

**AN ANALYSIS OF REVENUE MANAGEMENT EFFICIENCY AT LUSAKA CITY
COUNCIL**

BY

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**A DISSERTATION SUBMITTED TO THE UNIVERSITY OF ZAMBIA IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION IN FINANCE**

THE UNIVERSITY OF ZAMBIA

LUSAKA

2024

DECLARATION

I, **Zidah Dhube Mwiinde**, do hereby declare that this work is my original work achieved through personal reading and research. This work has never been submitted to the University of Zambia or any other Universities. All sources of data used and literature on related works previously done by others, used in the production of this Dissertation have been duly acknowledged. If any omission has been made, it is not by choice but by error.

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APPROVAL

This Dissertation by **Zidah Dhube Mwiinde** is approved as a partial fulfillment of the requirement for the award of the Degree of Master of Business Administration in Finance.

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ABSTRACT

This study empirically investigated the efficiency of revenue management at Lusaka City Council (LCC). Primary data was collected through individual questionnaires and in-depth interviews with LCC employees. Employing the Slovin formula, the sample size comprised 70 council workers selected through purposive and simple random sampling methods. The study used descriptive and inferential tools to conduct the analysis. The study revealed that bank deposits were identified as the most effective revenue collection practice at LCC.

Interviewees expressed belief in the appropriateness of existing revenue collection strategies; however, the study found the overall extent of these strategies to be poor. The findings underscored the importance of strengthening the legal framework, continuous sensitization, and expanding collection points to enhance revenue collection, aligning with practices of entities like the Zambia Revenue Authority (ZRA). Assessment methods were deemed ineffective, primarily relying on open meetings within departments or sections. The study highlighted LCC's inefficiency in revenue collection, emphasizing the need for the council, as one of the oldest, to serve as a model for sustaining operational expenses independently. Dependency on legislative frameworks, measures, and remedies was evident, yet these were deemed insufficient. Respondents expressed a lack of understanding of the utility of revenue collection by LCC, questioning its necessity. The study recommends a harmonization or review of the legal framework supporting revenue collection to enable the Local Authority to realize its full potential.

Keywords: Lusaka City Council, Efficiency, Revenue Collection, External and Internal Factors, Management Efficiency

ACKNOWLEDGEMENT

I would like to express my gratitude to God Almighty, who has been my source of sustenance, for providing me with supreme guidance and wisdom throughout the course of this research. It is evident that the success of this project is not a result of my own strength or power, but rather a manifestation of His grace. This research serves as a testament to God's abundant grace and undeserved favor.

I extend my deep appreciation to my supervisor, Dr. Zivanai Mazhambe, for his invaluable guidance and input, which played a crucial role in the development of this well-organized research paper. Finally, I sincerely thank all the participants in my research and the management at Lusaka City Council for their resourceful service and unwavering support. Without their cooperation, the successful completion of this research would not have been possible.

DEDICATION

I want to express my heartfelt gratitude to my wife, Dr, Gloria Malemuna, and our children, Gemma and Giovanni, for their unwavering support and understanding throughout the extensive hours of my research and study. I would also like to acknowledge my parents, Mr. Alex Mwiinde and Mrs. Christine Mwiinde, as well as my siblings, Zemai, Zawii, and Zains, for their continuous support and encouragement. This research work and my accomplishments are dedicated to all of them.

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LIST OF ACRONYMS AND ABBREVIATIONS

COVID-19	Coronavirus disease of 2019
LCC	Lusaka City County
SPSS	Statistical Package for Social Sciences

CHAPTER 1

INTRODUCTION

1.1 Introduction to the Study

Effective revenue management serves as a cornerstone for the functionality and sustainability of local governments worldwide, playing a crucial role in their ability to meet various responsibilities and deliver indispensable public services. The importance of adept revenue collection and management systems is underscored by their direct influence on a local government's capacity to fund operations, infrastructure development, and essential services. The implications of inefficiencies in this domain are significant, as demonstrated by the challenges faced by Dangila Municipality in Ethiopia. Here, the municipality's struggles with revenue collection and expenditure management were largely attributed to an inadequate organizational structure and insufficient systems, highlighting the critical need for efficient revenue management practices (Mbedzi & Gondo, 2010).

Local governments employ a range of strategies for revenue collection, tailored to their unique environments and challenges. An example of such adaptability is seen in the Iringa Municipality in Tanzania, where outsourcing revenue collection proved to be a successful strategy, enhancing tax administration and revenue management efficiency (Mgonja & Poncian, 2018). Moreover, the integration of information systems in revenue collection processes, as exemplified by Homa Bay County in Kenya, signifies the importance of technology in improving the effectiveness and efficiency of these systems (Otieno et al., 2013).

Despite these strategies, local governments frequently face numerous challenges in revenue management. These challenges can vary widely, from the inefficacy of certain tax rates in generating expected revenues, as seen in Cartagena De Indias (González & Doria, 2007), to difficulties in tax enforcement, such as those encountered in Tanzania (Fjeldstad, 2001). The diverse nature of these challenges illustrates the complex environment within which local governments operate, highlighting the necessity for robust, adaptable, and efficient revenue management systems to ensure financial stability and the ability to provide critical services to the community.

1.2 Background

The exploration of revenue management in local governments, particularly in Zambia, involves delving into a multifaceted landscape of strategies, challenges, and practices. Drawing upon a diverse range of global experiences to illuminate the complexities inherent in effective revenue management.

In understanding revenue forecasting and management techniques, local governments often employ causal revenue forecasting techniques, including deterministic and econometric methods, which may be less effective compared to expert and trend forecasting techniques (Reddick, 2004). The nuances of revenue sources and utilization, critical for financing local governance and development, are underscored by the management of essential services and infrastructure (Is, 2014).

Financial management challenges, characterized by inadequate records management leading to poor accounting and audit reports, impact the overall financial health and transparency of government entities (David, 2017). This challenge is compounded in regions like Nigeria, where local governments face issues due to a lack of financial autonomy and corruption (Coker & Adams, 2012).

Instances of inefficiency in tax management, such as observed in Blora Regency, where local governments have not maximally implemented property tax management, leading to under-reported revenue, highlight the need for effective revenue management practices (Nugrahadi, Sarwono & Riyanto, 2018). Poor revenue generation by local governments, as seen in Nigeria, has consequences for the spread of development across the country, emphasizing the crucial role of effective revenue management practices (Agbe, Terzungwe & Igbabee, 2017).

The application of data mining in revenue forecasting, exemplified in Shanghai through grey prediction and neural networks, provides accurate forecasts for fiscal revenue, aiding in better planning and management (Deng, 2018). Local governments globally are exploring innovative revenue-raising strategies without tax increases, aligning with economic development incentives (Kemp, 1987).

Challenges in inter-organisational cooperation in revenue collection, as witnessed in Tanzania, are often hindered by factors like institutional trust and administrative constraints (Fjeldstad, Ali & Katera, 2019). Local government debt management, focusing on general budgetary revenue and

the return on operating financial assets, is crucial for sustainable financial practices (Yong-gan, 2013). Post-constitutional changes granting local governments more autonomy underscore the increased importance of effective revenue management (Plessis, 2016).

1.3 Lusaka City Council

The Lusaka City Council stands as a pivotal entity within the administrative landscape of Zambia, specifically located in the capital city, Lusaka. As the largest city in the country, Lusaka plays a central role in the socio-economic dynamics of Zambia. With a population surpassing three million in 2022, the city is well-equipped with essential amenities, including health facilities and a range of services.

The Lusaka City Council, serving as a critical administrative body within Zambia's capital, navigates through an array of challenges that significantly affect its operational efficiency and service delivery capabilities. Among the predominant issues is the efficiency of revenue collection, where the council grapples with outdated billing systems, incomplete property databases for accurate property rate assessments, and widespread evasion of market fees and bus station charges. Compounded by a heavy reliance on central government allocations, these challenges constrain the council's financial independence, thereby limiting its agility in addressing local needs and prioritizing community-centric projects.

Administrative hurdles, characterized by bureaucratic red tape and lackluster inter-departmental coordination, further exacerbate the council's ability to make timely decisions and execute projects. Corruption and mismanagement within the council not only lead to significant revenue losses but also erode public trust, undermining the council's effectiveness in service provision. Moreover, the council's limited capacity to enforce local regulations, collect penalties, and ensure adherence to by-laws contributes to revenue leakage and unregulated business operations.

The council's financial stability is also vulnerable to broader economic fluctuations, such as inflation and economic downturns, which can diminish key revenue streams from market fees, bus station charges, property rates, and business licenses. Although donor funds supplement the council's budget, they often come with stringent conditions and designated project earmarks, restricting the council's discretion in fund utilization and sometimes misaligning with local priorities.

The pressing challenges of rapid urbanization in Lusaka, with its attendant increase in demand for services and infrastructure, underscore the urgent need for the Lusaka City Council to adopt comprehensive strategies. These strategies should focus on modernizing revenue collection methods, streamlining administrative processes, enhancing transparency and accountability, and engaging the community effectively. Such measures are pivotal in ensuring that the council can sustainably manage its resources and fulfill the burgeoning service demands of Lusaka's growing urban populace.

1.4 Statement of the Problem

The examination of revenue management efficiency within the Lusaka City Council is critically informed by a detailed evaluation of specific challenges, as delineated in recent auditor general reports. These challenges include significant lapses in revenue collection such as the failure to collect market fees amounting to K1,350,673 and business levies from banks and other financial institutions, alongside inefficiencies in claiming government grants in lieu of rates on properties with a substantial rateable value of 8,826,662,016 (Auditor General's Report, 2022). Furthermore, the Council faces substantial hurdles in meeting its statutory and staff obligations, including a daunting K1,685,464,334 in unpaid statutory dues, terminal benefits totaling 27,816,181, and PAYE obligations of 106,336,983, underscoring the gravity of the fiscal management crisis (Auditor General's Report, 2022).

These local challenges mirror global issues in local government revenue management, such as the under-assessment of taxable entities, structural organizational issues, and skill deficits (Mbedzi & Gondo, 2010). The reliance on narrow and inelastic revenue streams like property taxes exacerbates fiscal mismatches between local revenues and expenditures, spotlighting the need for diversifying income sources (Melson, 1982; Karpyshyn & Nipialidi, 2019). The dynamic pressures of urban population growth and dependence on central government allocations further strain the fiscal stability of local authorities, making the quest for financial equilibrium even more challenging (Sharma, 2021).

Corporate governance shortcomings, such as limited executive authority and lack of transparency, directly impact financial performance, while regulatory inconsistencies and managerial inefficiencies further complicate revenue management efforts (Buluma & Obande, 2015;

Nurbawono, 2016; Ngomuo & Kipasha, 2015). Moreover, the misalignment between fiscal revenues and administrative authority, as observed in various contexts, highlights systemic issues in ensuring efficient revenue management (Zhi-yong, 2017).

This study aims to dissect these multifaceted challenges within the Lusaka City Council, drawing parallels with global experiences to not only understand the depth of these issues but also to forge strategic interventions to bolster revenue management efficiency

1.5 Significance of the Study

This research on revenue management efficiency in the Lusaka City Council holds substantial significance, addressing critical gaps in the academic literature and providing practical implications for various stakeholders.

This study contributes to the academic literature by providing in-depth insights into the challenges faced by local government authorities, specifically focusing on the Lusaka City Council. By employing established theories such as the nonparametric approach to efficiency measurement and the Austrian theory of efficiency, the research not only advances existing frameworks but also contextualizes them within the unique challenges of the Zambian local government setting.

The findings of this study can directly impact the financial sustainability and operational efficiency of local government authorities. Through a detailed analysis of revenue collection and management challenges, the study aims to offer practical solutions that can be implemented to enhance revenue generation. This has the potential to improve service delivery, infrastructure development, and overall governance within the Lusaka City Council and similar entities.

The study provides valuable insights for policymakers and regulatory bodies involved in local governance. By identifying specific challenges and inefficiencies, the research can inform the crafting or refinement of regulations that support best practices in revenue management. This, in turn, may lead to more effective collaboration between local government authorities and regulatory bodies, fostering an environment conducive to sustainable revenue practices.

Efficient revenue management within local government authorities has broader economic implications. As revenue generation improves, there is a potential for increased investment, economic growth, and job creation. The study aims to shed light on the role of revenue

management in local economic development, providing a foundation for discussions on economic policy and industrial growth.

The study's focus on revenue management in local government has direct implications for the society it serves. Improved revenue collection and management can lead to better-funded public services, positively impacting the lives of citizens. The study aims to contribute to the socio-economic development of the Lusaka City Council and, by extension, the well-being of its residents.

This research sets a benchmark for future studies, offering a foundational reference point for scholars and researchers interested in local government revenue management. The insights gained from this study may inspire further research in Zambia and similar emerging economies, encouraging exploration into diverse topics such as technological advancements in revenue management or the cultural influences on financial practices in local government authorities.

1.6 Research Objectives

The paper is guided by the following objectives:

1.6.1 General Objective

The primary aim of this research is to conduct an analysis of revenue management efficiency at the Lusaka City Council.

1.6.2 Specific Objectives

1. To explore the efficiency of revenue collection practices of Lusaka City Council.
2. To determine the challenges faced in revenue management at Lusaka City Council.
3. To investigate the factors that influence revenue management and efficient revenue collection strategy at Lusaka City Council.

1.6.3 Research Questions

1. What are the revenue collection practices and are they efficient for Lusaka City Council?
2. What are the challenges faced in revenue management by Lusaka City Council?

3. What are factors that influence revenue management and effective revenue collection strategy at Lusaka City Council?

1.7 Research Hypotheses

- H1:** Lusaka City Council has effective revenue collection practices.
- H2:** There are challenges faced in revenue management at Lusaka City Council.
- H3:** There a relationship between factors that influence revenue management and effective revenue collection strategy at Lusaka City Council

1.8 Conceptual Definitions

1.9

1. **Revenue Management Efficacy:** Refers to the effectiveness and efficiency with which a local government authority collects, manages, and utilizes revenue from various sources to sustain its operations and provide essential public services (Fatmawatie, 2022).
2. **Efficiency in Revenue Collection:** The ability of a local government authority to collect revenue in a timely, cost-effective, and maximally productive manner, minimizing resource wastage and optimizing financial outcomes (Lewis & LoGalbo, 1980).
3. **Organizational Structures:** The formal arrangement of roles, responsibilities, and relationships within a local government authority, affecting its efficiency in revenue management and overall operational effectiveness (Golinska, 2018).
4. **Mismatch between Local Expenditures and Revenues:** Imbalance between the financial resources generated by a local government authority and the corresponding expenditures, particularly in cases where reliance on inelastic property taxes contributes to financial challenges (Is, 2014).
5. **Underutilization of Revenue Sources:** The failure to fully exploit potential revenue streams, such as personal income tax, leading to missed opportunities for augmenting local budgets and financial sustainability (Mucai et al., 2014).
6. **Fiscal Imbalances:** Disparities between revenue and expenditure, often exacerbated by factors like rapid urban population growth and dependencies on central government transfers, affecting the financial stability of a local government authority (Reddick, 2004).

