# GREAT ZIMBABWE UNIVERSITY


**MUNHUMUTAPA SCHOOL OF COMMERCE**

**DEPARTMENT OF ACCOUNTING AND INFORMATION SYSTEMS**


**MASTER OF COMMERCE DEGREE IN PROFESSIONAL**

**ACCOUNTING AND CORPORATE GOVERNANCE/GRAD ICSA**

## RISK MANAGEMENT PRACTICES AND SERVICE DELIVERY IN LOCAL AUTHORITIES: A CASE OF ZVIMBA RURAL DISTRICT COUNCIL.


**BY**

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*Submitted in Partial Fulfilment of the Requirements of the Master of Commerce Degree in Professional Accounting and Corporate Governance.*

*Great Zimbabwe University, Masvingo: 2023*

**RELEASE FORM**

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## APPROVAL FORM

We, the undersigned do hereby certify that we have read and therefore recommend to Great Zimbabwe University for acceptance, a research project titled, "Risk management practices and service delivery in local authorities. A case of Zvimba Rural District Council" submitted by Dennis Chari in partial fulfillment of the requirements of Master of Commerce Degree in Professional Accounting and Corporate Governance/Grad ICSA.

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## DECLARATION FORM

I, Chari Dennis do hereby declare that this research project is to the best of my knowledge, my original work except to the extent indicated in the citations, references and by comments included in the body of the report, and that it has not been submitted in part or in full to any other University or any other institution of higher learning.

**Dennis Chari** **29 December 2023**

**Student Signature** **Date**

## DEDICATION

The research project is dedicated to my family and many friends whose words of encouragement have been a constant source of support and encouragement during the challenges of life. Without them, I would not have been able to achieve this goal. Thank you.

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A project is not a result of the lonely effort of its author but the joint effort of many dedicated people. To that effect, there is certainly a need to express my heartfelt gratitude to Mr. C. Phiri who contributed immensely to the success of this project. The professional and scholarly advice that I received added depth to this research project. I cherish your support and I salute you.

Special mention goes to the Zvimba Rural District Councils' management, for providing me with the opportunity to partake in my research and learn. The valuable information that I attained made this research possible. Thank you.

I also thank all my family members and friends who have contributed with their coordination, cooperation and for their kind guidance and encouragement.

Above all, I am extremely thankful to the **Lord Almighty**, as Proverbs 3:6 says, "In all thy ways acknowledge Him and He shall direct thy paths."

# ABSTRACT

Risk management practices and service delivery are critical components of success in local governments because they help to ensure that services are delivered efficiently, cost-effectively, and sustainably. However, the importance of such methods to improving service delivery among local governments has not been demonstrated due to a lack of information concerning risk management practices on service delivery. The research study was conducted with specific aims in mind: to evaluate the relationship between risk management practices and service delivery in local governments. The study was guided by contingency theory and stakeholder theory. To summarize the data and reach a conclusion, qualitative and case study research designs were used, as well as thematic and narrative analysis. Using Morris' hypergeometric formula, a sample of twenty-five participants was deduced from a population. To have an equal representation in the sample, purposive sampling was used to obtain a sample of 4 managers from Central Administration department, 3 managers from Finance department, 5 managers from Administration and Human Capital department, 5 from Planning department, 2 from Housing and Social Services department, 3 from Technical Services department and 3 from Banket Town Board from whom equally, interviews and observations were used to collate data while complying with the ethical requirements. The research study discovered that, despite several implementation challenges, risk management positively drives service delivery in local governments by minimizing potential loss or damage to the Council by identifying potential risks and implementing appropriate risk response measures. Finally, risk management is a vital operational procedure that assists Council in identifying, assessing, and responding to potential hazards. It was suggested that risk management frameworks be developed to aid risk identification, analysis, and monitoring.

**Key words: Risk, Risk management, and Service delivery.**

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# CHAPTER I

# INTRODUCTION

## 1.0 INTRODUCTION

Environments exist in the public sector that range in unique challenges from an undersupply of capacity, too much bureaucracy and silo mentality, limited resources, competing priorities and infrastructure backlogs to mention only but a few, this is just a known fact, (Holzer, 2022). These dynamics have tended to increase the risk profile for the public sector as a whole and place an extra duty of care upon public sector managers to contain those risks within acceptable limits, (Schaffer & Storek, 2022). This chapter has attempted to give a background of the study and a general statement of the problem area. In addition, the chapter has provided the research objectives and research questions, scope of the study, delimitations, significance of the study and limitations. The goals of the study have been highlighted along with the scope, delimitations, significance of the study and limits.

## 1.1 BACKGROUND OF THE STUDY

Risk management has recently become a buzzword, with notable first-world countries hailing it as a cure for effective service delivery, (Purdy, 2020). Risk management has been identified as a strategic necessity, no longer a choice, vital to attaining objectives and effectively utilising what we all know is a finite number of resources to supply a wide range of services, (Whittle 2022). According to Muhammad et al. (2015), risk management in Bangladesh's banking sector has improved bank governance efficiency as banks strive to maximise profits while also giving maximum value to shareholders. As a result, a range of financial products become less competitive. According to Lam, (2017), risk management frequently demands the implementation of separate risk management methodologies which can subsequently be viewed as a backbone since it enables organisations to provide services in a sustainable and consistent manner.

A study conducted by Shaheen et al. (2020) found a positive association between risk management and the use of corporate risk management and enhanced profitability in Palestinian insurance businesses, with earnings increasing with improved risk management methods. Additionally, the study examined how Palestinian insurance businesses face multiple risks that directly affect profit, such as political insecurity and improper prices that do not correspond to economic conditions. The Government Finance Function of HM Treasury in the United Kingdom exemplifies this further by stating that risk management must be an integral part of governance and leadership as well as fundamental to the management, direction, and control of an organization.

According to Singh and Hong (2020), as mentioned in Alsaadi and Yatizakuan (2021), most construction organisations in Oman rely on intuition, subjective judgment, and practical experience in identifying project risks. Bromiley, et al., (2014) further explore this notion, noting that risk management strategies within organizations are often ad hoc or firefighting in nature, with a focus on avoiding risks rather than reducing the conditions that lead to them. According to the study's findings, risk management considerably increases the performance of building projects. Nevertheless, the study is more comprehensive because it focuses on risk management and its activities to increase profits, decrease expenses, and improve financial condition in order to improve business performance in the insurance industry, Shaheen et al., (2020).

Roque and de Carvalho (2013) examined the influence of project risk assessment on project performance in Brazilian vendor firms and discovered that risk assessment and planning have a significant positive impact on project success. Thorough risk management in the context of project management helps to ensure that projects are completed on schedule, within budget, and to the quality requirements of the clients (Alsaadi & Yatizakuan, 2021). Boateng and Arthur (2014), meanwhile, studied the impact of risk management approaches on service quality at commercial and public hospitals in Accra, Ghana. They discovered that private hospitals used more stringent risk management methods, resulting in higher service quality.

Keitany (2015) evaluated the predominant operational risk management methodologies employed by Kenyan State-Owned-Enterprises and their link to service delivery. These strategies were found to have a considerable impact on various levels of service delivery. Mburu et al. (2015), on the other hand, looked into the impact of risk management techniques on the performance of Nairobi's small and medium-sized information and communication technology firms. The study discovered a high correlation between risk management strategies and project and Information Commucation Technology performance.

The Auditor-General's 'Consolidated general report on the local government audit outcomes 2019-20 report' confirmed that effective risk management in local government was evidenced by the Overstrand municipality, as its municipal governance structures enabled them to appropriately handle key risk areas and proactively tackle identified shortcomings (Auditor-General South Africa, 2021). The report also highlighted the risk that municipalities' worsening financial condition could hinder their ability to meet planned service delivery goals due to challenges in revenue collection, debt write-offs, and credit downgrades (Goryakin, et al., 2017). In order to address the generally weak financial position of municipalities, World Vision (2014) suggests that organizations should strive to establish institutionalized control environments and effective risk-assessment systems.

According to Elamir (2019), health care organisations in Zimbabwe are operating in environments with high managerial complexity and are constantly exposed to hazards. As a result, they are required to be constantly anticipatory of potential situations and how to mitigate them. This further attested by Carroll, (2016) who propounded that risk management has arisen as a potent instrument for methodically identifying, preventing, and resolving hazards that jeopardise organisational performance. This proactive approach, according to Muskett, (2021) enables risks to be understood, prioritised, and dealt with proactively by applying one or more control alternatives in a timely manner before they have an impact on the project/business's schedule, quality, or cost. Beasley et al. (2017), furthers the study as propounded that risk management is critical for medical laboratories since failure to identify and manage risks can result in a loss of stakeholder value, inadequate infection prevention and control, and harmful workplaces for personnel and patients. Risk management can increase efficiency, effectiveness, and responsiveness while minimizing risks and optimizing organizational performance in health care delivery (Vhanda et al., 2023).

In Zimbabwe's public sector, excellent legislation and standards have been put in place to encourage the adoption of good risk management practices and the maintenance of effective, efficient, and transparent risk management and control systems, (Mavhura, 2016). The Public Finance Management Act (PFMA), Section 44 (1)(a), "requires the Accounting Authority for a public entity to ensure that the public entity has an effective, efficient, and transparent system of financial and risk management that is supported by a system of internal control." The public sector has a much greater chance of dealing with risk management holistically, (Ojugbele, et al., 2022). In reality, risk management helps to improve people's lives through appropriate planning or to support the government's political mandate of enhancing service delivery (Mogkgatle, 2013).

At Zvimba Rural District Council, risk management is underdeveloped; a reactive approach to risk management is currently the norm. Risk management is frequently compartmentalised rather than viewed as a fundamental competency and strategic asset, (Sasidharan, et al., 2022). As a result, risk management systems are ineffective and inefficient, and they are not perceived as providing value to decision making and dealing with uncertainty (International Federation of Accountants, 2019). According to Nel-Sanders and Malemane, (2022), active supervision improves the quality of service supplied, reviewing performance as a risk management measure and examining deviations in service delivery necessitates robust internal controls to help compare program quality and costs of industrial standards, Inability to detect risks is a prescription for disaster since it weakens internal controls, which has a significant impact on the quality-of-service delivery plan, (Golding, 2022).It is therefore upon this assertion that the research sought to establish the association that exists between risk management practices and service delivery in local authorities with Zvimba Rural District Council being a case in point.

## 1.2 STATEMENT OF THE PROBLEM

Residents in Zvimba District have been living with flowing sewer, poor road networks, and uncollected garbage resulting in the sprouting of the illegal dumping sites which has raised complaints from residents over poor service delivery and residents threatened to boycott paying rates and service charges to the local authority, (Dumba, 2021).This is further accentuated by the reports of the Auditor General 2021-2022 on local authorities in

Zimbabwe which painted a grim picture of inadequate service provision in the country's local government jurisdictions, (The Office of the Auditor General Zimbabwe, 2023).Furthermore, with heavy rains, and strong winds having destroyed houses, crops, roads, schools, and electrical poles were uprooted leaving most households without power in Raffingora areas, - Council was found wanting as schools were not insured, (Gora, 2018).

Despite the proliferation of risk management standards, guidelines and Acts of parliament, local authorities still continue to face a myriad of risks, which has significantly caused a deterioration in service delivery, (Sivio Institute, 2023). With risk management has been revealed as a remedy for enhanced performance, (ACCA, 2018), there is however limited information covering risk management practices and service delivery among local authorities. This raises the question: Why risk management is not effectively addressing these issues?. Therefore, the researcher has a thought that it is still very important to conduct research on risk management practices in the provision of service delivery in local authorities.

