

Dynamics of delayed salary payments in Zambian local authorities: A case of Lusaka City Council

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Abstract

This study investigated the causes, repercussions, and potential solutions to delayed salary payments in local authorities in Zambia, focusing on the Lusaka City Council. The Systems Theory was used to analyze the delayed payment of salaries in local authorities. Employing a descriptive research design with a mixed-methods approach, data were collected from 81 randomly selected employees using interviews and semi-structured questionnaires. Quantitative data were analyzed using descriptive statistics in SPSS version 25, while qualitative data were examined through thematic analysis with NVivo. The findings revealed that 74% of employees experienced salary delays, with a statistically significant association between educational level and salary delays (p -value=0.001). Notably, 50% of diploma holders and 75% of bachelor's degree holders reported delays. The primary causes identified included poor financial management, inadequate funding, and inefficient revenue collection, alongside corruption and political interference. The study highlighted the emotional toll of delayed payments, with 96.3% of respondents facing financial difficulties, leading to stress, reduced work performance, and increased absenteeism. To address these issues, the study recommends enhancing revenue collection strategies, transitioning to electronic systems, and implementing robust financial controls. The findings provide contextually specific evidence that can inform policies aimed at improving salary disbursements in local authorities, ultimately enhancing employee well-being and organizational effectiveness.

Keywords: Causes; Delay; Employees; Local authorities; Payment; Repercussions; Salary

1. Introduction

Delayed salary payments refer to the failure of employers to disburse agreed-upon wages to employees within the scheduled timeframe. This issue can arise from various factors, including financial mismanagement, cash flow problems, bureaucratic inefficiencies, or administrative errors (Mpelo and Daka, 2024). In Zambia, the prompt payment of salaries has long been a significant challenge facing local government administration. Local authorities, including the Lusaka City Council, have frequently experienced industrial actions, such as strikes, due to irregular salary payments. The alarming trend of delayed salary payments within the Lusaka City Council has led to considerable challenges, particularly affecting employee morale and overall service delivery.

According to Kayanga (2018), the financial management capabilities of local authorities directly impact their efficiency in service delivery, with salary delays emerging as a critical factor. Such delays not only hinder the performance of local government officials but also create a bottleneck that affects the overall administration of the city. The causes of salary delays are multifaceted and can be categorized into three primary clusters: administrative inefficiency, external pressures, and budgetary constraints (Chipeta, 2019; Zozie and Daka, 2024). Issues such as corruption, incompetent

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personnel, and flawed operational systems contribute to administrative inefficiency. External pressures include fiscal policies, political interference, and bureaucratic procedures, while budgetary constraints often stem from mismanagement of funds and failures in revenue generation.

Empirical research has identified several factors contributing to delayed salary payments among local government employees, including budgetary mismanagement, the de-prioritization of staff welfare, the absence of stringent policies, and corruption (Patel & Stacey, 2017). Nyakabwe (2021) further established that economic hardships, corruption, low revenue inflows, industrial decline, and government policies are significant contributors to salary delays and arrears. The consequences of delayed salaries extend beyond individual employees, adversely affecting the wider community. Banda (2020) underscores that these repercussions include heightened absenteeism, diminished efficiency, reduced productivity, and a pervasive sense of low morale among the workforce. Such conditions can lead to increased poverty levels and corruption, making it challenging to retain and attract skilled manpower, thereby hampering organizational growth and undermining the credibility of local authorities in fulfilling their obligations.

Several studies have documented the detrimental effects of delayed salary payments on local government employees. For instance, Aimuan and Unufe (2017) observed that delayed payments in Nigerian local government administration resulted in increased poverty among employees, deteriorating service delivery, corruption, diminished work ethic, and a pervasive sense of distrust in government institutions. Nyakabwe (2021) also highlighted the financial, social, and productivity-related effects of non-payment, including low staff morale, labor unrest, and employee disenchantment. The present study aims to explore the range of repercussions arising from delayed salary payments within the Lusaka City Council, impacting the organization, employees, and the local community. Given the pivotal role of local authorities as the grassroots of government, these repercussions extend beyond organizational boundaries, affecting broader societal dynamics and service provision mechanisms.

To address the issues related to delayed payments, several solutions have been proposed, focusing on foundational challenges and overarching issues. Systemic reforms in local authorities' administrations, including transparency measures and robust systems, are essential to combat corruption and inefficiency (Mulenga, 2021). Furthermore, local authorities require a straightforward, self-sustainable revenue generation system for effective financial management. Incorporating digital technology to ensure timely salary payments can also be transformative. Strengthening collaborations with the central government and other stakeholders is crucial for securing consistent financial support.

Lusaka City Council, located in Lusaka, the capital of Zambia, serves as the country's commercial center and is characterized by a diverse economy supported by various industries. The city faces challenges such as traffic congestion, pollution, and inadequate infrastructure, which further complicate the financial landscape. As the most populous city in Zambia, Lusaka's growing population, fueled by urbanization and rural-urban migration, underscores the need for effective local governance and timely salary payments to enhance service delivery and community well-being.

1.1. Statement of the Problem

The economy of Lusaka City is very dynamic, with sources of revenue being diverse, though there seems to be some worrying trend toward the frequency in delays of salary at the Lusaka City Council. Whereas Lusaka City has numerous avenues through which money can come in, these workers have repeatedly faced serious and unpredictable delays with respect to remitting salaries on time. For example, in August 2023 alone, workers took to the streets by failing to report for work over four months of unpaid salaries (Diamond News, August 16, 2023). In June 2023 alone, reports said that salary non-payment was also compounded by theft and pilferage among some council workers as noted by the Local Government Service Commission Chairperson, Ackson Sejani (Daily Nation, June 21, 2023).

