

Receivables Management: Key to Service Delivery for Zimbabwe Local Authorities: Evidence from Hwange Local Board

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Abstract

Local authorities are mandated with the role of providing essential goods and services to the communities they operate in, hence promoting economic development. Provision of such goods and services requires adequate financing in the form of sound working capital. The purpose of this study was to investigate the relationship between receivable management practice, being a significant component of the working capital cycle, and service delivery considering the challenges encountered in the Zimbabwean context for the period 2017 to 2020. The study adopted a mixed methodology approach and a convergence parallel research design. Stratified random sampling was applied in selecting elements for collecting quantitative data using statistical questionnaires while purposive sampling was a means to select elements for collecting qualitative data through in-depth interviews. For this study, the data was analysed using both SPSS and thematic analysis for quantitative and qualitative data respectively. The major findings were that Zimbabwean local authorities use a combination of debt collection strategies but have a weak working capital financial position to support service delivery. More so the study found that there is a lot of political interference in the operations of local authorities as political groups tussle for superiority in the eyes of the voting public, who are consumers of essential goods and services, and this affects debt collection and management. Considering the findings stated, the study concluded that cash flow constraints experienced by local authorities are caused by poor management of the working capital cycle and political interference is a stumbling block to effective debt management practice, a key component of working capital financing. The research recommends the use of a combination of collection strategies, equitable treatment of debtors and the modification of statutes to allow Local Authorities to invest in capital markets.

Keywords: Receivables management, Accounts receivables, Service delivery

Introduction

A sound working capital finance position for local authorities is of paramount importance if a sound provision of essential goods and services is to be achieved. According to Lubbe & Rossouw, (2009), local authorities play a significant role in the economic development of their communities by means of providing essential goods and services. In a view that is supported by (Errais, 2019), the provision of such essentials requires financing and since local authorities, the world over are autonomous institutions (Shiri, 2012), they raise their own resources to fund the provision of essential services. Local Authorities in many countries are referred to by different names but their main objectives and roles are similar worldwide and include among others provision of clean water, refuse collection and street lighting (Lubbe & Rossouw, 2009). The establishment of a strong financing solution, therefore, is inevitable for both working capital management and long-term finance.

It is indisputable that such institutions depend much on the rates they charge for the services they provide, and it is apparent that such collections are not sufficient to cover all the financial needs. Though these institutions may have other different revenue sources, the importance of a sound receivables management system to manage working capital cannot be overemphasized. According to Lubbe & Rossouw (2008), to a larger extent, the cashflow problems of most local government entities emanate from the inability to collect the receivables in time, if not forever. One would then wonder how would the service be provided when there is no working capital to use.

A study by Fjeldstad (2004) and another by Lubbe and Rossouw (2008) revealed that local authorities in Africa are embroiled in a lot of problems arising from the inability to make significant collections from debtors. In many cases, the local authorities have challenges in paying up their creditors, workers, maintenance of infrastructure, purchasing new equipment and meeting other costs involved in providing the public goods and services, consequently (Karungari, 2012) threatening sustainability of operations.

Unlike in first-world countries, African countries have been faced with a lot of shortcomings in relation to selecting and practicing sound debt collection strategies. Popular debt collection strategies that are employed by councils are (Karungari, 2012), subcontracting of debt collection to third-party agents that work on commission, use of an internal debt collection unit in the councils and proactive processes. However, (Lubbe & Rossouw, 2009) these have resulted in unacceptably high levels of debt in most local authorities. One would wonder how then local authorities would be able to deliver their mandate when the services they offer are not paid for.

