

CHAPTER 3: Study Design and Methodology

The previous chapter presented the literature review surrounding the concept of property taxation system. This chapter explains and justifies the research methodology and methods used in this study. This chapter describes the methodology used in this study on collecting data for opportunities for property taxation system in Epworth. The sample procedures employed, the target demographic, the institutions visited, and the data gathering methods and strategies employed are all outlined and discussed. This study aims to propose solutions to property taxation system in Epworth. According to Tubey, Rotich, and Bengat (2015), during the most of the twentieth century, the primary research methodology used was primarily quantitative, but due to its inability to provide comprehension of why things are the way they are, social scientists created qualitative research methodologies. This study takes a hybrid strategy, consulting both quantitative and qualitative methods. Where quantitative methods failed, qualitative methods were used, and vice versa. This makes the scope of the study simple, researchable, objective, and unambiguous (Ariyawansa & Gunawardhana, 2006). The chapter discusses the study's research philosophy, research design, paradigms, and assumptions.

According to Saunders (2019), a research paradigm is a set of presumptions and ideas about how knowledge is created and how those presumptions and beliefs connect to the research that is being conducted. A research paradigm is, to put it simply, the process of learning about a certain area. Several research paradigms may be utilised in a research study, the most common of which are positivism, interpretivism, constructivism, and pragmatism (Saunders, 2019). Choosing a research paradigm is essential for each study. Positivism examines quantifiable variables, that is quantitative approaches, whereas interpretivism entails a far more qualitative investigation of a topic (Creswell, 2011). Because this study used a mixed method approach, one paradigm was insufficient.

This study employs a hybrid paradigm/pragmatic method, albeit with a bias toward positivism. This study aims to give possibilities of a functional property taxation system in Epworth. Despite the apparent conflict between

the quantitative and qualitative research paradigms, it is essential to be pragmatic so that the shortcomings of the qualitative approach are compensated for by the advantages of the quantitative approach, and vice versa. For this reason, the research employed the pragmatist paradigm. The research paradigm used for this study is influenced by positivism and interpretivism.

This study did not provide a new theory; rather, it adds to our understanding of possibilities of a property taxation system in low-income neighbourhoods in Zimbabwe. The study's research paradigm focuses on specific issues with funding for residential and commercial taxable properties in Epworth. An organised and coherent set of assumptions makes up a reliable research paradigm. A research paradigm helps with technique selection, research plan, data collecting, and data analysis. According to Saunders (2009), the research design that would be employed to carry out a study is determined by the researcher's presumptions, belief systems, or worldview in conjunction with a research paradigm.

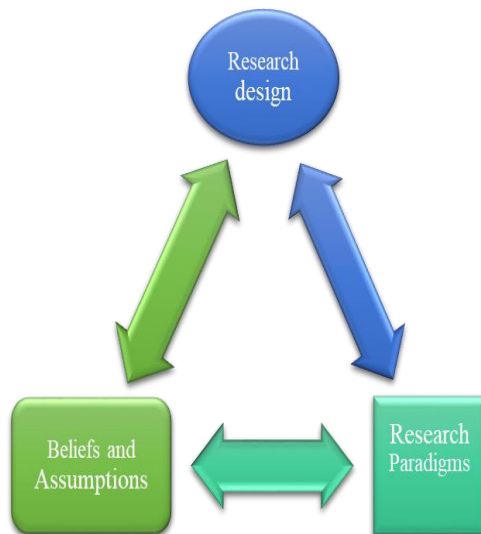


Figure 5: Relationship between Research Paradigms, Assumptions and Design; (Saunders, 2019)

According to Saunders (2019), while developing research philosophies and designs, paradigmatic conflicts are necessary for every research undertaking. The connections between the researcher's assumptions, research paradigms, and study design are depicted in Figure 5 above. Regarding the functions of the property taxation system in commercial and residential properties, various authorities have varying opinions and strategies for local authorities to maximise their revenue. In developing countries property taxation has recently begun to gain attention as a key revenue generation vehicle for local authorities. It draws on several different fields that already had their philosophies and ideas, including the social sciences, natural sciences, applied sciences, and behavioural sciences. It is challenging to develop a unique philosophy for real estate taxation that is distinct from the other disciplines since paradigms are combined and derived from many backgrounds.

The positivist philosophical ideology is predicated on the idea that factual knowledge is attained by observation and measurement, according to Creswell (2011), who also cites interpretivism as the research paradigm for this study. But because property tax depends on both the scientific and social sciences, it is important to concentrate on more than one paradigm because, at the conclusion of the study, what was seen needs to be interpreted. According to Bryman and Bell (2003), the mixed methods technique was utilised in this study to integrate quantitative and qualitative features. This approach combines social inquiry (interpretivism) with science (positivism).

According to Saunders (2019), a research design is a technique used by a researcher to address research questions and it serves as a road map in any research since it adds significance to study by connecting facts and deductions to research questions. To get a better understanding of problems of the property taxation system in Epworth, this study used an embedded single case study technique. According to Yin (2003), most scholars avoid case study research due to the biases involved. According to Saunders (2019), a deductive approach is required in exploratory case study research. This study strikes a balance between description, analysis, and interpretation of data results acquired from the single case study that is the case of Epworth.

The property taxation process was explored, an in-depth examination of how residential and commercial properties in Epworth are taxed will be carried out during data collection. The study's research design was decided by the research objectives and questions. It is pointless to use a research design that does not achieve the study objectives or answer the research questions. Some objectives and research questions are best answered and handled utilising both qualitative and quantitative approaches, however the majority of objectives and research questions are mostly oriented toward qualitative methods. As a result, the study employed a mixed methods approach using triangulation, in which the limitations of one technique were countered by the benefits of the other. A case study investigation, according to Yin (2003) is one that explores a real-life event or phenomena whose limits are not distinct

According to Saunders (2019), qualitative research approaches are used when a researcher is searching for interpretative opinions and needs to give the issue under investigation context and meaning. As in the case of this study, many qualitative research designs are known to include deductive methods that evaluate pre-existing hypotheses. The conceptual framework and theoretical framework of this study were based on the qualitative method because qualitative research examines meanings and links between phenomena through data collecting and analysis procedures. According to Young and Schmidt (1996), the qualitative school of thought refers to the collecting of data and information for the purpose of analysing and interpreting social phenomena or human behaviour via the use of methodologies, concepts, and qualitative procedures. This study aims to analyse and proffer solution to property taxation system in low-income neighbourhood in order for local authorities to get the best out of the registered properties within their area of jurisdiction. To better understand the contributions of the current property taxation system in Epworth this study also included photos that were collected through fieldwork and detailed explanations of them, since Saunders (2019) pointed out that words and pictures make up the majority of qualitative research. Semi-structured interviews were utilised in this study.

