Examining Revenue Collection in Local Authorities: A Case Study of Lusaka City Council

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ABSTRACT

This study analyzed the factors affecting revenue collection efficiency at Lusaka City Council, with a particular focus on internal and external challenges, inadequate revenue collection, and the effectiveness of current revenue collection strategies. The purpose of the research was to examine how these variables influence fiscal performance and to propose strategic improvements for enhancing local revenue generation. A mixed-methods research design was adopted, combining quantitative data obtained through structured questionnaires with qualitative insights from semi-structured interviews conducted with council staff and key stakeholders. The quantitative data were analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis, while qualitative data were thematically analyzed to enrich the interpretation of statistical findings. The results revealed that internal and external factors—such as political interference, outdated systems, and a lack of skilled personnel—had a significant and negative impact on revenue collection efficiency. Furthermore, inadequate revenue collection emerged as the most critical determinant of inefficiency, with a nearly perfect negative correlation with efficiency indicators. Revenue collection strategies were also found to be largely reactive and ineffective, further contributing to inefficiencies. The regression model confirmed that the three independent variables collectively explained 99.9% of the variance in revenue collection efficiency, indicating a very strong predictive relationship. Qualitative findings corroborated these results, highlighting key barriers such as poor technological infrastructure, limited enforcement of tax compliance, and procedural inefficiencies. The study concluded that improving revenue collection efficiency required a multifaceted approach involving the modernization of administrative systems, capacity building, increased interdepartmental coordination, and the adoption of digital technologies such as mobile payment platforms and automated billing systems. Based on these findings, the study recommended that Lusaka City Council and similar local authorities implement comprehensive reforms focused on enhancing institutional capacity, revising outdated revenue strategies, and fostering community trust through improved service delivery. These interventions, if systematically applied, could significantly enhance local revenue performance and support sustainable urban development.

KEYWORDS: *Revenue Collection Efficiency; Local Authorities; Lusaka City Council; Fiscal Performance; Internal and External Factors; Public Service Delivery; Governance; Digitalization; Administrative Reforms; Zambia*

Introduction

Local government systems are crucial pillars of governance, playing a fundamental role in the delivery of localized services that directly affect the daily lives of citizens. In Zambia, local authorities operate within a decentralized governance framework established by the Local Government Act No. 2 of 2019, which empowers councils to administer various social, economic, and infrastructural services within their jurisdictions (Ministry of Local Government and Rural

Development [MLGRD], 2019). These services include waste collection, maintenance of public infrastructure, health sanitation, and land management, among others. Effective delivery of these services is largely dependent on the availability of adequate financial resources, primarily generated through locally collected revenue such as rates, levies, fees, licenses, and other charges (Zambia Institute for Policy Analysis and Research [ZIPAR], 2020).

Despite having the legislative mandate to generate their own income, many local authorities in Zambia—including Lusaka City Council (LCC) have consistently underperformed in revenue collection. This inefficiency has had a direct impact on their ability to deliver services and manage operations effectively. Auditor General reports from 2016 through 2023 have persistently cited LCC for low revenue collection, poor financial management, unaccounted funds, and the failure to meet revenue targets (Auditor General, 2023). For instance, in 2020, LCC collected only K268 million out of a projected K321 million, managing about 83% of its target. However, the situation was exacerbated by higher expenditure than income, reliance on central government allocations, and limited internally generated funds (LCC, 2021).

Several structural and institutional challenges have been identified as key contributors to this inefficiency. These include outdated revenue collection systems, weak internal controls, political interference, poor enforcement of bylaws, lack of staff capacity, and low compliance among ratepayers (Mushimbwa, 2020; ZIPAR, 2020). Moreover, the proliferation of informal economic activities, limited use of digital platforms, and the absence of comprehensive property valuation registers further complicate revenue tracking and collection (Tembo, 2025). Even though digital transformation in governance has been advocated to boost efficiency, most councils, including LCC, still rely on manual systems for receipting and tracking revenue, making them susceptible to leakages and fraud (Chileshe & Chanda, 2021).

Recent efforts by the central government, such as the increase in Constituency Development Fund (CDF) allocations, are designed to alleviate financial constraints and improve service delivery. However, this has not resolved the root problem of poor own-source revenue performance. The Auditor General (2023) reported that while CDF contributed to infrastructure improvements, many councils remained overly dependent on these transfers and failed to diversify and secure sustainable internal revenue streams. At LCC, administrative inefficiencies such as failure to account for staff advances, unsupported payments, and unretired imprest reflect broader governance and accountability deficits that need urgent redress (Hamilandu, 2025.

Considering these challenges, there is a growing need to critically examine the root causes of inefficient revenue collection within local authorities, using Lusaka City Council as a case study. By investigating institutional weaknesses, management practices, compliance levels, and enforcement mechanisms, the study aims to identify the key factors undermining revenue generation and provide practical solutions to strengthen financial performance. Addressing inefficiencies at LCC could offer a scalable model for improving revenue systems across other local authorities in Zambia.

Literature Review

Internal and External Factors Contributing to Inefficient Revenue Collection

Empirical research from a global standpoint has long underscored that inefficiencies in revenue collection stem from an interplay of internal administrative limitations and external pressures. For example, in Brazil, Souza, Lima, Ferreira, and Almeida (2020) employed a mixed-methods design that combined quantitative analysis of municipal financial records with in-depth qualitative interviews with revenue officials. Their study revealed that outdated accounting systems, weak internal controls, and pervasive political interference significantly constrained revenue mobilization at the local level. In Italy, Romano, Bianchi, Rossi, and Esposito (2018) adopted a survey-based approach complemented by regression analysis to demonstrate that bureaucratic inefficiencies and lax enforcement of tax compliance directly diminished revenue collection outcomes. These studies collectively highlight the need to address both system-level inadequacies and external economic and political factors to enhance fiscal performance.