According to (Denhere et al., 2012), there has been a serious outcry of poor service delivery provided by the Zimbabwean local authorities. (Coutinho, 2010), highlighted that all Local authorities in Zimbabwe are facing insurmountable challenges in raising sufficient funding to ensure effective service delivery ever since independence in 1980. More so, Coutinho, (2010) further stated that most challenges revolve around a failure to ensure an effective trade receivable management system that results in the levying of sub-economic tariffs, failure to ensure cost recovery on essential services, failure to recover debts owed in a hyper-inflation environment and lack of skilled debt collectors. (Sandile, 2010) was of the view that revenue collection from debtors requires comprehensive public participation and aligning of the budget requirements using the government guidelines to ensure there is adequate working capital for service delivery. Despite the application of all these strategies, amounts owed to local authorities have escalated to unacceptable levels with Harare city council being owed (Staff-Reporter, 2021) close to ZWL\$5.8 billion by government, businesspeople and half the amount by residents in June 2021. The City council of Bulawayo (Ndlukulwani, 2019) was also quoted to be owed over ZWL\$189 million by a similar class of debtors giving rise to many questions relating to the reasons why the debts are so high when service delivery in the form of waste collection, street lighting, infrastructural construction and maintenance and provision of water has deteriorated in the past five years.

Phiri, (2020), Hwange Local Board Acting Treasurer in his financial report, highlighted that the council is owed substantial amounts, to the tune of over ZWL\$81 million in rates and other fees by residents, businesspeople, and government departments, badly affecting the cash operating cycle. In addition, the local board is having insurmountable challenges in satisfying its mandate to provide water, erect and maintain infrastructure and even discharge its current

obligations like payment of creditors and workers due to cash flow related problems. Considering the amounts owed, one would wonder whether the problems are the debt collection strategies in place or if there are other challenges preventing the debtors from making modest payments to the Local Board.

The focus of this article is to investigate the effectiveness of the receivable management practices in place at the Hwange local Board, receivables collection challenges and how these affect service deliveries to the business community, the residents, and the government departments by the Board.

Significant research work has been carried out in different phenomena and numerous attempts have been made to define receivables management in relation to public sector operations. Receivables management strategies are understood as processes intended to convert receivables into liquid assets as quickly and efficiently as possible, while at the same time maintaining the goodwill of the client (Karungari, 2012), in case of future transactions. When crafting a sound collection strategy there is need to consider the strengths, weaknesses, and the cost-benefit analysis. In most cases no unique strategy is used by Local Authorities in isolation, instead, use of a combination of strategies appears more ideal. The main strategies include (Karungari, 2012) the proactive strategy, the internal debt collection unit strategy and the outsourcing strategy.

Adopting proactive strategies involves addressing the problem before it manifests. This proves to be one of the most effective strategies available in reducing debt accumulation. Some pre-emptive measures can help the council avoid making collection calls in the first place. Proactive measures include making sure payment methods are clear and simple, offering discounts and creating clean invoices, (Karungari, 2012). The strategy includes confirmation of the contact information, online payment option and keeping payment instructions simple. Moreover, preventive action is less costly, and the best collections activities are those that manage clients who are not yet past due carefully. Further, involving the client in the establishment of mutually agreeable payment dates increases the probability of payment. This strategy only works for those willing debtors willing to pay off their dues and will not yield the desired results. This was alluded to by (Burton, 2020) who asserts that the digitalisation of debt collection is paramount to effective debt collection. He further argues that digitalisation keeps service users up to date to avoid consumer over-indebtedness, especially through use of data analytics. Overdue accounts in such an instance can be monitored and services terminated where necessary in a bid to harness debt payment by consumers of services.

However, an up-to-date proactive strategy requires significant resources in the form of adequate staff, Information Communication Technology (ICT) infrastructure and relevant accounting applications among others, which are difficult to get since most local authorities are operating under insurmountable problems of fiscal stress resulting from a poor economic and financial situation that local authorities are currently operating on (Zafra-Gomez, Pedauga, Plata-Diaz, & Lopez-Hernandez, 2014). An efficient collection policy requires an efficient accounting system that send out statements and reminders promptly to ratepayers, hence this requires a sound investment in ICT and skilled workforce. Becker (1994) however argues that offering of discounts to customers results in loss of revenue to local authorities. Sandile, (2010) is of the view, with sufficient revenue collections, a local authority will be able to finance the services to be delivered to customers.