## 1.3 RESEARCH OBJECTIVES

### 1.3.1 Major research objective

- To establish the contribution of risk management practices on service delivery at Zvimba Rural District Council.

### 1.3.2 Sub-research objectives

- To determine the factors affecting the implementation of risk management practices in the provision of service delivery at Zvimba Rural District Council.

- To establish how risk identification practices contribute to service delivery at Zvimba Rural District Council.
- To deduce the possible ways to strengthen the effectiveness of risk management practices.

## 1.4 RESEARCH QUESTIONS

### 1.4.1 Major research question

- What is the contribution of risk management practices on service delivery at Zvimba Rural District Council?

### 1.4.2 Sub-research questions

- What are the factors affecting the implementation of risk management practices in the provision of service delivery at Zvimba Rural District Council?
- How can risk identification practices contribute to service delivery at Zvimba Rural District Council?
- What are the possible ways to strengthen the effectiveness of risk management?

## 1.5 ASSUMPTIONS

- Risk management mitigates organisational failure and increases the odds in the provision of effective and efficient service delivery.
- The theoretical framework used in the study is an accurate representation of reality.
- Past events are indicative of future events.
- The participants were aware of and practiced risk management in their respective departments.

## 1.6 SIGNIFICANCE OF THE STUDY

### 1.6.1 To the student

- The study was done in partial fulfillment of the Master of Commerce Degree in Professional Accounting and Corporate Governance/ Grad ICSAand is crucial for the completion of the course.
- The study also contributed to closing the knowledge gap about how risk management practices enhance the provision of service delivery at Zvimba Rural District Council.

### 1.6.2 To the University

- If the research findings are confirmed, they will benefit the academic discipline by providing a basis for future academics working on the same topic.

### 1.6.3 To the Organisation

- The research is critical to the organisation since it provides suggestions at the end of the research study. Since risk management is still in the infancy phase in local government, there is no standardised program scope for how it enhances service delivery. This is perfected by a constant study process in which recommendations are mapped, tried, and the results are analysed to determine the optimum alternative.

### 1.6.4 To Policymakers

- The research study is critical as risk management plays a crucial role in policymaking by providing policymakers with the necessary tools and insights to make informed decisions that minimise potential risks and maximise potential benefits. As the policymakers face a multitude of risks, both internal and external, that can significantly impact the success of their policies and the well-being of society, effective risk management helps policymakers identify, assess, and prioritize these risks, develop strategies to mitigate them, and monitor their effectiveness over time.

## 1.7 DELIMITATIONS

- The study was confined to within the Zvimba Rural District Council's jurisdiction which entails Nyabira, Raffingorra, Banket and Murombedzi areas.
- The scope of the study was for the period January 2023 to August 2023.
- The study employed the contingency theory and the stakeholder theory in underpinning the research study.
- The study made use of a case study as a sole research methodology in risk management research.

## 1.8 LIMITATIONS

### 1.8.1 Time constraints

- The research was done under a limited time frame regarding its submission. To compensate for the limited time, some interviews were conducted virtually, and the researcher dedicated some personal time to working long hours.

### 1.8.2 Financial resources constraints

- The effectiveness of a research study requires adequate funding. Financial resources constrained the research as personal funds were used. The researcher tried to minimise the costs by working overtime to complete the study within a reasonable time.

### 1.8.3 Access to information and personnel

- The effectiveness of research involves the organisation and people. Problems with access to information caused the respondents to withhold information as they were trying to uphold the Council's Official Secrecy Policy. The respondents were taken through the ethical considerations undertaken by the researcher guaranteeing confidentiality and anonymity.

## 1.9 DEFINITION OF TERMS

- Risk is the effect of uncertainty on objectives and an effect is a positive or negative deviation from what is expected, (International Organisation for Standardisation, 2018).
- Risk management refers to the systematic identification, analysing and control of events to achieve the aims and objectives of an organisation or project and in so doing maximise its value, (International Organisation for Standardisation, 2018).
- Service delivery consists of a series of highly localised acts by agents in public agencies or private enterprises to provide citizens with the required products and services in a way that meets standards, (Kalonda & Govender, 2021)

## 1.10 ACRONYMS

- HM His Majesty
- PFMA Public Finance Management Act
- ACCA Association of Certified Chartered Accountants
- ICSA Institute of Chartered Secretaries and Administrators
- ISO International Organization for Standardization
- EY Ernst & Young
- COSO Committee of Sponsoring Organizations of the Treadway Commission
- RMS Risk Management System
- IIA Institute of Internal Auditors
- IIF Institute of International Finance
- IRM Institute of Risk Management
- OECD Organization for Economic Co-operation and Development
- SOE State Owned Enterprises

## 1.11 ORGANISATION OF THE STUDY

The research was structured in chapters as follows:

Chapter 1 set the tone for the research on risk management practices and service delivery in local authorities by outlining the background to the research problem, stating the problem, and providing an overview of the research by stating the objectives and asking relevant research questions.

Chapter 2 sought to analyse previous publications on the research issue by analysing both theoretical frameworks to underpin the research study as well as reviewing the literature.

Chapter 3 sought to focus on the research methodology by outlining the philosophies upon which the collection and analysis of data are based.

Chapter 4 concentrated on data presentation, discussion, and analysis.

Chapter 5 presents the summary, conclusions, and recommendations regarding the research topic.

## 1.12 SUMMARY

The background of the study and the problem statement, which chronicled risk management practices in the provision of service delivery were articulated in this chapter to provide a summary of the research study. By stating the research questions and objectives that the study set out to address, the chapter laid the groundwork for the rest of the research. The goal of the opening chapter was to highlight the research study's importance to the body of knowledge as well as its boundaries and constraints. The following chapter looks at previous researchers' writings to comprehend the research issue.

# CHAPTER II

# LITERATURE REVIEW

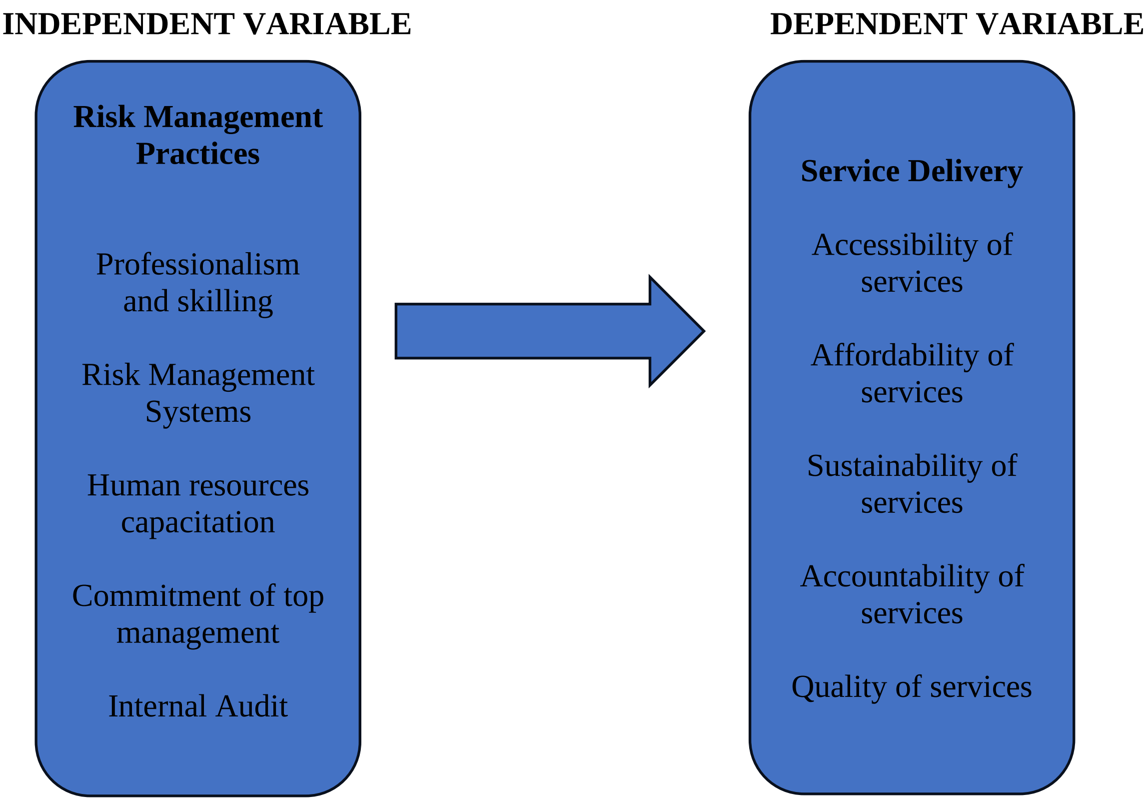
## 2.0 INTRODUCTION

For the study to have a solid foundation when it moves on to look at the current practical elements of the research issue, this chapter analyses earlier publications on the research topic. The chapter examines historical risk management conceptions, examining various arguments in favour of and against its contribution in enhancing service delivery. The researcher in this chapter examines in greater detail the various facets of risk management that are fuelled by the study's goals.

## 2.1 CONCEPTUAL FRAMEWORK

The researcher's conceptual framework refers to their understanding of how to effectively explore the research problem, the specific path the research should follow, and the interrelationship between different variables in the study (Grant & Osanloo, 2014). Its purpose is to provide a quick overview for readers about the relationship among the variables being examined.

In this study, the independent variable is risk management practices, which includes stakeholder involvement, commitment of top management, communication, clear risk management policies, and continuous risk monitoring. The dependent variable, on the other hand, is service delivery, which is measured by the accessibility, affordability, sustainability, accountability, and quality of services. The study posits that service delivery is contingent upon the implementation of effective risk management practices by organizations. Figure 1.1 illustrates the conceptual framework of the study.




There has been little progress in the implementation of risk management processes within public sector organizations in developing countries, as indicated by Wadesango et al. (2017). The difficulties faced in adopting risk management systems have a direct impact on service delivery and the overall effectiveness of the organization (Wadesango et al., 2018).

### 2.1.1 Professional Skills and Knowledge

Wadesango et al. (2018) discovered that management in the public sector lacks the essential skills and expertise required to effectively implement risk management, leading to unsuccessful implementation. The study also references Perera et al. (2014) cited in Wadesango et al. (2018), who identified the lack of knowledge and necessary skills in management as crucial obstacles to implementing effective risk management processes. This absence of skilled personnel at various levels of organizational hierarchy has emerged as a significant concern in the implementation of risk management practices in many developing countries (Ghoddousi et al., 2015).

According to Chileshe and Kikwasi (2014), challenges in the implementation of risk management systems include insufficient and inadequate information, lack of coordination between management, and time constraints. On the other hand, the United Nations (2015) highlights that monetary and human capacity are critical factors in carrying out the roles necessary for implementing risk management systems in developing countries. COSO (2014), however, disagrees with the notion of a lack of knowledge and skills, instead emphasizing the critical challenge of knowledge sharing. They argue that available knowledge is not being effectively shared or distributed among all levels of authority within an organization.

This is further illustrated in Xianbo, (2014) who noted that organisational members may be reluctant to spend time sharing knowledge, because they are overwhelmed with work or believe their time can be spent more profitably elsewhere. Their reluctance to share knowledge may also derive from the fear of losing a position of privilege and superiority, the lack of motivation for sharing as well as the perception that the knowledge source is unreliable, (Kaplan & Mikes, 2016). According to Silva, et al., (2013) cited in Wadesango, et al., (2018) it is time and costs that affect proper implementation of risk management systems in developing countries.