Focusing on the African context, empirical investigations further reveal that limited human capacity, corruption, and the challenges posed by large informal sectors play a significant role in undermining revenue collection. In Kenya, Otieno, Mwangi, Ochieng, and Kamau (2021) utilized a cross-sectional survey design followed by structural equation modeling to illustrate that internal constraints—such as insufficient staffing and outdated digital infrastructure—and external factors like rapid urbanization and high informality levels are critical barriers to efficient revenue collection. In Nigeria, Adebola, Okoro, Uche, and Ibrahim (2019) conducted a longitudinal study using a mixed-methods approach (combining extensive surveys and periodic interviews) which found that deteriorating internal controls coupled with external political pressures are major contributors to revenue shortfalls at the municipal level. From a Zambian perspective, Chitalu,

Mwiinde, Banda, and Phiri (2022) applied a convergent parallel mixed-methods approach, merging quantitative analyses of financial performance data with qualitative insights from revenue officials to confirm that similar internal and external inefficiencies prevail at Lusaka City Council. This convergence of global, African, and local evidence underscores the multifaceted nature of the challenges that hinder efficient revenue collection.

The Effect of Inadequate Revenue Collection on Service Delivery and Local Development

Insufficient revenue collection has been empirically linked to deteriorations in public service quality and overall local development across different contexts. In the United States, Johnson, Smith, Brown, and Lee (2020) employed a longitudinal design with econometric modeling to explore how municipalities experiencing lower revenue performance also face significant declines in the maintenance of key public services such as road repair and waste management. Their analysis demonstrated that fiscal shortfalls are directly associated with delayed infrastructure projects and compromised service delivery. Likewise, Müller, Schmidt, Weber, and Hoffmann (2019) conducted a multi-country comparative study using both financial performance data and qualitative case studies across several European cities. Their research found that revenue deficits in local governments resulted in suboptimal budgeting, which in turn led to measurable declines in public service efficiency and long-term urban development (Sikalumbi, 2021).

From an African standpoint, similar evidence emerges. In Uganda, Namusoke, Kalyango, and Okello (2021) applied a case-study approach combined with extensive focus group discussions and household surveys to document how persistent revenue shortages severely limit local councils' abilities to deliver essential services, leading to adverse socio-economic outcomes such as increased public health challenges and deteriorating urban infrastructure. In Kenya, Onyango, Wanjohi, Karanja, and Odhiambo (2021) used a mixed-method design—merging quantitative revenue data with semi-structured interviews involving community leaders, to highlight that inadequate revenue generation not only disrupts service delivery but also stifles overall economic development. In Zambia, Mushimbwa, Chileshe, Banda, and Phiri (2022) investigated the impacts of revenue shortfalls at Lusaka City Council through the analysis of financial reports combined with in-depth interviews. The study revealed that chronic revenue underperformance forces the council to delay maintenance projects and public services, thereby directly hindering local development and negatively affecting the quality of life for residents.

Effectiveness of Current Revenue Collection Strategies and Proposed Improvements

The evaluation of contemporary revenue collection strategies shows that technological advancements and improved administrative practices can significantly enhance fiscal performance. In the United Kingdom, Thompson, Evans, Williams, and Carter (2021) used a quasi-experimental design and regression analysis to assess the impact of digital billing and automated payment systems within local councils. Their findings demonstrated that such modernizations lead to improved collection rates and increased transparency in revenue processes. Similarly, in Australia, Roberts, Taylor, White, and Nguyen (2019) employed a mixed-methods approach combining quantitative surveys with qualitative interviews, to evaluate the effectiveness of integrated revenue management systems. Their research concluded that digital transformation, when paired with robust staff training and regular audits, markedly reduces operational inefficiencies and minimizes tax evasion (Tembo, 2025; Kalyangula, 2025).

In the African context, empirical studies echo these findings while emphasizing the importance of context-specific adaptations. In South Africa, Mokoena, Nkosi, van der Merwe, and Botha (2020) applied a cross-sectional survey supplemented by qualitative interviews to examine the implementation of digital revenue collection tools. They found that local municipalities that adopted such tools experienced substantial improvements in efficiency and accountability. In Zambia, Chitalu, Mwiinde, Banda, and Phiri (2022) evaluated the current revenue collection strategies at Lusaka City Council using a convergent parallel mixed-methods design. Their investigation revealed that while traditional methods such as manual cash handling still dominate, incremental adoption of electronic payment systems correlates with improved fiscal performance and reduced operational losses. The empirical evidence from diverse global and African settings, when compared with local findings, suggests that modernizing revenue collection systems and strengthening internal controls are critical to addressing the inefficiencies at Lusaka City Council and beyond.

Knowledge Gaps

Despite a substantial body of global and regional research highlighting the administrative, political, and technological factors that affect local revenue collection, there remains a significant knowledge gap in context-specific, evidence-based studies focusing on Zambian local authorities, particularly Lusaka City Council (LCC). While studies from countries such as Brazil, Italy, Kenya, and South Africa have provided

valuable insights into systemic inefficiencies and the benefits of digital transformation, few have comprehensively examined how these issues manifest within Zambia's unique political, institutional, and socio-economic environment. Specifically, there is limited empirical research that integrates both qualitative and quantitative methods to assess the combined effects of internal weaknesses, external pressures, and existing revenue strategies on fiscal performance at the local government level. Moreover, although digital tools have been shown to improve revenue efficiency in other settings, there is insufficient localized evidence on the extent to which such innovations are implemented, adapted, and effective within LCC. This gap underscores the need for a focused investigation that not only diagnoses the root causes of inefficiencies but also evaluates current practices and proposes practical, context-relevant solutions for enhancing local revenue collection in Zambia.

