



MAKERERE UNIVERSITY

MAKERERE UNIVERSITY BUSINESS SCHOOL

**ARREARS MANAGEMENT IN REVENUE COLLECTION AT NATIONAL WATER
AND SEWERAGE CORPORATION, KAMPALA WATER**

BY

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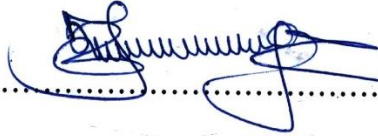
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JUNE 2024

DECLARATION

I declare that this is my original work. It has never been published or submitted for any award to any University.

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APPROVAL

This is to certify that this research has been done under our supervision and is submitted for examination with our approval.

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ABSTRACT

This study examines arrears management practices at the National Water and Sewerage Corporation (NWSC) in Kampala, with the aim of identifying current practices, challenges, and strategies for improvement. The problem addressed is the persistent issue of unpaid water bills despite various engagement methods, leading to significant financial arrears that impede NWSC's operations. The primary objective is to understand how arrears are managed and to propose solutions to mitigate arrear growth.

The research employs a cross-sectional descriptive design to capture a snapshot of arrears management practices at a specific point in time. The population consists of 260 staff members from the commercial sections of NWSC's Kampala branches, selected for their knowledge and involvement in revenue collection. Using Krejcie and Morgan's (1970) table for determining sample size, 152 staff members were purposively sampled. Data was collected through self-administered structured questionnaires, which included sections on respondent profiles, arrears management practices, challenges, and improvement strategies.

Key findings reveal that NWSC employs multiple communication methods, such as phone calls, emails, and SMS, to engage customers about overdue payments. Tailored repayment plans and dedicated arrears management teams are integral to their strategy. However, the study highlights a significant gap in the use of advanced technologies like data analytics and AI for predicting payment behaviors and automating processes. The challenges identified include economic instability, ineffective communication, technological shortcomings, regulatory compliance issues, and organizational cultural barriers.

The study recommends that NWSC should enhance its technological capabilities by investing in data analytics and AI systems to better predict and manage arrears. Expanding the use of digital communication channels and automating interactions with customers are also advised. Regular staff training on these new technologies and a phased implementation plan are crucial for a smooth transition. Additionally, fostering a culture that prioritizes arrears management and compliance with regulatory frameworks is essential.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter presents the background of the study, the statement of the problem, the purpose of the study, objectives of the study, research questions, and significance of the study and the scope of the study.

1.1 Background of the Study

Arrears management is the process of managing overdue payments and delinquencies. It is a critical aspect of financial services and credit management (Wilson & Carver, 2020). Efficient arrears management is essential for maintaining healthy financial performance, reducing risks, and improving customer relationships (Harrison, 2021). Arrears management in public utilities, such as water, electricity, and gas providers, is an essential aspect of ensuring the financial stability and sustainability of these services. Public utilities often face unique challenges in managing arrears due to the nature of their services and the diverse customer base they serve (Kumar & Wilson, 2021).

Public utilities are responsible for providing essential services to households and businesses, and as a result, they must maintain an efficient and effective system for managing overdue payments (Owens & Murphy, 2020). Failure to do so can lead to revenue losses, increased operational costs, and potential service disruptions, ultimately affecting the overall sustainability of the utility (Hall & Turner, 2019). Several factors contribute to the challenges faced by public utilities in managing arrears. These include the need to balance financial sustainability with social and environmental responsibilities, the vulnerability of certain customer segments (e.g., low-income households) to

financial hardships, and the influence of external factors such as economic fluctuations and regulatory changes (Fletcher & Rossi, 2021; Smith & Jones, 2022). This is important in utilities like the NWSC in Uganda.

In Uganda, National Water and Sewerage Corporation (NWSC) is a 100 percent government owned corporation with a given authority and autonomy and mandate to operate and provide water and sewerage services in areas entrusted to it, on a sound, commercial and viable basis. This mandate was given to the corporation by the NWSC Act, 1995, Cap. 317, Laws of Uganda after being established in 1972 by way of a decree, to serve the urban areas of Kampala, Entebbe and Jinja. The target of NWSC, Kampala Water is to collect 100% of their monthly billing (NWSC Corporate Plan 2020-24), which is the core source of revenue. It has been attempted through various strategies like House-to-House visits, sensitization programs, sending demand messages. direct telephone calls to customers and disconnection to a lesser extent. Additionally, the Corporation has continuously engaged customers through different Area tailor made arrears reduction programs. Such programs include among others the Customer Re-connect Program and Revenue Recovery Acceleration Program (RRACE). Despite all the above engagement methods, many customers have failed to clear their bills which has resulted to persistent arrears in the corporation which have grown on an average of 6% per year for the three years from 2019-2022 (NWSC Annual Report, 2022). NWSC reports that average receivables collection days have grown from 79.6 in the financial year 2018/2019 to 110.8 in 2019/2020, then to 122.4 in the financial year 2020/2021 and further grew to 128.2 in the year 2021/2022 (NWSC Annual Report, 2022). Management of NWSC is still finding it hard to collect all these arrears from customers and eventually some become bad debts for write-offs. As noted, arrears management in public utilities is a complex and critical aspect of ensuring the financial stability and sustainability of these

essential services. Hence this study will seek to identify challenges and provide solutions to them in regard to NWSC.

1.1 Statement of the problem

The target of NWSC, Kampala Water is to collect 100% of their monthly billing (NWSC Corporate Plan 2020-24) through various strategies like House-to-House visits, sensitization programs, sending demand messages, direct telephone calls to customers and disconnection to a lesser extent. Despite all the above engagement methods, many customers have failed to clear their bills which has resulted to persistent arrears in the corporation. The average receivables collection days have grown from 79.6 in the financial year 2018/2019 to 110.8 in 2019/2020, then to 122.4 in the financial year 2020/2021 and further grew to 128.2 in the year 2021/2022 (NWSC Annual Report, 2022). Management of NWSC is still finding it hard to collect all these arrears from customers and end up treating some as bad debts for write-offs. Also, there is a challenge of huge arrears on government accounts which slows down operations. The corporation's Managing Director, Silver Mugisha said he was specifically concerned with the Ministry of Defense and Veteran Affairs which has bills of Shs27.5 billion, Uganda Police at Shs23.4 billion and Uganda Prisons Service with a debt of Shs11.8 billion (NWSC Annual Report, 2022).

Failure to address the gaps that contributes to these arrears will continue to slow down the corporation's operations as it will not have sufficient resources to dedicate toward fulfilling its mandate and it will end up focusing on only arrears management. It is on this note that the research study seeks to examine arrears management at NWSC.

1.2 Purpose of the study

The study sought to establish how arrears were managed at NWSC, to identify challenges and solutions to curb arrears growth at the entity.

1.3 Objectives of the study

- i. To identify current arrears management practices at NWSC
- ii. To ascertain the challenges related with arrears management at NWSC.
- iii. To propose strategies to improve arrears management at NWSC.

1.4 Research questions

- i. What are the current arrears management practices at NWSC?
- ii. What are the challenges related with arrears management at NWSC?
- iii. What are the strategies to improve arrears management at NWSC?

1.5 Scope of the study

1.5.1 Subject Scope

The study focused on arears management which is part of receivable revenue management in organizations. The literature was obtained from review of various academic documents, NWSC reports and other debt collection reviews.

1.5.2 Geographical Scope

The study was carried out at NWSC, Kampala water branches. The reason for this is that the Kampala branches are where the bulk of arrears tend to happen given the high volume of urban water consumers on the NWSC supply network and the high number of receivables.

1.6 Significance of the Study

For NWSC Management: The research outcomes can foster operational efficacy by highlighting gaps and potential improvements in the existing arrears management system. Moreover, the findings will pave the way for financial stability, a vital factor for the organization's longevity and sustainability.

For NWSC Employees: The research will pave the way for employees' professional development by fostering new skill acquisition during the execution of improved arrears management strategies.

For NWSC Customers: The study promises improved service delivery as a result of the NWSC's enhanced efficiency and financial stability. It also has the potential to refine customer relationships through improved communication and engagement strategies concerning billing and payment.

For Government and Policy Makers: The research findings will align with national objectives such as broad access to clean water and sanitation by enabling an efficient, financially robust NWSC. It will also offer invaluable insights into utilities management, potentially influencing policy-making and serving as a benchmark for other public utilities.