According to Saunders (2019), quantitative research designs are often utilised, especially among positivist researchers. When the inductive method is necessary to test a hypothesis, quantitative procedures perform best. Relationships between variables that may be quantified using statistical ranges are known to be studied using quantitative methodologies. According to Brynard and Hanekom (1997), quantitative research encompasses techniques like surveys and studies that employ histograms, pie charts, bar graphs, mean, mode, charts, and standard deviation among other things when analysing data to describe and explain occurrences. This study explores how different properties are taxed in Epworth which affect the income generated by the local authority, service delivery and compliance rate from the residents of Epworth. This approach was used in part of the research to assure generalization and, as a result, probability sampling approaches were used. A questionnaire survey was one of the methods the researcher used to collect data. This made it feasible for the researcher to be as detached from the research subjects as possible.

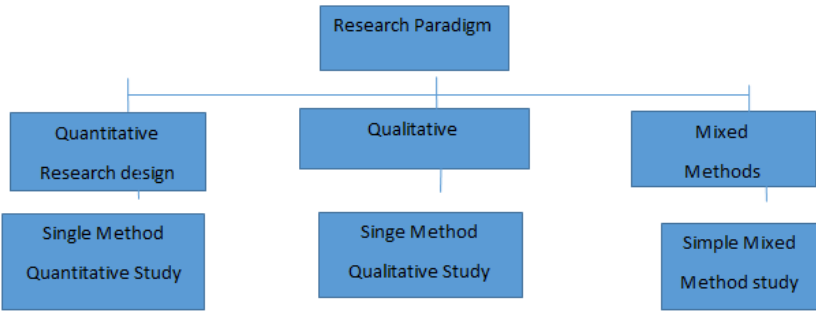
The premise underlying the mixed methods approach is that qualitative and quantitative data collecting approaches are used while gathering and analysing data. This strategy is one that combines quantitative and qualitative methodologies, according to Bradburn *et al.* (1979). In this investigation, triangulation was employed. Key informant interviews and questionnaires were both used by the researcher. These research tools included both qualitative and quantitative research questions. The qualitative method would be sufficient when the quantitative approach is insufficient, and vice versa (Alreck and Settler 1985). The research adopted a hybrid research strategy that mostly used both quantitative and qualitative research. To allow for a broader range of viewpoints and improve the study's level of knowledge, the research employed one approach (for example, quantitative) to analyse the relationships between the other method (for example, qualitative). A significant amount of literature evaluation was conducted to support the fieldwork research findings. To supplement primary data, statistical data analysis, literary critique, secondary data analysis, and historical data analysis were also conducted (Creswell, 2005).

Table 2: Advantages and Disadvantages for Mixed Approach method (Adapted from Creswell, 2011 and Saunders, 2019)

Advantages	Disadvantages
Allows weaknesses of one method to be compensated by strengths of another	Time taken to conduct study may be longer
Helps in generalising data	Discrepancies in different types of data
Allows for triangulations	Hard to interpret data
Useful when there are unexpected and then using other methods	It is difficult to conduct in terms of sequential order and timing
Findings can easily be described and order and timing reported	

The pros and downsides of embracing mixed method approach in research are shown in Table 3.1 above. The downsides are that the researcher must be more focused, spend more time, and pay close attention to detail while acquiring, analysing, and presenting data (Yin, 2003). However, the benefits far outweigh the drawbacks because an embedded single case study research, like this study requires a pragmatic approach to explain various variables such as collection rates, total annual revenue, level of service delivery and possible challenges of the current property taxation system.

Table 3: Research Paradigm (Adapted from Saunders, 2019)



The research paradigm used for this study is depicted in Figure 3.2 above. The study was not restricted to either a quantitative or qualitative design. It was pragmatic since it took elements from numerous sorts of study designs. According to Saunders (2019), a study design might blend approaches in a variety of ways. A questionnaire with open questions where the responder fills in the information may be used in a research design. The researcher may

also conduct more interviews to obtain clarification and explanation of the respondent's replies. Some features that required enumeration were slanted toward the quantitative technique, while those that required explanation after observation and survey were skewed toward the qualitative approach, and some aspects, such as pragmatism, were obtained from the mixed methods study.

According to Yin (2003), single case study research is used to examine an existing grounded theory. Using Epworth as a case study, the study examines how commercial and residential properties are taxed in Epworth since several properties in this neighbourhood have no title and they are difficult to carry out a valuation, but several transactions are taking place in Epworth. According to Yin (2003) a single case study is also appropriate when the event being studied is exceptional or severe in character. Due to the lack of information on residential and commercial property taxation' processes done in Epworth, the reluctance by the local authorities to disclose the specifics of their financial operations, there are no many sources of information about property taxation systems in Zimbabwe. As a result, this study on Epworth satisfies Yin's criteria for classification as single-embedded case study research because it is distinct, pertinent, and covers conditions of the everyday operations of local authorities in collecting revenue from both residential and commercial properties in Epworth. The longitudinal aspect of my embedded single case study research, as described by Yin (2003) as another requirement for justification. The case study investigates the findings of the Epworth Property taxation system and other time periods, in this instance from 2017 to 2021. Due to the aforementioned justifications, this study satisfies the requirements for a single case study investigation.

According to Yin (2003), the researcher should create a unique research design for a case study, and the evidence used in the study should be related to the goals of the investigation. This study employed a custom case study research design that will be covered shortly. According to Criswell (2006) a case study research design should have these five elements and these are all of the aforementioned are covered in the research's case study that has a single case study design. According to Yin (2003), this method offers descriptive information that is relevant to the case study. The financial operations of Epworth Local board, their revenue generation streams, the difficulties in collecting rates and other property taxes and their intended goals in line with

property taxation are all included in this study. Examining several elements, such as collection rates, revenue generated year on year, level of service delivery in Epworth are all included in this case study. As a result, this case study is an embedded single case study design using Yin (2003) and Criswell (2006) numerous units of measurement, data collecting, and analysis. Due to the novelty and significance of this single case study research that hasn't been done before in Zimbabwe, it is accepted as one. In particular, it focuses on Epworth property taxation system. This study's single case study design unified the research goals, research questions, key variable indicators, research instruments, and important assumptions into a single research technique matrix, as shown below.

This study is essentially an embedded single case study centred on the challenges and possibilities of Epworth property taxation systems that consist of high informal commercial and residential properties. Because this is an exploratory study, the researcher relied heavily on a literature analysis to examine the challenges and possibilities of the property taxation system in low-income neighbourhood. The research design matrix table shown below aided the researcher in gathering field data for the study. The links between the research objectives, the particular research questions to be answered, the main variables involved, the research instruments employed in the study, the target group, and the major assumptions that inspired this investigation are explained in Table 4 below.

