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## **A Study of Financial Management Performance, Problems and Prospects of Hetauda Municipality in Nepal**

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### **Abstract:**

*The municipal financial performance, problems and prospects are interrelated matters with each other. The main intents of the study are to analyze the municipal financial performance and to identify the financial management problems and its possible improvement techniques. A descriptive and analytical research design was applied among 168 respondents (34 municipal policy advisors and 134 municipal taxpayers) of Hetauda municipality and simple random sampling method was used to select the municipality as a sample. Simple random sampling method was used to select the respondents as well. The average budgetary performance of Hetauda municipality is around 80 percent only. The average contribution of internal revenue sources to total revenue is more than half. The portions of administrative expenditure and development expenditure of total expenditure are more or less 21 and 64 percent respectively. There are a lot of financial management problems and possible improvement indicators, too. Both the policy making advisors and taxpayers have not unanimous voices on these problems and prospects. Hetauda municipality has a chance to overcome the problems by using improvement indicators and collecting own source revenue to fulfill the public demand.*

**Keywords:** *Financial management, performance, problems, prospects, service quality*

### **1. Introduction**

Financial management is only a component of organizational management. Human resource management is also another vital factor of management. Financial management is an ongoing as well as crucial task of any organization and it is, however decisive to the successful operation as it concerns with how the financial and other resources on hand to the organization are utilized. (National Treasury, 2000, p. 11). Financial resources are likely to be strong for all the time. It is necessary that these limited resources are set to the largely efficient use in a transparent as well as accountable manner. Also, they support to promote a pro-poor development strategy which addresses the real needs of the local community (Dirie, 2006). Good financial management is essential for the delivery of good public services and effective stewardship of taxpayers' money. (Audit Commission, 2010, p. 5).

Municipal financial management involves managing a range of interrelated components: planning and budgeting, revenue mobilization, cash, expenditure and assets management, procurement management, supervision and reporting. The contribution of each component is essential to ensure that expenditure is for social and infrastructure development, efficiently and effectively and these municipalities can be held accountable (National Treasury Republic of South Africa, 2011, p. 1). The municipal finance generally concerns with the income and expenditure preferences of municipal governments. It covers the revenue sources as well as the systems of financing infrastructures through the utilization of revenues. Among others, sound public financial management and effective mechanisms of fiduciary governance are two important ingredients of local good governance. (MLD, 2011). In recent decades, the list of finance activities has greatly expanded and the role of the finance office has become much more visible. Behind this development lie evolutionary changes in financial management practices. Three of those changes are highlighted here: the development of information technology, the increased focus on performance management, and the greater attention paid to the delivery of government services. (John R. Bartle, 2013, p. 72) Financial management is broadly concerned with three issues: working capital management, financing decisions and capital budgeting. Financial resource is extremely vital to each and every organization and its management have attracted much attention in the management literature (Redeemer, 2014).

The major aims of the study are to find out the financial management performance, and to explore the problems and prospects of financial management of Hetauda municipality.

## 2. Review of Literature

### 2.1. Financial Management Performance

Efficiency in financial management in any organization is always achieved through organizational determination to pursue excellent performance. In the organization, it requires self-control on the part of low, middle, and top level managers. (Ojo, 2009, p. 43). Redeemer Yao Krah, et al. (2014) explained that every organization requires some amount of financial resources to operate optimally and these resources need to be managed economically, efficiently and effectively. Thus management of financial resources required research attention, particularly where non-professional managers are involved in carrying out such function emotionally. From the starting to the end of the organization, the efficient management of finance is a very challenging task for managers.

#### 2.1.1. Budgetary Performance

Performance based budgeting system (PBBS) is proposed, but in ground reality it is not so effective. Nepal Government has introduced a local governments' performance measurement tool 'Minimum Conditions and Performance Measure' (MCPM); but in practice the performance measurements are made more as a subject of compliance of the legal provisions and are almost ineffective (Pant, 2000, p. 8). Budgetary analysis shows that Government of Nepal spent regular expenditure as budgeted but development expenditure and revenue paused behind the targets. This is a gloomy fiscal scenario-- Low development expenditure, low revenue collection, high regular expenditure, and high budgetary gap with the high inflow of foreign loan and grants etc are symptoms of dark fiscal scenario (Adhikari, 2005). A policy-based budgeting process enables the government to plan the use of resources in line with its fiscal policy and national strategy (PEFA Secretariat, World Bank, 2005, pp. 66-68). From the view point of DDC (District Development Committee) officials, the major causes of revenue immobilization are; lack of research, absence of taxpayers' database, lack of commitment of employees, lack of accessibility of target people, conflict situation and absence of strong political will etc. (Nepal Government, 2010, p. 57 & 58). Improvement in budgeting practices is time and again a significant movement in addressing financial problems. (Napoli, 2004, p. 13).