For Suppliers and Business Partners: The research benefits extend to fostering sustainable business associations, given the financial stability of the NWSC. Additionally, new strategies to manage arrears might introduce business opportunities with new technology providers or consulting services.

For Researchers and Academia: This study will be a noteworthy contribution to scholarly literature on public utilities management, enriching the academic discourse in this field. The findings can serve as a basis for subsequent research, stimulating further scholarly pursuit in this area.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the literature on the theory, arrears management, challenges in arrears management, and strategies of improving arrears management.

2.2 Theoretical Review

Agency Theory, developed by economists Michael Jensen and William Meckling in their seminal 1976 paper, addresses the conflicts of interest that arise in relationships where one party (the principal) delegates work to another party (the agent). This theory is particularly relevant in the context of financial management, including arrears management, where the separation of ownership and control can lead to agency problems.

At the core of Agency Theory is the principal-agent relationship, where the principal hires the agent to perform tasks on their behalf. In arrears management, this relationship can exist between utility management (principal) and employees tasked with collecting payments (agents). A central concern is the agency problem, which arises when the goals of the principal and agent diverge and it becomes difficult for the principal to verify what the agent is actually doing. This issue is compounded by information asymmetry, where the agent has more information about their actions or intentions than the principal, making it challenging for the principal to monitor and enforce agreements. Additionally, the theory addresses moral hazard, where the agent may not act in the best interests of the principal after a contract is established, and adverse selection, where the principal cannot accurately assess the agent's capabilities or intentions before entering into a contract.

Agency Theory assumes that both the principal and the agent are motivated by self-interest and that there is potential for conflicting goals. It also posits that principals and agents operate under conditions of bounded rationality and information asymmetry. To align the agent's actions with their goals, the principal must develop mechanisms involving monitoring, incentives, and contract design. Despite its applicability, Agency Theory has limitations. It often overemphasizes conflict and may overlook instances where the principal and agent share common goals. The theory's simplistic assumptions about self-interest might not always hold in complex organizational settings. Furthermore, the extensive monitoring it suggests can be costly and impractical, and the theory often assumes static relationships, whereas principal-agent dynamics can evolve over time with changing goals and conditions.

Agency Theory is particularly relevant to the study on arrears management at NWSC as it provides a framework to understand the challenges associated with aligning the actions of employees (agents) with the goals of the organization (principal). Applying Agency Theory helps in designing incentive structures that motivate employees to actively manage and reduce arrears. NWSC can develop performance-based incentives tied to successful arrears collection, ensuring that employees' interests align with organizational goals (Jensen & Meckling, 1976). The theory highlights the importance of reducing information asymmetry; thus, NWSC can implement robust reporting systems and regular audits to monitor employee activities and ensure transparency in arrears management practices (Eisenhardt, 1989). By establishing clear contracts and ethical guidelines, NWSC can mitigate moral hazard where employees might otherwise engage in practices that do not prioritize arrears collection. Additionally, Agency Theory underscores the necessity of accountability mechanisms, suggesting that NWSC introduce regular performance

reviews and feedback mechanisms to ensure that employees are accountable for their arrears management activities (Jensen & Meckling, 1976).

2.3 Arrears Management

The effective management of arrears is crucial for maintaining the financial health of organizations (Chen & Liu, 2020). Efficient arrears management practices can minimize bad debt, enhance cash flow, and improve overall profitability (Kumar & Sharma, 2021). Additionally, appropriate arrears management is vital in maintaining customer trust and fostering long-term relationships (Yunus et al., 2020).

Various techniques and strategies have been proposed for arrears management. Early intervention is a critical aspect of effective arrears management (Ong et al., 2022). Early identification of potential delinquencies allows organizations to take proactive measures, such as offering tailored repayment plans, thereby reducing the likelihood of defaults (Brown & Taylor, 2020). Collections and recovery strategies have also been extensively studied (Bose et al., 2021).

These strategies include segmentation of delinquent accounts based on risk, prioritizing collections efforts, and employing targeted communication methods to engage customers effectively (Williams & Smith, 2022). Moreover, researchers have emphasized the importance of treating customers fairly and ethically during the collections process to promote positive customer relationships (Harrison, 2021).

Advancements in technology have significantly impacted the field of arrears management. Data analytics and artificial intelligence (AI) have been employed to predict potential delinquencies and enhance decision-making processes (Nguyen et al., 2021). Machine learning algorithms can

analyze large volumes of data to identify patterns and trends, enabling organizations to develop more targeted and effective arrears management strategies (Zhang & Chen, 2020). Furthermore, digital communication channels, such as email, SMS, and chatbots, have been used to improve customer engagement and facilitate more efficient collections processes (Patel & Desai, 2022). By leveraging these technologies, organizations can automate routine tasks and focus on more strategic initiatives (Baker & Johnson, 2021).

2.4 Challenges of Arrears Management

There are a number of challenges related to arrears management as discussed below:

Despite its importance, many organizations face numerous challenges related to arrears management. This literature review aims to discuss these challenges, drawing from recent research and publications to provide a comprehensive understanding of the current state of affairs in arrears management.

Economic Factors and Instability

Economic instability and fluctuating market conditions contribute to increased arrears, making management even more complex (Smith et al., 2020). During periods of economic downturn, customers may face financial difficulties and be unable to meet their payment obligations, leading to an increase in arrears (Jones & Sharma, 2021). Organizations must adapt to these changing conditions to manage arrears effectively.

Ineffective Communication and Customer Relationship Management

Ineffective communication can hamper arrears management efforts (Brown & Nguyen, 2019). Organizations need to establish and maintain clear communication channels with customers to ensure timely payment and address any issues that may arise. Additionally, poor customer relationship management can lead to customer dissatisfaction, potentially resulting in an increase in arrears (Garcia et al., 2020).

Technological Challenges

Incorporating new technologies into arrears management can pose challenges for organizations. While these technologies can streamline processes and improve efficiency, implementation may be costly and require significant investment in infrastructure and employee training (Patel & Wallace, 2021). Furthermore, data security and privacy concerns can arise with the use of digital platforms for arrears management (Lopez et al., 2020).

Legislative and Regulatory Framework

Organizations must navigate complex legal and regulatory landscapes to ensure compliance in arrears management (O'Connor & Smith, 2022). Changes in legislation and regulatory requirements can create additional challenges, as organizations must adapt their policies and procedures accordingly. Non-compliance can result in legal consequences, financial penalties, and reputational damage (Adams et al., 2020).

Staff Training and Development

Effective arrears management requires well-trained staff with the necessary skills and knowledge to manage overdue payments (Hughes & Kim, 2021). However, many organizations face

challenges in providing adequate training and development opportunities for their employees, impacting their ability to manage arrears effectively. Employee turnover and a lack of specialized training can also contribute to inefficiencies in arrears management (Morrison & Turner, 2020).

Organizational Culture and Priorities

Organizational culture and priorities can also present challenges for arrears management. In some organizations, arrears management may not be viewed as a high priority, leading to inadequate resources and support for staff responsible for managing overdue payments (Rogers et al., 2019). Additionally, a lack of organizational commitment to arrears management can hinder the adoption of best practices and negatively impact overall performance (Watson & Thomas, 2020).

Arrears management is a complex and multifaceted process that requires the dedication of resources, time, and effort from organizations. Challenges related to economic factors, ineffective communication, technology, legislative and regulatory frameworks, staff training and development, and organizational culture can significantly impact the effectiveness of arrears management. To address these challenges, organizations must invest in continuous improvement, staff training, and the adoption of best practices. Future research should focus on developing innovative strategies and technologies to streamline arrears management processes and mitigate the challenges faced by organizations.

2.5 Strategies to Address the Challenges of Arrears Management

A number of strategies have been proposed in the literature on addressing the above challenges. Many are presented below:

Proactive Approach and Early Intervention

One of the key strategies to address challenges in arrears management is adopting a proactive approach and early intervention (Brown & Nguyen, 2019). This involves monitoring customer accounts and identifying potential risks of arrears before they escalate. Timely communication with customers, providing assistance, and offering flexible payment options can prevent arrears from accumulating (Smith et al., 2020).

Enhanced Communication and Customer Relationship Management

Improving communication and customer relationship management can help address challenges in arrears management (Garcia et al., 2020). Establishing clear communication channels and maintaining regular contact with customers can facilitate timely payments and improve customer satisfaction. Tailoring communication strategies to individual customer needs and preferences can also lead to more effective arrears management (Jones & Sharma, 2021). Strategies include using multiple communication channels, personalizing communication, and adopting a customer-centric approach (Garcia et al., 2021). By fostering positive customer relationships, organizations can encourage timely payments and reduce the risk of arrears (Lee & Martin, 2020).