The perpetuation of delayed salary payment in the Lusaka City Council has critical implications for financial management and accountability. Whereas it is common in many institutions to have delayed payment of salaries (Nelson, 2022), the continued prevalence of the same problem in Lusaka points to an important knowledge gap that merits investigation. The study, therefore, needs to take into consideration causes, consequences, and possible solutions for delays in salary payment so as to adequately inform MLGRD in targeted interventions. Addressing this issue is paramount for timely remuneration of employees and improvement in the effectiveness and credibility of local authorities in Zambia. This study will explore the root cause of delayed payments of salaries and their effects on employees and the local authorities while suggesting viable means of mitigating the problem at hand.

The study investigates the root causes of delayed salary payments, the impact on employees and local authorities, and potential solutions to address the problem.

1.2. Theoretical Framework

This study adopts Systems Theory to analyze the delayed payment of salaries in local authorities in Zambia, particularly within the Lusaka City Council. Developed by Ludwig von Bertalanffy in the 1940s, Systems Theory views organizations as interconnected systems where each component influences the whole (Bertalanffy, 1968). This interconnectedness emphasizes the need to address organizational issues holistically rather than in isolation (Skyttner, 2005).

In the context of delayed salary payments, Systems Theory highlights how internal inefficiencies, such as poor financial management, and external factors, like delays in government funding, contribute to the problem. The theory also introduces the concept of feedback loops, where demoralized employees may provide subpar services, further reducing the council's revenue generation capabilities, thus exacerbating financial challenges (Katz & Kahn, 1978).

Local authorities operate as open systems, interacting with external environments, including the central government and local economies. Disruptions in these interactions can directly impact the council's ability to meet financial obligations.

By applying Systems Theory, this study underscores the importance of addressing root causes rather than merely treating symptoms. Solutions may include improving internal financial processes, streamlining revenue collection, and advocating for timely government disbursements. This systemic approach aims to enhance the long-term financial stability of the Lusaka City Council and prevent future salary delays (Skyttner, 2005).

1.3. Conceptual Framework

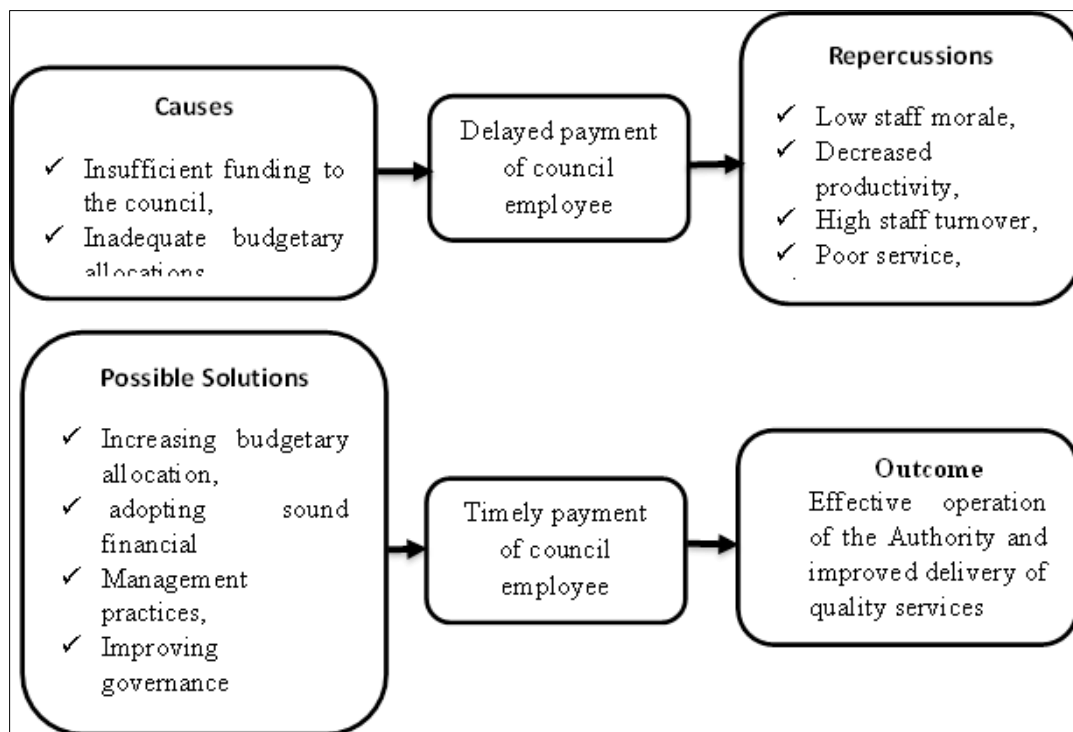


Figure 1 The conceptual framework for causes, repercussions and possible solutions for delayed payment of salaries in local authorities in Zambia (Source: Author's compilation)

The conceptual framework presented in this study illustrates the relationships between the causes, repercussions, and potential solutions related to delayed salary payments in local authorities in Zambia. Key causes, such as insufficient funding, inadequate budgetary allocations, and inefficient financial management, contribute to delays in employee payments. These delays result in negative repercussions, including low staff morale, decreased productivity, high turnover rates, poor service delivery, financial losses, and potential legal consequences. To mitigate these challenges, the framework proposes solutions such as increasing budget allocations, adopting sound financial management practices, enhancing governance structures, engaging stakeholders like trade unions, ensuring political independence,

and strengthening financial systems. The ultimate goal is to achieve timely salary payments, leading to effective authority operations and improved service delivery to the community.