### 2.1.2 Formal Risk Management Systems (RMS)

Dornberger et al. (2014) observed that organizations often face challenges in selecting an appropriate risk management framework. They argue that despite the abundance of frameworks available, the decision-making process to choose a suitable one becomes highly challenging as it needs to align with the specific characteristics of the organization. The absence of both formal risk management systems and collaborative mechanisms for joint risk management by stakeholders were identified as significant and serious challenges faced by organizations in developing countries (Dabari & Saidin, 2014). Choudhry and Iqbal (2013) also contend that without a formal risk management system, implementation relies heavily on the expertise and general knowledge of employees or external experts, rendering the system ineffective. In contrast, Wadesango et al. (2017) argue against formalizing risk management systems, suggesting that compliance with regulations and policies can be difficult, and many companies struggle to meet the mandatory requirements of specific laws. The Institute of Internal Auditors (2013), in a study on the same issue, concluded that most public service organizations fail to implement effective risk management systems due to the absence of an efficient mechanism.

### 2.1.3 Training on risk management

FasterCapital (2023) emphasizes the crucial role of employees in mitigating operational risks. Therefore, organizations should prioritize investments in training and development programs to improve employees' awareness and skills in managing risks. Boateng and Arthur (2014) emphasize the importance of focusing training efforts on tangible, practical skills and observable behaviors. The purpose of training is to enhance behaviors rather than attitudes.

Insufficiently trained employees tend to deliver lower levels of service quality and struggle to handle customer complaints effectively (Nassazi, 2013).

Nadia et al. (2023) also highlight the importance of training in equipping employees with the necessary skills to effectively handle risks. As the success of an organization relies on the quality and expertise of its workforce, having a sufficient number of employees in managerial positions with relevant skills becomes crucial. Fraser and Simkins (2016) argue that a significant obstacle to implementing risk management is the lack of competence and education regarding risk management practices. They suggest that well-trained and competent employees capable of delivering services effectively and efficiently are essential for maintaining integrity, objectivity, transparency, and responsiveness to the needs of the general public. Meyer and Venter (2014) point out that inadequate human resource management systems hinder the recruitment and retention of personnel, compromising the recruitment process.

According to Renault et al. (2016), there is growing interest in the efficiency of human resources and its role in implementing risk management. Efficient human resources play a crucial role in improving job performance, ultimately enhancing the competitiveness of organizations. Isaacs (2016) adds that capacity building and skills development are necessary within institutions to foster innovation in service delivery among employees and management. Nadia et al. (2023) further emphasizes the importance of employees' ability to adapt to changing business environments through training on risks and active participation in early warning systems. Increasing the competitiveness of the workforce in an organization improves the chances of success and demonstrates a positive relationship between human resource efficiency and the level of enterprise risk management implementation.

### 2.1.4 Commitment of top management

According to ISO Global, (2023), a critical factor in achieving the full benefit of the system is the commitment of management to the system. Thenew requirements of ISO 9001:2015 requires that the top management institutionalise unity of purpose and bring everyone on the same table with respect to the implementation of the quality management system. Only the top management with effective communication, and by setting an example themselves, can make quality an integral part of the business. This is further asserted by GlobalSuite Solutions, (2023) which advocates thatthe support and commitment of stakeholders, especially top management, is essential in the effective implementation of risk management.

Nadia et al. (2023) discovered that the commitment of upper management plays a crucial role in risk management and has a significant impact on achieving organizational goals. Pereira (2014), as cited in Villanueva et al. (2021), emphasized that senior management commitment to risk management facilitates the establishment of a framework that provides the necessary resources to achieve desired outcomes in organizational management. It also directs employee activities based on their abilities and aligns them with the organization's desired behaviors for value creation. However, Sheedy and Griffin (2018) argue that the effectiveness of risk management systems relies not only on senior management commitment and existing guidelines and policies but also on their implementation. This suggests that appropriate risk management structures can reinforce a company's risk culture and contribute to the overall advancement of its management practices.

According to Suarez-Paba and Cruz (2022), senior management commitment plays a crucial role in driving risk management, regardless of the size or age of the organization. This commitment has a direct relationship, meaning that individuals in managerial positions can either motivate or discourage efforts to implement a risk management system. These findings align with the research conducted by Acik et al. (2021), who argue that senior management, due to their authority and importance within the company, can guide employee actions towards achieving essential goals, such as risk management, ultimately increasing the company's value. Boateng and Arthur (2014) also identified the lack of commitment from top management as a barrier to the effective implementation of risk management. This lack of commitment can lead to deficiencies in leadership and a lack of a clear vision for quality.

### 2.1.5 Internal Audit Effectiveness

Firstly, it is important to acknowledge that internal audit provides valuable insights and recommendations that may not be apparent to other stakeholders for risk management practices, (Ahmet, 2020). By conducting independent assessments, internal auditors contribute to the organisation's understanding of potential risks and help identify areas in need of improvement,(Ninson & Tetteh, 2022).According to Fredrick et al. (2018), the process of risk management and internal audit functions is very important for the success and sustainability of an organisation. The author further propounded that as an organisation's risk maturity increases, and risk management becomes more integrated into its operations, internal auditing's role in championing risk management might reduce. Similarly, if an organisation employs a risk management function, internal auditing is likely to provide more value by focusing on its assurance role than engaging in consulting activities, (The Institute of Internal Auditors, 2018).

However, it can be argued that the comprehension aspect of internal audit may hinder effective risk management, (Drogalas, et al., 2017). Typically, internal auditors possess specialised knowledge and expertise in risk assessment, which enables them to assess risks comprehensively, (Adejumo, 2019).This expertise may result in auditors having a limited perspective, potentially overlooking certain risks that may be perceived differently by other stakeholders, and can hinder holistic risk identification and mitigation, as alternative viewpoints and expertise from other professionals may be disregarded, (Henderson, et al., 2013).Furthermore, internal auditors may be viewed as overly focused on control and compliance, potentially creating a bureaucratic and rigid risk management environment, (ACCA, 2022). The rigid adherence to established standards and procedures may limit the organization's ability to adapt to emerging risks or implement innovative risk management strategies, (Metricstream, 2023). This inflexibility and over-reliance on traditional practices can hinder risk management effectiveness and prevent the organization from proactively addressing evolving threats, (Björnsdóttir, et al., 2022).

Additionally, internal audit processes may suffer from bias and conflicts of interest, compromising the integrity and objectivity of risk evaluation and potentially skewing their risk assessments, (Khelil, 2023). This lack of impartiality impedes the reliability and accuracy of risk management processes, ultimately undermining their effectiveness, (Njagi, 2023). Therefore, while the intelligence of internal audit is essential, its comprehension may be compromised due to internal and external influences.According to Ismajli et al. (2017), a properly organised internal audit function can play an incredibly important role in the company, by assessing the system of internal controls, effectiveness of key controls, governance and risk management processes. This is further asserted by Ninson and Tetteh, (2022) that the effective of internal audit requires unlimited access to quality information, organisational independence, enough funds, management suport and skilled personnel and the availability of these requirements varies for different organisations and thus the contribution of internal audit to risk management is also varied across different organisations.

## 2.2 The contribution of risk management practices to service delivery.

Risk management has evolved into a sophisticated procedure that enables companies to control pricing, compete in the market, increase profits, and improve overall performance (Jia &Bradbury, 2020). In this context, business performance comprises completing tasks that contribute to the achievement of corporate objectives, (Dabari & Saidin, 2014). It also considers employee and manager performance and how they collaborate to minimise risks in order to cut expenses, enhance profits and improve the financial condition in an attempt to improve corporate performance, (Abbas & Khan, 2023). Borghesi and Gaudenzi (2013) notes that the study researching risk management importance further showed its impact on cost containment is still an untapped opportunity for many organisations. Therefore, fostering effective collaboration among various stakeholders can help boost corporate performances by reducing costs related with operations while simultaneously improving customer service delivery, (Eckles et al, 2014).

Risk management, according to Wu et al. (2015), is the most recent technique for controlling the systemic risks that an organisation encounters. Similarly, risk management is viewed as a discipline that allows companies in every economic sector to evaluate, leverage, finance, and control numerous risks in order to maximise the organisation's value, safeguard resources, maintain a favourable image, and ensure the organisation's survival, (Green & Dikmen, 2022). As a result, risk management is responsible not only for mitigating threats and hazards, but also for changing them into opportunities and benefits for the firm, (EY Global, 2018). Blanco-Mesa et al. (2019) goes on to add that risk management allows organisational transformation by embracing variables such as risk governance, practices, tools, communication, consultation, and risk management. These elements are fundamental to obtain a good risk management system that generates a good organisational culture thereby improving decision making.

Meja et al. (2017) suggest that risk management plays a crucial role in preventing unexpected events that can lead to harm. It provides structured support to respond to such events and protect organizational resources. By effectively controlling uncertainty, risk management enhances awareness of potential threats and enables the identification and management of associated risks and opportunities. This, in turn, helps organizations achieve their strategic goals and maintain competitiveness, as highlighted by Ishiwatari and Gallego (2021). However, Meja (2017) argues that the implementation of risk management is often inefficient due to a lack of clarity among organizational managers regarding the rules and insufficient information about the organization's vulnerabilities and the benefits derived from implementing an identification and prevention system. Fung (2013) further supports this notion by stating that risk management is a managerial process that, when effectively performed, can lead to improved decision-making and overall organizational performance.

Fadun (2013) highlights that risk management is a process that aims to minimize threats and lower-tail outcomes while maximizing opportunities and upper-tail outcomes. This perspective aligns with the views of Dionne (2013), who suggests that successful organizations are those that effectively manage their exposures to maximize value and minimize costs. The author emphasizes that risk management involves financial or operational activities aimed at reducing costs associated with cash flow variability, ultimately enhancing firm or portfolio value. In a different context, Tesfaye (2022) argues that risk management should not be seen as a tool for predicting the future, as it is an impossible task. Instead, it should be viewed as a tool that facilitates decision-making based on investment information. By utilizing risk management, decisions based on incomplete information can be avoided, leading to improved overall performance.

Ching and Colombo (2014) posit that certain organizations have adopted risk management practices due to external pressures. However, these companies are applying risk management with a traditional mindset. The authors argue that this is because board members lack a proper understanding of how enterprise risk should be implemented. To enhance current practices, Ching and Colombo (2014) propose the establishment of a risk management structure that integrates organizational goals, processes, and policies. This structure should be embedded at all levels of the organization.

## 2.3 The contribution of risk identification practices to service delivery.

The International Organisation for Standardisation (2009) defines risk evaluation as a process that focuses on examining specific threats or events to enhance an organization's risk intelligence. The primary objective of this evaluation is to guide the analysis and consideration of risks by establishing key parameters that determine how these risks may impact the accomplishment of an institution's objectives. The Department National Treasury of South Africa (2021) emphasizes that risk evaluation plays a crucial role in assisting organizations by providing a framework for assessing and understanding potential risks in relation to their objectives.