Technological Solutions and Automation

Organizations can leverage technological solutions to streamline arrears management processes and improve efficiency (Patel & Wallace, 2021). Implementing automated systems for tracking

payments, sending reminders, and identifying potential arrears can save time and resources while reducing the risk of human error (Lopez et al., 2020). Additionally, integrating advanced data analytics and artificial intelligence tools can help organizations predict and prevent arrears more effectively (Hughes & Kim, 2021).

Compliance with Legislative and Regulatory Framework

Ensuring compliance with the legislative and regulatory framework is crucial for effective arrears management (O'Connor & Smith, 2022). Organizations should invest in regular training and updates for their employees to stay current with changes in laws and regulations. Implementing robust internal policies and procedures can also help maintain compliance and reduce the risk of legal consequences and financial penalties (Adams et al., 2020).

Staff Training and Development

Investing in staff training and development can help organizations address challenges related to arrears management (Morrison & Turner, 2020). Providing employees with the necessary skills and knowledge can improve their ability to manage overdue payments effectively. Offering specialized training and development programs can also help retain skilled employees and reduce turnover (Watson & Thomas, 2020).

Organizational Culture and Prioritization

Creating a culture that prioritizes arrears management is essential for addressing challenges in this area (Rogers et al., 2019). Organizations should ensure that arrears management is viewed as a

high priority and allocate adequate resources and support for staff responsible for managing overdue payments. Encouraging a culture of continuous improvement and adopting best practices in arrears management can also improve overall performance (Brown & Nguyen, 2019).

Collaboration with External Partners

Collaboration with external partners, such as debt collection agencies and credit counselling services, can help organizations address challenges in arrears management (Jones & Sharma, 2021). Working with these partners can provide additional resources and expertise to recover overdue payments and support customers facing financial difficulties. Establishing partnerships with external organizations can also help organizations stay up-to-date with industry best practices and trends (Smith et al., 2020).

Addressing the challenges related to arrears management requires a multifaceted approach that involves proactive measures, effective communication, technological adoption, compliance with legislative and regulatory frameworks.

2.6 Conclusion

Arrears management is a critical aspect of financial services and credit management. Recent research has focused on the importance of early intervention, effective collections and recovery strategies, and the impact of technology on arrears management. As technology continues to advance, it is expected that organizations will increasingly rely on data analytics, AI, and digital communication channels to improve their arrears management practices and maintain financial stability.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology that was used to conduct this research. It specifically covers the research design, study population and sample size, data sources, research instruments, reliability and validity of research instruments, measurement of research variables and data processing and analysis. It also covers the ethical considerations.

3.2 Research Design

The study adopted a cross sectional research design. Cross-sectional design is used in research as it allows for data collection at a specific point in time to assess the prevalence and relationships among variables without long-term follow-ups, providing a "snapshot" of the population or phenomena being studied (Bryman, 2012). The study used a descriptive research design to examine arrears management at NWSC.

3.3 Data Type and Source

The study employed primary sources of data. Primary data was obtained directly from the chosen sample of respondents using interviews.

3.4 Population

The population for this study was comprised of a total of 260 staff working in the commercial sections of Kampala Water branches in Central Business District. This is because branch commercial staff were considered knowledgeable about the arrears and play a big role in the revenue collection throughout the organization given that arrears management is a key performance area for each staff in the commercial section of the branch.

3.5 Sample Size and Sampling Design

The sample size was 152 staff, a number determined basing on Krejcie & Morgan, (1970) table for determining the sample size of a given population. Unit of Analysis is NWSC and Unit of Inquiry are staff in the organisation. The researcher used a purposive sampling procedure to identify respondents for the study.

3.6 Data Collection

Structured questionnaires were used for collecting data. The questionnaire was self-administered. It consisted of closed ended questions that seek information on the arrears management, challenges affecting arrears management and strategies to improve arrears management. The questionnaire comprised of four sections. Section A, B, C and D. Section A is comprised of one part about the profile of the respondent. Section B is comprised of the questions on the arrears management. Section C is comprised of the questions on the challenges related to arrears management while section D tackles strategies to improve arrears management. Questionnaires were preferred for this study because; it was generally relatively quick to collect information using a questionnaire and also potential information can be collected from a large portion of a group. Further, the return rates can be dramatically improved if the questionnaire is delivered and responded to in the right time.

Multiple-item scale was used to measure each construct. Responses were anchored on a 5-point Likert scale ranging from “1= strongly disagree to 5= strongly agree. A five-point Likert scale will be used to increase response rate and response quality.

3.7 Data Quality Check

The data quality was checked through testing for validity and reliability.

3.7.1 Validity

A research instrument is said to be valid if it measures what it is supposed to (Amin, 2005). In order to ensure validity of the instrument, the drafted questionnaire was given to experts for critical assessment of each item. The experts were requested to state the relevance or non-relevance (NR) of each item. They were asked to check for language and clarity of the questions. The CVI Results are shown in table 2 below:

Table 1: Content Validity Index Results

Reviewer	CVI Rating
Expert 1	.789
Expert 2	.801
Expert 3	.774

Source: primary data

3.7.2 Reliability

Reliability was assessed using Cronbach's Alpha of the questionnaires instrument. An instrument is reliable if it produces the same results whenever it is repeatedly used to measure trait or concepts from the same respondents even by other researchers. The more reliable a test is the more confidence we can have that the score obtained from the test are essentially the same scores that would be obtained if the test was re-administered. Cronbach's Alpha is reliability coefficient that indicates how well the items in a set are positively correlated to one another. Cronbach alpha is computed in terms of the average inter correlation among the items measuring the closer Cronbach alpha is to 1 the higher the internal consistency reliability (Sekaran, 2003). The results for Cronbach Alpha are shown in table 1 below:

Table 2: Reliability Results

Variable	Items	Cronbach Alpha
Arrears Management Practices	15	.785
Arrears Management Challenges	15	.727
Suggestions to address the challenges	15	.849

Source: primary data

The reliability results presented in Table 2, derived from primary data, indicate the internal consistency of the items used to measure various constructs related to arrears management in the study. With Cronbach Alpha values for 'Arrears Management Practices' at .785, 'Arrears Management Challenges' at .727, and 'Suggestions to address the challenges' at .849, all three constructs demonstrate satisfactory levels of reliability. The Cronbach Alpha coefficient ranges from 0 to 1, with higher values indicating greater internal consistency among the items within a scale. Typically, a Cronbach Alpha value of .7 or above is considered acceptable for social science research, suggesting that the items within each construct are sufficiently correlated to provide a reliable measure.

3.8 Data Processing and Analysis

After collecting data, it was edited, coded and checked to have the required quality, accuracy and completeness. Statistical Package for Social Scientists (SPSS) v. 20 was used for analysis of the data from field. Frequency distribution and descriptive statistics was used to address objectives of the study. Expert Judgement was employed to furnish the possible imperfections in data presentation, analysis and interpretation.

3.9 Ethical issues

The ethical framework outlined for this study embodies a thorough and considerate approach, reflecting a deep commitment to upholding ethical standards in research, particularly in relation to participant engagement, informed consent, and confidentiality. By meticulously clarifying the purpose and objectives of the research both at the initial stages of sample selection and during the study's execution, the research team ensures that all participants are fully informed about the nature and goals of the study. This clarity is fundamental to securing informed consent, a cornerstone of ethical research practices, which not only fosters a transparent and trust-based relationship between researchers and participants but also reinforces the integrity of the research process.

Ensuring that all respondents are asked the same set of questions and are informed about their option to participate anonymously addresses several ethical concerns simultaneously. Firstly, it guarantees equality and fairness in the treatment of participants, ensuring that all data collected is comparable and that the study's findings are based on a uniform set of data. Secondly, it safeguards participants' rights to privacy and confidentiality, critical aspects of ethical research that protect individuals from potential harm or discomfort arising from their participation in the study. Offering anonymity also encourages more honest and open responses, thereby enhancing the quality and validity of the data collected.

The option for respondents to decide whether their identities can be disclosed in the study's presentation further emphasizes the research team's respect for participant autonomy and privacy. This choice allows participants to control the use of their personal information, aligning the study with ethical practices that prioritize the welfare and rights of participants above the research

outcomes.