#### 2.1.2. Revenue Mobilization

Revenue collection is one of the main functions of local governments. Local governments collect funds from a variety of sources of revenues, including fee and fines, various taxes, license charges, building permits, and assessments of special properties. Municipal revenues should be received in a time to fulfill the developmental needs, credited to the appropriate fund, and accumulated into the correct bank account as quickly as possible. In addition, governments should strive for high collection rates for all revenues owed and keep the payment-making process simple and easy for citizens (Larson, 2007, p. 34). Resource Based View (RBV) is a theory that links the performance of organizations to resources and capabilities. Basically, RBV describes a firm in terms of the resources that the firm integrates. Firms differ from each other as each firm has its own resources which are the central premise of RBV theory. (Wan Nur Syahida Wan Ismail, 2014).

### 2.2. Human Resource Management (Training and Recruitment)

Considering local capacity, it is important to keep in mind that it is not a static concept. As knowledge and technology change, so does a unit of government's capacity to deal with problems (Honadle, 2001, pp. 12-14). The conference in the South Asia regarding the human resource management practice in Bangladesh conclude that exposure visits to "best practices" and "peer learning" should be introduced/ encouraged, and use of indigenous knowledge can play an important role in managing local affairs/ governance issues (Aminuzzaman, 2008, p. 21). Inadequate training to the employee in municipal service, particularly at the project level as well as low incentive to work in service, unsure service career, and lack of human resource plan is always an issue but still slow in progress. Management audit is ineffective. (Government of Nepal, 2011, pp. 23 - 24). Human Resource Management in public sector is weak due to inadequate database of the human resources in public sector. (Government of Nepal, 2011, p. 11). Capability refers to the skills and experience that provide capacity within the public sector to perform good financial management. (Arotake, 2012, p. 30).

Capacity development measures might address, for example, revenue collection and administration so that untapped revenue potentials can be better used; other measures might be concerned with local government monitoring, evaluation and steering capacities to improve the cost-effectiveness of local service provision and the financial sustainability of budgetary decisions. Other activities might include the support of networking structures and peer-to-peer learning in order to identify and share good practices. (Johannes Majewski, 2012, p. 54). It is essential that a smaller civil service has the right balance of professional skills, and the finance profession should be a key part of this. We have reported that government lacks some of the skills required for successful management of finance. (Comptroller, and Auditor General, 2013). The development of new human resources management concepts, the growing importance of labor training, changes to legislation and work organization methods, the number of career options in HRM has increased and continues to grow drastically (Asha Alexander, 2015) . Human element of service delivery should be included in relevant training for service enterprises to enhance customer retention. (Matelong K. Nebert, 2015)

### 2.3. Problems of Municipal Financial Management

In most developing countries, budget execution and accounting processes are either manual or supported by very old and the software applications are not adequately maintained. This has had harmful effects on the functioning of their public expenditure management systems. (Khemani, 2006, p. 2). Most of local governments in Nepal have accounting systems that are not capable to meet today's

obligations. And it is presumed that there are growing differences between public and private sector accounting policies and practices (Wegener, 2008). There is a lack of political commitment on central and local level regarding financial management. Partly the legal framework provides unclear definitions. The computerization is essential to run a full-fledged and comprehensive database which is supposed to process information fast and accurately. (MLD and GTZ, 2009, p. 5). Lack of research, inter -agency coordination, accessibility, indifference to administrative mechanisms and trained human resources are considered as major shortcomings of local revenue mobilization system. Similarly, conflicting laws, non tax compliance, syndicating/ cartel of interest groups, low administrative efficiency, negatively motivated staff, low tax effort, partial transparency (dissemination and mass communication), political instability and non- feasible local revenue sources are the major revenue mobilization problems (Nepal Government, 2010, p. 58). Most developing countries have cash-based accounting systems, which means that transactions are recorded only when cash is received or disbursed. Cash accounting is far simpler to implement than accrual accounting. To understand the benefits of the latter it is useful to think about why it is used in the private sector. It gives a more accurate picture of the value of an enterprise as it measures liabilities and assets (Rebaca Simson, 2011, p. 16)