Table 4: Epworth Research Methodology Matrix (Author's creation, 2022)

Research Objective	Specific Research Questions	Key variables/ Indicators	Research Instruments	Target Group
To analyse the existing property taxation system rating and different types of property taxes applicable in low-income neighbourhood in Epworth	What is the property taxation and rating system and different types of property taxes applicable in low-income neighbourhood in Epworth?	Types of property tax collected Annual Revenue collected	Key informant interviews questionnaire survey method Observation Literature Review	Epworth Local Board Administrative Staff Real Estate Professionals Planning Professionals Zimra Compliance officer

To assess the problems of property taxation and rating in Epworth	What are the problems of property taxation and rating in Epworth?	Constrains opportunities Solutions	Key informant interviews Questionnaire survey method Observation Literature Review	Epworth Local Board administrative staff Real estate Professionals Planning Professionals Residents
To explore the possibilities of an improved property taxation and rating system in Epworth	What are the possibilities of an improved property taxation and rating in Epworth?	Collection rates Level of compliance Service delivery level	Key informant interviews questionnaire survey method Literature Review	Epworth Local Board Administrative Staff Valuation Officers Real Estate Professionals Residents
To assess the possible legislative changes required to make effective property taxation and rating system in Epworth	What are legislative changes required to make effective property taxation and rating system in Epworth?	Opportunities Recommendations	Key informant interviews questionnaire survey method Literature review	Epworth Local Board Administrative Staff Valuation Officers Real Estate Professionals Residents

Through the use of key informant interviews, observation, questionnaires, and literature reviews, primary and secondary data collection techniques were employed.

Target population is known as one that has a number of clearly defined groups of the people, elements, services, or properties that are being looked into (Ngechu 2004). The residential and commercial properties in Epworth make the subject of the study. But because there are many informal residential and commercial properties in Epworth, this study focused on a sample size of 120 participants which consist of 15 residents from each ward and 10 key informants from Epworth Local Board, 2 interview Zimra Tax Compliance Officers and 3 key informants from Ministry of Local Government that is

$(15 \times 7) + (10 + 2 + 30) = 120$. Epworth Local Board govern the property rating system in Epworth as guided by Urban Councils Act [29:15]. The research concentrated on the property taxation and rating processes that are employed to both residential and commercial properties as provided in the Urban Councils Act [29:15]. Since it was impossible to reach the whole target demographic, Epworth was chosen the case study analysis to represent the low-income neighbourhoods with high informal settlements being formalised.

The research also aimed to suggest ways in which residential and commercial properties in Epworth shall be taxed so that the local authority will maximise on their revenue collection and improve their service delivery. The researcher focused on Epworth property taxation system through conducting qualitative key informant interviews with ten workers from Epworth local Board from the department of Estate and Valuation, Rates. Zimra officials to contribute their informed opinions in this study with regards to the property taxation system in low-income neighbourhoods. There were 120 questionnaires were distributed in total.

The stratified random selection approach was used in this study to select participants from residential and commercial properties in each and every ward. The population was classified into more than two strata-based characteristics such as occupation, location in terms of ward, property use and property ownership. The researcher calculated the sample frame in this study by using both probability and non-probability samples (Yin 2003). When it came to number of participants in each and every ward, the researcher used a multi-stage strategy and the snowballing technique in choosing participants. The study focused on key informants from Ministry of Local Government, Zimra Tax Compliance officer and Epworth Local Board Administrative staff as well randomly selected residents who were knowledgeable on with this study in each and every ward as guided by the map boundaries as shown in Figure 1.

To gather primary data for this study, field observations, questionnaires, and interviews were used. Yin (2003) asserts that archives, records, interviews, direct observations, and participant observations are among the sources of evidence for case study research. Some of the secondary data sources studied were annual reports, government papers, council records, newspaper stories,

periodicals, and films. The primary and secondary data gathering techniques that are covered in more depth below, made up the majority of the different sources of data for this study.

To measure the desired outcomes, relevant data is collected using research instruments. Theoretical presumptions are always subject to observational testing and experience through data collecting before they are verified or tested. To gather both qualitative and quantitative data for this study, research tools like observations, surveys through key informant interviews, and questionnaires were used. The questionnaire served as the study's main research tool, and the study was mostly qualitative in nature. Both primary and secondary data sources were used in the investigation. The investigator's initial data collection is considered primary data. Primary data are defined as "data that are taken from the field of research in their raw state" as noted by Hakizuwera (2007). Primary data for this study was gathered using techniques including structured and unstructured interviews, questionnaire surveys, and observation. Quantitative or qualitative primary data are both acceptable.

This study includes reading a variety of literature on the functionality of property taxation system in developing and developed countries, including books, journal articles, websites, newspapers, annual reports, and numerous publications. As a matter of principle, it was essential to adhere to established academic policies and procedures regarding plagiarism. For secondary data used, in-text citation was made and an APA citation style was used on the reference list in the study. The researcher did not claim the writings of other authors as his own. Information that has already been gathered and made accessible for use by others is referred to as secondary data. According to Saunders (2019), using secondary data entails doing a thorough review of information that has already been gathered for another reason. By supplying additional information, interpretations, and conclusions, secondary data is utilised in research to address the research question or to achieve the study objectives. For the sake of this study, secondary data will be interpreted to imply already-available, second-hand information. Desk research is a vague definition of secondary data. The Urban Council Act 29:15, RTCP Act [29:12], and other government publications served as the study's published secondary data sources. The majority of the data utilised in the study was easily

accessible, cost-effective, and time-efficient, hence secondary data collecting techniques were used. Textual critique was carried out to allow for believability. This study relied more heavily on primary data since some of the information from reports was out-of-date. The main ways for gathering data for this study are explained briefly below:

According to Hakizuwera (2007); “interviews take place when a researcher meets with a respondent to ask questions and obtain responses.” There are two types of interviews: organised and unstructured. Structured interviews employ a series of consistent, planned questions with each participant (Saunders, 2019). According to Moss and Goldstein (1979), the structured interview approach entails gathering data using a planned set of questions. Interviews are a critical and necessary source of case study information (Yin, 2003). The questions were initially written out by the researcher, who then utilised the 30 questions to collect responses from the intended audience. Because the researcher had previously pre-written a list of questions, the interviews were organised. The replies are logged according to a regular timetable. Closed questions those with predetermined or constrained answers are used in structured interviews.