From an organizational perspective, adhering to these ethical guidelines not only strengthens the study's ethical foundation but also reinforces the organization's reputation as a responsible and ethical entity in the research community. For the researchers, these ethical practices are essential for ensuring the validity and reliability of the study's findings and for maintaining the trust and cooperation of participants, which are invaluable for the success of the current study and for facilitating future research endeavors.

Moreover, the organization and researchers' commitment to ethical research practices contributes to the broader academic and professional discourse on research ethics. It highlights the importance of ethical considerations such as informed consent, participant privacy, and the right to anonymity in enhancing the quality and impact of research. In a broader context, these practices set a precedent for future research within the organization and beyond, underscoring the pivotal role of ethical considerations in conducting meaningful and responsible research.

CHAPTER FOUR

DATA PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents the results from the data analysis. It starts with the response rate and then the demographic characteristics and the rest of the chapter presents results in relation to the objectives of the study.

4.2 Response Rate

In this study, the targeted sample consisted of 152 respondents from NWSC Uganda. Out of this target group, a total of 144 respondents successfully returned their questionnaires, fully completed. Accordingly, the response rate for this study is calculated as $(144/152) * 100$, which equals approximately 94.7%.

As per the standards set by Mugenda (2003), a response rate of 50% is deemed adequate for analysis and reporting, 60% is considered good, and a rate of 70% or higher is classified as excellent. Given that the response rate in this study significantly exceeds these benchmarks, it can be categorized as excellent. This high response rate enhances the reliability and validity of the study findings, as it indicates a comprehensive representation of the views and insights of the targeted population at NWSC Uganda.

4.3 Age

The results on the age of the respondents are shown below:

Table 3: Age of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-27 years	24	16.7	16.7	16.7
	28-37 years	83	57.6	57.6	74.3
	38-47 years	29	20.1	20.1	94.4
	48 years and above	8	5.6	5.6	100.0
	Total	144	100.0	100.0	

Source: Primary Data, 2024

The data presented in Table 3 indicates the age distribution of respondents in the study at NWSC Uganda. The table shows a leaning towards the younger and middle-aged groups in the sample. Specifically, the largest age group is those between 28-37 years, constituting 57.6% of the respondents. This is followed by those in the 38-47 years age group, making up 20.1% of the sample. The youngest age group, 18-27 years, represents 16.7% of the respondents. The smallest group is those aged 48 years and above, accounting for only 5.6% of the total.

Cumulatively, 94.4% of the respondents are below the age of 48, with a significant majority (74.3%) under the age of 38. This distribution indicates that the majority of respondents are relatively young, with those in their late twenties to late thirties forming the bulk of the sample.

In the context of this study on arrears management at NWSC Uganda, the predominance of younger to middle-aged employees could suggest that the perspectives and insights gathered are largely reflective of those in the early to mid-stages of their careers. This age distribution might influence the types of challenges and solutions identified in managing arrears, as these age groups have different experiences, expectations, and attitudes towards workplace processes and policies. The lesser representation of the oldest age group (48 years and above) indicates a lesser influence

of the perspectives of the most senior and potentially the most experienced staff in the study's findings.

4.4 Gender

The results on the gender of the respondents are shown in the table below:

Table 4: Gender of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	65	45.1	45.1	45.1
	Male	79	54.9	54.9	100.0
	Total	144	100.0	100.0	

Source: Primary Data, 2024

Table 4 outlines the gender composition of the respondents. Of the 144 participants, there is a slightly higher representation of males compared to females. Males account for 54.9% of the respondents, while females make up 45.1%. This distribution indicates a fairly balanced gender representation within the study's sample.

The marginal predominance of male respondents in the sample influences the study's findings, especially if there are distinct gender-related perspectives or experiences in relation to arrears management at NWSC Uganda. However, the relatively balanced ratio ensures that the insights and viewpoints gathered are not overly skewed towards one gender. This is critical in achieving a comprehensive understanding of the subject matter under study.

The gender distribution presented in the study reflects the gender composition of NWSC Uganda's workforce or could be indicative of the gender demographics more likely to respond to surveys within the organization. The inclusion of a significant number of both male and female respondents enhances the richness and diversity of the data, contributing to a well-rounded analysis of the research topic.

4.5 Education status

The results on the education status of the respondents are shown in the table below.

Table 5: Education Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Certificate	24	16.8	16.8	16.8
	Diploma	34	23.8	23.8	40.6
	Degree	66	46.2	46.2	86.7
	Masters	15	10.5	10.5	97.2
	Other	5	2.8	2.8	100.0
Total		144	100.0		

Source: Primary Data, 2024

Table 5 presents the educational qualifications of the respondents in the study, showing a diverse range of academic backgrounds. The data indicates that the largest group of respondents, representing 46.2%, holds a Bachelor's degree. This is followed by those with a Diploma, accounting for 23.8% of the sample. The presence of a significant proportion of respondents with higher education (degree and diploma holders combined make up 69.9%) suggests that the workforce involved in the study is considerably educated. Meanwhile, those with a Certificate form 16.8% of the respondents, and a smaller segment, at 10.5%, have attained a Master's degree. Additionally, 2.8% of the respondents fall under the 'Other' category, which could include various forms of non-traditional or additional educational qualifications.

The educational distribution depicted in the study has implications for the depth and nature of insights that can be expected. The predominance of degree holders indicates a high level of analytical skills and theoretical knowledge among the respondents, potentially enriching the study with well-informed perspectives. The presence of respondents with Master's degrees could further enhance this, contributing to a more nuanced understanding of the issues at hand. On the other

hand, the representation of diploma and certificate holders ensures that practical and ground-level insights are also captured, providing a balanced view. The diversity in educational backgrounds among the respondents is beneficial for the study, as it allows for a comprehensive analysis that encompasses a wide range of experiences and viewpoints.

4.6 Period spent working at the organization

The results on period spent working at the organization are also shown below in table 6:

Table 6: Period spent working at the organization

		Period			Cumulative Percent
		Frequency	Percent	Valid Percent	
Valid	0-3 years	49	34.0	34.0	34.0
	4-6 years	36	25.0	25.0	59.0
	Above 6 years	59	41.0	41.0	100.0
	Total	144	100.0	100.0	

Source: Primary Data, 2024

Table 6 in the study delineates the duration of employment among the respondents at the organization, offering insights into their levels of experience and potential familiarity with the organization's processes and culture. The largest group of respondents, representing 41.0%, have been with the organization for over six years. This indicates a significant portion of the workforce possesses extensive experience and likely has a deep understanding of the organization's historical and current practices, including arrears management. Such long-term employees could provide valuable insights into the evolution of practices and policies over time.

Conversely, 34.0% of respondents have a relatively shorter tenure, ranging from 0 to 3 years. This group might offer fresh perspectives or reflect recent changes in the organization's approach to arrears management. The respondents with 4 to 6 years of experience, making up 25.0% of the

sample, bridge these two groups. Their insights can be crucial in understanding transitional phases in organizational practices. Overall, the diverse range of tenure among respondents suggests that the study benefits from a mix of both seasoned understanding and newer viewpoints, enabling a comprehensive analysis of the current state and potential future directions in arrears management at the organization.

4.7 Current arrears management practices at NWSC

In order to assess the current arrears management practices at NWSC as per the first objective, descriptive statistics were run and these results are shown in table 7.

Table 7: The current arrears management practices at NWSC

	Minimum	Maximum	Mean	Std. Deviation
Multiple communication methods, such as phone calls, emails, and SMS, are utilized by NWSC to communicate with customers about overdue payments.	1	5	4.32	1.082
Tailored repayment plans are offered to customers who are struggling to make payments.	1	5	4.06	1.073
Collections and recovery strategies at NWSC focus on maintaining positive customer relationships.	1	5	3.83	1.159
There are specific personnel or teams at NWSC dedicated to managing customer arrears.	1	5	3.83	1.116
NWSC periodically reviews and updates its arrears management policies and strategies.	1	5	3.78	1.096
NWSC has a well-defined process for early detection of overdue accounts.	1	5	3.78	1.172
There is a proactive communication strategy in place for contacting customers as soon as their accounts fall into arrears.	1	5	3.75	1.231
Ethical considerations are at the forefront of NWSC's collections and recovery processes.	1	5	3.75	1.174
NWSC employs continuous customer feedback to improve and refine its arrears management strategies.	1	5	3.71	1.137

There are measures in place at NWSC to ensure customer data privacy and security in arrears management processes.	1	5	3.66	1.216
NWSC employs data analytics to assess and predict customer payment behavior.	1	5	3.61	1.133
Automated tools are in use at NWSC for monitoring customer account activities related to payments.	1	5	3.54	1.249
NWSC makes use of digital communication channels, such as chatbots, for customer engagement related to arrears.	1	5	3.33	1.212
NWSC segments and categorizes delinquent accounts based on the level of risk.	1	5	3.30	1.121
Artificial intelligence and machine learning technologies are part of NWSC's arrears management strategy.	1	5	3.01	1.220
Grand Mean			3.68	

Source: Primary Data, 2024

The data presented in Table 7 from the study reveals insights into the current arrears management practices at NWSC. The results, based on a 5-point scale where 1 indicates strong disagreement and 5 indicates strong agreement, show varied levels of agreement among respondents regarding different aspects of arrears management.