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter explores the literature on the effectiveness of local government revenue collection, providing definitions and explanations of key terms. The discussion encompasses empirical and theoretical reviews, elucidating the conceptual framework. Defining fundamental concepts like revenue, revenue collection, revenue management, efficiency, and local government is crucial for understanding the subsequent literature review.

2.2 Revenue Collection and Efficiency

In the realm of local authorities, revenue is defined as the economic benefits that accrue from activities mandated by regulations. These activities encompass a spectrum, including the issuance of permits, licensing procedures, and oversight of public control measures. Essentially, it represents the financial gains derived from the various regulatory functions undertaken by local government bodies.

2.2.1 Efficiency in Revenue Collection

The term efficiency, when applied to revenue collection, takes on a multifaceted meaning contingent on the specific field of study. In the context of this research, efficiency pertains to the ability of Local Government Authorities (LGAs) to achieve their revenue collection objectives with optimal resource utilization. This may involve generating maximum output from fixed inputs, ensuring that the processes employed by LGAs are streamlined and effective in yielding the desired financial outcomes (Chitembo, 2009).

2.2.2 Public Revenue Collection Measures

Public revenue collection is an intricate process undertaken by local authorities, involving a series of measures to systematically assess, monitor, and enforce the collection of funds. These measures are put in place to ensure the systematic and lawful retrieval of revenue from various sources, including taxes, fees, and other financial contributions. The effectiveness of revenue collection is contingent on the implementation of strategies that enhance compliance among the local

population. It necessitates the enforcement of regulations and, equally crucial, the cultivation of awareness among the local populace regarding their fiscal responsibilities. Successful revenue collection plays a pivotal role in fostering economic and social development within the community, as it forms the financial backbone supporting various public services (Kauzya, 2007).

2.2.3 Revenue Management for LGAs

Revenue management within the purview of Local Government Authorities (LGAs) is a strategic and ongoing process aimed at maximizing the financial resources available to these entities. The fundamental goal is to achieve this optimization through efficient financial resource management. This comprehensive approach involves identifying, evaluating, and optimizing diverse revenue sources available to LGAs. By strategically managing these resources, LGAs can ensure a stable financial foundation, which is crucial for providing quality public services while maintaining fiscal stability. Revenue management strategies encompass careful financial planning, resource allocation, and continuous evaluation to sustainably meet the needs of the community (Khamis, 2013).

2.3 Concept of Local Government

The concept of local government encompasses a diverse array of administrative entities, including cities, counties, and municipalities, tasked with the governance and management of specific geographic areas and the provision of essential public services. This section elaborates on this multifaceted concept.

Local authorities play a pivotal role in the administration of public services crucial to the well-being of residents. These services often include waste management, road maintenance, public transportation, public health services, planning and development control, and social services. The breadth of responsibilities may differ based on the jurisdiction and the legal framework in place.

In Zambia, the Local Government Act, specifically the Local Government Act No. 22 of 1995, Cap. 281 of the Laws of Zambia, serves as the foundational legal instrument regulating and establishing Local Government Authorities (LGAs). This Act outlines the powers, functions, and responsibilities of LGAs within the country.

The relationship between local government entities and the Central Government is often conceptualized through the lens of agency theory. According to this theory, local authorities are deemed agents acting on behalf of the Central Government, entrusted with specific powers and responsibilities. The LGAs thus act as intermediaries in delivering public services to citizens within their respective jurisdictions.

The concept of local government is deeply embedded in democratic principles, where democratically elected units, subordinate to the central government, are constitutionally endowed with powers and resources to deliver localized services. For instance, ward committees in Zambia possess the authority to identify community development needs and prioritize them for funding by the constituency development fund committee (CDFC).

2.4 Municipal Council Service Delivery

In the realm of local governance, the provision of essential services constitutes a fundamental aspect known as service delivery. This encompasses a diverse array of services, including waste management, water and sanitation, housing, public health, social welfare, and recreational facilities. The Local Government Act in Zambia, particularly Section 61 and the second schedule, explicitly outlines the services that councils are mandated to provide. These include maintaining law and order, regulating livestock keeping and movement, overseeing the slaughter and sale of animals, and controlling aspects related to the storage, marketing, and preservation of agricultural produce. Furthermore, councils are responsible for regulating the production, use, storage, and sale of potentially hazardous substances like petroleum, fireworks, petrol, and other combustibles.

To effectively deliver the 63 specified services at the expected quality, councils must develop and implement comprehensive service delivery programs and policies. These initiatives should be designed in response to the unique needs and expectations of local residents and businesses. The key to successful service delivery lies in the allocation of adequate resources, encompassing financial, human, and technical aspects. This ensures that services are not only delivered in a timely manner but also with efficiency.

Best practices play a pivotal role in optimizing service delivery within local authorities. This involves adopting a customer-focused approach, continuous improvement strategies, and active

engagement with stakeholders. By incorporating these elements, local councils can enhance their capacity to meet the demands of the community effectively. In essence, the efficient provision of services is crucial for elevating the quality of life for local residents and fostering sustainable development within communities. A notable contribution in this regard is the work of Fjeldstad et al. (2009), whose insights further enrich the understanding of effective revenue management practices in the context of local governance.

2.5 Efficiency of Revenue Collection Practices of Lusaka City Council

In examining the efficiency of revenue collection practices at Lusaka City Council, various pieces of literature offer insights into the strategies and their outcomes. A pivotal aspect of revenue collection efficiency is the implementation of electronic and mobile payment systems which have been linked to higher rates of compliance and lower costs of collection (Otieno et al., 2013). The integration of such systems within the Council's operations could streamline the process, reduce leakages, and enhance the overall fiscal capacity of the local government.

Furthermore, research indicates that diversified revenue streams and the autonomy to adjust rates and fees can significantly affect the efficiency of revenue collection (Sharma, 2021). This diversity allows local governments to mitigate the risks associated with economic fluctuations and dependency on singular revenue sources. For Lusaka City Council, expanding its revenue base and adopting flexible rate-setting practices could provide a more resilient financial structure.

However, challenges such as outdated property valuation rolls and poor taxpayer databases can impede efficient revenue collection (Mbedzi & Gondo, 2010). Accurate and up-to-date records are crucial for property rates, business licensing, and market fees collection. Investment in robust data management systems and regular updates to valuation databases is recommended to overcome these hurdles.

Effective communication and engagement with taxpayers also play a vital role in enhancing the efficiency of revenue collection (Adeyeye, Adeoye, & Adeyeye, 2018). Proactive taxpayer education on the importance of timely payments and the provision of convenient payment options can improve collection rates. Additionally, local governments that demonstrate accountability and transparency in revenue use tend to foster greater compliance and goodwill among citizens (Kauzya, 2007).

It is essential to consider that the efficiency of revenue collection is not solely determined by the methods and technologies employed but also by the organizational culture and practices within the local authority. This includes the level of staff training and motivation, which can significantly impact the success of collection efforts (Mgonja & Poncian, 2018). Lusaka City Council's commitment to capacity building and creating an organizational environment conducive to efficient operations is thus critical.

Lastly, cross-jurisdictional comparisons indicate that local governments that engage in benchmarking and adopt best practices from other successful municipalities tend to improve their revenue collection efficiency (González & Doria, 2007). Therefore, Lusaka City Council could benefit from collaborative learning and adapting innovative practices proven effective in similar urban settings.

2.6 Challenges faced in revenue management at Lusaka City Council.

In exploring the challenges faced in revenue management at Lusaka City Council, literature from diverse contexts sheds light on common difficulties and provides contextual understanding that can be applied to Lusaka's situation. These challenges include inefficiencies in tax collection systems, the impacts of corruption and fraud on revenue, and the broader implications of administrative and structural limitations within local governments.

Literature indicates that ineffective revenue management can result from outdated taxation systems that do not align with current economic activities or property values, leading to revenue loss and inequity in tax burdens (Kauzya, 2007). Corruption and fraud further compound these issues, as they can lead to significant revenue leakages and undermine public trust in local government institutions (Sharma, 2021). Moreover, administrative challenges such as a lack of skilled personnel, inadequate technological infrastructure, and poor inter-departmental communication can hinder the efficient management of revenues (Mbedzi & Gondo, 2010).

Challenges in enforcing tax compliance are another major concern, often exacerbated by political interference which can lead to biased enforcement and erode the rule of law (Fjeldstad, 2001). Economic factors, including inflation and recession, can also impact the revenue base, as they affect both the ability of residents and businesses to pay taxes and the real value of the revenue collected (González & Doria, 2007).

To mitigate these challenges, literature suggests enhancing organizational efficiency through the adoption of modern information systems, which can improve record-keeping and data analysis for better decision-making (Otieno et al., 2013). Implementing anti-corruption measures and promoting a culture of integrity within local government bodies is also vital for improving revenue management (Mgonja & Poncian, 2018).

2.7 Relationship Between Influencing Factors and Effective Revenue Collection at Lusaka City Council

Investigating the relationship between factors that influence revenue management and the efficacy of revenue collection strategies at the Lusaka City Council is essential to enhancing its financial operations. Literature indicates that both internal factors, such as organizational efficiency, staff capacity, and the use of technology, and external factors, like economic conditions and policy environments, have a significant impact on the success of revenue collection strategies (Otieno et al., 2013).

The effectiveness of revenue collection is often associated with the degree of technological integration within the revenue management systems. Information systems are instrumental in tracking payments, monitoring revenue flows, and ensuring accurate billing, which can lead to improved collection rates (Mgonja & Poncian, 2018). Additionally, staff training and the development of clear guidelines are crucial internal factors that influence the success of these strategies (Kauzya, 2007).

External factors, including regulatory frameworks and economic stability, also play a critical role. For instance, a supportive policy environment that minimizes bureaucratic hurdles can streamline revenue collection processes, while a robust economy can enhance the ability of businesses and individuals to fulfill their tax obligations (Sharma, 2021). The Lusaka City Council's strategy must, therefore, be responsive to both the internal operational dynamics and the external economic and policy conditions.

Empirical studies underscore the importance of a multifaceted approach that addresses these varied factors to optimize revenue collection strategies. Such an approach includes enhancing enforcement mechanisms, improving taxpayer services, and adopting best practices in public financial management (Fjeldstad, 2001). Understanding the relationship between these influencing

factors and the effectiveness of revenue collection can inform the development of more targeted and efficient strategies at the Lusaka City Council.

2.8 Empirical Review

2.8.1 Global Perspective on Revenue Management

The global perspective on revenue management in local government authorities unveils a diverse array of challenges and potential solutions, as explored in various empirical studies. One notable model is the Revenue Authority model, which offers a framework for reforming tax administration, particularly beneficial in areas with low pay rates and rigid civil service systems. This model, as suggested by Devas, Delay, & Hubbard (2001), has the potential to enhance institutional efficiency in revenue collection, providing valuable insights for areas facing similar circumstances.

Another critical dimension is the management of natural resource revenues, as emphasized in a global study by Smělá & Sejkora (2021). This study underscores the importance of accountability, open data, rule of law, and government effectiveness in effectively navigating the complexities of natural resource revenue management. The findings advocate for a holistic approach that considers these factors for sustainable and responsible revenue management.

Tax reform emerges as a significant element, with Hansen (1981) proposing that substituting a land value tax for taxes on improvements and personalty, alongside reforming public planning and management policies, can address revenue crises and achieve fiscal equity and stability in state and local governments. This highlights the interconnectedness of tax policies and broader governance strategies in shaping revenue outcomes.

Strategic management of municipal finances is a focal point discussed by Farvacque-Vitkovic & Kopanyi (2014). This comprehensive handbook for local governments emphasizes the importance of controlling expenditures, strengthening revenues, and achieving creditworthiness. The insights provided serve as a guide for municipalities aiming to enhance their financial management practices.

A global governance theory, proposed by Carver (2010), is introduced as a framework to optimize the essential components of responsible governance. This theory, adaptable based on cultural,

legal, and idiosyncratic variables, is particularly relevant to the governance of revenue management in local governments. It underscores the need for flexibility in governance structures to accommodate diverse local contexts.

The book "Financial Management in the Public Sector" by Marlowe & Matkin (2013) contributes insights into the factors influencing local government borrowing costs. It explores the relationship between fiscal management and local government funding, shedding light on the intricacies of financial management within the public sector.

The challenges in revenue management across different countries are underscored by various studies (Shanty et al., 2020; Alcantara et al., 2018; Teremetskyi et al., 2021; Franzsen, 2014). These challenges, ranging from inadequate financial management to corruption and technological limitations, necessitate policy reforms, staff training, and technology investments as recommended solutions.

2.8.2 African Perspective on Revenue Management

Local fiscal autonomy in cities like Johannesburg and Nairobi has raised concerns about equity and redistribution due to inadequate welfare nets from national governments, as pointed out by Kithatu-Kiwekete (2013). This underscores the delicate balance local authorities in Africa must navigate in managing their finances within a broader national context.

The role of Revenue Authorities (ARAs) in sub-Saharan Africa is explored by Fjeldstad & Moore (2009). ARAs are perceived as a means to increase central government revenues and expand the authority of the central state, significantly impacting local revenue management. This insight sheds light on the intricate relationship between central and local authorities in the African context.

Revenue administration reforms, particularly in Anglophone African countries, have been implemented since the early 1990s, as discussed by Kloeden (2011). Despite these governance and HR practice changes, challenges such as capacity limitations and integrity issues persist, highlighting the ongoing complexities in reforming revenue management practices.

Local revenue mobilization in African local government authorities is deemed crucial by Fjeldstad & Heggstad (2012). However, it is often insufficient to meet the demands of the rapidly growing

population. This emphasizes the need for innovative strategies to boost local revenue streams and enhance service delivery.

