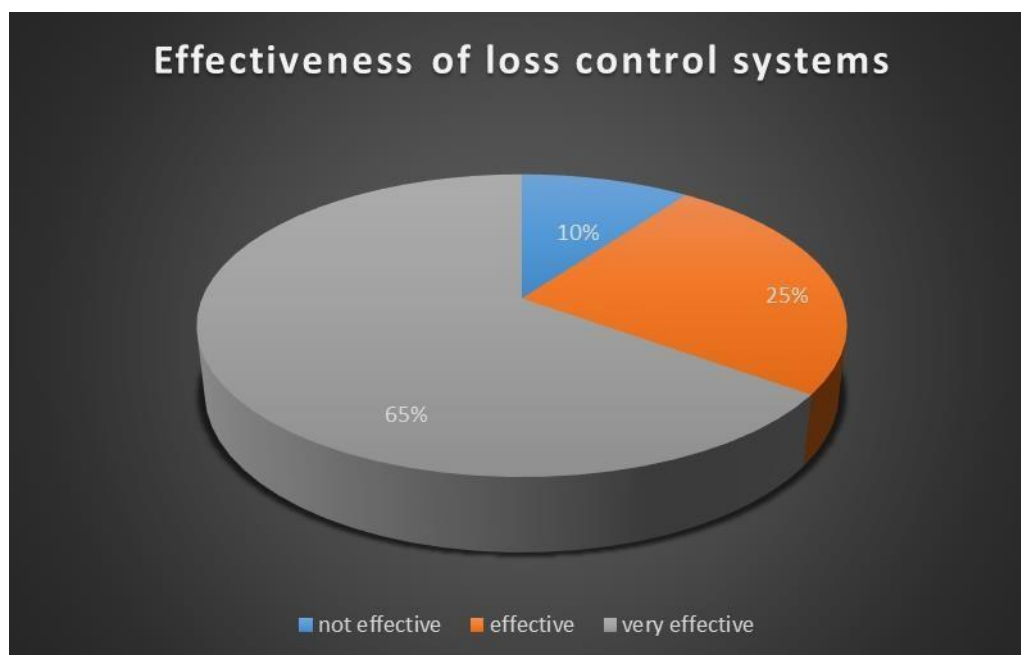
[Source: Primary source, 2023]

**Figure 4.1: The loss control systems implemented**

Five out of eight interviewees agreed that all loss control systems were dominant in Murewa Rural District Councils. The respondents go on to explain that most departments dealing with loss control work together to achieve their goals. The credit controller was assisted by security officers in following those with credits and closing their operations until they complied with the organization's terms. Employees play a critical role in the implementation of loss control measures because they follow the rules and regulations to reduce asset misuse, accidents, and unnecessary mistakes in financial statement preparation. Following organizational policies prevents those in positions of loss control from engaging in fraudulent activities and accepting bribes. The use of current accounting software instead of manual accounting reduces the misallocation of funds and theft because management can monitor all transactions done in the revenue collection office while in their offices.

#### 4.5 Effectiveness of loss control systems

N=36



[Source: Primary source, 2023]

**Figure 4.2: Effectiveness of loss control systems.**

The pie chart above shows how effective are the loss control systems at MRDC. Loss control systems are highly successful, according to 65% of respondents, because they execute unexpected checks anytime they get warning signs and they additionally conduct regular audits in all departments including the financial accounts, allowing the organization to be alerted of any losses occurring. According to 10% of respondents stated that the loss control systems were ineffective because the MRDC budgets presented to the ministry of local governance failed, and high labor turnoff increases organization recruitment costs because they advertise and recruit for multiple positions in a short period, increasing costs. According to 25% of respondents, loss control systems are effective because they secure funds used for school construction, organizational daily operations, and project implementation such as the Clic project.

Four of the eight interviewees claimed that "the tenure of loss control officers at the organization influenced the effectiveness of the loss control systems because tenure at the organization signifies a greater expertise in controlling losses." During their research, they also determined that for loss control to be effective, there needs to be a solid connection between managerial abilities and loss control requirements and



expectations. This supported what Vice and Nel (2019) revealed in the research they conducted on the effectiveness of loss control systems as they said that loss control officers' education, degree of experience, and credentials influenced loss control effectiveness. Furthermore, 2 of the eight participants stated that they execute unexpected audits mostly at revenue collection points and project sites. According to Jay (2020), executives ought to make sure that staff members do not perceive audits as some sort of headhunting strategy, as this could lead to employee hatred of loss control officers or executives.

