

# Debt Amnesty for Zimbabwe's Local Government: Issues, Effects and Implications

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## Abstract

This article that made use of the utilitarian framework of analysis, focused on Ignatius Chombo, a former Zimbabwean Minister of Local Government, who issued an order granting debt amnesty to residents of the 92 local government councils in the nation from 2009 to 2013. The utilitarian concept of municipal government, developed by John Stuart Mill, places a strong emphasis on maximising the well-being or overall pleasure of the greatest number of people when making decisions. The article probed the Minister's choice by using a utilitarian framework of analysis and a documentary research methodology. Whilst it found that the decision carried favour with certain segments of the population, especially the indigent who were struggling to settle their bills for service delivery, it also found it repugnant, among others, for the reason that it ingrained a culture of non-payment for local government services consumed by residents that subsists up to now. It also found that, despite the fact that the policy was created a little more than ten years ago, the full consequence of the minister's decision has not yet been fully absorbed.

**Keywords:** Debt Amnesty, Local government

## Introduction

The purpose of the article was to analyse national government's directive made in 2013 for all Zimbabwe's 92 local government councils to write off the debts owed to them by residents. The decision is one of the least understood and analysed policies of the current government on local government. It continues to invite palpable debate a decade after it was made. Yet its essence, intentions and significance are still the subject of much speculation. In analysing the directive which is arguably one of the most brazen policies made by the national level on the operations of local government since attainment of majority independence from Britain in 1980, the article draws from John Stuart Mill (1861) and Jeremy Bentham's (1789) utilitarianism philosophy on local government. The article focused on the issues, effects and implications of the government's decision. It proceeds on the basis that understanding the various factors that can impact the provision and use of public services is crucial for improving their effectiveness and efficiency. In the same spirit, it sought to pry into the thought processes of the Minister of Local Government who conceived the idea on behalf of the national government. Although a decade has passed since the decision was made, its effects and implications still subsist, everyday appearing to be shaping local government dynamics and courting vibrant debate among policy analysts and local government practitioners, both inside and outside Zimbabwe.

The point of departure for the article is 19 July 2013, when Ignatius Chombo, then Zimbabwe's Local Government Minister, ordered urban and rural councils to write off all rates and bills in respect of rentals, unit tax, development levy, refuse charges and water and sewer fees owed by residents from February 2009 to June 2013 (Ndlovu, 2013). Minister Chombo's directive was issued in the context of an economic crisis in Zimbabwe, and it also came barely 13 days before a major national election. At the time, the country was experiencing high inflation, unemployment, and a decline in public services. The Minister argued that writing off debts would help to ease the burden on residents and would allow local governments to focus on providing essential services. In addition, the Minister was quoted saying that the debt forgiveness, amounting to about US\$2 billion, would enable residents to start on a new slate. The minister also said local authorities were losing a lot of money by employing debt collectors to pursue the debts.

The directive given by Minister Ignatius Chombo was based on the Urban Councils Act (Chapter 29:15) and the Rural District Council Act (Chapter 29:13). Specifically, the directive was made under Section 301(2) of the Urban Councils Act, which gives the Minister the authority to make regulations regarding the collection of service charges. Minister Chombo issued the directive to rural district councils under Section 154(5)(a) of the Rural District Councils Act. This section gives the Minister of Local Government the authority to make regulations on the collection of service charges by rural district councils. It also states that the Minister may direct that any fees or charges be remitted or waived in certain circumstances. The public interest was quoted as justifications for the minister's decision.

Chombo's decision to write off debts owed by residents was met with mixed reactions from different groups. Some saw it as a positive step towards addressing the country's economic challenges and helping residents to get back on their feet. Chombo's decision was also allegedly linked to the Zimbabwe Agenda for Sustainable Socio-Economic Transformation or ZimAsset programme. Implemented between 2013 to 2018, ZimAsset was a national economic and social development plan. The goal of the plan was to address the country's economic and social challenges, and to improve the lives of all Zimbabweans.

Some of the key areas that ZimAsset focused on included infrastructure development, job creation, education, health care, poverty reduction and improving access to basic services. However, the implementation of the programme faced a number of challenges, including lack of funding and capacity, as well as political instability and economic difficulties. As a result, many of the targets set by the programme were not met, and the implementation was extended beyond the original timeframe. The writing off of the debts was seen as a way to make these services more accessible to residents, and to boost economic activity.