The primary objective of risk identification, as stated by Mburu et al. (2015), is to proactively and continuously identify events that could have negative impacts on a project's ability to achieve its performance or capability goals. This process is crucial for effective risk management, as emphasized by Rostami (2016). Failure to identify risks can lead to inadequacies throughout the risk management process, ultimately hindering the organization from achieving its goals. Kiprop (2017) further highlights that risk identification is the initial phase of risk management and plays a vital role in ensuring its effectiveness. Properly identifying risks is essential because if risks are not identified, they can become unmanageable. The author also stresses that risk identification is important for establishing a comprehensive risk management function within the organization and for prioritizing risks based on their significance.Additionally, Kloppenborg (2014) asserts that risk identification enables organizations to assess activities and areas where their resources may be exposed to risks. This understanding allows for better planning and allocation of resources to mitigate potential risks.

Bellaubi and Pahl-Wostl (2017) investigated the impact of corruption and management practices on the performance of water service delivery in Kenya and Ghana. Their findings indicated that corruption risks and opportunistic practices have a detrimental effect on the performance of water service delivery. Risk analysis, as highlighted by George (2018), is a crucial component of an effective risk management plan. It provides valuable insights to the project team regarding the nature of risks, allowing them to determine the appropriate interventions to address both major and minor risks.According to Dittfield et al. (2020), the practice of risk identification assists organizations in identifying potential operational bottlenecks. By recognizing and addressing these issues in a timely manner, organizations can enhance their operational efficiency, minimize delays, and streamline their service delivery processes. Furthermore, Kjellsdotter et al. (2015) suggest that by identifying potential risks such as supply chain disruptions, equipment failures, or human errors, organizations can proactively develop contingency plans to mitigate these risks. This proactive approach leads to more reliable, consistent, and timely service delivery, ultimately resulting in greater customer satisfaction and loyalty

Furthermore, risk identification practices contribute to financial stability and prevent substantial financial losses for organizations, (Lutsyk, et al., 2022). By identifying and assessing risks associated with financial mismanagement, fraud, or market fluctuations, companies can implement risk mitigation strategies to safeguard their financial resources, (Grégoire & Martin, 2016). This helps prevent significant financial losses and ensures the availability of sufficient funds to support service delivery activities, (OECD, 2014).Identifying and addressing potential risks that may negatively affect service quality enables organisations to deliver consistent and reliable services to their customers, (Newmetrics, 2023). By proactively anticipating and mitigating potential issues, such as product defects, service disruptions, or communication failures, organisations can prevent client dissatisfaction and maintain high service standards, (Ghotbabadi , et al., 2016). Moreover, risk identification practices facilitate the identification of growth opportunities and encourage sustainable business practices, and by integrating sustainable practices into their service delivery, companies can enhance their corporate social responsibility and appeal to environmentally conscious customers, (Bocken & Geradts, 2020).

## 2.4 The possible ways to strengthen the effectiveness risk management practices.

### 2.4.1 Building a Strong Risk Culture

The Institute of International Finance (IIF) and other widely recognized regulators of financial markets highlight the lack of a proper risk management culture as a key reason why many global banks and financial institutions faced severe economic consequences during recent crises. Conversely, institutions that had a strong risk management culture were able to navigate the crisis successfully and outperform their competitors (Bozaykut, 2017). According to Berger and Hamm (2018), an actionable risk culture plays a vital role in striking a balance between creating enterprise value through strategic initiatives and driving performance, while also protecting enterprise value by managing risk within the defined risk appetite. It effectively manages the tension between strategy and risk appetite. Furthermore, the Institute of Risk Management (2013) emphasizes that risk culture significantly impacts an organization's ability to make strategic risk decisions and deliver on performance commitments. A strong risk culture enables organizations to effectively assess and manage risks, ensuring that strategic risk-taking aligns with overall performance objectives.

RiskOptics (2022) reinforces the importance of a strong risk culture, emphasizing that effective risk management relies on people. A risk-aware culture fosters a shared understanding of risk and aligns with the organization's strategy, business model, operational practices, and competitive advantage. In contrast, organizations without a risk culture struggle to effectively manage risk, leaving them vulnerable to severe consequences. Poor decision-making hinders their ability to achieve operational and strategic goals. The Australian Government Department of Finance (2016) describes a positive risk culture as one where all staff members, regardless of their level, integrate risk management into their daily work. This culture encourages open discussions about uncertainties and opportunities, allows staff to voice concerns, and establishes processes for escalating concerns to the appropriate levels. Furthermore, the Bank for International Settlements (2021) emphasizes that a robust risk culture is crucial for sound corporate governance and risk management practices. A corporate risk culture that fosters professional and responsible behavior, establishes appropriate norms and incentives, and sets the foundation for good governance practices. Overall, these perspectives highlight that a strong risk culture is essential for effective risk management, organizational resilience, and achieving sound governance practices.

### 2.4.2 Ensuring Local Authorities Have a Strong Risk Governance.

Risk governance involves applying the principles of good governance to the process of identifying, managing, and communicating risks. It encompasses accountability, participation, and transparency in developing policies and structures for making and implementing risk-related decisions (International Finance Corporation, 2015). According to Grosvenor Public Sector Advisory (2023), organizations that have well-established and adequately resourced risk management functions can effectively identify, mitigate, and control their most significant risks. Strong risk management practices provide reassurance that appropriate actions are being taken by the right individuals in the correct manner. It also serves as a catalyst for further investigation if any concerning signs or symptoms are identified. Having robust controls and regular audits in place makes it easier to identify unusual behavior compared to having no framework that outlines expected behaviors. The International Finance Corporation (2015) further supports this notion by stating that a sound risk governance framework promotes clarity and understanding regarding an organization's risk appetite and how employees should fulfill their responsibilities. A well-defined risk governance framework ensures that there is a shared understanding of risk across the organization and facilitates the execution of responsibilities in a consistent and effective manner.

Embedding the right risk culture in an organization relies on effective risk governance, as highlighted by McDonald (2023). Risk governance clarifies the roles and responsibilities of employees, providing a framework for managing risk. Good governance, according to McDonald, establishes clear performance standards, defines stakeholder roles, and ensures regulatory compliance, thereby keeping organizations accountable and aligned with their sustainable goals. It also promotes tighter internal control by setting explicit expectations for all team members. Additionally, Sheedy (2016) argues that enhancing the board's focus on risk management and elevating the status of risk executives within the organization leads to better risk management practices and reduces the occurrence of surprises, scandals, and insolvencies. By prioritizing risk governance, organizations can proactively address risks, minimizing negative outcomes. In the long term, firms that have strong risk governance processes in place are expected to achieve higher risk-adjusted performance. This is because effective risk governance fosters a culture of risk awareness, accountability, and proactive risk management, enabling organizations to navigate uncertainties and capitalize on opportunities more effectively.

As per the United Nations Development Programme (2022), the adoption of "risk governance" marked a significant step as it integrated the broader governance framework into the management of interconnected risk systems. This approach recognizes risk governance as an integral part of decision-making processes regarding trade-offs and sustainable development, encompassing aspects such as budgeting and fiscal/financial management. By incorporating risk governance into decision-making, organizations can effectively address and manage risks while considering alternative pathways towards achieving sustainable development.

### 2.4.3 Enhancing Risk Disclosures

Benthall and Vilijoen (2021) highlight that risk disclosure serves as a valuable tool for different stakeholders as it enables them to make well-informed decisions and safeguard their interests, ultimately contributing to a more stable environment. Additionally, risk disclosure plays a crucial role in providing funding organizations with insights into an organization's effectiveness in managing risks. This, in turn, enhances the organization's reputation and image while reducing the cost of external financing. Therefore, risk disclosure plays a significant role in ensuring financial stability. According to the concept of signaling theory, as explained by Basoglu and Hess (2014), risk disclosure enhances the transparency of an organization's information and fosters a relationship of trust with stakeholders. This improved transparency and trust are reflected in the delivery of higher-quality services. In this way, risk disclosure not only promotes information transparency but also contributes to the provision of better services through the establishment of trust-based relationships with stakeholders.

High-quality risk reporting plays a significant role in instilling stakeholder confidence, not only regarding the discussed risks but also in the overall management quality of an organization. Additionally, risk disclosures enable stakeholders to compare organizations and evaluate the actions and behaviors of management, including their attitude and appetite towards specific risk areas (ACCA, 2014). The OECD (2020) supports this idea by emphasizing that information disclosure and higher standards of accountability in State-Owned Enterprises (SOEs) can contribute to improved efficiency and performance. Disclosing both financial and non-financial data is crucial for the government to effectively fulfill its role as an owner, for the Parliament to assess the state's performance as an owner, for the media to raise awareness about SOE efficiency, and for taxpayers and the general public to have a comprehensive understanding of SOE performance.In summary, high-quality risk reporting not only enhances stakeholder confidence but also facilitates comparisons, evaluation of management practices, and promotes transparency and accountability in the context of State-Owned Enterprises

## 2.5 THEORETICAL FRAMEWORK

The theoretical framework acts as a foundational framework for the entire research investigation. It provides a blueprint that guides and supports the study, offering a structure to define the philosophical, epistemological, methodological, and analytical approach of the research project as a whole (Grant & Osanloo, 2014). In essence, the theoretical framework serves as a guidepost that shapes and informs the research, providing a coherent and structured basis for conducting the study.

### 2.5.1 Contingency theory

Burrell and Morgan (1979) proposed the contingency theory, which contends that an organisation does not exist and operate in isolation, but rather interacts with the forces in its surroundings, hence only organisations that can adapt to changing environments will be able to thrive. The firm's risk management techniques are one of these systems within an organisation, (Mikes & Kaplan, 2014). As a result, management's adoption of new risk management approaches in this setting is contingent on a variety of constraints within an organisation. David, (2011) in his seminal work, "Concept of Management Control," introduced the concept of "fit" between organizational structure and the environment, emphasising the need to align organisational design with the complexity and uncertainty of the operating environment. This laid the foundation for the contingency theory's application to risk management and service delivery. This is further accentuated by Galbraith, (1974) in his book, "Designing Organizations," were he proposed a matrix structure as a suitable organizational form for complex and uncertain environments. This concept has been applied to risk management and service delivery, suggesting that a matrix structure can facilitate collaboration and information sharing across different departments, enhancing the effectiveness of risk assessment and mitigation strategies.

Lorsch, (1977) work on organizational differentiation highlighted the importance of aligning organizational structure with the degree of differentiation in the environment. In the context of risk management and service delivery, this suggests that organizations operating in highly differentiated industries may require more specialized departments or teams to effectively manage risks and deliver services tailored to specific customer segments. Mintzberg, (1979) on his work on organizational structures provided a framework for understanding the different types of organizational structures and their suitability for various contexts. This has been applied to risk management and service delivery, suggesting that the choice of structure, such as a simple structure, a bureaucracy, or a professional bureaucracy, should be based on the complexity of the organization's operations and the nature of the risks and service delivery challenges it faces.

The contingency theory emphasizes on the importance of matching organizational structures, processes, and practices to the specific context and environment in which the organization operates. In the context of risk management and service delivery, the contingency theory suggests that there is no one-size-fits-all approach to managing risk and delivering services effectively. Instead, the optimal approach will depend on various factors, such as the organization's size, complexity, industry, and risk profile.

