

Bindura University of Science Education



EXPLORING THE ROOT CAUSES OF SALARY PAYMENTS DELAY AT SHAMVA MINING
COMPANY

BY

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BACHELOR OF ACCOUNTANCY HONORS DEGREE OF BINDURA UNIVERSITY OF
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RELEASE FORM

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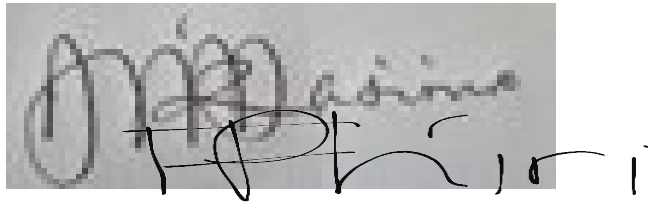
A handwritten signature in black ink, appearing to read 'Faith Phiri', is written over a set of horizontal lines.

APPROVAL FORM

I testify that this dissertation was done in accordance with the faculty's requirements and guideline. A dissertation that can be presented to the faculty of commerce at Bindura University of Science Education with the heading "Exploring the root causes of salary payments delay at Shamva Mining Company".

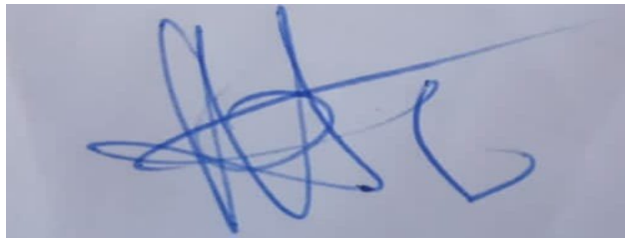
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Chairperson Signature Date

DEDICATION

I dedicate this study to my family.

ABSTRACT

Looking into what causes pay delays at Shamva Mining meant digging beneath surface issues. One aim stood out: uncovering why workers did not receive wages on time. Beyond just identifying triggers, the work probed how outside forces shaped these holdups. Another angle involved judging how well current payroll mechanisms actually functioned. Theories such as Vroom's Expectancy model offered lenses to interpret employee expectations. Equity ideas from Adams helped frame fairness concerns around timing of disbursements. Agency perspectives clarified gaps between management actions and worker outcomes. Financial principles added structure when assessing budget handling practices. A blend of numerical data and personal accounts formed the core evidence base. Focusing tightly on one company allowed depth through a single-case setup. Twelve employees took part in the study, with ninety-two completing surveys alongside fifteen selected for deeper discussion. From workers to managers, payroll staff to informed insiders - information came via fixed-format forms and open-ended talks. Analysis of numbers leaned on SPSS software, release twenty-seven, while patterns in spoken responses emerged through repeated theme spotting. Delays in pay stemmed from shaky financial planning, inconsistent budgets, outdated payroll tools, unclear leadership choices, rising costs, unstable markets, bank-related hurdles, and shifting mineral values. Evidence showed the current method of paying salaries worked poorly, failed consistency checks, and left worker needs unmet. Although delayed salaries stemmed from multiple problems, their effect lowered staff motivation along with work output and overall business results. Financial missteps contributed heavily; because of this, better budget oversight became necessary alongside updated pay processing tools. A shift toward transparent messaging inside the organisation helped ease tensions over payments. Managing incoming funds more

carefully reduced gaps in disbursement timing. Facing market pressures required steady adjustments rather than one-time fixes.

ACKNOWLEDGEMENTS

Special thanks to my family for the love, financial support and guidance they showed throughout my study. I also want to express my sincere gratitude to my supervisor for the guidance and inspiration he provided for me to finish this research. To the Almighty, I give glory and honor for leading me.

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CHAPTER ONE

INTRODUCTION

1.0 Introduction

This investigation aims at exploring the root causes of salary payments delays at Shamva mining company. This chapter highlights the background of study, problem statement, aim of study, objectives, research questions, delimitation, limitations, significance of research and the summary.

1.1 Background of study

Salary payment delays have become a major challenge in contemporary labour management, affecting employees' wellbeing, organisational productivity, industrial relations, and economic stability across different sectors of the economy worldwide (Nkhata & Daka, 2025). It is not only a contractual requirement for employers and employees, but timely payment of salaries is acknowledged as an essential worker's right guaranteed by international labour standards and national labour laws. Employees rely on their salaries for their daily living requirements of food, transportation, house rent, medical and school expenses, etc (Zhang et al, 2025). Research indicates that salary delays hinder employee productivity, satisfaction, and engagement in the workplace, leading to higher turnover and lower productivity (Zhou et al., 2024). The Chartered Institute of Payroll Professionals' 2023 Salary Delay Report found that around 38% of workers in the UK who had suffered salary delays said they lost their trust in their bosses, and almost a quarter (24%) said they were thinking about leaving their organisations as a result of frequent payroll issues.

Payment delays are a significant issue in the mining industry in Africa, an industry that continues to employ large numbers of people in many countries, generate export revenues and contribute to economic growth (Mlambo, 2025). Studies in Southern African countries have shown that financial pressures, operational inefficiency, volatile mineral markets and inadequate management systems are some of the challenges frequently faced by mining companies in paying salaries on time (Maritas et al., 2021). The mining companies in Zambia's Copperbelt Province have been plagued by strikes and industrial relations problems over unpaid wages, miserable working environments and falling copper prices. According to Adaku et al (2024), during periods of economic downturn some of the mining companies in Zambia have been delaying employee salaries by anywhere between 1 and 4 months. Delayed pay of salaries has also been observed on mining workers in the DRC in the context of weak corporate governance in mining operations, which also entails political instability (Mpelo and Daka, 2024).

The mining industry in Zimbabwe is one of the major contributors to the Zimbabwean economy, especially in terms of revenue generation, employment creation and foreign currency earner. Gold mining is a critical export industry with over 75% of Zimbabwe's export earnings coming from gold in 2023 (Chamber of Mines of Zimbabwe). Despite its economic significance, however, the sector has been plagued by ongoing problems with salaries paid on time. The mining companies have struggled to pay their workers due to overall macroeconomic instability with high inflation rates, currency fluctuations, liquidity problems and an unstable exchange rate (Chikweche and Bressan, 2022). Moreover, structural limitations including multiple currency systems, foreign currency shortages, banking inefficiencies, and unreliable electricity supply have been an impact on the cash flows of operations and on the payments of salaries for mining companies (Equity Axis, 2024).

Small to medium-scale mines such as Shamva Mining Company in Mashonaland Central Province is representative of the situation. The company is situated in a field that is rich in minerals and has good production of gold, but the company has been identified with the problems of delayed salaries that have an impact on the welfare of employees and the activity of the company in fulfilling its duties. All these delays have

led to low morale among teachers, employee turnover and decreased productivity among employees (Manduna, 2023). The issue is shrouded in the vagaries of gold production, lack of working capital, foreign currency restrictions, increasing operations costs and general macroeconomic uncertainty. Moreover, small and medium scale mines are very sensitive to payroll disruptions because they have less cash flow management systems and financial buffers (Muchowe, Mubango & Chingwaro, 2023). The Labour Act and Mine Workers Collective Bargaining Agreement stipulate that wages are to be paid on time; however, this is still a challenge in the current economic climate (Chamber of Mines of Zimbabwe, 2022). It is, therefore, critical to understand the causes of salary delays at Shamva Mining Company in order to bring about betterment in the lives of the employees.

1.2 Problem statement

Shamva Mining Company has experienced persistent delays in salary payments since June 2020, with employees routinely receiving their wages weeks or months late or receiving incomplete payments. Although wage irregularity is an industry-wide concern highlighted across small- to medium-scale mining operations in Zimbabwe, existing literature has predominantly focused on sector-wide macroeconomic challenges rather than firm-specific operational dynamics. Consequently, there is a lack of empirical research examining the precise internal, external, and administrative drivers of payroll failure at Shamva Mining Company. This study addresses this knowledge gap by investigating the root causes of salary payment delays at Shamva Mining Company.

1.3 Aim

To explore the causes of salary payments delays at Shamva Mining Company.

1.4 Objectives

- i. “To identify key internal factors at Shamva Mining Company causing delays in salary payments”.
- ii. “To examine how external factors contribute to salary payments delay at Shamva Mining Company”.

- iii. "To assess the effectiveness of the current salary payment system at Shamva Mining Company".

1.5 Research questions

- i. What are the internal causes salary payments at Shamva Mining Company?
- ii. How do external factors affect salary payments on time at Shamva Mining Company?
- iii. To what extent is the current salary payment system being effective?

1.6 Significance of the Study

1.6.1 To Shamva Mining Company Management

This study will give management at the Shamva Mining Company a better understanding of the factors that cause the delay in paying salaries in the company. The result of the study will assist management to identify the weaknesses that occur in various aspects of operations, finances and administration in the payroll processes.

1.6.2 To Employees

This research will provide employees a chance to voice out the problem and experiences they go through due to delayed payments of salary. In sharing their opinions, workers will be able to draw attention to the impact of delayed wages on their wellbeing, motivation, performance, and family living.

1.6.3 To the Academic and Research Community

The investigation will help build on the current body of knowledge concerning labour management problems and delays in salary payments in the mining industry. It will provide empirical data, which has been less studied, particularly for small to medium scale mining companies in Zimbabwe.

1.6.4 To the Local Community

The outcomes of this research would significantly help the Shamva community as

many houses and businesses within the area rely on the activities of the Shamva mining company both directly and indirectly. Delayed salaries have a negative impact on both the employees and the community in terms of reduced household income, reduced spending and diminished local activities.

1.7 Delimitations of study

The study was confined to Shamva Mining Company and aimed specifically at the root causes of salary payment delay in this organisation. The study focused on the mining sector with a specific focus on gold mining operations and a timeframe of June 2024 – June 2026, to reflect the recent trends and current issues that surround salary payment delays. The study was directed primarily towards the reasons for the delayed salary payments and their influence only on the employees and organizational performance and did not explore other labour or operational problems not related to payroll management. The study also focused on management, staff and other stakeholders who were directly engaged in the management and payment of employees in the firm. The study used the mixed methods approach techniques.