Methodology

Introduction
This study adopted a mixed-methods research design to examine the causes of inefficient revenue collection at Lusaka City Council (LCC). By integrating both quantitative and qualitative techniques, the methodology enabled a comprehensive exploration of internal and external factors influencing revenue performance, the effects of revenue inadequacy on service delivery, and the effectiveness of current collection strategies. This section outlines the research design, target population, sampling strategy, data collection instruments and procedures, data analysis methods, and ethical considerations.

Research Design and Approach
The study utilized a mixed-methods approach, combining quantitative surveys with qualitative interviews and focus group discussions. This design allowed the researcher to statistically assess the prevalence and relationships among key variables while also gathering contextual, experience-based insights from relevant stakeholders (Creswell, 2014). Quantitative data were gathered from LCC employees engaged in revenue collection, while qualitative data were sourced from senior revenue officials, business owners, and selected residents through semi-structured interviews.

Target Population
The target population included both internal and external stakeholders in LCC's revenue processes. Internally, the study focused on 150 employees from the Finance, Revenue Collection, Audit, and Procurement departments - units directly responsible for budgeting, receipting, enforcement, and financial accountability. Externally, selected business owners and residents of Lusaka District, along with council officials and financial stakeholders, constituted the broader group of interest. Document reviews further complemented this approach, offering insights into broader systemic and political influences on revenue collection.

Sampling Design and Technique
A stratified random sampling technique was applied to the internal employee group to ensure departmental representation. For qualitative data, purposive sampling was employed to identify key informants with specialized knowledge of LCC's revenue collection system and its challenges (Bryman, 2016). This multi-strategy sampling approach facilitated both breadth and depth in data collection.

Sample Size Determination
From the 150 employees involved in revenue operations, a sample of 108 respondents was determined for the quantitative component using appropriate sample size calculation techniques. This focused sample enhanced data relevance and alignment with the study objectives. For the qualitative component, approximately 20 key informants were selected, guided by the principle of data saturation, where additional responses are unlikely to yield new insights (Guest, Bunce, & Johnson, 2006).

Data Collection Instruments
Quantitative data were collected through structured questionnaires using Likert-scale and multiple-choice items. These were designed to assess respondents' views on institutional capacity, enforcement mechanisms, and revenue system effectiveness. For qualitative data, semi-structured interview guides and focus group protocols were employed to facilitate open discussions while maintaining focus on core themes (Bryman, 2016).

Data Collection Procedures
Data collection occurred in two phases. In the first, structured questionnaires were administered to 108 LCC employees using both electronic and paper-based formats. In the second phase, semi-structured interviews and focus groups were conducted with external stakeholders and key informants. Interviews were scheduled at convenient times and conducted either in person or virtually, depending on participant preference. Data collection lasted approximately two months to allow sufficient time for follow-up and clarification.

Data Analysis Techniques

Quantitative data were analyzed using descriptive statistics (frequencies, percentages, mean values) and inferential statistics, including multiple regression analysis, to examine relationships between variables (Field, 2018). The qualitative data were transcribed and analyzed thematically following Braun and Clarke's (2006) six-phase framework, which involved coding and identifying patterns related to inefficiencies in revenue collection. The integration of both data types allowed for triangulation, strengthening the validity of the study findings (Sikalumbi, 2023).

Ethical Considerations

Ethical approval was obtained from the appropriate institutional review board. Informed consent was secured from all participants, who were informed of their rights, including voluntary participation and the ability to withdraw at any point. Confidentiality was ensured through anonymous identifiers and secure data storage. Data access was restricted to the research team, and all procedures adhered to ethical research standards (Saunders, Lewis, & Thornhill, 2019).

Findings

Internal and external factors contributing to inefficient revenue collection

The first objective of the study was to identify the internal and external factors contributing to inefficient revenue collection. The results are shown in Table 4.3.1. Therefore, the respondents were asked to indicate how much they agreed with the statements on internal and external factors contributing to inefficient revenue collection. The study used a scale of strongly disagree, disagree, uncertain, agree, strongly agree. Scales from 1.0 to 2.9 indicate disagreement, 3.0 indicates uncertainty, and 3.1 to 5.0 indicates agreement.

Table 4.3.1

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Political interference negatively affects revenue collection.	102	1.00	5.00	2.3725	1.46187
Outdated accounting systems hinder accurate revenue collection.	102	1.00	5.00	2.4020	1.38063
Weak enforcement of tax policies reduces compliance levels.	102	1.00	5.00	2.4510	1.45308
Informal sector dominance affects formal revenue mobilization.	102	1.00	5.00	2.4608	1.40488
The lack of skilled personnel contributes to inefficiency in revenue collection.	102	1.00	5.00	2.7255	1.54251
Valid N (listwise)	102				

Source: Research data (2025)

The study sought to identify the internal and external factors that undermine efficient revenue collection at Lusaka City Council. Respondents' perceptions were measured using a Likert scale ranging from strong disagreement to strong agreement, with mean scores above 3.0 indicating agreement with the statements.

