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An Analysis of Governance and Fraud Risk Management Processes in Zimbabwe's Local Authorities

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Abstract
This paper seeks to analyse the level of governance and fraud risk management processes in Zimbabwe's local authorities. The study has been motivated by reports of poor service delivery, weak controls, noncompliance to laws and regulations, and high incidences of fraud and corruption at all levels of Zimbabwe's public sector. This scenario is unwarranted, particularly from a sector that is supposed to be run under high-governance corporate structures. Corporate governance and service delivery are supposed to be the order of good business in the public sector. This paper is premised on the stakeholder theory. The research used a qualitative methodology using a descriptive research design. The Auditor–General's financial reports period 2012 to 2019 on the Local authorities and other publications were utilised as primary documents for data analysis. The study noted that fraud is on the high side because of weak corporate governance and fraud risk in this sector. There is a lack of honesty, ethics and professionalism from the leadership. The protection and enhancement of the best interests of the sector are not at their best. Internal controls relating to financial and performance reporting, adherence to applicable laws and regulations, and other supervision responsibilities are not adequately being carried out. It is hereby concluded that fraud risk in local authorities is high because there is no effective corporate governance in this sector. For the sustenance and survival of this sector, this study recommends the implementation of effective governance that is based on good ethics and professionalism and that effective forensic auditing is practised to ensure all the fraud culprits are punished.

Keywords: *Governance, Local Authorities, Risk management Processes, Service Delivery, Zimbabwe.*

1. Introduction

Zimbabwe's public sector has been shaken by numerous concerns about the provision of municipal and local government services since the turn of the millennium (Musingafi, 2014; Mabika, 2015). Local government entities are a type of decentralised public administration that is meant to be important in the development of both urban and rural areas. These organisations are in charge of several crucial services for local residents and companies. In addition to more obscure operations like pest control, managed services, licencing, and registry services, there are widely known activities, including social services, youth development, accommodation, planning, and waste collection among them (Musingafi, 2014). They serve as the fulcrum for decentralisation and growth in the direction of vision 2030. As stated by a number of stakeholders, along with local council residents' organisations, the non-governmental organisation (NGO) community, the Minister of Provincial Government, and multiple others, the delivery of state services as well as asset development in areas now under the control of local governments has declined significantly (Mawanza, 2014; Musingafi, 2014). Occasionally, in challenging circumstances like Harare city council, Bindura city council, and Redcliff, the minister was compelled to dismiss the leader of the council, the chief of administration, prominent council personnel, or maybe everyone. According to Mabika (2015) and Musingafi (2014), most of these instances and claims revolve around subpar service delivery, bad administration, misappropriation of public finances, misuse of authority or position, shady business dealings, and corrupt tendencies.

Empirical research has revealed that good corporate governance coupled with good risk management systems could be an answer to fraud prevention and mitigation. This paper, therefore, seeks to

- To analyse the elements that influence effective corporate governance in Zimbabwe's local government.
- To investigate the main fraud risk-related factors in Zimbabwe's local government.
- To analyse the association between corporate governance and fraud risk management.

2. Contribution of the study

The study advances our understanding in two crucial ways. This study is mostly focused on the Zimbabwean environment. There has been less research in this field in Zimbabwe than in other nations. Therefore, it is quite rare to discover research on corporate governance and fraud risk management in Zimbabwe's civil service that is utilising data from the Auditor-findings, i.e. the Auditor General's office

3. Literature review

This study is premised on the stakeholder theory and how it should enhance corporate governance and risk management processes.

3.1 Stakeholder theory

Despite the fact that the agency and stewardship theories predominate the studies in the majority of corporate governance research, the stakeholder theory is indispensable since it adopts a distinct perspective (Freeman & Philip 2002). Personal accountability, environmental responsibility, and social control are given more weight according to (Norm and Heath 2004). It is suitable for this research since it refers to the relationships between the firm, the individual, and the government.