2. Literature Review

The delayed payment of salaries significantly impacts employees' financial stability and job satisfaction, particularly within the Lusaka City Council. This literature review aims to explore the causes, repercussions, and potential solutions for delayed salary payments, while also identifying knowledge gaps to enhance policy formulation and decision-making in local authorities.

Salaries, as defined by Lawal (2006), encompass the total entitlements of an employee over a specified period, including wages and various benefits that incentivize employees to exceed organizational goals. Armstrong and Moris (1970) emphasize that salaries serve as rewards for labor, with each organization maintaining a distinct salary system based on salary levels, structure, and individual pay determination. Milkovich and Newman (1999) further elaborate that salaries and wages include all financial returns and tangible benefits employees receive, such as paid vacations and retirement benefits.

Compensation packages can be categorized into direct and indirect forms (Dessler, 2011). Direct compensation refers to cash benefits received regularly for services rendered, which may also include stock options. In contrast, indirect compensation encompasses non-cash benefits that enhance employee retention and morale, such as paid holidays, workers' compensation, and retirement plans (Byars & Rue, 1997). Understanding these compensation structures is crucial for addressing the challenges posed by delayed salary payments and improving employee satisfaction within local authorities.

2.1. Causes of Delayed Salary Payments

Research has identified multiple factors contributing to delayed salary payments in local authorities. A study by Lee, Liobikienė, and Šaparnienė (2019) examined local authorities in Korea and Lithuania, revealing that insufficient budgetary allocations, inefficient revenue collection, and the diversion of funds to other projects were significant causes of salary delays. The authors emphasized that weak internal controls and poor financial management practices further exacerbate the issue. Similarly, Budhathoki (2017) highlighted economic factors, such as economic downturns and reduced government funding, as critical contributors to financial strain, leading to delayed salary payments.

In the African context, Rusena and Machingambi (2015) investigated the financial sustainability of local authorities in Zimbabwe and found that political interference, debt accumulation, and low revenue generation negatively impacted salary payments. Nyakabwe (2021) further established that economic hardships, corruption, and government policies were significant contributors to salary delays in Chitungwiza Municipality, Zimbabwe. In South Africa, Oliver and Naidu (2018) noted that budgetary constraints and inadequate fiscal support from the national government significantly contributed to delayed salary payments in local government.

Focusing on Zambia, Nyalugwe (2016) pointed out that local authorities heavily depend on central government grants, which are often delayed or reduced, leading to financial constraints. Banda and Nyumbu (2019) reported that local authorities, including Lusaka City Council, operate at a deficit due to inadequate revenue generation and inefficient financial management systems. Sampa and Miti (2019) highlighted that mismanagement of funds, including the diversion of salary allocations for other purposes, is a prevalent issue in Zambian local authorities. The Auditor General's report revealed that Lusaka City Council misapplied over K3 million of the Local Government Equalization Fund, further complicating salary disbursement issues (Diggers, August 10, 2019).

2.2. Repercussions of Delayed Salary Payments

The repercussions of delayed salary payments extend beyond individual employees to affect the entire organization and the community. Felton and Furubo (2017) found that delayed salary payments negatively impact employee well-being and productivity, which in turn affects service delivery. Mazirah et al. (2016) emphasized that consistent delays tarnish the reputation of local authorities, making it challenging to attract and retain talent.

Chamunorwa and Maringe (2019) highlighted that delayed salary payments deter work motivation and engagement, leading to financial insecurity and stress among employees. Opiyo et al. (2020) noted that financial stress could result in physical and psychological health problems, further exacerbating absenteeism and reducing productivity. In Zambia, Mwanaumo and Mwanza (2019) reported that 82% of employees at Lusaka City Council indicated that delayed salaries negatively affected their motivation and productivity.

The decline in service delivery due to delayed salary payments poses severe implications for citizens. Makala et al. (2020) demonstrated that low employee morale resulting from salary delays leads to decreased efficiency in service provision, directly impacting citizens' access to essential services. Nyakabwe (2021) also reported that non-payment of salaries resulted in low productivity, poverty, and labor unrest, further straining local authorities' ability to serve their communities effectively.

2.3. Possible Solutions to Delayed Salary Payments

Addressing the issue of delayed salary payments requires a multifaceted approach. Akhtar et al. (2019) suggested that regular audits of financial and operational processes within local authorities can help identify inefficiencies contributing to salary delays. Lee et al. (2019) emphasized the need for local authorities to strengthen internal financial controls, improve revenue collection, and allocate sufficient resources to meet salary obligations. Anwar and Waheed (2020) advocated for enhancing payroll processes through automation to minimize delays.

In the African context, Efevwerhan and Oghenevwe (2017) recommended improving budgetary planning and diversifying revenue sources to ensure adequate funding for salaries. Streamlining procurement processes can also help ensure timely payments to suppliers, reducing the need to divert funds from salaries. Oyugi (2019) highlighted the importance of effective communication with staff regarding budgetary situations and timelines for salary payments to improve morale and productivity.