Challenges in effective local governance in Africa are outlined by Wunsch (2001), who notes the difficulties in translating general reform initiatives into specific working arrangements at the local level. These challenges, particularly in planning, budgeting, and fiscal management, pose hurdles to achieving effective governance in African local government authorities.

In Nigeria, poor revenue generation by local governments has implications for the overall development of the country, as highlighted by Agbe, Terzungwe, & Igbabee (2017). Effective measures are deemed necessary to generate revenue for local development, emphasizing the crucial link between revenue generation and broader development goals.

Fiscal decentralization in the Democratic Republic of Congo (DRC) is explored by Kithatu-Kiwেকে (2017), revealing limitations on sub-national governments' ability to generate their own source revenues. This limitation affects their capacity to finance local development initiatives, showcasing the intricate challenges of fiscal decentralization in the African context.

Taxation and coercion's impact on local government revenue performance in Tanzania is discussed by Fjeldstad (2001). This study emphasizes the dependencies on factors like the degree of coercion in tax enforcement, the bargaining power of stakeholders, and the presence of donors in shaping local revenue outcomes.

Local fiscal stress in Kenya, as a result of limited access to stable financial resources, unstable national economic performance, centralized governmental control, and institutional weaknesses, including corruption, is highlighted by Chapman, Gakuru, & de Klerk (2003). This study underscores the multifaceted nature of fiscal stress in the African context.

2.9 Theoretical Framework

The theoretical framework will look at the nonparametric approach to efficiency measurement and the Austrian theory of efficiency. These two theories will be used to understand revenue efficiency in local authorities.

2.9.1 The Nonparametric Approach to Efficiency Measurement

The nonparametric approach, specifically Data Envelopment Analysis (DEA), is central to this study's theoretical framework. Developed by Charnes, Cooper, and Rhodes (1978), DEA does not rely on a predetermined functional form between inputs and outputs, thereby allowing for an objective assessment of efficiency (Emrouznejad et al., 2010). This methodology is particularly suited to examining the efficiency of revenue collection at Lusaka City Council as it can accommodate multiple inputs and outputs, reflecting the complex nature of local government operations.

The selection of the nonparametric approach for this study is predicated on its ability to provide a flexible yet rigorous assessment of efficiency, which is crucial in the dynamic environment of local government revenue management. DEA's application in public sector efficiency measurement is well-documented (Silva, Stefanou, & Lansink, 2021), and it offers a robust structure for evaluating operational practices without the constraints of specific economic models. This flexibility is essential when considering the varying contexts and challenges faced by local governments in revenue management.

Moreover, the nonparametric approach facilitates the integration of a variety of performance factors, including environmental and equity considerations, as highlighted by Cherchye, Witte, Ooghe, & Nicaise (2010). This is of particular importance to the Lusaka City Council, where socio-economic factors play a significant role in revenue collection efficiency. DEA provides a framework to incorporate these factors into the efficiency analysis, ensuring that the council's performance is evaluated in a manner that reflects the realities of its operating environment

1.9.2 The Austrian Theory of Efficiency

The Austrian theory of efficiency, originating from the esteemed Austrian School of Economics and prominently championed by eminent economists such as Carl Menger, Ludwig von Mises, and Friedrich Hayek, establishes a paradigm that underscores the pivotal role of entrepreneurship, market processes, and individual actions in achieving economic efficiency. Menger's groundbreaking contributions, notably subjective value and marginal utility, lay the foundational groundwork for the theory. Similarly, Mises's insights into monetary theory and entrepreneurship, along with Hayek's emphasis on spontaneous order and decentralized knowledge, collectively enrich and elaborate upon the Austrian perspective. Studies such as Bartel & Schneider (1991) on

Austrian public sector analysis and Inocencio (2015) on property rights and economic efficiency serve as additional lenses through which to view this theoretical framework.

Kirzner (1997) highlights entrepreneurial discovery and market processes as fundamental drivers of efficiency, a perspective further extended by Van Den Hauwe (1998), who suggests that government interventions should focus on creating conditions conducive to entrepreneurship and market competition. Bartel & Schneider's (1991) Austrian Public Sector Analysis sheds light on aspects of public sector inefficiency attributed to collective action logic, offering valuable lessons for improving efficiency in local government. Kirzner's (1997) work on Dynamic Market Competition emphasizes the role of competition and entrepreneurial discovery in achieving efficient outcomes, while Inocencio's (2015) study on Property Rights and Economic Efficiency underscores the importance of consensus-driven changes in property rights.

Applying the Austrian theory to our specific investigation of Lusaka City Council provides a lens through which to discern the nuanced ways in which individual and collective actions by the institution and Lusaka city council employees influence the efficiency of revenue management. Insights gleaned from the Austrian emphasis on entrepreneurship, market dynamics, and decentralized knowledge contribute significantly to our efforts to optimize revenue processes within the council.

1.10 Conceptual Framework

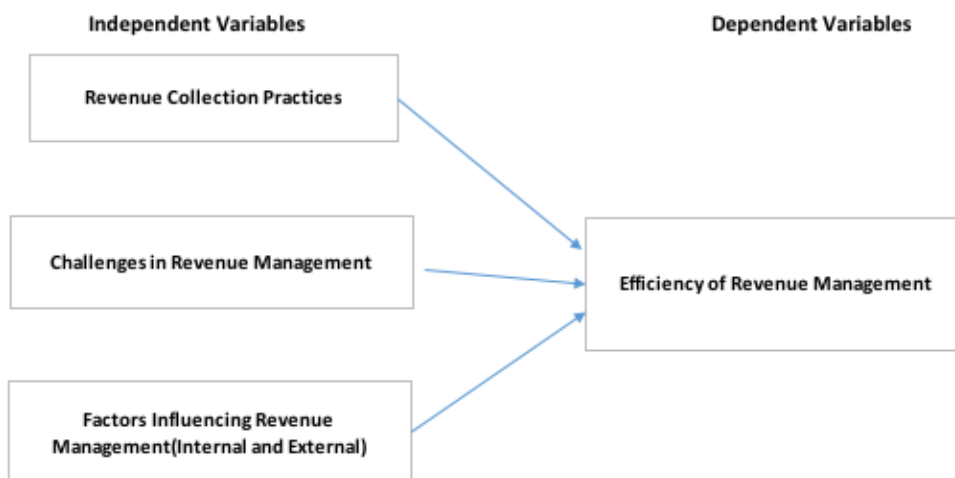


Figure 1.: Conceptual Diagram (Source: Author, 2023)

Revenue Collection Practices

The efficiency of revenue collection practices is integral to the financial health of local governments. Effective practices in this domain include the utilization of diverse collection methods, such as electronic payments and bank deposits, which enhance the ease and security of transactions for both payers and the council (Kauzya, 2007). The implementation of these practices directly impacts the overall effectiveness of revenue management, as streamlined and modern collection methods can significantly reduce the time and resources expended on revenue collection efforts (Adeyeye, Adeoye, & Adeyeye, 2018).

Challenges in Revenue Management

Challenges in revenue management, such as administrative inefficiencies, corruption, and limited enforcement, impede the effectiveness of revenue management (Mbedzi & Gondo, 2010). These challenges obstruct the ability of local governments to collect revenue efficiently and allocate funds appropriately, thereby affecting the delivery of public services (Sharma, 2021). Overcoming these obstacles is essential for improving revenue management effectiveness.

Factors Influencing Revenue Management (Internal and External)

Internal factors such as organizational structure, staff competency, and technological infrastructure, along with external factors like economic conditions and policy frameworks, significantly shape the effectiveness of revenue management (Otieno et al., 2013). For instance, robust internal controls and accountability mechanisms can enhance the integrity of revenue management processes, while favorable economic conditions and supportive government policies can facilitate better revenue generation and management (Fjeldstad, 2001).

Dependent Variable

Effectiveness of Revenue Management

The effectiveness of revenue management in local governments is a measure of how well these entities manage and utilize their financial resources to meet service delivery obligations. This effectiveness is contingent upon the efficiency of revenue collection practices, the extent to which challenges in revenue management are mitigated, and how internal and external factors influencing revenue management are navigated (Mgonja & Poncian, 2018). Efficiency revenue management

is crucial for sustaining local government services and infrastructure, which are essential for the wellbeing of the community (González & Doria, 2007).

CHAPTER 3

METHODOLOGY

3.1 Introduction

According to Kothari (2014), a reflection on the design, structuring, and execution of the research is required to meet the requirements of truth, objectivity, and validity. Research methodology refers to the approach or method of data collection. The researcher followed a mixed research methodology. This type of methodology investigated the why and the how of decision making, and not just the what, where and when, as according to Kothari (2014).

3.2 Research Design

The research design for this study was crafted as a mixed-methods approach, incorporating both descriptive and analytical components. This design was especially fitting given the study's aim to not only describe the current state of revenue management at Lusaka City Council but also to understand the relationships and effects between various influencing factors and revenue collection strategies.

Descriptive research, as the backbone of this study, allowed for a comprehensive portrayal of the revenue management practices, challenges, and the environment within the Lusaka City Council at a specific timeframe. This approach was invaluable for creating a detailed snapshot of the existing conditions, as highlighted by Kothari (2014), who emphasized the role of research design in structuring the data collection, measurement, and analysis phases. The descriptive nature of the study facilitated the collection of quantifiable data and provided a factual basis from which further analysis could be conducted.

Complementing the descriptive analysis, the study integrated elements of analytical research to examine the causal relationships between identified factors and the effectiveness of revenue collection strategies. This dual approach allowed for a deeper exploration of how internal and external factors, technology integration, and enforcement practices influenced the council's revenue management efficiency. By employing statistical tools and thematic analysis, the study

aimed to draw meaningful insights and correlations from the data, adding a layer of understanding that went beyond mere description.

3.3 Population of The Study

The population for the study was defined as 85 employees of the Lusaka City Council. Cooper and Schindler (2003) defined the population as the complete set of individuals or instances that met a set of specifications. The choice of this population was driven by the need to gather comprehensive insights from those directly involved in revenue management at the Council. The study's population size was justified as it was representative of the various departments and functions within the City Council, thereby providing a holistic view of the Council's revenue management practices. This number was large enough to ensure variability and richness in the data, yet small enough to maintain depth and focus in the analysis. The acceptance of this sample size hinged on the principles of statistical power and practicality. It allowed the study to retain relevance and rigor while remaining within the constraints of available resources and time.

3.4 Sample Size and Sampling Techniques

The Slovin formula is as follows:

$$\text{Sample size (n)} = \frac{N}{1 + Ne^2}$$

Where:

N= Population Size

e=margin of error (0.05)

n= Sample size

$$\text{Sample size (n)} = \frac{85}{1 + 85(0.05^2)}$$

$$\text{Sample size (n)} = \frac{85}{1.2125}$$

Sample size (n) \approx 70.10

Thus, a sample size is rounded down to 70 respondents was chosen from a target population of 85 Lusaka city council employees. Since it would be collected from all pertinent departments involved in tax collecting and management, the sample has been deemed by the researcher to be useful in providing enough, valid, and reliable data (Kothari, 2014)

To further enrich the data collection and ensure a comprehensive understanding of the revenue management system within the Lusaka City Council, the study's design includes the inclusion of **four** key informants from the administration. These key informants were strategically selected based on their extensive experience, knowledge, and involvement in the council's revenue management and tax collection processes. Their perspectives were crucial for gaining in-depth insights into the administrative, strategic, and operational aspects of revenue management that may not be fully captured through the broader employee sample.

The selection of these key informants was guided by their roles within the administration, ensuring a diverse representation of the council's various administrative functions related to revenue management. The inclusion of key informants from different administrative levels and departments involved in policy formulation, implementation, and oversight of revenue collection activities provide a multi-dimensional view of the challenges, strategies, and efficiencies within the council's revenue management system.

Incorporating these key informants into the study's design allowed for the collection of qualitative data that complements the quantitative data gathered from the broader sample of 70 respondents. This approach ensures that the study captures both the macro and micro perspectives on revenue management within the Lusaka City Council, providing a well-rounded analysis that is both valid and reliable, as suggested by Kothari (2014).

3.5 Data Collection

3.5.1 Sources and Types of Data

Data for this study were gathered from both primary and secondary sources. The questionnaires and interview sheets served as primary data sources, while the published reports, journals, and

articles regarding the topic that can be found in libraries and online media served as secondary data sources.

3.5.2 Data Collection Instruments

The researcher used questionnaires to get information from administrative and accounting workers. Closed-ended questionnaires were used. This approach is suggested since it saved time and included a lot of responses in a short amount of time. This approach offered respondents some time to consider and evaluate the questions before selecting the best response (Kothari, 2014).

3.6 Data Analysis

The researcher sorted, coded, and entered the data into the SPSS for analysis when it was gathered. Microsoft Excel also was used by the researcher for the analysis and visualization of quantitative data.

3.6.1 Hypothesis testing

For the quantitative examination of the hypotheses, the study utilized statistical software to perform various analyses. Descriptive statistics were employed to provide a baseline understanding of the data distribution and central tendencies. Inferential statistics, particularly regression analysis, were utilized to test the relationships posited by the hypotheses. This involved assessing the strength and significance of the relationships between independent variables (such as efficiency of revenue collection practices, challenges faced in revenue management, and factors influencing revenue management) and the dependent variable (effectiveness of revenue collection strategy).

Regression analysis enabled the determination of how well the independent variables predicted the dependent variable, providing a statistical basis to either accept or reject the hypotheses. The p-values and coefficients derived from the regression analysis offered insights into the significance and nature of these relationships, with a p-value of less than 0.05 generally considered indicative of a statistically significant relationship.

In parallel with the quantitative analysis, qualitative data collected through interviews with key informants and Lusaka City Council employees were analyzed thematically. This process involved

coding the data to identify recurring themes and patterns related to the hypotheses. The qualitative analysis allowed for a nuanced exploration of the context, mechanisms, and perceptions underlying the statistical relationships observed in the quantitative analysis.

The findings from both quantitative and qualitative analyses were then synthesized to provide a holistic view of the hypotheses' examination. This dual approach ensured that the study not only tested the hypotheses in a statistically rigorous manner but also contextualized the findings within the operational realities and experiences of the Lusaka City Council's revenue management practices.

