Governance and Service Delivery: An Evaluation of Urban Councils' Non-Compliance with Statutory and Policy Requirements in Zimbabwe

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Abstract

Purpose: This paper explored the causes of residents' non-payment of bills for services rendered by urban local authorities in Zimbabwe. The non-payment of municipal bills by ratepayers created challenges for municipalities in Zimbabwe to provide services sustainably, as timely payment of these bills is essential for securing the necessary finances for service delivery.

Design/Methodology/Approach: The study explored the causes of residents' non-payment of bills for services rendered by urban local authorities in Zimbabwe depriving resources for urban councils' service delivery. A survey and in-depth interviews to collect data and Structural equation modelling (SEM) was adopted for quantitative analysis and Atlas.ti, 23 software was used for qualitative analysis.

Findings: Poor administration of bill and tariff management, non-provision and poor quality of services, and minimal community participation in municipal governance caused non-payment of council bills for services rendered.

Practical Implications: The Governance Policy Framework document for local government in Zimbabwe must include provisions for stakeholder participation in service delivery and governance, the internal audit function, ethics programs, and the roles of executive directors in strategic planning for infrastructure. Policy makers must review the existing Urban Council Act 29:15 of 1996 to be in line with the new constitution of Zimbabwe, capturing and promoting devolution.

Originality/Value: Prior literature tends to investigate socio-economic fundamentals, political interference in the running of urban local authorities, absence of rule of law, and lack of finance that are external factors as the main causes of poor service delivery in urban councils in Zimbabwe. This study contributes to governance literature by examining the internal governance practices of urban local governments within their own jurisdiction.

Keywords: Municipality, ratepayers, service delivery, stakeholder participation, councillors, quality service delivery. Tariff management

1. Introduction

There is a general agreement by researchers that socio-economic fundamentals, political interference in the running of urban local authorities, absence of rule of law, and lack of finance are the main causes of poor service delivery in urban councils in Zimbabwe (Dewa et al., 2014; Sifile et. al, 2015). The researcher does not contest these assertions, but it is important to note that these sources of poor service delivery are external in nature to the urban councils, and the amicable solutions recommended, though crucial, are beyond their control.

The analysis of the Auditor General's reports (2021; 2022) and other researchers' findings (Dewa et al., 2014, Muchanyuka and Jeranyama, Gondo et al., 2019)'s findings gave clear evidence of insufficient finance due to non-payment of bills by ratepayers. Residents in South African municipalities retaliated against the non-provision of services by staging street demonstrations and refusing to pay service bills (Zwane and Matshiliza, 2022). The provision of services positively correlates with an increase in revenue.

Studies by Worku (2016) had shown that non-payment of municipal bills had severe consequences on the development and growth of developing municipalities in South Africa. Therefore, the objective of this study is to explore the causes of residents' non-payment of bills for services rendered by urban local authorities in Zimbabwe. The following research

question was developed from the objective: Why are residents not paying for services rendered by urban local authorities in Zimbabwe? The ratepayers' payment of bills will provide the necessary funds for service delivery. Therefore, the following primary hypothesis was developed:

Primary Hypothesis: Bill and tariff management, provision and quality of services, and stakeholder engagement influence payment of bills for services rendered in urban councils in Zimbabwe. Therefore, the following secondary hypotheses were advanced to test the primary hypothesis.

H1: There is a positive and significant relationship between bills and tariff management and non-payment of bills.

H2: There is a positive and significant relationship between provision and quality of services and non-payment of bills

H3: There is a positive and significant relationship between community participation in governance and non-payment of bills

1.1 Legal Framework for Urban local Authorities in Zimbabwe

The Urban Council Act (UCA) Chapter 29:15 (1996) and the Local Government Laws Amendment Act of 2008 set out the legal framework of urban local authorities in Zimbabwe. The Urban Council Act (UCA) restricts the operations of urban local authorities, preventing them from operating beyond the scope of the instrument's authority. UCA empowers urban local authorities to make bylaws that regulate various activities and levy rates and service charges on ratepayers to raise revenue for infrastructure development and service provision.

Section 288(1) of the Urban Councils Act 29:15 of 1996 obliges the Council Finance Committee before the financial year to draw up and present council budget estimates before approval, which is making them available for inspection by the public. According to the Accounting Handbook for Urban Local Authorities, they are mandated to incorporate the input of stakeholders who are ratepayers, council employees, council committees and suppliers during participatory budgeting (Murire et al. 2017) However, Mupingo (2008) states that legislation in Zimbabwe advocates for consultation rather than participation. The United Nations publication as cited in Makumbe (2009) states that citizens are not included in the decision-making process in Zimbabwe but are permitted to make public objections after the decisions have been made.