All potential interactions between a firm and its partners are taken into consideration in corporate governance. Governments are active in this public sector because they believe that whereas privately held businesses focus primarily on owner profitability, publicly owned companies must be perceived to be serving the interests of the general public (Dzomira, 2015). As a result, managers in public sector organisations are told to chase additional "social" goals (Heath & Norman, 2004).

Stakeholder theory is a governance and ethical framework for organisations. It takes into account the wants and desires of those who can aid organisations in achieving their objectives (Phillips, Freeman, and Wicks, 2003). To all parties concerned, along with the general public, consumers, as well as residents, and the government, government workers and top management have moral and ethical responsibility (Trickery, 2012). This idea is focused on how successfully managers of organisations handle their interactions with important groups, including those that have an impact on the achievement of the organisation's goals, such as customers, workers, suppliers, communities, financiers, and others (Freeman and Phillips, 2002).

There are 3 different types of stakeholders: those that already own the firm, many who rely on it for basic financial security, and individuals who are not closely tied to the business but are engaged in seeing it prioritise moral obligation (Rawlins, 2006). A stakeholder is someone who has obligations and objectives in the development of a business or community, such as an employed person, client, or resident, according to the Cambridge English Dictionary. The manager's job is to keep all of these factions' allegiance while balancing their competing agendas and developing the business into a place where the interests of all stakeholders may be optimised across time (Freeman and Phillips, 2002).

In public service governance, service delivery is how stakeholders' interests are served (Dzomira, 2015). Freeman (1984) asserts that a corporation's main objective is to fulfil the demands and aspirations of its stakeholders through the organisation's well-informed judgements. According to Gray (1995), the shareholders' participation is essential to the company's actual performance. Therefore, in order to promote their longevity, firms should put forth an effort to draw new partners. Stakeholder theory is essential to this research because it provides support for a variety of factions involved in the organisation, together with major roles of those in charge of oversight in the ethics and integrity of administration, to interested parties in the form of Corporate Social Responsibilities (CSR) activities, and to stakeholders in the form of corporate business performance (Tricker, 2012). The stakeholder theory further reviewed that the company should take into cognisance the need for equal treatment of customers and suppliers even if they do not have a stake in the organisation.

3.2 Corporate governance concept

Corporate governance is best described as a process through which businesses are managed and controlled (Cadbury, 1992). It primarily entails creating systems and procedures with the necessary checks and balances to empower trustees to fulfil their legal obligations and monitor compliance with the law (King 2009). Assuring that the directors and management of the company, public corporation, or public body behave in the best interest of all stakeholders is considered the function of corporate governance in fraud prevention. Responsibility, accountability, fairness, and openness are the primary ethical traits of a successful leader that are highlighted in Principle 1.1 of the King III. Effective and responsible leadership require good company governance.

Effective leadership is based on conformity and an ethical foundation, both of which should take place within the parameters of administration and good governance standards. (King Report 3, 2009; PWC, 2012).

A necessary component of good governance is effective leadership. Effective leadership, according to King 11, provides the fundamentals and values which should shape and direct actions and behaviour in connection to sustained performance. It also provides guidance and establishes policy (King Report 3, 2009). Bekker (2009) claims that openness, accountability, and transparency in presenting and releasing information, both operational and financial, are essential components of successful corporate governance.

In order to guarantee that an authority's stated goals are met, adequate measures must be in place. In fact, necessary to oversee public spending and reduce corruption, waste, and inefficiencies, the job of governance is to impose strict legal restrictions on how public funds are managed and spent

(Musingafi 2014). The ongoing prevalence of fraud and corruption in Zimbabwe's public sector points to lax regulations and a paucity of methods for managing fraud risk, 2010 (copper). The correct culture should be established at the top via effective management. Senior brass should set an example for top management in terms of fraud prevention and mitigation (Chavunduka & Sikwila 2015). Employees perform in accordance with the norms established by the top management and set examples for others to follow. Fraud will be eradicated if senior management and the board of directors exist, regularly discuss fraud, disseminate fraud policies, and inspire everyone to participate in forensic control, that is, fraud prevention and detection. Nothing positive can be accomplished without a strong tone from the top (Cain, 2016).