Table 1.: Study Variables

Variable	Type of Variable	Indicators	Scale of measurement/ Cutt-Of point	Question Number
Sources of Revenue	Dependent	Property Rates Business Licences Market Fees Parking Fees Services Charges Government Grant Fines and Penalties Rental Income	Tick Applicable	Q1

Methods of Revenue Collection	Independent	Manual Cash Online Payments Mobile Money Bank Deposits Point of Sale Revenue Collection Agents Mobile Application	Agree/Disagree	Q2-Q3
Effectiveness of Revenue Collection	Independent	Manual (Cash) Online Payments Bank Deposits Point of Sale Revenue Collection Agents Mobile Application	Agree/Disagree	Q4
Efficiency of Revenue Collection	Independent	Manual (Cash) Online Payments Bank Deposits Point of Sale	Agree/Disagree	Q5

		Revenue Collection Agents Mobile Application		
Assessment of Revenue Collection	Independent	Frequency	Quarterly/Semi/Annually /Annually/2 /5 years years	Q6
Monitoring and Evaluation Methods	Independent	Benchmarking & Best Practices Financial Reporting and Auditing Key Performance Indicators (KPIs) Compliance Monitoring Technology and Automation Performance Reviews & Assessments	Tick Applicable	Q7
Challenges in Revenue Management	Independent	Barrier	Yes/No	Q8
Main Challenges Faced	Independent	Political Influence Limited Enforcement	Tick Applicable	Q9

		<p>Capacity Constraints</p> <p>Corruption & Fraud</p> <p>Administrative Inefficiencies</p> <p>Inadequate data & records</p> <p>Tax Evasion & Non-Compliance</p>		
Strategies to Reduce Revenue Loss	Independent	<p>Improved Data Management</p> <p>Automation and Technology</p> <p>Enhancing Taxpayer Education and Awareness</p> <p>Strengthening Enforcement and Compliance</p> <p>Implementing Incentives</p> <p>Anti-Corruption Measures</p> <p>Capacity Building</p>	Tick Applicable	

Internal Factors Affecting Revenue	Independent	Tools and equipment provision. Revenue collectors' training. Budget communication. Large revenue base. Transparent revenue management. Good public image. No capacity building needed. Lack of tools. Lack of budget knowledge. Non-transparent processes. Small revenue base. Negative public image.	Likert Scale	Q11
External Factors Affecting Revenue	Independent	Revenue loss due to tax evasion.	Likert Scale	Q12

		<p>COVID-19 impact on revenue.</p> <p>Non-compliant taxpayers.</p> <p>Poor council-taxpayer relationship.</p> <p>Adequate revenue laws.</p> <p>Political interference.</p> <p>Government policy impact.</p> <p>No economic effect on revenue.</p>		
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3.7 Ethical Considerations

From the outset of the study through its conclusion, the researcher will consider all pertinent ethical issues. The university's ethics committee will provide its ethical approval. Prior to receiving questionnaires or being interviewed, each participant in the study will be notified of their right to answer or decline to answer a question. This will ensure that every respondent participates actively and freely. The researcher will ensure that confidentiality is professionally upheld both before and after the research and will only utilise the data acquired for academic purposes.

CHAPTER 4

DATA ANALYSIS

4.1 Introduction

In this chapter, we embark on a thorough examination of the data gathered from the study conducted on revenue management efficiency in local government authorities. Our focus is to unravel the impact of various factors such as revenue collection, efficiency, and administration on the overall fiscal performance of local government entities. Initiating with an overview of the demographic characteristics of our study participants, we delve into the responses elicited from key survey questions. Employing quantitative analysis methods, including statistical measures, we illuminate prevailing trends in the investigated areas. The chapter then advances to more sophisticated analyses, incorporating regression and ANOVA, to discern the collective influence of these factors on revenue management efficiency. This comprehensive analysis is designed to provide valuable insights, shedding light on the strengths and potential areas of improvement in the context of revenue management practices within local government authorities.

4.2 Descriptive analysis

4.2.1 Demographic Data

The analysis of the demographic data gathered from the study participants provides crucial insights into the composition of the sample and contextualizes the findings within the Lusaka council.

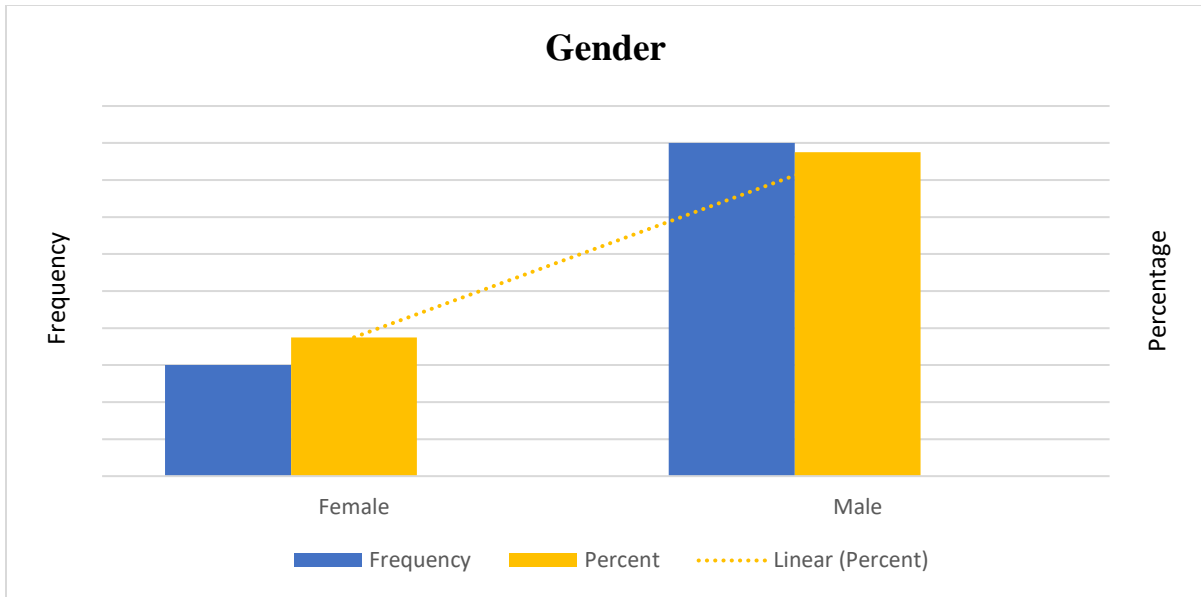


Figure 2.: Gender distribution of Respondents (Source: Author, 2023)

The gender distribution in the sample reveals a balanced representation, with males comprising 52.0% and females accounting for 48.0%. This nearly equal split underscores a fair and diverse participation of both genders in the survey. The balanced gender representation contributes to a comprehensive understanding of opinions on revenue management practices at Lusaka City Council

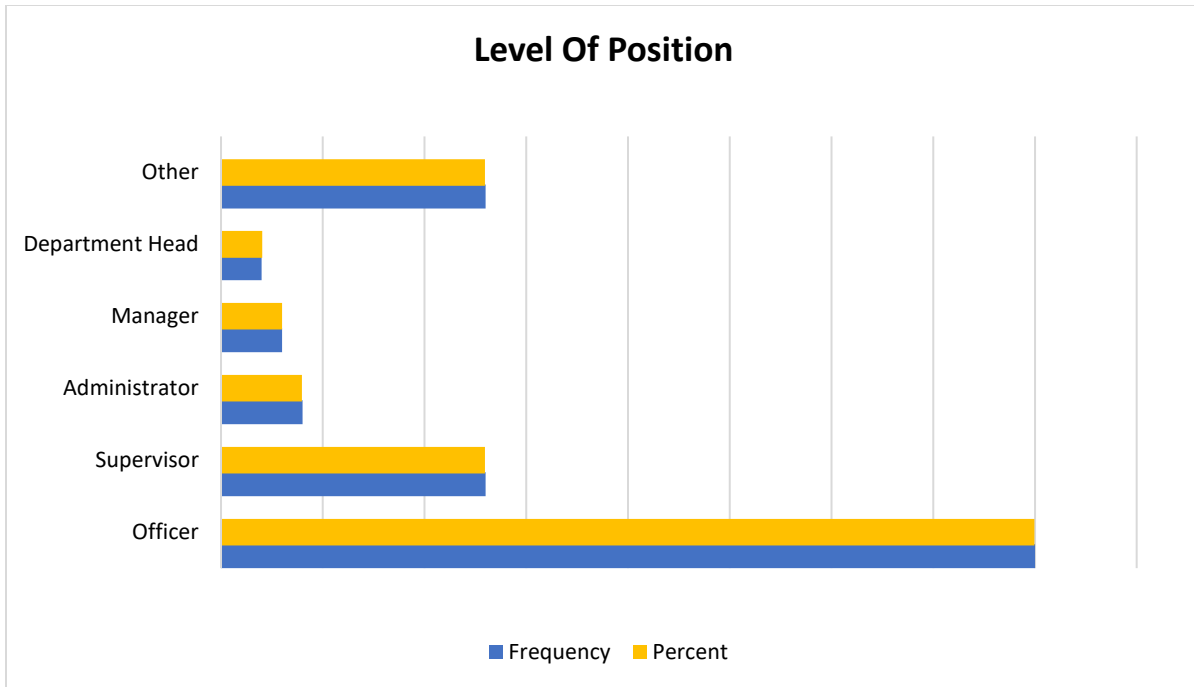


Figure 3: Distribution of position held (Source: Author, 2023)

The distribution of participants across different levels of positions at Lusaka City Council demonstrates a varied representation. The majority, comprising 53.3%, holds Officer positions, indicating a significant presence of this category in the sample. Supervisors make up 16.0%, followed by Administrators at 5.3%. Managers and Department Heads constitute 4.0% and 2.7%, respectively. Additionally, 17.3% fall under the "Other" category, which could include diverse roles within the organization. The diverse distribution of participants across various levels of positions ensures a comprehensive perspective on revenue management practices, considering insights from individuals with different responsibilities and roles within the council.

The majority of respondents, constituting 53.3%, hold Officer positions, indicating a substantial representation of individuals involved in the day-to-day operational aspects of revenue management. Their insights may offer valuable perspectives on the practical challenges and efficiency of revenue collection practices.

Supervisors, Administrators, Managers, and Department Heads collectively account for 26.3% of the sample. This distribution suggests a diverse set of managerial and administrative perspectives, crucial for a comprehensive analysis of revenue management. Individuals in these positions likely possess a broader understanding of strategic decision-making, policy implementation, and overall organizational efficiency.

The "Other" category, representing 17.3% of respondents, introduces additional diversity to the sample. Exploring the unique challenges and perspectives of individuals in these roles could contribute to a more nuanced understanding of revenue management at Lusaka City Council.

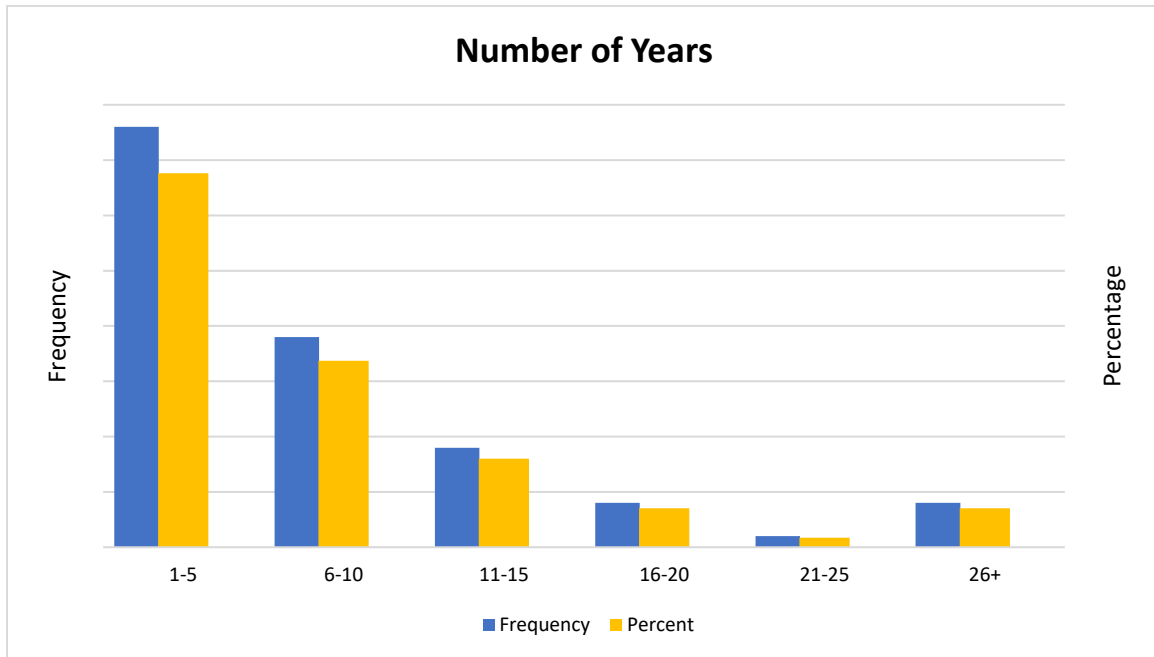


Figure 4: Distribution of the number of years worked at LCC by respondents (Source: Author,2023)

The distribution of participants based on their years of employment at Lusaka City Council provides insights into the experience levels within the organization, carrying implications for the study.

The majority of respondents, comprising 50.7%, fall within the 1-5 years of employment category. This suggests a substantial representation of relatively new employees, potentially bringing fresh perspectives to the study.

Participants with 6-10 years of experience constitute 25.3% of the sample, reflecting a mid-range experience level. These individuals likely possess a balance of institutional knowledge and familiarity with evolving trends, offering a valuable perspective on the historical context of revenue management practices.

The 11-15 years of employment category, representing 12.0%, consists of individuals with a more extensive tenure. Their insights may provide valuable historical context and a deeper understanding of the long-term challenges and successes in revenue management.

The study suggests paying particular attention to the experiences of participants with 16-20 years of employment and those with 26 or more years, as they represent 10.6% of the sample. Exploring the insights of these long-tenured individuals could uncover institutional knowledge critical for understanding the evolution of revenue management practices over time.