2. Literature And Theoretical Framework

2.1 Literature Review

2.1.1 Bills and Tariffs Management

Billing systems include processes and procedures used to manage cash inflows. It includes a database of ratepayers, an efficient process for the timely delivery of invoices, and a collection and debtor management system. Properly set prices will generate sufficient resources to deliver services, will ration consumption to the appropriate levels, and will serve as an indicator of demand. Moloto and Lethoko (2018) observed that the low rate of revenue collection weakened the capabilities of municipalities to sustain themselves in the provision of services using the available resources. There is overwhelming evidence in research to support the conception that adequate billing systems positively impact revenue collection among municipalities (Mupedzi et al., 2023). Community confidence with regard to the billing system in South African municipalities declined, and communities were reluctant to pay for incorrect and inaccurate bills issued (Mazibuko, 2013).

Where possible user fees should be directly linked to the level of consumption and are only viable when there is management capacity to meter consumption. User fees must be consistently enforced and all users are required to pay (Simpson et al., 2019). Service delivery improvements should complement the imposition of user fees for previously unpriced services or significant fee increases (Simpson et al., 2019). Services must be cut off and legal remedies exercised to ensure payment. Defaulters in South African municipalities believed they do not have to pay for municipal services that lack quality Mazibuko (2013). Finally, as new services are planned, an informed campaign should be undertaken to fully inform the consumers of plans to set user fees to cover all costs.

2.1.2 Provision and Quality of Services

User fees must be the source of finance for infrastructure investment, operations and maintenance to the extent possible (Leventis et al., 2016). Local authorities generally raised a significant portion of their revenue from property tax and service charges. Johannesburg South had 16% and 55% of its revenue from property tax and service charges, respectively (Kithathu-Kiwete, 2018). The City of Harare in 2010 had 45% and 30% of its annual revenue coming from water charges and property taxes, respectively (Marumahoko, 2011). However, the city water revenue fell to an

insignificant 10% in 2019 despite the number of consumers having trebled. (Auditor General's Report, 2021).The council attributed the fall in water revenue to its failure to supply water.

Therefore, the provision of services positively correlates with an increase in revenue. Residents in South African municipalities retaliated against the non-provision of services by staging street demonstrations and refusing to pay service bills (Zwane & Masthiliza, 2022). Moloto and Lethoko (2018) found that citizens in South African municipalities resorted to not paying for their municipal services as they deemed the provision of these services as unsatisfactory and of poor quality.

2.1.3 Stakeholder Participation in Municipal Governance

Naidoo and Ramphal (2019) and Fuo (2015) observed a continuing decline in public participation in municipalities' service delivery, resulting in persistent citizen protests branded with violent destruction of municipal property, often accompanied by non-payment of municipal bills in South Africa. In Zimbabwe, although the act of parliament Section 288(1) of the Urban Councils Act 29:15 of 1996 introduced a participatory budgeting system that obliges the Council Finance Committee to draw and present budget estimates to the public before approval. Murire et al. (2015) noted that there was minimal or no participation by the ratepayers, who countered by non-payment of service bills.

Bello et al. (2018) concluded that a municipality can achieve stakeholder satisfaction if it has a clear stakeholder engagement policy and process in service delivery. Municipalities must maintain vertical governance relations between them and their stakeholders, between them and provincial and national governments, and with the community (Zwane and Matsiliza, 2022). Bello et al. (2018) recognized that community opposition to municipal projects in Malaysia was often the result of inadequate education, lack of communication with affected citizens, and the municipalities. Rogue ratepayers' associations were contributing to citizens' non-participation in municipal governance. Kanjindo local authority in Kenya was failing to work harmoniously with residents' associations, as their officials appear to be pursuing their interests (Makanyeza et al., 2013). The municipal officials viewed the residents' associations as wanting to unseat the incumbent councillors and confront the senior council management. Gigi and Busolo (2019) found that the devolution of Kenya into 47 political and administrative counties increased citizen participation.

2.2 Theoretical Framework.

A plurality of stakeholders is a recognizable feature of the public sector and one that creates difficulties for steering, coordination, and control (Horan, 2020). The presence of multiple principals, along with differing and potentially conflicting objectives and stakeholders' interests, creates significant corporate governance challenges for urban local government. Therefore, the stakeholder theory, political theory, and Tiebout's municipal model will help municipalities to manage the multiple principal problems in urban local government to satisfy the complex stakeholders to promote service delivery.