The highest level of agreement is seen in the utilization of multiple communication methods for customer interaction about overdue payments, with a mean of 4.32 and a standard deviation of 1.082. This suggests that NWSC is effectively using various channels like phone calls, emails, and SMS to communicate with customers regarding arrears. Similarly, the provision of tailored repayment plans (mean=4.06, SD=1.073) indicates a strong inclination towards customer-centric strategies in managing arrears.

Other aspects such as maintaining positive customer relationships in collections and recovery strategies, having dedicated personnel or teams for arrears management, and regularly reviewing

arrears management policies have mean scores above 3.7, implying a general agreement but with room for improvement. The areas of early detection of overdue accounts, proactive communication strategies, and ethical considerations in collections and recovery processes also received positive responses but with slightly higher variability, as indicated by the standard deviations.

However, areas such as employing data analytics for predicting customer payment behavior, the use of automated tools for monitoring account activities, and the implementation of digital communication channels like chatbots for customer engagement related to arrears have lower mean scores (between 3.33 and 3.61). This could suggest these areas are either less developed or less recognized among respondents. Notably, the deployment of advanced technologies such as artificial intelligence and machine learning in arrears management strategy has the lowest mean score of 3.01, implying a need for significant improvement.

The Grand Mean score of 3.68 across all items indicates a general agreement or satisfaction with the current arrears management practices at NWSC, but it also highlights specific areas where enhancements could be beneficial, especially in the adoption of advanced technological tools and strategies. The standard deviations suggest a varied perception among respondents on these practices, indicating a diversity of experiences and opinions that could be explored further for a better understanding.

4.8 Challenges of Arrears Management

In determining the Challenges of Arrears Management at NWSC as per the second objective, descriptive statistics as in the table 8 below.

Table 8: The Challenges of Arrears Management at NWSC

	Minimum	Maximum	Mean	Std. Deviation
Economic instability and market fluctuations have made arrears management more complex at NWSC.	1	5	3.82	1.152
NWSC has faced difficulties adapting arrears management strategies during economic downturns.	1	5	3.72	1.111
The challenges faced by NWSC in arrears management have necessitated continuous improvement and investment in staff training and technology.	1	5	3.57	1.123
The integration of new technologies into arrears management at NWSC has been challenging due to costs and required investments.	1	5	3.45	1.163
NWSC has faced hurdles in maintaining satisfactory customer relationships, which has impacted arrears management.	1	5	3.30	1.270
Ensuring compliance in arrears management has been challenging for NWSC due to the complex legal and regulatory landscape.	1	5	3.27	1.165
Data security and privacy concerns have been a challenge for NWSC in adopting digital platforms for arrears management.	1	5	3.22	1.264
NWSC has faced challenges adapting to changes in legislation and regulatory requirements related to arrears management.	1	5	3.20	1.193
NWSC has struggled with dedicating adequate resources, time, and effort to arrears management.	1	5	3.09	1.285
NWSC has faced difficulties providing adequate training and development opportunities for staff in arrears management.	1	5	3.07	1.359
Ineffective communication with customers has been a significant challenge in managing arrears at NWSC.	1	5	3.05	1.286
The organizational culture at NWSC has hindered the adoption of best practices in arrears management.	1	5	2.97	1.280
A lack of organizational commitment to arrears management at NWSC has negatively impacted performance.	1	5	2.93	1.368

Employee turnover and a lack of specialized training have contributed to inefficiencies in arrears management at NWSC.	1	5	2.92	1.383
Arrears management has not been treated as a high priority within NWSC, leading to resource constraints.	1	5	2.71	1.431
Grand Mean			3.21	

Source: Primary Data, 2024

In interpreting Table 8 regarding the challenges of arrears management at NWSC, the data reveals a landscape of complexities and hurdles faced by the organization. The Grand Mean of 3.21 suggests a moderate level of agreement among respondents about the existence of these challenges.

The most prominent challenge, as indicated by a mean score of 3.82 with a standard deviation of 1.152, is the impact of economic instability and market fluctuations on arrears management. This reflects a significant perception that external economic factors greatly complicate the management of arrears. Following closely is the challenge of adapting arrears management strategies during economic downturns, with a mean of 3.72 and a standard deviation of 1.111, highlighting the struggle to modify practices in response to changing economic conditions.

The need for continuous improvement in processes, staff training, and investment in technology is acknowledged with a mean of 3.57 and a standard deviation of 1.123. This finding points to an ongoing effort to evolve arrears management strategies. The integration of new technologies, despite being essential, is seen as challenging due to associated costs and investments, as evidenced by a mean of 3.45 and a standard deviation of 1.163.

Maintaining satisfactory customer relationships, a key aspect of arrears management, is also identified as a challenge, with a mean of 3.30 and a higher standard deviation of 1.270, indicating varied experiences or opinions among respondents. Compliance challenges in the legal and

regulatory framework have a mean of 3.27 and a standard deviation of 1.165, suggesting some difficulties in this area.

Data security and privacy concerns in adopting digital platforms are underscored with a mean of 3.22 and a standard deviation of 1.264, reflecting apprehensions about the digital transformation of arrears management. Adapting to legislative and regulatory changes has a mean of 3.20 and a standard deviation of 1.193, indicating it as a notable concern.

Resource allocation, training, and development for staff in arrears management are also highlighted as challenging areas, with means of 3.09 and 3.07, respectively, and higher standard deviations (1.285 and 1.359), pointing towards variability in responses. Ineffective communication with customers is similarly perceived as a significant challenge (mean=3.05, SD=1.286).

The organizational culture and commitment to arrears management are identified as areas of concern, with means of 2.97 and 2.93, and relatively high standard deviations (1.280 and 1.368), suggesting varied perceptions about these internal organizational aspects. Finally, the lowest-rated challenge, yet still significant, is the prioritization of arrears management within NWSC (mean=2.71, SD=1.431), indicating a need for more focused attention in this area.

These findings collectively paint a picture of an organization grappling with both internal and external challenges in arrears management, ranging from economic volatility and regulatory complexities to internal training, resource allocation, and cultural issues.

4.8 Strategies to improve arrears management at NWSC

In determining the strategies to improve arrears management at NWSC as per the third objective, descriptive statistics as in the table 9 below.

Table 9: The strategies to improve arrears management at NWSC

	Minimum	Maximum	Mean	Std. Deviation
Establishing clear communication channels and maintaining regular contact with customers can facilitate timely payments at NWSC.	1	5	4.17	1.040
Adopting a proactive approach and early intervention can significantly improve arrears management at NWSC.	1	5	4.07	1.075
Enhanced communication and customer relationship management are essential strategies for effective arrears management at NWSC.	1	5	4.00	1.153
Implementing automated systems for tracking payments and sending reminders can streamline arrears management processes at NWSC.	1	5	3.99	1.104
Investing in regular employee training and updates on laws and regulations can improve NWSC's compliance in arrears management.	1	5	3.97	1.080
Offering specialized training and development programs can help retain skilled employees and enhance their capacity in managing arrears at NWSC.	1	5	3.96	1.142
Personalizing communication and adopting a customer-centric approach can lead to improved customer satisfaction and reduced arrears at NWSC.	1	5	3.96	1.003
Providing assistance and flexible payment options to customers can prevent the accumulation of arrears at NWSC.	1	5	3.95	1.169
Regular monitoring of customer accounts for potential risks of arrears is critical for timely intervention at NWSC.	1	5	3.94	1.156
Integration of advanced data analytics and artificial intelligence tools can enable NWSC to predict and prevent arrears more effectively.	1	5	3.89	1.054
Fostering a culture that prioritizes arrears management is necessary for allocating adequate resources and support at NWSC.	1	5	3.87	1.039
Ensuring compliance with legislative and regulatory frameworks is crucial for reducing legal and financial risks associated with arrears management at NWSC.	1	5	3.81	1.026
Creating robust internal policies and procedures can ensure NWSC's compliance with legislative and regulatory frameworks related to arrears management.	1	5	3.76	1.042

Engaging in partnerships with external organizations for best practices and trends can help NWSC stay informed and improve arrears management strategies.	1	5	3.76	1.166
Collaboration with external partners, such as debt collection agencies, can augment NWSC's capabilities in managing arrears.	1	5	3.72	1.247
Grand Mean			3.92	

Source: Primary Data, 2024

The analysis of Table 9 in the study on strategies to improve arrears management at NWSC showcases a consensus on various approaches, with the data reflecting a range of strategies endorsed by the respondents.