#### **4.6 Ways to improve loss control system**

According to the majority of respondents, having clear policies in the organization improves the loss control system. Loss control prevention must be applied on a regular and consistent basis for your efforts to be effective. A well-documented policy is the finest instrument for enforcing a new loss prevention program. All methods for preventing and responding to losses should be outlined in the policies. Some respondents emphasized the importance of transparent communication and training in incorporating loss control into the organization's initial orientation for new employees. Employees must assist in eradicating criminals from the workplace before they endanger their co-workers or the company as a whole. They must also notify supervisors as soon as they discover any accounting irregularities. To remind everyone of the need for loss prevention, communicate on a frequent basis, maybe through a company-wide email (Andrews & Boyne, 2020).

Respondents stated that the organization's accounting needs to be updated because losses are sometimes only visible on a balance sheet. Many organizations solely use cost accounting, which means they maintain inventory based on the price they paid for entire numerous items or services. Other accounting methods have a role in error rectification.

According to 60% of interviewees mentioned that organizations must have clear policies to improve loss control systems. Loss control mitigation must be applied on a regular and consistent basis for your efforts to be effective. The remaining respondents emphasized the importance of transparent communication and training in incorporating

loss control into the organization's initial orientation for new employees. Ensure that loss prevention remains at the forefront of employees' minds following orientation.

#### **4.7 Performance and productivity derived from strategies**

Seventy percent (70%) of interviewees stated that the strategies improve in daily to day operations of the organization due to reduced accounting errors, and reduce misuse of the company`s assets. Services delivery also improve as the roads are maintained regularly, and collection of garbage is now done three times per week (Duggan, 2020). They are also improving in project implementation as the organization is managing the effective construction of schools and clinics such as Matutu Secondary School. The other respondents articulated that they are a need for future improvement in strategies as the labor turnover remains high due to late salary payments.

#### **4.8 Impacts of utilising ineffective loss control systems**

The respondents explained that utilizing ineffective loss control systems results in the company`s project failure and poor service delivery such as road maintenance. It also promotes fraudulent activities within the organization thereby tarnishing the company`s image. Ineffective loss control systems result in high labor turnover, therefore, increasing organizational costs such as advertising and recruitment costs. The ineffective loss systems result in misuse of the organizational assets (Andrews & Boyne, 2020).

#### **4.9 Employees' effort to promote loss control measures**

All the respondent articulated that they are complying with the policies and supporting the loss control staff with the details necessary. They also explained that the whistle blows if they discover any fraudulent activities, theft, or misuse of assets. Accounting staff reports errors on financial statements to the management when they discover any (Walker & Boyne, 2021).

## **CHAPTER V**

### **SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS**

#### **5.0 Introduction**

The chapter summarizes the key findings, conclusions, and recommendations regarding the effectiveness of the loss control function in rural district councils. It additionally provides chapter recaps along with suggestions for future research.

#### **5.1 Chapter summaries**

The study examined the effectiveness of the loss control function in rural district councils utilizing a survey of the Murewa Rural District Council.

The initial section analysed the context of the study, the statement problem, and the objectives associated with the effectiveness of loss control functions at rural district councils. It also included the research assumptions, significance of the study, and study limitations on the effectiveness of loss control functions in rural district councils.

The subsequent section included an overview of the research along with associated literature, which examined the efficiency of loss control functions in rural district councils using articles, books, and journals. Other authors' literature aided in emphasizing the importance of effective loss control systems in rural district councils. It consists of the impacts of ineffective loss control, strategies used by the loss control system, and the merits of effective loss control function.

The third section examined the data collection methods that would be used. The researcher used a descriptive survey method. The researcher employed both primary and secondary data to produce precise data. The researcher conducted the research using questionnaires and interviews to give accurate data because the two counter each other's faults.

## **5.2 Summary of findings**

According to this research, the loss control measures employed at Rural District Council are management accountability and performance monitoring, employee vetting and hiring procedures, as well as pre-work planning meetings.

The most effective loss control system, according to respondents, is management accountability and performance management. Some people believe that employee screening and hiring procedures, as well as pre-work planning meetings, are less effective.

These loss control systems are managed by the auditing department, credit control department, and security department, who identify and close the company's loopholes. These loss control systems help protect the organization's earnings and might lead in the avoidance of avoidable losses in the future, resulting in enhanced service delivery and asset security.

To protect inventory, accounts, and assets, the loss control systems employed a variety of strategies. These include the implementation of clear loss control policies, raids on illegal vending, court summons, and changes to staff hiring procedures. Accounting updates and regular evaluations of loss prevention performance are also used by loss control departments.

Effective loss control contributes to organizational goals by safeguarding assets and detecting and preventing fraud and errors. It also supports consistent financial cash flows and financial statements, as well as providing reasonable records on which managers can rely to make informed decisions about their organization.

Increased financial risk, asset misappropriation, and the inability to monitor performances against goals, projections, and timetables are all repercussions of ineffective loss control. Unlawful access to financial data as well as client files is also a result of ineffective loss control, resulting in security breaches and account compromise.