The stakeholder theory holds that the firm has a responsibility to serve all the stakeholders who affect or are affected by the activities of the firm, which would result in reporting to a broader stakeholder group beyond financial reporting (Abdullah and Alhaji, 2009). In this study, the theory will demand urban councils identify all the stakeholders and serve their interests. The political theory identifies the government as a key stakeholder with the power to coerce urban councils into aligning with its expectations, and it requires urban councils to provide both corporate social and financial reports (Nicolae & Violeta, 2013). The Tiebout homeowners' municipal corporation model depicts ratepayers in municipal councils as unique stakeholders who influence the system in two ways: they are both financiers and consumers of urban council services.

3. Research Design and Methodology

Both quantitative and qualitative methods were used for this study. In this study, the three cities, Harare, Gweru, and Masvingo, were used as a case study. The three cities have a total of 414 136 ratepayers, constituting Harare 305 956, Gweru 72 407 and Masvingo 35 133. Given the total population of ratepayers in the three cities, the sample size of this study was computed using a sampling calculator from a population of 414 136 ratepayers at 95% confidence and a margin of error of 3% to have n = 1067. Consequently, the researcher self-administered 1067 questionnaires proportionally to ratepayers in the Harare, Gweru, and Masvingo city councils. The questionnaire was validated by addressing the different types of validity: face, constructive, and content. It was also piloted using at least 53 (5% of 1067) members of the target population, who were not used again in the main survey. All the constructs were measured on a scale of agreement ranging from measured on a 5-point Likert-type scale ranging from "strongly agree" (coded as 5) being the highest and "strongly disagree" (coded as 1) being the lowest. In this study eighteen (12) face-to-face personal interviews were held with ratepayers equally distributed in the three selected urban councils. Three (3) focus group discussions were also carried out with ratepayers' associations, one in each of the selected cities.

JASP software and Atlas ti 23 software were used to analyse both the quantitative and qualitative data. The researcher used the quantitative analysis, including Confirmatory Factor Analysis (CFA) with factor loadings and Cronbach's alpha, to test the validity and reliability of the measurement models. The results indicated that the models had acceptable close-fit parameter estimates, indicating that all the items and constructs used in the measurement models were valid and reliable in the context of this study. The qualitative data analysis procedure consisted of five stages: preliminary analysis, generating broad nodes from coded data, coding those nodes into themes, manual coding, and finalizing the themes based on the research question.

4. Empirical Results

4.1 Inferential Statistics and Structural Equation Modelling

Structural equation modelling analyses were used to test relationships in two chosen model which explained the causes of poor service delivery in urban councils in Zimbabwe; model 3, which focuses on non-payment of bills by households; and model 4, which addresses non-payment of bills by institutions.

4.2 Measurement Model: (Households) Model 3

Confirmatory Factor Analysis (CFA) was used to assess the extent to which the models fitted into the collected data using four commonly used model fit indices prescribed by Hair et al., (2014). After the refinement of model 3, the model indicated satisfactory fit indices as depicted in Table 1 below.

Table 1. Measurement model fit indices: (households) model 3

Fit index measure	Measurement model fit	Weight
Comparative Fit Index (CFI)	0.931	Good
Root Mean Square Error of Approximation (RMSEA)	0.080	Moderate
GFI(Goodness-Of-Fit-Index)	0.964	Good
TLI (Tucker Lewis Index)	0.888	Acceptable

Source: Compiled from fieldwork data.

4.2.1 SEM: Diagram: Non-Payment of Bills (Households) Model 3

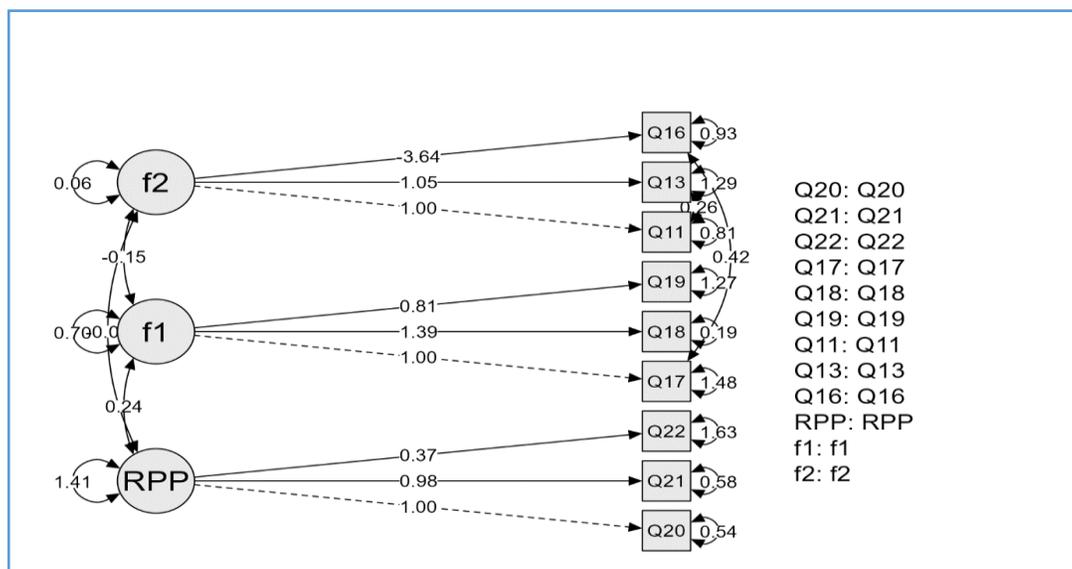Figure 4.1 below depicts a structural equation model path diagram for household non-payment of bills.

