



Challenges and Opportunities of Revenue Collection in Municipal Councils: A Case of the Luchenza Municipal Council in Malawi

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ABSTRACT

The research examined the challenges and opportunities in revenue collection within Malawi Municipal Councils, using Luchenza Municipality as a focused case study. The researcher employed a mixed-method approach, incorporating both quantitative and qualitative techniques. A sample size consisting of one hundred participants was chosen, and the study explored various revenue sources for the municipal council. Data was gathered through interviews, questionnaires, and reports from Luchenza Municipality, which were then analyzed to draw conclusions. The findings indicated that Luchenza Municipality is struggling to operate effectively due to difficulties in revenue collection. The study concluded that to ensure the municipality operates smoothly, it should enhance efficiency in revenue collection, implement accurate billing practices, refine revenue collection methods, and strengthen internal controls to prevent corruption and misappropriation of funds by officials. Residents should also be informed about the importance of obtaining receipts for any payments made to the council. Additionally, local authorities ought to maintain positive relationships and a solid reputation with all stakeholders. Adhering to sound corporate governance practices will encourage ratepayers to settle their bills. Local authorities are advised to develop debt collection strategies, and political leaders should endorse initiatives aimed at improving revenue collection at the local government level. The study further recommended that the central government provide grants to local authorities for upgrading outdated infrastructure. Furthermore, programs designed to enhance revenue generation and collection should receive full support from the central government through appropriate legislation.

Keywords: *Challenges, opportunities of revenue collection*

1. Introduction

Revenue refers to the money that a municipal government generates from its regular business operations, typically through selling goods and services to residents in their community. The ways municipal governments generate revenue differ widely across various countries but typically consist of taxes, user fees, fines, licenses and permits, rents, investments, and other miscellaneous sources. Additionally, it may involve borrowing, changes related to developers, and public-private partnerships. Municipalities globally play a crucial role in providing essential public services. However, they encounter numerous challenges. Many municipalities in developing nations are currently experiencing even greater difficulties due to swift urbanization and the increasing occurrence of natural disasters as a result of climate change. The recent global financial and economic downturn has exacerbated the issues municipalities face. A significant challenge for most municipalities, particularly those responsible for managing cities in developing countries, is the widening gap between available financial resources and the expenditure needs of municipalities. One primary factor contributing to this increasing fiscal gap is the rapid rise in urban populations, which generates a continuously growing demand for public services, new public infrastructure, and its upkeep.

- Importance and purpose of the article

This research aims to assist the municipal council of Luchenza, along with other local governments, in recognizing the challenges and opportunities associated with revenue collection. It will also provide municipalities with an update on the current factors contributing to the revenue collection shortfall that the Luchenza Municipality in Malawi is experiencing.

The results of the study can serve as a reference for municipalities to establish benchmarks for enhancing revenue collection efforts. Policymakers in Malawi's Ministry of Finance may utilize the findings to formulate effective policies aimed at improving revenue collection.

This will act as a framework for implementing corrective actions to boost revenue collection in Luchenza Municipality. Additionally, it will enable the municipality to identify its strengths, weaknesses, opportunities, and threats, and help in redefining its policy strategy concerning revenue generation.

Future researchers, scholars, and academics interested in financial management relating to revenue collection issues will benefit from this study.

The government of Malawi could find the information valuable in recognizing the challenges and opportunities present in municipal revenue collection, allowing for the development of effective solutions.

This research will shed light on how management practices regarding revenue collection can be optimized to make municipalities financially self-sufficient. Finally, this research will inform stakeholders about the revenue collection challenges and opportunities faced by the municipalities.

Objectives of Research.

Specifically, the objectives of the study were as follows:

1. To examine the primary obstacles to revenue collection encountered by Luchenza municipality.
2. To pinpoint the potential opportunities for revenue collection within Luchenza municipality.
3. To explore solutions for the revenue collection challenges experienced by Luchenza municipality.
 - Scope of the discussion

The Luchenza Municipality served as the focus of the case study. This research examined the difficulties and possibilities associated with revenue collection in Luchenza Municipality, an area that has not previously been studied. Given this context, the findings are anticipated to offer essential insights into the revenue collection challenges and opportunities in Luchenza Municipality. As a result, it will serve as a valuable resource for the municipality's management. Additionally, it proposed solutions to the revenue collection issues encountered by Luchenza Municipality in Thyolo district, Malawi. Data was gathered from Luchenza Municipality to facilitate this research study.