#### 2.4. Financial Management Reformation (Techniques and tools)

Financial reformation tools and techniques are accepted to reduce fiduciary risks: Enact a structurally balanced budget that limits the use of one-shot, nonrecurring revenues except to fund nonrecurring or capital natures expenditures. Keep an adequate unrestricted fund balance available to manage risks and help avoid year-end deficits. Develop a budget monitoring system that identifies significant revenue or expenditure fluctuations in a timely manner (Napoli, 2004, p. 13). From time to time quality of auditing system must be improved by introducing risk based performance audit manual and updating existing performance audit guidelines. Number of trainings should be increased in various areas of public financial management and continue with planned schedule (Government of Nepal, 2011, p. 25). Making improvement suggestions is an activity that should take place on a daily basis in our jobs. That is why the system and its rules must be simple and easily applicable. The simpler the tools, the easier they are to use, and the fewer problems we will have.(Terna, 2014).

#### 2.5. Legal Frameworks

Nepal government has devolved the authority to the municipality relating to finance; budget preparation and its execution, account keeping, and revenue raising (1999, p. 38). Beside the authorities provided by the Nepal Government, it is essential to prepare pragmatic directives which make municipalities easier for implementation process and mitigation in the functional issues as well. Partly the legal framework provides unclear definitions. For example certain policies of the LSGA need to be reviewed such as the list of tax exemptions. Government buildings and schools which are exempted by the act also require municipal or public services. Amenities that are allocation the public welfare should rather be rewarded by receiving grants instead of being exempted from the list of taxpayers. (MLD and GTZ, 2009, p. 6)

### 3. Research Methodology

#### 3.1. Research Area

Hetauda is a municipality and district administrative headquarter of Makawanpur and has been an industrial district for the last forty years. It is situated in the central southern part of Nepal through which east-west highway from Mechi to Mahakali and north-south road linked with capital city Kathmandu to Raksaul (India) is crossed. As stated in the population monograph report of CBS, Hetauda municipality is inhabited by approximately 85 thousand people (CBS,Nepal, 2014).

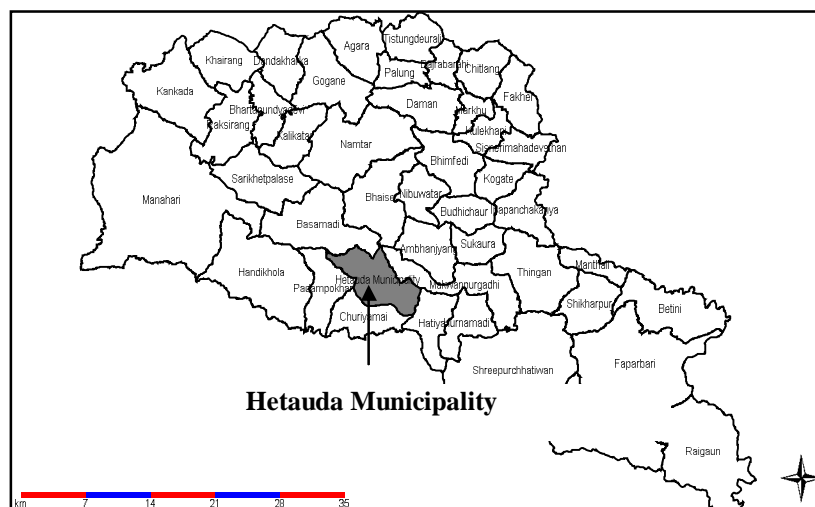


Figure 1: Makawanpur District  
Source: NeKSAPInfo 2013

### 3.2. Research Design, Sampling, Methods and Instruments

The total number of municipalities is fifty eight. The formation processes of Metropolitan and Sub- metropolitan cities are different than municipalities. One metropolitan city and four sub- metropolitan cities are not able to be representative of all the municipalities. So, the study excluded them from the study population. Out of 58, only 53 municipalities are the population of the study. In this study, non-probability sampling technique was applied for the selection of municipality, and Hetauda municipality was selected as a sample from the Central Development Region (Hill Ecological Belt) of Nepal. Cross sectional method was applied for the collection of primary data and analytical and descriptive research design has been adopted to analyze the financial management performance, problems and prospects of Hetauda Municipality.