Figure 1. Refined path diagram; (households) model 3

In Figure 1 above latent variables are denoted by circles and measured variables by squares, relationships are denoted by arrows, and variances and residuals are denoted by arrows from a variable to itself. Latent variables are also called 'constructs' for example, in the measurement model in Figure 4.1 above, there are three constructs. The constructs are defined as follows: f2 represents Bills and tariff management, f1 denotes Provision and quality of services, and RPP signifies Community participation in governance.

Looking at the estimated coefficients in Figure 1 (RRP) community participation in governance had the highest coefficient of (1.41) meaning that a change in community participation in governance had the highest impact on non-payment of bills. Provision and quality of services (f2) had the second highest coefficient of (0.700) meaning that provision and quality of services had the second highest impact on non-payment of bills. Bill and tariff management (f1) came in last with a coefficient of (0.06) has the least impact on non-payment of bills.

Table 2. Convergent validity test - factor loading: (model 3)

Construct	Items	Factor loadings
f1:Bill and tariff management	Q11	0.595
	Q13	0.521
	Q16	0.592
f2:Provision and quality of services	Q17	0.659
	Q18	0.712
	Q19	0.514
RPP: Community participation in governance	Q20	.0.521
	Q21	0.624
	Q23	0.576

Source: Compiled from fieldwork data

As reflected in Table 2 the factor loadings of all constructs on the measurement instrument were above the recommended threshold of 0.5 as recommended by Field (2014). This indicated that the majority of the items on the measurement instrument converged significantly towards their respective constructs, thus confirming the convergent validity of the measurement instrument. On average each item on the measurement model recorded a factor load of 0.590 an indicator that all the items on the measurement model were valid to gather data in this study. After confirming the validity of the measurement model, the study also aimed to assess its reliability using the Cronbach alpha coefficient.

The results of the Cronbach alpha test for the measurement model's reliability are shown in Table 4.3 below, which reveals that all the constructs on the measurement model indicated a satisfactory level of reliability, given that their values were above 0.5 as recommended by Hair et al., (2014).

Table 3. Reliability test - Cronbach alpha: (households) model 3

Construct	Items	P-value	Cronbach alpha
f1:Bill and tariff management	***	***	
	***	***	0.844
	***	***	
f2:Provision and quality of services	***	***	
	***	***	0.914
	Q13	***	
RPP: Community participation in governance	Q20	***	
	Q21	***	0.932
	Q22	***	

Notes. ***: significance at 0.01 level.

Source: Compiled from fieldwork data

This was confirmation that the measurement instrument was reliable enough to gather data on household ratepayers' non-payment of bills in this study.

4.3 Measurement model: (Institutional Ratepayers' Non-Payment of Bills) Model 4

To facilitate this Confirmatory Factor Analysis (CFA) was used to assess the extent to which model 4 (institutions) fit into the collected data on non-payment of bills using model fit indices prescribed by Hair et al., (2014). After diagnosing the modification indices retrieved from JASP and deleting some items from the measurement instrument to enhance its model fit, model 4 (institutions) demonstrated satisfactory fit indices, as presented in Table 4:4 below.

Table 4. Measurement model fit indices: (institutions) model 4

Fit index measure	Measurement model fit	Weight
Comparative Fit Index (CFI)	0.987	Good
Root Mean Square Error of Approximation (RMSEA)	0.0033	Good
GFI(Goodness-Of-Fit-Index)	0.961	Good
TLI (Tucker Lewis Index)	0.975	Good

Source: Compiled from fieldwork data.

It confirms that the observed indicators from the collected data accurately served as measurement indicators for the latent variables (model fit).