In Zambia, Munyinda (2019) emphasized the need for local authorities to invest in financial management systems that generate timely and accurate financial reports. Zulu (2019) suggested that anti-corruption measures, such as audits and investigations, could help address resource mismanagement. Kabimba, Kuyeli, and Banda (2019) advocated for exploring new revenue sources to supplement budgets and ensure timely salary payments.

2.4. Research Gap

Despite existing studies on the causes and consequences of delayed salary payments, there is a notable gap in understanding the impact of these delays on pension fund contributions, which are crucial for employee welfare. Additionally, limited empirical research explores how local authorities can balance service delivery with staff welfare. Furthermore, the lived experiences of employees affected by delayed payments remain under-examined, highlighting the need for comprehensive studies on the effectiveness of digital platforms in improving financial management practices.

3. Methodology

This study employed a mixed-methods approach to investigate the causes, repercussions, and potential solutions to delayed salary payments in local authorities, specifically focusing on the Lusaka City Council. The research was guided by two philosophical paradigms: positivism and interpretivism. The quantitative aspect was anchored in positivism, which emphasizes objective knowledge through scientific methods, while the qualitative aspect was guided by interpretivism, focusing on understanding participants' experiences through dialogue (Burrell & Morgan, 2019).

A descriptive research design was utilized, incorporating both qualitative and quantitative methods. The qualitative research involved in-depth interviews with informants, allowing for rich, first-hand data regarding employees' experiences and the challenges faced by local authorities. The quantitative aspect involved collecting data through surveys with closed-ended questions to gather statistical information on the causes and repercussions of delayed salaries.

The study was conducted in Lusaka City Council, Zambia's largest municipality, serving as a representative case for local governance challenges. The target population included all employees of Lusaka City Council, both permanent and temporary staff, totaling approximately 4,000 employees. A stratified random sampling technique was applied, dividing the population into strata based on job levels: lower-level employees, middle management, and upper management. This ensured a diverse range of opinions and perspectives, yielding a comprehensive data set.

The minimum sample size was calculated using Cochran's formula, resulting in a final sample of 81 participants. Data was collected through semi-structured interviews and a semi-structured questionnaire. The interviews provided qualitative insights into the causes and repercussions of delayed salary payments, while the questionnaire gathered quantitative data on employees' experiences and perceptions.

Data collection involved obtaining approval from the local authority's management board, followed by acquiring the sampling frame from the human resources department. Self-administered questionnaires were distributed electronically, and in-depth interviews were conducted face-to-face or via online platforms, depending on participant availability.

Quantitative data analysis was performed using the Statistical Package for the Social Sciences (SPSS) version 25, which facilitated descriptive statistical analysis and Chi-Square tests to assess associations between variables. Qualitative data was analyzed using thematic analysis with NVivo 10, identifying recurring themes related to the causes, repercussions, and possible solutions of delayed salary payments. Ethical guidelines were adhered to throughout the research process, ensuring participants' rights and confidentiality were protected. Informed consent was obtained, and ethical clearance was sought from relevant institutional review boards before data collection commenced.

This methodology aimed to provide comprehensive insights into the causes, repercussions, and potential solutions to delayed salary payments in local authorities in Zambia, specifically within Lusaka City Council. By employing a mixed-methods approach, the study sought to enhance understanding and inform policy formulation and decision-making processes in local governance.

4. Results and discussion

This section gives the research results of the study from the Background information of respondents, Causes of delayed payment of salaries in local authorities and Repercussions of delayed payment of salaries on the well-being and job performance of employees in local authorities.

4.1. Background information of respondents

The background characteristics of the 81 respondents who participated in this study indicate a diverse demographic as illustrated in table 1: the majority were males at 70.4%, while females accounted for 29.6%. The age distribution indicated that most of the participants fell in the 30-39 age group, 59.3%, followed by those aged 40-49, 29.6%, and only 11.1% were aged 25-29. On the educational qualification, 59.3% had their bachelor's degrees, 22.2% had a diploma, while 18.5% had their master's qualifications. On the years of service, 48.2% had experience between 1-5 years while 29.6% were those who served between 6 to 10 years and 18.5% served for over 10 years and 3.7% less than 1 year. This demographic profile gives a befitting background to understand the perceptions of the respondents in relation to delayed salary payment.

Table 1 Frequency and percent of background characteristics of respondents (n=81)

Background characteristics	Frequency	Percent (%)
Gender		
Female	24	29.6
Male	57	70.4
Age		
25-29 years	9	11.1
30-39 years	48	59.3
40-49 years	24	29.6
Educational level		
Diploma	18	22.2
Bachelor's degree	48	59.3
Master's degree	15	18.5
Years of service		
Less than 1 year	3	3.7
1-5 years	39	48.2

6-10 years	24	29.6
More than 10 years	15	18.5
Total	81	100

4.2. Causes of delayed payment of salaries in local authorities

The first objective of the study sought to identify the causes of delayed payment of salaries at the council.