### 2.5.2 Stakeholder theory

Freeman and Reed (1983) propose that stakeholder resource-based theory is a distinctive approach that focuses on establishing and nurturing stakeholder relationships to enhance company performance based on resource considerations. This theory recognizes the importance of engaging stakeholders in the decision-making process to foster inclusivity and generate a sense of ownership over development processes. Consequently, this participatory approach contributes to more sustainable impacts (Thomas & Van de Fliert, 2015). Stakeholder resource-based theory emphasizes the significance of considering stakeholder perspectives and actively involving them in decision-making to achieve positive outcomes and long-term success. Clarkson, (1995) in his paper, "A Stakeholder Theory of Organizational Performance: The Stakeholder Relationship Approach," proposed a stakeholder theory of organizational performance that emphasizes the importance of managing relationships with stakeholders for long-term success. He argued that organizations should consider the interests of all stakeholders, not just shareholders, in their decision-making processes. This approach has been applied to risk management and service delivery, suggesting that organizations should consider the potential impacts of their risk management and service delivery decisions on all stakeholders. Overall, Clarkson's stakeholder theory provides a valuable framework for understanding the role of stakeholders in risk management and service delivery. By considering the interests of all stakeholders, organizations can make more informed decisions that are likely to lead to long-term success.

Jensen, (2002) in his paper, "Value Maximization, Stakeholder Theory, and the Corporate Objective," proposed a "stakeholder value" perspective on corporate governance, suggesting that organizations should consider the interests of all stakeholders in creating long-term value. This perspective has been applied to risk management and service delivery, emphasizing the importance of aligning risk management and service delivery strategies with stakeholder value creation. Overall, Jensen's stakeholder value perspective provides a valuable framework for understanding the role of risk management and service delivery in creating long-term value for all stakeholders. By aligning risk management and service delivery strategies with stakeholder value creation, organizations can foster sustainable growth, enhance their reputation, and contribute to a more equitable and prosperous society.

The theory is based on the inclusive governance paradigm, which sees risk management as a complex decision-making process that requires knowledge and legitimacy. According to this approach, stakeholders have valuable contributions to make to the risk management process, and open communication between stakeholders actually improves implementation. By involving stakeholders, the risk management process can avoid overlooking crucial information and perspectives, and it ensures that various forms of knowledge are taken into account. Stakeholder participation is therefore a method for incorporating all relevant knowledge and values into the decision-making process, ultimately enhancing the effectiveness and legitimacy of risk management.

## 2.6 SUMMARY

This chapter summarised pertinent research-related literature and conducted an analysis of various authors' points of view. The literature review helped to illuminate the research issues raised in chapter one and provided context for chapter three, which explores how risk management has been applied to promote service delivery in the many wards that make up Zvimba District. The subsequent chapter interrogates how risk management has been implemented in the pursuit service delivery.

# CHAPTER III

# RESEARCH METHODOLOGY

## 3.0 INTRODUCTION

This chapter provides a detailed account of the methodologies and procedures employed to conduct the research. It outlines the research methodology used in the study, beginning with the research philosophy, research approach, research strategy, choice of study, and time horizon. The chapter then proceeds to explain the data collection method, which describes how sources were gathered and utilized. Finally, the chapter delves into the validity and reliability of the research, addressing the measures taken to ensure the credibility and dependability of the findings.

## 3.1 RESEARCH PHILOSOPHY

Research philosophy pertains to a set of beliefs and assumptions regarding the generation of knowledge (Saunders et al., 2019). In this study, the research was conducted under the interpretivism philosophy, which aligns with the aim of developing new and deeper understandings and interpretations of social worlds and contexts (Saunders et al., 2019). Interpretivism allows researchers to explore subjective meanings and perspectives, emphasizing the importance of context and individual experiences in generating knowledge. The philosophy was appropriate to the research study since individual observers have their own perception and understanding of reality on the subject. Only by understanding someone's reality through their experience of that realityunderlies research meanings and interpretations.

## 3.2 RESEARCH APPROACHES

The study employed an inductive research approach, which assumes that scientific inquiry begins with observations that serve as a reliable foundation for deriving knowledge. According to Malhotra (2017), the inductive strategy posits that reality directly influences our senses, establishing a connection between sensory experiences, including those extended by instrumentation, and the objects of those experiences. The inductive research strategy sought to develop explanations about the functioning of the world based on factual information acquired through unbiased and neutral observations, rather than relying on preconceived notions. This approach aimed to derive insights from pure and objective observation to better understand the phenomena under investigation.

## 3.3 RESEARCH STRATEGIES

A research strategy refers to a comprehensive plan that outlines the approach to conducting a research study. It provides guidance to researchers in terms of planning, implementing, and monitoring the study (Johannesson & Perjons, 2014). In this study, a case study research strategy was employed. According to Abdelhakim and Badr (2021), a case study is utilized to investigate practical phenomena within real-life contexts. The reason for selecting a case study approach was that it allowed for the exploration of complex and specific issues within a single organization, making it an effective tool for analyzing real-life problems. By focusing on a single case, the study could delve deeply into the intricacies of the phenomenon under investigation and provide valuable insights into its complexities.

## 3.4 RESEARCH CHOICES

The research study employed a qualitative research approach. Qualitative research involves the exploration of the nature of phenomena, including their qualitative aspects, various manifestations, contextual factors, and different perspectives from which they can be perceived. However, it does not focus on quantifiable aspects such as frequency, range, or establishing causal relationships (Ugwu & Eze, 2023). The decision to use a qualitative research design was based on the availability of a limited number of respondents and a single case study. With a small and purposefully selected sample, the aim was to identify emerging features and themes. Qualitative research enabled the researcher to gain insights into how managers perceive their surroundings and understand the research problem from their perspectives (Saunders et al., 2019). By adopting a qualitative approach, the study aimed to explore and interpret subjective experiences and understandings to generate in-depth knowledge about the phenomenon under investigation.

## 3.5 TIME HORIZON

In this study of risk management practices and service delivery, a cross sectional method was adopted by the researcher. A cross sectional method was implored since a limited period of time was allotted to the researcher to conduct the data collection for the samples selected.

## 3.6 DATA

### 3.6.1 DATA TYPE

Data collection is a systematic process of gathering observations or measurements (Bhandari, 2023).Data collected was qualitative supplemented with materials from the textual and observational data gathered through interviews. Textual data included transcripts of interviews.

### 3.6.2 DATA SOURCES

#### 3.6.2.1 PRIMARY SOURCE

Douglas (2015) defines primary data as information that is collected directly by the researcher for the first time. In this study, primary data was gathered through the use of interviews with all the respondents included in the sample. The purpose of collecting primary data was to obtain specific insights and potential solutions to the research problem under investigation. By conducting interviews directly with the participants, the researchers aimed to acquire firsthand information and perspectives that would contribute to addressing the research problem effectively. The primary data was collected through Zvimba Rural District Council's management.The data obtained during the study was relevant to the problem at hand as it attempts to address the research questions.

#### 3.6.2.2 SECONDARY SOURCE

Douglas, (2015) notes that secondary data is the already existing data collected by the investigator agencies and organisations earlier. The information is readily available in depositories as it was obtained earlier for other purposes and is collected for other purposes other than the problem at hand. The reasearcherfreely navigated through journals, scholarly textbooks, Acts of Parliament, Statutory Instruments, Government Circulars, newspapers, company pamphlets and websites without necessarily seeking the convenience of third parties.

### 3.6.3 DATA COLLECTION TOOLS

The main instruments used to collect data were both structured and un-structured interviews and observations.

#### 3.6.3.1 Interviews

Alshenqeeti (2014) describes an interview as a conversation that aims to collect descriptions of the interviewee's life-world, particularly focusing on the interpretation of the meanings associated with the discussed phenomena. Interviews were utilized in the study to provide a platform for research subjects to express their opinions, behaviors, experiences, and perceptions. Through interviews, researchers aimed to gain in-depth information that would help explain, understand, and explore the phenomenon under investigation. The interactive nature of interviews allowed for a deeper exploration of the research subjects' perspectives and provided valuable insights into their lived experiences.

#### 3.6.3.2 Observations

Observation is defined as a method to observe and describe the behaviour of a subject and it involves the basic technique of simply watching the phenomena until some hunch or insight is gained, (Kumar, 2022). Observation helped to gain an understanding of naturalistic settings and its members' ways of seeing thus providing an in-depth and rich understanding of a phenomenon under study.

## 3.6 DATA COLLECTION PROCEDURES

### 3.6.1 POPULATION

Target population refers to all the members who meet the particular criterion specified for a research investigation, (Alvi, 2016).The target population implored in the research study was twenty-five employees which included lower level managers (six), middle level managers (twelve) and the executives (seven). Managers were included to be the target population since there are the respective risk owners in their respective departments. Managers should ensure that internal control are in place and are adequate and operating effectively as intended to minimise inherent risks.

**Table 3.1: Target population**

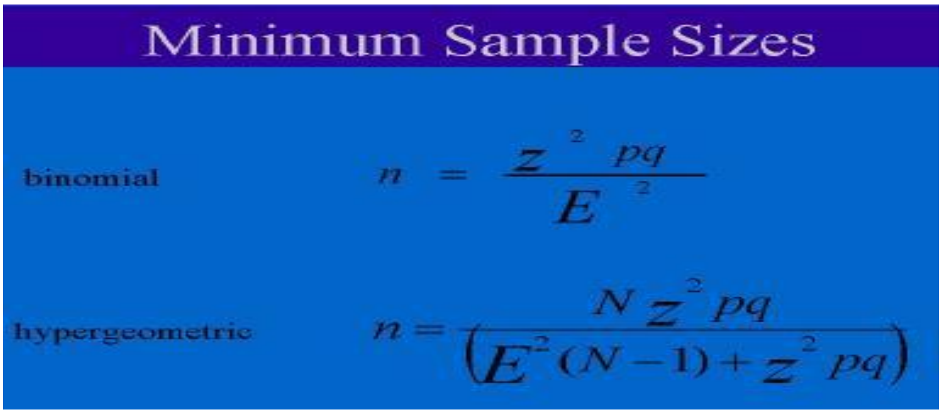
| **Department** | **Job positioning** | **Number of participants** |
|---|---|---|
| Central Administration | Top management | 1 |
| | Middle management | 2 |
| | Lower management | 1 |
| Finance | Top Management | 1 |
| | Middle Management | 1 |
| | Lower Management | 1 |
| Admin & Human Capital | Top management | 1 |
| | Middle management | 2 |
| | Lower management | 2 |
| Planning | Top management | 1 |
| | Middle management | 1 |
| | Lower management | 3 |

| | | |
|---|---|---|
| Housing & Social Services | Top management | 1 |
| | Middle management | 1 |
| Technical Services | Top management | 1 |
| | Lower management | 2 |
| Banket Town Board | Top management | 1 |
| | Middle management | 2 |
| | | |
| Total | | 25 |

**Source: Zvimba Rural District Council Organogram**

### 3.6.2 SAMPLE SIZE

Morris (2021) explains that when determining the sample size for small populations, the normal approximation to the hypergeometric distribution is commonly employed. The sample size for a small population, following a hypergeometric distribution, is calculated using the following formula: The formula will depend on the specific equation used by Morris (2021) to determine the sample size for small populations, but the paraphrased explanation will remain the same.



Where;

n is the required sample size

N is the population size

p and q are the population proportionsset each at 0.5.

z is the value that specifies the level of confidence you want in your confidence interval when you analyze your data. Typical levels of confidence for surveys are 95%, in which case z is set to 1.96.

E sets the accuracy of your sample proportions. If you want to know what proportion of individuals are in favour of some policy, with an accuracy of plus or minus 3%, then E is set to 0.03

$$n = \frac{((25)(1.96^2)(0.5^2))}{(((0.03^2)(25-1))+((1.96^2)(0.5^2)))}$$

$$n = \frac{24.01}{0.9604}$$

$$n \approx 25.0216$$

$$n = 25$$

The sample size used constituted of twenty-five participants.