1.8 Limitations of study

Limited access to confidential financial information: The investigation faced challenges in accessing some confidential financial and payroll records from Shamva Mining Company due to organisational privacy policies. This was somewhat offset by ensuring confidentiality of management and by relying on publicly available reports, interviews, and questionnaires to collect relevant information.

Resistance from employees to giving full information: There was some initial reluctance from employees to give full information, in fear of victimisation or possible negative consequence to management. This limitation was addressed by ensuring anonymity, confidentiality and a voluntary approach to the research process with participants.

Limited time: The researcher had limited time for data collection as deadlines for academic research and participants' work schedules would not allow for an extensive

data collection. To overcome this drawback, the researcher had planned a well structured research timetable and arranged the interviews and the distribution of questionnaires at appropriate times for ease of participants.

Lack of adequate generalisation of results: The outcomes of the study were not fully generalisable to all the mining companies in Zimbabwe, as the study was conducted at Shamva Mining Company. This constraint was addressed by presenting detailed findings and conclusions that may be of value to other mining companies faced with similar circumstances.

1.9 Summary

This chapter gave an introduction to the research on the root causes of salary payment delays at Shamva Mining Company. The background of the study, the problem statement, the aim, objectives and research questions, which guided the investigation, were discussed. It also emphasized the importance of the study and the limits and restrictions faced during the study. The Literature and theory review in the next chapter covers the related literature and theories concerning the issue of salary payment delay and labour management in the mining industry.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews literature that is related on the causes of salary payments delays and focuses on the mining industry. It includes theoretical review which looks into theories with foundations of salary payment delays and the empirical review which looks into existing research findings related to salary payment delays.

2.1 Concept of salary payments delay

Salary payment delays occur when the employer does not pay the employee wages or salaries on time as stipulated in the employment contract, labour policy or collective bargaining agreement (Zhou et al, 2024). Timely payment of salary is considered as one of the most significant responsibilities of the employers as salaries are the prime source of income for employees and their households. The International Labour Organisation (2023a) states that wages must be regular and timely to guarantee the economic security of the workers and fair labour practices in the organisations. The definition of salary payment delays from Katete & Nyangarika (2020) was instances where staff are paid their wages later than the date agreed, as a result of organizational, financial or administrative issues. Scholars believe that delayed wages payment is a monetary problem, but also a problem in labour relations because it impacts on employees' trust,

workplace stability and organisation efficiency (Mpelo and Daka, 2024). Pay delays may lead to financial stress, debt, anxiety and lower quality of life for employees (Akinde, Micah & Ademola, 2020).

2.2 Theoretical Review

Vroom's Expectancy theory, Adam's Equity theory, Agency theory and Financial management theory were used as guides in the study.

2.2.1 Vroom's Expectancy Theory (1964)

Vroom's Expectancy Theory was established by Victor Vroom in 1964 to explain the variables that impacts employee motivation and work-related behaviour. The theory focuses on the idea that employees will be motivated when they feel that if they work hard, they will perform well and that if they perform well, they will receive rewards that will be of value to them.

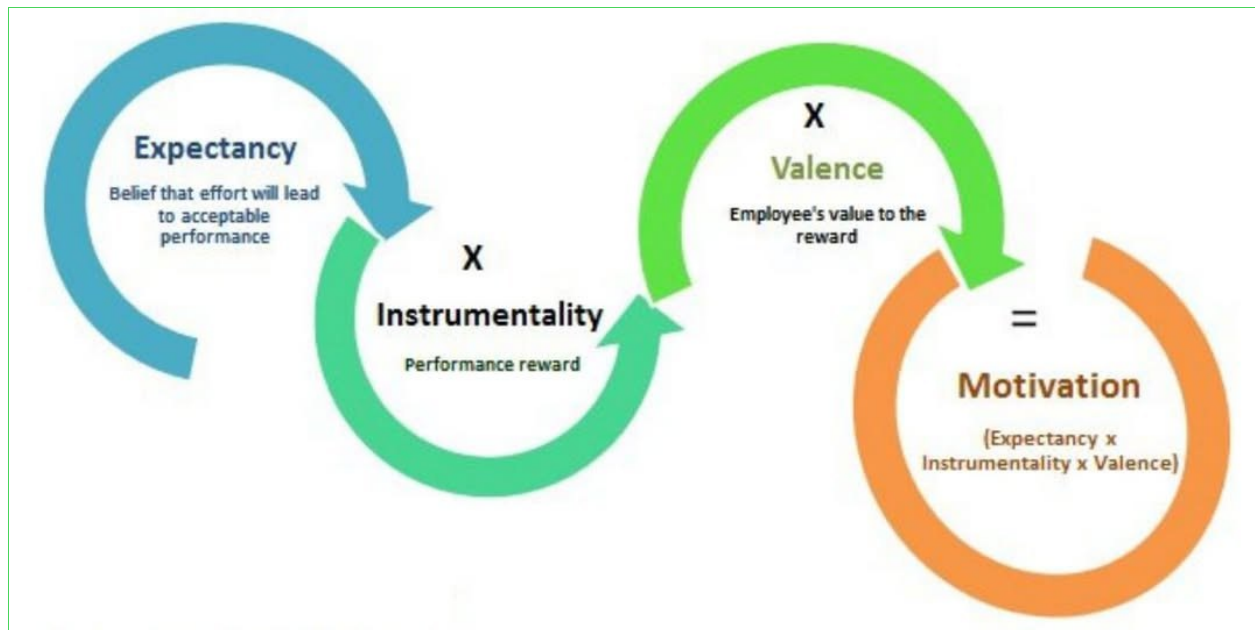


Figure 2.1: Vroom's Expectancy Theory

The expectancy theory has been applied to investigate the impact of compensation systems, bonuses, incentives, and salary structures on employees' motivation in a variety of industries, such as mining, manufacturing, healthcare, and education (Marcinkowski, Butnaru & Rabrenović, 2024). Likewise, Ijirss (2025) used expectancy

theory to investigate labour relations in mining companies and discovered that the payment of salaries over and over delayed reduced workers' confidence in the reward system of the company. The theory is pertinent, but has also been criticized by some scholars. Vroom's Expectancy Theory is a theory that is highly relevant to this study, as it tells us how the delay of salaries can affect the employee's motivation and productivity in an organisation. Labor intensive workers put in their physical labour, skills and time for their wages. The instrumentality of the theory is undermined in situations where wages are not paid and workers become uncertain that their performance will lead to their receiving rewards (Marcinkowski, Butnaru & Rabrenović, 2024).

Strength: This theory addresses this study well because it explains how delayed salaries affect employees after the effort exerted towards their work.

Weakness: This theory looks at how employees react to salary delays and does not explain what actually causes those delays.

2.2.2 Adam's Equity Theory

The Adam's Equity Theory was established by psychologist John Stacey Adams in 1963 to identify how an employee would perceive fairness in the workplace. The theory encompasses a variety of inputs such as effort, loyalty, skills, qualifications, and time dedicated by employees, alongside outputs including salary, benefits, recognition and promotions from the organization (EBSCO Research Starters, 2024).

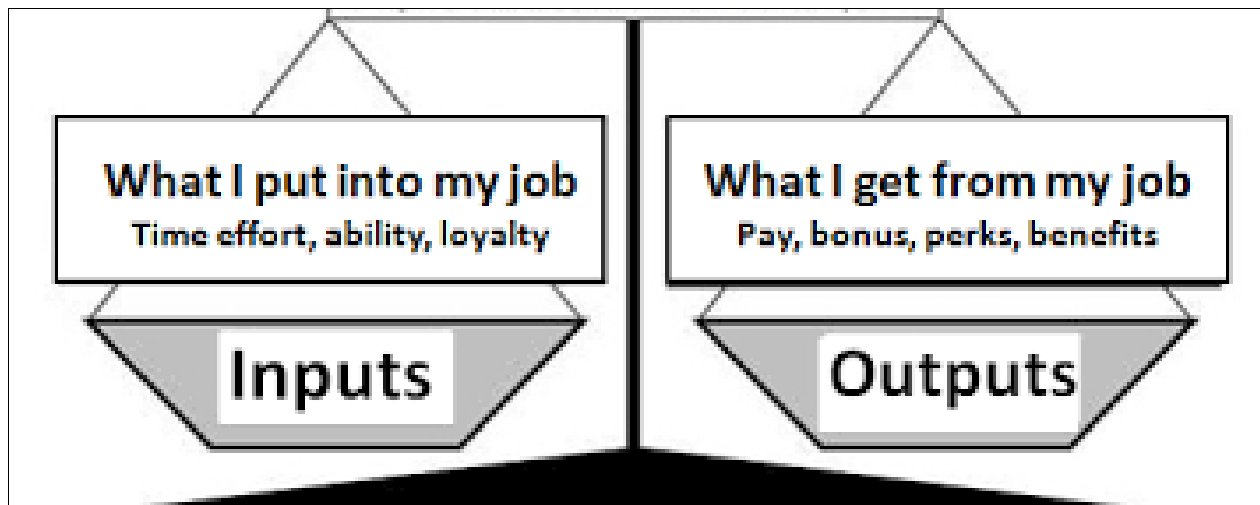


Figure 2.2: Adam's Equity Theory

Hammami, Moldovan & Peltier (2020) used the theory in a research on why employees leave organizations and found that those who believed that their compensation systems were not fair were more likely to decrease their work inputs or to leave. In addition, Glaster (2023) reported that workers who felt that they were mistreated by their employers had less satisfaction and productivity. While Adam's theory of equity has been successful in organisational studies, some criticisms have been made of it. Critics say the theory is only as much about perceived fairness as it is about actual fairness because there is variation in employee perceptions among people (Zhou et al, 2024). The study is very relevant to Adam's Equity Theory due to the fact that delayed payment of salaries can lead to perceptions of injustice among employees. Employees who persist in performing their work tasks with labour, skills, and effort but are not paid as promised are likely to feel that they are not getting their fair share of the benefits. Delayed wages can exacerbate accusations of exploitation and dissatisfaction in areas with low wages and high labour demand, like mining, where workers are exposed to hazardous and unpleasant working conditions (Katete & Nyangarika, 2020).