Others, however, criticized the moratorium as a giveaway to those who had not paid their bills, and questioned the fairness of it. Its linkage to ZimAsset made its declaration and implementation get caught up in controversy. This emanates from the negative tag associated with ZimAsset in certain sections of the society. ZimAsset was criticised for a number of reasons. Firstly, the plan was seen as being overly ambitious and not sufficiently grounded in reality. Secondly, it was accused of being a political tool used by the ruling part to gain support rather than a genuine effort to improve the country's economy. Thirdly, there were concerns about corruption and mismanagement of funds, which allegedly undermined the effectiveness of the plan. Finally, some criticised the ZimAsset plan for focusing too much on large-scale infrastructure projects, rather than on improving the lives of ordinary citizens. Thus, just like ZimAsset which was viewed by a segment of the society in negative terms, the timing of

Chombo's directive was perceived as politically motivated, as it came just before an important national election. It was also seen as an attempt to gain votes for Zanu-PF, the minister's political party, by promising debt relief.

After introduction, the article engages on utilitarianism philosophy, starting with general features and then linking them to local government. At the center of it is that the right action is the one that produces the greatest amount of happiness for the greatest number of people. Thereafter, the article introduces unitarianism theory which is followed by methodology. Results and discussions follow. Against the backdrop of utilitarianism philosophy, the article engages on the negative and positive impacts of the national government directive for local governments to write off the debts owed to them by residents for local services produced by local authorities and consumed by citizens. Either argument or presentation tapped into the utilitarianism philosophy of local government. The article also engaged on the ways of addressing consumer resistance of the kind that saw local government saddled by huge amounts of debts that prompted national government to direct that they be wiped off. It also engaged on ways of implementing suggested ideas for resolving the culture of non-payment of local government service charges. After this, it presented its concluding remarks and brief recommendations.

### **Utilitarianism**

John Stuart Mill's utilitarian philosophy is based on the idea that the purpose of morality is to maximise happiness or "utility". He believed that the right action is the one that produces the greatest amount of happiness for the greatest number of people (Driver, 2014). In other words, actions should be judged based on their consequences, rather than on any inherent moral value. This means that utilitarianism is a form of consequentialism, as it focusses on the consequences of actions rather than on the actions themselves. Mill (1861) also believed that individual liberty should be respected as long as it does not infringe on the rights of others.

Consequentialism, as embodied by John Stuart Mill's utilitarian philosophy, holds that local government policies and decisions should be evaluated based on the consequences they produce, rather than any other criteria. This means that the primary goal of local government should be to maximise utility, and that the ends (i.e the results of a policy) justify the means (i.e the methods used to achieve the results). Some other key tenets of consequentialism include the idea that all individuals' interests should be treated equally, and that all consequences, both positive and negative should be taken into account when evaluating the morality of a particular policy.

In justifying existence of local government, classical theorists' have drawn from John Stuart Mill's utilitarian philosophy. John Stuart Mill's (1806 – 1873) utilitarian philosophy articulates the principle of utility as any action, institution, or act that produces the "greatest happiness of the greatest good". By deductive reasoning, local governments are viewed as the institutions that are better placed to produce the "greatest happiness of the greatest good (Gray & Jenkins, 1999)". The utilitarian framework of analysis is an approach to decision-making that focuses on maximising the overall happiness or well-being of the greatest number of people. In other words, it is about finding the option that brings the 'most' good to the most people. The framework is often used in economics and public policy, as it helps to determine the best course of action based on the overall benefits and costs to society. Like Mill's, Jeremy Bentham (1789) was also a philosopher and founder of utilitarianism. He proposed "the great happiness principle," which states that actions are morally right if they produce the greatest number of people who are happy. Bentham (1789) believed that governments should make decisions

based on this principle, and he was a strong advocate for democratic reforms. He argued that democracy was the best form of government because it allowed for the greatest amount of freedom and happiness.

### **Research Methodology**

The article uses mostly document analysis to gain insight into the nature of national government's directive for local government to write off the debts owed by residents. Document analysis is a research method that involves studying existing documents to gain an understanding of a particular topic or issue (Moe, 2012). This can include things like reports, letters, memos, directives, circulars and correspondence. One of its main advantages is that it can provide a lot of information quickly and without having to directly interact with people. This can be especially useful when studying sensitive topics or when there is limited time to conduct research.