### 3.6.3 SAMPLING TECHNIQUES

Sampling involves the extraction of a representative subset, known as a sample, from a larger population (Bhardwaj, 2019). In this study, stratified random sampling was employed. Stratified random sampling is a method in which the population is divided into distinct subgroups, known as strata based on similarities, and then members are randomly selected from each group or strata, (Singh, R.,2019). The technique was used in the study because it produced a representative sample for a heterogeneous population as it captures all of the diversity among different people. The managers were grouped into strata (managerial level as per Council's organogram) with three managerial levels established, i.e,. low, middle and top managerial levels.

## 3.7 VALIDITY

Taherdoost (2016) defines validity as the extent to which collected data accurately represents the intended area of investigation. Ensuring the validity of the results is crucial for establishing the credibility of the findings. In this study, the data collected was deemed valid based on several factors. Firstly, only relevant and valid questions, aligned with the research objectives, were included in the research process. This ensured that the collected data directly addressed the research area of interest. Secondly, to enhance the validity of the interviews, careful attention was given to the wording and sequence of the questions. By maintaining consistency and uniformity in the interviewing process, the researchers aimed to minimize potential biases and variations that could affect the validity of the collected data.

## 3.8 REALIBILITY

Taherdoost (2016) explains that reliability pertains to the degree to which a measurement consistently and accurately yields stable results. It is also associated with the concept of repeatability. In order to ensure the reliability of the interviews, a method was employed where the interview questions were restated in a slightly different manner at a later point in the interview. By repeating the interview process at a different time, another assessment of the consistency of responses was obtained. This approach aimed to evaluate the stability and reliability of the data by examining the consistency of participant responses across different instances of the interview.

## 3.9 ETHICAL CONSIDERATION

The researcher obtained permission from the organization being studied to collect information for academic purposes only. It was ensured that the respondents were not exposed to any form of harm throughout the research process. The dignity of the participants was respected, and their full consent was obtained prior to the study. Measures were taken to protect the privacy of the research participants and maintain a high level of confidentiality regarding the research data. Finally, to ensure anonymity, the identities of individuals participating in the research were kept confidential.

## 3.12 SUMMARY

The research approach that was employed in the study was discussed in the chapter. It described the sampling procedures used to gather data, the population and sample size, research instruments, and the study design. The results from chapter three are analysed and qualitatively presented in chapter four.

# CHAPTER IV

# DATA PRESENTATION AND ANALYSIS

## 4.0 INTRODUCTION

The aim of this study was to investigate the relationship between risk management practices and service delivery through a qualitative, descriptive approach, focusing on a single case. By utilizing a case study methodology, the research aimed to gain a comprehensive understanding of the organization's experiences. The findings, organized according to the research questions, are presented, and analysed, offering my own interpretation and perspective. These results are then compared and contrasted with existing research and the theoretical framework to assess their alignment with previous findings. The research concludes with a summary of the key findings and their implications.

## 4.1 PARTICIPANT BACKGROUND INFORMATION

Although participant demographics are discussed in chapter three, it was critical to evaluate the qualitative findings of this study in light of the individuals common and distinctive characteristics. The characteristics of the participants are likely to have influenced the data gathered in this study. All the participants are referred to by their assigned pseudonyms. Table 4.1 depicts the demographic of the participants that completed both structured and un-structured individual interviews.

**Table 4.1: Participant Background Information**

| **Participant (Pseudonyms)** | **Age** | **Gender** | **Managerial Level** | **No. of years in service** | **Educational level** |
|---|---|---|---|---|---|
| **1** | *Above 55 years* | *M* | *Middle* | *16-20 years* | *Undergraduate* |
| **2** | *46-55 years* | *M* | *Middle* | *11-15 years* | *Postgraduate* |
| **3** | *46-55 years* | *M* | *Middle* | *16-20 years* | *Postgraduate* |
| **4** | *36-40 years* | *M* | *Top* | *6-10 years* | *Postgraduate* |
| **5** | *36-40 years* | *M* | *Middle* | *11-15 years* | *Undergraduate* |
| **6** | *36-40 years* | *F* | *Low* | *16-20 years* | *Postgraduate* |
| **7** | *41-45 years* | *M* | *Low* | *6-10 years* | *Diploma* |
| **8** | *46-55 years* | *F* | *Middle* | *16-20 years* | *Undergraduate* |
| **9** | *46-55 years* | *F* | *Top* | *6-10 years* | *Postgraduate* |
| **10** | *46-55 years* | *M* | *Top* | *Below 5 years* | *Postgraduate* |
| **11** | *41-45 years* | *M* | *Low* | *11-15 years* | *Postgraduate* |
| **12** | *41-45 years* | *F* | *Low* | *16-20 years* | *Postgraduate* |
| **13** | *36-40 years* | *M* | *Top* | *6-10 years* | *Postgraduate* |
| **14** | *41-45 years* | *F* | *Middle* | *Below 5 years* | *Postgraduate* |
| **15** | *46-55 years* | *M* | *Middle* | *16-20 years* | *Postgraduate* |
| **16** | *Above 55 years* | *F* | *Middle* | *Above 21 years* | *Diploma* |
| **17** | *41-45 years* | *F* | *Middle* | *Below 5 years* | *Undergraduate* |
| **18** | *41-45 years* | *M* | *Low* | *11-15 years* | *Diploma* |

From the twenty-five participants sampled, only eighteen (72%) were interviewed and the remaining seven participants (28%) were not comfortable in sharing their views on the study's subject. Two of the seven participants indicated that there were not conversant with the research topic to add value to the body of knowledge.

Of the eighteen participants who partake the interview, eleven (61%) identified as male and seven (39%) identified as female. Fifteen of the eighteen participants were graduates with either a post graduate degree or undergraduate degree. Participants seven, sixteen and eighteen are holders of a diploma. Of the eighteen participants, six (33%) has been with Council for a period of 16-20 years, four (22%) has been in service for 11-15 years, four (22%) for a period 6-10 years, three (17%) participants for a period below 5 years and one (6%) identified having been in Council for above twenty-one years. By virtue of their professional pursuits and service in contract, it is likely that the participants had an elevated ability to process and appreciate their experience with regards to risk management practices.

## 4.2 SUMMARY OF RESULTS

The results of the cross-analysis were presented by examining the frequency of occurrence within the sample. In this study, which involved a total of eighteen participants, categories that were reported by only one participant were labelled as "Rare." Categories that were reported by two to seven participants were labelled as "Variant." Categories reported by eight to thirteen participants were labelled as "Typical." Lastly, if a category was reported by fourteen or more participants, it was labelled as "General." This classification system allowed for a clear understanding of the prevalence of different categories within the sample.

**Table 4.2: SUMMARY OF RESULTS**

| | Research Question | | Category | n | Freq |
|---|---|---|---|---|---|
| 1 | What is the contribution of risk management practices on service delivery at Zvimba Rural District Council? | 1 | *Improves organisational performance* | *5* | *Variant* |
| | | 2 | *Proactive approach to avert risks* | *8* | *Typical* |
| | | 3 | *Improves decision making* | *4* | *Variant* |
| | | 4 | *Generates a good organisational culture* | *1* | *Rare* |
| 2 | What are the factors affecting the implementation of risk management practices in the provision of service delivery at Zvimba Rural District Council? | 1 | *Human resources training and efficiency* | *4* | *Variant* |
| | | 2 | *Lack of policy frameworks* | *4* | *Variant* |
| | | 3 | *Lack of communication* | *1* | *Rare* |
| | | 4 | *Top management buy-in* | *6* | *Variant* |
| | | 5 | *Effectiveness of internal audit* | *3* | *Variant* |
| 3 | How does risk identification practices contribute to service delivery at Zvimba Rural District Council? | 1 | *Improves efficiency & effectiveness of the organisation* | *8* | *Typical* |
| | | 2 | *Enables successful implementation of projects/programmes* | *5* | *Variant* |
| | | 3 | *Enhances the achievement of organisational objectives* | *3* | *Variant* |
| | | 4 | *Prevents the loss of resources* | *2* | *Variant* |
| 4 | What are the possible ways to strengthen the | 1 | *Building a strong risk culture* | *3* | *Variant* |
| | | 2 | *Insurance* | *4* | *Variant* |

| | | | | | |
|---|---|---|---|---|---|
| | effectiveness of risk management practices? | 3 | *Continuous assessment and adjustment of strategies and plans* | 2 | *Variant* |
| | | 4 | *Developing a strong risk governance framework* | 9 | *Typical* |

## 4.3 RESEARCH FINDINGS.

### 4.3.1 What is the contribution of risk management practices on service delivery at Zvimba Rural District Council?.

On what they perceived to be the contribution of risk management practices, the majority of participants (n=8), was typical in frequency commented that it is a proactive approach to avert risks. Some of the comments that the participants stated were:

- Participant one propounded that, *"I think as a proactive approach to avert risks, it helps to adopt methods that can be used to avert risks and effects of common risks"*.
- Participant eleven said that *"I think as a proactive approach to risks, it leads to a reduction of costs associated with the reactive approaches, thus assures consistency in resource allocation*".
- Participants two and three concurred that, *"A proactive approach to risks enhances good governance, thus reduction in cases of corruption".*

The second category of respondents (n=5) was variant in frequency, commented that risk management practices improve organisational performance. The participants aired their views in the following ways:

- Participant four avers that, *"Risk management helps Council optimise decision-making processes".*
- Participant five alluded that, *"Effective risk management enhances resource allocation and utilisation. This ensures optimal resource utilisation and ultimately improves organisational performance".*
- *"When Council systematically identify and manage risks, they create an environment where individuals are aware of their roles and responsibilities in risk management processes. This collaborative approach improves overall Council performance, as risks are not solely managed by a central risk management function but also by employees at all levels"* (Participant seven).

The third category of participants (n=4) was also variant in frequency. Participants twelve, fourteen, sixteen and seventeen when asked how risk management practices contributes to service delivery, their answers varied, but a common understanding was that it improves decision making. Some sentiments raised:

- Participant twelve avers that *"By systematically identifying and analysing potential risks, decision makers gain a clear understanding of various uncertainties that can affect the outcomes of their choices. This increased awareness enables decision makers to consider different scenarios and evaluate the potential impacts of uncertainties on their decisions".*
- Participant sixteen asserted that *"Risk management enables Council to enhance their resilience and adaptability to various unexpected events, ensuring their continued operation and success even in challenging situations. Thus, risk management improves decision making by enabling Council to navigate uncertainty, anticipate and prepare for potential risks, and respond effectively to adverse events".*

- Respondent seventeen propounded that*, "a risk-based decision-making process provides a defensible basis for making decisions and helps to identify the greatest risks and prioritise efforts to minimise or eliminate them".*

The last participant, i.e., thirteen (n=1) was rare in frequency. The participant enthusiastically shared his interests in the research question. *"Effective risk management system encourages a culture of openness and transparency within Council".*

Findings in Table 4.2 imply that participants have mixed feelings with regard to the contribution of risk management practices on service delivery. Participants acknowledged that risk management practices improve organisational performance, provides a proactive approach to avert risks, improves decision-making and generates a good organisational culture. This is supported by Blanco-Mesa, et al., (2019) who asserts that risk management allows transforming the organisation as a whole, by involving elements such as risk governance, practices, tools, communication, consultation, and the development of risk management. These elements are fundamental to obtain a good risk management system that generates a good organisational culture thereby improving decision making. Mejía, et al., (2017) acknowledged that risk management gives awareness of possible threats in advance and deals with uncertainty in an effective manner, identifies and manages the associated risks and opportunities to meet the strategic goals of the organisation. The argument of the author was based on the logic that it is impossible to predict the future. This is tandem with the contingency theory which has advocated for the implementation of risk management as organisation without the same cannot cope with the dynamics of the changing environment and becomes difficult to survive. However, Tesfaye, (2022) argued against risk management as a proactive tool to manage risks. The findings resonate with Fung, (2013) who accentuated that risk management is a managerial process that would enable the organisation achieves a higher level of performance if effectively performed.