Strength: This theory addresses this study well because it explains dissatisfaction as fairness issue not just money.

Weakness: It explains employee's reactions but do not say anything on financial or economic reasons behind the delays.

2.2.3 Agency Theory and Financial Management

Jensen and Meckling's Agency Theory (1976) was established to explain the connection between owners (principals) and managers (agents) who run organisations. The argument is that managers should make decisions in the best interests of the owners of the organisation, but this could lead to conflict because managers may have more information about the operation of the company than the principals.

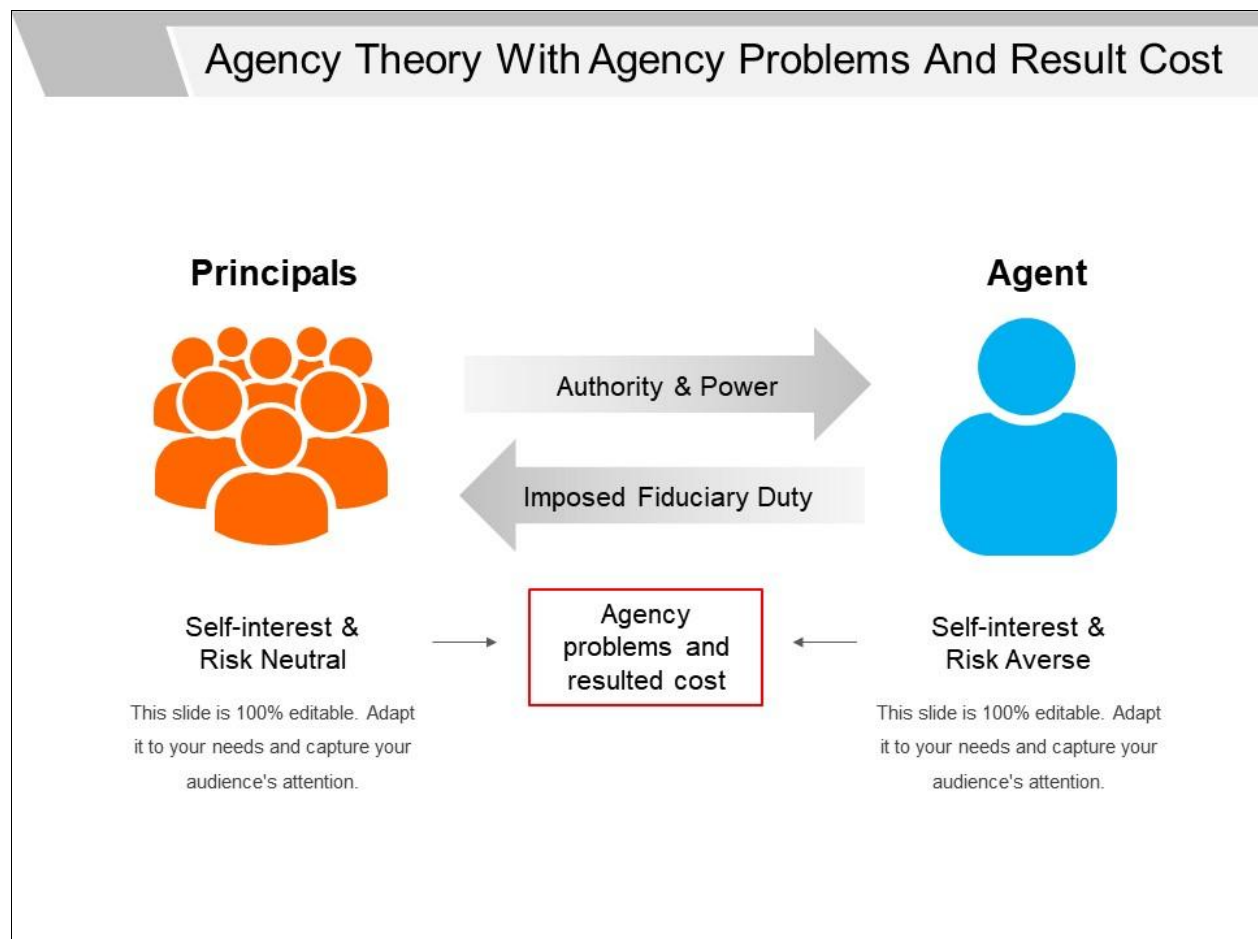


Figure 2.3: Agency theory

The theory was adopted to investigate payroll failures in resource based organisations, with findings from Irungu et al. (2022) indicating that one of the major causes of delayed salary payments was due to ineffective cashflow planning. Likewise, Agency Theory was applied to the impact of working capital pressures and poor RM practices

on the sustainability of payroll within mining and resource companies, as outlined by McGrathNicol (2024). Although it is useful, Agency Theory has come under criticism from a number of scholars. Some critics state that the theory assumes that managers are self-centred and opportunistic, but this is not always the case in reality (Manduna, 2023). Others have claimed that the theory places undue emphasis on relationships involving money, but fails to take into account human relations and social factors which influence organisations. Agency Theory is applicable in this research due to its ability to explain the connection between managerial and financial management practices in organisations that could cause salaries to be paid late.

Strength: It explains delays as a result of poor decision making between agents and owners which is good as it gives out the actual causing the delays.

Weakness: This theory only focusses on internal management issues and does not explain external management issues like inflation.

2.3 Empirical Review

2.3.1 Key internal factors causing delays in salary payments.

Internal factors are problems or practices within the organisation that are under the control of the organisation, which can be issues with cashflow, budgeting, payroll administration and managerial decision making (Sunoma et al, 2021).

2.3.1.1 Poor Cashflow Management

One of the most common internal reasons for delayed salary payments in the workplace is cash flow management (Nurcahyani, Ravena & Sundari, 2025). Cashflow management is the method of tracking and controlling the flow of cash in and out of the organisation so that the cash is sufficient to cover the operational expenses, including salaries, supplier payments and loan repayments. Irungu et al. (2022) stated that cash flow mismanagement and failure to forecast cash flow are some of the common challenges that organisations face when it comes to timely employee payments. Likewise, Mpelo and Daka (2024) noted that the mining firms in Zambia encountered the continuous delay of salaries despite the lack of accurate predictions of revenues and inefficiencies in the management of liquidity.

2.3.1.2 Weak Budgeting and Financial Planning

Unmanaged budgets and financial planning is also one of the contributing factors for salary payment delays in organisations. Budgeting is the act of forecasting the income and expenditure of the future in order to allocate the available resources accordingly. Budgeting is crucial because salaries are a fixed cost of operations and financial planning and prioritisation is essential, as stated by Brigham and Ehrhardt (2021). Adeoye & Elegunde (2020) confirmed that poor budgeting, lack of expenditure control and weak financial discipline were among the factors that contributed to salary payment delay in many private companies in Nigeria. A study by Msuya and Kipsha (2021) indicated that salaries in small-scale mining operations were not always consistent as these companies were not well managed in terms of financial planning, nor were they independent of fluctuating mineral prices.

2.3.1.3 Inefficient Payroll Administration Systems

Another significant internal reason for the delay of payroll is inefficient payroll administration systems. Payroll managing consists of processing employee wages, computing withholding allowances, keeping payroll records and disbursing the payments to employees. Armstrong and Taylor (2023) state that payroll systems are very important in ensuring that salaries are timely and accurate. If your organisation has outdated or disorganised payroll systems, you'll likely have more payroll or salary processing problems. Sharma and Gupta (2021) have reported that in India, there was a lack of coordination between the human resource departments and the financial departments which were the reason for payroll delays in mining and manufacturing companies. According to the Chartered Institute of Payroll Professionals (2023) in the United Kingdom, payroll errors and late payroll releases had a detrimental impact on employee trust and organisational morale.

2.3.1.4 Poor Managerial Decision-Making and Governance

Poor managerial decision making, weak governance systems also play significant role in delay of salary in organisations. The manager's role is to manage funds, prioritise spending and ensure the sustainability of the organisation. Poor financial management

and lack of accountability can lead to neglecting payroll obligations. Weak governance systems and low level of communication between management and employees were among the factors cited by Mpelo and Daka (2024) for the frequent delays in salary payments in mining companies in the DRC. In the same vein, Adebayo and Olajide (2021) also found that inadequate leadership and financial accountability in the private sector in Nigeria contributed to an increase in the incidence of delayed salary payments. In South Africa, Bhorat, Kanbur and Stanwix (2021) concluded that poor governance in mining companies led to employee dissatisfaction and labour unrest due to the lack of accountability and fairness on the part of the management..

2.3.2 External factors contribute to salary payments delay

External variables are those outside the direct control of the organisation with the majority stimulated by economic, political, financial and industry factors (Nurcahyani, Ravena & Sundari, 2025).

2.3.2.1 Economic Instability and Inflation

Salary payment delays in many countries are due to some major external factors which include economic instability and inflation. Rising inflation puts pressure on the financial ability of organisations to pay staff, as it raises the price of transport, electricity, fuel, materials and imported items. Unstable economic environments generate uncertainty in running businesses, and impact liquidity of organisations which hampers the capacity of companies to make regular salary payments (Chikweche and Bressan, 2022).

Hyperinflation and exchange rate volatility have had major impacts on organisational activities in Zimbabwe, particularly in the mining and manufacturing industries.

Saunders and Caramento (2023) noted that some mining companies experienced difficulties with maintaining the consistency of payroll due to the high operational costs that rapidly escalated and ate up large amounts of company revenues.

2.3.2.2 Fluctuations in Commodity Prices

Additionally, salary payment delays are caused by changes in commodity prices, a key external factor, especially in economies that are highly dependent on commodities (Nurcahyani, Ravena & Sundari, 2025). Global mineral prices are critical to a mining

organisation's revenue and when commodity prices drop, it can significantly impact organisational profitability and cashflow stability. In Zambia, Mpelo and Daka (2024) established that copper prices negatively affected salary payments in the mining companies, as the reduced revenue impacted the companies' operational and payroll needs. Likewise, in South Africa, Bhorat, Kanbur and Stanwix (2021) noted that price fluctuations in the platinum and gold industries caused losses in mining sector revenues, causing wage disputes and salary payment difficulties.