Additionally, document analysis can provide information that may not be available through other methods, such as interviews or surveys. It can also be less expensive and time-consuming than other methods (Bowden, 2009). However, it is important to be aware of the potential biases of the documents being studied, and it can be difficult to find all the relevant documents. Use of document analysis was found convenient given that minister Chombo's directive itself is available and could be studied this way. It could also be used to analyse documents such as relevant media coverage, reports from local authorities and other relevant materials.

Foraging through all these documents was found suitable for the reasons that it could help to understand the reasoning behind the directive, its potential impact and any potential challenges or criticism of the directive. It is worth noting that document analysis can be used in conjunction with other research methods, such as interviews or surveys, to provide a more complete picture of the issue being studied. Besides relying on document analysis, the article also made use of interviews, although in a limited way. The interviews were mostly used to get more detailed information on aspects of the research that were lacking in document analysis.

A purposive sampling technique was used in the study. Purposive sampling, also known as judgmental or selective sampling, is a type of non-probability sampling that involves deliberately selecting documents based on their relevance to the research question (Smith, 2024). For example, for this research on minister Chombo's directive, documents were selected based on their relevance to the directive, and the rationale behind it. This allowed for a more focused and in-depth analysis of the relevant documents. In using interviews to supplement document analysis, the researcher considered the number of interviews needed to provide a comprehensive and balanced perspective on the topic. Therefore, it interviewed at least one representative from each of the following groups: the local government, the national government, affected residents and relevant NGOs or civil society organisations. This provided a range of perspectives on the issue and helped to ensure that the research was well-rounded and informative.

### **Results and discussion**

#### **Debates on the Debt Moratorium for Local Government**

According to Ndlovu (2013) the moratorium on local government debts was widely viewed as an attempt by Ignatius Chombo, the Zanu-PF minister of local government, rural and urban development to buy urban votes. It was also viewed as the ruling party's charm offensive and widely seen by political observers as an attempt to win support in the urban areas of Harare,

Bulawayo, Gweru and Mutare, where Zanu-PF, the current governing party, has performed badly in past elections (Ndlovu, 2013). Coming hard on the heels of a watershed election, the directive opened itself to the criticism that it was politically motivated, even as Chombo claimed it was purely inspired by the need to give struggling citizens some form of relief (Ndlovu, 2013).

Then Vice-President, Joyce Mujuru, herself a member of Zanu PF like Chombo, was quoted by the Herald, a government media paper saying that the directive was not “a vote buying gimmick,” or “populist election fever policy” but part of measures undertaken by the national government due to incapacity allegedly brought about by economic challenges, sanctions imposed on the country by the West and, poverty escalation, among others (The Herald, 2013). It was also argued that debt relief could not be said to be a politically aligned decision as it applied country-wide, which meant, so they argued, that every Zimbabwean, including opposition members would also benefit (The Herald, 2013). Zanu-PF has been the dominant political party in Zimbabwe since independence in 1980 and has held a majority in parliament for most of that time.

According to Shava (2013), although members of the residents and ratepayers’ associations across the country welcomed the local government ministry directive to cancel all debts owed by residents across the country from February 2009 to June 2013, they also expressed apprehensions at the prospect of service delivery backsliding. The local authorities bemoaned loss of revenue. For instance, it was said that the directive saw Harare City Council (HCC) being forced to write off US\$300 million, of which \$150 million was money that national government departments owed the local authority. A question was raised about the morality of national government writing off its own debt it owed HCC. In the end, however, no record suggests the question was answered and national government carried on with implementing the directive.

A month after the directive was compulsorily implemented, HCC reportedly disclosed that it had accumulated an estimated US\$200 million debt and that it was struggling to meet its own financial obligations (Gumbo, 2013). For Gweru City Council (GCC), it was reported that in the 5-year period for which the debt cancellation directive had been given, residents owed over \$8 million in rates and tariffs while commercial and industrial concerns owed \$13.8 million as of June 2013 (Shava, 2013). It was also reported that Chitungwiza Municipality cancelled rate arrears amounting to \$40 million in the period under review (Sibanda, 2013). Although the figures for Bulawayo City Council, Zimbabwe’s second biggest local authority after HCC were not divulged, it was however noted that revenue collection in the city had gone down to \$2.4 million from \$6.9 million per month, since the directive for debt moratorium was issued (Sibanda, 2013).