### 4.3.2 What are the factors affecting the implementation of risk management practices in the provision of service delivery at Zvimba Rural District Council?.

Top management buy-in was identified as the dominant factor affecting the implementation of risk management practices (n=6) and was variant in frequency. There was consensus amongst the participants that top management's buy-in is needed as fish rot from the head. Participants three, eight, nine, fourteen, sixteen and eighteen all concurred that management's commitment to risk management will have a ripple effect to the organisation, gradually spreading the influence or a series of consequences caused by a single action or event of top management.

- Participant three highlighted that "*Without top management buy-in, there may be a lack of resources allocated towards risk management efforts. Risk management strategies may not be properly implemented or monitored, leaving Council vulnerable to potential risks*".
- "*I think lack of buy-in from top management can undermine the credibility of risk management efforts. When leaders do not actively support or promote risk management practices, it sends a message that these strategies are not important. This can lead to employees disregarding risk management policies and procedures",* (Participant eight).
- Participant fourteen*, "I think without top management buy-in, risk management activities may not be integrated into the decision-making processes of Council. Without their buy-in, risk management may be seen as an unnecessary bureaucratic*

*burden, leading to decisions being made without considering potential risks and resulting in adverse consequences".*

The second category was identified as human resources training and efficiency with four participants (one, four, ten and eleven) being variant in frequency. The participants converged in that there is lack of skilled local authorities employees who are in a position to appreciate risk management. Their views were based on the premise that the employees who are directly involved in the provision of service delivery are not adequately trained as refresher courses is a prerogative of management. This has led to the deterioration in service delivery as trainings attended by management are not cascaded downward to operational staff through in-house trainings. Some major comments made:

- Participant one said, "*Local authorities seem to provide irrelevant training due to poor needs analysis, a lack of management and employee commitment, and the necessary knowledge and skills for training practitioners to empower employees in-house".*
- Participant ten asserted that "*Council has been experiencing low streams of revenue and this has impacted the budget which has subsequently been revised by reducing the expenditure associated with training and manpower development and channelling those resources towards the provision of service delivery. As such, this has affected the number of employees that can be seconded to attend trainings at a point in time. However, the way forward is to promote in-house trainings facilitated by those who would have attended such trainings*".

The third category of the factors that affect the implementation of risk management practices was identified as the lack of policy frameworks which was variant in frequency with four participants acknowledging its impact, (two, six, seven and thirteen).

- Participant six, *"I think that the lack of policy frameworks can increase the likelihood of inadequate resource allocation for risk management activities".*
- According to participant seven, *"The absence of policies can lead to a lack of accountability and responsibility".*
- Participant thirteen asserted that "*Lack of risk management frameworks drives Council to operate from multiple strategic intents which will produce conflicting priorities, wasted resources, indecision and frustration in the workplace and the confusion".*

The fourth category was identified to be the effectiveness of the internal audit function which had three participants who were variant in frequency. Mixed reactions were propounded with other protagonists arguing that the internal audit function is not effective in the public sector as management often override internal controls in place".

- Participant five articulated that, "*audits with appropriate mandates, independence and capacity produce relevant information and evaluations of the strengths and limitations of processes, and policies".*
- In contrast, participant twelve shared the multi-faceted aspects of what he thinks about internal audit effectiveness being a hindrance in implementing risk management practices. "*Management should acknowledge that there are core internal audit roles in regard to risk management and also the legitimate internal audit roles with safeguards. Apart from these roles, internal audit should not be involved in the implementation of risk management practices".*

On what they perceived to be the factors affecting the effective implementation of risk management practices, the minority of participants (n=1), was rare in frequency commented the lack of communication and coordination amongst the risk owners.

- Participant fifteen makes a direct suggestion. "*The risk management policy and risk registers are in place in Council but the effectiveness of the same has been hindered but lack of formal communication in cascading the framework throughout the organisation*".

The findings in Table 4.2, suggest that lack of top management buy-in as a major factor affecting the implementation of risk management. The finding indicating top management buy-in as a hindrance to risk management implementation concur with a study done by ISO Global, (2023), who noted that the commitment of management to the system is a critical factor in achieving the full benefit of the system. Equally, the participants also suggested that lack of policy frameworks and lack of human resources training and efficiency impacts risk management implementation as suggested by Fraser & Simkins, (2016) study which deduced that the lack of competence and education about risk management seems to be a significant barrier in risk management implementation. Other proponents like Choudhry & Iqbal, (2013) contented that without formal risk management system, implementation can be haphazard which can lead to the system being ineffective. Internal audit function's effectiveness being a hindrance was met with mixed reactions. Some participants are of the view that internal auditors should be involved in the implementation process and monitoring of the risk management. The view is accentuated by Ismajli, et al., (2017) who acknowledged the importance of the internal audit function in organisations in assessing the system of internal controls, effectiveness of key controls, governance, and risk management processes. However, other participants against this argued that internal auditors are supposed to be independent or seen to be independent. Involvement in the risk management implementation cloud their judgement when reviewing the effectiveness and adequacy of internal controls as they cannot subsequently audit a process which there were part of in the making.

### 4.3.3 How does risk identification practices contribute to service delivery at Zvimba Rural district Council?.

When asked how they saw risk identification to be a contributing factor in service delivery, the majority of participants (n=8) had their ideas converge in that it increases an organisation's efficiency and effectiveness. Some of the participants' comments included the following:

- Participant four highlighted that, *"Risk identification improves the operational efficiency of Council which in turn reduces costs by using resources better and minimises time spent on non-value added activities".*
- Participant seven avers that, *"I think that through a systematic process of identifying and analysing risks, project managers can anticipate and consider various scenarios and alternatives. This comprehensive planning helps in making informed decisions, reducing uncertainties, and ensuring that the project aligns with Council objectives".*
- Participant fifteen described the goal of the discussion this way, "*By identifying and addressing potential risks in operational processes, Council can streamline their operations, reduce disruptions, and enhance overall efficiency".*

The second category of respondents (n=5) was variant in frequency, commented that risk management practices enables the successful implementation of projects/programmes. The participants in this context:

- According to participant three *"Projects being undertaken by Council are assigned project managers for expediency. Identifying risks enables the Council to adopt a proactive approach and implement measures to mitigate potential harm before it occurs, rather than constantly reacting to issues. By recognizing and acknowledging risks, project managers can transform them into actionable steps aimed at reducing the likelihood of negative outcomes. This proactive approach allows the Council to be better prepared and take preventive measures, rather than constantly dealing with unexpected problems.*
- Participant nine noted that, *"Risk identification helps in reducing the impact of risks on the project. Once identified, risks can be analysed to determine their potential impact on project objectives. By understanding the magnitude of each risk, project managers can take appropriate actions to mitigate them".*
- Participant thirteen avers that, *"Risk identification enhances project implementation by increasing stakeholder confidence. By openly discussing potential risks with stakeholders, project managers demonstrate their commitment to manage risks effectively. This transparent approach helps build trust and confidence among stakeholders, creating a positive atmosphere for project implementation".*

The variant category of respondents (n=3) expressed a shared perspective on the positive impact of risk management practices on organizational objectives. According to these participants, risk identification serves as the initial and crucial step in creating a list of potential risks that could hinder the organization's ability to achieve its stated objectives. By identifying risks, the Council can develop a comprehensive inventory of potential threats and events that may impede, diminish, delay, or even enhance the achievement of objectives. The participants' reactions emphasized the importance of risk identification as a foundational element in effective risk management processes:

- Participant eight asserted that *"Risk identification allows for comprehensive planning. When potential risks are identified early on, individuals or Council can plan accordingly to minimise their impact".*
- Participant eleven avowed that, *"Risk identification fosters a culture of learning from past errors. By identifying and analysing risks that have materialised in previous endeavors, Council can gain valuable insights from past experiences. This enables them to learn from mistakes and apply those lessons to future goal-setting processes".*

The last category was variant in frequency (n=3) alluded that risk identification prevents the loss of resources. The sentiments raised:

- Participant five emphasised that, *"Risk identification allows Council to identify any potential threats or uncertainties that could impact the project or operations negatively. Without this proactive approach, Council can find themselves dealing with unexpected events or challenges, leading to resource wastage or even failure".*
- Participant ten stressed that, *"Risk identification helps Council to allocate resources efficiently. By recognising potential risks, Council can better allocate their resources in a way that ensures they are adequately protected".*
- Participant twelve accentuated that, *"Risk identification also helps Council prioritise their projects and activities, ensuring the optimal use of resources. By identifying and assessing risks, Council can evaluate the potential impact on their resources and prioritise projects accordingly".*

Findings illustrated in Table 4.2 seem to suggest that risk management practices contribute to risk management by improving the efficiency and effectiveness of Council as well as enabling the successful implementation of projects/programmes. Rostami (2016) similarly argued that risk identification enables service providers to develop strategies for mitigating risks and enhancing the overall quality and efficiency of service delivery. Additionally, Kloppenborg (2014) emphasized the importance of identifying risks in the risk planning process, highlighting the need for project teams to identify specific risks that can impact project success. Therefore, risk identification involves documenting the attributes of risks and their potential impact on project outcomes. Kiprop (2017) emphasized that risk management not only helps organizations and project teams prevent the loss of resources but also provides opportunities for potentially profitable returns on investments for management, project stakeholders, and team members.

#### 4.3.4 What are the possible ways to strengthen the effectiveness of risk management in enhancing service delivery?.

The first category of respondents (n=9) was typical in frequency, commented that developing risk management frameworks strengthens the effectiveness of risk management practices. The participants reported:

- Participant three proclaimed that, *"Risk framework provides a structured approach to risk management. It outlines the procedures and guidelines that need to be followed in identifying and managing risks".*
- Participant nine decreed that, *"Risk framework facilitates the identification of risks. By providing a systematic structure for assessing potential threats, a risk framework helps in identifying both internal and external risks".*
- Participant fourteen pronounced that, *"Risk framework enhances risk management by encouraging proactive risk mitigation. With a well-defined process for risk*

*assessment, Council can prioritise risks based on their potential impact and likelihood".*

- Participant seventeen acknowledged that, *"Risk framework promotes a culture of risk awareness and accountability. By outlining the roles and responsibilities of different individuals and departments in managing risks, a risk framework encourages employees to be accountable for their actions and decisions".*

Many participants in the interview commented on insurance as a way to strengthen the effectiveness of risk management. Participation was mentioned 4 times and was variant in frequency. All the participants agreed that insurance in risk management acts as a safety net allowing people to focus on their daily lives and business operations without constantly worrying about the financial consequences of a possible loss.