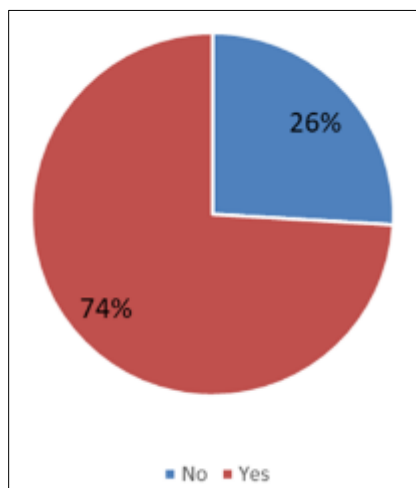


Figure 2 Experience delays in receiving salary

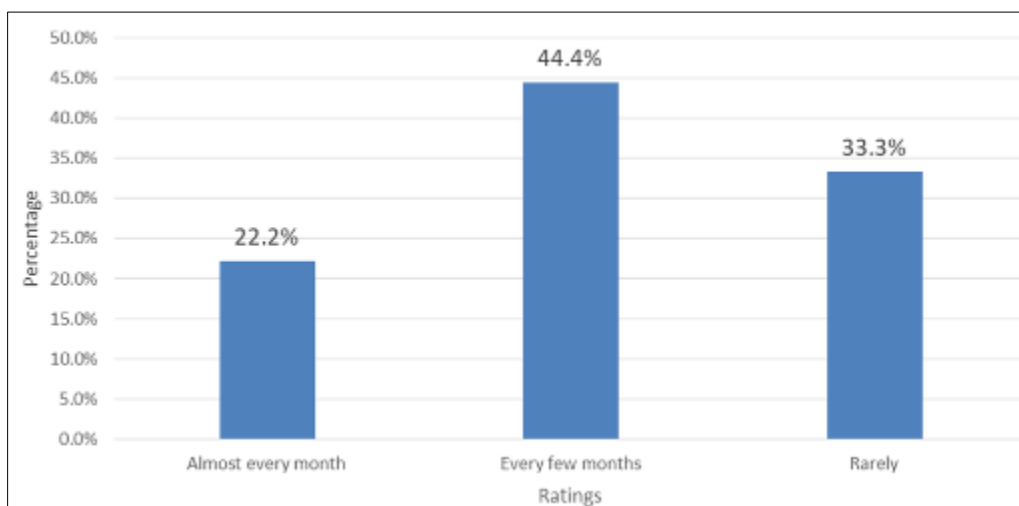


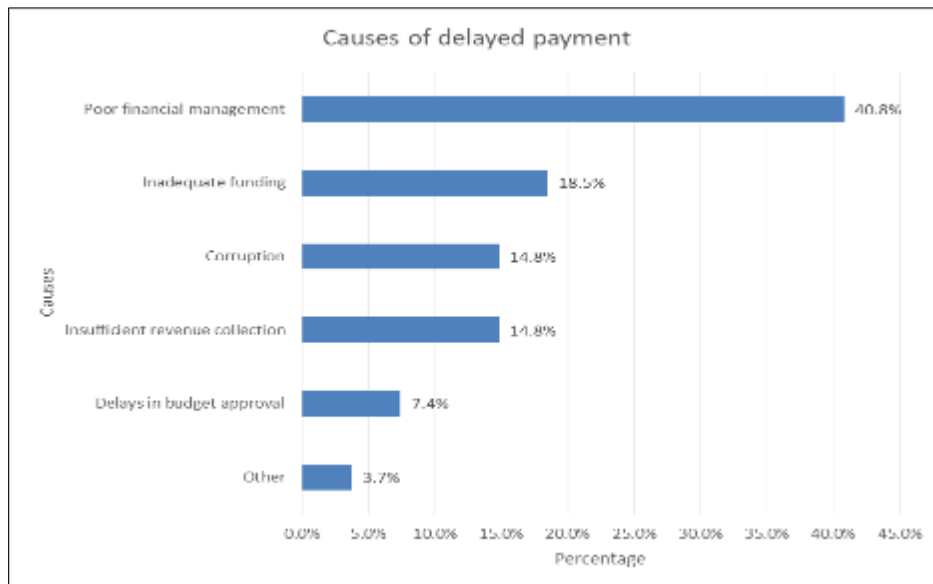
Figure 3 Distribution of frequency of experiencing salary delays

The findings indicate that delayed salary payments are a prevalent issue at the Lusaka City Council, with 74% of employees reporting such delays (Figure 2). This aligns with previous studies, such as those by Lee et al. (2019), which identified poor financial management and inadequate funding as primary causes of salary delays in local authorities. Further analysis revealed that 44.4% of respondents experience salary delays every few months (Figure 3), highlighting the frequency of this issue.

Table 2 Cross-tabulation with Chi-Square of experience delay in salary payment by background characteristics

Experience delay in salary payment				
Background characteristics	No	Yes	Total	P-value
Gender				0.500
Female	6 (25.0%)	18 (75.0%)	24 (100%)	
Male	15 (26.4%)	42 (73.6%)	57 (100%)	
Educational level				0.001
Diploma	9 (50%)	9 (50%)	18 (100%)	
Bachelor's degree	12 (25.0%)	36 (75.0%)	48 (100%)	
Master's degree	0 (0%)	15 (100%)	15 (100%)	
Years of service				0.056
1-5 years	9 (23.1%)	33 (76.9%)	42 (100%)	
6-10 years	6 (25.0%)	18 (75.0%)	24 (100%)	
More than 10 years	6 (40.0%)	9 (60.0%)	15 (100%)	
Total	21 (25.9%)	60 (74.1%)	81 (100%)	

Table 2 shows a significant association between educational level and salary delays (p -value=0.001), with 100% of respondents holding a master's degree reporting delays. This suggests that higher educational qualifications may correlate with increased exposure to salary payment issues. Conversely, no significant relationship was found between gender and salary delays (p -value=0.500), indicating that both male and female employees are equally affected.