4.3.1 SEM Diagram: Non-Payment of Bills (Institutions) Model 4

Figure 2. below depicts a structural equation model path diagram for institutions non-payment of bills.
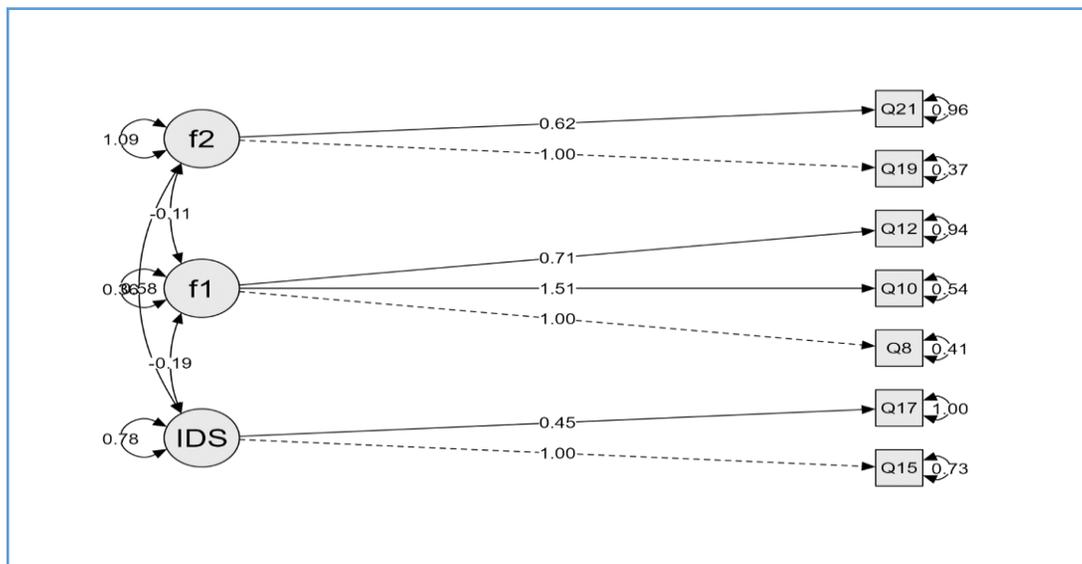

Figure 2. Refined path diagram; Non-payment of bills (institutional) model 4

In Figure 2 above, there are three constructs. f1= Bills and tariff management: IDS = Provision and quality of services, and f2 = Community participation in governance. Construct (f2), community participation in governance, had the highest coefficient of (1.09) meaning that a change in community participation in governance had the highest impact on non-payment of bills. Provision and quality of services (f1) had the second-highest coefficient (0.78) meaning that

provision and quality of services had the second-highest impact on non-payment of bills. Bill and tariff management (IDS) came in last with a coefficient of (0.368) having the least effect on non-payment of bills.

The contribution of each item in the constructs in Figure 2 above is indicated by its factor loading, and any factor loading above 0.5 is acceptable, whilst anything below 0.5 indicates a poor measure. For example, item Q19 (1.00) factor loading had a higher weighted contribution to community participation in governance compared to Q21 (0.62). Therefore a change in council consideration of ratepayers' suggestions (1.00) had a greater weighted contribution to community participation in governance, with the informed introduction of user fees trailing behind at (0.62). The coefficient values of double-headed arrows indicate the bivariate correlation coefficients between constructs. For example, the correlation coefficient between F2 and F1 is -0.11; meaning when one of these two variables decreases by 1 standard deviation, the other variable also decreases by 11% of its own standard deviation. What this data indicates is that all the items represented in the measurement model were presumed to be valid in the context of this study. This validity was further confirmed through the reliability and validity tests.

4.3.2 Validity and Reliability Assessment

The results of the measurement model's convergent validity test carried out using factor loadings (standardised estimates) are shown in Table 5 below.

Table 5. Convergent validity test - Factor loading:

Construct	Items	Factor loadings
f1:Bill and tariff management	Q10	0.709
	Q12	0.736
	Q8	0.713
IDS: Provision and quality of services	Q17	0.775
	Q15	0.790
F2:: Community participation in governance	Q19	0.576
	Q21	0.823

Source: Compiled from fieldwork data.

As Table 5 above indicates, the factor loadings of all constructs are all above the recommended threshold of 0.5 (Field, 2014), thus confirming the convergent validity of the measurement instrument. After confirming the validity of the measurement model, the study also aimed to assess its reliability using the Cronbach alpha coefficient.

The results of the Cronbach alpha test for the measurement model's reliability are shown in Table 6 below, which shows that all the constructs on the measurement model have a satisfactory level of reliability, given that all their values were above 0.5 as recommended by Hair et al., (2014).