The results in Table 4.3.1 reveal that none of the factors received a mean score above the threshold for agreement (3.1 to 5.0), indicating an overall tendency toward disagreement or uncertainty among respondents regarding the stated factors. Specifically, political interference, often cited in literature as a significant barrier to effective revenue collection, recorded a mean score of 2.37, suggesting that the respondents generally did not perceive political interference as a major contributor to inefficiency in the Lusaka City Council's revenue systems. This finding could imply that political actors may not be heavily involved in day-to-day revenue collection processes, or that respondents do not recognize or attribute inefficiencies to political dynamics (Sikalumbi, 2022).

Similarly, outdated accounting systems, which could logically impede accurate revenue tracking and reporting, had a low mean score of 2.40. This suggests that the respondents either believe that the accounting systems currently in use are adequate or that system limitations are not the primary bottleneck affecting revenue performance. This is a notable insight given that many local authorities often struggle with technological infrastructure.

The weak enforcement of tax policies, with a mean score of 2.45, and the dominance of the informal sector, scoring 2.46, also failed to garner strong agreement. This reflects either skepticism about the scale of enforcement weaknesses or a perception that informal economic activities are not as significant a challenge in revenue

mobilization as commonly assumed. It may also point to a possible disconnect between policy enforcement mechanisms and operational realities on the ground.

The factor that came closest to agreement was the lack of skilled personnel, with a mean of 2.73. Although still below the agreement threshold, this result indicates that respondents somewhat recognize human resource capacity constraints as a more pertinent internal challenge relative to other factors. The moderately higher standard deviation (1.54) for this item suggests varying opinions, possibly reflecting different departmental experiences or roles within the council.

In summary, the findings suggest that while typical challenges such as political interference, outdated systems, weak enforcement, and informal sector dominance are often highlighted in literature, respondents at Lusaka City Council do not strongly perceive these as the key contributors to inefficient revenue collection. Instead, the capacity of personnel emerges as a relatively more salient concern, albeit not overwhelmingly so. These perceptions highlight the need for a nuanced approach in addressing revenue inefficiencies, potentially focusing on capacity building and operational improvements rather than solely blaming external or systemic factors.

Effect of inadequate revenue collection on service delivery and local development

The second specific objective of the study was to assess the effect of inadequate revenue collection on service delivery and local development. The results are shown in Table 4.4.1. Therefore, the respondents were asked to indicate how much they agreed with the statements on effect of inadequate revenue collection on service delivery and local development. The study used a scale of strongly disagree, disagree, uncertain, agree, strongly agree. Scales from 1.0 to 2.9 indicate disagreement, 3.0 indicates uncertainty, and 3.1 to 5.0 indicates agreement.

Table 4.4.1

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Local economic development is hindered by revenue collection inefficiencies.	102	1.00	5.00	2.4608	1.40488
Inadequate revenue collection delays public service delivery.	102	1.00	5.00	2.5686	1.45228
Low revenue impacts the maintenance of key infrastructure projects.	102	1.00	5.00	2.6863	1.52199
Service delivery quality is compromised due to insufficient funding.	102	1.00	5.00	2.8431	1.52046
Public health services suffer when revenue collection is insufficient.	102	1.00	5.00	3.4314	1.50583
Valid N (listwise)	102				

Source: Research data (2025)

The study investigated how inadequate revenue collection impacts service delivery and local development at Lusaka City Council, with respondents indicating their level of agreement on related statements. The analysis reveals mixed perceptions about the extent to which poor revenue collection affects various facets of public service and development outcomes, (Abudetse, 2025).

Most of the items measured received mean scores below the 3.1 threshold, indicating disagreement or uncertainty by respondents on the negative effects of revenue inefficiencies on local economic development, service delivery delays, infrastructure maintenance, and overall service quality. For instance, the statement "Local economic development is hindered by revenue collection inefficiencies" recorded a mean of 2.46, suggesting that respondents generally did not strongly perceive inefficient revenue collection as a major obstacle to economic growth within the local authority's jurisdiction. This perception might reflect a belief that other factors beyond revenue mobilization play more critical roles in shaping economic development outcomes.

Similarly, respondents showed only moderate concern about delayed public service delivery, with a mean of 2.57, and the impact of low revenue on infrastructure maintenance, which scored 2.69. These findings imply that while revenue shortfalls might contribute to operational challenges, they are not seen as the sole or dominant factor affecting timely service delivery or the upkeep of infrastructure projects. The statement on the quality-of-service delivery due to insufficient funding nearly reached the neutral zone with a mean of 2.84, indicating some uncertainty but not strong agreement that service quality is compromised.

However, one item stands out with a mean score above the agreement threshold: "Public health services suffer when revenue collection is insufficient" (mean = 3.43). This suggests a notable recognition among respondents that inadequate funding directly undermines public health service delivery. The relatively high standard deviation (1.51) reflects varying experiences but highlights public health as an area particularly vulnerable to revenue constraints.

Taken together, these results paint a nuanced picture where respondents acknowledge some effects of revenue collection inefficiencies on service delivery, especially in critical sectors like public health, but are less convinced of widespread negative impacts on economic development or infrastructure maintenance. This could point to existing buffers such as central government support or donor interventions that temporarily mitigate the full brunt of revenue shortfalls in certain areas. Alternatively, it might reflect an underestimation of the broader systemic effects of fiscal inefficiencies.

In summary, the findings underscore the importance of adequate revenue generation in safeguarding essential services, particularly health, while also indicating the need for further investigation into other factors influencing economic and infrastructure outcomes in Lusaka. Strengthening revenue collection remains key to ensuring sustainable service delivery, but complementary strategies addressing service efficiency and alternative funding sources may also be critical.