Municipal policy advisors and taxpayers were the respondents of the study and they were selected randomly. In total, 34 samples were taken from municipal policy-making advisors, including different local political party members, CCI (Chamber of Commerce and Industries) members, civil society members and others, and 134 samples were taken from municipal taxpayers (business, agriculture, and service sectors) of Hetauda municipality.

The developed questionnaires were self administered with dichotomous and 5 point Likert Scale. A total of 220 questionnaire forms (168 of taxpayers and 52 of policy making advisors) was applied, out of which 196 (154 of taxpayers and 42 of policy making advisors) were successfully returned from the respondents and the return rate was 89 percent. Out of the successful returns, twenty eight (20 of taxpayers and 8 of policy making advisors) questionnaires were incomplete. Only 168 questionnaires (134 questionnaires of taxpayers and 34 questionnaires of policy making advisors) were ratified for the research study purpose.

A cross sectional survey was conducted for primary data collection and secondary information were obtained from municipality, Ministry of Federal Affairs and Local Development, District Development Committee Makawanpur, Local Bodies' Fiscal Commission (LBFC), and Urban Development Through Local Efforts (udle/GTZ),. Relevant books, journals as well as published and unpublished performance or work of the related organizations and working with local bodies are used for the macro analysis of the study. For the analysis of secondary data, various analytical tables were arranged and different statistical tools including SPSS-20 software are applied for primary data analysis. For the test of the relationship among municipal service quality, existing human resource capacity and human resource development activities (training and recruitment processes), graphic presentation (simple bar diagram) is used.

## 4. Results

Descriptions	Fiscal Years (Rs. in '000)					Total
	2008/009	2009/010	2010/011	2011/012	2012/013	
<b>Income</b>						
Budgeted	124782	170283	325574	225864	233951	1080454
Actual	119182	163578	219296	198563	173532	874151
Variation Amount	5600	6705	106278	27301	60419	206303
Variation %	4.49	3.94	32.64	12.09	25.83	19.09
<b>Expenditure</b>						
Budgeted	124782	170283	325574	225864	233951	1080454
Actual	108200	168615	216482	177501	168026	838824
Variation Amount	16582	1667	109092	48363	65925	241630
Variation %	13.29	0.98	33.51	21.41	28.18	22.37

Table 1: Financial management performance (Budgeted vs. Actual)

Source: Hetauda Municipality Office

The above table depicts the summary form of budgetary performance of Hetauda municipality. In comparison to the budgeted income, the average actual performance is about 19 percent below. Similarly, a great gap in between average budgeted and actual expenditure is more than 22 percent below.

Revenue sources	Fiscal Years					Total
	(Rs. '000)					
	2008/009	2009/010	2010/011	2011/012	2012/013	
Internal	86161	78759	99458	101357	89849	455584
External	33020	84819	119838	97206	83683	418566
Total	119181	163578	219296	198563	173532	874150
Contribution of Internal Source (%)	0.72	0.48	0.45	0.51	0.52	0.52

Table 2: Financial Management Performance (Revenue Mobilization)

Source: Hetauda Municipality Office

The above record (table -2) presents that average contribution of internal revenue sources of Hetauda municipality is more than half of total revenue ( i.e. 52%) during the study period. Seventy two percent was the highest contribution of internal revenue sources in the fiscal year 2008/009.

Expenditure Sectors	Fiscal Years					Total
	(Rs. in '000)					
	2008/009	2009/010	2010/011	2011/012	2012/013	
Administrative	22974	29608	32243	44690	44176	173691
Development/ Capital	51710	107216	151116	115437	115258	540737
Others	33516	31791	33123	13405	8592	120427
Total	108200	168615	216482	173532	168026	834855
Percentage of Administrative Expenditure	21.23	17.56	14.89	25.75	26.29	20.80

Table 3: Financial Management Performance (Administrative vs. Development Expenditure)

Source: Hetauda Municipality Office

The information displayed in table -3 express that more than 20 percent expenses of total expenses are of recurrent nature. If we compare it with development expenditure, the administrative expenditure covers more than 32 percent.