Unstructured interviews are ones that are not standardised, sometimes referred to as key informant interviews, and are qualitative in nature, according to Saunders (2019). According to Yin (2003), a guided interview has to be flexible in order for the researcher to pursue a consistent path of inquiry. As the conversation went on, the researcher sometimes used an interview guide to ask questions. This strategy, according to Moss and Goldstein (1979), uses extensive personal observation skills to derive conclusions about the phenomenon being studied. To prevent asking unnecessary questions and to manage the respondents' responses, the researcher employed open-ended questions using an interview guide as a checklist. Key study questions about problems and possibilities of property taxation and rating system in Epworth were developed by the researcher and cantered on ideas such revenue collected, property tax amount paid, receiving of council bills and service delivery issues in Epworth. These ideas were transformed into interview questions that the researcher used to physically interview the main informants and document their replies. Each interview lasted no more than 20 minutes. According to Bradburn et al. (1980), open

inquiries allow the respondent to talk freely without being told what to say. According to Gravetler and Wallnan (2008), “unstructured interviews make use of checklists so that the interviewer will remain focused on his research”. In this instance, the researcher's research tool was an interview guide

Before asking any questions, the researcher got the interviewees' permission. There were no blind interviews conducted. The interviewees were informed that declining the interview was completely up to them and wouldn't have any negative effects. Prior to an interview, the researcher introduced himself, defined the goal of the study being conducted, and informed the respondents that the interviews were voluntary and that they could end at any time if they felt any kind of coercion or bias. This backs up Yin's (2003) claim that the majority of case study investigations utilise open-ended questions that allow participants to freely express their thoughts. The researcher preserved anonymity since no participant names were revealed. All research subjects' identities were concealed throughout the interviews, and the researcher emphasised that all information would be kept in a confidential manner. The creation and administration of the questionnaires are described in the next paragraph.

Questionnaires have several definitions, but for the sake of this study, a questionnaire is defined as a self-completion survey in which the individual answering the questions fills in their own replies. According to Payne (2004), a questionnaire is a written collection of questions on paper that respondents must answer through either face-to-face interviews or structured inquiries. Because of technological advancements, the researcher transmitted some of the questions electronically by e-mail or electronic devices such as cell-phones and tablets using e-survey methodologies. Saunders (2019), also indicate that a questionnaire can be administered in person, over the phone, or in the absence of the researcher. Comparatively, according to Oppenheimer (1992), surveys elicit ideas, viewpoints, or data from a specific target audience.

To gather socio-economic demographic information, such as sex, age, marital status, disposable income, a questionnaire survey was employed by the research in this study. The researcher created the questionnaire researcher created the questionnaire with the idea of challenges of property taxation and

rating system to collect data on demographics, level of compliance, level service delivery, registration of property, frequency of carrying the general valuation role and the effect of the property taxation system to the property market. The fundamental ideas were transformed into a list of inquiries that the participant might respond either physically or online. A list of identified respondents from Epworth Local Board received physical questionnaires after the researcher initially contacted and inquired about the clients' willingness in taking part in a study. Online surveys were distributed using email addresses and WhatsApp accounts. The questionnaire for this study has the following design: short and simple; followed a logical structure; provided sufficient space to fill responses; provided use of technical jargon had a respectable exterior in terms of the paper's colour, quality, and typography. No compulsion was employed in the administration of the physical or online surveys. The researcher would get prior agreement, explain the motivations for the study, and provide participants the choice to decline participation without facing any repercussions.

The study tool entails traveling into the field and directly observing the situation there, and occasionally collecting pictures, scratch notes, and diary entries. According to Saunders (2019), observation has long been disregarded as a useful strategy for data collecting. To prevent observer bias that occurs when a phenomenon is poorly understood and interpreted owing to time restrictions, sufficient time must be allowed for observation. Observations ought to be interpretable in several ways. The researcher went to and made some notes on all residential and commercial properties in Epworth. The researcher initially created procedures for acquiring data, such as taking notes and taking pictures, and then observed before analysing data. The researcher's observation objectives were to examine selected types of residential and commercial properties in Epworth. According to Yin (2003), fieldwork at the case study location allows a researcher to make first-hand observations.

In Katabua (2014), Leedy and Ormod (2005) argue that a research instrument's validity may be judged by how well it captures the intended outcomes. The same authors assert that consistency should be present in a research instrument when measuring a phenomena *ceteris paribus* to be reliable. Saunders (2019) asserts that when it comes to interviews, internal validity may be attained by utilising inquiring meanings, clarifying questions,

and examining replies from several angles. He continues by saying that the precision of the pilot testing and the question design, questionnaire structure, and reliability of questionnaires are all important factors. The researcher's talent and experience determine the validity and dependability of case study research results (Yin, 2003). According to Katabua (2014), for a study to be valid and trustworthy, the respondent must understand the questions in light of the researcher's objectives, and the researcher must see the respondent's responses in light of the respondent's intents.

The study's questionnaire was valid to enable accurate data collection and was trustworthy to guarantee consistent data collection. This was accomplished by conducting a pilot study with a small group of key informants to evaluate and enhance the questions' appropriateness and relevance. A total of 5 questionnaires were emailed to the participants, who provided comments on any inaccuracies or ambiguous questions. The issues were then corrected by the researcher. Yin advises using a variety of sources of data, building a chain of evidence, and having key informants evaluate the case study report to attain construct validity. According to Yin (2003), thorough explanations and pattern matching help to create internal validity in case studies. Yin (2003) goes on to say that using case study databases and protocols and theory-based single case study designs provides external validity and dependability.

According to Creswell (2003), cluster analysis should be done to determine any variations in replies based on categories to analyse response differences. Data collected from Epworth Local board and randomly selected residents, observations, publications, information from participant interviews, and questionnaires were the main sources of data for analysis. Creswell (2005) emphasises that data should be categorised and classified to develop a common theme or argument while conducting quantitative data analysis. The data was collected and analysed by the researcher using frequency distribution tables, bar graphs, and pie charts. To determine the proportion of responders, the overall response rate of the surveys was determined. Tables, bar graphs, and pie charts were used to present data because they are simple to read and interpret, and they allow for easy comparison of results. Descriptive statistics were used because they are simple to use and provide a

representative view of all data collected because they use frequencies, averages, and ranges.

It was critical to preserve ethics throughout this investigation. The topics raised in the study are private and confidential. The study used an informed consent form to preserve the privacy of participants and interviews. Informants were neither paid nor pressured to provide information for the objectives of this study. The informants were chosen from a pool of willing volunteers and the identities of individuals who participated in the study were not disclosed. According to Saunders, Lewis, and Thornhill (2019), every research involving human participants should follow ethical procedures such as information preservation and protecting anonymity in certain instances to safeguard young and vulnerable people. During the interviews and focus groups, the researcher introduced himself, and the name of the institution and the purpose of the study. At the end of each questionnaire and interview, respondents were thanked for their time and cooperation, and it was underlined that their names would be kept secret. Respect for humans, avoidance of deceit, confidentiality anonymity, informed consent, beneficence, and integrity are among the ethical principles that guided this study, as mentioned in detail below.

Principle of Ethics during the course of this study, every participant's point of view and decisions would be honoured. Nobody would be compelled to provide access or information. According to Gray (2014), a lot of researchers lie to their subjects to obtain knowledge that they believe they wouldn't otherwise obtain if they conducted their research openly. This study would be carried out honestly, openly, and without any dishonesty.

Confidentiality/Anonymity - Restricting access to information is confidentiality. Only when a person has provided consent will confidential information be made available otherwise, anonymity would be maintained (Gray and Hay, 2006). The researcher gave assurance to the respondents that names of the participants will not be disclosed during the survey.