The creation of an Internal Debt collection department is one of the most widely used debt collection practices around the world. This strategy allows the Local authority (Karungari, 2012) to maintain a relationship with the clientele, leading to possible client reactivation. Furthermore, internal units facilitate internal feedback on the collection process. An internal debt collection unit may also make staff feel more committed to the organization and to its objectives hence becoming motivated. However, providing a specialized department requires staff training and other financial requirements, which in the end gobble the little financial resources for local authorities (Zafra-Gomez, Pedauga, Plata-Diaz, & Lopez-Hernandez, 2014) operating under serious financial distress. In adopting such a strategy there is, therefore, a need to keep an eye on a comparison of benefits and costs, as one considers the costs of debt monitoring and control.

The outsourcing strategy has been also widely used in the wake of new developments in approaches to public management. The New Public Management (NPM) restructuring approach (Zafra-Gomez et al, 2014) has brought with numerous changes in the way most local authorities are run round the world in trying to manage the levels of financial distress experienced in local authorities. The approach has seen the Corporatisation move (Ferry, Andrews, Skelcher, & Wegerowski, 2018) in England and other parts of the world, and a complete re-engineering of how local authorities manage their working capital. Zafra-Gomez et al., (2014) assert that the New Public Management reforms reduce the fiscal stress experienced by local authorities and among the major reforms is the way in which debt collection is operationalised. Two forms of outsourcing emerge which are third-party outsourcing and agentification as strategies to harness the working capital position.

Outsourcing to third party debt collection agencies is one strategy option that a council can use. The main reason for local authorities to outsource a process is to reduce costs (Zafra-Gomez et al, 2014), hence such a saving is of paramount significance, especially where the authority has fiscal stress. Third-party debt collection agencies are professionals, and they use proven tactics that yield effective results from past due debtors. Collection agencies have an arsenal of resources, software, tools, databases, and other options at their disposal that make them far more efficient and effective at finding otherwise unreachable delinquent customers (CFPB, 2016). Debt collections by agencies are enhanced by trained and specialized staff that can dedicate the appropriate time to collections activities. With such a strategy, the costly control and supervision of collection activities are transferred to the third party allowing the organisation to concentrate on key activities. The third-party impact can be a powerful incentive for customers to respond as many customers are concerned and care about damaging their good credit reputation.

However, (Zafra-Gomez et al, 2014) is of the view that outsourcing as a debt collection strategy can be too costly to pursue especially for the local authorities considering the financial challenges they face. Being so much beneficial on the overall, local authorities may join forces in inter municipal arrangements to outsource debt collection from third parties. In addition to direct benefits of the specialised debt collection service, the municipals will enjoy economies of scale (Zullo, 2009) in being part of intermunicipal arrangements.

In other parts of the world, local authorities establish agents, who are separate entities to carry out a specific service. Agentification results in the creation of specific units which are independent of the local authority, for the provision of specific services and these are allocated a budget and run independently by their own management which makes its own decisions

(Zafra-Gomez et al, 2014). Large local authorities may establish these agents for the purposes of specialised debt collection, in pursuance of effective debt collection practice.

Local authorities may also utilise the enforcement strategy for debt collection. The enforcement strategy needs to be backed by appropriate legislation (SALGA, 2011) and it can be utilised by anyone, including local authorities. Going through the courts may be necessary (Karungari, 2012) for those delinquent debts but is dependent on the extent to which a country upholds its laws and interference by political players. In addition, effectively enforced penalty measures for non-payment or duly delayed payment is an important element of a debt collection strategy. Enforcement may take different forms ranging from the imposition of penalties, force payments to seeking arbitration from the courts of law.

It is not uncommon for local authorities to apply a combination of debt collection strategies to harness the revenue position in a single process that depends on the delinquency stage of a debt. SALGA (2011) summarises use of a combination of strategies involving all the three stages in the figure below.