The strategy of establishing clear communication channels with customers, crucial for timely payments, receives the highest level of agreement among respondents, reflected by a mean of 4.17 and a standard deviation (SD) of 1.040. This indicates a strong belief in the importance of effective communication in enhancing payment timeliness. Adopting a proactive approach and early intervention in arrears management, with a mean of 4.07 and an SD of 1.075, also ranks highly, suggesting that preemptive action is seen as key in mitigating arrears issues.

Enhanced communication and customer relationship management, with a mean of 4.00 and an SD of 1.153, further emphasize the perceived value of strong customer engagement in arrears management. The implementation of automated systems for tracking payments and sending reminders scores a mean of 3.99 with an SD of 1.104, reflecting a considerable agreement on the role of technology in streamlining arrears management processes.

Investment in regular employee training, particularly in legal and regulatory aspects, is acknowledged as significant for improving compliance, indicated by a mean of 3.97 and an SD of

1.080. Offering specialized training and development programs for employees has a mean of 3.96 and an SD of 1.142, underscoring the need for continuous skill enhancement in managing arrears.

Personalizing communication and adopting a customer-centric approach are also viewed as vital, evidenced by identical means of 3.96 but with a slightly lower SD of 1.003. This suggests a strong agreement on the importance of tailoring communication to individual customer needs. Providing flexible payment options to prevent arrears accumulation is similarly endorsed (mean=3.95, SD=1.169).

Regular monitoring of customer accounts for arrears risks scores a mean of 3.94 with an SD of 1.156, emphasizing the need for ongoing vigilance. The integration of advanced data analytics and AI tools is seen as beneficial, reflected by a mean of 3.89 and an SD of 1.054, indicating a recognition of the value of technology in predictive management.

Fostering a culture that prioritizes arrears management scores a mean of 3.87 with an SD of 1.039, suggesting the importance of organizational culture in resource allocation. Ensuring compliance with legislative and regulatory frameworks, with a mean of 3.81 and an SD of 1.026, and creating robust internal policies (mean=3.76, SD=1.042) are also seen as crucial for reducing risks associated with arrears management.

Engaging with external organizations for best practices (mean=3.76, SD=1.166) and collaborating with external partners like debt collection agencies (mean=3.72, SD=1.247) are perceived as beneficial, though with a slightly higher variability in responses, as indicated by the SDs.

These findings collectively suggest a comprehensive approach to improving arrears management at NWSC, encompassing clear communication, proactive strategies, technological integration, continuous staff training, and a strong emphasis on compliance and organizational culture.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the discussion of the findings in relation to the research objectives and conclusions. The third section is the conclusions while the fourth section presents recommendations. This is followed by limitations faced as well as areas for further research.

5.2 Discussion of Findings

This section discusses the findings according to the study objectives in the first chapter of this report.

5.2.1 Current arrears management practices at NWSC

The study's findings on the current arrears management practices at NWSC reveal a multi-faceted approach, encompassing various strategies and techniques. The utilization of multiple communication methods to interact with customers about overdue payments stands out as a key practice. Additionally, the offering of tailored repayment plans and the focus on maintaining positive customer relationships in collections and recovery strategies are notable. The presence of dedicated teams for managing customer arrears and periodic reviews of arrears management policies are also significant. However, the deployment of advanced technologies such as data analytics, AI, and digital communication channels appears less emphasized.

These findings align with and diverge from existing literature in several ways. Chen & Liu (2020), and Kumar & Sharma (2021) highlight the importance of efficient arrears management in enhancing cash flow and overall profitability, resonating with the practices at NWSC. The

emphasis on customer-centric strategies, such as tailored repayment plans, echoes the insights of Yunus et al. (2020) on maintaining customer trust. Similarly, the early identification of potential delinquencies, as underscored by Ong et al. (2022) and Brown & Taylor (2020), is mirrored in NWSC's practices.

However, the study reveals a contrast in the adoption of technological advancements in arrears management. While Nguyen et al. (2021) and Zhang & Chen (2020) discuss the extensive use of data analytics and AI in predicting delinquencies, NWSC's application of these technologies appears less pronounced. This could indicate either a gap in NWSC's adoption of cutting-edge technologies or a differing approach where human-centered strategies are more valued, as highlighted by Harrison (2021) in emphasizing ethical treatment of customers. The use of digital communication channels, stressed by Patel & Desai (2022) and Baker & Johnson (2021), while present at NWSC, does not seem to be at the forefront, indicating potential areas for further development.

From the researcher's perspective, these findings offer a nuanced understanding of NWSC's arrears management practices. The emphasis on traditional communication methods and human-centric approaches, such as dedicated teams and tailored plans, suggests a strong commitment to customer relationships. This approach can be highly effective in fostering loyalty and trust, which are crucial in managing arrears. Nonetheless, the relatively lower focus on advanced technological tools and strategies, especially AI and machine learning, opens up a discourse on the balance between technology and human elements in arrears management.

The researcher observes that while NWSC's practices are commendable in several aspects, especially in customer engagement and ethical considerations, there is room for integrating more

advanced technological solutions. The global trend, as seen in the literature, leans towards leveraging technology for predictive analysis and automation. This not only streamlines processes but also enhances decision-making. However, it is also crucial to maintain the human element, ensuring that technological adoption does not overshadow the importance of customer relationships and ethical considerations.

Moreover, the researcher recognizes the complexity of implementing such advanced technologies in different organizational contexts. Factors like resource availability, staff skills, and organizational culture play a significant role in determining the feasibility and effectiveness of these technologies. The findings suggest that while NWSC is on the right track with its customer-focused strategies, incorporating more advanced technologies could potentially elevate its arrears management practices to a new level of efficiency and effectiveness.

5.2.2 Challenges of Arrears Management

The study on NWSC's arrears management reveals a complex array of challenges that span economic, communication, technological, regulatory, training, and organizational dimensions. Economic instability and market fluctuations stand out as major hurdles, reflecting the external pressures that can exacerbate arrear issues. On the internal front, adapting arrears management strategies during economic downturns, integrating new technologies, and maintaining customer relationships emerge as significant challenges, along with ensuring compliance in a complex legal and regulatory environment. The study also highlights issues in staff training and development, organizational culture, and the prioritization of arrears management.

Comparing these findings with existing literature, similarities and contrasts become evident. Smith et al. (2020) and Jones & Sharma (2021) acknowledge the impact of economic factors on arrears,

aligning with the challenges faced by NWSC. The importance of effective communication and customer relationship management, as discussed by Brown & Nguyen (2019) and Garcia et al. (2020), is corroborated by the NWSC's struggles in these areas. The technological challenges mentioned by Patel & Wallace (2021) and concerns about data security (Lopez et al., 2020) are also reflected in NWSC's experiences. However, while literature emphasizes the potential of technology in enhancing arrears management, NWSC seems to face significant barriers in its implementation. Furthermore, the legislative and regulatory complexities mentioned by O'Connor & Smith (2022) and Adams et al. (2020) find resonance in NWSC's challenges. The issues around staff training and development, highlighted by Hughes & Kim (2021) and Morrison & Turner (2020), are similarly experienced by NWSC. Finally, the influence of organizational culture and priorities, as discussed by Rogers et al. (2019) and Watson & Thomas (2020), is evident in NWSC's struggles, indicating a broader organizational alignment issue.

From the researcher's perspective, these findings offer a rich tapestry of insights into the practical challenges of arrears management. The interconnectedness of external economic pressures with internal organizational dynamics presents a nuanced picture. It is observed that while NWSC faces challenges similar to those documented in the literature, its struggle with adopting technological advancements and integrating them efficiently into existing processes is particularly pronounced. This may point to a need for a more strategic approach towards technology adoption, balancing it with human-centered strategies. Moreover, the challenges in training and development, coupled with the influence of organizational culture, suggest a deeper need for a holistic organizational change, focusing not only on processes and technologies but also on people and culture.