Consequently, this study will support government policymakers in Malawi's ministry of finance, allowing them to formulate effective policies that will enhance revenue collection in municipalities.

2. Literature Review (If applicable)

- Overview of previous studies or relevant research

Challenges faced by local authorities in collecting revenue

The Zimbabwe Institute (2005) pointed out that the legal sources of revenue are insufficient to support council operations. Additionally, the government, facing mounting financial pressures, dramatically reduced its subsidies to local governments. Moreover, there is currently no established criterion governing how national revenue is allocated among local authorities based on need, nor is there a formula for dividing the fiscal resources between the central government and local bodies. According to the Newsday article from 23 June 2014, even with the recognition of local authorities in the newly adopted 2013 Zimbabwe constitution, they still receive no more than 5% of the national revenue. In his evaluation of parastatals and local authorities, Gono (2006) identified lax corporate governance practices as a significant issue for local authorities, which include a lack of transparency, insufficient capital investment, weak financial controls and systems, poor policy guidance, ineffective policy implementation, an unfavorable business culture, failure to generate audited financial statements, and inadequate staffing. All of these issues contribute to declining revenue collections, resulting in budget deficits. Gono (2006) also noted several factors contributing to liquidity issues faced by many local authorities.

- Councillors, being political appointees, often lack the essential technical knowledge needed for effective policy development.
- The majority of councillors enter local authorities primarily to fulfil their own political agendas, which may not contribute positively to the management of these entities
- The decline in traditional revenue sources such as property taxes, grants, fees, rates, tariffs, and loans from the central government has led to a shrinking revenue base.
 - Local governments have struggled to implement economic rates due to concerns about potential political backlash; Insufficient communication, particularly between local authorities and stakeholders, often hinders progress;
 - Many existing infrastructures, like water systems, roads, communication devices, and sewer lines, are outdated and frequently fail; ‘
 - Debt management is inadequate, as shown by significant discrepancies between creditors and debtors.
- Theoretical framework

Revenue Collection

The 2015 Addis Ababa Action Agenda on Financing for Development highlighted that the mobilization and effective utilization of domestic resources are crucial to our shared goals of sustainable development (Junquera-Varela et al., 2017). In a similar vein, Allan (2008) notes that the revenue collection system is one of the most significant functions of governments at every level. However, the complexity of revenue collection arises from numerous processes, which include the assessment of taxes, fees, and charges; billing for these taxes, fees, and charges; collecting the revenue; depositing the revenue; auditing taxpayers; evaluating collection procedures; handling litigation involving overdue payments; accounting for revenue collection; and managing information. The capacity to address revenue collection needs is essential. In South Africa, the division of revenue pertains to the ability to

generate revenues (South Africa Division of Revenue, 2015). This capacity is linked to the effort involved in processing revenue collection, and hence, the division defined revenue effort as the effectiveness of collecting revenues. The South African Revenue Service Act of 2007 grants the South African Revenue Service (SARS) the authority to collect all tax revenues owed to the state; ensure maximized compliance with relevant laws; and provide a customs service that increases revenue, promotes trade, and protects entry points against smuggling and other illegal activities. In carrying out this mandate, SARS primarily focuses on the collection and management of all national taxes, duties, and levies. Data from SARS (2008) revealed that national, provincial, and local governments each raise taxes and contribute to the national economy. Total tax revenue in South Africa rose from R302 billion in 2002/03 to R599.3 billion in 2007/08, with the share of gross domestic product increasing from 25.2 percent in 2002/03 to 29.1 percent in 2007/08 (SARS, 2008). Furthermore, statistics from SARS 2008 indicated that provinces generate just under 1 percent of South Africa's total tax revenue (0.2 percent of GDP), while local governments account for approximately 3.6 percent of total tax revenue (1 percent of GDP). As noted in the IMF 2015 report, the level of compliance with the legal obligations imposed significantly influences the revenue yield, efficiency, and fairness of any tax system. Noncompliance undermines revenue, distorts competition (giving an advantage to noncompliant parties), and affects equity (both horizontally among similar taxpayers with differing compliance levels and vertically to the extent that those better off evade their obligations more extensively). These effects can lead governments seeking revenue to focus on more compliant taxpayers, exacerbating distortions, while a perception of unequal treatment may undermine the broader willingness to comply.