Possible Problems	Taxpayers' views (%)					Municipal Policy Advisors' views (%)				
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Difficult to implement new revenue sources	15.7	38.8	18.7	23.9	3.0	<b>30.1</b>	28.8	14.7	23.5	2.9
Less competent municipal employee	16.4	49.3	21.6	10.4	2.2	8.8	52.9	11.8	26.5	0
High administrative expenditure	<b>49.7</b>	26.5	14.2	7.5	2.2	14.8	58.8	2.9	20.6	2.9
Over staffing	19.4	41.0	15.7	19.4	4.5	<b>35.9</b>	28.3	13.5	19.4	2.9
Low local tax awareness	37.3	45.5	9.7	7.5	0	8.8	61.8	17.6	11.8	0
Limited financial resources in comparison to demand	<b>34.6</b>	23.6	28.4	11.9	1.5	20.6	55.9	17.6	5.9	0
High dependency on central budgets/grants	14.7	<b>41.8</b>	22.4	10.4	3.0	14.7	<b>58.8</b>	11.8	8.8	5.9
Lack of transparency	<b>43.6</b>	34.8	16.4	4.5	0.7	<b>31.8</b>	24.1	20.6	20.6	2.9

Table 4: Consolidated Views on Municipal Problems

Source: Field survey report 2014

The above table portrays the combined views regarding municipal financial management problems. The taxpayers strongly agree on 3 problem indicators, and the policy making advisors strongly agree on over staffing, lack of transparency and difficulty to implement new revenue sources in Hetauda municipality. The taxpayers and policy making advisors strongly agree on the same indicator; lack of

transparency. From their view point, high dependency on central government budget or grant is another problem of financial management.

Possible Reformation Techniques	Taxpayers' views (%)					Municipal Policy Advisors' views (%)				
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Local revenue sources should be considered as a serious matter	31.6	33.3	6.0	16.4	12.7	47.1	14.7	17.6	2.9	17.6
Implementation of revenue mobilization plan	22.4	43.3	3.7	26.1	4.5	30.0	14.7	20.6	17.1	17.6
There must be strict law and order	33.9	23.1	6.7	27.9	8.4	42.5	17.6	14.7	10.4	14.7
Conduction of tax awareness program	23.9	39.6	4.5	17.9	14.2	32.5	8.8	8.8	27.5	22.4
Low dependency of municipal budget on central budget	19.4	41.8	13.4	14.2	11.2	2.9	55.9	17.7	8.8	17.6
There must be sound organizational capability	33.9	22.8	8.2	22.4	12.7	8.8	73.5	3.2	6.4	8.1

Table 5: Combined Views on Financial Management Reformation  
Source: Field survey report 2014

The above table shows that municipal taxpayers are strongly agree on sound organizational capability and there must be strict law and order according to them. Likewise, municipal policy making advisors strongly agree on four indicators (i.e. implementation of revenue mobilization plan, and tax education etc.). The taxpayers and policy advisors have strongly agreed on the same matter that there must be strict law and order for the reformation of financial management of Hetauda municipality.