An informed consent policy would be upheld- Before doing the research; permission would be given. Potential implications that may develop during or after the study would be addressed to respondents, who should willingly

agree without coercion and clearly understand why the research is being conducted (Faden and Beuchamp, 1986). The researcher gained informed consent by having subjects sign and return an informed consent form.

The Beneficence form is included in the Appendix section -Asserts that the researcher should perform good research. According to Kumar (2014), one of a research's needs is to benefit the society in which it is conducted. The purpose of the study is to make recommendations on the effectiveness of property taxation system in Epworth. According to Crane and Matten (2009), integrity is the continuous application of moral principles and ideals. This study was carried out in an integrated manner, employing ethically acceptable principles through acknowledging other people's work.

The study encountered some problems specifically in the type and data format that was being sought. The exact number of properties maintained in valuation roll the throughout the period under study could not be provided. Consequently, it was not possible to isolate changes in the valuation roll caused by changes in the number of properties in the roll. The timing of payments of due taxes, corresponding penalties and arrears could not be established rendering impossible to precisely examine the impacts of collection lags. Some relevant local indicators like taxpayers' income and commercial and residential rental price index could were not in applicable.

According to Yin (2003), a case study may not be what the researcher initially believed it to be. Residential and commercial property taxation were reluctant to share data and reports out other total revenue and expenditures as it is the inside information. The Epworth residents were unwilling to provide extensive details on their procedures or financial transactions because the dissertation will be published online and available for download. Many people avoided interacting with others out of concern for catching infections. Some of the study's most important key informants were unwilling to meet in person, while others were hesitant to divulge details out of fear that doing so may give their rivals an advantage.

The preceding discussion emphasised and clarified the study design, assumptions, and research paradigm. It outlined the case study technique and explained its relevance to the study using Yin's case study principles. This

chapter is crucial because it lays out the road map for the case study research. The approaches mentioned provide for data validity, dependability, and trustworthiness. The majority of the data gathered was primary data that was triangulated with secondary data to provide diverse perspectives on the research issue. The third part contains data presentation and analysis to analyse obtained data and give meaning to it.

CHAPTER 4: Data Presentation and Analysis

The study findings were presented, analysed, and evaluated in the findings are also reviewed in light of relevant theory and literature, and the study objectives, to uncover parallels and differences between this study and previous investigations. This helps to solve the research problem, research questions, and achieve the study objectives described in Chapter 1. Data is shown using tables, bar graphs, and pie charts. To analyse data for each of the significant areas of relevance to the study that pertain to the main research issue, a summary of responses from both research instruments was employed.

We present the statistical values of responses from of the study. Out of a total number of 110 questionnaires that were distributed 90 of them were returned giving a respondent composition of 82%. For the interviews 10 were to be conducted among key informants namely, Zimra Tax Advisory officers, Epworth Local Board Administrative Staff, Town Planners and 7 were successfully conducted. This gave a response rate of 70 % for the ones that participated in the interviews. The focus of study was for Epworth Local Board and its residents which consist of 7 wards as shown by figure 1 in Chapter 1.

Table 5: Composition of Respondents (Fieldwork, 2022)

Instrument	Number to be distributed/ conducted	Actual number distributed/ conducted	Percentage rate (%)
Questionnaires	110	90	82
Interviews	10	7	70

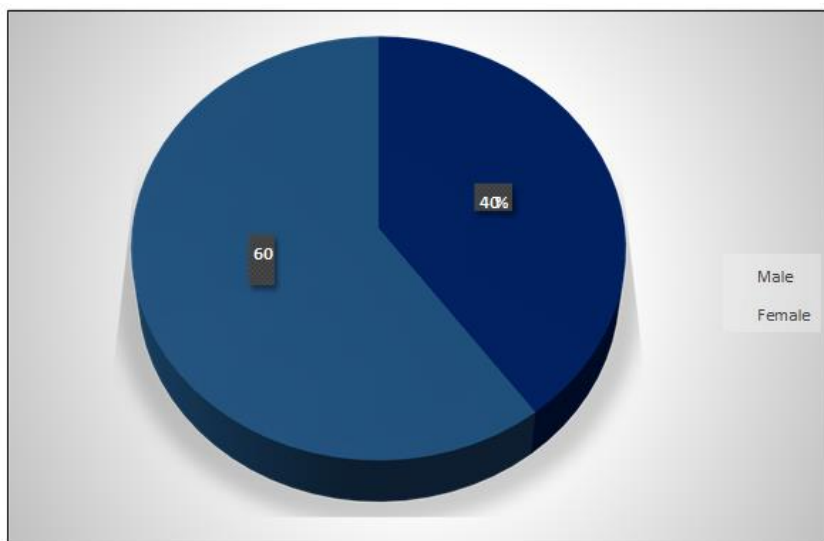


Figure 6: Sex composition of respondents (Fieldwork, 2022)

Of the 90 interviewees and questionnaire respondents, 60% of the respondents were female and 40 % were male as shown diagrammatically in the figure 6 above. This means that more female participated in this study as compared to man.

The research findings reveal that out of 97 respondents that responded the questionnaires and interviews 14% does not have knowledge about the property taxation hence the researcher was explaining the concept of property taxation and rating to those people so that they will give their thoughts. 46% of the participants were knowledgeable of the property rating as they have the background of paying rates to the council hence the researcher was well informed by this group of residents. Also all the participants for the 7 contacted interviews were all expect knowledge of the taxation and rating systems and how they operate and also obligations of rate payers and the council's role to provide services to its people.

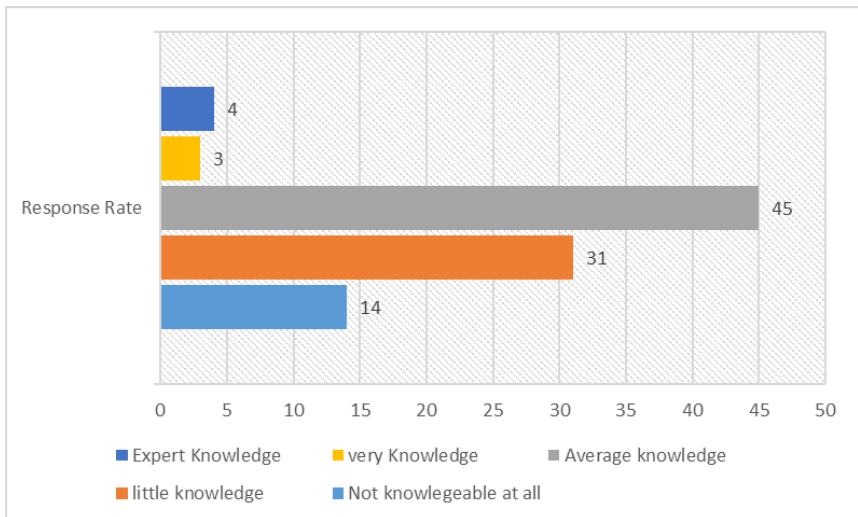


Figure 7: Shows property taxation knowledge by respondents in Epworth. (Fieldwork, 2022)