The majority of respondents agreed that clear policies in the organization improve the loss control system. Loss control prevention must be enforced on a regular and consistent basis for your efforts to be effective. Some respondents emphasized the importance of clear communication and training in incorporating loss control into the organization's new employee orientation.

Respondents stated that the strategies improve the organization's day-to-day operations by reducing accounting errors and reducing misuse of the company's assets. Service delivery has also improved as roads are regularly maintained and garbage is now collected three times per week.

All of the respondents stated that they are following the policies and providing the necessary details to the loss control staff. They also stated that they will blow the whistle if they discover any fraudulent activities, theft, or misappropriation of assets.

### **5.3 Conclusion**

The research stated that the primary goal of the loss control system is to support organizations' goals, protect assets, and detect and prevent fraud and errors in financial statements. The results revealed that the majority of staff in Rural District Councils have knowledge of the presence of loss control systems within organizations and that those loss control systems are successful in Rural District Councils. Employees are aware of the consequences of ineffective loss control systems in the Rural District Council, such as financial loss due to inconsistent treatment of the Council's transactions and operations.

Rural District Councils have loss control policies in place, but some employees are unaware of them. According to the study, it is the responsibility of the loss control systems to prevent and protect the organization from any type of loss, such as financial, asset, or employee loss.

According to the study, loss control systems conducted surprise visits primarily when they received information about fraudulent activities in the organization. Failure to implement proper loss control policies and procedures will result in fraud loopholes, which promotes losses such as financial statement window dressing.

When accounting records fail to reflect a truthful and fair picture, loss control warns executives, and leadership to take corrective action. Several procedures were implemented in Rural District Councils to control losses, such as signing a gate pass form before leaving the garage with a company car to prevent misuse of the vehicles.

## **5.4 Recommendations**

### **5.4.1 Implementing many loss control systems**

To increase the effectiveness of loss control functions, rural district councils must implement numerous loss control systems, such as automating inventory controls and monitoring loss trends. Using automotive inventory controls can assist in counterbalancing the additional labor necessary to execute improved prevention of losses, such as the implementation of intelligent asset lockers. Accounting errors typically present themselves in this manner, and tiny losses in inventory can mount gradually, thus monitoring loss trends will be beneficial.

### **5.4.2 Job rotation**

Job rotation is advantageous as it reduces the possibility of collusion in certain sections, such as procurement. This process has to be executed frequently and appropriately, including proper book and item handover. Employees who have worked together for a long time may become too comfortable and commit fraud, such as embezzlement of funds, causing the organization to suffer losses.

### **5.4.3 Sound procedures and policies**

Rural District Councils must have solid policies and procedures in place regarding who receives payments, how they are received, and how they are handled, as cash should always be banked at the end of the day. Policies governing who is in charge of vehicles and other assets, such as using company drivers, must be established.

### **5.4.4 Use of security cameras (CCTV)**

Installing security cameras serves as a deterrent to employees and others who may be thinking about committing fraud or theft. Install cameras in locations where thieves are likely to commit crimes, such as storage areas, revenue offices, and garages. Examine CCTV footage on a regular basis to detect unusual activity and strengthen loss prevention efforts.

### **5.4.5 Install inventory controls**

Installing inventory controls for anything more valuable than standard office supplies can help with loss prevention efforts. Lock up cash, electronics, and other valuable supplies and only allow access when necessary. Keep a close eye on and track the inventories of these items.

### **5.4.6 Encourage hotline tips**

Loss controllers learn about internal fraud and theft most often through tips from other employees. Encourage tips by establishing a secure, private loss control hotline with multiple reporting options for employees. Allow whistle blowers to remain anonymous by including a dedicated email address, phone numbers, and a web form. In order to avoid retaliation, emphasize that tips will be kept confidential and that your organization is committed to avoiding retaliation.

#### **5.4.7 Establish checks and balances**

A system of checks and balances holds employees accountable and reduces the likelihood of them successfully hiding financial information. Make certain that no single employee is tasked with both sales and till reconciliation.

#### **5.4.8 Training, staffing, and experience**

Employees pose a risk to enhancing loss control methods by sacrificing standards and cooperating, therefore human resources are crucial to loss control. Leaders in loss control may hire, train, and retain competent employees based on their organization objectives. Organizations must ensure proper staff training and education on loss control in order to effectively develop and execute loss control systems.

#### **5.5 Recommendations for future research**

Most Rural District Councils have had ineffective loss control systems, which has resulted in loss, asset misuse, fraud, and financial statement errors. Further research into the effectiveness of loss control systems in Rural District Councils should be conducted in the future.