Local governments encounter numerous challenges in their efforts to raise and collect revenues. Chakaipa (2010) argues that many sub-national governments, such as local authorities, often lack adequate policies and procedures that clearly hold defaulters accountable. This impedes local governments' ability to achieve their revenue collection goals. Additionally, in developing countries, many sub-national governments find it challenging to update their property valuation rolls, which complicates taxing the owners of recently developed properties. This situation transforms local authorities into precarious positions for revenue generation. Moreover, the informal sector comprises a significant portion that is difficult to tax due to the unstructured nature of its operations. Key challenges include: Weak political leadership Gaps in technical skills and absence of relevant competencies, high turnover rates and vacant positions, poor understanding of established policies, political appointments that are not always based on competence, limited opportunities for career advancement, negative attitudes and values among staff, lack of professionalism and inadequate regulation by professional bodies and government entities. Corruption presents at all levels without accountability, ambiguous relationship between administration and politics. Ineffective strategies that primarily focus on compliance, poor financial management with low budget utilization, weak council decisions frequently contradicting technical recommendations, organizational instability, including reassessment of Section 57 contracts connected to political terms, limited oversight and accountability measures.

Inadequate legal compliance or regulatory assistance, weak municipal systems. Issues related to tax policy affecting revenue collection are significant. A sound tax policy can positively impact economic development, while economic growth also shapes our perspective on tax policy (Bahl & Bird, 2008). Fiscal autonomy is complex and should be evaluated through various indicators, such as the proportion of tax revenue assigned to sub-central governments, the discretion allowed over those taxes, the portion of transfers designated for sub-central governments, and the percentage of earmarked transfers (Blochliger, 2006). A future government of Bougainville also requires substantial revenue generation to support public services and facilitate infrastructural development. According to the Bougainville Peace Agreement, fiscal self-reliance would be considered attained in "the first year in which the revenues from company tax, customs duties and 70% of value added tax collected in Bougainville are equal to the value of the recurrent grant on a sustainable basis." This definition of fiscal self-reliance is utilized in the Organic Law, the Bougainville Constitution, and modifications to the PNG National Constitution (Chand, 2018).

Challenges that impede revenue collection.

The primary challenge facing numerous local authorities, particularly those overseeing cities and towns in developing nations, is the growing discrepancy between available financial resources and municipal expenditure requirements (UN-Habitat, 2015). A significant factor contributing to this expanding fiscal gap is the swift increase in urban populations, which leads to a continually escalating demand for service provision. This exerts substantial pressure on local authorities to deliver services to densely populated communities characterized by high unemployment and poverty levels, where residents struggle to pay for the services rendered (IPPR, 2012). The historical context and ongoing decline in municipal debt have spurred investigations into the revenue collection difficulties encountered by various African municipalities and their repercussions for sustainable service provision. Several obstacles to municipal revenue collection identified by these studies are elaborated below.

- **Inability to pay**

Inability to pay as noted by Ringane (2013), a considerable number of individuals cannot afford to pay for municipal services due to socio-economic circumstances. Manda (2013) asserts that the inability of consumers to pay is one of the reasons many municipalities are dealing with inflated debtor books, as a significant portion of households billed for municipal services cannot settle their bills. Nkuna (2021) argues that the inability to pay is largely beyond the control of municipalities and results in severe implications for the economic sustainability of these entities. Nkuna (2021) also highlighted poverty and unemployment, inadequate management of indigents, the affordability of municipal services, and economic factors as influences on consumers' capacity to pay.

- **Unwillingness to pay**

Unwillingness to pay refers to a scenario where a customer has the financial means to cover the cost of a municipal service but opts not to do so (RSA 2016, as cited in Nkuna, 2021). Nkuna (2021) mentions that many ratepayers, who can afford municipal services, simply choose not to make payments.