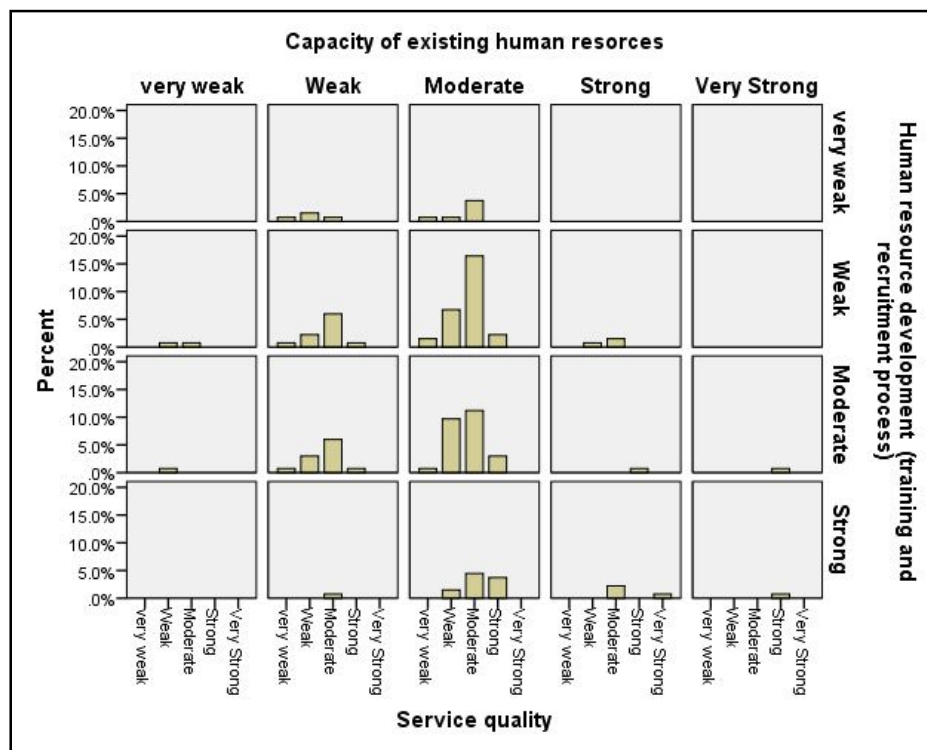


Figure 2  
Source: Field survey report 2014

The above simple bar diagram (figure -2) portrays the capacity of existing human resource, service quality, and human resource development in Hetauda municipality. The results of all the indicators are almost moderate.

## 5. Discussions

The budgetary performance of Hetauda municipality is not consistent during the study period. In the income side, the fluctuation rate is ranged in between 3.94 to 32.64 percent, and the expenditure performance is also fluctuating within the range of 0.98 to 33.51 percent. The average variation rate of income is minimal lower than the average rate of expenditures i.e. .19.09 % < 22.37%.

The performance pertaining to the revenue mobilization (internal and external) of Hetauda municipality is to some extent consistent during the period of recent past five fiscal years. The average internal source of revenue contains 52 percent of total revenue. It signifies that Hetauda municipality has maintained internal (own source) revenue administration power.

The average expenditure performance of Hetauda municipality is about 96 percent of total income. Out of total expenditure, more than 22 percent expenditures are of administrative nature. Similarly, more than 14 percent expenses contain as other expenses including advance payments. It indicates that municipality can utilize about 64 percent budget in social development and capital expenditures. The resource estimation in Nepal is mostly based on accounting information and expenditure trends. Variation of up to 25 percent in the estimated and the realized revenue is common. The budget is also not based on the sufficient sources of fund. The development partner funded projects funding gets delayed during the year; and there is always a gap between the estimated spending therein and the availability of resources (Pant, 2000, p. 8). The implementation of budget tackles a number of challenges, resulting in spending that is greatly twisted towards the end of the fiscal year in Nepal. (Philipp Krause, 2013, p. 10)

Hetauda municipality has so many problems relating to the financial management. Lack of transparency, over staffing, less competent staff, limited resources in comparison to demand, low tax awareness, high administrative costs, etc are the major problems of financial management of Hetauda municipality.

From the view point of about 50 percent taxpayers, high administrative expenditure is the main problem of financial management. Also, lack of transparency and limited financial resources in comparison to public demand are other hindrances of financial management. Over staffing, difficulty to implement new sources of revenue, and lack of transparency are considered to be the major barriers of financial management from the view point of municipal policy making advisors.

According to the views of policy making advisors, implementation of revenue mobilization plan, strict law and order, conduction of tax awareness program, and seriousness of local revenue sources are the main possible techniques of financial management reformation. Likewise, there must be strict law and order, and sound organizational capability for the improvement of financial management of Hetauda municipality from the taxpayers' point of view.

Municipal service quality, capacity of existing human resources, and human resource development (training and recruitment processes) performance of Hetauda Municipality are almost moderate from the view point of municipal policymaking advisors.

## 6. Conclusion

Financial management performance, problems, and prospects are interrelated matters. Financial performance depends on various factors. Budgetary performance of Hetauda municipality is low and inconsistent throughout study period. There is no vast difference in between the average performance rate of both income and expenditure. The average internal source of revenue holds more than half (52%) of the total revenue received which indicate that internal revenue administration power is to some extent strong. In comparison to total expenditure, the average administrative expenditure is approximately 21percent. Also, in comparison to development /capital expenditure, it goes up to 32 percent. Municipality has a lot of financial management problems as well as reformation techniques. The views of taxpayers and policy making advisors on these problems and improvement techniques are different. Municipality can reduce these problems by applying possible improvement indicators as suggested by the policy making advisors and taxpayers. The combine performance of Human resource development activities, municipal service quality, and capacity of existing human resources are moderate in Hetauda municipality.

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