Research findings reveal that 56% of respondents are self-employed. Their monthly income is approximately 200 USD. However, some often fail to raise the US\$200 especially those involved in carpentry, selling of firewood and welding. 27% of respondents were employed and the greatest number are government employees such as teachers and some are employed in the private sector also they highlighted that their fixed monthly income is above 200 USD. 17% of respondents are not employed and they are struggling to raise 100 USD monthly. the respondents are hired in piece jobs to survive hence this group has no or have little capacity to pay rates to the local board as compared to other categories of respondents. Some respondents that are formerly employed have highlighted that they even extended their houses and they rented out other rooms which are yielding around 15 to 25 USD dollars per room this also contribute to their monthly income. The findings revealed that 57% of respondents participated in this study are self-employed; they are able to provide food for their families, making it difficult for them to pay council rates. Wards 5 and 6 are also home to pensioners and former Churu Farm workers who were transferred by the government as part of the land reform program. The majority of property owners benefitted from their holdings from a political standpoint, resulting in a lack of standardisation and

quality housing provision hence figure 8 depicts the employment status and income levels in Epworth.

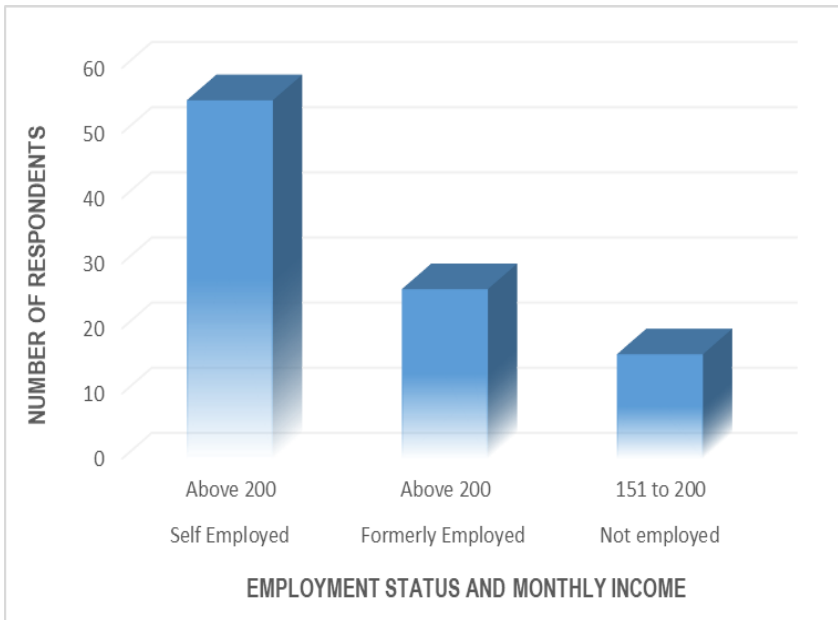


Figure 7: Employment Status and Monthly Income (Fieldwork, 2022)

According to Urban Council Act Chapter [29:15], section 247, a general valuation and assessment and a general valuation roll shall be made so that the time between the date the new roll becomes effective and the date the current roll became effective is not less than three and not more than ten years (2). Furthermore, the Minister may, by statutory instrument, extend such duration to a maximum of fifteen years in any given scenario. In cities, towns, and rural areas, councils impose property taxes. Each of these organisations regularly assesses the homes under its authority and creates an annual "rates schedule" based in part on the values. Depending on the local authorities' yearly financial budget requirements, these may change. Since there are licensed property valuers in Zimbabwe that can be procured to perform the general valuation of the properties are typically based on market

values properties. Below are taxes that are applicable in real estate transactions.

Research findings revealed that Value Added Tax (VAT) is termed as a transaction tax, the effects will differ depending on the transaction. A number of transactions are subject to VAT at a rate of 0% (from 1 January 2020; previously 15%), 14.5%, or both. There are restrictions on how input tax deductions can be used. Before executing any transactions connected to company activities, advice on the VAT consequences of those transactions should be sought. The registration requirement has increased from 60,000 that was calculated using currency based on United States dollars [USD], to a yearly turnover of one million Real Time Gross Settlement (RTGS) dollars (ZWL).

According to the ZIMRA Tax Compliance Officer, VAT is charged on each taxable supply made by a registered person. Any provision of goods or services made during or in support of a taxable activity is considered a taxable supply. A registered VAT vendor may deduct input tax credits paid in the course of making taxable deliveries to that person if a tax invoice is provided to support the deduction. In the case of a property sale transactions, it means all such transaction are due for VAT to ZIMRA but in the case of Epworth, the ZIMRA Tax Advisory and Compliance Officers they both revealed that several property transactions are no traceable since properties are changing hands without the knowledge of the ZIMRA this means there is high revenue loss for both Epworth Local Board and ZIMRA. This means that upon transfer of a property there is rates clearance and paying of all property taxes that are due to ZIMRA. They also noted that ZIMRA will be able to trace formal transactions that have been declared through the deeds office and that's where they are able to claim all the relevant taxes that are due.

Transfer duty is the other form of tax that was highlighted by the interviewed ZIMRA Advisory and Compliance Officer and it is payable on the acquisition value of property purchased at the following rates presented in Table 6 below:

Table 6: Transfer Duty Scale of fees (Fieldwork, 2022)

Value of the property (USD)	Rate of transfer duty
0 to 5,000	USD 400
5,001 to 20,000	2% of the value above USD 5,000
20,001 to 50,000	3% of the value above USD 20,000
50,001 and above	4% of the value above USD 50,000

Findings also indicate that transfer duty is normally payable by the buyer, but the agreement for the sale of the property will determine the person liable to pay these costs. In addition, conveyance costs of up to 4% (plus 14.5% VAT) must be added on. However, this is more applicable in other neighbourhoods which have title deeds and cession such as ward 1, 2 and 6 of Epworth where there was successful regularisation of settlements. The participants also highlighted that ZIMRA is also losing income in some transactions taking place in such neighbourhoods where there is no adequate property registration.

Stamp duty is one of the other property taxes which some transactions could be subject to stamp duty. The ZIMRA Officer has observed that the amount of stamp duty that is payable will vary and depend on the specifics of each transaction. The basic transactions can be summarised in Table 7.

Table 7: Stamp Duty fees Fieldwork (2022)

Transaction	Stamp duty
Bonds	0.4% (USD 0.40 for every USD 100 or part thereof)

Transaction	Stamp duty
Brokers notes - purchase of securities	0.25% (USD 0.25 per every USD 100 or part thereof)
Brokers notes - purchase/sale of any movable property other than a security	0.10% (USD 0.10 per every USD 100 or part thereof)
Brokers notes - purchase/sale of any immovable property	1% (USD 1.00 per every USD 100 or part thereof)
Off market share transfer instruments	2% or USD 2
Cheques	0.05% (USD 0.05)

For the above-mentioned transactions, tax counsel should be sought to ensure that the stamp duty calculations have been clearly considered and they have claimed it all.