2.3.2.3 Foreign Currency Shortages and Banking Challenges

Shortage of foreign currencies and banking sector problems also play a major part in delays in salary payments, particularly in less developed economies which heavily depend on imports and international trade (Alshahrani et al, 2023). Foreign currency is usually needed by mining companies for acquiring machinery, spares, fuel, chemicals and other operating inputs. In addition, unstable banking systems, exchange rate volatility, reduced cashflows and payroll challenges in labour intensive industries were identified by Chikweche and Bressan (2022). Adeoye and Elegunde (2020) observed that the banking sector inefficiencies and lack of foreign currency in Nigeria also hindered private sector organisations' ability to process transactions and payrolls, hence hampered payroll systems.

2.3.2.4 Government Policies and Regulatory Pressures

Further, salary payment delays may be caused by government policies and regulatory requirements resulting in organizations having to pay more to comply with regulations, taxes and other restrictions (Alshahrani et al, 2023). Excessive taxation or regulatory expenses can also cause a decrease in working capital to pay salaries and other operating costs, as stated by Brigham and Ehrhardt (2021). In Tanzania, Msuya & Kipsha 2021 observed that the promotion of higher levels of mining royalties and regulatory fees harmed the capacity of the small-scale mining firms to pay regular wages. Likewise, in Zimbabwe, Saunders and Caramento (2023) noted that companies encountered increasing pressures as they attempt to operate as the demand for taxation, licensing fees, and compliance standards from the regulatory bodies rose.

2.3.3 Effective of current salary payment system in organizations

Salary payment systems are the processes, technologies, policies, and administrative systems that are used by organisations to pay and distribute wages and salaries to their employees (Banaeian et al, 2022). A good salary payment system ensures that employees are well paid, in line with the terms of employment agreed to, and in timely manner. Armstrong and Taylor (2023) argue that, a good salary payment system helps to boost employee satisfaction, stability of the organisation and good labour relations, as employees gain trust in the organisation's capacity to meet its obligations. In many of the modern organisations, the salary payment systems have shifted from the manual system to an automated system that aims to streamline the process, transparency, and accountability (Rakhmah, 2024).

Organisational efficiency has also been enhanced with modern payroll systems by automating and integrating technologies (Rakhmah, 2024). Automated payroll systems minimize errors, enhance record-keeping, and streamline payroll processing.

Organisations that rely on digital payroll systems enjoy a number of advantages, including quicker processing speeds, enhanced adherence to labor legislation, and improved financial reporting (Armstrong and Taylor, 2023). According to Johnson and Miller (2020), companies that adopted cloud-based payroll software in the United States reported a savings of over 40% in payroll processing errors when compared to those that still engaged in manual payroll processes. Likewise, Sharma and Gupta (2021) noted that automated payroll systems in the manufacturing industry in India also enhanced transparency in payroll and cut down on the time delays that occur due to administrative inefficiencies.

Although these advances have occurred, some organizations are still having trouble with salary payment programs, especially in developing economies and industries that depend on labor. Poor technology infrastructure, lack of payroll expertise and financial instability can diminish the value of a payroll system. Ndlovu and Moyo (2022) revealed that most organisations in Zimbabwe were still using manual payroll systems, which were susceptible to payroll errors, delayed approvals, and lack of records management. Van der Walt & De Klerk (2020) found that in South Africa having a fragmented payroll

system often led to pay inconsistencies and employee dissatisfaction as a result of the lack of coordination between finance and human resource departments.

2.4 Conceptual framework

A conceptual framework serves as a structured explanation of the connection between the variables being studied and helps explain the relationships between concepts (Ravitch and Riggan, 2017). In this study, salary payment delay is the dependent variable and internal and external factors are the independent variables which affect the salary payment delay in organisations.

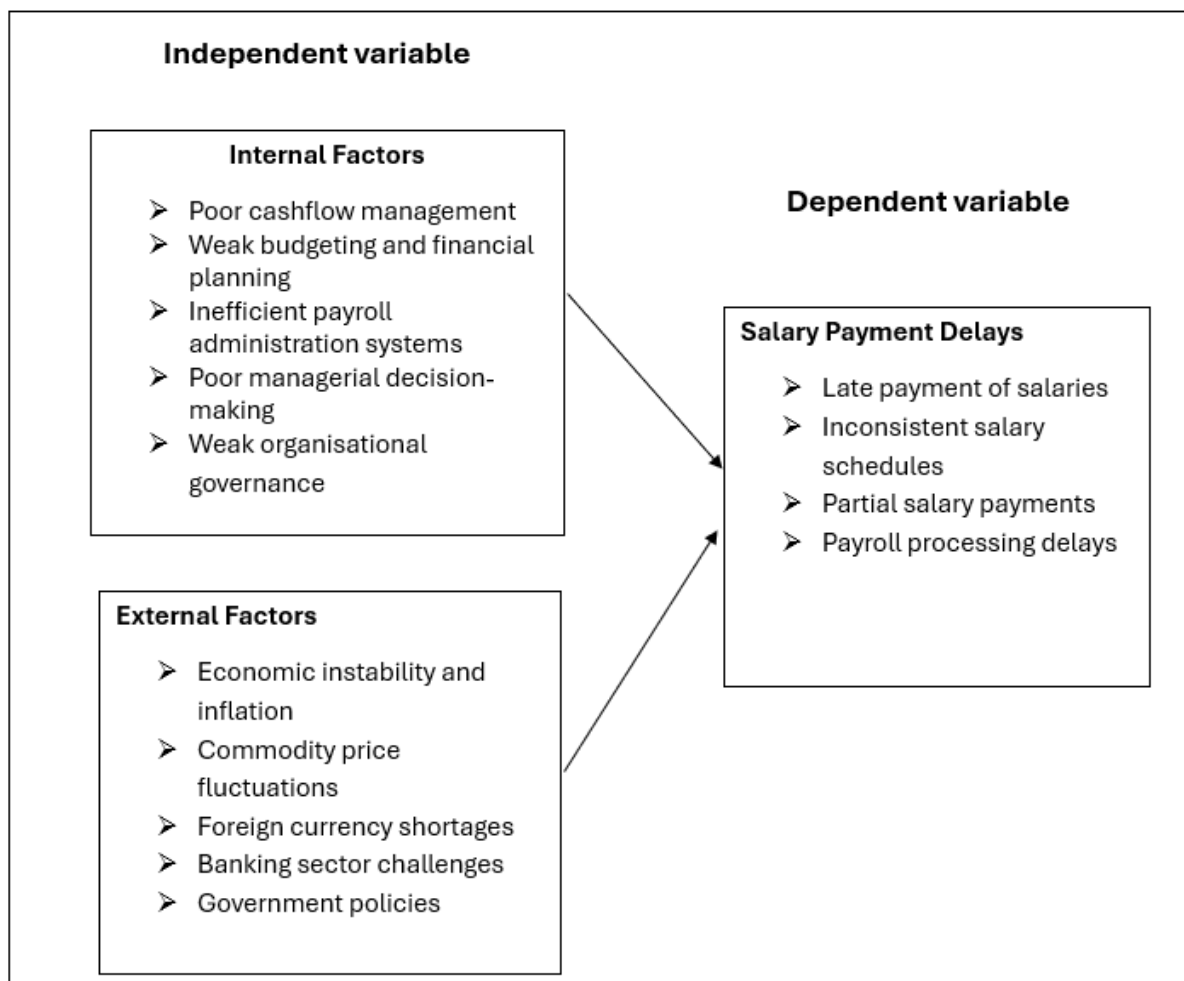


Figure 2.4: Conceptual framework

2.5 Research Gap

Though earlier work covers why wages get delayed in mining, little hard data looks at

smaller gold mines in Zimbabwe's Mashonaland Central area. Past research tends to center on South Africa, Zambia, or broad national trends within Zimbabwe - rarely zooming into single firms or how local conditions shape delays. Because of this, findings often miss what actually happens inside specific workplaces. The present analysis steps in here, drawing fresh field-based insights from Shamva Mining Company, where payroll interruptions reflect patterns previous reports overlooked. A broader picture begins to form when real cases anchor the discussion

This review examined theory alongside actual case findings tied to delayed wage payments at Shamva Mining Company. Gaps spotted in prior work were outlined here. Next comes a description of how this research was carried out.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the research methodology used to investigate the root causes of salary payment delays at Shamva Mining Company. It describes and justifies the research approach and design, the population and sampling procedures, data collection instruments and procedures, data types, validity and reliability, data analysis techniques and the ethical considerations that guided the study.

3.1 Research Approach

This work applied a blend of numerical and narrative inquiry within one framework. Following Creswell and Creswell (2023), such an approach combines gathering numbers with collecting personal accounts, weaving them together during analysis for richer insight. While figures reveal patterns through statistics, stories uncover meanings people attach to their actions - both form part of this design. Because hard data meets lived experience here, results often reflect reality more fully. As noted by Saunders, Lewis and Thornhill (2019), conclusions drawn this way tend to carry greater weight - not just because they measure what happens, but why it might matter to those involved.

3.2 Research Design

This work looked closely at pay delay problems inside one workplace using a focused exploration method. According to Martinsuo and Huemann (2021), such an approach means studying actual events where they happen, especially when boundaries between event and environment blur. Because the situation shapes the outcome so deeply, separating them makes little sense. Whenever understanding unfolds best through real-world examples, rather than abstract models, this path fits well. Researchers aiming to grasp reasons behind particular organisational actions often turn here first. Details

matter more when processes are tangled with culture, routines, power structures. Hancock, Algozzine, and Lim (2021) pointed out that rich insights emerge when settings stay intact during analysis. Complex human dynamics show clearer patterns under these conditions. Through case study methods, attention turned toward pay delays at Shamva Mining Company, focusing on financial, operational, and management factors behind them. Descriptive elements shaped how traits, trends, and consequences of late wages were presented across the workplace.