### **Was Chombo’s Directive Aligned to Utilitarianism?**

In assessing Minister Chombo’s decision to grant debt moratorium to residents owing local government councils across Zimbabwe, the article, draws from utilitarianism. At the core of the engagement is whether the decision could be characterised as morally right action that produced the “most good”. Related to this is whether Chombo’s decision fit in the characterisation of decisions that maximise the overall good — that is, decisions that consider the good of others as well as one’s own good. In what ways could Chombo’s seemingly controversial decision be understood as being inspired by moral decision-making? Could it be classed as morally appropriate behaviour that increased happiness and “utility”? Does consequentialist reasoning lead us to favor the decision? Are the motives aligned with pursuit

for happiness and “utility”. The essay considers all of the aforementioned while concentrating on the five ideas that draw from the classical utilitarian theory (see Table 1). Essentially, the article attempts a rigorous reading of the thought processes of minister Chombo as he announced and implemented the directive on the moratorium on local government debt.

**Table 1:** Five points aligned to utilitarian philosophy on local government

#	Issue around which engagement takes place	Status
1	The directive’s propensity to facilitate the “greatest happiness of the greatest good”	Aligned to John Stuart Mill and Jeremy Bentham’s utilitarian philosophy on local government
2	The directive’s likelihood to alleviate grinding poverty	Aligned to John Stuart Mill and Jeremy Bentham’s utilitarian philosophy on local government
3	The directive’s potential impact on local government finances and service delivery in the long term	Aligned to John Stuart Mill and Jeremy Bentham’s utilitarian philosophy on local government
4	The decision’s potential for residents to become reliant on debt forgiveness while others do not.	Aligned to John Stuart Mill and Jeremy Bentham’s utilitarian philosophy on local government
5	The ethical implications of the decision and whether it is fair to forgive debts when some residents may have been unable to pay due to circumstances beyond their control	Aligned to John Stuart Mill and Jeremy Bentham’s utilitarian philosophy on local government

**Source:** Authors’ construct

### **Evaluating Minister Chombo’s Decision: The Benefits of the Directive**

Minister Chombo’s decision to write-off debts owed by residents may have helped to alleviate poverty among those who were unable to pay their debts. In local government, the connection between morality and maximisation of happiness is seemingly based on the idea of social justice. Leaders with responsibilities for local government functions such as minister Chombo may have believed that it is morally right to make decisions that maximise the overall well-being of the people they serve, which would include their happiness. This is often seen as a way to promote fairness and equality, and to ensure that the needs of all members of the community are met.

There are a number of ways governments can use policy interventions such as the one adopted by Chombo to alleviate poverty and “bring the greatest happiness of the greatest good”. One common strategy is social protection programmes, which provide financial assistance to individuals and families in need (Biles, 2016). These programmes can take many forms, including cash transfers, food assistance, and subsidised healthcare (Biles, 2013). Another strategy is investing in public goods and services that benefit the poor, such as education, water and sanitation, and infrastructure.

Government can also create policies and promote economic growth, create jobs, and encourage investment, all of which can help reduce poverty (La Ferrara, 2009). Debt moratorium for citizens behind in their payments for local government services joins these and other initiatives

made by national government to “bring the greatest happiness of the greatest good”. Chombo’s decision, although unilateral, may be hailed for assisting the indigent escape poverty. By wiping off the debts, the national government allowed some residents to have access to basic services that they would not have otherwise been able to afford. It is important to relieve poverty and to ensure that people have access to basic services. The fact that some people were able to access basic services as a result of this decision is significant and may have had a significant impact on their lives. In the same vein, the intervention may have assisted struggling people get out of a survival-mode mindset and focus on improving their lives. Finally, it may have allowed local governments to focus on other priorities, such as infrastructure development and education, rather than spending their limited resources on debt collection.