Furthermore, these findings underscore the importance of contextual factors in arrears management. The specific challenges faced by NWSC may not be entirely unique, but their manifestation and impact are shaped by the organization's specific context, including its market environment, customer base, and internal capabilities. This highlights the importance of a tailored approach to arrears management, one that is sensitive to the nuances of the organization's operating environment.

These challenges form a complex web that requires a comprehensive and context-sensitive approach to address effectively. The findings not only resonate with existing literature but also add a unique perspective, emphasizing the need for a balanced approach that integrates technological advancements with strong communication strategies, effective customer relationship management, and a supportive organizational culture. This comprehensive understanding of challenges forms a critical foundation for developing targeted strategies to enhance the effectiveness of arrears management at NWSC and similar organizations.

5.2.3 Strategies to improve arrears management at NWSC.

The study's findings on strategies to improve arrears management at NWSC illuminate a comprehensive approach, emphasizing the importance of communication, technological integration, compliance, and organizational culture. The consensus around these strategies suggests a clear recognition of the multifaceted nature of arrears management and the need for a holistic solution.

Comparatively, the literature supports many of these findings. Brown & Nguyen (2019) and Smith et al. (2020) emphasize the significance of a proactive approach and early intervention in managing arrears, which aligns with the study's findings on the importance of monitoring customer accounts

and establishing clear communication channels. The study's focus on enhanced communication and customer relationship management resonates with the insights of Garcia et al. (2020) and Jones & Sharma (2021), who argue for the necessity of maintaining regular contact and personalizing communication strategies to individual customer needs.

The emphasis on technological solutions and automation in the study finds parallels in the works of Patel & Wallace (2021) and Lopez et al. (2020). These scholars highlight the role of technology in streamlining arrears management processes, a perspective echoed in the study's findings on the benefits of implementing automated systems and integrating advanced data analytics and AI tools. However, the study extends this argument by emphasizing the need for regular employee training, aligning with Morrison & Turner's (2020) assertion on the importance of staff training and development in enhancing the effectiveness of arrears management.

Moreover, the study's findings on compliance with legislative and regulatory frameworks mirror the concerns raised by O'Connor & Smith (2022) and Adams et al. (2020), underlining the criticality of aligning with legal requirements in arrears management. The focus on organizational culture and prioritization in the study also corresponds with Rogers et al. (2019) and Brown & Nguyen's (2019) discussions on the necessity of creating a culture that prioritizes arrears management.

From the researcher's perspective, these findings offer a robust framework for improving arrears management at NWSC. The study underscores the interconnectedness of various strategies and the necessity of their simultaneous implementation for optimal results. It suggests that while individual strategies such as enhanced communication or technological adoption are important, their

effectiveness is significantly amplified when integrated into a comprehensive approach that includes staff training, compliance, and organizational cultural change.

The study also implies the need for adaptability in the face of evolving economic and regulatory landscapes. By embracing a culture of continuous improvement and staying abreast of industry best practices through collaborations with external partners, NWSC can not only address current challenges but also preempt future issues. Furthermore, the researcher observes that the effective management of arrears requires a balance between technological advancements and human-centric approaches, emphasizing the role of empathy and customer engagement in fostering positive outcomes.

5.3 Conclusions

In conclusion, the study provides a comprehensive overview of the current arrears management practices at NWSC, highlighting a robust framework centered around customer engagement and ethical considerations. The significant reliance on traditional communication methods and the establishment of dedicated teams for arrears management reflect a deep commitment to maintaining positive customer relationships. However, the study also uncovers a notable gap in the integration of advanced technological tools, particularly in areas like data analytics, AI, and digital communication. While NWSC's approach aligns well with the fundamental principles of customer-centric and ethical collections, it lags in harnessing the full potential of technological advancements that are reshaping arrears management practices globally. This blend of strong customer-focused strategies with less emphasis on technological innovation presents a unique scenario within the broader landscape of arrears management.

The challenges of arrears management at NWSC present a multifaceted scenario that requires a nuanced and holistic approach. The study highlights how external factors like economic instability and market fluctuations significantly impact arrears management, adding complexity to an already intricate process. Internally, the organization grapples with adapting to economic shifts, integrating advanced technologies, maintaining customer relationships, navigating a complex legal framework, and addressing internal staff training and development needs. Furthermore, the organizational culture and commitment towards arrears management play a crucial role in either enabling or hindering effective arrears management. These challenges are not isolated but are interlinked, affecting various aspects of the organization's operations and requiring comprehensive strategies to address them effectively.

The study highlights the importance of a balance between proactive customer engagement, technological innovation, adherence to regulatory frameworks, and an adaptive organizational culture. These insights are invaluable for organizations like NWSC, which are navigating the challenging terrain of managing arrears effectively while maintaining customer relationships and operational efficiency. The findings not only reflect the current academic discourse on arrears management but also expand upon it by offering practical, context-specific solutions.

5.4 Recommendations

The following recommendations are made based on the findings of this study:

Based on the findings on the first objective, it is recommended that NWSC undertakes a strategic initiative to enhance its technological capabilities in arrears management. This should involve investing in advanced data analytics and AI systems to enable more effective prediction of payment

behaviors and customization of repayment plans. Such tools can augment the existing customer-focused strategies, making them more efficient and data-driven.

Additionally, expanding the use of digital communication channels, including chatbots and automated messaging systems, can streamline interactions and provide more timely and personalized communication with customers. It's crucial, however, that this technological advancement is balanced with the ongoing commitment to ethical practices and maintaining strong customer relationships.

Proper training for staff in these new technologies and a phased implementation plan would ensure a smooth transition that aligns with NWSC's organizational culture and capabilities. This balanced approach would not only enhance operational efficiency but also sustain the trust and loyalty of customers, which are key in effective arrears management.

In light of the first objective, there is need to enhance the technological infrastructure and capabilities at NWSC. This involves not only investing in advanced technology for arrears management, such as data analytics and AI, but also ensuring the effective integration of these technologies into existing processes. To achieve this, NWSC should consider partnering with technology experts and consultants who specialize in financial management systems. These partnerships can facilitate a smoother transition to more sophisticated systems, tailor-made to suit NWSC's specific needs. Additionally, NWSC should invest in continuous training programs for staff to equip them with the necessary skills to utilize these technologies effectively. By improving technological proficiency, NWSC can better predict and manage arrears, leading to more efficient operations and improved financial health.

NWSC should develop a comprehensive communication plan that employs both traditional and digital channels to engage with customers effectively. This plan should include proactive communication strategies, such as early notifications of overdue payments and regular updates on account status, to prevent arrears from accumulating. Furthermore, NWSC should invest in training its staff in customer relationship management, emphasizing empathy, ethical collection practices, and effective resolution of disputes. By enhancing communication and strengthening relationships with customers, NWSC can not only reduce the incidence of arrears but also build customer loyalty and trust, which are invaluable assets in any service-oriented industry.

Pursuant to the third objective, NWSC needs to establish a cross-functional task force dedicated to arrears management. This team should consist of members from various departments, including finance, customer service, legal, and IT. The task force's role would be to ensure a cohesive strategy across all departments, fostering better coordination and communication. By having a dedicated team, NWSC can ensure that arrears management is not siloed but is a collaborative effort that leverages diverse expertise.

NWSC should consider engaging in community outreach programs. These programs can educate customers about the importance of timely bill payments and the consequences of arrears. Through such initiatives, NWSC can build stronger relationships with the community, enhancing customer goodwill and understanding. This approach can lead to a more cooperative environment for arrears management, where customers are more aware and proactive about their responsibilities, potentially reducing the incidence of arrears.

5.5 Limitations to the study

In conducting this research, the study encountered several limitations which are important to acknowledge for a comprehensive understanding of the findings.

Firstly, there was a concern among respondents regarding the confidentiality of their responses. Despite assurances and permissions granted by NWSC, some respondents expressed apprehension that their participation and the information shared might impact their job security. This fear might have influenced the responses provided, potentially leading to a more conservative representation of opinions and experiences.

The study employed a cross-sectional research design, which provided a snapshot of the current state of arrears management at NWSC. While this approach offered valuable insights into the existing practices and challenges, it did not capture the historical trends and evolutions in arrears management strategies at NWSC. A longitudinal study, tracking changes over time, could provide a deeper understanding of the progress and shifts in arrears management practices within the organization.