- On his part, participant six felt that *"Insurance enhances risk management practices by spreading the risk across a larger pool of policyholders. This spreading of risk allows the burden of a potential loss to be distributed across a wider group, reducing the financial impact on anyone".*
- Participant ten described that, *"Insurance plays a vital role in risk management practices by promoting long-term planning and stability. Having insurance coverage encourages individuals and organisations to adopt a long-term perspective when it comes to managing risks. By knowing that they are protected against potential losses, they can focus on building and growing their businesses or pursuing other long-term goals with confidence".*

In terms of how a strong risk culture enhances the effectiveness of risk management, participation in discussions was mentioned three times (n=3) and was variant in frequency. It was assessed that a strong risk culture creates an environment where risk is properly identified, assessed, and addressed.

- Participant eleven alluded that, *"A strong risk culture encourages proactive risk identification and assessment. It creates an environment where risks are continually assessed and addressed before they become significant issues".*
- Participant thirteen mentioned that, *"A strong risk culture promotes accountability and responsibility".*
- Participant sixteen avers that *"Additionally, a strong risk culture enhances communication and transparency".*

One participant mentioned continuous assessment of strategies as a way to strengthen the effectiveness of risk management. The participant noted that *"continuous assessment of strategies is essential to ensure that Council stay ahead of emerging risks and adapt their risk management measures accordingly".*

The findings of the study showed that strengthening risk management in service delivery is vital for Council to mitigate potential threats and ensure the smooth and efficient operation of Council. By conducting thorough risk assessments, investing in training and education, promoting a culture of risk awareness, implementing robust control measures, and regularly reviewing and updating risk management strategies, Council can enhance their risk management capabilities and safeguard their service delivery. By fostering a culture of risk awareness, Council can ensure that risks are identified and addressed promptly, minimising the likelihood of service disruptions. This was accentuated by Berger and Hamm, (2018) who noted that an actionable risk culture helps balance the inevitable tension between creating enterprise value through the strategy and driving performance on the one hand and protecting enterprise value through risk appetite and managing risk on the other hand. The International Finance Corporation, (2015) acknowledged that a sound risk governance framework promotes clarity and understanding of the risk appetite and the ways in which employees execute their responsibilities leading to fewer scandals, surprises and insolvencies. Through transparently communicating potential risks to ratepayers, service providers establish trust, enable informed decision-making, and proactively mitigate risks minimising the occurrence of service delivery failures. The same view was attested by the Organisation for Economic Cooperation and Development (2020) who noted that risk disclosures can contribute to improved efficiency and performance of State Owned Enterprises.

## 4.4 SUMMARY

This chapter contains a discussion of the research findings when research questions were asked. The effect of various demographic information of the respondents were investigated. Primary data findings were discussed and were described to deduce the association that exists between the variables under study. The significance of the findings of the research study will be discussed in the ensuing chapter were conclusions will be drawn from the findings of chapter 4 and the subsequently mapping of recommendations.

# CHAPTER V

# SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

## 5.0 INTRODUCTION

This chapter provides a summary of the subject under investigation, makes some recommendations, offers some concluding remarks, and identifies possible areas for further research. This was done in accordance with the goals of the chapter one research and considering the findings from the previous chapter.

## 5.1 SUMMARY OF THE STUDY

Chapter 1 of the study centred around the background evaluation of the role of risk management practices in service delivery. The chapter provided an overview of the problem statement and presented the primary and secondary research questions that guided the study. In the conclusion of the chapter, the significance of the research was emphasized, along with acknowledging any limitations and delimitations of the study. This summary highlights the main components covered in Chapter 1, including the context, research questions, and the importance of the study, while also acknowledging any potential constraints or boundaries.

Chapter 2 examined prior research on the contribution of risk management to service delivery to better understand the research topic. The information provided the research with guidelines towards the parameters under which an effective analysis can be carried out.

The methodology of the research was covered in Chapter 3. Since the goal of the research study was to gather qualitative data from the sample for narrative and thematic analysis, explanatory research was chosen. Morris's Hypergeometric method was then used to infer the sample from the population. Using stratified random sampling techniques, the study's sample was chosen. The research used interviews and observations to collect data from the respondents.

Chapter 4 presented the research findings obtained through the interviews.

## 5.2 SUMMARY OF MAJOR FINDINGS

The main aim of the study was to examine the relationship between risk management practices and service delivery specifically within Zvimba Rural District Council. The findings of the study have demonstrated that risk management plays a crucial role in the context of local government by significantly enhancing service delivery. The results indicate that the primary objective of risk management is to identify potential risks, assess their impact on service delivery, and subsequently develop strategies to mitigate these risks. These findings highlight the importance of effective risk management in ensuring the provision of quality services within the council.

The study found out that one way risk management enhances service delivery is through its proactive approach to identify and avert risks. Rather than waiting for problems to occur, organisations that implement risk management processes actively identify and assess potential risks, allowing them to implement appropriate measures to prevent or mitigate them. In addition, the study indicated another contribution of risk management to service delivery is seen in improved decision-making processes. Through risk assessment and analysis, Council can gain a better understanding of the potential impact of risks on service delivery. This enables decision-makers to make informed choices regarding resource allocation, prioritisation of activities, and implementation of contingency plans. Moreover, efficient risk management also plays a vital role in increasing operational efficiency. By continuously monitoring and managing risks, Council can identify areas of inefficiency or potential vulnerability. Through the implementation of risk mitigation strategies, Council can streamline their operational processes, ensuring that service delivery is carried out smoothly and without unnecessary delays or disruptions.

The study has acknowledged the contribution that risk management practices have on service delivery. However, there are several challenges that can significantly impact the effectiveness of risk management. These challenges range from the lack of skills and knowledge in risk management, lack of commitment from management, the lack of appropriate risk management training and expertise, ineffectiveness of the internal audit function, the inadequacy of risk management systems, and the failure to integrate risk management into overall decision-making processes. The study has shown that the implementation of risk management depends on the commitment of management to the system. Top management need to create a positive tone at the top towards risk management to be able to cascade a culture of risk awareness throughout the organisation. Furthermore, lack of appropriate risk management training and expertise is also a significant hindrance to effective risk management. Council do not invest enough in training their employees or hiring qualified risk management professionals. This gap in expertise can lead to suboptimal risk identification, assessment, and mitigation strategies.

The inadequacy of risk management systems is another challenge that Council commonly face. Inadequate risk management systems can impede the timely identification and mitigation of risks, leading to missed opportunities and increased vulnerability to potential threats.

Risk management plays a vital role in contemporary organisations, helping them navigate uncertain and volatile business environments. However, the effectiveness of risk management is contingent upon its ability to address the challenges that frequently hinder its implementation. Overcoming these challenges requires Council to invest in continuous learning and improvement, adopt advanced risk management tools, promote risk-aware cultures, and develop comprehensive risk management frameworks that align with their strategic goals. Furthermore, the essence of insurance is of vital importance as it enables Council to transfer the risk to a third party.

## 5.3 CONCLUSIONS

Based on the study findings, it is concluded that:

Effective risk management practices have not been fully adopted in Council as a whole. Council has been reactive rather than proactive to risks. Natural disasters, maladministration and abuse of office have over the years been investigated and those in authority prosecuted. Of late, local authorities has been identified as drivers to the Sustainable Development Goals of 2030 and such mitigation measures are being put in place to avert risks before they occur.

Risk management practices enhances Council to be proactive to risks which leads to improved decision-making, efficient and effective service delivery provision, and the completion of Council projects/programmes at minimum costs.

Risk management implementation faces hurdles towards its implementation which can be lack of management buy-in, lack of skills and knowledge from employees, lack of risk management systems to identify, manage and mitigate risk and the effectiveness of internal audit function. However, the internal auditors must ensure that their roles in risk management do not compromise their independence.

A strong risk governance framework has been identified as of utmost importance as it provides Council with the necessary tools and strategies to identify, assess, and mitigate various risks that could potentially impact their operations and objectives. A comprehensive risk governance framework not only enables Council to make informed decisions and allocate resources effectively, but also allows them to enhance their overall resilience and adaptability to changing market conditions.

## 5.4 RECOMMENDATIONS

The research study's primary goal is to illuminate how risk management practices contributes to service delivery through the recommendations provided below, which are supported by the study's findings and the reviewed literature. As a result, Council might think about carrying out the following suggestions to advance the risk management mantra:

- Given the importance of risk management in Council, it is recommended that the practices be implemented in each of Council departments and a consolidated database be deduced from department's frameworks. This allows a multi-disciplinary approach in identifying risks, and by including everyone in tailor making their departmental procedure, it creates a sense of ownership in the process and facilitates teamwork in identifying, controlling, and mitigating risks.
- Council to succeed requires both human and non-human resources with adequate skills and knowledge to identify, control and mitigate the risks. Having recommended a multi-disciplinary approach to risk management, trainings should not only be a prerogative of management. Risk management should cease to be siloed-made but rather cascaded throughout the organisation. Hence, every employee should be adequately trained and be able to attend further refresher courses to keep abreast with

changes in the environment. By empowering employees with the necessary skills and knowledge, human error-related risks may be minimised and improve overall service quality.

- Relevant legislations are in place (Public Finance Management Act Chapter 22:19 and the Public Entities Corporate Governance Act Chapter 10:31) which advocates for the implementation of risk management. However, the legislation seems to adopt a comply or explain principle which requires organisations to hold true to good governance without being compelled by a regulatory body. It is against this backdrop that organisations be compelled to implement risk management on a comply or else principle. This places a penalty on management for non-compliance to risk management practices which subsequently impacts Council and affects service delivery.
- In order to identify and mitigate emerging risks effectively, Council should conduct regular risk assessments which are aligned to Council's strategic goals. Council on a yearly basis reviews the strategic plan and as such risk management should be reviewed to ascertain whether they enhance the attainment of Council goals.

## 5.5 FURTHER RESEARCH

More research is deemed necessary than what this case study provides. Further research should be done to determine the applicability, importance, and, ultimately, impact of risk management practices to the provision of service delivery.

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All Correspondences to be addressed to:
The Chief Executive Officer

Telephone: 08677007012
E-mail: admin@zvimbardc.co.zw
Website:www.zvimbardc.co.zw

**REFERENCE:**
**ZVIMBA RURAL DISTRICT COUNCIL**
**P. BAG 2001**
**MUROMBEZI**

**Memo**

| | |
|---|---|
| To: | Chief Executive Officer |
| Cc | Admin & Human Capital Manager |
| From | Mr. D Chari |
| Date | 16 August 2023 |
| **Ref:** | **Permission letter** |

The above matter refers.

Your authority is being sought to carry out my postgraduate research project titled, "***RISK MANAGEMENT PRACTICES AND SERVICE DELIVERY IN LOCAL AUTHORITIES",*** using Zvimba Rural District Council as the case study.

During the research, the author anticipates interviewing Council's stakeholders to gain a better understanding of the topic as well as demystifying the knowledge gap that may exist.

Your understanding in this regard is greatly appreciated.

**INTERVIEW GUIDE**

1. What is your age range?
    - If comfortable be specific to tell me your age.
2. For how long have you been in Council?
3. As per Council’s organogram, where is your job placed?
    - Specify whether it is placed in the top management level, middle management level or lower management level.
4. What is your highest qualification?
    - If comfortable, be specific to tell the full narration of your qualification.
5. What do you think is the contribution of risk management practices on service delivery at Zvimba Rural District Council?
    - May you elaborate more.
6. What are the factors affecting the implementation of risk management in the provision of service delivery at Zvimba Rural District Council?
    - May you elaborate more.
7. How does risk identification practices contribute to service delivery at Zvimba Rural District Council?
    - May you elaborate more.
8. What are the possible ways to strengthen the effectiveness of risk management practices at Zvimba Rural District Council?
    - May you elaborate more.