While the cancellation of debts owed to local governments may have provided some short-term relief to those in poverty, it is unlikely to have helped the indigent escape poverty in the long-term (Stiglitz, 2001). This is because while the cancellation may have relieved some financial burden, it did not address the underlying causes of poverty, such as lack of access to education, healthcare, and decent jobs. Without addressing these root causes, it is difficult for people to permanently escape poverty. In addition to the strategies mentioned before, there are a few other policy interventions that could complement the cancellation of debts and help reduce poverty. One option is to invest in rural development, which can improve agricultural productivity and create jobs in the rural areas. Another is to provide targeted job training and placement services, which can help people gain the skills they need to find decent work. Additionally, interventions to promote financial inclusion and access to capital can help people start and grow businesses, which can lead to increased incomes. All of these, including debt moratorium of the kind introduced by Chombo speak to Mill’s utilitarian framework and the concept of the local government bringing the “greatest happiness of the greatest good”.

### **Evaluating Minister Chombo’s Decision: The Costs of the Directive**

The financial implications of Minister Chombo’s decision to write off debts owed by residents were significant. Many local governments had been relying on the revenue generated from these debts to fund their operations and service delivery. With the debts written off, they lost a major source of revenue, which had a negative impact on their ability to deliver services. Additionally, the write-off resulted in a decrease in the cash flow and financial reserves of local governments, which made it difficult for them to meet their financial obligations (Marumahoko et al., 2020). Chombo’s decision to write off debts may have contributed to a culture of non-payment among residents for a number of reasons. Firstly, by writing off the debts, it sent a message that there were no consequences for not paying for services, which may have encouraged residents to continue not paying. Secondly, the write-off may have made residents feel like they were not responsible for paying for the services, and that it was the government’s responsibility to provide them for free. This could have led to a sense of entitlement and a lack of accountability among residents.

The decision to write-off debts owed by residents could have led to a vicious cycle of poor service delivery in a number of ways (Gumbo, 2013). Firstly, as mentioned before, it may have contributed to a culture of non-payment, which could have led to a decrease in revenue for local governments. This in turn could have led to a decrease in their ability to provide quality services, as they would have less money to spend on things like maintenance and new infrastructure. Additionally, the lack of revenue could have led to a lack of investment in new technology and training for staff, which could further reduce the quality-of-service delivery. Chombo’s decision to write-off debts owed by residents may have created an unfair situation for people who were paying for their services. By writing off the debts, the government was

effectively rewarding people who had not paid their debts, while those who had paid their debts were not given any benefits. This could have led to a feeling of resentment among people who were paying, as they may have felt that they were being penalised for being responsible. It could also have discouraged people from paying their debts in future, since they may have thought that the government would write them off anyway.

By attempting to win votes through debt relief, rather than by improving the quality-of-service delivery, Zanu-PF, minister Chombo's political party opened itself to the accusation that it was effectively buying votes (Marumahoko et al., 2020). This seemingly undermines the principle of local democracy, which is based on the idea that people should be able to elect their representatives based on the quality of their policies and performance. It also sets a dangerous precedent, in which politicians can use financial incentives to manipulate the vote. The issue of vote-buying has been a persistent problem in Zimbabwean politics and has been especially pronounced in recent years. There have been numerous allegations of political parties using handouts, food aid, and other forms of financial assistance to gain votes.

### **Imagining Possible Solutions to the Issue of Non-Payment of Service Charges**

There are a few potential solutions to consider. Firstly, the government could introduce a system of rewards and incentives for residents who pay their service bills on time (Yinger, 2003). One option for local governments would be to offer discounts or other incentives for residents who pay their service bills on time. For example, they could offer a 5% discount on water bills for residents who pay before the due dates, or they offer a raffle for residents who pay their bills on time. This could encourage people to pay their bills in full and on time, which could improve the financial situation of local governments and help them provide better services to residents. This could also help to create a culture of payment of service bills.

Improving service delivery can be a key factor in improving the culture of payment of service bills (Alm, 2011). The government could invest in improving service delivery and making it more efficient and effective. If residents see that their money is being used to improve their quality of life, they may be more likely to pay their bills in full and on time. For example, local government could invest in infrastructure improvements, such as upgrading water and sanitation systems or they could invest in education and health facilities. By showing that the money residents pay is being used to improve their lives, they may be more likely to see the value in paying their bills.

Increasing penalties for non-payment of service bills can be another effective tool for encouraging residents to pay their bills (Butler, 2001). Disconnections of services or fines are some of the penalties local authorities may consider. However, it is important to approach this strategy carefully. If penalties are too high, they could lead to more people being unable to pay their bills, leading to an even greater financial strain on local governments. Instead, local governments could start by raising penalties gradually, while also offering payment plans and other assistance for those who are struggling to pay.