3.3 Population of study

According to Obilor (2023), population is the group of people, things or events having the same features of interest to the researcher. The researchers don't necessarily study all members of the population because of time, financial constraints, or accessibility problems, particularly with large populations. Rather, they concentrate on a target population from which pertinent information can be gathered. According to Casteel and Bridier (2021), target population is a particular group to whom the researcher plans to gather data to conduct a research. This study was aimed at identifying the target population with people who are directly involved and affected by the salary payment delay at Shamva Mining Company. The company's internal employment record and annual operational report from 2024 estimated the company total employees in all departments to be 120. This employment record served as the sampling frame from which quantitative sample was drawn, while the qualitative key informants were purposively identified from within the same record based on their roles.

3.4 Sampling

Sampling involves the selection of participants from the target population to participate in the study (Casteel and Bridier, 2022).

3.4.1 Simple Random Sampling

The quantitative component of the study involved general employees selected by simple random sampling technique. Simple random sampling is a probability sampling method, that is each respondent of the target population has an equal opportunity to be part of the sample (Spolarich, 2023). The technique was deemed suitable because it

eliminated selection bias and allowed for a representative sample of the employees in various departments of the organisation. The researcher used simple random sampling technique and was able to collect quantitative data that reflects the experiences and views of the employees affected by salary payment delay.

3.4.2 Purposive Sampling

Purposive sampling was used to select the fifteen key informants qualitative component of the study. This is a non-probability sampling technique whereby participants are deliberately selected based on their knowledge or involvement in the aspect under investigation (Hossan, Dato'Mansor & Jaharudding, 2023). The technique was appropriate for this study as the key informants had direct involvement and knowledge of both internal and external factors contributing to salary payment delays and of the operation of the current payment system. This enabled the collection of detailed and quality data.

3.5 Sample Size

A sample is a group or groups of individuals selected by the researcher from the target population to allow him to draw conclusions about the target population (Creswell and Creswell, 2023). The population size for this study was 120. For the quantitative sample size, Yamane's (1967) formula was used, and for the qualitative sample. Yamane's formula is expressed as:

Where:

= sample size

= target population

= margin of error (0.05)

Substituting the values into the formula:

Therefore, the quantitative sample size was rounded to 92 respondents. Fifteen key

informants were purposefully selected for the qualitative component. These included payroll officers, management personnel, human resource manager, finance personnel and Workers' Union representatives.

3.6 Data collection method

In this study, two primary research instruments were utilized which are semi-structured interview schedules for the qualitative component, and structured questionnaires for the quantitative component.

3.6.1 Semi-Structured Interview Schedule

Taherdoost (2021) defines an interview as a way of collecting data from individuals through a structured set of questions. The semi-structured interview schedule was used as the primary qualitative data collection instrument for management respondents and key informants. The interview schedule consisted of open-ended and direct questions aligned to each of the study's research questions and objectives. The questions specifically need to come up with the internal financial and operational factors causing salary delays at Shamva Mining Company, the role of external macroeconomic factors, and the effectiveness of the current salary payment system. Each interview session lasted between 45 and 60 minutes and was done face-to-face at the Shamva Mining Company premises.

3.6.2 Structured Questionnaire

Taherdoost (2021) describes a questionnaire as a strategy for collecting information from individuals or organisations through a well-structured set of questions. In this investigated, questionnaires were designed to reflect the study's goals and ensure relevant quantitative data collection from general employees. They were chosen for their advantages which include reduced interviewer bias and lower administrative costs. The questionnaire was structured around a five-point Likert scale and items were grouped into five sections linked to the study's research questions. The questionnaire was piloted with five employees outside the main sample before the main gathering of data was done to verify the clarity and appropriateness of all items.

3.7 Data

Collection Procedure

Data collection involves using tools and methods to gather information from people being studied. Before starting work at Shamva Mining Company, approval came directly from managers overseeing the site. Only after that did the university linked to the researcher grant ethical permission. Contact with staff who held decision-making roles began early - through letters and phone calls - to fix suitable moments for interviews, timed so daily tasks would face little interference. Each person taking part received clear details about the project's aim, their ability to leave anytime without penalty, and how private information would be handled; agreement followed once understanding was confirmed. On-site, face-to-face talks took place using loose formats - these sessions had prior approval for sound capture. Right afterward, printed surveys reached participants directly, handed over while both investigator and support staff stayed nearby. Presence of both individuals helped settle uncertainties quickly. Collection odds improved since distribution happened all at once during the visit.

3.8 Data Types

3.8.1 Primary Data

Rajasekar et al. (2019) defined primary data as raw and original data collected at the beginning of the research process. Primary sources can be structured or unstructured and allow researchers to craft direct, focused questions on the study topic. Primary data gives more accurate results making research findings reliable. Gathering primary data can be costly and time-consuming, as pointed out by Cerar (2021). In this study, primary data were gathered through semi-structured interviews with management and key informants, and through structured questionnaires administered to general employees.

3.8.2 Secondary Data

Secondary data refers to information already collected and published by other researchers which the researcher uses to support primary findings. In this study, secondary data were extracted from peer-reviewed journal articles from The Chamber of Mines of Zimbabwe Annual Report (2022), African Development Bank publications and International Labour Organisation reports. Secondary data were used primarily in

Chapters One and Two to establish the theoretical and empirical studies and in Chapter Four to compare and discuss primary findings against existing scholarship on salary payment delays in the mining sector.

3.9 Data Validity and Reliability

Validity and reliability are important aspects of research because they enhance the accuracy, credibility and trustworthiness of the results of a study.

3.9.1 Validity

Validity is the degree of accuracy of a research instrument in measuring what it is designed to measure (Schindler and Cooper, 2020). Clarity in the research came through thoughtful crafting of survey prompts and interview queries - each tied closely to understanding why pay delays happen and what they lead to. Built with precision, every prompt aimed at capturing meaningful responses without unnecessary complexity. To strengthen accuracy, a supervisor examined both tools, confirming alignment between each question and the study's purpose while ensuring wording stayed straightforward. Before full rollout, testing occurred: five workers outside the main group tried out the instruments, spotting any parts that felt uncertain or hard to follow. From their input, certain written questions got rewritten; some sections within the interviews were reorganized for better flow. Adjustments reflected real user experience, refining how information would later be gathered across the wider effort.

3.9.2 Reliability

The reliability of a research instrument is the extent to which it can produce consistent and stable results over time (Kumar and Bird, 2019). In quantitative research, reliability is related to the internal consistency and stability of the measuring instruments, whereas in qualitative research, it is related to the consistency of the procedures used and interpretation of the results. Cronbach's alpha reliability test was used to determine the reliability of the quantitative questionnaire in this study. To determine the internal consistency of items and to find out whether the items measured the same concepts consistently, Cronbach's Alpha was used. The coefficient of Cronbach's alpha of 0.70 and higher is normally acceptable in social science research according to Tavakol and

Dennick (2011). Reliability was improved for the qualitative part by using the same interview methods, interview schedule and questioning techniques with each participant.

3.10 Data Analysis and Presentation

Qualitative data collected through structured questionnaires were coded and analysed using the Statistical Package for Social Sciences (SPSS), version 27. Descriptive statistics like frequencies, percentages, means and standard deviations were used to show the perception of respondents on both factors and the current payment system linking with the objectives of the study. Regression analysis was applied to examine the relationship between internal factors, external factors and the salary payment delays enabling this study to assess the relative statistical significance of each factor. Quantitative data from semi-structured interviews with key informants were analysed using thematic analysis following the six phase approach of Baun and Clarke (2020).

3.11 Ethical Considerations

Resnik (2020) states that ethical issues involve a range of responsibilities such as obtaining informed consent from participants, protecting their safety and privacy. In this study, written permission to conduct the research at Shamva Mining Company was obtained from the company's management prior to any fieldwork, and ethical clearance was obtained from the researcher's institution. Informed consent was obtained from all participants before data collection; each was fully briefed on the study's purpose, their right to withdraw at any time without negative consequence, and the measures in place to ensure confidentiality and anonymity. The confidentiality and anonymity of all respondents were maintained throughout the study by referring to participants by role designation only in all reporting. All collected data was stored securely, used solely for the academic purposes of this study.

3.12 Chapter Summary

This chapter outlined the approaches used in the investigation of salary payment delays

at Shamva Mining Company. A mixed-methods approach combining qualitative semi-structured interviews and quantitative structured questionnaires was adopted within a descriptive case study design. The next chapter covers the analysis and presentation of the study results.

CHAPTER FOUR

RESULTS PRESENTATION AND DISCUSSION

4.1 Introduction

This chapter presented, analyzed and discussed the data obtained from the respondents on the causes of delay in payment of salaries in Shamva Mining Company. The chapter emphasized the results in accordance with the objectives of the research by using tables, figures, and description of the results.

4.2 Response rate

This section presented the response rate for both the quantitative questionnaires and qualitative interviews conducted during the study.

Table 4.1: Response rate

Research Instrument	Target Respondents	Actual Responses	Response Rate
Questionnaires	92	83	90%
Interviews	15	15	100%
Total	107	98	92%

Source: Field Data (2026)

Table 4.1 presented the results of questionnaires distribution showing that 83 questionnaires were successfully completed and returned while 92 questionnaires were distributed, and 90% of questionnaires were returned. Additionally, the 15 interviews planned for qualitative research were completed, with 100% of interviews completed. The overall response rate was 92%, which was regarded as good as discussed by Mugenda and Mugenda (2019) that a response rate of 70% or higher is acceptable for data analysis and generalization of the results.

4.3 Reliability test

This section presented the reliability test results for the study variables using Cronbach's Alpha.

Table 4.2: Reliability test

Variable	Number of Statements	Cronbach's Alpha
Internal Factors Causing Delays in Salary Payments	6	0.821
External Factors Contributing to Salary Payment Delays	6	0.847
Effectiveness of the Current Salary Payment System	6	0.793
Overall Average	18	0.820

Source: Survey Data (2026)

As shown in the results of the research instrument in Table 4.2, all research variables have a Cronbach's Alpha value of 0.7 and above, which means that the research instrument has good internal consistency and reliability. The internal factors that affect salary payment had a Cronbach alpha reliability coefficient of 0.821 and external factors that affect delays in salary payment had a Cronbach alpha reliability coefficient of 0.847, the highest among the variables. The Cronbach's Alpha value for the effectiveness of the salary payment system was found to be 0.793 and was within the acceptable range.