3.3 Risk management process

The Zim Code emphasises the use of integrated risk management by businesses and the disclosure of such use. Fraud is one of the unpredictably occurring future events that might prevent an organisation from achieving its goals (Copper,2010). Owners, executives, and cabinet ministers inside enterprises are in charge of making strategic decisions on the organisation's appetite for fraud risk and its approach to risk management. The organisation's strategies and culture must then include these choices (COSO, 2004)

King Report 3 (2009) states that risk mitigation ought to encompass the organisational practice of recognising and analysing the risks related to the company and, where applicable, taking the necessary actions to manage these risks and set up controls for the eradication or reduction of hazards. For developing, executing, and supervising the risk management procedures and integrating them into ongoing business activities of the firm, the administration is accountable to the board. Line management, which should be viewed as the first layer of defence, is still primarily responsible for risk management.

3.4 Role of auditor general in governance and risk management processes

The Constitution of the government of Zimbabwe puts it in black and white that the Auditor General is tasked with investigating and reporting on all national and provincial ministries, municipalities, and other public entities' financial records and administration. The OAG qualifies as an oversight, accountability, as well as effective governance in the public sector as the foremost audit authority in Zimbabwe. When they deem it to be in the public interest, financial, investigative, and special audits are all conducted by the Auditor General (Mawanza, 2014). Mabika (2015) claims that supreme audit establishments have the responsibility of conducting audits of public accounts to determine the proper and efficient usage of taxpayer resources, the proper conduct of administrative tasks, the evolution of sound financial management, and the dissemination of information to state officials and indeed the general public through the publishing of unbiased reports (Auditor General, 2015). According to Section 20(2)(c) of the Audit Office Act, the information pertaining to the public sector's performance in comparison to established objectives is available for review by the Auditor General (Chapter 22:18). The Auditor General is required by Part 5 sections 309 and 310 of the Zimbabwean Constitution as well as Section 13 of the Audit Office Act to oversee the standards to be used in carrying out such audits. The Public Finance Management Act (Chapter 22:18) as well as Treasury Regulations, stipulate the Internal Audit Function to support the accounting executive or agency in establishing strong controls by evaluating those controls to determine their performance and sustainability and devising proposals for augmentation or advancement (KPMG, 2009).

4. Methodology

The study used a descriptive research design with a qualitative method as its foundation. Its purpose was to disseminate knowledge on fraud risk management and corporate governance in Zimbabwe's local authority sector. The population consisted of all local administrations that were audited from 2012 to 2019. Given that it reflects the whole population, the sample size was deemed to be a true representation (Saunders et al., 2009). For data processing, the auditor's report for the years 2012 to 2019 and other documentation evidence served as primary and secondary sources.

With the use of an excel research data analysis programme, content analysis was used to facilitate data analysis and score the outcomes for all local authorities. The grading was essentially binary, with each unnamed item receiving a score of 1 if the Auditor General's conclusions were unfavourable and a score of 0 if they were favourable (Yin, 2013).

5. Findings and discussions

5.1 Analysis of the major factors that affect good corporate governance in Zimbabwe's local's authorities

The study identified fraud, ineffective leadership, lack of transparency and accountability, weak tone at the top and weak risk processes and weak internal control procedures as the major factors affecting good governance in Zimbabwe's local government.

Fraud

High-profile financial crimes in Zimbabwe's civil service were reported from 2012 to 2019 and covered by both national and local press. (Magombedze & Gunduza, 2017; Chabri 2017) These well-publicised scandals in Zimbabwe that have shaken the public sector (state-owned firms and local administrations) have been attributed to deficiencies in corporate governance, as noted by Mashavave in 2015. The Auditor General concurred that the issues faced by the public sector organisations were mostly of a corporate governance character while submitting a report on government organisations as well as Parastatals (SEPs) to Parliament in 2016. (OAGZ, 2016). The truth of a weak corporate governance system should serve as a wake-up call for lawmakers (Maune 2017).