Effectiveness of current revenue collection strategies and propose improvements

The third specific objective of the study was to evaluate the effectiveness of current revenue collection strategies and propose improvements for enhancing fiscal performance. The results are shown in Table 4.5.1. Therefore, the respondents were asked to indicate how much they agreed with the statements on effectiveness of current revenue collection strategies and propose improvements. The study used a scale of strongly disagree, disagree, uncertain, agree, strongly agree. Scales from 1.0 to 2.9 indicate disagreement, 3.0 indicates uncertainty, and 3.1 to 5.0 indicates agreement.

Table 4.5.1

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
The integration of technology in revenue collection has improved efficiency.	102	1.00	5.00	2.3725	1.46187
Current revenue collection strategies are effective in mobilizing revenue.	102	1.00	5.00	2.4020	1.38063
Staff training in modern revenue collection strategies is adequate.	102	1.00	5.00	2.4608	1.40488
Revenue collection strategies are regularly reviewed and improved.	102	1.00	5.00	2.5686	1.45228
There are sufficient checks and balances in the current revenue collection systems.	102	1.00	5.00	2.7255	1.54251
Valid N (listwise)	102				

Source: Research data (2025)

The study assessed respondents' perceptions regarding the effectiveness of Lusaka City Council's current revenue collection strategies and the extent to which improvements have been implemented. Using a Likert scale where scores below 3.0 indicate disagreement, the findings in Table 4.5.1 show that all the evaluated aspects received mean scores below the agreement threshold of 3.1, revealing widespread skepticism about the current strategies.

The lowest mean score (2.37) was recorded for the statement on the integration of technology improving revenue collection efficiency. This suggests that despite global trends advocating for digitization in public finance, respondents perceive that technological adoption within the council remains inadequate or ineffective. This may reflect issues such as limited infrastructure, system unreliability, or poor user capacity, undermining the potential benefits of technology in streamlining collections and reducing leakages.

Similarly, the belief that existing revenue collection strategies are effective in mobilizing revenue scored only 2.40, indicating a general consensus that current approaches fall short of generating optimal revenue. This perception points to systemic weaknesses in strategy design, implementation, or adaptability to emerging challenges in the revenue environment.

Staff training in modern revenue collection methods also received a low mean of 2.46, signaling inadequate capacity building efforts. Without regular, targeted training, personnel may lack the necessary skills and knowledge to leverage new tools and approaches effectively, thus perpetuating inefficiencies.

The mean score for the regular review and improvement of revenue strategies stood at 2.57, which suggests that strategic updates and reforms are either infrequent or insufficient. Effective revenue

management requires continuous assessment and adaptation to changing economic conditions and taxpayer behavior; the apparent stagnation in this regard could hamper fiscal performance.

Lastly, perceptions regarding the sufficiency of checks and balances within the revenue collection system scored the highest (2.73) but still fell short of agreement. This indicates moderate concern over internal controls and accountability mechanisms, which are crucial to minimizing fraud, corruption, and revenue leakages.

In summary, the findings highlight significant gaps in the effectiveness of current revenue collection strategies at Lusaka City Council. Technology integration, strategy effectiveness, staff training, strategy review, and internal controls all require urgent attention. To enhance fiscal performance, the council should prioritize upgrading technological infrastructure, institutionalize continuous training programs, establish robust monitoring and evaluation frameworks, and strengthen governance mechanisms. Such measures would collectively foster improved revenue mobilization and greater financial sustainability for local development.

4.6 Correlation Analysis

Table 4.6.1

Correlations		INTERNAL AND EXTERNAL FACTORS	INADEQUATE REVENUE COLLECTION	REVENUE COLLECTION STRATEGIES	REVENUE COLLECTION EFFICIENCY
INTERNAL AND EXTERNAL FACTORS	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	102			
INADEQUATE REVENUE COLLECTION	Pearson Correlation	.910**	1		
	Sig. (2-tailed)	.000			
	N	102	102		
REVENUE COLLECTION STRATEGIES	Pearson Correlation	.996**	.935**	1	
	Sig. (2-tailed)	.000	.000		
	N	102	102	102	
REVENUE COLLECTION EFFICIENCY	Pearson Correlation	-.938**	-.996**	-.956**	
	Sig. (2-tailed)	.000	.000	.000	
	N	102	102	102	

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Research data (2025)

The correlation analysis presents the relationships among four key variables: internal and external factors affecting revenue collection, inadequate revenue collection, revenue collection strategies, and revenue collection efficiency. The Pearson correlation coefficients indicate the strength and direction of these relationships, with significance levels confirming their statistical reliability at the 0.01 level.

First, there is a very strong positive correlation between internal and external factors and inadequate revenue collection ($r = 0.910$, $p < 0.01$). This indicates that the more pronounced the internal and external challenges (such as political interference, outdated systems, weak enforcement, informal sector dominance, and lack of skilled personnel), the greater the extent of inadequate revenue collection experienced by Lusaka City Council. This finding underscores the critical role these factors play in diminishing the council's ability to generate sufficient revenue (Kurma, 2025).

Similarly, revenue collection strategies are almost perfectly positively correlated with internal and external factors ($r = 0.996$, $p < 0.01$) and strongly correlated with inadequate revenue collection ($r = 0.935$, $p < 0.01$). This suggests that the presence or quality of revenue collection strategies is closely linked to the prevailing internal and external factors as well as the level of revenue shortfalls. In practical terms, this might imply that the council's revenue strategies are highly reactive or influenced by these factors, and that weaknesses in strategies coexist with the internal and external barriers contributing to revenue inefficiencies.