4.4 Demographic information

This section gave the demographic information.

4.4.1 Gender Distribution of Respondents

This subsection presented the gender distribution of respondents who participated in the study.

Table 4.3: Gender distribution

Gender	Frequency	Percentage
Male	52	63%
Female	31	37%
Total	83	100%

Source: Survey Data (2026)

The results in Table 4.3 indicated that majority of the respondents were male, 63% (52) of respondents, and females 37% (31) of the respondents. The high percentage of male respondents was consistent with the industry that is dominated by male labour, particularly in the production and operational tasks of the mines.

4.4.2 Age Group of Respondents

This subsection presented the age of respondents who were part of the research.

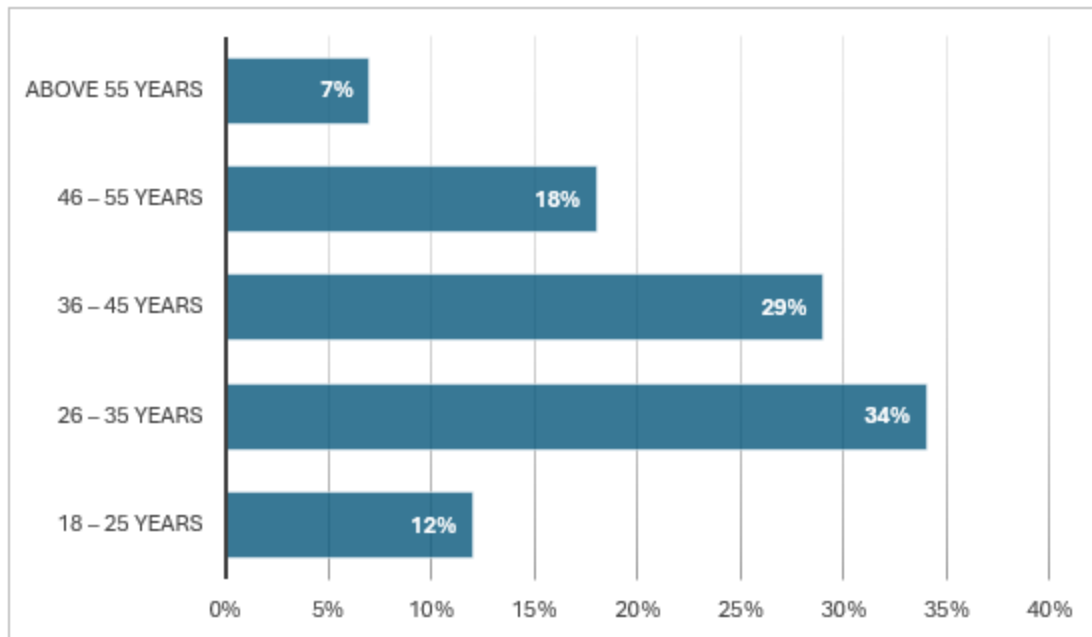


Figure 4.1: Age distribution

Source: Survey Data (2026)

From the results in figure 4.1, it was found that most respondents were the age group 26

– 35 (34 of them) while 24 individuals were in the age group between 36 and 45 years, representing 29% of the respondents. Respondents aged 46-55 years made up 18% (15), respondents aged 18-25 years made up 12% (10) and respondents aged over 55 years made up 7% (6). These results implied that the employees of the company were relatively young and economically active with the peak of productive age.

4.4.3 Highest Level of Education

This subsection presented the educational qualifications of respondents who participated in the study.

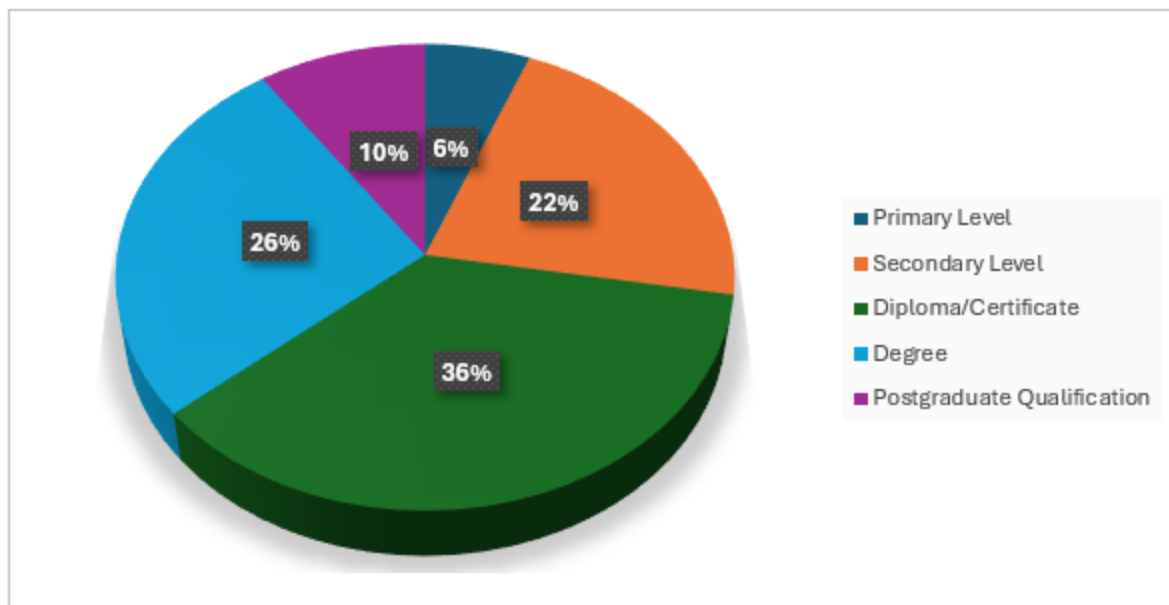


Figure 4.2: Highest Level of Education

Source: Survey Data (2026)

From the findings in figure 4.2, it is observed that 36% (30) of the respondents held Diploma or Certificate while 27% (22) held Degree. The secondary level education group accounted for 22% (18) and postgraduate education accounted for 9% (8) and primary level education accounted for 6% (5) of the respondents. The results showed that the overall education level of the employees at Shamva Mining Company was relatively high hence able to understand the systems of the organisation and the issues

concerning salary administration.

4.4.4 Department of Respondents

This subsection presented the departmental distribution of respondents.

Figure 4.3: Department

Source: Survey Data (2026)

Figure 4.3 indicated that most of the respondents were from Operations/Production department with 39 (47%) percent of the respondents. The administration employees made up 17% (14) of the respondents, Finance department employees represented 14% (12) and other department employees made up 10% (8). The dominance of respondents from Operations/Production was related to the labour-intensive nature of the activities in mining, with a majority of workers engaged in the actual production activities.

4.4.5 Years Worked at Shamva Mining Company

This subsection presented the work experience of respondents at Shamva Mining Company.

Table 4.4: Years Worked at Shamva Mining Company

Years Worked	Frequency	Percentage
Less than 1 year	8	10%
1 – 5 years	30	36%
6 – 10 years	24	29%
11 – 15 years	13	16%
Above 15 years	8	9%
Total	83	100%

Source: Survey Data (2026)

The results in Table (4.7) showed that the majority of the respondents (30) had worked at Shamva Mining Company for a period of 1-5 years, followed by those who had served for 6-10 years at (24) representing 29% of respondents. Others with 11 to 15 years of service reported 16% (13), those with less than 1 year service reported 10% (8) and those with more than 15 years-service reported 9% (8). The results indicated that most of the respondents were knowledgeable and experienced in the company's operations and payment of wages.

4.5 Internal Factors Causing Delays in Salary Payments

This section presented findings on the internal factors contributing to salary payment delays at Shamva Mining Company.

Table 4.5: Internal Factors Causing Delays in Salary Payments

Statement	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean	Std Dev
Poor financial management contributes to salary payment delays at Shamva Mining Company.	42	38	7	8	5	4.04	1.08

Inadequate budgeting affects the timely payment of salaries.	40	36	10	9	5	3.97	1.11
Delays in approval processes contribute to late salary payments.	35	41	8	10	6	3.89	1.14
Payroll processing systems at the company are inefficient.	33	39	11	12	5	3.83	1.16
Communication breakdown among departments contributes to salary delays.	37	40	9	9	5	3.95	1.09
Poor cash flow management is a major cause of delayed salary payments.	46	34	6	9	5	4.07	1.05

Source: Survey Data (2026)

The results presented in Table 4.8 indicated that the respondents were in agreement that there was a strong influence of the internal organisational factors on salary payment delays in Shamva Mining Company. The highest mean score was for poor cash flow management, with 46% of the respondents strongly agreeing and 34% agreeing that it was a major factor in salary delays. The high mean score of 4.04 was also for poor financial management, where 80% of the respondents agreed and strongly agreed that poor financial management was a factor in delayed salary. The results showed that the mean score of the respondents for inadequate budgeting was 3.97 and for communication breakdowns among departments was 3.95, which are in strong agreement with the responses. The results were consistent with those of Irungu et al. (2022) who showed that there is a lack of coordination between finance, human resources and management departments in most mining institutions leading to payroll delays.

The qualitative results corroborated the quantitative results and indicated that the

company's internal financial processes were poorly managed and there were no effective planning processes at the company. One of the participants from the Finance Department said:

“The primary problem is that sometimes the company fails to plan well for salary expenses as the operation expenses are prioritised before the salary of the employees. When the revenues reduce, the salary get postponed.”

Respondents revealed that poor financial prioritisation and unreliable internal financial planning had a great impact on the company's ability to pay employees on time. The results were consistent with those of Boateng and Ofori (2021) who noted that when companies are under pressure on operating costs, then the available resources are shifted to production and debt servicing instead of paying their employees. The participant reported that:

“Payroll information can be prepared timely, but payments are still delayed because it takes time for management approvals to be passed through several offices before money is released. In some cases, the approval time is too long.”

This was a finding that poor communication architecture had a negative impact on employees' trust and transparency in the organisation. The results agreed with Adeoye & Elegunde (2020) who stated that communication failure in an organisation can be a contributing factor to employee dissatisfaction and it can lead to negative perceptions of management accountability. One participant from Operations said that:

“Payroll processing errors and corrections are sometimes made and takes too long due to slow systems and lack of skilled manpower to process payroll efficiently.”