For the Zimbabwean state in general and local authorities in particular, fraud has proven to be expensive. According to estimates, diamond frauds cost consumers $15 billion in 2015 (Magombedze & Gunduza, 2017). This expense was more than Zimbabwe's Gross Domestic Product, which that calendar year approximated $13.8 billion. As a result of the discovery that two anonymous laptops were being utilised to generate phoney invoices to clients, Harare City Council was reportedly defrauded of millions of dollars, according to the local media and the Auditor General in 2016 (NewsDzeZimbambwe, 2016). According to reports, Gweru City Council was unable to account for US$1 million in the same fiscal year that Kwekwe City Council was unable to account for US$2,569, 043 and the Kariba Town Council did not account for US$1,1 million (Office of the Auditor General in Zimbabwe, 2016). Zimbabwe is one of the developing countries that is significantly impacted by fraudulent operations in the civil service, according to Gideon and Tawanda (2012), Mawanza (2014), (Choruma, 2016), and Magombedze, 2017. In Zimbabwe, the public sector has lost a significant amount of money due to personnel or management fraud (Tembo, 2015). Fraud has also harmed the credibility and faith of Zimbabwe's public organisations (Choruma, 2016).

No Effective Leadership

Effective governance is not well represented by what is happening in the civil service (the SEPs and local authorities) (Chavunduka & Sikwila 2015). In Zimbabwe, there have been many public claims that senior executives and directors are living wealthy lifestyles despite subpar delivery of service and horrible employment practices. When service quality was atrocious, and the populace was forced to eat courteously, executives rewarded themself with large compensation sanctioned by their board members. Studies of this nature have been published in considerable depth regarding the state network as well as the Public Service Medical Aid Society (PSMAS). As postulated by (ZCG) as cited by Shumba (2017), this has severely damaged Zimbabwean corporate governance.

Lack of transparency and accountability

According to reports, 63% of public bodies in 2019 failed to provide financial accounts for audits, which is an indication of non-existence of accountability as well as transparency in local administration. As noted by Maune (2017), good corporate governance is the foundation of Zimbabwe's economic stability toward full industrialisation and achievement of vision 2030. Cain (2006) stated that Zimbabwe's poor governance is the cause of its problems.

No effective risk-based management processes and weak oversight

If there is a competent risk-based strategy in place, an internal audit will be capable of assessing if controls are adequate for the risks (King Report 3, 2009). What is happening with local governments is that the oversight bodies aren't carrying out their duties. These oversight mechanisms have been discovered to be somewhat inadequate (Chimbari 2017). According to Zinyama (2013), the Zimbabwean Auditor General was only able to highlight anomalies, the theft of taxpayer coffers, as well as the exploitation of municipal assets; no enforcement measures could be taken. To verify that the risk management procedures and suitable governance frameworks are functional for the sustainability of the public sector, the audit committee should be present.

Weak Tone at the Top

The correct atmosphere should be established at the summit via good governance. According to Chavunduka & Skwila (2015), senior leadership must set the tone for fraud prevention and mitigation. Employees perform in accordance with the norms established by the top management and set precedents for others to follow. Embezzlement will be abolished if top management and the board of trustees exist, routinely debate fraud, distribute fraud rules, and urge people to continuously engage in fraud prevention and detection. Nothing positive can be accomplished without a strong tone from the top (Cain, 2016). Shumba (2017) pointed out that Zimbabwe's tone at the top is lacking. By using management overrides, fraud schemes target leaders.

5.2 An analysis of the major fraud risk-related variables in Zimbabwe's local authorities

The data on four types of factors that impact excellent corporate governance and fraud risk management were analysed to get the conclusions provided here. The four categories of factors were inadequate financial administration, lax internal control systems, subpar service provision, sloppy procurement procedures, and improper human capital management. The table (Table 1) below analyses the scores of the aforementioned factors and Table 2 categorise the parameters using the bar chart.