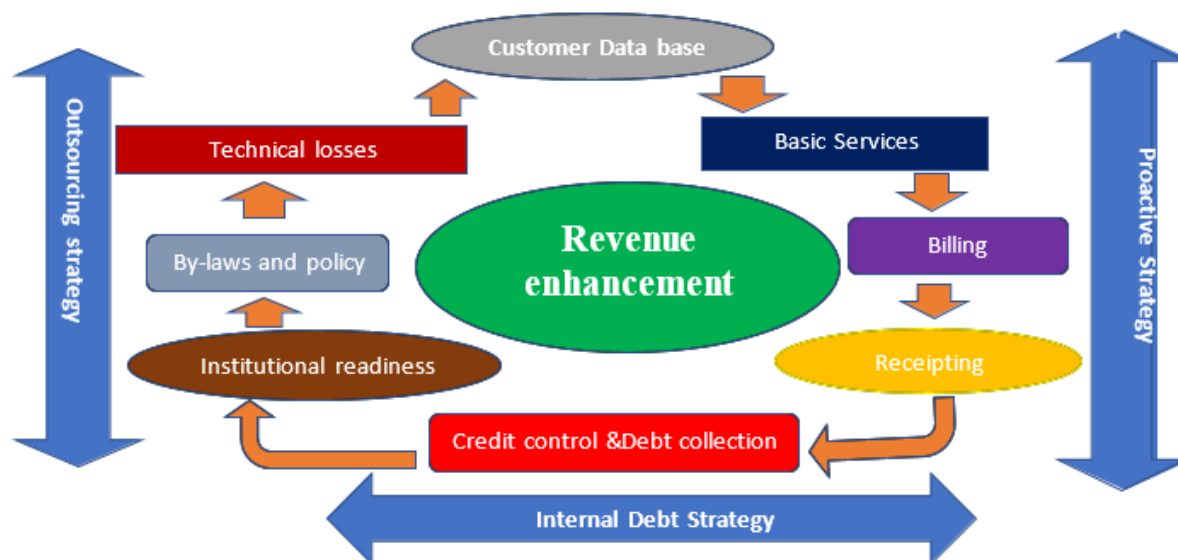


Figure 1.1: Combination of debt collection strategies adapted from SALGA (2011)

In pursuing the strategies, local authorities have faced numerous challenges, prohibiting the success of their efforts. Any business does not need anything, except cash to transact and deliver its mandate (Ncube, 2020), hence the need to turn the receivables to cash cannot be underestimated, for a local authority accomplish its essential services delivery mandate. The economic meltdown has thrown many individuals and businesspeople into poverty, hence affecting their debt paying capacities. Some of them have been thrown into insolvency hence highly likely to be written off as doubtful debts. The effect of economic crisis is felt at most by those indebted institutions which expect modest payments from the affected, to enhance their financial positions, local authorities included. Against a background of declining macro-economic conditions in Zimbabwe and beyond, significant challenges confront council management in an endeavour to maintain a healthy working capital position (Zafra-Gomez, Pedauga, Plata-Diaz, & Lopez-Hernandez, 2014) and recovery of their receivables. In trying to maintain a healthy working capital position, the Local Authorities have shifted focus to

collection of receivables, a practice that has not assisted to reduce unacceptably high number of receivables (Lubbe & Rossouw, 2009).

Local Authorities are political entities that serve the voting public. It is therefore apparent that political interference is inevitable in the wake of political players (Karungari, 2012) pursuing their political endeavours. Karungari, also asserts that political interference breeds a lot of corruption and ineptitude as individuals take advantage of the political prowess, they possess to evade debt payment. In Zimbabwe of late, there has been a lot of tension between the government and local authorities administration (Chigwata, 2019) and these have affected the efficiency of local authorities in terms of debt collection. This has cultivated the non-payment culture among individuals, businesspeople, and government departments (Lubbe & Rossouw, 2009), leading to councils being owed unacceptably high amounts of money for services rendered (Staff-Reporter, 2021; Phiri, 2020). In some cases, the direct interference by government has caused huge losses to councils in the form of debt cancellation directives backdating to 2009 (Chidemhe, 2013), thereby affecting the working capital position of most Zimbabwean councils.

Corruption has also been cited (Karungari, 2012) as one of the factors affecting debt collection and service delivery in local authorities, especially in Africa. Most council executives commit expenditure that benefits themselves (Rusvingo, 2014; Ncube, 2021) rather than that which improves their service delivery, bringing a lot of questions on governance and sustainability of council operations. Self-enrichment affected service delivery and the working capital position. Though it was too late, in Zimbabwe this called for the intervention by the parliament to arrest these salaries-related corrupt practices in public institutions (Mzumara, 2014). The cabinet was alleged to have come up with remuneration guidelines. Cecil (2014), a judicial manager was quoted saying that corruption, salary scales and gross mismanagements are the main factors that are causing challenges to local authorities. One wonders then how would the councils deliver the expected essential services when resources are misdirected in this way. Despite the numerous investigations done by different authors, locally and abroad, in Zimbabwe the services provided by local authorities have continued to deteriorate at an accelerated rate, and the financial challenges have been worse as well, while there are unacceptably high uncollected receivables. The study, therefore, investigated the extent to which service delivery is affected by debt collection policy and explored the challenges prohibiting the collection of debt for services rendered by local authorities.