**Figure 4** Percent distribution causes of delayed salary payment

The implications of these findings underscore the need for improved financial oversight and management practices within the council. As noted by Newsday (2020), mismanagement of resources contributes to low employee morale and decreased productivity, emphasizing the urgency of addressing these systemic issues to enhance employee well-being and organizational effectiveness.

This study established that, indeed, late payment of salaries in local authorities and more specifically in Lusaka City Council is mainly caused by poor financial management, accounting for 40.8% of the responses. This high percentage

reveals the systemic financial oversight problems within the council and is supported by previous studies that identify poor budgetary allocation and bad financial practices as one of the major causes of delayed salaries (Lee et al., 2019; Rusena & Machingambi, 2015). The second highest cause was related to inadequate funding, which had 18.5% of the responses, showing that insufficient financial resources hamper timely salary disbursement.

Corruption and poor revenue collection were each supported by 14.8% of the respondents, showing that unethical practices and problems in the generation of revenues are some of the main factors that contribute to delayed salary payments. This agrees with Nyakabwe (2021), who established that corruption and low inflows of revenue were among the major causes of delayed salary payment in Zimbabwe. Corruption, which involves the misapplication of resources, worsens the financial constraint that local authorities face, leaving less money for core functions such as paying salaries.

The bureaucratic inefficiency in financial planning is further compounded, though at a minimal rate, by delays in budget approval, as suggested by 7.4 percent of the responses. Administrative delays are reported in the qualitative interviews as being frequent due to delays in processing payment procedures while the council faces constraints in appropriating adequate salaries. Misplaced priorities within the council often redirected resources away from salary payments, complicating the timely disbursement of wages. This aligns with findings from Rusena and Machingambi (2015), who reported that political interference and debt accumulation negatively impact the financial sustainability of local authorities.

These findings have key implications for local government financial management and policy reform. Delays in budget approval insinuate that real financial planning should be done quickly enough to give priority to salary payment. Bureaucratic inefficiencies, including administrative delays and payroll system technical problems, are in dire need of modernization of the administrative procedure and embracing more efficient financial technologies. Moreover, political interference and misplaced priorities indicate that strong governance frameworks could help minimize the political influence in financial decision-making.

The need for improved financial planning and revenue collection mechanisms is emphasized to allow timely payment of salaries with a view to retaining morale and, consequently, productivity among staff. Unless these needs are acted upon at the systemic level, local authorities can only achieve improved financial management practices and, in turn, service delivery and employee satisfaction. The findings of this study contribute to the literature by providing empirical evidence of the causes of delayed salary payments in local authorities, reinforcing the need for comprehensive reforms in financial management and governance.

4.3. Repercussions of delayed payment of salaries on the well-being and job performance of employees in local authorities

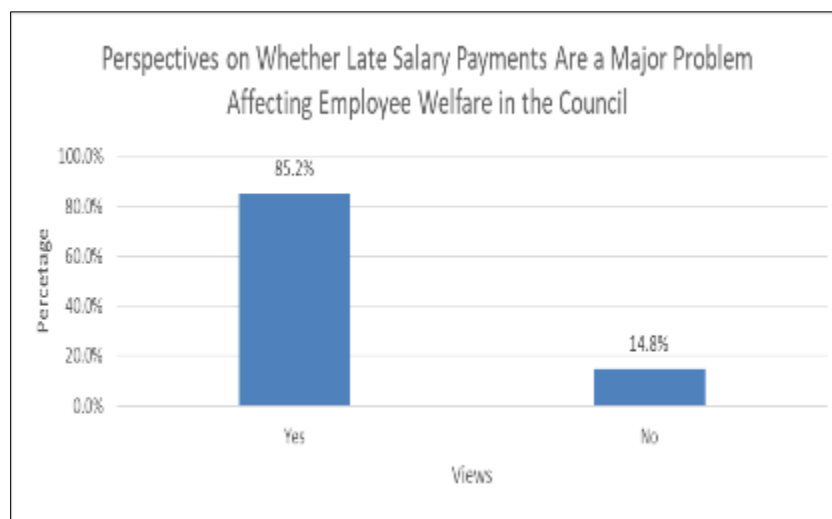


Figure 5 Perspectives on Whether Late Salary Payments Are a Major Problem Affecting Employee Welfare in the Council

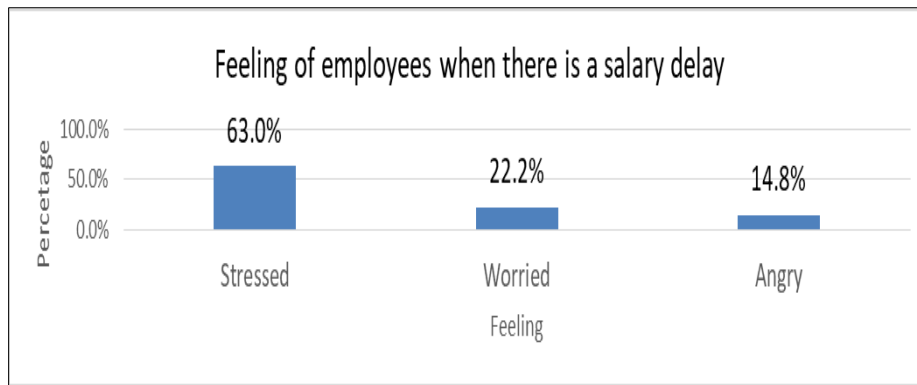


Figure 6 Feeling of employees when there is a salary delay

The second objective of the study was designed to examine the repercussions of delayed payment of salaries on the well-being and job performance of employees at the Lusaka City Council. The results of this study reveal major implications of delayed salary payments on the welfare and work performance of employees at Lusaka City Council. According to the results shown in Figure 5, most of the respondents, 85.2%, complained of late salary payment as a big problem they face regarding employee welfare. This portrays the severity of the problem, as financial security is key to being contented with one's job and thus overall well-being.