Additionally, the focus of the study was confined to NWSC, limiting its applicability to other organizations, sectors, or regional contexts. The findings, therefore, are specific to NWSC's unique operational and organizational environment and may not be fully generalizable to other settings with different challenges and dynamics in arrears management.

Lastly, the study predominantly utilized quantitative methods, which, while providing structured and measurable data, may overlook the nuanced, qualitative aspects of arrears management. Qualitative data, such as detailed interviews or case studies, could offer richer, more in-depth

insights into the personal experiences, perceptions, and motivations of individuals involved in arrears management at NWSC, thereby complementing and enriching the quantitative findings.

5.6 Areas for Further Study

For future research endeavors related to arrears management at NWSC or similar organizations, several areas are recommended for further exploration:

Adopting a longitudinal approach would be highly beneficial in future studies. The cross-sectional nature of the current research offers valuable insights into the state of arrears management at a specific point in time. However, a longitudinal study would allow for the observation of trends, changes, and the long-term effectiveness of various arrears management strategies over an extended period. This approach could provide a more dynamic understanding of how arrears management practices evolve in response to internal and external factors, offering a more nuanced picture than a single-point-in-time analysis.

Additionally, future research should consider expanding the scope beyond NWSC to include other organizations within the utility sector, and potentially even beyond. Comparing and contrasting arrears management practices across different organizations, sectors, and even geographical regions could uncover valuable learning opportunities and best practices. Such a comparative study would not only enrich the understanding of arrears management challenges and strategies but also provide a broader perspective, enabling the identification of universal and unique factors affecting arrears management in various contexts.

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APPENDIX I: QUESTIONNAIRE FOR THE NWSC STAFF

Dear Respondent,

Academic research is being conducted on the topic; **“AN ASSESSMENT OF ARREARS MANAGEMENT IN REVENUE COLLECTION EFFORTS AT NATIONAL WATER AND SEWERAGE COORPORATION, KAMPALA WATER”** This is in partial fulfillment of the requirements for the award of a Degree of Master of Business Administration of Makerere University.

You have therefore been selected to help in this research. The information provided will be treated with total confidentiality and will only be used for academic purposes.

SECTION A

Background Information:

Please tick where applicable

1 Gender

Female	Male
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2 Age

18 – 27	28 – 37	38 – 47	48 and above
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3 Education level attained

Certificate	Diploma	Degree	Masters	Other
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4 Period as employee of NWSC

1-3 Years	4-6 years	Above 6 Years
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SECTION B

CURRENT EFFORTS AT ARREARS MANAGEMENT AT NWSC

Please tick where applicable using the scale given below;

1. Strongly Disagree, 2. Disagree, 3. Not Sure, 4. Agree, 5. Strongly Agree

	Statement	1	2	3	4	5
1	NWSC has a well-defined process for early detection of overdue accounts.	1	2	3	4	5
2	Automated tools are in use at NWSC for monitoring customer account activities related to payments.	1	2	3	4	5
3	There is a proactive communication strategy in place for contacting customers as soon as their accounts fall into arrears.	1	2	3	4	5
4	NWSC segments and categorizes delinquent accounts based on the level of risk.	1	2	3	4	5
5	Multiple communication methods, such as phone calls, emails, and SMS, are utilized by NWSC to communicate with customers about overdue payments.	1	2	3	4	5
6	Tailored repayment plans are offered to customers who are struggling to make payments.	1	2	3	4	5
7	NWSC employs data analytics to assess and predict customer payment behavior.	1	2	3	4	5
8	Artificial intelligence and machine learning technologies are part of NWSC's arrears management strategy.	1	2	3	4	5
9	NWSC makes use of digital communication channels, such as chatbots, for customer engagement related to arrears.	1	2	3	4	5
10	Collections and recovery strategies at NWSC focus on maintaining positive customer relationships.	1	2	3	4	5
11	Ethical considerations are at the forefront of NWSC's collections and recovery processes.	1	2	3	4	5
12	There are specific personnel or teams at NWSC dedicated to managing customer arrears.	1	2	3	4	5
13	NWSC periodically reviews and updates its arrears management policies and strategies.	1	2	3	4	5
14	There are measures in place at NWSC to ensure customer data privacy and security in arrears management processes.	1	2	3	4	5
15	NWSC employs continuous customer feedback to improve and refine its arrears management strategies.	1	2	3	4	5

Please tick where applicable using the scale given below;

1. Strongly Disagree, 2. Disagree, 3. Not Sure, 4. Agree, 5. Strongly Agree

	CHALLENGES RELATED TO ARREARS MANAGEMENT AT NWSC	1	2	3	4	5
1	Economic instability and market fluctuations have made arrears management more complex at NWSC.	1	2	3	4	5
2	NWSC has faced difficulties adapting arrears management strategies during economic downturns.	1	2	3	4	5
3	Ineffective communication with customers has been a significant challenge in managing arrears at NWSC.	1	2	3	4	5
4	NWSC has faced hurdles in maintaining satisfactory customer relationships, which has impacted arrears management.	1	2	3	4	5
5	The integration of new technologies into arrears management at NWSC has been challenging due to costs and required investments.	1	2	3	4	5
6	Data security and privacy concerns have been a challenge for NWSC in adopting digital platforms for arrears management.	1	2	3	4	5
7	NWSC has faced challenges adapting to changes in legislation and regulatory requirements related to arrears management.	1	2	3	4	5
8	Ensuring compliance in arrears management has been challenging for NWSC due to the complex legal and regulatory landscape.	1	2	3	4	5
9	NWSC has faced difficulties providing adequate training and development opportunities for staff in arrears management.	1	2	3	4	5
10	Employee turnover and a lack of specialized training have contributed to inefficiencies in arrears management at NWSC.	1	2	3	4	5
11	Arrears management has not been treated as a high priority within NWSC, leading to resource constraints.	1	2	3	4	5
12	The organizational culture at NWSC has hindered the adoption of best practices in arrears management.	1	2	3	4	5
13	A lack of organizational commitment to arrears management at NWSC has negatively impacted performance.	1	2	3	4	5
14	NWSC has struggled with dedicating adequate resources, time, and effort to arrears management.	1	2	3	4	5
15	The challenges faced by NWSC in arrears management have necessitated continuous improvement and investment in staff training and technology.	1	2	3	4	5

Please tick where applicable using the scale given below;

1. Strongly Disagree, 2. Disagree, 3. Not Sure, 4. Agree, 5. Strongly Agree

	STRATEGIES TO IMPROVE ARREARS MANAGEMENT AT NWSC	1	2	3	4	5
1	Adopting a proactive approach and early intervention can significantly improve arrears management at NWSC.	1	2	3	4	5
2	Regular monitoring of customer accounts for potential risks of arrears is critical for timely intervention at NWSC.	1	2	3	4	5
3	Enhanced communication and customer relationship management are essential strategies for effective arrears management at NWSC.	1	2	3	4	5
4	Personalizing communication and adopting a customer-centric approach can lead to improved customer satisfaction and reduced arrears at NWSC.	1	2	3	4	5
5	Implementing automated systems for tracking payments and sending reminders can streamline arrears management processes at NWSC.	1	2	3	4	5
6	Integration of advanced data analytics and artificial intelligence tools can enable NWSC to predict and prevent arrears more effectively.	1	2	3	4	5
7	Ensuring compliance with legislative and regulatory frameworks is crucial for reducing legal and financial risks associated with arrears management at NWSC.	1	2	3	4	5
8	Investing in regular employee training and updates on laws and regulations can improve NWSC's compliance in arrears management.	1	2	3	4	5
9	Fostering a culture that prioritizes arrears management is necessary for allocating adequate resources and support at NWSC.	1	2	3	4	5
10	Offering specialized training and development programs can help retain skilled employees and enhance their capacity in managing arrears at NWSC.	1	2	3	4	5
11	Collaboration with external partners, such as debt collection agencies, can augment NWSC's capabilities in managing arrears.	1	2	3	4	5
12	Establishing clear communication channels and maintaining regular contact with customers can facilitate timely payments at NWSC.	1	2	3	4	5
13	Providing assistance and flexible payment options to customers can prevent the accumulation of arrears at NWSC.	1	2	3	4	5
14	Creating robust internal policies and procedures can ensure NWSC's compliance with legislative and regulatory frameworks related to arrears management.	1	2	3	4	5
15	Engaging in partnerships with external organizations for best practices and trends can help NWSC stay informed and improve arrears management strategies.	1	2	3	4	5

Thank you for your cooperation