Table 1: List of identified adverse findings grouped according to their types

Nature	Detail of the nature	List of adverse scores
1	**Governance issues/Financial management issues**	• Failure to prepare and present financial statements for audit. • Inability to prepare periodic, precise, and comprehensive monetary and performance statements in accordance with legislative review and monitoring; • Management failing to respond to audit findings • Unavailability of Internal Audit and audit committee
	Internal controls deficiencies	• Inadequate records management as well as document management measures over both daily and monthly accounting processes and reconciliation; • frivolous and reckless spending; • irregular spending • unauthorised expenditure • Theft /fraud • Lack of reconciliations • Weak Information Technology controls
3	**Procurement and service delivery**	• Tenders to suppliers not on the approved list • • rewards to personnel, politicians, and government ministers' close relatives; • unprofitable or unjust procurement methods • ineffective supply chain management; • insufficient safeguards to verify that interest was disclosed • Non-compliant with procurement procedures • Flouting of tender procedures
4	**Human Resources**	• High Human resources cost in relation to total expenditure • Unmanaged overtime • Competence of key officials • Unfilled vacancies • Payment of allowances outside payroll • Unexplained variances between payroll and payments

Sourc: Zhou Survey 2021

The above list of unfavourable audit findings were compiled using the Auditor General audit findings reports 2012 to2019. They are hereby grouped according to their nature. It is crucial to remember that not every one of the 69 local authorities had been able to submit audited reports, and not all submitted financial reports were also audited. Nevertheless, the Auditor General's reports and audits have generally improved as of 2017.

The table below provides the estimated number of fraud risk-related variables according to their types and years of when they occurred.

Table 2: Estimated number of fraud risk-related variables according to their categories and years of occurrence

Year	1	2	3	4	5
	Total number of local Authourities audited by Auditor General	Total number of Financial mismanagement and governance incidences observed and noted by the Auditor General	Total number of Internal control deficiencies observed and noted by the Auditor General	Total number of Procurement systems and service delivery issues observed and noted by the Auditor General	Total number of Human Resources systems issues observed and noted by the auditor
2012	32	122	232	118	85
2013	35	120	235	117	83
2014	36	121	236	113	64
2015	38	118	234	102	54
2016	39	102	211	98	45
2017	45	117	266	95	67
2018	40	94	189	86	45
2019	46	64	130	65	28
Total	311	858	1733	794	471

Sources; Zhou survey 2021

The chart below shows graphically and for easy comparison the estimated number of fraud risk-related variables according to types and years of occurrences.