Research Methodology

The study adopted pragmatism philosophy to guide the way in which the investigation was carried out. The philosophy was chosen to enable use of all approaches available to solve the problem (Creswell, 2014). With this philosophy underpinning the study, focus was primarily given to the research problem of the escalating unacceptably high levels of debts owed to local councils, coupled with the inability by local authorities to provide standard essential services, hence allowing use of numerous ways of carrying out a study.

The approach applied was a mixed methodology approach (Fischler, 2021). This allowed collection of both quantitative and qualitative data by means of separate processes. A mixed methods Convergence Parallel Design (Creswell, 2014) was used for this study and it allowed the collection of both quantitative and qualitative data at the same time. The two investigations were carried out in two different investigative processes running parallel, that is, quantitative



and qualitative processes, and results were merged at the interpretation stage as shown in figure 1.2 below.

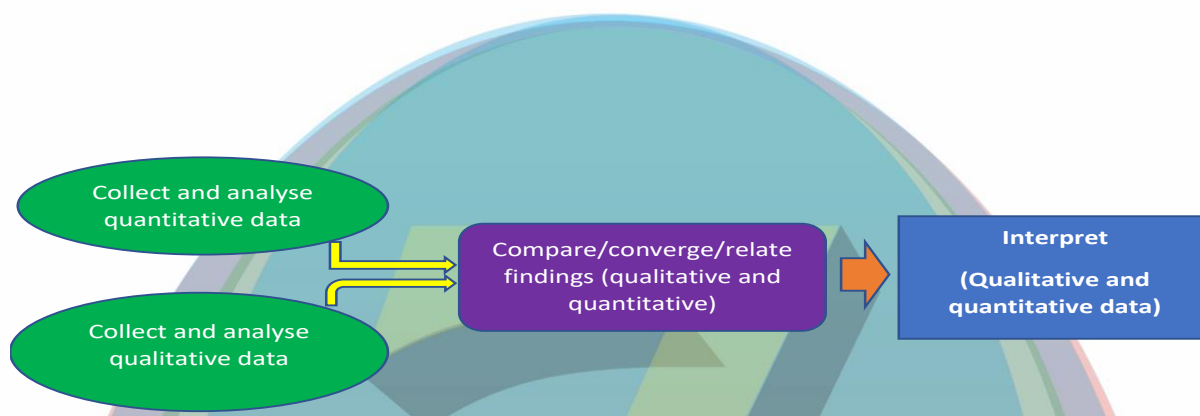


Figure 1.2: Parallel Convergence design for the study from Creswell, (2014)

The target population for the study has fifty-seven (57) elements consisting of council management, councillors, the auditor, and ministry of Local Government, Rural and Urban development representatives. From this population two samples were selected, one for quantitative analysis and the other for qualitative analysis in line with Creswell, (2014). For quantitative analysis, a sample of fifty (50) was selected using a stratified random sampling technique (Saunders, Lewis, & Thornhill, 2009), to ensure representation of all strata elements in the sample. The strata grouped the population elements into Council management, Councillors, Auditors, and Ministry of Local Government, Rural and Urban Development representatives, after which a simple random sampling technique was conducted in each stratum, using the number of elements in each stratum weighted by the total population. The sample size of fifty elements was thereafter determined using the Taro Yamani (1967) (Muogbo & Jacobs, 2019) model by applying the following formulae.

$$n = \frac{N}{1 + Ne^2} \quad \text{where } n \text{ is the sample size}$$

N is the population
e is the margin of error (0.05)

For qualitative analysis, a sample of four experts was selected from the population using the purposive sampling method. Two respondents representing the external auditors and the other two representing the Ministry of Local Government, Rural and Urban Development were selected for qualitative data collection by way of in-depth interviews. Purposive sampling (Saunders, Lewis, & Thornhill, 2009; Creswell, 2014) is a method that enables the researcher to approach the right respondents, having knowledge of where the information he requires is and as such the sampling method was used.