Figure 6 also shows that 63.0% of the employees feel stressed, 22.2% are worried, and 14.8% are angry due to salary delays. These feelings can negatively impact job performance since stress and anxiety reduce one's ability to focus and be productive (Opiyo et al., 2020). Table 4 indicates that 96.3% of the respondent's experience financial difficulties because of delayed salaries, while 55.6% reported suffering health problems. The fact that as many as 96.3% of the employees borrow money shows the vulnerability in financial matters for most of them, and this forces them into economic hardship, further increasing their level of stress.

Qualitative interviews explored in more detail how work performance was influenced by delayed salary payments. The respondents lamented that such delays reduce productivity, morale, and poor quality of work. This is also reflected in the findings of a study by Makala et al. (2020), where delayed payment of salaries significantly lowered employee morale, resulting in decreased efficiency in service delivery. Such findings are reasoned to mean that financial instability, due to delayed payment, leads to a vicious cycle of stress and health problems because employees cannot afford to meet some of their essential needs.

Qualitative data showed that delayed payments demoralize employees since they do not have any motivation to perform their duties effectively. Similarly, Chamunorwa and Maringe (2019) reported that delay in paying salaries is a deterrent factor for work motivation and dedication. Since the fact that employees experience emotional and financial stress can reduce overall job performance, it negatively affects the council in carrying out its service delivery.

4.3.1. Impact the delay in salary payment has on employees' overall work performance

The findings of this study reveal that delayed salary payments significantly impact the well-being and job performance of employees at the Lusaka City Council. A substantial majority of respondents (85.2%) identified late salary payments as a major problem affecting employee welfare, with qualitative data indicating that such delays lead to demotivation and poor work performance. As one participant noted, "It is demotivating to work without being paid" (Participant 11), highlighting the emotional toll of financial insecurity.

Figure 6 illustrates that 63.0% of employees feel stressed due to salary delays, while Table 4 shows that 96.3% suffer financial difficulties, forcing many to borrow money. This aligns with Opiyo et al. (2020), who noted that financial stress can lead to physical and psychological health problems, including anxiety and depression. Furthermore, the long-term effects depicted in Figure 8 reveal that 70.4% of respondents' experience lowered job satisfaction, which can lead to disengagement and increased turnover, as 40.7% indicated they would consider resigning due to delayed payments.

The qualitative interviews also revealed themes of reduced productivity and increased corruption, with one employee stating, "The delay of salaries at the council... makes employees do corrupt activities" (Participant 13). This finding resonates with Mazirah et al. (2016), who emphasized that consistent salary delays tarnish the reputation of local authorities, undermining their ability to attract and retain talent. Overall, the study underscores the urgent need for

local authorities to address the systemic issues leading to delayed salary payments to enhance employee well-being and organizational effectiveness.