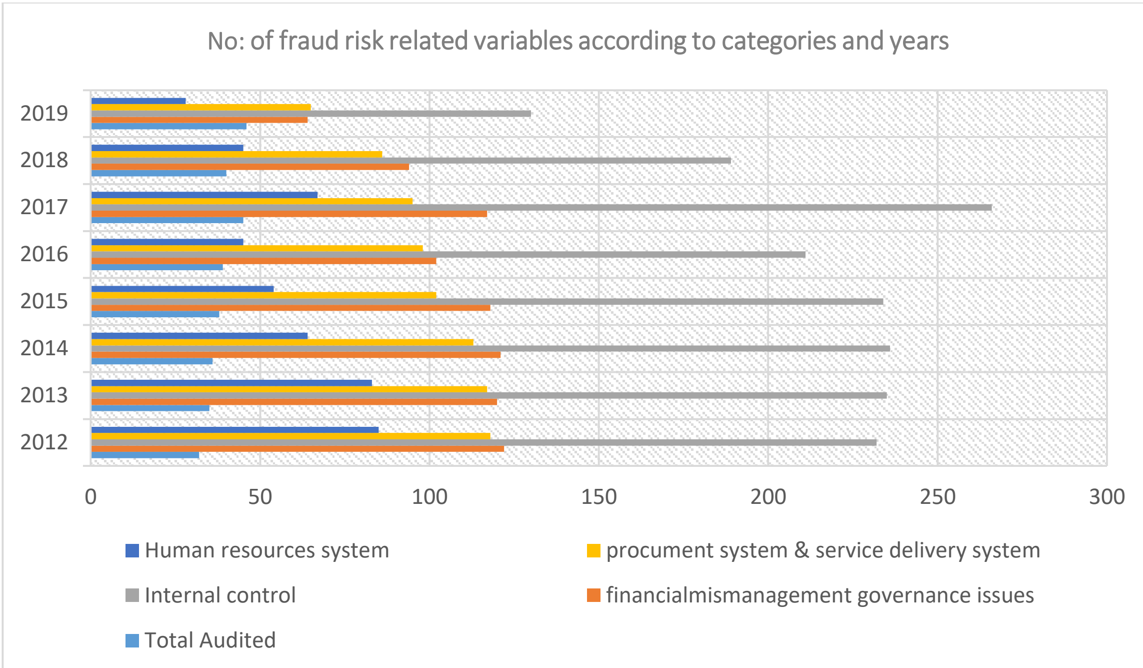

Figure 1: Estimated number of fraud risk-related variables according to types and years of occurrences

Source; Zhou survey 2021

The findings in the figure demonstrate that from 2012 to 2019, the category of inadequate internal controls had the most unfavourable scores. Internal controls practise, and guidelines used by the administration of a government organisation to guarantee that the organisation meets its objectives were generally poor. The internal controls of local authorities were seen to be weak from both the both the internal and external auditors' angle. Poor record keeping, lack of reconciliations, wasteful and inefficient spending, and irregular spending were just a few of the negative results that were noted in the local authorities reports of 2012 to 2019. Such high ratings for internal control weaknesses indicate that there is a fraud risk in the industry.

The second undesirable observation on the list of fraud risk characteristics was gross mismanagement of finances. Local authorities did not prepare and submit financial accounts for audit throughout the eight years under review. They ignored the suggestions of internal and external audits, leaving their system vulnerable to exploitation through fraud and theft. This scenario shows that management bypasses will result in a significant number of frauds.

The third worst finding in this study's rankings for bad results is its inefficient procurement system. The survey noted a number of records of local administrations providing subpar services. Distributors who were not on the whitelist were awarded tenders. Due to internal conflicts, procurement personnel favours state leaders and members of the family when awarding contracts. Unfair procurement practices, poor contract management, and a disregard for procurement regulations all had a negative impact on the industry.

Issues with human resources were rated last. However, there have been a lot of negative stories in this area. High human resource costs as a result of uncontrolled overtime and allowance payments made outside of payroll. The majority of essential positions remained empty, and the industry was governed by inept workers.

6. Conclusions

This study comes to the conclusion that poor corporate governance contributes to a significant fraud risk in local administrations. In light of this, it is determined that fraud and governance have a correlation. In light of the sector's limited monitoring and lack of expertise, integrity, and competency, there are a lot of scams occurring. Operational governance is a factor in how well an organisation performs; therefore, inadequate governance results in a lack of the proper tone at the top, which in turn leads to subpar service delivery and poor organisational performance.

7. Recommendations

This paper recommends that

- Local authorities should have effective governance based on good ethics and professionalism.
- The office of the Auditor General should create an effective forensic audit department to ensure fraudsters are investigated and punished.
- Audit committees as well as internal audit divisions, must be encouraged and empowered as key pillars of administration.
- To build a reputation for integrity and strong ethics, as well as to explain clearly what is appropriate conduct and what is demanded from each staff member in terms of fraud detection and prevention and moral behaviour, a right "tone at the top" is essential.
- Procurement systems and other internal control procedures must be improved to ensure good service delivery by the local authorities.
- To guarantee that existing talents in the government service are efficiently utilised for sustainable service provision, a productive human resources framework must be established.

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