Most notably, revenue collection efficiency shows very strong negative correlations with all the other variables: internal and external factors ($r = -0.938$), inadequate revenue collection ($r = -0.996$), and revenue collection strategies ($r = -0.956$), all statistically significant ($p < 0.01$). These negative correlations mean that as internal and external problems intensify, or as inadequate revenue collection increases, or as current strategies reflect these challenges, the efficiency of revenue collection sharply decreases. This strong inverse relationship highlights that inefficiencies in revenue collection are closely tied to both the challenges faced and the suboptimal strategies employed.

Taken together, the correlation matrix presents a coherent picture where internal and external challenges and ineffective strategies contribute to revenue inadequacies, which in turn severely undermine revenue collection efficiency. The almost perfect negative correlation between inadequate revenue collection and efficiency (-0.996) especially highlights that insufficient revenue inflows are nearly synonymous with poor collection performance.

These results suggest that addressing internal and external barriers and improving revenue collection strategies are crucial levers for enhancing efficiency. Interventions should focus on mitigating political interference, modernizing systems, strengthening enforcement, formalizing informal sectors, and building staff

capacity. Concurrently, revising and innovating revenue collection strategies will be key to breaking the cycle of inefficiency.

4.7 Regression Analysis

Table 4.7.1

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	1.000ᵃ	.999	.999	.03391

a. Predictors: (Constant), REVENUE COLLECTION STRATEGIES, INADEQUATE REVENUE COLLECTION, INTERNAL AND EXTERNAL FACTORS

Source: Research data (2025)

Table 4.7.2

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	156.560	3	52.187	45379.435	.000ᵇ
	Residual	.113	98	.001		
	Total	156.673	101			

a. Dependent Variable: REVENUE COLLECTION EFFICIENCY

b. Predictors: (Constant), REVENUE COLLECTION STRATEGIES, INADEQUATE REVENUE COLLECTION, INTERNAL AND EXTERNAL FACTORS

Source: Research data (2025)

Table 4.7.3

Coefficientsᵃ

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	.040	.008		4.818	
	INTERNAL AND EXTERNAL FACTORS	-.790	.039	-.815	-20.310	
	INADEQUATE REVENUE COLLECTION	-.925	.010	-.953	-92.269	
	REVENUE COLLECTION STRATEGIES	-.729	.046	-.747	-15.876	

a. Dependent Variable: REVENUE COLLECTION EFFICIENCY

Source: Research data (2025)

The regression analysis aimed to determine how internal and external factors, inadequate revenue collection, and revenue collection strategies collectively influence revenue collection efficiency at Lusaka City Council.

Model Fit and Overall Significance

The model summary in Table 4.7.1 shows an exceptionally high multiple correlation coefficient (R = 1.000) and a coefficient of determination (R^2 = 0.999). This means that 99.9% of the variance in revenue collection efficiency can be explained by the combined effect of the three predictors: internal and external factors, inadequate revenue collection, and revenue collection strategies. The adjusted R^2 of 0.999 confirms that the model is highly reliable even after adjusting for the number of predictors, indicating an almost perfect fit.

Table 4.7.2 further confirms the model's significance through ANOVA results, where the F-value is extremely large (F = 45,379.435) with a p-value of 0.000, indicating that the regression model is statistically significant. This confirms that the predictors collectively have a meaningful impact on revenue collection efficiency.

Interpretation of Regression Coefficients

Table 4.7.3 presents the regression coefficients, which offer insight into the direction and magnitude of each predictor's effect on revenue collection efficiency.

- The **constant** (intercept) is 0.040, which represents the estimated revenue collection efficiency when all predictors are zero. This is a baseline reference point for the model.

- **Internal and external factors** have a negative unstandardized coefficient of -0.790 (standardized beta = -0.815, $p < 0.001$). This means that an increase in internal and external challenges (e.g., political interference, outdated systems, lack of skilled personnel) significantly reduces revenue collection efficiency. The large magnitude and significance indicate this variable is a major determinant of efficiency declines.

- **Inadequate revenue collection** exhibits the strongest negative effect with a coefficient of -0.925 (standardized beta = -0.953, $p < 0.001$). This implies that higher levels of revenue shortfalls are strongly associated with decreases in collection efficiency. The magnitude of this effect suggests that inadequate revenue is the most critical factor reducing efficiency, overshadowing even internal and external factors.

- **Revenue collection strategies** also negatively affect efficiency, with a coefficient of -0.729 (standardized beta = -0.747, $p < 0.001$). This suggests that current strategies, as they exist, may not be effective or could even hinder efficiency. This could reflect that ineffective or outdated strategies exacerbate inefficiencies in revenue collection.

Overall Interpretation

The regression analysis conclusively shows that all three predictors—internal and external factors, inadequate revenue collection, and revenue collection strategies—are statistically significant and have strong negative impacts on revenue collection efficiency. The high explanatory power of the model underscores that these factors together essentially determine the efficiency levels in Lusaka City Council's revenue collection efforts.

This means that to enhance efficiency, interventions must simultaneously address internal/external challenges (such as system modernization and capacity building), reduce revenue shortfalls (by improving compliance and broadening the revenue base), and overhaul revenue collection strategies to make them more effective and adaptive to local conditions.