Table 1. Reliability test - Cronbach alpha: (institutions) model 4

Construct	Items	P-value	Cronbach alpha
f1:Bill and tariff management	Q10	***	
	Q12	***	0.842
	Q8	***	
IDS: Provision and quality of services	Q17	***	0.916
	Q15	***	
F2: Community participation in governance	Q19	***	0.930
	Q21	***	

Notes. ***: significance at 0.01 level.

Source: Compiled from fieldwork data

4.4 Hypothesis Testing

Having established the fit between both the measurement model and the structural model with the data, the next stage in SEM analysis involved testing the hypotheses proposed in this study. Table 4.7 below shows the outcome of the regression analysis carried out to test the proposed hypotheses.

Table 7. Regression weights and hypotheses testing results

Dependent variable		Independent variable	Estimate	P value	Hypothesis conclusion
Payment of bills	<-	Bills and tariff management	0.29	0.01	Accepted
Payment of bills	<-	Provision and quality of services	0.157	0.01	Accepted
Payment of bills	<-	Community participation in governance	0.164	0.01	Accepted

Source: Compiled from fieldwork data.

As Table 7 above indicates, of the hypotheses proposed in this study, one was rejected and the rest were accepted. The subsequent sections provide a more detailed discussion of these findings.

4.4.1 Non-Payment of Bills

The relationship between poor bill and tariff management and the non-payment of bills was captured in the following hypothesis:

H1: There is a positive and significant relationship between poor bill and tariff management and non-payment of bills.

Empirical findings in this study (estimate, 0.29; p-value, 0.01) as shown in Table 4.7 above, indicated that there was a positive relationship between poor bills and tariff management and non-payment of bills, thus rendering the hypothesized relationship accepted.

In testing the relationship between poor provision and quality of services and non-payment of bills, the following hypothesis was proposed:

H_2: There is a positive and significant relationship between poor provision and quality services and non-payment of bills.

As indicated in Table 4.7, above, poor provision and quality of services had a positive and significant effect on non-payment of bills, as its P value (0.01) is lower than .05. In other words, the result means that there was a strong and significant relationship between poor provision and quality of services and non-payment of bills leading to inadequate service delivery by urban councils.

Regarding the relationship between community non-participation in governance and payment of bills, this study formulated the following hypotheses:

H3: There is a positive and significant relationship between community non-participation in governance and non-payment of bills.

The finding from the current study (estimate, 0.164; p-value, 0.032) in Table 4.7 exhibits that there was a positive relationship between community non-participation in governance and non-payment of bills.

4.5 Qualitative Results

This section is now in a position to present the results of the qualitative data analysis. It addressed the objective: to explore the causes of residents' non-payment of bills for services rendered by urban local authorities in Zimbabwe. Interviews were conducted with 6 ratepayers from the three selected urban councils. The results of the interviews were examined to establish patterns and themes with the aid of Atlas.ti 23, as presented below.

4.5.1 Demographics of Participants for Interviews

The researcher conducted 6 face-to-face interviews and 3 focus group discussions. The interview participants comprised three categories, including household ratepayers, institutional ratepayers, and ratepayers' associations from three major cities in Zimbabwe (Harare, Gweru and Masvingo) with the participants proportionally distributed.

4.5.1.1 Household and Institutional Ratepayers Interview Participants

The household ratepayers' interview participants were representative of three cities under study, drawn from both low- and high-density suburbs, including males and females who were formerly employed and self-employed. All the participants were mature, with ages of over 41 years old, and have stayed over 10 years in the cities; thus, they had experience and knowledge of challenges of service delivery in the urban local authorities in Zimbabwe. Finally, all household participants held a degree, enabling them to easily understand the questions asked and provide appropriate answers. Participants representing institutional ratepayers were selected from the institutional, industrial, and commercial sectors across three types of business locations: heavy industry, residential, and commercial in three cities; therefore, their views were representative of the institutional ratepayers.

4.5.1.2. Ratepayers' Associations Focus Groups' Participants

There were 10 participants in the ratepayers' association focus group, and most of them were from high-density suburbs, while the low-density suburb participants were selected from three cities. All participants in the ratepayers' association had lived in the cities for over 10 years, which enabled them to understand the challenges of service delivery there However, the highest qualification of the members of the associations was a diploma, and this created challenges to understanding some of the corporate governance issues.

6.5.2 Data Process in Atlas ti 23

Atlas.ti 23, the electronic data analysis software, made data analysis easy and possible. The qualitative data analysis process involved five stages, including preliminary analysis, coding data generating broad nodes, coding nodes into themes, coding/manual coding, and finalizing themes from nodes in line with the research questions. The data was transcribed from interviews and observational notes, formulating the meanings of the data in terms of the research questions to produce a primary document sample depicted in Table 4.8 below.