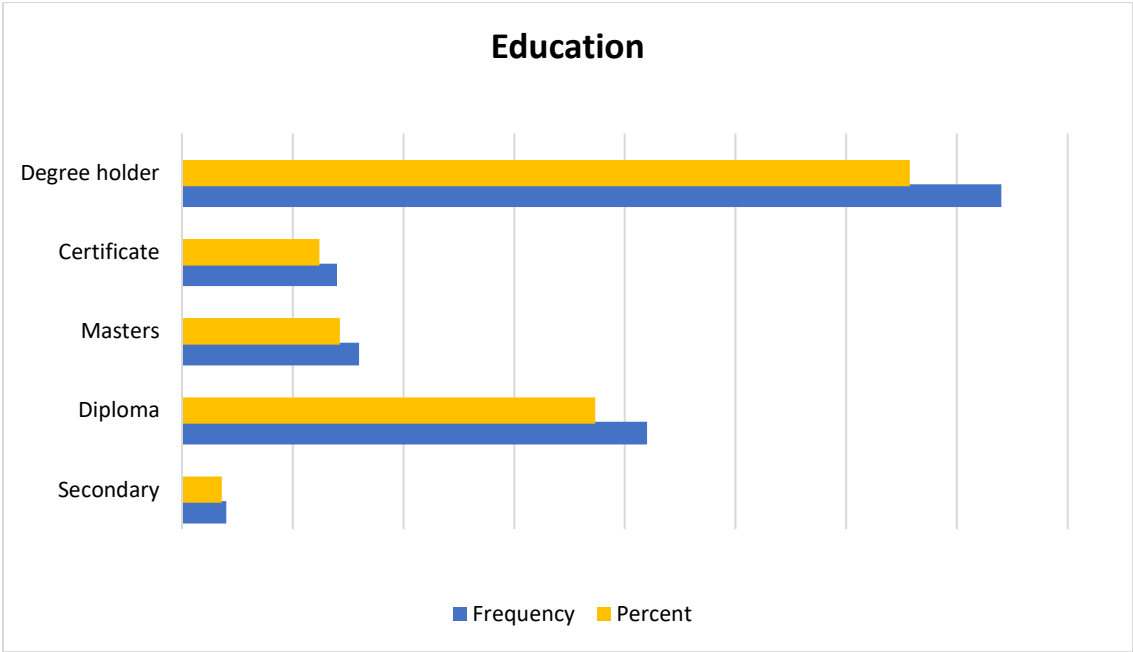


Figure 5: Educational background distribution (Source: Author,2023)

The educational background of participants at Lusaka City Council showcases a varied distribution, providing insights into the academic qualifications of the sample and potential implications for the study.

A small percentage, constituting 2.7%, holds a secondary level of education. This group might offer unique perspectives, reflecting the experiences and challenges faced by individuals with a foundational education background.

The majority of respondents, comprising 28.0%, hold a diploma. This suggests a significant representation of participants with specialized training and practical knowledge in their respective fields.

Participants with a master's degree account for 10.7% of the sample. Their advanced education likely positions them as individuals with a deeper theoretical understanding of revenue management.

Individuals with a certificate represent 9.3% of the sample. Certificates often signify specialized training, and their insights may provide focused perspectives on specific aspects of revenue management.

The largest group, constituting 49.3%, consists of degree holders. Their academic background suggests a broad understanding of various subjects. Exploring the views of degree holders is crucial for gaining a comprehensive understanding of revenue management practices.

Table 2.: Main Sources of Revenue Generated

Main Sources of Revenue Generated	Yes	No
Property Rates	80%	20%
Business Licenses	73.3%	26.7%
Market Rates	58.7%	41.3%
Parking Fees	38.7%	61.3%
Service Charges	32.0%	68.0%
Government Grant	36.0%	64.0%
Fines and Penalties	28.0%	72.0%
Rental Income	26.7%	73.3%

(Source: Author, 2023)

The data on the main sources of revenue generated by Lusaka City Council indicates varying levels of agreement among participants.

Property Rates have the highest agreement, with 80% of respondents acknowledging it as a significant revenue source, while 20% disagree. This suggests a strong consensus among participants regarding the importance of Property Rates in revenue generation.

Business Licenses also show a substantial agreement, with 73.3% of participants recognizing them as a primary revenue source, while 26.7% disagree. This alignment signifies a shared perception among respondents regarding the significance of Business Licenses in contributing to the council's revenue.

Market Rates exhibit a moderate level of agreement, with 58.7% acknowledging them as a main revenue source and 41.3% dissenting. This suggests a more diverse perspective on the importance of Market Rates in revenue generation.

Parking Fees and Service Charges show lower levels of agreement, with 38.7% and 32.0% agreement, respectively. This indicates a lack of consensus among participants regarding the prominence of these revenue sources.

Government Grants have 36.0% agreement, indicating a mixed perception among participants about their contribution to the council's revenue. Similarly, Fines and Penalties have 28.0% agreement, and Rental Income has 26.7% agreement, reflecting a lower level of consensus on their significance as revenue sources.

Table 3.: Methods of Revenue Collection

Methods of Revenue Collection	Yes	No
Manual (Cash)	40%	60%
Online Payments	45.3%	54.7%

Mobile Money	30.7%	69.3%
Bank Deposits	89.3%	10.7%
Point of Sale	46.7%	53.3%
Revenue Collection Agents	37.3%	61.3%
Mobile Application	12.0%	88.0%

(Source: Author, 2023)

The data on the methods of revenue collection employed by Lusaka City Council indicates varying levels of agreement among participants.

Bank Deposits show the highest agreement, with 89.3% of respondents acknowledging it as an effective method, while only 10.7% disagree. This strong consensus suggests a widespread perception of the efficacy of Bank Deposits in revenue collection.

Online Payments and Point of Sale have moderate levels of agreement, with 45.3% and 46.7% approval, respectively, indicating a mixed perspective among participants on their effectiveness. Mobile Money also shows a moderate level of agreement, with 30.7% approval.

Manual (Cash) and Revenue Collection Agents exhibit lower levels of agreement, with 40% and 37.3% approval, respectively. This suggests a less uniform perception of the effectiveness of these methods.

Mobile Application has the lowest agreement, with only 12.0% of participants acknowledging its effectiveness, while 88.0% disagree. This indicates a significant divergence of opinions on the efficacy of Mobile Applications for revenue collection.

Table 4.: Methods of Revenue Collection Work More Effectively (i.e.. Gets The Work Done)

Methods of Revenue Collection Work More	Agree	Disagree
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Effectively (i.e.. Gets The Work Done)		
Manual (Cash)	20%	80%
Online Payments	61.3%	38.7%
Mobile Money	44.0%	56.0%
Bank Deposits	89.3%	10.7%
Point of Sale	53.3%	46.7%
Revenue Collection Agents	30.7%	69.3%
Mobile Application	18.7%	81.3%

(Source: Author, 2023)

The data on the perceived effectiveness of revenue collection methods, specifically in terms of "getting the work done," reveals distinct patterns among participants.

Bank Deposits emerge as the most widely agreed-upon method, with a substantial 89.3% of participants expressing agreement that it effectively gets the work done. This high level of consensus suggests a strong belief in the efficacy of Bank Deposits for revenue collection.

Online Payments also receive a relatively high level of agreement, with 61.3% acknowledging its effectiveness. This indicates a majority perception that Online Payments get the work done, although it falls short of the unanimity observed with Bank Deposits.

Point of Sale and Mobile Money show moderate levels of agreement, with 53.3% and 44.0% approval, respectively. While there is a notable level of consensus, it is not as strong as with Bank Deposits and Online Payments.

Revenue Collection Agents and Manual (Cash) exhibit lower levels of agreement, with 30.7% and 20% approval, respectively. This suggests a more varied perspective on the effectiveness of these methods in getting the work done.

Mobile Application receives the lowest agreement, with only 18.7% of participants expressing that it effectively gets the work done. The majority (81.3%) disagrees with its efficacy, indicating a significant divergence of opinions on the usefulness of Mobile Applications for revenue collection.

Table 5 : Methods Of Revenue Collection Work More Efficiently (i.e..Cost Less)

Methods Of Revenue Collection Work More Efficiently (i.e..Cost Less)	Agree	Disagree
Manual (Cash)	16%	84%
Online Payments	65.3%	34.7%
Mobile Money	36.0%	64.0%
Bank Deposits	89.3%	10.7%
Point of Sale	58.7%	41.3%
Revenue Collection Agents	28.0%	72.0%
Mobile Application	20.0%	80.0%

(Source: Author, 2023)

The data on the perceived cost efficiency of various revenue collection methods reveals notable trends among participants.

Bank Deposits stand out as the most widely agreed-upon cost-efficient method, with an overwhelming 89.3% of participants expressing agreement. This strong consensus indicates a prevailing belief that Bank Deposits are a cost-efficient approach to revenue collection.

Online Payments also receive a considerable level of agreement, with 65.3% acknowledging its cost efficiency. While not as unanimous as Bank Deposits, this majority approval suggests a significant perception that Online Payments are a cost-effective method.

Point of Sale follows with 58.7% agreement on cost efficiency, indicating a notable level of consensus among participants.

Mobile Money and Revenue Collection Agents demonstrate more varied opinions, with 36.0% and 28.0% agreement on cost efficiency, respectively. These methods appear to have a less consistent perception of being cost-effective.

Manual (Cash) and Mobile Application receive the lowest levels of agreement on cost efficiency, with 16% and 20.0%, respectively. The majority of participants (84% for Manual Cash and 80.0% for Mobile Application) disagree with their perceived cost efficiency, highlighting a significant divergence of opinions on the cost-effectiveness of these methods.

Table 6.: The frequency with which Lusaka City Council assesses and updates its revenue collection

	Quarterly	Semi-Annually	Annually	2 years	5 years
The frequency with which Lusaka City Council assesses and updates its revenue collection	29.3%	8.0%	45.3%	10.7%	6.7%

(Source: Author, 2023)

The frequency with which Lusaka City Council assesses and updates its revenue collection strategies varies among participants, as reflected in the data.

Approximately 29.3% of respondents believe that the Council frequently conducts assessments on a quarterly basis. This suggests a substantial portion of participants perceive a proactive and frequent approach to reviewing and updating revenue collection strategies.

A smaller proportion, 8.0%, perceives a semi-annual frequency for these assessments. This indicates a less frequent but still periodic engagement in reviewing and updating revenue collection strategies.

The most common perception, accounting for 45.3%, is that the Council assesses and updates its revenue collection strategies annually. This suggests a prevalent belief that annual reviews are the standard practice for the Council.

A less common perception, at 10.7%, is that the Council engages in assessments every two years. This implies a belief among some participants that a biennial approach is sufficient for keeping revenue collection strategies up-to-date.

The least common perception, at 6.7%, is that the Council assesses and updates its revenue collection strategies every five years. This infrequent approach may be associated with a belief that less frequent assessments are appropriate.

Table 7.: Methods Of Monitoring and Evaluating The Effectiveness Of Revenue Collection

Methods Of Monitoring and Evaluating The Effectiveness Of Revenue Collection	Yes	No
By Benchmarking & Best Practices	22.7%	77.3%
Through Financial Reporting and Auditing	70.7%	29.3%
Using Key Performance Indicators (KPIs)	40.0%	60.0%
By Compliance Monitoring	34.7%	65.3%

Using Technology and Automation	48.0%	52.0%
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(Source: Author, 2023)

The participants' responses regarding the methods of monitoring and evaluating the effectiveness of revenue collection at Lusaka City Council reveal varying perceptions and preferences. The use of Benchmarking & Best Practices is acknowledged by approximately 22.7% of respondents, indicating a moderate level of perceived utilization. In contrast, the majority (77.3%) expresses a perception that this method is not extensively employed. Financial reporting and auditing stand out as a widely recognized and important practice, with 70.7% of participants acknowledging its use. Key Performance Indicators (KPIs) are perceived as utilized by 40.0% of respondents, while 60.0% express a perception that this method is not as extensively employed. Compliance monitoring, as indicated by approximately 34.7% of participants, is perceived to have a moderate level of utilization, with 65.3% suggesting that this method may not be as prevalent. Technology and automation garner a moderate level of agreement at 48.0%, while 52.0% express a perception that these tools may not be extensively employed. In summary, the data reflects a mix of opinions regarding the usage of different methods for monitoring and evaluating revenue collection effectiveness, emphasizing the importance of employing a range of strategies to comprehensively assess and enhance revenue collection practices.

Table 8.: challenges in collecting its revenue

	Yes	No
challenges in collecting its revenue	97.3%	2.7%

(Source: Author, 2023)

The overwhelmingly high agreement of 97.3% among participants that Lusaka City Council faces challenges in collecting its revenue is a clear and strong consensus. This near-unanimous acknowledgment indicates a shared understanding among respondents that the revenue collection

process at the council is not without its difficulties. The limited 2.7% who disagree with this perspective suggest a minimal minority viewpoint, emphasizing the prevalent recognition of challenges in the revenue collection efforts of Lusaka City Council. This high level of consensus underscores the importance of addressing and mitigating these challenges for effective revenue management.

Table 9.: Main Challenges Faced By Lusaka City Council In Revenue Management

Main Challenges Faced By Lusaka City Council In Revenue Management	Agree	Disagree
Political Influence	16%	84%
Limited Enforcement	65.3%	34.7%
Capacity Constraints	36.0%	64.0%
Corruption & Fraud	89.3%	10.7%
Administrative Inefficiencies	58.7%	41.3%
Inadequate data & records	28.0%	72.0%
Tax Evasion & Non-Compliance	20.0%	80.0%

(Source: Author, 2023)

The data on the main challenges faced by Lusaka City Council in revenue management highlights significant insights into the perceptions of participants.

Political Influence emerges as a challenge acknowledged by 16% of participants, indicating a minority perspective on the impact of political factors on revenue management. The majority,

however, disagree (84%), suggesting a prevalent view that political influence is not a substantial hindrance.

Limited Enforcement is recognized as a more widespread challenge, with 65.3% of participants agreeing on its significance. This substantial agreement underscores the perceived impact of enforcement limitations on effective revenue management.

Capacity Constraints are acknowledged by 36.0% of participants, indicating a significant proportion recognizing the challenges posed by limitations in organizational capacity. However, a majority (64.0%) disagrees, suggesting a nuanced perspective on the extent of these constraints.

Corruption & Fraud are identified as critical challenges, with a striking 89.3% of participants in agreement. This overwhelming consensus underscores the widely shared perception that corruption and fraud pose substantial obstacles to effective revenue management.