Another issue to consider is the need for clear and transparent communication from local governments about how residents' money is being spent. If residents know exactly how their money is being used, they may be more willing to pay their bills on time. For example, local governments could publish regular reports on their websites detailing where the money is going and how it is being used to improve services. This could help to build trust between residents and local governments, which could lead to improved payment rates.



### **Implementing Ideas Fostering a Culture of Payment of Service Fees**

One important factor to consider is the need for education and communication with residents about the importance of paying their bills (Rider, 2008). This could be done through campaigns, workshops, and other outreach activities. There are a number of ways to design campaigns and outreach activities to educate residents about the importance of paying their service fees on time. One option is to hold community meetings where local government officials can explain the impact of non-payment on the community and how it affects service delivery. Another option is to hold workshops where residents can learn about the benefits of paying their bills on time and how they can budget for these payments. Additionally, local governments could run media campaigns, such as radio ads, or billboards, to spread this information. Additionally, it would be important to ensure that any changes are implemented gradually, to avoid causing too much disruption to residents. There are potential challenges and obstacles that might arise in implementing these solutions. One challenge could be a lack of resources and capacity to carry out these initiatives. Another challenge could be resistance from residents, who might feel that the government is being too heavy-handed in its approach.

One way to overcome the challenge of a lack of resources and capacity could be to seek external support and partnership from NGOs, businesses, and other organisations (Gisselquist, 2016). This could provide the necessary expertise, funding and other resources to make the initiatives a success. Local governments can also look for internal sources of funding that could support a campaign to educate residents. For example, they could consider implementing user fees for services like water and sanitation, or they could generate revenue by leasing out public spaces for events and other activities. Another option is to look for ways to save money within the local government, such as by cutting costs on things like office supplies or travel expenses.

To address the challenge of resistance from residents, the government could engage in meaningful consultation and dialogue with affected communities. This would help to build trust and understanding and ensure that residents are invested in the process. Innovation and practicality are also important when it comes to addressing complex problems like this one. One other strategy that could be considered is the use of technology, such as mobile payment platforms, to make it easier for residents to pay their bills. This could help to overcome the challenge of limited infrastructure in some areas and make the payment processes more convenient and efficient.

### **The Quest for a Middle Ground-The Payment Plan**

Based on the utilitarian philosophy, it is easy to forgive the national government for the moratorium on the debts owed local government councils. In doing so, it is easy to argue that the decision was about the common good, and that it was aligned to John Stuart Mill's philosophy of local government in which existence of local government is justified based on the fact that it is an institution that focuses on maximising the overall happiness and well-being of the greatest number of people. Thus, the directive could be said to be aligned to utilitarian philosophy. The argument seemingly runs into difficulties when one factors into the equation, its potential to ruin financial stability of local authorities and its negative impact on the regeneration of service delivery benefits. This is where the policy may have failed to strike a balance. Perhaps, inclusion of a payment plan was the missing link in the puzzle.

A payment plan for outstanding local government charges is an arrangement in which the charges are paid off over time, typically in installments (Brown, 2013). The exact terms of the payment plan will vary depending on the local government, but they typically involve a specific amount being paid each month or quarter until the charges are paid off. The purpose of a

payment plan is to make it easier for people to pay their charges, while still ensuring that the local government receives the money it is owed. A payment plan can help to foster local autonomy by giving residents more control over their own finances, local government budgets, and the decisions made about their community. It is a way of empowering people to take ownership of their own lives and their community, and it can lead to more sustainable and effective solutions. Finally, arrangements for payment plans between local government councils and financially distressed residents possibly taps into Zimbabwe's current constitution. The 2013 Constitution of Zimbabwe emphasise the need for decentralisation and devolution of power. It states that "the State shall take all practical measures to ensure the devolution of governmental powers and responsibilities to the provincial and metropolitan councils and local authorities". This means that local government should have more control over the decisions that affect their communities, including debt restructuring and how to manage and finance their services.