The study made use of two research instruments, the statistical questionnaire, and the in-depth interview guide (Saunders, Lewis, & Thornhill, 2009). The statistical questionnaire was used to collect quantitative data, while the in-depth interview guide was the instrument for collecting qualitative data in line with literature from Creswell, (2014).

The validity of instruments was tested using the Lawshe's (1975) model of assessing content validity, as cited in (Kurauone, 2021). Six experts evaluated the content and the results analysed using the content validity ratio, calculated using the formulae below.

$$CVR = \frac{(n_e - 0.5N)}{0.5N} \text{ Where } CVR \text{ is the content validity ratio}$$

n_e is the number of experts observing the content as relevant to be researched.

N is the total number of experts in the panel

A minimum score of 0.78, as suggested by Lawshe (1975) was used and all items that passed this score were included both in the statistical questionnaire and interview guide while those which were scored below the minimum were dropped.

Statistical data collected, was presented in the form of tables and analysed using the Statistical Program for Social Sciences (SPSS). Qualitative data from in-depth interviews administered was presented as narratives and thematically (Braun & Clarke, 2006; Nowell, Noris, White, & Moules, 2017) analysed. Emerging themes from qualitative analysis (Braun & Clarke, 2006) were incorporated and reported in narrative form in line with similar items in quantitative findings to pave way for drawing up the conclusions (Creswell, 2014) in line with the chosen design.

Results and Discussion

Debt collection strategies

The researcher sought to determine the existing the debt collection strategies at Hwange Local Board. The results are presented by the table 2 below.

Table 2: Debt collection strategies at local board

Strategy	Frequency	Percent
Outsourcing services from third parties	4	8.9
Internal debt collection unit	8	17.8
Proactive debt collection	28	62.2
Enforcement	5	11.1

Source: SPSS Research Data Output 2021

The Data presented in the table above show that outsourcing, Internal debt collection unit utilisation, proactive debt collection and enforcement are the main strategies used for debt collection with scores of 17.8%, 62.2%, 8.9% and 11.1% respectively. The results suggests that the Local Board is using a combination of strategies in managing debt collections from debtors. These outcomes are consistent with the findings from interviews which showed that for current debts not yet due, the Board uses proactive measures in the form of periodical statements, a range of paying options, for overdue debtors, it makes use of its debt collection unit, the failure of which they will approach the courts for arbitration. The results are consistent with the findings of (Karungari, 2012; Zafra-Gomez, Pedauga, Plata-Diaz, & Lopez-Hernandez, 2014), but however from data collected through in-depth interviews, the respondents raised feasibility concerns over seeking intervention by the courts, for government departments, who owe large



amounts and the financial health of Board to hire debt collectors. The Interviewees also argued against factoring debtors with third parties indicating that contract conditions are not favourable in many instances to the contracting institution.

Rating of debt management practice at Hwange local board

The researcher sought the perceptions of respondents on how they rated the effectiveness of debt collection strategies in place. The results are presented by the table 3 below.

Table 3: Rating of debt management practice at local board

Rating	Frequency	Percent
Effective	14	31.1
Not effective	31	68.9

Source: SPSS Research Data Output 2021

The Data presented in table 3 indicates that the debt collection strategies are not effective. The results from the interviewees also showed the same but went deeper to unearth the reasons for this ineffectiveness. The major outcomes were resource constraints, human material and financial to maintain vibrant debt collection strategies. This was consistent with the findings of Phiri (2020). However, this implies that the Credit Control Policy in Local Authorities is weak and not carefully designed to close all the leakages in part or as a whole. Inefficiencies could also be coupled with lack of the required support from the Judiciary in cases of litigation as well absence of relevant degree of autonomy in decision.

Effects of resource constraints on service delivery

The researcher sought to find out the extent to which financial stress affect the standard of service delivery in local authorities. The results are presented in the table below.