Administrative Inefficiencies are recognized as challenges by 58.7% of participants, indicating a substantial proportion acknowledging issues within administrative processes. However, 41.3% disagree, suggesting a diversity of opinions on the severity of these inefficiencies.

Inadequate data & records are perceived as a challenge by 28.0% of participants, emphasizing a recognition of the importance of accurate and comprehensive data in revenue management. A significant majority (72.0%) disagrees, indicating a prevailing perspective that data adequacy is not a substantial challenge.

Tax Evasion & Non-Compliance emerge as a recognized challenge for 20.0% of participants, suggesting a minority perspective on the prevalence and impact of tax-related issues. The majority (80.0%) disagrees, emphasizing a broader view that tax evasion and non-compliance may not be significant challenges.

Table 10.: Tactics And Strategies Used To Reduce Loss Of Revenue

Tactics And Strategies Used To Reduce Loss Of Revenue	Yes	No
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Improved Data Management	64%	36%
Automation and Technology	44.0%	56.0%
Enhancing Taxpayer Education and Awareness	32.0%	68.0%
Strengthening Enforcement and Compliance	64.0%	36.0%
Implementing Incentives	29.3%	70.7%
Anti-Corruption Measures	48.0%	52.0%
Capacity Building	44.0%	56.0%

(Source: Author, 2023)

The data on the tactics and strategies used to reduce the loss of revenue at Lusaka City Council provides valuable insights into the perceived effectiveness of various approaches.

Improved Data Management emerges as the most widely endorsed strategy, with a substantial 64% of participants expressing agreement. This high level of consensus suggests a prevailing belief in the effectiveness of enhanced data management practices in minimizing revenue loss.

Strengthening Enforcement and Compliance also receives considerable support, with 64.0% agreement. This indicates a shared perspective among participants that reinforcing enforcement measures and ensuring compliance play a crucial role in reducing revenue loss.

Anti-Corruption Measures and Automation and Technology demonstrate moderate levels of agreement, with 48.0% and 44.0%, respectively. While not as universally accepted as Improved Data Management and Strengthening Enforcement, these strategies still enjoy significant support.

Enhancing Taxpayer Education and Awareness, Capacity Building, and Implementing Incentives receive lower levels of agreement, with 32.0%, 44.0%, and 29.3%, respectively. These results suggest a more varied perception of the effectiveness of these strategies in mitigating revenue loss.

Table 11.: Internal Factors that influence revenue management

Internal Factors that influence revenue management	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
Revenue collectors are provided with enough tools and equipment for revenue collection	10.7%	30.7%	20.0%	29.3%	9.3%
Revenue collectors are well trained in revenue collection	12.0%	38.7%	10.7%	25.3%	13.3%
Approved revenue budgets are communicated with revenue collection teams	9.3%	34.7%	24.0%	26.7%	5.3%
The council has a big revenue base	0%	8.0%	8.0%	29.3%	54.7%
Revenue collection and revenue management is done in a transparent manner	13.3%	30.7%	33.3%	18.7%	4.0%
The council has built a good public image with tax payers	13.3%	46.7%	28.0%	12.0%	0.0%
There is no capacity building needed for revenue collectors	21.3%	44.0%	12.0%	13.3%	9.3%

Revenue collectors lack tools and equipment for revenue collection	2.7%	30.7%	16.0%	32.0%	18.7%
Revenue collectors do not know the approved annual budgets	1.3%	13.3%	29.3%	33.3%	22.7%
Revenue collection and revenue management process is not transparent	0.0%	21.3%	34.7%	26.7%	17.3%
The council has a small revenue base to collect from	42.7%	40.0%	12.0%	5.3%	0.0%
The council has a bad public image that affects revenue collection	6.7%	16.0%	21.3%	36.0%	20.0%

(Source: Author, 2023)

The analysis of internal factors influencing revenue management at Lusaka City Council reveals nuanced and varied perspectives among participants. Regarding the provision of tools and equipment for revenue collectors, approximately 30.7% express disagreement, indicating a need for potential improvements in resource allocation. In contrast, the training of revenue collectors receives positive feedback, with a significant 38.7% agreeing that collectors are well trained.

Communication of approved revenue budgets emerges as a potential area for enhancement, as 34.7% of participants express disagreement. This signals a communication gap that may impact transparency within the organization. In terms of the size of the revenue base, a substantial 54.7% strongly agree that the council possesses a large revenue base, fostering confidence in its financial capabilities.

Perceptions of transparency in revenue collection processes vary, with 33.3% expressing agreement and 30.7% disagreement. This highlights the importance of fostering a clear and transparent approach to revenue management. Positive feedback is observed in the perception of the council's public image, with 46.7% agreeing that a good public image has been built.

Opinions diverge on the need for capacity building, as 44.0% agree, while 21.3% strongly disagree. This indicates differing views on the training and development requirements for revenue collectors. Additionally, a significant 30.7% agree that revenue collectors lack tools and equipment, suggesting potential shortcomings in resource provision.

Regarding awareness of approved annual budgets, 33.3% agree or strongly agree that collectors lack knowledge. This emphasizes the importance of ensuring that revenue collectors are well-informed about budgetary considerations. Transparency in the revenue management process is challenged, as 34.7% disagree or strongly disagree, suggesting a need for increased openness.

Perceptions on the size of the revenue base also vary, with 42.7% feeling it is small. This perception may impact confidence in revenue collection capabilities and warrants attention. Furthermore, 36.0% agree that the council's bad public image affects revenue collection, emphasizing the need to address negative perceptions.

Table 12.: External Factors that influence revenue management

External Factors that influence revenue management	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
There is revenue lost because of tax evasion	12.0%	45.3%	24.0%	13.3%	5.3%
Covd-19 had a negative effect on revenue collection and management	1.3%	9.3%	8.0	9.3%	1.3%
Some tax payers are not compliant	20.0%	64.0%	8.0%	6.7%	1.3%
There is a poor relationship between the council and tax payers	13.3%	44.0%	25.3%	14.7%	2.7%

There are enough laws on revenue collection	10.7%	42.7%	17.3%	20.0%	9.3%
Revenue collectors face political interference in their work	29.3%	44.0%	22.7%	2.7%	1.3%
Revenue collection is affected by government policy	9.3%	30.7%	29.3%	26.7%	4.0%
Economic conditions have no effect on revenue generation	6.7%	8.0%	8.0%	64.0%	13.3%
Most Tax payers are compliant	5.3%	22.7%	24.0%	41.3%	6.7%
There is no revenue lost from tax evasion	1.3%	13.3%	16.0%	60.0%	9.3%
Government policy does not affect how much revenue is collected	8.0%	17.3%	22.7%	45.3%	6.7%
Covid-19 had no effect on revenue generation and management	2.7%	6.7%	10.7%	57.3%	22.7%
Economic conditions affect how much revenue is collected	28.0%	48.0%	10.7%	13.3%	0.0%
The law is not clear and not enough on revenue collection	6.7%	18.7%	28.0%	41.3%	5.3%
There is no political interference in revenue collection	4.0%	6.7%	20.0	41.3	28.0

(Source: Author, 2023)

The analysis of external factors influencing revenue management at Lusaka City Council reveals diverse perspectives among participants. Concerning revenue loss due to tax evasion, opinions are split, with 50.7% agreeing or strongly agreeing, while 51.3% either disagree or strongly disagree. This indicates a balanced view on the impact of tax evasion on revenue.

The COVID-19 pandemic's effect on revenue collection and management is perceived negatively by 70.7% of participants who agree or strongly agree, underlining the substantial impact of external events on revenue generation. Additionally, 32.0% feel that some taxpayers are not compliant, suggesting challenges in ensuring adherence to tax regulations.

Perceptions of the relationship between the council and taxpayers vary, with 21.3% agreeing that it is poor. This signals a potential area for improvement in fostering positive interactions and collaboration. Participants express diverse opinions on the sufficiency of laws on revenue collection, with 34.7% disagreeing, indicating potential gaps or concerns in the regulatory framework.

Political interference in the work of revenue collectors is acknowledged by 48.0% who agree or strongly agree, suggesting potential challenges that need to be addressed. Similarly, 40.0% believe that government policy affects revenue collection, emphasizing the need for alignment between policy and revenue strategies.

Participants are split on the impact of economic conditions on revenue generation, with 34.7% disagreeing and 26.7% agreeing or strongly agreeing. This divergence suggests varied perceptions of the relationship between economic factors and revenue outcomes.

Concerning taxpayer compliance, 56.0% agree or strongly agree that most taxpayers are compliant, reflecting a relatively positive view of taxpayer behavior. Conversely, 68.0% disagree or strongly disagree that there is no revenue lost from tax evasion, indicating a prevailing belief in the existence of such losses.

Government policy's influence on revenue collection is debated, with 42.7% disagreeing or strongly disagreeing that it does not affect revenue. The impact of COVID-19 on revenue generation is also a subject of varying opinions, as 36.0% disagree or strongly disagree that it had no effect.

Regarding the clarity and adequacy of laws on revenue collection, 34.7% disagree or strongly disagree, suggesting the need for potential enhancements or clarifications. Finally, 38.7% believe that there is no political interference in revenue collection, indicating a more optimistic view on this external factor.

4.3 Inferential Analysis

4.3.1 Regression Analysis

Table 13.: Regression analysis results

Variable	Coefficient (B)	Std. Error	t	Sig	Vif
Methods of Revenue Collection	0.297	0.127	2.344	2.344	1.570
Effective Method of Revenue Collection	0.236	0.171	1.381	1.381	1.366
Methods of Monitoring and Evaluating the Effectiveness	0.210	0.207	1.015	1.015	2.486
Challenges Faced in Revenue Management	0.544	0.232	2.343	2.343	3.297
Tactics and Strategies used to Reduce Loss	-0.183	0.165	-1.108	-1.108	2.339

External Factors Influencing Revenue Management	0.269	0.140	1.920	1.920	1.656
Internal Factors Influencing Revenue Management	-0.196	0.121	-1.621	-1.621	2.119

(Source: Author, 2023)

The regression analysis results offer valuable insights into the factors influencing revenue management at Lusaka City Council. The positive coefficient ($B = 0.297$) indicates that an increase in the utilization of various revenue collection methods positively impacts the dependent variable. The statistically significant t-value ($2.344, p < 0.05$) reinforces the reliability of this relationship. The relatively low VIF (1.570) suggests minimal multicollinearity concerns.

With a positive coefficient ($B = 0.236$), the Effective Method of Revenue Collection also seems to influence the dependent variable positively. However, the non-significant t-value ($1.381, p > 0.05$) raises questions about the statistical reliability of this relationship. The VIF (1.366) is within an acceptable range.

The positive coefficient ($B = 0.210$) suggests a positive association between employing effective monitoring methods and revenue management. However, the non-significant t-value ($1.015, p > 0.05$) implies caution in interpreting the significance of this relationship. The moderate VIF (2.486) indicates some level of multicollinearity.

A significant positive coefficient ($B = 0.544$) implies that encountering challenges in revenue management is associated with a positive impact on the dependent variable. The statistically significant t-value ($2.343, p < 0.05$) strengthens the credibility of this finding. The moderate VIF (3.297) suggests a degree of multicollinearity, but it remains within acceptable limits.

The negative coefficient ($B = -0.183$) suggests that employing tactics to reduce revenue loss may have a negative impact on the dependent variable. However, the non-significant t-value ($-1.108, p$

> 0.05) questions the statistical significance of this relationship. The VIF (2.339) indicates a moderate level of multicollinearity.

The positive coefficient (B = 0.269) implies a positive relationship between external factors and revenue management, but the non-significant t-value (1.920, $p > 0.05$) suggests caution in drawing definitive conclusions. The low VIF (1.656) indicates minimal multicollinearity.

A negative coefficient (B = -0.196) suggests a potential negative impact of internal factors on revenue management. However, the non-significant t-value (-1.621, $p > 0.05$) questions the statistical reliability of this relationship. The VIF (2.119) indicates a moderate level of multicollinearity.

4.3.2 ANOVA Analysis

Table 14.: Anova Table

	Sum of Squares	df	Mean Square	F	Sig.
Regression	2.585	7	.369	5.699	.000b
Residual	4.341	67	.065		
Total	6.926	74			

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.611a	.373	.308	.25455	.373	5.699	7	67	.000

(Source: Author, 2023)

The analysis of variance (ANOVA) table provides valuable insights into the overall performance and significance of the regression model, which aims to predict the "Source of Funds" based on various predictors. The model summary provides crucial information about the goodness-of-fit and overall performance of the regression model.

The sum of squares attributed to the regression model (SSR) is 2.585, indicating the explained variability in the dependent variable by the included predictors. The degrees of freedom for

regression (df1) and residuals (df2) are 7 and 67, respectively. The mean square values for regression (MSR) and residuals (MSE) are 0.369 and 0.065, respectively, providing an average measure of the contribution of predictors and the average squared difference between observed and predicted values.

The F-statistic, calculated as the ratio of MSR to MSE, is 5.699. This F-ratio is associated with a p-value of 0.000 (b), significantly below the conventional threshold of 0.05. The low p-value indicates that the regression model is statistically significant, suggesting that at least one of the predictors contributes significantly to explaining the variance in the "Source of Funds." In summary, the ANOVA results support the model's effectiveness in capturing meaningful relationships between the selected predictors and the dependent variable, with statistical significance in predicting the funding sources for Lusaka City Council.

The coefficient of determination (R-squared) is 0.373, indicating that approximately 37.3% of the variability in the dependent variable, "Source of Funds," is explained by the included predictors. The adjusted R-squared, which accounts for the number of predictors and sample size, is 0.308. The standard error of the estimate is 0.25455, representing the average distance between observed and predicted values. The R-squared change is 0.373, signifying the improvement in explained variance brought about by the predictors. The F-statistic is 5.699, with associated degrees of freedom (df1 = 7, df2 = 67), and a p-value of 0.000. This low p-value suggests that the model is statistically significant, and the predictors collectively contribute to explaining the variation in the "Source of Funds."