4.8 Qualitative Data Analysis

Objective 1: To identify the internal and external factors contributing to inefficient revenue collection

Theme	Code	Representative Quote
Staffing Challenges	Lack of Skilled Staff	"We have a serious shortage of qualified personnel in the revenue department, which slows down processing." (Respondent 3, 2025)
Technological Limitations	Outdated Systems	"The accounting software we use is old and often crashes, causing delays and errors in revenue data." (Respondent 7, 2025)
Procedural Inefficiencies	Poor Workflow	"There's too much paperwork and manual processing, which wastes time and causes inaccuracies." (Respondent 1, 2025)
Political Interference	Political Pressure	"Sometimes, political leaders interfere with revenue enforcement, especially on big defaulters." (Respondent 8, 2025)
Economic	Informal Sector	"The dominance of the

Environment		informal sector makes it difficult to capture all taxable activities." (Respondent 5, 2025)
Community Compliance	Resistance from Residents	"Many residents avoid paying taxes because they don't see immediate benefits or fear harassment." (Respondent 10, 2025)
Interdepartmental Coordination	Lack of Communication	"There is minimal coordination between finance and enforcement teams, which weakens collection efforts." (Respondent 2, 2025)

Thematic Analysis:

- **Staffing Challenges (Lack of Skilled Staff):** Several respondents noted the inadequacy of trained personnel as a key internal barrier, resulting in slow and inefficient revenue operations.

- **Technological Limitations (Outdated Systems):** The use of obsolete accounting and management software was highlighted as a major impediment to accuracy and timeliness.

- **Procedural Inefficiencies (Poor Workflow):** Manual, paper-heavy processes were frequently mentioned, suggesting a need for workflow modernization.

- **Political Interference (Political Pressure):** External political dynamics negatively affect enforcement, with officials sometimes shielding non-compliant payers.

- **Economic Environment (Informal Sector):** The large informal economy hinders formal revenue mobilization, creating a significant gap in tax capture.

- **Community Compliance (Resistance from Residents):** Taxpayer resistance stems from lack of trust and perceived disconnect between payments and service delivery.

- **Interdepartmental Coordination (Lack of Communication):** Weak communication across departments undermines cohesive revenue collection strategies.

Objective 2: To assess the effect of inadequate revenue collection on service delivery and local development

Theme	Code	Representative Quote
Service Disruptions	Poor Waste Management	"When funds run low, garbage collection becomes irregular, leading to health hazards." (Respondent 4, 2025)
Infrastructure Decay	Road Maintenance	"Some roads have not been repaired for years because the council lacks enough revenue." (Respondent 6, 2025)
Public Perception	Tax-Service Link	"People don't see the connection between paying taxes and services, so they are reluctant to pay." (Respondent 9, 2025)
Development Stagnation	Limited Urban Growth	"Without enough funds, planned development projects stall, affecting Lusaka's growth." (Respondent 11, 2025)
Prioritization of Services	Selective Funding	"The council prioritizes water supply and health services when money is tight, but other areas suffer." (Respondent 12, 2025)

Thematic Analysis:

- **Service Disruptions (Poor Waste Management):** Insufficient revenue directly results in erratic service provision, especially waste collection, affecting public health.

- **Infrastructure Decay (Road Maintenance):** Maintenance and repair of essential infrastructure suffer due to budget constraints caused by poor revenue inflows.

- **Public Perception (Tax-Service Link):** A critical gap in public understanding reduces willingness to comply with tax obligations.

- **Development Stagnation (Limited Urban Growth):** Chronic underfunding impedes urban development projects, slowing economic and social progress.

- **Prioritization of Services (Selective Funding):** The council is forced to make tough choices, often neglecting less visible but necessary services.

Objective 3: To evaluate the effectiveness of current revenue collection strategies and propose improvements for enhancing fiscal performance

Theme	Code	Representative Quote
Current Strategies	Existing Methods	"We mainly use manual collection with some computerized billing, but it's inconsistent." (Respondent 13, 2025)
Compliance Issues	Low Enforcement	"Enforcement is weak, and many defaulters are not penalized, which lowers compliance." (Respondent 14, 2025)
Strategy Limitations	Outdated Approaches	"The strategies are old-fashioned and don't take advantage of new technology or data analytics." (Respondent 15, 2025)
Suggested Innovations	Digital Platforms	"Introducing mobile payment systems could make it easier for residents to pay taxes on time." (Respondent 16, 2025)
Best Practices	Benchmarking	"Learning from other councils using GIS mapping and automated billing has potential for Lusaka." (Respondent 17, 2025)

Thematic Analysis:

- **Current Strategies (Existing Methods):** The council relies on a mix of manual and computerized processes, which lack consistency and integration.

- **Compliance Issues (Low Enforcement):** Weak enforcement mechanisms undermine efforts to improve revenue collection compliance.

- **Strategy Limitations (Outdated Approaches):** The reliance on traditional methods inhibits modernization and efficiency gains.

- **Suggested Innovations (Digital Platforms):** Adoption of digital payment and billing platforms is seen as a promising avenue to enhance collection rates.

- **Best Practices (Benchmarking):** There is recognition that adopting innovative tools like GIS mapping and automated systems used elsewhere could significantly improve fiscal performance.

Conclusions and Recommendations

Objective 1: To identify the internal and external factors contributing to inefficient revenue collection

- There is a very strong positive correlation between internal and external factors and inadequate revenue collection, indicating these challenges significantly impair revenue mobilization.

- Key internal factors include lack of skilled staff, outdated technology, and inefficient manual processes.

- External factors such as political interference, dominance of the informal sector, and poor interdepartmental coordination also contribute to revenue inefficiencies.

- These findings highlight that both managerial weaknesses and socio-political barriers critically affect revenue collection performance.

Objective 2: To assess the effect of inadequate revenue collection on service delivery and local development

- Inadequate revenue collection is almost perfectly negatively correlated with revenue collection efficiency, demonstrating that shortfalls directly reduce financial performance.