The unwillingness to pay for municipal services is considered a multifaceted issue that can be prompted by various factors. Unlike the inability to pay, the willingness to pay may be influenced by factors within the control of municipalities, which may introduce measures to address such payment refusal. Research indicates that insufficient service delivery, poor billing practices, and a prevalent culture of non-payment can impact the willingness of consumers to pay for municipal services. According to Madumo (2015), factors that hinder revenue collection are often the result of municipal shortcomings in establishing effective mechanisms to ensure proper revenue collection. Without adequate funding, local governments struggle to provide services, compromising their ability to offer consistent and reliable services. Although insufficient funding is a significant concern, the situation is exacerbated by unethical behaviors. In many municipalities, it is commonplace for the process of selecting service providers to be swayed by political influences that affect the integrity of supply chain procedures.

In certain municipalities, municipal managers have been dismissed by the municipal council for not selecting service providers preferred by political figures. Kalonda and Govender (2021) point out that several factors hinder revenue collection in the SADC region:

- **Inadequate Execution of the Legal Framework.**

A robust legislative and legal framework should clearly delineate the powers and responsibilities of lower levels of government, while the central government must be willing to delegate authority and acknowledge the critical role of sub-national governments in service delivery (Ekpo 2008). The South African Cooperative Governance and Traditional Affairs report (2009) indicates that there is a widespread lack of adherence to local legislative and regulatory frameworks in South Africa, which has resulted in deficiencies in service delivery. Regarding the Katima Mulilo Town Council, evidence suggests that Namibia has well-developed frameworks, policies, and laws for effective service delivery; however, the challenge lies in the failure to implement these frameworks. This includes an absence of good governance practices, a limited understanding of the State Financial Act 31 of 1991, which has caused tensions between political leadership and administrative managers in controlling council finances, along with insufficient accountability measures to foster good governance within the system.

- **Inadequate Leadership**

Isaacs (2016) asserts that leadership, whether by an individual or collective representatives, plays a crucial role in establishing an interconnected culture that encompasses value systems and behaviors essential for the organization's success. Leadership also provides a platform to ensure the effective enforcement of transitional policies as required by modernization and transformation efforts. The leadership within municipalities or local authorities, including the Katima Mulilo Town Council, is predominantly politically appointed, resulting in leaders who tend to politicize operations and possess a limited understanding of management principles that impact service provision (Ndevu & Muller 2017). This includes tensions between the political and administrative domains, the inability of councillors to address local government challenges related to service delivery, and an incomplete division of powers between the municipality and political parties.

- **Ineffective Financial Management Systems**

Meyer and Venter (2014) point out that numerous municipalities in South Africa suffer from inadequate financial management and a deficiency of control and accountability mechanisms. This situation heightens the risk of fraud, corruption, and the misappropriation of municipal resources and finances. For example, these institutions lack the ability and resources to comprehend debt management or to recover overdue revenue. For many years, these financial challenges have caused local authorities to become a financial burden on the municipality, a situation that is not sustainable. This scenario closely resembles the current issues facing the KMTC, where substantial amounts of Namibian dollars have remained overdue for many years (Ministry of Urban and Rural Development, Audit Report 2018), hindering the council's ability to deliver adequate basic services (Auditor General 2016). The Auditor-General's Reports (2016), presented in the Namibian Parliament, indicated that a large number of municipalities and town councils in Namibia, including the Katima Mulilo Town Council, received 'qualified' audit reports (Namibia Auditor General, 2016). Cocker and Adams (2012) mention that in Nigeria, local governments are hindered by a shrinking tax base, limited autonomy, and corruption, which have negatively impacted their financial performance. Mantzaris (2014) highlights that the absence of strong leadership capabilities, expertise, and transparency results in inefficient, ineffective, and inaccurate financial management within local authorities. Thus, effective leadership is crucial for the sustainable management of financial resources, which in turn can enhance service delivery and the overall effectiveness of public entities.

- **Inadequate Human Resources**

Isaacs (2016) asserts that well-trained and skilled employees, capable of delivering services efficiently and effectively, are vital for ensuring integrity, objectivity, transparency, and responsiveness to the needs of the public. Capacity building and skills enhancement are critical within these institutions to enable both employees and management to be more innovative in their service delivery. In a study conducted in Uganda, Ssonko (2013) found that the decentralisation policy intended to enhance service delivery is also facing challenges due to the personnel's capacity. Consequently, Ssonko (2013) advocates that performance management serves as an effective tool for managers and employees to set goals, achieve results, incentivise good performance, and provide support such as mentoring and coaching to address underperformance. Meyer and Venter (2014) indicate that ineffective human resource management systems hinder the recruitment and retention of personnel, leading to a compromised hiring process. Von Holt (as cited in Khambule & Mtapuri, 2018) refers to additional obstacles to delivering sufficient services in South Africa, such as poor governance and corruption, which negatively impact their ability to maintain a competent workforce willing to serve local authorities.