4.4 Thematic Analysis of Interview

4.4.1 Efficiency of Revenue Collection Practices of Lusaka City Council

Theme 1: Embracing Technological Innovations

A recurring theme in the responses was the emphasis on integrating technology into revenue collection practices to enhance efficiency. Respondents highlighted various digital initiatives, from *online payment portals* to the use of *QR codes* and *mobile apps*. One respondent mentioned, "the introduction of an *online payment portal* facilitated easier payment of property rates and business licenses," underscoring the positive impact of digital solutions. Another innovative approach noted was the use of *QR codes* in public spaces, allowing residents to "scan and pay via their

smartphones," which was seen as aligning with the increasingly digital lifestyle of the populace. The use of social media platforms for issuing payment reminders was also mentioned, illustrating the council's effort to leverage modern communication channels to improve revenue collection efficiency.

Theme 2: Diversity in Payment Channels

In addition to the emphasis on technological innovations, another theme that emerged was the diversity in payment channels. Respondents discussed a range of methods from traditional *in-person payments* at council offices to more innovative approaches like *payment kiosks* and *mobile money platforms*. One respondent specifically mentioned the "setup of kiosks in high-traffic areas" which provided convenience and accessibility to payers. This variety in payment options reflects the council's effort to accommodate different preferences and circumstances of the community, aiming to enhance overall revenue collection efficiency.

4.4.2 Challenges Faced in Revenue Management at Lusaka City Council

Theme 3: Navigating Administrative and Resource Constraints

Respondents consistently identified administrative inefficiencies, resource constraints, and the need for more skilled personnel as significant challenges. The reliance on *manual processes* and the *resource-intensive nature* of door-to-door collections were cited as major inefficiencies. One respondent noted the challenges of ensuring accuracy in manual collections, stating that it "often relies on the integrity of the collectors." The need for "more robust IT infrastructure and training for staff on digital platforms" was also highlighted, pointing to a gap in digital literacy and capabilities within the council. These responses underscore the critical need for administrative reforms and capacity building to address the inherent challenges in revenue management.

Theme 4: External Pressures and Economic Variables

External factors, such as economic fluctuations and regulatory changes, were highlighted as significant challenges impacting revenue management. Respondents pointed out how *economic conditions* can affect the council's revenue base, particularly in times of inflation or recession. Regulatory environments were also mentioned as a challenge, with one respondent discussing how *government policies* can "affect revenue management at the council." These responses underline

the complex external landscape within which the council operates, with economic and regulatory pressures necessitating adaptive revenue management strategies.

4.4.3 Influence Revenue Management and Efficient Revenue Collection Strategy at Lusaka City Council

Theme 5: Balancing Personalization with Scalability

The analysis revealed a nuanced understanding of the factors influencing revenue management, particularly the balance between personalized engagement strategies and the scalability of digital solutions. The effectiveness of *personal interaction* in door-to-door collections and *community engagement* initiatives was acknowledged for building trust and improving compliance. However, concerns were raised about the scalability and resource demands of such personalized approaches. The exploration of digital solutions, such as *social media engagement* and *toll-free inquiry lines*, was viewed as essential for addressing scalability and efficiency. One respondent's reflection on community fairs combined revenue collection with public services, illustrating an innovative approach to merging personal engagement with broader reach. This theme highlights the importance of strategic balance in revenue management practices to effectively cater to diverse taxpayer needs while ensuring operational efficiency.

Theme 6: Community Engagement and Taxpayer Education

The importance of community engagement and taxpayer education as factors influencing revenue management was a prominent theme. Initiatives aimed at enhancing taxpayer awareness, such as *interactive online quizzes and games* and *tax education workshops*, were cited as effective in improving compliance and fostering a positive relationship between the council and the community. One respondent detailed a campaign where "residents could access free health checks and legal advice" alongside revenue payment facilities, exemplifying an integrated approach to community engagement. These responses highlight the value of engaging the community not just as revenue sources but as partners in the city's development, emphasizing the role of education and positive engagement in successful revenue management.

CHAPTER 5

DISCUSSION OF FINDINGS

5.1 Discussion of Findings with Objectives

In this section, we delve into the findings that directly address the objectives of our study, specifically aiming to comprehend the impact of risk management on revenue collection and management at Lusaka City Council. Our discussion will draw parallels with existing literature and insights from other studies in the field, thereby enriching our understanding of the intricate dynamics at play in municipal revenue management.

1. To assess the revenue collection practices and determine the efficiency of these practices at Lusaka City Council.

The study found that the primary sources of revenue include Property Rates, Business Licences, and Market Fees, with Property Rates being the most significant contributor. The methods of revenue collection commonly employed are Manual (Cash), Online Payments, Bank Deposits, and Point of Sale. These findings are supported by various studies: mAdeyeye, Adeoye, and Adeyeye (2018) emphasize the effectiveness of proper collection methods by tax authorities in ensuring optimal tax revenue collection in rural communities. This aligns with the preference for Bank Deposits in Lusaka City Council as a more effective and efficient method compared to manual cash handling. The challenges faced in revenue management at Lusaka City Council, such as political influence and administrative inefficiencies, resonate with findings by Mbedzi and Gondo (2010), who identified similar issues in Dangila Municipality, Ethiopia. The emphasis on improved data management, automation, and technology as strategies to enhance revenue collection is supported by the study of Henry (2018), who found that automation in revenue collection enhances efficiency and transparency in the Nakuru County Government, Kenya. Karpyshyn and Nipialidi (2019) highlight the underutilization of personal income tax as a potential revenue source, which could be relevant for Lusaka City Council in exploring additional revenue streams. Kipilimba (2018) noted that effective tax administration is crucial for enhancing government revenue, which is pertinent for Lusaka City Council's efforts in improving revenue collection strategies. The study by Mgonja and Poncian (2018) on outsourcing revenue collection in Tanzania's local government

authorities could provide insights for Lusaka City Council in exploring alternative revenue collection methods.

In discussing the findings in relation to the objectives, our qualitative analysis, grounded in thematic analysis, offers depth to the quantitative data previously presented. The study's exploration into the efficiency of revenue collection practices at Lusaka City Council revealed a significant emphasis on *Embracing Technological Innovations* and the *Diversity in Payment Channels*. Respondents highlighted the council's initiatives towards digital payment methods and the integration of technology, such as online payment portals and mobile apps, aligning with findings from Adeyeye, Adeoye, and Adeyeye (2018) regarding the effectiveness of proper collection methods. The variety in payment options, from manual to digital, reflects a strategic approach to cater to a broad spectrum of taxpayer preferences, potentially enhancing revenue collection efficiency.

The qualitative insights also shed light on the challenges faced in revenue management, where themes of *Navigating Administrative and Resource Constraints* and *External Pressures and Economic Variables* were prevalent. These findings echo the challenges identified by Mbedzi and Gondo (2010) in the Dangila Municipality, emphasizing the impact of political influence, administrative inefficiencies, and external economic factors on revenue management. The discussion points towards a need for administrative reforms and adaptive strategies to mitigate these challenges, as supported by Henry (2018)'s study on automation enhancing efficiency and transparency in revenue collection.

In investigating the factors influencing revenue management and efficient revenue collection strategy, the thematic analysis revealed significant themes around *Balancing Personalization with Scalability* and *Community Engagement and Taxpayer Education*. These themes highlight the council's efforts to blend personalized engagement with scalable digital solutions and the importance of taxpayer education in fostering compliance. The initiatives aimed at improving taxpayer awareness and engagement resonate with the suggestions by Karpyshyn and Nipialidi (2019) for exploring underutilized revenue sources and Kipilimba (2018)'s emphasis on effective tax administration.

2. *To assess and determine the challenges faced in revenue management at Lusaka City Council.*

The assessment of challenges in revenue management at Lusaka City Council revealed major issues such as Political Influence, Limited Enforcement, Corruption & Fraud, and Administrative Inefficiencies. These challenges are not unique to Lusaka and resonate with findings from various studies on local government revenue management worldwide: Takwa, Babila, and Teno (2020) identified challenges in revenue generation for local councils, including central government infringement on internal revenue generation and lack of power to make finance laws, which can be related to the political influence and limited enforcement issues faced by Lusaka City Council. Sharma (2021) discussed the challenges local authorities in developing countries face in managing fiscal imbalances due to rapid urban population growth and dependency on central government transfers. This aligns with the fiscal management challenges, including administrative inefficiencies, experienced by the Lusaka City Council. Kuusaana (2015) highlighted major hurdles in property rating in Ghana, such as poor property data systems, political interference, and insufficient staffing, which are similar to the challenges in revenue collection methods like Property Rates in Lusaka. Turley and McNena (2019) outlined various revenue issues faced by local governments in Ireland, including fiscal autonomy and income differences between urban and rural councils, which reflect the diverse challenges, including corruption and fraud, faced by Lusaka City Council. Mbedzi and Gondo (2010) pointed out factors leading to inefficiency in revenue collection in Dangila Municipality, Ethiopia, such as poor organizational structure and inadequate accounting systems, which are akin to the administrative inefficiencies identified in Lusaka. Madhovi (2020) emphasized the positive impact of implementing social accountability tools on fiscal management challenges faced by local governments. This suggests potential solutions for challenges like corruption and limited enforcement faced by Lusaka City Council.

The qualitative insights revealed a pattern where *Political Influence* and *Limited Enforcement* often interplayed, undermining the council's authority and capacity to enforce revenue collection effectively. This finding aligns with Takwa, Babila, and Teno (2020), who observed similar challenges in local councils' revenue generation capabilities due to central government infringement and legislative limitations. The theme of *Administrative Inefficiencies* was highlighted as a significant barrier, encompassing issues like outdated

data systems and insufficient staffing, mirroring the hurdles noted by Kuusaana (2015) in property rating systems in Ghana.

Corruption & Fraud emerged as a critical challenge, where unethical practices within the revenue collection process led to substantial leakages and diminished public trust. This theme finds resonance with the issues outlined by Turley and McNena (2019), where fiscal autonomy and ethical governance were central to addressing revenue discrepancies in Irish local governments.

Moreover, the analysis shed light on the broader impact of *External Pressures and Economic Variables* on revenue management. Sharma (2021)'s discussion on the struggles faced by local authorities due to economic dependencies and urban population growth parallels the fiscal management challenges identified in Lusaka, emphasizing the need for strategic adaptability and resilience in fiscal policies.

The theme of leveraging *Social Accountability Tools*, as suggested by Madhovi (2020), was recognized as a potential strategy to mitigate challenges like corruption and enhance transparency and accountability in revenue management. This approach aligns with the broader narrative of adopting innovative solutions and community engagement to overcome revenue management obstacles.

3. *To assess and determine whether there a relationship between factors that influence revenue management and effective revenue collection strategy at Lusaka City Council.*

Additionally, the study assessed whether there is a relationship between factors influencing revenue management and effective revenue collection strategy at Lusaka City Council. It found that Bank Deposits are perceived as the most effective and efficient method. The use of improved data management, automation, and technology, and the emphasis on enforcement and compliance are seen as effective strategies to reduce revenue loss. The regression analysis showed a statistically significant relationship between various factors (Internal Factors, Methods of Revenue Collection, External Factors, etc.) and the dependent variable (Source of Funds). This finding is in line with, Otieno et al. (2013) found that information systems have a strong positive relationship with revenue collection in Kenyan Local Authorities, emphasizing the importance of technological integration in revenue management systems. Okidi, Akello, and Opio (2021) demonstrated that control

activities significantly affect revenue collection in local governments, highlighting the importance of internal factors in influencing revenue management efficiency.

The qualitative responses underscored the *Embracing Technological Innovations* theme, particularly the wide acknowledgment of *Bank Deposits* and digital payment methods as efficient revenue collection strategies. This aligns with the quantitative findings where such methods were perceived as highly effective. The emphasis on leveraging *improved data management, automation, and technology* echoes the sentiment that technological advancements play a pivotal role in enhancing revenue collection efficiency, resonating with Otieno et al. (2013)'s findings on the positive impact of information systems on revenue collection in Kenyan local authorities.

The thematic analysis also highlighted the significance of *Balancing Personalization with Scalability* and *Community Engagement and Taxpayer Education*. These themes reflect the understanding that while technological solutions offer efficiency and scalability, the human element of personal engagement and education is crucial in fostering compliance and enhancing revenue collection. This dual approach, blending technology with personal touch, suggests a comprehensive strategy for effective revenue management.

Furthermore, the study's regression analysis substantiating a statistically significant relationship between influencing factors (such as *Internal Factors* and *External Factors*) and the effectiveness of revenue collection strategies underlines the complexity of revenue management. This quantitative finding, supported by the qualitative insights, underscores the multifaceted nature of revenue management, where factors like organizational efficiency, regulatory environment, and economic conditions intertwine to impact revenue collection outcomes.

The theme of *Community Engagement and Taxpayer Education* emerged as a vital factor influencing revenue management, suggesting that informed and engaged taxpayers are more likely to comply with tax obligations, thereby enhancing revenue collection efficiency. This theme dovetails with the study by Okidi, Akello, and Opio (2021), which highlighted the influence of control activities and internal governance on revenue collection efficacy in local governments.

CHAPTER 6

CONCLUSION AND RECOMMENDATIONS

6.0 Introduction

This chapter serves as the culmination of the study, providing a comprehensive conclusion based on the findings and analysis conducted throughout the research. Additionally, it outlines recommendations derived from the study's insights, aiming to guide stakeholders in enhancing revenue management practices at Lusaka City Council.

6.1 Summary of Findings

The study comprehensively explored diverse facets of revenue collection and management within Lusaka City Council, offering an in-depth analysis of its revenue sources, collection methodologies, encountered challenges, and the internal and external factors influencing the entire process. This approach allowed for a holistic understanding of the dynamics shaping the financial landscape of the council.

One of the main findings of the study is the identification of primary revenue sources for Lusaka City Council, including Property Rates, Business Licences, and Market Fees. These findings align with prevalent revenue generation methods in local governments globally, reflecting a broader trend observed in the literature (Fjeldstad & Heggstad, 2012). Notably, the significance of Property Rates echoes the common reliance on property-based revenue in local government structures.

In terms of revenue collection methods, the council employs a mix of Manual (Cash), Online Payments, Bank Deposits, and Point of Sale methods. The preference for Bank Deposits over Manual methods underscores the broader global trend toward digitalization and efficiency in revenue collection processes (Mushinge et al., 2021). This shift aligns with the evolving landscape of financial transactions in both public and private sectors.

The study revealed varying levels of agreement on the effectiveness and efficiency of different collection methods, underscoring the need for continual assessment and adaptation. This

observation resonates with the dynamic approaches adopted by local governments globally in response to changing technological, economic, and social landscapes (von Soest, 2006). The evolving nature of revenue collection strategies necessitates an agile and adaptive approach to meet contemporary challenges.