Capital Gains Tax (CGT) is also the other tax that was mentioned by the key informant from ZIMRA, they also mentioned the following rates of capital gains tax are applicable in Zimbabwe on the sale of real estate or stock owned in firms that are listed (on the Zimbabwean Stock Exchange) or not purchased before to February 2019 Securities that have been listed: 1.5% of proceeds if they have been listed for at least six months, and 2% if they have been listed for less time. Real estate: 5% of sales. 5% of proceeds come from unlisted securities. acquired after February 22nd, 2019 Securities that have been listed: 1.5% of proceeds if they have been listed for at least six months, and 2% if they have been listed for less time. Property, unlisted securities, and other assets are each subject to a 20% capital gain tax.

In addition, a ZIMRA Tax Advisory and Tax Compliance Officer further explained the reasons for Capital Gains Tax, it is customary to accept property values as stated by the seller. The ZIMRA Commissioner may, however, use his authority under section 14 of the Capital Gains Tax Act to either increase the value or request a valuation report from a property valuer registered with the Valuers Council of Zimbabwe in certain situations where, in his opinion, the declared value falls short of and is outside of fair/open

market values for comparable properties. These situations could arise in, but are not restricted to property sales or transfers involving related parties where the relationship influences the finalized purchase price intentionally understating the worth of a property to avoid paying the full amount of capital gains tax. Sale of a property by private treaty in settlement of a debt where the seller may willfully understate the property's value to "free" money to pay off a debt. The key informant also indicates that Zimra is losing a lot of revenue since several properties in Epworth are exchanging hands without their knowledge because it is difficult to come up with the value of the property because the quality of houses in large parts of the neighbourhoods namely Solani, Donoro, Part of Overspill and Domboromwari as shown by the plates 1 and 2 respectively below.

Rating Valuation in Zimbabwe is based on manual procedures anchored on the 'paper, tape measure and the clipboard', thus in data capturing the valuation team measures and physically inspects all non-residential properties and assesses all residential properties (Urban Council's Act Chapter 29:15 Part XVIII). On areas where there are no developments the data capturers should refer to local authority local plans and subdivisions to at least capture the stand number, stand size and use, this aided valuation of undeveloped land. In terms of Section 250 "the basis of valuation of non-residential property shall be the Open Market Value of the Property.

Section 252 provides the basis of valuation with regards to residential properties as a general assessment which basically entails calculation of number of rating units applicable to the subject property and determination of rating zones within which properties sharing similar attributes and values are situated (citation). According to section 247 (UCA 29:15), the process of Rating Valuation involves two aspects namely (a) a General Valuation of all Non-Residential Properties within its area in such a manner as to arrive at a fair and equitable valuation or assessment having regard to the provisions highlighted in Part 18 of the same Act & (b) the General Assessment of Residential Properties within its area.

Different methods of valuation are applied on individual properties. Methods are applied in accordance with property type are; The investment method of valuation is used on commercial properties; Contractor's method is used on

institutions, industrial and government properties; Profit method is used on income producing properties such as filling stations; Different methods of valuation are applied on individual properties; Methods are applied in accordance with property type. Non-Residential Properties include, Commercial (Shops, Service Stations), Industrial, Institutional (Churches, Schools, Colleges, Hospitals). For the purpose of rating valuation of non-residential properties, the council has the right according to Section 250(2) apportion the value of the properties between land and improvements (citation). Thus, in terms of this subsection, the valuation of the property shall be apportioned as follows:

The valuation of the land shall be its value as though it were unimproved with regards to adjacent properties (S251). The valuation apportioned to the improvements shall be the value of the property less the value of land as determined under Section 251 (citation). 'The Urban Councils Act (UCA) PART XVIII, talks about the valuation and assessment of properties for rating purposes, an array of sections in this part of the act is mainly focused on the valuation procedure and considerations when valuing properties in the jurisdiction of a local authority for rating (the whole process which leads to the creation of the General Valuation Roll) (citation).

Assessment of residential properties include determine which Rating Zone the property is in; the allocated rating unit for the property's value; The size of residential properties inside the rating zone must be comparable; In each zone, there ought to be homes close to one another; Any rating zone cannot contain a single property. Following the establishment of rating zones, the Town of Clack is obligated to issue a notice in the local newspaper and to make sure that anybody may access the map showing the zones of an area comparable to the smallest stand size permitted by the current local zoning regulations in the area where the residential property is situated.

Rating Unit = *(Area of the Property)*

(Minimum Stand Size in an Area)

The Urban Councils Act [29:15] specifies the following key factors for rating valuation: Any quantity that is less than a quarter of the rating unit is to be

disregarded (0.24); any quantity that is a quarter of the rating unit (0.25) or more but less than three quarters of the rating unit shall be counted as half rating unit; any quantity that is more than three quarters (0.75) of a rating unit shall be counted as full rating unit (1); Any residential property must never receive a rating that is less than half a unit.

The Figure 9 summarise the rating valuation process that any Local Authority in Zimbabwe should follow to generate revenue through proper taxation system as provided in Urban Council's Act [29:15].

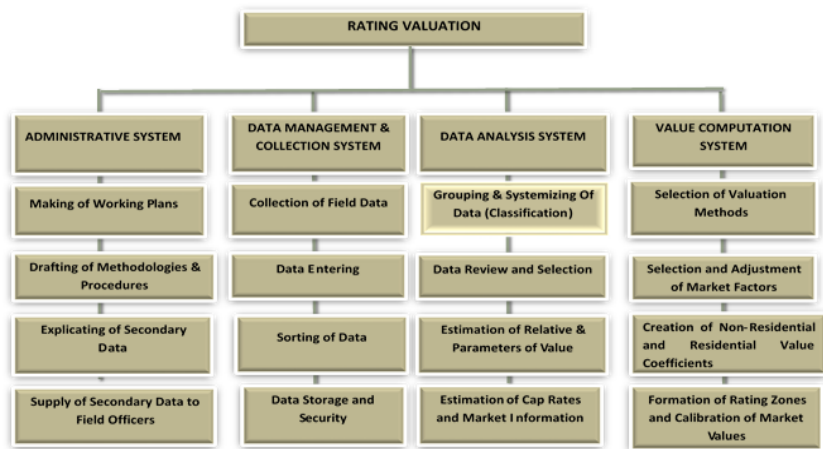


Figure 7: Rating Valuation process in Zimbabwe; (Fieldwork, 2022)

The findings reveal that, the current system that is in place being used by Epworth Local Board is not effective in the sense that the board is failing to generate bills, there are no clear defined settlement patterns, poor land records especially ward 3, 6 and 7 where the road accessibility is a challenge to several households and some houses are built in wet lands using cheap material. However, in ward 1, 2 and 5 they have managed to remap and upgrade the roads and to regularise some developments. Interviewed Local Board Town planner revealed that, the Local Board, for the past 2 years have been working on the move to regularise vending in major shopping centres in Epworth such as Solani, Overspill, Dombo and Ruben where have built Vegetable and Flea Markets so that they will generate adequate revenue through giving out leases to the venders but the response from the residents

has affected the progress to an extent of having incomplete projects and unoccupied constructed market as shown by the plate 1.