The results indicated that technological and human resource constraints of the payroll system were among the factors that caused salary delays. This was also observed by Msuya and Kipsha (2021), which states that organisations that still use outdated payroll technologies tend to have processing inefficiencies, salary discrepancies and delayed payments.

4.6 External Factors Contributing to Salary Payment Delays

This section presented findings on the external factors contributing to salary payment delays at Shamva Mining Company based on respondents' perceptions.

Table 4.6: External Factors Contributing to Salary Payment Delays

Statement	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean	Std Dev
Economic instability affects the company's ability to pay salaries on time.	48	34	6	7	5	4.13	1.03
Delays in payments from clients negatively affect salary payments.	39	37	10	9	5	3.96	1.11
Inflation has contributed to financial challenges affecting salary payments.	51	31	5	8	5	4.15	1.02
Government regulations and taxes affect the company's salary payment schedules.	34	38	11	11	6	3.83	1.15
Banking system challenges contribute to delays in salary payments.	36	40	8	10	6	3.90	1.12
Fluctuations in mineral prices negatively affect salary payment consistency.	45	35	7	8	5	4.07	1.06

Source: Survey Data (2026)

The highest mean score was found for inflation with 51% strongly agreeing and 31% agreeing that the increase in inflation was a cause of financial constraints in salary

payments. Economic instability also had a high mean score of 4.13 which shows that the general economic situation in Zimbabwe had a negative impact on the company's capacity to pay their salaries on schedule. The results were in line Gómez and Rodriguez (2021) who noted that uncertainties in the economy affect business profits, which also make it more difficult to make salary payments on time. The mean score for fluctuations in prices of minerals was 4.07, suggesting that respondents had observed that commodity prices in the world were unstable, which is a big problem for salary stability in the mining industry. Issues with banking systems and delayed payments from clients had mean scores of 3.90 and 3.96, respectively, indicating that external financial systems and delayed payments from clients negatively impacted payroll processing. The results were consistent with the findings of Mpelo and Daka (2024) that mining companies in Zimbabwe experienced a substantial impact from variations in the price of minerals in the global market, variations in inflation as well as unstable banking systems that negatively impacted their payroll consistency and financial planning.

The qualitative results corroborated the quantitative results by establishing that the unstable economic situation in Zimbabwe was one of the key factors that contributed to delayed salary payments. One Finance Department participant said:

“The country's economic situation is impacting nearly all businesses, rising prices of goods and services while the company's revenue is not keeping up, making it difficult to keep up on salary payments.”

This discovery indicated that the company's monetary ability to pay their bills was diminishing greatly due to inflation and economic turmoil. Chikweche and Bressan (2022) also found that inflation continues to affect the financial management systems of companies in Zimbabwe and is hampering the capacity of companies to make regular salary payments. The participant explained that:

“The company can sometimes pay employees on time, but the various banking difficulties like delays in payments, network failure, and the lack of cash has a detrimental effect on the payment time.”

This result indicated that shortcomings in the country's banking system also played a

part in the sluggishness in accessing salaries. The same conclusion was drawn by Saunders and Caramento (2023) who reported that disruptions of the banking system and failure of electronic transactions are still problems in payroll systems in developing economies.

4.7 Effectiveness of the Current Salary Payment System

This section presented findings on the effectiveness of the current salary payment system at Shamva Mining Company based on respondents' perceptions.

Table 4.7: Effectiveness of the Current Salary Payment System

Statement	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean	Std Dev
The current salary payment system is reliable.	12	18	10	35	25	2.57	1.29
Employees usually receive salaries within the expected time frame.	10	16	8	39	27	2.43	1.27
The payroll system accurately processes employee salaries.	20	28	11	26	15	3.12	1.24
The company communicates effectively regarding salary payment issues.	14	19	9	34	24	2.65	1.30
The current salary payment system satisfies employee expectations.	11	17	7	38	27	2.47	1.28
Improvements are needed in the current salary payment system.	56	29	5	6	4	4.27	0.98

Source: Survey Data (2026)

The mean score for the statement 'Improvements are needed in the existing system of

salary payment' was the highest at 4.27, with 56% strongly agreeing and 29% agreeing. The mean score of the statement that the employees generally received salaries in the expected time was lowest, 2.43, and there was a high level of dissatisfaction about the timeliness of salary payments. The same applies to the reliability of the salary payment system, which had a low mean score of 2.57, indicating that employees did not trust the payment system was reliable and dependable. Means scores for the statements on effective communication and satisfaction with the salary payment system were low, at 2.65 and 2.47, respectively. Moderate consistency in respondents' views was shown through the standard deviations which varied between 0.98 and 1.30. The results were congruent with Smith and Cooper (2021) who found that in organizations where payroll is processed late, the workers were sometimes found to be displeased with the degree of transparency in the communication of payroll issues and the consistency of their salaries although they recognized that the payroll calculations are technically accurate.

The findings from the qualitative research also corroborated the quantitative results, showing that the employees were generally not happy with the existing salary system due to its unreliability. One participant from Operations said that:

"The salary system is no longer trusted by the employees as the salaries are rarely paid on time and "workers are uncertain every month about getting their salaries."

Respondents believed salary payments were unpredictable and put employees at financial stress and uncertainty, which have a negative impact on their morale and productivity. Ndlovu and Moyo (2022) found similar result that problematic payroll systems lead to employee dissatisfaction, loss of commitment to the job and trust in the company. Another significant finding from the interviews was people's lack of satisfaction with regards to delayed payment of their salary. One person from Administration said that:

"Management is not straightforward with workers about the delays in wages; at most times, the workers only know that a problem exists when wages become non-existent in their accounts."

. The results support Mpelo & Daka (2024) who suggested that lack of communication

during financial crises in the organisation contributes to poor relationships and dissatisfaction among employees and management. Communication was thus considered as a crucial part of managing the employee's expectations in periods of financial uncertainty. One of the participants of Finance Department said:

“The calculations may be correct but the whole payroll process is too slow as there are delays in approving, verifying payroll and when it gets the salaries released.”

In finding this, it was shown that there was no necessarily a problem with the way the payroll was being calculated, but rather a lack of efficiency in the entire payroll administration process. Bhorat, Kanbur and Stanwix (2021) noted that payroll inefficiencies in organisations are mostly attributed as procedural delays and inadequate administrative coordination rather than technical payroll inaccuracies.

4.8 Inferential Analysis

This section presented the inferential statistical analysis conducted to determine the effect of internal and external factors on salary payment delays at Shamva Mining Company.

Table 4.8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.781	0.610	0.601	0.542

Source: Survey Data (2026)

Results in Table 4.8 revealed a strong positive relationship, with an R value of 0.781, between the perceived internal and external factors and perceived salary payment delays at Shamva Mining Company. The R square value of 0.610 suggested that 61% of the variation in perceived salary payment delays could be explained by the perceived internal and external factors included in the model, while the remaining 39% could be attributed to other factors not captured in the study.

Table 4.9: ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	37.462	2	18.731	63.774	0.000
Residual	23.498	80	0.294		
Total	60.960	82			

Source: Survey Data (2026)

Table 4.9 results of ANOVA indicated that the regression model was statistically significant in explaining salary payment delays of Shamva Mining Company. The model obtained F-statistic of 63.774 and the significance value of 0.000, which was less than the accepted significance value of 0.05.

Table 4.10: Model Coefficients

Variable	Unstandardized Beta (B)	Std. Error	Standardized Beta	t	Sig.
Constant	0.842	0.317		2.656	0.010
Internal Factors	0.528	0.086	0.561	6.140	0.000
External Factors	0.391	0.081	0.442	4.827	0.000

Source: Survey Data (2026)

Among the perceived internal factors, poor financial management, inadequate budgeting, inefficient payroll systems and communication breakdowns had the highest beta coefficient of 0.528, with a significance value of 0.000, indicating a statistically significant relationship with perceived salary payment delays: as respondents' ratings of internal organisational problems increased, so did their ratings of payment delays.

Perceived external factors also had a statistically significant positive relationship with perceived salary payment delays, with a beta coefficient of 0.391 and a significance value of 0.000, indicating that respondents who rated economic uncertainty, inflation, banking system challenges and mineral price movements more highly also tended to perceive greater delays in the timely payment of wages. Practically, these results

suggest that, from the employees' vantage point, interventions targeting internal financial and payroll administration weaknesses would have a comparatively larger effect on perceived payment delays than efforts directed solely at external economic conditions.

4.9 Chapter summary

The findings from both the quantitative and qualitative data collected from the employees in the Shamva Mining Company were presented and discussed in this chapter. The results showed that salary payment delays were significantly influenced by internal factors and external challenges. The next chapter presents the summary of findings, conclusions and recommendations of the study.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The findings of the study, conclusions drawn from the findings and recommendations towards the remedies of salary payment delay at Shamva Mining Company was summarized in this chapter. The chapter also made recommendations on possible further studies on salary payment systems and employee welfare in the mining industry.

5.2 Summary

5.2.1 Internal Factors Causing Delays in Salary Payments

In relation to objective one, the study found that respondents perceived poor cash flow management and weak financial management as the leading internal drivers of salary payment delays at Shamva Mining Company, a view supported by both the highest-scoring quantitative items and the qualitative accounts of inadequate financial planning, poor interdepartmental cooperation and a bureaucratic approval process. Taken together, the two data strands converge on financial planning and payroll approval as the key internal bottlenecks, rather than on isolated administrative errors.

5.2.2 External Factors Contributing to Salary Payment Delays

Addressing objective two, respondents perceived inflation and broader economic instability as the external factors most strongly associated with salary payment delays, reflecting a view that the unstable Zimbabwean macroeconomic environment has constrained the company's financial capacity. This was reinforced by key informants, who linked fluctuating mineral prices and volatile banking systems to reduced predictability of cash flows and, in turn, to payroll instability.