The council's practice of annually assessing and updating revenue collection strategies emerged as a key finding. This approach is crucial for adapting to changing economic and social conditions, aligning with principles discussed in studies on strategic management within local governance (Ouedraogo, 2017). Regular strategic assessments and updates contribute to the council's ability to navigate uncertainties and sustain financial stability.

Identified challenges such as Political Influence, Limited Enforcement, Corruption & Fraud, and Administrative Inefficiencies were recognized. These challenges are not unique to Lusaka City Council but are commonly encountered in local government revenue management, reflecting broader issues highlighted in African contexts (Fjeldstad & Moore, 2009). Addressing these challenges requires targeted interventions and systemic reforms.

The focus on strategies such as Improved Data Management, Automation and Technology, and Strengthening Enforcement and Compliance aligns with modern approaches aimed at enhancing revenue management efficiency in local governments. This resonates with the adoption of technology for fraud detection and overall management, as observed in contemporary literature (Mwanza, 2016). The integration of technology emerges as a pivotal strategy in mitigating challenges and optimizing revenue collection processes.

The assessment of internal factors, including the provision of tools and equipment, training, and transparency within the council, is crucial for understanding operational dynamics and improving efficiency. This aligns with principles discussed in public administration literature, emphasizing the importance of internal factors in organizational effectiveness and performance (Kloeden, 2011). Addressing these internal factors can contribute to a more streamlined and effective revenue management system.

External factors such as tax evasion, compliance, and economic conditions were recognized as impactful on revenue collection. This aligns with studies that examine the influence of broader

socio-economic factors on local government revenues (Chulu, 2014). Acknowledging and understanding these external factors are essential for developing resilient revenue management strategies that account for the broader economic and societal context.

The significant relationship between predictors and the source of funds in the regression analysis underscores the complex interplay of various factors affecting revenue management. This finding aligns with broader studies on public finance and local governance, highlighting the intricate nature of revenue dynamics (Tembo & Mwanauo, 2022). The regression analysis provides valuable insights into the multifaceted relationships between internal and external factors and their impact on the council's financial resources.

6.2 Conclusion

In conclusion, the study offers a detailed and insightful analysis of the revenue collection and management processes at the Lusaka City Council. It underscores the significance of diverse revenue sources, from Property Rates to Business Licences and Market Fees, and the necessity of employing efficient and effective collection methods. The preference for Bank Deposits over traditional manual methods reflects a shift towards more secure and accountable practices, aligning with global trends in local government revenue management. The study also sheds light on the critical challenges faced by the Lusaka City Council, including political influence, limited enforcement capabilities, corruption and fraud, and administrative inefficiencies. These challenges are not unique to Lusaka but resonate with broader trends in local government authorities, particularly in the African context. Addressing these issues is imperative for enhancing the council's financial stability and operational efficiency. Moreover, the study highlights the need for continuous assessment and adaptation of revenue collection strategies, in line with changing economic conditions and technological advancements. The implementation of improved data management, automation, and technology, coupled with a focus on strengthening enforcement and compliance, emerges as key strategies for reducing revenue loss and increasing efficiency. The internal dynamics within the council, such as the provision of tools, training, budget communication, and transparency, are crucial for effective revenue management. Additionally, external factors like tax evasion, the impact of COVID-19, compliance challenges, government policies, and broader economic conditions significantly influence the council's revenue collection

capabilities. The regression analysis further cements the understanding of the complex interplay between various factors affecting revenue management. This analysis provides a foundational basis for future policy formulation and strategic planning at the Lusaka City Council, aiming to enhance its revenue generation capabilities and service delivery to the community. Ultimately, this study not only contributes to the body of knowledge on local government revenue management in Zambia but also offers practical insights and recommendations that can be applied to similar contexts globally. The Lusaka City Council's experience serves as a valuable case study for other local government authorities striving to optimize their revenue management systems in challenging environments.

6.3 Recommendations

1. **Training Programs for Revenue Collectors:** In light of the study's identification of skill gaps among revenue collectors, there is a need for robust training programs that enhance the proficiency and knowledge base of council staff involved in revenue collection (Kauzya, 2007).
2. **Technology Integration:** Given the effectiveness of electronic and online payment methods, the study recommends the Council prioritize the integration of technology to streamline revenue collection processes, which can lead to improved efficiency and reduced leakages (Otieno et al., 2013).
3. **Annual Strategy Updates:** The dynamic nature of the socio-economic environment necessitates that the Council continue its practice of annual assessments and updates of revenue collection strategies, ensuring responsiveness to changing economic conditions and regulatory landscapes (Mgonja & Poncian, 2018).
4. **Transparent Internal Communication:** Transparent communication within the Council is essential, particularly concerning revenue budgets. Effective communication ensures all stakeholders are aligned and informed, fostering a cohesive approach to revenue management (Fjeldstad, 2001).
5. **Addressing Key Challenges:** The study found that political influence, limited enforcement, corruption, and administrative inefficiencies hinder revenue management.

Targeted strategies to confront these challenges are critical for enhancing the effectiveness of revenue collection efforts (Mbedzi & Gondo, 2010).

6. **Age-Diverse Training Programs:** Tailoring training programs to accommodate different age groups within the revenue collection team can leverage diverse perspectives and approaches to revenue management, enriching the overall strategy (Sharma, 2021).
7. **Monitoring and Evaluation Mechanisms:** To ensure ongoing improvement, the study suggests implementing continuous monitoring and evaluation mechanisms. This would involve setting key performance indicators and adopting benchmarking practices to uphold high standards in revenue collection (González & Doria, 2007).
8. **Taxpayer Education Campaigns:** Improving taxpayer education and awareness can enhance compliance and foster a culture of voluntary payment. Educational campaigns can also improve the relationship between the Council and taxpayers, which is vital for sustainable revenue collection (Adeyeye, Adeoye, & Adeyeye, 2018).
9. **Capacity Building Initiatives:** The Council should invest in capacity building to equip revenue collectors with the necessary tools, equipment, and knowledge, addressing any gaps that may impede effective revenue collection (Kauzya, 2007).
10. **Policy and Law Review:** Periodically reviewing and revising the laws and policies that govern revenue collection can clarify and streamline procedures, reducing ambiguities that may affect efficiency and compliance (Fjeldstad, 2001)

6.4 Implications for Future Research

The findings and insights from this study pave the way for several avenues in future research within the domain of local government revenue management. These avenues could significantly contribute to the enhancement of revenue management strategies not only for the Lusaka City Council but also for other local governments facing similar challenges.

Future research could delve deeper into the specific challenges identified, such as political influence, corruption, and administrative inefficiencies. Understanding the root causes and developing targeted solutions could be highly beneficial.

With the rapid evolution of technology, further studies could explore the role and impact of emerging technologies in revenue collection and management. This includes the use of artificial intelligence, blockchain, and big data analytics in enhancing efficiency, transparency, and compliance.

Comparative studies involving other municipalities, both within Zambia and internationally, could provide valuable insights. Such research could reveal best practices, innovative approaches, and lessons learned that could be applied to improve the Lusaka City Council's revenue management strategies.

Research tracking the long-term effects of implemented policies and strategies in revenue management could offer a comprehensive view of their effectiveness and sustainability. This would help in refining existing policies and developing new ones.

Examining the impacts of fiscal decentralization on local government revenue management, particularly in the African context, could provide critical insights into how decentralization influences financial autonomy and service delivery.

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The Local Government Act, Cap 281 of the Laws of Zambia

The statement of the problem in a study of revenue management efficacy in local government authorities, particularly in the context of the Lusaka City Council in Zambia, is informed by a range of issues identified in global studies:

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UNIVERSITY OF ZAMBIA
GRADUATE SCHOOL OF BUSINESS

Dear Respondent,

My name is Zidah Dhube Mwiinde, a post graduate student at University of Zambia.

You have been randomly selected to participate in this study titled “Assessment of the Revenue Management Efficacy in Local Authorities in Zambia. A case Study of Lusaka City Council (2018 – 2022)”. This research seeks to establish the challenges, practices and factors that exist in revenue collection and management among local authorities. The information gathered from the research will be very beneficial to a wide audience of stakeholders who include civic leaders, central government, investors and tax payers.

Ethical Assurance

- 1) Please note that your participation in this study is voluntary and not forced.

However, your support and cooperation will be tremendously appreciated.

- 2) All the responses given in this questionnaire will only be used for academic research purposes.
- 3) The research will maintain strict confidentiality and at no point will you be asked to provide sensitive personal information such as your name, Identify and others.

PART A: Demographic Characteristics

To indicate your response in the following questions, please tick in the box provided

1. Please indicate your gender

Female Male

2. Please indicate your age

Age: 18-30 31-40 41-50 51-60 Above 60

3. Level of position held at Lusaka City Council:

- Officer
- Supervisor
- Administrator
- Manager
- Department Head
- Other

4. Number of years of Employment at Lusaka City Council:

1-5 6-10 11-15 16-20 21-25 26-30 31-35

5. Please indicate the highest level of education attained.

- Secondary School
- Certificate holder
- Diploma holder
- Degree holder
- Post-graduate-Degree
-

PART B: Revenue collection and revenue management practices

1. In your opinion, what are the main sources of revenue generated by Lusaka City Council?

- Property Rates
- Business Licences

- Net Fees
- ng Fees
- ices Charges
- ernment Grant
- s and Penalties
- l Income

2. In your opinion, which methods of revenue collection are employed at Lusaka City Council?

- ual Cash
- he Payments
- ile Money
- ank Deposits
- oint of Sale
- Revenue Collection Agents
- Mobile Application

3. In your opinion, which methods of revenue collection work more effectively (i.e.. Gets the work done)?

	Agree	Disagree
Manual (Cash)		
Online Payments		
Mobile Money		
Bank Deposits		
Point of Sale		
Revenue Collection Agents		
Mobile Application		

4. In your opinion, which methods of revenue collection work more efficiently (i.e..Cost less)?

	Agree	Disagree
Manual (Cash)		
Online Payments		
Mobile Money		
Bank Deposits		
Point of Sale		
Revenue Collection Agents		
Mobile Application		

5. In your opinion, how often does Lusaka City Council assess and update its revenue collection strategies?

To indicate your response in the following questions, please tick

Quarterly S Annually ally ars ars

6. What do you think are the methods of monitoring and evaluating the effectiveness of revenue collection at Lusaka City Council? (Please Tick applicable)

By marking & Best Practices

Th Financial Reporting and Auditing

Us y Performance Indicators (KPIs)

By liance Monitoring

Using echnology and Automation

By f Performance Reviews & Assessments

PART C: Challenges faced in revenue management

1. Do you think the Council faces any challenges in collecting its revenue?

YES NO

2. If you answered **YES** above, what are the main challenges faced by Lusaka City Council in revenue management? (Please Tick applicable)

itical Influence

nited Enforcement

- Capacity Constraints
- Corruption & Fraud
- Administrative Inefficiencies
- Inadequate data & records
- Tax Evasion & Non-Compliance

3. Which of the following do you think are the tactics and strategies used to reduce loss of revenue at Lusaka City Council? (Please Tick applicable)

- Improved Data Management
- Information and Technology
- Increasing Taxpayer Education and Awareness
- Strengthening Enforcement and Compliance
- Implementing Incentives
- Anti-Corruption Measures
- Capacity Building

s

PART D: Factors that influence revenue management

1. In your opinion, how do you agree with the following statements about **internal factors** affecting revenue management?

To indicate your response in the following questions, please tick

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
Revenue collectors are provided with enough tools and equipment for revenue collection					
Revenue collectors are well trained in revenue collection					

Approved revenue budgets are communicated with revenue collection teams					
The council has a big revenue base					
Revenue collection and revenue management is done in a transparent manner					
The council has built a good public image with tax payers					
There is no capacity building needed for revenue collectors					
Revenue collectors lack tools and equipment for revenue collection					
Revenue collectors do not know the approved annual budgets					
Revenue collection and revenue management process is not transparent					
The council has a small revenue base to collect from					
The council has a bad public image that affects revenue collection					

2. In your opinion, how do you agree with the following statements about **external factors** affecting revenue management?

To indicate your response in the following questions, please tick

	Strongly agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
There is revenue lost because of tax evasion					
Covid-19 had a negative effect on revenue collection and management					
Some tax payers are not compliant					
There is a poor relationship between the council and tax payers					
There are enough laws on revenue collection					
Revenue collectors face political interference in their work					

Revenue collection is affected by government policy					
Economic conditions have no effect on revenue generation					
Most Tax payers are compliant					
There is no revenue lost from tax evasion					
Government policy does not affect how much revenue is collected					
Covid-19 had no effect on revenue generation and management					
Economic conditions affect how much revenue is collected					
The law is not clear and not enough on revenue collection					
There is no political interference in revenue collection					

Interview Guide

Specific Objective 1: To explore the efficiency of revenue collection practices of Lusaka City Council.

1. Can you describe the current revenue collection practices implemented by the Lusaka City Council?
2. In your opinion, what are the strengths of these revenue collection practices?
3. Have you identified any weaknesses or areas for improvement in the current revenue collection methods?
4. How does the council ensure accuracy and efficiency in the collection of various types of revenue?
5. Can you share examples of successful revenue collection initiatives or strategies that the Lusaka City Council has implemented?

Specific Objective 2: To determine the challenges faced in revenue management at Lusaka City Council.

1. What are the most significant challenges you encounter in managing and collecting revenue at the Lusaka City Council?
2. How do issues such as corruption, fraud, or administrative inefficiencies impact revenue management?

3. Are there specific types of revenue that are more challenging to collect? If so, what makes them difficult?
4. How do external factors like economic conditions or government policies affect revenue management at the council?
5. What measures are currently in place to address these challenges, and how effective have they been?

Specific Objective 3: To investigate the factors that influence revenue management and efficient revenue collection strategy at Lusaka City Council.

1. What internal factors, such as organizational structure or staff capabilities, do you believe significantly influence revenue management efficiency?
2. How do external factors, including economic trends and regulatory environments, impact the council's revenue collection strategies?
3. In your experience, how important is technology in enhancing the efficiency of revenue collection at the Lusaka City Council?
4. Can you discuss any strategic initiatives the council has undertaken to improve revenue management and collection efficiency?
5. How does the council evaluate the effectiveness of its revenue collection strategies, and what metrics or indicators are used?

Thank you!