### **Conclusion and recommendations**

Minister Chombo's decision to grant debt moratorium does appear to have a strong connection to John Stuart Mill's utilitarian philosophy. Mill argued that the purpose of government should be to increase the greatest happiness of the greatest number of people. In this way, local government leaders, who include Chombo as overall minister of Local Government for the whole of Zimbabwe may see the maximisation of happiness as a moral duty, and one that is consistent with Mill's utilitarianism. This is because they would be acting in a way that benefits the most possible people, which Mill would argue is the most ethical course of action. This approach can be a powerful motivator for local government leaders, as it can help them to ensure that their decisions are made with the best interests of the community in mind. When local governments focus on ensuring that all residents have access to basic services they need, such as healthcare, education, water and sanitation and infrastructure, they help to promote both the overall well-being of the community and the rights of individuals. This can help to ensure that all members of the community are treated fairly and that their needs are met. This is what might have informed minister Chombo's thought processes when he directed that all of Zimbabwe's 92 local governments grant debt amnesty for the period between 2009 and 2013.

On the other hand, it is unclear if minister Chombo also weighed the downsides of his policy decision. In exercising his ministerial authority, he may have overlooked the significance of ensuring that people are held accountable for their debts, and that local governments have the resources they need to provide quality services. This is definitely a major challenge for many local governments in Zimbabwe, especially those in low-income areas. Even when the minister had the best intentions, a lack of resources can make it difficult to deliver the services that residents need. This can lead to a vicious cycle of poverty and inequality, as residents may not have the resources they need to improve their own situation. It is important to consider the long-term implications of the decision, and whether it would lead to improvements in the future. Chombo's decision is associated with the "free rider problem". This is a situation in which some people benefit from the public good or service without contributing to its cost, and it can occur when residents rely on others to fund services that they themselves are consuming (Bolton, 2014). This can lead to a decline in the quality or quantity of the service, as those who are paying for it may become resentful and unwilling to continue funding it. Perhaps, a middle ground for this situation was for minister Chombo to include a payment plan in his directive which was not only intrusive but invasive and belittling of local government, even as John Stuart Mill associate this sphere of government which enjoys greater proximity with communities with the greatest amount of happiness for the greatest number of people.

In this situation, one recommendation that could be made from a utilitarian perspective is for the local government to prioritise service delivery over debt collection. While it may seem counterintuitive to write off debts, doing so could actually lead to an overall increase in happiness by ensuring that more have access to basic services. This would allow the local government to focus its limited resources on the most pressing needs of the community, rather than on trying to collect debts that may never be paid. Linked to this is the long-term impact of debt forgiveness. If local governments focus on improving service delivery, it could lead to improved living conditions, which could in turn lead to increased economic activity and growth in the area. Over time, this could increase the tax base and make it easier for the local government to fund its services.

Another recommendation could be debt rescheduling or restructuring, if the government is uncomfortable with debt forgiveness and its unintended consequences. It could be a viable option to the type of debt cessation forced on local government by minister Chombo. Debt rescheduling in this case, would involve the local government working with residents to develop a plan for repaying the debt over a period of time, with more manageable payments. This could allow residents to pay off their debts without causing undue hardship, while also ensuring that the local government has the funds it needs to provide services. In this situation, the national government could assist by providing financial support for local government to develop and implement debt scheduling plans. This could include providing technical assistance, financial assistance, or even offering low-interest loans to help local governments repay their debts associated with supply chain management and provision of service delivery. This could also help to ensure that the debt rescheduling is fair and transparent, and that it benefits both residents and the local government.

A final recommendation is the need to ensure that administrative decentralisation is accompanied by financial decentralisation in the case of national government transferring some of its powers and responsibilities to local government. In this case, it may assist if, for example, local government was given more control over their budgets, so they can better align their spending with their priorities and needs. They could also be given more control over their own tax policies, so that they can raise revenue in a way that reflects the priorities of their community. This could mark a significant departure from the current situation where the minister of local government is the final authority on fees, rents, rates, and levies that are due to local authorities, even though councils may run the areas under their jurisdictions on a day-to-day basis. Another important consideration for this recommendation is the need for accountability and transparency. Local governments should be held accountable for their spending decisions and for the results of their policies. This could be done through regular audits, public reporting and other mechanisms for ensuring that local governments are spending their money in a responsible and effective way. In the same vein, one more thing to consider is the importance of capacity building. If local governments are given more powers and responsibilities, they will need to have the capacity to effectively exercise those powers. This could involve training for local officials, investing in infrastructure and technology, and other measures to help local governments carry out their responsibilities effectively.

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