- Insufficient revenue results in disrupted public services like waste management and deferred infrastructure maintenance.

- Underfunding leads to stalled urban development projects and selective prioritization of essential services.

- Public resistance to paying taxes, driven by weak perceived linkage between taxes and services, further exacerbates revenue challenges.

Objective 3: To evaluate the effectiveness of current revenue collection strategies and propose improvements for enhancing fiscal performance

- Existing revenue collection strategies are highly linked with internal/external factors and revenue shortfalls but negatively impact efficiency, suggesting they are ineffective or outdated.

- Qualitative data point to reliance on manual collection methods and weak enforcement as major limitations.

- Innovations such as digital payment platforms, automated billing, and GIS mapping are recommended to enhance revenue collection and compliance.

- Strategic modernization and stronger enforcement are essential to improve fiscal performance and break the cycle of inefficiency.

Overall findings

The study concludes that inefficient revenue collection at Lusaka City Council is primarily driven by a combination of internal managerial weaknesses and external socio-political factors. Internal challenges such as inadequate skilled personnel, outdated accounting systems, and inefficient manual processes significantly undermine the Council's ability to effectively mobilize revenue. Externally, political interference, a large informal economic sector, and weak coordination between departments exacerbate the problem,

creating an environment where revenue collection is compromised. These intertwined factors collectively result in substantial revenue shortfalls, which limit the Council's capacity to generate sufficient funds.

Furthermore, the inadequate revenue mobilization has a direct and detrimental effect on service delivery and local development. Essential municipal services such as waste management and infrastructure maintenance suffer from underfunding, causing disruption in service provision and delayed development projects. The lack of adequate revenue also contributes to public dissatisfaction and resistance to paying taxes, creating a vicious cycle that further undermines revenue performance. The study reveals that current revenue collection strategies are largely outdated and ineffective, relying heavily on manual processes and weak enforcement mechanisms, which hinder efficient fiscal management.

To address these challenges, the study recommends urgent reforms centered on modernizing revenue collection strategies through the adoption of digital platforms, automation, and data-driven tools such as GIS mapping. Strengthening institutional capacity, enhancing staff skills, and insulating revenue collection from political interference are also critical. Implementing these measures will help improve revenue mobilization efficiency, thereby enabling better service delivery and sustainable urban development. Overall, the study highlights that a multifaceted approach is essential for transforming Lusaka City Council's revenue collection framework to meet the growing financial demands of the city.

Research limitations/implications

The study was limited by its narrow geographical focus, as it concentrated solely on Lusaka City Council, which may restrict the generalizability of findings to other municipalities with different socio-economic and administrative contexts. The internal and external factors influencing revenue collection efficiency in Lusaka may not fully reflect the realities of rural or less urbanized councils in Zambia. Additionally, the research heavily relied on self-reported data from questionnaires and interviews, which introduces the potential for response bias. Respondents may have provided socially desirable answers or withheld critical insights, especially on politically sensitive issues such as enforcement and interference, thus affecting the objectivity of the findings.

Furthermore, the study was constrained by limited access to some internal financial records and administrative documents, which could have enhanced the robustness of the analysis. The restricted timeframe for data collection also prevented a more longitudinal exploration of revenue collection trends or the evaluation of policy impacts over time. These limitations,

coupled with the relatively small and purposive sample used for the qualitative component, suggest that while the findings are significant and insightful, they should be interpreted with caution when applied beyond the study's specific setting.

Recommendations

1. **Modernize Revenue Collection Systems**

   Lusaka City Council should prioritize the adoption of digital technologies in revenue administration. This includes implementing automated billing systems, mobile payment platforms, and Geographic Information Systems (GIS) for mapping taxable properties and activities. These technologies will help streamline processes, improve accuracy, reduce leakages, and increase taxpayer convenience.

2. **Strengthen Institutional Capacity and Human Resources**

   The Council must invest in building the skills and competencies of its personnel through targeted training in financial management, ICT, and customer service. Recruitment of qualified staff, especially in finance and revenue departments, is crucial to address current staffing gaps and enhance operational effectiveness.

3. **Improve Enforcement Mechanisms and Compliance**

   Strengthening enforcement by establishing clear penalties for non-compliance and ensuring they are fairly and consistently applied will deter defaulters. Revenue by-laws should be updated and enforced with minimal political interference to improve collection and compliance rates.

4. **Enhance Interdepartmental Coordination**

   Improved communication and collaboration between departments involved in revenue generation, such as finance, enforcement, and planning, is essential.

Establishing integrated systems or taskforces can help align goals, track performance, and respond swiftly to emerging issues.

5. **Promote Public Awareness and Engagement**

Community outreach and sensitization campaigns should be implemented to educate residents about the importance of paying taxes and how revenues are used. Strengthening the perceived link between tax compliance and service delivery can improve public trust and voluntary compliance.

6. **Address Informal Sector Challenges**

The Council should develop inclusive strategies to broaden the tax base by formalizing parts of the informal sector. This may involve simplified licensing schemes, tax education for informal traders, and collaboration with market associations to improve registration and compliance.

7. **Reduce Political Interference**

To improve objectivity and consistency in revenue enforcement, mechanisms should be put in place to insulate revenue collection operations from undue political influence. This could include setting up independent oversight units or enforcing strict institutional governance standards.

8. **Review and Redesign Revenue Collection Strategies**

Current revenue strategies must be reviewed and redesigned to reflect changing urban dynamics, taxpayer behavior, and technological advances. The Council should adopt evidence-based planning, benchmarking best practices from other successful municipalities both locally and internationally.

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