Table 4: Resource constraints: a limiting factor on quality service delivery

Resource constraining	Frequency	Percent
Larger extent	39	86.7
Lesser extent	6	13.3

Source: SPSS Research Data Output 2021

The results suggest that the resource constraints are major limiting factor that affect the provision of quality services delivery by local authorities. This is indicated by 87% who are in support of this position. The results from interviews also suggested the same. All the respondents agreed that quality service can only be guaranteed when the tools of the trade are availed, and the acquisition of these needs cash, be it long-term or revenue assets. This is consistent with, (Ncube, 2020) who asserts that businesses need cash, not debtors, in order to transact, and it is therefore imperative that a sound strategy must seek to ensure unacceptably high receivables in local authorities are turned to cash in order for these councils to fund their operating activities. This implies that Local Authorities are no longer fulfilling the purpose, for which they were established through enabling acts, as evidenced by the highly compromised service quality.

Challenges in management of trade receivables

The researcher sought to find out the challenges that prohibit effective debt collection. The results are presented in Table 5 below.

Table 5: Challenges in management of trade receivables

Challenge	N	Mean	Std Deviation
Deficiency in training and skills	40	3.1750	1.39596
Costs of adopting and implementing	40	2.1750	1.46563
Political, legal and administrative issues	40	2.0000	1.48302
Valid N	40		

Source: SPSS Research Data Output 2021

Results presented in the descriptive statistics above show that deficiency in training and skills with highest mean score of 3.1750 and lowest standard deviation of 1.39596 is a factor identified to affect management of trade receivable at Hwange local board. This was followed by costs of adopting and implementing with a moderate mean score of 2.1750 and a standard deviation of 1.46563. Political, legal, and administrative issues with a lower mean score of 2.0000 and high standard deviation of 1.48302 was also an identified factor that pose challenge on the management of trade receivables.

However, findings from the in-depth interviews were not in tandem with questionnaire results although they agreed on political and administration issues. Several interviewees cited the clash between the government and most local authorities is politically oriented, suggesting that by virtue of their establishment and operations, Local Authorities are political entities. The consumers of essential services being the voting public take advantage of political tensions to evade paying their debts by hiding behind the influence of political powers. Interviewees also indicated the declining macro-economic conditions in Zimbabwe as another significant challenge that confront council management and prohibits recovery of their receivables. The council was found to be failing to offer basic services to the residents due to economic crisis, and the same crisis was also affecting ratepayers. One of the interviewees indicated that some of the local authorities in the country are operating though with difficulties but the major problem is that the Board's spending priorities do not favour debt collection, leading to a cash flow crisis.

Conclusions

In summary, the study came up with three major findings. Firstly, the local authorities are operating under immense financial stress, especially the working capital constraints, due to non-payment by debtors for services provided. There are unacceptably high amounts of receivables that the local authorities are not turning into usable cash in due time.

Secondly, the study found that local authorities are not autonomous institutions, the government has a lot of interference in the day-to-day running due to political differences. As a result, there have been numerous clashes between the government and local authorities over the government's role of oversight of Local Government entities.

Finally, the study also found that the quality of essential services provided by local authorities has badly deteriorated. There are indications that Local Authorities suffer because of insufficient financial resources, while government departments, businesses and individuals are owing unacceptably high amounts of money for services provided.

Considering the findings above, three main conclusions were drawn. Firstly, the cash flow constraints are caused by the failure to manage the working capital cycle. The Board must put in place an effective combination of debt collection strategies to utilise large amounts owed on service delivery.

Secondly, political tensions affect debt collection as agents in the political landscape clash with the government to gain political muscle or mileage. The Board must separate business from politics and ensure equitable treatment of their debtors, whether government or otherwise. Collection strategies must be uniformly applied to all debtors without regard to political affiliations.

Lastly, quality of service delivery is directly related to, and affected by working capital finance position. A healthy working capital position promotes the financing of services delivered. The Board must consider pursuing other forms of financing to complement collections from current debtors who are hard hit by the economic melt-down. Proposing to adjust the statutes to allow investing in Capital Markets may work well as an alternative source of long-term financing.

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