- **Poor Governance**

Kakumba (2009) asserts that effective governance aims to achieve various objectives, such as enhancing the welfare of its citizens, fostering economic growth, ensuring the political stability of its populace, upholding democracy, and maintaining overall accountability for actions while overseeing government activities in society (International Financial Accounting Standard, 2013). According to the United Nations Development Program's Report on Sustainable Human Development (1997), good governance guarantees that political, social, and economic aims are centered around a broad consensus within society, and that decisions regarding the allocation of development resources benefit the most disadvantaged and vulnerable community members. Leadership plays a crucial role in delivering public services, as strong leadership enhances good governance by encouraging transparency, collaboration, clear responsibilities, involvement, understanding, and accountability in service delivery. In turn, good governance cultivates leadership and management's commitment to accountability for their decisions and actions. Effective leadership and strong governance are essential for achieving organizational performance, especially for local authorities to execute their mandates effectively

- **Poor Governance**

Kakumba (2009) states that good governance seeks to achieve different goals, such as improving the well-being of its people, promoting economic development, promoting the political stability of its citizens, ensuring that democracy prevails and ensuring overall accountability for actions, as well as monitoring the actions of the government in society (International Financial Accounting Standard, 2013). The Report on Sustainable Human Development of the United Nations Development Programs (1997) claims that good governance ensures that political, social and economic goals are focused on a large consensus in society and that decisions on the allocation of development resources are to the benefit of the poorest and most vulnerable members of society. Leadership has an important role to play in public service delivery since effective leadership contributes to good governance by promoting transparency, collaboration, clear roles, involvement, understating and responsibility in service delivery. In return, good governance fosters the commitment of leadership and management to be held accountable for actions and decisions. Effective leadership and good governance are vital for organisational performance, particularly for the local authority to perform as per mandate (Helao & Naidoo, 2016).

3. Main Content / Discussion

- Explanation of key concepts

Municipal revenue refers to the income generated by a municipal government through its regular activities, typically derived from selling goods and providing services to clients. Local Government is the governing body empowered to receive funds and allocate them among various departments within local and rural communities. The Municipal Council is the assembly where Councillors make decisions regarding policies related to the spending and management of the municipality's finances. Revenue Challenges indicate the limitations or difficulties encountered in the collection of revenue. A Ratepayer is an individual who receives a bill for services provided by a local authority and is required to pay for those services.

- **Analysis with supporting evidence**

Luchenza Municipality is encountering operational difficulties that primarily stem from its struggles to efficiently gather revenue. This was highlighted by the results of the study. For local authorities to be sustainable, they should focus on enhancing the efficiency of revenue collection, ensuring accurate billing, refining revenue collection methods, and strengthening internal controls to prevent corruption and the misallocation of funds.

Additionally, residents must be informed about the importance of obtaining a receipt for any payments made to the council. The study also revealed that taxpayer compliance is a solution to the revenue collection issues. According to the findings, 40% of respondents agreed that taxpayer compliance helps address the revenue collection challenges faced by Luchenza municipal council, while 36% strongly agreed. Furthermore, 8% were unsure, 13% disagreed, and only 3% strongly disagreed with the statement. Analyzing the results shows that a significant 76% of respondents supported the notion. Therefore, it can be concluded that taxpayer compliance is indeed a solution to the revenue collection difficulties confronting Luchenza municipal council.

- Case studies, examples, or data (if applicable)

4. Findings / Observations

- Key insights derived from the discussion

The researcher noted that a significant obstacle impacting revenue collection at Luchenza municipal council is both the capability and reluctance of residents to pay city rates. The study reveals that another issue is that many ratepayers in Luchenza municipal are unemployed, which adversely affects the revenue collection efforts of the council in Thyolo due to their low-income levels.