5.2.3 Effectiveness of the Current Salary Payment System

In relation to objective three, employees generally perceived the current salary payment system as ineffective and unreliable, citing poor communication about payment issues and a lack of transparency from management. While respondents regarded the underlying salary calculations as generally accurate, perceived weaknesses in payroll administration and delayed disbursement of funds were identified as the main sources of employee dissatisfaction with the system.

5.3 Conclusions

Based on employees' and key informants' perceptions, the study concludes that salary payment delays at Shamva Mining Company were predominantly attributed to internal organisational weaknesses in financial management and payroll administration, particularly perceived shortcomings in cash flow management, budgeting systems, and payroll procedures and communication. Respondents also perceived these delays as being compounded by external economic and environmental conditions, including economic instability, inflation, fluctuating mineral prices and banking system challenges, which were seen to undermine payroll consistency. On this basis, the current salary payment system was perceived by employees as ineffective and as falling short of their expectations. As these conclusions are derived primarily from respondents' perceptions rather than from objective organisational financial records, they should be interpreted as reflecting employees' and key informants' lived experience of the payment system rather than as independently verified organisational facts.

5.4 Recommendations

Arising from the finding that poor cash flow and financial management were perceived

as the leading internal causes of salary payment delays, Shamva Mining Company needs to strengthen financial management to ensure regular payment of employees. The company needs to have effective financial planning and budgeting processes in place with a strong focus on the salaries of employees as an important business commitment. Financial resource allocation and monitoring would help minimise the cash flow problems identified by respondents as affecting salary payments.

Linked to the finding that economic instability, inflation and volatile mineral prices were perceived as key external drivers of payroll disruption, the company should improve cash flow management policies by setting aside cash reserves dedicated to salary payments. This would help to guarantee timely payment of employees' salaries even when there is low revenue generation or economic instability. Operating costs should also be carefully monitored by management to prevent wasteful expenditure that could otherwise worsen payroll liabilities.

In response to the qualitative finding that a bureaucratic payroll approval process contributed to delays, Shamva Mining Company will need to rationalise payroll approval processes and eliminate unnecessary red tape. The approval process should be streamlined, and some payroll decision-making should be delegated to improve efficiency and shorten payroll turnaround times.

Addressing the finding that employees perceived payroll administration and communication as weaknesses of the current system, the company should invest in updated payroll technology and strengthen payroll administration. Improved payroll software, together with training of payroll personnel, would support more accurate and timely payroll processing and clearer communication with employees, thereby giving staff greater confidence in the payment process.

5.5 Suggestions for Further Studies

Further research is needed to look into the impact of delayed salary payments on employee productivity, employee motivation and labour turn-over in the Zimbabwean mining industry. These studies would give an understanding of the long-term organisation implications of unreliable payroll systems and employee discontent. In

addition, the use of technology and digital payroll in the efficient payment of salaries in mining companies and other industries should be explored further. Comparative studies can also be done to analyze various factors among different mining companies and/or mining industry to find the best practices in the effective payroll management and employee compensation systems of the industry.

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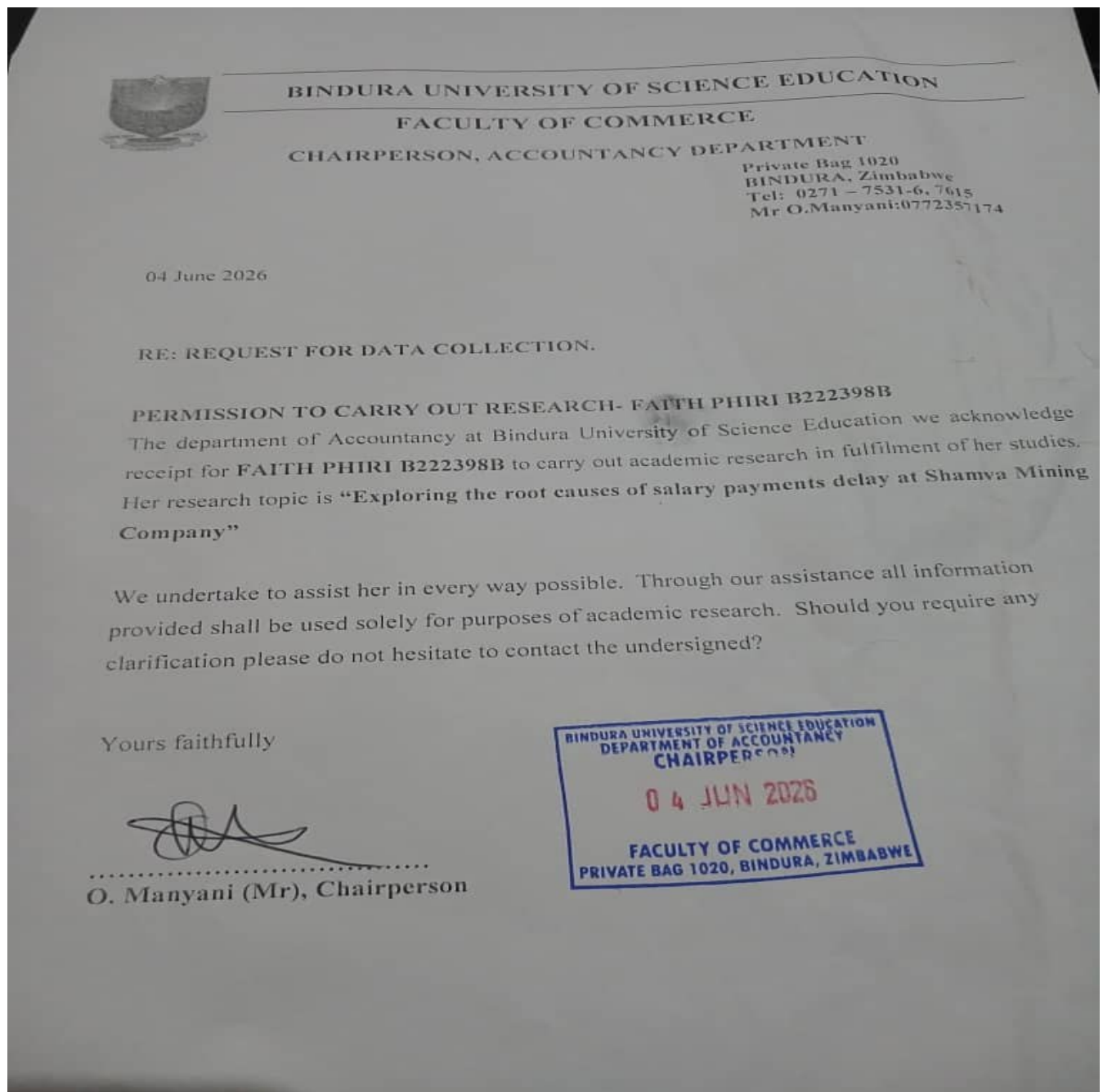
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APPENDIX A: LETTER FOR DATA COLLECTION REQUEST



APPENDIX B: RESEARCH INSTRUMENTS

QUESTIONNAIRE

Dear Respondent,

I am a student conducting a research study entitled “Exploring the Root Causes of Salary Payments Delay at Shamva Mining Company.” You have been selected to participate because your views and experiences are important to the success of this research. The questionnaire is strictly for academic purposes, and all information provided will be treated with the utmost confidentiality and anonymity.

SECTION A: DEMOGRAPHIC INFORMATION

Instructions: Please tick in the appropriate box that best represents your response.

1. Gender

Male

Female

2. Age Group

18 – 25 years

26 – 35 years

36 – 45 years

46 – 55 years

Above 55 years

3. Highest Level of Education

Primary Level

Secondary Level

Diploma/Certificate

Degree

Postgraduate Qualification

4. Department

Administration

Finance

Human Resources

Operations/Production

Other _____

5. Years Worked at Shamva Mining Company

Less than 1 year

1 – 5 years

6 – 10 years

11 – 15 years

Above 15 years

SECTION B: INTERNAL FACTORS CAUSING DELAYS IN SALARY PAYMENTS

Key: SA = Strongly Agree A = Agree N = Neutral D = Disagree SD = Strongly Disagree

Statement	SA	A	N	D	SD
Poor financial management contributes to salary payment delays at Shamva Mining Company.					
Inadequate budgeting affects the timely payment					

of salaries.					
Payroll processing systems at the company are inefficient.					
Communication breakdown among departments contributes to salary delays.					
Poor cash flow management is a major cause of delayed salary payments.					

SECTION C: EXTERNAL FACTORS CONTRIBUTING TO SALARY PAYMENT DELAYS

Statement	SA	A	N	D	SD
Economic instability affects the company's ability to pay salaries on time.					
Delays in payments from clients negatively affect salary payments.					
Inflation has contributed to financial challenges affecting salary payments.					
Government regulations and taxes affect the company's salary payment schedules.					
Banking system challenges contribute to delays in salary payments.					
Fluctuations in mineral prices negatively affect					

SECTION D: EFFECTIVENESS OF THE CURRENT SALARY PAYMENT SYSTEM

Statement	SA	A	N	D	SD
The current salary payment system is reliable.					
Employees usually receive salaries within the expected time frame.					
The payroll system accurately processes employee salaries.					
The company communicates effectively regarding salary payment issues.					
The current salary payment system satisfies employee expectations.					
Improvements are needed in the current salary payment system.					

INTERVIEW GUIDE

SECTION A: DEMOGRAPHIC INFORMATION

1. What is your age group?
2. What is your highest level of education?
3. Which department do you work in at Shamva Mining Company?
4. How many years have you worked at Shamva Mining Company?

SECTION B: INTERNAL FACTORS CAUSING DELAYS IN SALARY PAYMENTS

1. What internal factors do you think contribute to salary payment delays at Shamva Mining Company?
2. How does the company's financial management affect the timely payment of salaries?

SECTION C: EXTERNAL FACTORS CONTRIBUTING TO SALARY PAYMENT DELAYS

1. How does the economic environment affect salary payments at Shamva Mining Company?
2. In what ways do inflation and market fluctuations contribute to salary payment delays?

SECTION D: EFFECTIVENESS OF THE CURRENT SALARY PAYMENT SYSTEM

1. How effective do you consider the current salary payment system at Shamva Mining Company?
2. What challenges have employees experienced with the current salary payment

system?