6.5.3 Results of Data Analysis in Atlas.ti23

6.5.3.1 Primary Document

The data collected from interviews was transcribed from observational notes, which helped formulate the meanings of the data in relation to the research questions, resulting in a primary document sample shown in Table 8.

Table 8. Primary Document

PD1 Participant	RATEPAYERS' NON-PAYMENT OF BILLS
HR1	• We are resisting payment of bills not because the tariffs are too high, but because council does not consult us when they set user fees, they just impose thus they face resistance to pay
	• There is a perception that they will misuse our money as we have not agreed on the usage of the money
	• They have a lax collection system of outstanding bills and we take advantage of that

Source: Author's fieldwork.

All the primary documents (PDs) shown in Table 8 above were uploaded in Atlas ti 23 and a word frequency map was produced. The most voiced words from the frequency map were used to prepare codes, and the system produced the densities of these codes. Atlas. ti 23 enabled the generation of quotations linked to each word, allowing the researcher to further explore the word from the sources and to read what respondents were saying about the word, highlighting the theme and showing its codes and associated quotations.as depicted in sample Table 9 below

Table 9. Codes and their associated quotations: Ratepayers' non-payment of bills

Theme 1: Ratepayers' non-payment of bills	
Code	**Associated quotations from participants**
Flawed bill and tariff management systems	4:3 Laxed debt collection system(8:8)
	5:3 Not resolving disputes (5:5)
Street in darkness	12:9 No single street light (19:19)
	8:5 Walking in dark alleys (16:16)

Source: Author's fieldwork *(Atlas.ti Data Analysis, 6 April 2023).*

Based on the strength and relevance of the references and participants' views, the researcher created nodes from the keywords and also generated initial nodes. Nodes with similar and emerging ideas were grouped into themes. After thoroughly sifting through the codes and their associations, the researcher found that sub-themes emerged from the data to address the research questions presented in Table 10 below.

Table 10. Identified themes and sub-themes

Theme	Node/Sub-theme	Sources
	Bill and tariff management	
	Disputes	5
	Laxity	6
	Community participation	
	Consultation	49
Non-payment of bills	ratepayers' associations	3
	awareness campaigns	11
	Councillors	35
	Provision and quality of services	
	no water	32
	streets pot-holed	7

Source: Author's fieldwork (Atlas.ti Data Analysis, 6 April 2023).

3. Discussion and Analysis

The findings showed several factors that influenced ratepayers' non-payment of bills for services rendered by councils. Although the factors were interconnected, the results of the theme were categorized into three subthemes: (a) Bill and Tariff Management, (b) Provision and Quality of Services, and (c) Community Participation in Council Governance.

The test of the relationship between poor bill and tariff management and the non-payment of bills was captured in the following hypothesis:

H1: There is a positive and significant relationship between poor bill and tariff management and non-payment of bills.

This hypothesis was derived based on extant literature (Zinyama and Chimanikire, 2019; IMF 2011) which indicates that there is a strong relationship between meagre bills and tariff management and non-payment of council bills. Empirical findings in this study (estimate, 0.29; p-value, 0.01) as shown in Table 4.7 above, indicated that there was a positive relationship between poor bills and tariff management and non-payment of bills, thus rendering the hypothesized relationship accepted.

This finding was collaborated by the qualitative analysis. Participant IR1 voiced that *"The tariffs are 'fair, but they used estimates for water bills, and if you dispute the bill it will take days if not months without being resolved. They have a lax debt collection system. The bill will be too high to pay off at once for water reconnection."* (IR 1 Transcript,

September 2022). The statements above highlight that councils were using estimated bills resulting in unresolved bills causing residents to stop paying the disputed amounts. Lax debt collections systems also resulted in non-payment of bills. The findings are in contrast to Simpson et al (2019)'s suggestion that, where possible user fees should be directly linked to the level of consumption where there is management capacity to meter consumption. They also align closely with findings reported by Zinyama and Chimanikire (2019), which indicated that Zimbabwe's local authorities faced delays or non-payment of bills due to inadequate enforcement of payment by finance departments.

Participant RA2, expressed that; *"Many residents do not pay for council services because of ignorance. Many do not know the purpose of property tax, fixed water, sewer, fire, and public lighting charges."* RA2 Transcript, October 2022). These utterances exposed the ignorance of some ratepayers on why they should bills resulting in non-payment of bills. This finding is in congruence with Bello et al (2018) who recognized that community opposition to municipal projects in Malaysia is often the result of inadequate education, lack of communication with affected citizens, and the municipalities.