Plate 1: Vending Sites constructed by Epworth Local Board; (Fieldwork, 2022)

Plate 1 shows the unoccupied and occupied vending market which is located at Overspill shopping centre. These shows the move by the Epworth Local Board in trying to regularise the informal vending in all the shopping centres in Epworth. In addition, the researcher also observed several unlicensed shops in Epworth and the general response from the shop owners is that they claimed that, Epworth Local Board is charging high licence fee amounting to 200 USD once off yearly and monthly payments of operating of 50 USD. This means that Epworth Local Board have to adopt an aggressive approach in following their revenue to those unlicensed operators so that they will boost

their revenue from commercial properties in Epworth. 32% of commercial property owners who participated in the study explained that it doesn't make sense to pay for the license to operate I would rather sell groceries in my house that is shown on the plate where those unlicensed shops are being used for multipurpose that is both residential and commercial. The Counter response from the interviewed Epworth Local Board Administrator he revealed that "We deploy our teams on weekly basis to collect money from each and every tuckshop as their aggressive approach towards revenue collection". Plate 2 shows the pictures of licenced shops and unlicensed shops.



Plate 2: Unlicensed and Licensed Shops in Epworth; Source (Fieldwork, 2022)

The research findings on the weaknesses of property taxation and rating system in low-income neighbourhood. The figure below illustrates different sources of revenue for the Epworth Local Board.

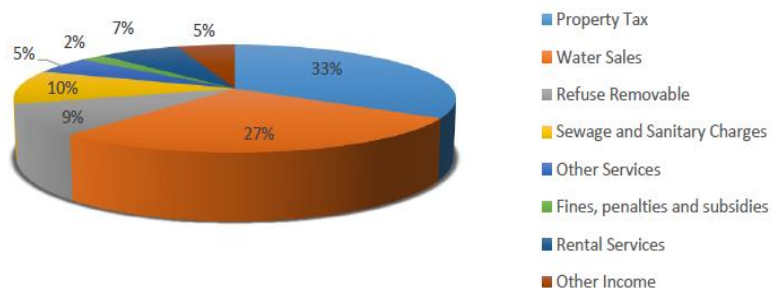


Figure 8: Sources of revenue for Epworth Local Board: (Fieldwork, 2022)

Property taxes, followed by water sales, are Epworth Local Board's two main sources of income. Property tax collections accounted for more than 40% of total income from 2015 to 2018. On the same invoice as the property tax are levies for water, trash collection, sewage fees, roads, street lights, and supplemental costs. Due to the fact that they are shown on the same monthly statement, these costs are paid together at the same time and are proportionally reduced by a single payment. A person cannot pay water or property taxes without also covering the remaining service fees. The word "other income" refers to money from sources such as advertising, parking, stand sales, and bus terminal fees. Although property taxes generate the majority of income, in Epworth they are yielding less money due to, among other things, the following factors; a number of reliefs and exemptions; Inconsistencies in value and an inability to update the valuation database little administrative resources and apparatus; inadequate record-keeping and inaccurate land records; Problems with enforcement and collection, a lack of political backing, and interference from the government with revenue collection.

Fair and effective property taxation and assessment system for the long-term is the way to improve the effeteness of the property rating and taxation system in Epworth. Transparency and accountability are the foundations of a just and efficient taxes and assessment system. Taxpayers need to be aware of the services they are purchasing and the cost of those services. Additionally,

there is a need to comprehend the link between service costs and the tax rates set to fund service delivery, and the responsibilities played by the province and municipal governments in determining those rates. In a similar vein, it is important to comprehend how market values impact property assessments and how those values translate to specific property assessments.

In addition to the operation of the system for taxing and valuing real estate, there is also the matter of fairness. Perceived disparities are produced by how various property categories are treated differently within the province. The methods for paying property taxes and the appearance of property tax invoices must also be taken into consideration. Despite Epworth's complex property assessment and taxation system, a long-term plan will be developed to reduce it and achieve equality and transparency. In Local Service Districts, the imposition of taxes on different property kinds leads to perceived disparities, hinders cost-sharing and increased collaboration, and discourages community reorganisation. The system of property taxes and assessments is convoluted and challenging to comprehend.

The alternative property taxation theory provides insights of theoretical and practical arguments in favour of property tax in developing countries. Because its implementation does not change the decision to invest in and supply in the form of human and physical capital, it supports the idea that property taxation is more effective than other tax systems, such as consumption and income taxes. This is due to the fact that a wealth tax, as opposed to a tax on productive endeavours, preserves incentives for positive behaviour and could even stimulate greater productive use of land and property. According to the study's results, Epworth does not have a foundation for taxing since there is not an improved settlement or suitable titling of properties that is in line with the theory's premise that taxation must have a basis.

The idea that there should be fair property taxation that must be taken into account as a progressive tax since land and capital, in general, are owned by very rich persons is supported by the theories that are now accessible, such as public choice theory. As a result, those with moderate and high incomes will probably be responsible for paying the tax. Results in Epworth show that there is no consistent charge of property taxes since only 32% of the people

pay rates and there is no equitable property taxation in Epworth as a result of inadequate land records.

Administrative advancement demands the creation of orderly, systematic record keeping, and the collection of precise data on land and properties that may lead to broader administrative advances. Property tax is typically seen as a solid and consistent source of income for local governments since the tax base is geographically fixed and paid by residents with limited movement. Due of their physical immobility, properties are generally easy for governments to find and tax, especially in regions with little administrative capability. Property tax is advocated as a means of transparency and accountability since it is very visible to taxpayers and, in principle, relates to improved municipal services. Because of this, it has the exceptional potential to act as a framework for negotiations over taxation and public expenditure between citizens and governments, therefore raising the responsibility of decision-makers and local politicians.

The efficiency benefit of property tax resulting from the tax base's immobility only applies to land and is not often applicable to buildings, especially movable non-residential structures. Applying property to businesses who, on average, use more real estate as a production input, for instance, may have a distorting effect on how, where, and how much they spend. When structures are taxed more heavily than land, it may be less likely that buildings will be maintained, especially if improvements to buildings are seen to boost the tax base. Furthermore, taxing new and well-built structures more heavily than slums may impede new building development that might impede urbanization or city growth.

In conclusion, research findings presented that there is no proper taxation system in Epworth which records transactions, so that it will full file provisions of the alternative bas theory and public choice theory because, only 32% participants in this study revealed that they pay rates to the council sometimes as they wish to pay.