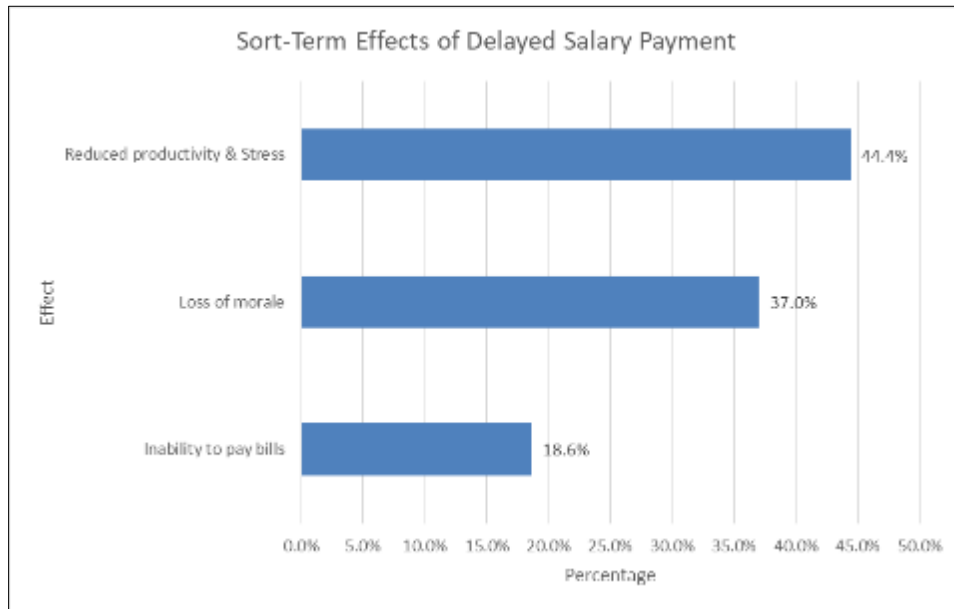


Figure 7 Sort-term effects of delayed salary payment

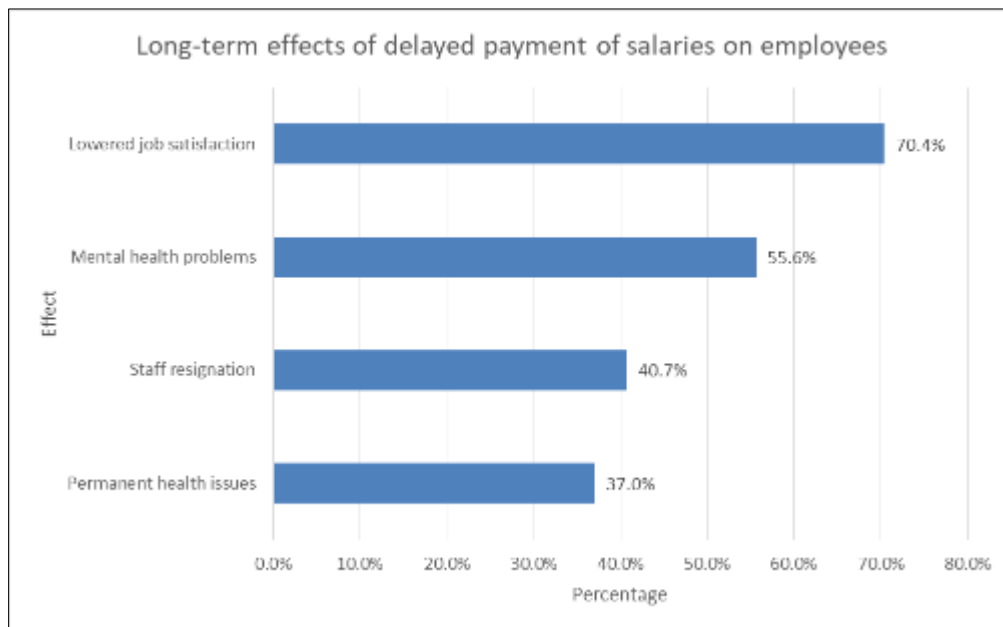


Figure 8 Long-term effects of delayed salary payment

The study, therefore, emphasizes the need for urgent intervention by local authorities to deal with systemic issues that cause delays in salary payments. Improved financial management practices and timely disbursement of salaries will contribute to employee well-being, morale, and, ultimately, improved service delivery.

4.4. Possible solutions and interventions that can mitigate the problem of delayed payment of salaries in local authorities

The study identified several key solutions to mitigate the problem of delayed salary payments in local authorities, particularly within the Lusaka City Council. A prominent theme was the implementation of strong financial control

systems, with participants emphasizing the need for enhanced transparency and accountability. As one respondent noted, "Improve on financial management through implementation of strong financial control systems" (Participant 10). This aligns with Lee et al. (2019), who advocate for strengthening internal financial controls to ensure timely salary disbursements.

Improving revenue collection was another critical solution, with participants suggesting enhanced strategies and task forces to maximize revenue sources. One participant stated, "Close supervision for revenue collection" (Participant 16), highlighting the necessity of effective oversight. This is supported by Nyarko and Osei-Tutu (2019), who found that effective financial management practices could enhance timely salary payments.

Additionally, combating corruption emerged as a vital intervention, with participants calling for strict enforcement measures. "If there are people found practicing corruption, they should be charged or taken to the court of law" (Participant 1) reflects the urgency of addressing unethical practices that hinder financial management.

Training and capacity building were also emphasized as essential for improving employee performance, particularly in revenue management. Participants noted, "Motivating employees through capacity building" (Participant 11), indicating a consensus on the importance of equipping staff with necessary skills.

Lastly, transitioning to digital platforms for revenue collection and salary payments was suggested to streamline processes and reduce inefficiencies. "Digitize payment methods" (Participant 6) underscores the potential benefits of embracing technology. These findings collectively highlight a multifaceted approach to addressing delayed salary payments, reinforcing the need for comprehensive reforms in financial management and governance.

5. Conclusion and Recommendations

The investigation into salary delay at Lusaka City Council has gone a long way in establishing key causes, impacts, and strategies toward addressing the critical challenge facing employees. Among its findings are that 74% of workers suffer from delay in salary, caused by inefficiency in management practices and the general lack of funds. It is consistent with other studies highlighting that systemic flaw in financial control create an inefficient environment for payment of salaries in time.

These delays go deep into worsening the well-being of the employees, further affecting their performance at work. An overwhelming majority reported feelings of stress and financial difficulties, as 85.2% of the respondents indicated late salary payments as a big problem affecting their welfare. The emotional toll because of this translates into lowered morale, productivity, and higher turn-over intentions among the workers.

Some of the proposed key interventions in this study were strong systems of financial control, an improved strategy in revenue collection, and tough anti-corruption measures. In addition, training and capacity building in employees' and transitioning to digital platforms for salary payments were necessary steps to manage their finances well and pay salaries on time.

Recommendations

The systemic issues that cause delays in payment of salaries need to be urgently addressed. The study recommends strengthening financial management and accountability through robust control systems and training for staff. Improving revenue collection via task forces and electronic systems is essential. Additionally, minimizing political interference and streamlining budget approval processes will enhance timely salary disbursement. Implementing strict anti-corruption measures and providing employee support programs, including financial literacy and mental health services, are crucial. Further research should focus on the long-term effects of digital systems, gender-specific impacts, and the relationship between corruption and employee performance.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

Statement of informed consent

Informed consent was obtained from all individual participants included in the study

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