- Any statistical analysis or results

From the statistical analysis or results the researcher observed that Luchenza Municipal council have opportunity of revenue collection which is the expansion of service sectors/private banks, in recent years increase the trade transaction in the region for revenue collection. it reveals that 40% of the respondents agreed that the expansion of service sectors/private banks, in recent years will increase the trade transaction in the region for revenue collection of Luchenza municipality, 36% also strongly agreed, 7% are neutral whilst 13% disagree and only 3% strongly disagreed with the statement. From the analysis, the majority of 76% agreed with the statement. This therefore, means that the expansion of service sectors/private banks, in recent years will increase the trade transaction in the region for revenue collection of Luchenza municipality.

5. Conclusion and Recommendations

- **Summary of the main points**

It has come to light that Luchenza Municipality is struggling to effectively gather its revenue due to several challenges, including political pressure to ease revenue collection, deficiencies in corporate governance, ineffective debt collection methods, insufficient authority to enforce payments, flawed billing processes, inadequate communication with ratepayers, and instances of corruption and embezzlement by certain officials. Moreover, the researcher found that the primary reasons for ratepayers' failure to pay their bills stem from the corruption and embezzlement of funds by council officials within Luchenza Municipality.

The researcher noted in this study that the primary obstacle impacting revenue collection at Luchenza Municipal Council is the community's capacity and reluctance to pay the city rates.

The research indicates that another issue is that the majority of ratepayers in Luchenza municipality are unemployed, which significantly impacts the revenue collection efforts of the Luchenza municipal council in Thyolo due to their low-income levels.

Solutions to revenue collection challenges

The study results indicated that proper billing by council officials, empowering local authorities in generating and collecting revenue through legislation, hiring qualified personnel and decreasing staff turnover, implementing strong corporate governance, establishing adequate control measures, enforcing efficient debt management strategies, lowering service fees, and ensuring effective communication are the solutions to revenue collection issues at Luchenza municipal council in Thyolo. Additionally, the research highlights that enhancing tax administration and motivating staff are also ways to address revenue collection challenges.

The research indicated that employees ought to be motivated to give their best efforts, as doing so boosts revenue generation. Providing training to employees for skill development should be considered one of these motivational factors.

The research indicated that employees ought to be motivated to exert their utmost efforts, as this leads to an increase in revenue generation. Providing training for employees to enhance their knowledge should be considered one of these motivational factors.

Opportunities for revenue collection

In Malawi, the Luchenza municipality has various opportunities for revenue collection from multiple sources, including bus entry fees, market fees, hall hire licenses, various fines, shop licenses, and rates.

Additionally, local authorities have the potential to benefit from the growth of service sectors and private banks, as this has led to an increase in trade transactions in the area which contributes to the revenue collection of the Luchenza municipality. Survey results indicate that 40% of respondents believe that the recent expansion of service sectors and private banks will enhance trade transactions within the region, facilitating revenue collection for the Luchenza municipality, while 36% strongly agree with this view. Meanwhile, 7% of respondents were neutral, 13% disagreed, and only 3% strongly opposed the statement. From this analysis, it is evident that the majority, at 76%, support the assertion that the growth of service sectors and private banks in recent years will boost trade transactions in the Luchenza municipality, resulting in increased revenue collection.

The results also suggest that the political stability in the region enables the council to optimize its revenue collection in the studied area. Furthermore, the peaceful environment has lured more entrepreneurs, including new business investors, leading to the establishment of various private banks and significant motel constructions in Luchenza. This development presents an opportunity to enhance the business operations of the Luchenza Municipal Council, which has not been witnessed before. Consequently, this will contribute to an increase in the municipality's revenue collection in the future.

Recommendations

A determination was made that, for local authorities to be effective, they should enhance their efficiency in collecting revenues, ensure accurate billing practices, improve mechanisms for revenue collection, and strengthen internal controls to prevent corruption and misappropriation of funds by officials. Residents should also be educated on the importance of obtaining receipts for any payments made to the council. Additionally, local authorities must foster positive relationships and build a solid reputation with all stakeholders. By adhering to good corporate governance, they can encourage ratepayers to settle their bills. It is recommended that local authorities establish debt collection policies, with support from politicians for local government initiatives in revenue collection. The study also advised that the central government provide local authorities with grants to upgrade outdated infrastructure. Furthermore, programs aimed at enhancing revenue generation and collection require full support from the central government through appropriate legislation.

- **Suggestions for future research or actions.**

The researcher recommends additional studies on revenue management, as revenue can be maximized yet still poorly managed due to other factors that were not addressed in the study.

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