In testing the relationship between poor provision and quality of services and non-payment of bills, the following hypothesis was proposed:

H_2: There is a positive and significant relationship between poor provision and quality services and non-payment of bills.

As indicated in Table 7, above, poor provision and quality of services had a positive and significant effect on non-payment of bills, as its P value (0.01) is lower than .05. There was a strong and significant relationship between poor provision and quality of services and non-payment of bills leading to inadequate service delivery by urban councils. The findings were collaborated by the qualitative analysis.

Participant IR3 reasoned that; *"We want to pay for services that are available. Council is not doing anything to ease the water problem. We need to drill a borehole here because the council's water supply is unreliable. Why should we pay for the bills for services that are not availed". There no water, the roads are filled with potholes and the streetlights are not functional* (IR3, Transcript September 2022). The residents were prepared to honour their municipal bills if they were commensurate with the services rendered. The finding resonated with Fischel (2001)'s modified Tiebout's Homeowner model that posits that the residents will accept any increase in the fee for specific services if the value redounds to their net benefit.

Regarding the relationship between community non-participation in governance and payment of bills, this study formulated the following hypotheses:

H3: There is a positive and significant relationship between community non-participation in governance and non-payment of bills.

The finding from the current study (estimate, 0.164; p-value, 0.032) in Table 7 exhibits that there was a positive relationship between community non-participation in governance and non-payment of bills. The finding was collaborated by the qualitative analysis. Participants RA1 `bemoaned that; *"Us as residents we are not consulted in key council decisions like the budgetary process. We are resisting payment of bills not because the tariffs are too high, but because the council does not consult us when they set user fees; they just impose them.* The statement portrayed the absence of community participation in council governance and the communities retaliated through non-payment of bills. This finding is in agreement with Naidoo and Ramphal (2019)'s observation that protests in South African municipalities through non-payment of bills were partly as a result of exclusion or inadequate participation of the community.

Participant H IR2 expressed the following concerns: "*Our councillors are doing us a dis-service, instead of controlling the corrupt behaviour of council employees they have joined them. The ward committee meetings instead of communicating the interests of residents are politicised that they have become political party platforms."(IR1* Transcript, August 2022) This finding aligns with agency theory, which describes the principal-agent conflict where agents are unwilling to maximize their principals' value, forcing the principals to incur additional costs (agency costs) to monitor the agents' activities (Jensen and Meckling, 1976). The finding is also in contrast to Buchanan and Tullock (1975)'s, argument, who argued that the ratepayers are the (principal) and the councillors are (agent) and it is in the interests of the citizens that politicians (councillors) make decisions and establish public policies. It also indicated the absence of clear frameworks and policies for engaging the community in participation in urban councils in Zimbabwe. This finding is in contrast to Zwane and Matsiliza (2022)'s observation in South Africa, where stakeholders' satisfaction was achieved because the organization had a stakeholder engagement process in service delivery.

Participant RA1 voiced that; "*Councillors are using community awareness campaigns for their political mileage thus affecting community participation.*" (RA1 Transcript, October 2022). From the statements the participants felt that councillors who were supposed to organize community participation were politicizing the meetings putting off participants not interested in politics. This finding is in congruence with the results of a study by Chattopadhyay (2015) in India who identified an element of abuse of public participation forums because officers or councillors perceive an opportunity to pursue their personal interests.

6. Conclusions and Recommendations

Poor administration of bill and tariff management, non-provision and poor quality of services, and minimal community participation in municipal governance caused non-payment of council bills for services rendered. There was a significant and positive relationship between poor bill and tariff management and the non-payment of bills in urban councils in Zimbabwe. Unresolved disputes on estimated water bills and the laxity of the debt collection system by councils contributed to the non-payment of bills. On the other hand, ignorance by some residents on why they should pay property tax was contributing to non-payment of bills. There was a significant and positive relationship between poor provision and quality of services and the non-payment of bills. Interview participants also expressed that, the non-provision and poor quality of services attributed to the non-payment of council bills. There was a positive correlation between community non-participation in governance and the non-payment of bills. Disengagement of community participation in urban council governance was attributed to absence of clear frameworks for engaging community participation and residents ignorance of their responsibility in the governance process. It is concluded that dissatisfaction of the ratepayers with council services caused non-payment of bills.

It is imperative for urban councils to provide services to ratepayers who are willing to pay any service fee, provided that the councils continue to provide these services. Urban councils must put in place systems and procedures that compel residents to pay their bills on time. Finally, urban councils should consult the ratepayers on service delivery and governance issues, and thus must have a clear and written-down policy and procedures for engaging the community so that it will buy into their activities.

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