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## APPENDICES

### Appendix 1: Letter of assistance

Bindura University of Science Education  
Faculty of Commerce  
Department of Intelligence and Security Studies

Bindura

To whom it may concern

RE: RESEARCH PROJECT ASSISTANCE

My name is Tinotenda Murwira (B193315B) and I am a final year student at Bindura University of Science Education. I am carrying a research on analysing the effectiveness of loss control function in Rural District Council in partial fulfilment of my Bachelor of Commerce Honours Degree in Financial Intelligence. Please help me by completing the attached questionnaire. Your response will be greatly appreciated and kept strictly confidential as this research is exclusively for academic purposes. Please feel free to share your genuine and professional opinion on the issues raised.

Kindly contact me or my supervisor if you have questions or need clarification on how to complete the questionnaire.

#### Student Details

Name: Tinotenda Murwira  
Contact: 0776 303462  
Email: murwiratinotenda7@gmail.com

#### Supervisor`s Details

Name: Mr Maunga  
Contact: 0772 288 217

Yours faithfully

Tinotenda Murwira

## Appendix 2: Questionnaire for MRDC employees

### SECTION A

Please indicate by ticking the appropriate below

- 1) Gender of the respondent  
Male [ ]                      Female [ ]
  
- 2) Age group  
Below 20 years [ ]      21-30years [ ]      31-40years [ ]  
Above 41years [ ]
  
- 3) Duration of employment at the organization  
Below 2years [ ]      2-5years [ ]      5-9years [ ]  
Above 10years [ ]
  
- 4) Educational level  
Secondary education [ ]                      Diploma [ ]  
Under or post graduate degree [ ]      Professional qualifications [ ]
  
- 5) Fill in your current position held.  
.....

### SECTION B

- 6) What are the loss control systems implemented at your organization?
  - i).....  
.....
  - ii).....  
.....
  - iii).....  
.....
  - iv).....  
.....
  
- 7) How effective are the loss control systems in preventing losses at your organization?  
Very effective [ ]  
Effective [ ]  
Not effective [ ]
  
- 8) What can be done to improve the effectiveness of loss control systems at your organization?  
.....

### **Appendix 3: Interview questions for MRDC employees**

1. What strategies currently employed in your organization to strengthen the loss control function?
2. What performance and productivity has the Organization derived from the strategies you have mentioned?
3. What are the impacts of utilizing ineffective loss control systems?
4. What are you doing as an employee to enhance the level of loss control measure implementation?

**Appendix 4: Gate pass form**

**VEHICLE GATE PASS : MUREWA RURAL DISTRICT COUNCIL**

DATE \_\_\_\_\_ VEHICLE NUMBER \_\_\_\_\_

MILEAGE OUT \_\_\_\_\_ MILEAGE IN \_\_\_\_\_

DRIVER \_\_\_\_\_ SIGNATURE \_\_\_\_\_

DESTINATION \_\_\_\_\_

PURPOSE OF JOURNEY: \_\_\_\_\_

AUTHORIZED \_\_\_\_\_ HEAD OF DEPARTMENT SIGNATURE \_\_\_\_\_

DATE STAMP \_\_\_\_\_

Source (Murewa Rural District Council, 2022)



## Appendix 5: Payment plan form

(source: Murewa Rural District Council, 2022)



**MUREWA RURAL DISTRICT COUNCIL**  
PRIVATE BAG 601  
TEL: (0278) 22241  
TELONE TOLL FREE:0800 4331  
WEBSITE: [www.murewardc.gov.zw](http://www.murewardc.gov.zw)  
E-MAIL ADDRESS: [info@murewardc.gov.zw](mailto:info@murewardc.gov.zw)  
admin@murewardc.gov.zw  
**All Correspondences Must Be Addressed to the Chief Executive Officer**

### ACKNOWLEDGEMENT OF DEBT

I/We.....ID No.....  
representing..... (herein referred to as the debtor), residing  
at.....Contact number(s)..... do hereby  
acknowledge that I/we owe Murewa Rural District Council, (herein referred to as creditor)  
\$.  
.....being outstanding unit tax / rates / development levy / office / shop  
rentals for .....and prior.

I/We therefore propose to pay a deposit of \$..... on or before .....and the balance of  
\$.....in equal instalment as follows until liquidation of such debt.

1<sup>st</sup> Instalment \$....., date...../...../20....

2<sup>nd</sup> Instalment \$....., date...../...../20....

3<sup>rd</sup> Instalment \$....., date...../...../20....

4<sup>th</sup> Instalment \$....., date...../...../20....

5<sup>th</sup> Instalment \$....., date...../...../20....

6<sup>th</sup> Instalment \$....., date...../.....20....

I agree that in breach of this acknowledgement, Murewa RDC shall institute legal action against me/us  
without further notice.

Dated at.....this .....day of .....20.....

Debtor.....Sign.....

Debtor's Representative .....Sign.....

Witness.....Sign.....

**For and on behalf of the creditor**

.....Sign.....

**CREDIT CONTROLLER / ACCOUNTANT/EXECUTIVE OFFICER FINANCE**

