AN ASSESSMENT OF THE ROLE OF RECORDS MANAGEMENT
STRATEGIES ON PROCESSING BENEFIT CLAIMS BY
ORGANIZATIONS IN KENYA

BY

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A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT
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Otieno-Ombado, Edwina
An assessment of the role of records
DECLARATION

This research project is my original work and has not been submitted for an award of a degree or certificate in any other college or university.

Eunina Atieno Otieno-Ombado
D53/R1/11378/04

This research project has been submitted for examination with my approval as university supervisor.

Ndeke F.W.S

This research project has been submitted for examination with my approval.

Chairman, Department of Management Science
DEDICATION

To

My parents

Pastor Tobias Otieno Ayayo

And

Mama Rosebella Otieno
ACKNOWLEDGEMENT

My very special thanks go to God the Almighty, for giving me the strength to undertake this study.

My thanks also go to Kenyatta University; to all the lecturers who took me through the studies, especially to my supervisor Mr. Fredrick Ndede, for his patience, dedication and selflessness; and to my fellow students, especially to Ms. Rose Marieng, my friend and my study companion, who constantly urged me to move on with the project, literally pushing me beyond endurance.

My thanks further go to family, for their patience, support and encouragement throughout my studies, especially to my daughter and best friend June Arunga, who shared her scholarship money to pay for my course and said “Mama! Don’t think of retirement, go and do MBA and be a consultant.”

Finally, I am grateful to all those who supported me in one way or another during my studies but who I am not able to mention by name because of limited space.

THANK YOU VERY MUCH AND GOD BLESS YOU ALL
ABSTRACT

Organizations handle large volumes of information and receive money for and on behalf of clients for later payment; for example, contribute to various funds for their financial security after retiring from active work environment. Provident funds play a significant role as vehicles through which workers contribute towards their financial security after retirement. In Kenya, there are a number of provident funds, and the speedy processing of such information for such funds is critical. The National Social Security Fund (NSSF) is one such organization.

At the inception stages, NSSF operated an effective system of processing benefit claims. This could largely be attributed to the small number of workers retiring then. With time, however, the situation changed. Membership and contributions increased; hence the number of transactions. This posed a big challenge to the giant National Social Security Fund; and culminated in delayed benefit processing and even loss of benefits. It is as a result of this delay that this study was conducted to establish the role that records management plays in this regard.

The objective of this study was to assess the role of records management strategies in the processing of benefit claims. The specific objectives were to:

i) Identify the records management strategies adopted at NSSF

ii) Assess how the strategies had affected the processing of members' benefit claims.

iii) Assess the implication of the storage, maintenance, security and retrieval of members' records on benefit claim processing at NSSF.

iv) Recommend records management policy interventions for the effective and efficient processing of member benefit claims at NSSF.

The study design adopted was descriptive design involving a population of 850 staff members. Data was collected from a sample of 85 staff selected through stratified random sampling according to staff cadre. Data was analyzed through simple statistical techniques and presented by way of charts and tables.

The research findings were that:

i) The records management strategies adopted at NSSF were not adequate and negatively affected the processing of members' benefit claims.

ii) Records creation, storage, security and maintenance were significant in member benefit claims processing

iii) The records management policy interventions for the effective and efficient processing of member benefit claims at NSSF include:
   a. Full(100%) automation of member records and Upgrading of ICT
   b. Provision of back up for all records; especially electronic records
   c. Development of a records management policy for the Fund
   d. Provision of secure storage facilities
   e. Training of staff on records management
   f. Change of attitude on records management
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<th>Full Form</th>
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<tr>
<td>BO</td>
<td>Benefits Officer</td>
</tr>
<tr>
<td>LOK</td>
<td>Chapter, Laws of Kenya</td>
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<tr>
<td>COTU</td>
<td>Central Organization of Trade Unions</td>
</tr>
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<td>CSD</td>
<td>Customer Service Department</td>
</tr>
<tr>
<td>CVS</td>
<td>Claims Verification Section</td>
</tr>
<tr>
<td>FKE</td>
<td>Federation of Kenyan Employers</td>
</tr>
<tr>
<td>HQ</td>
<td>Headquarters</td>
</tr>
<tr>
<td>HR</td>
<td>Human Resource</td>
</tr>
<tr>
<td>ICT</td>
<td>Information and Communication Technology</td>
</tr>
<tr>
<td>IT</td>
<td>Information Technology</td>
</tr>
<tr>
<td>MIS</td>
<td>Management Information Science</td>
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<tr>
<td>MPF</td>
<td>Mandatory Provident Fund</td>
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<td>MPFA</td>
<td>Mandatory Provident Fund Schemes Authority</td>
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<td>NSSF</td>
<td>National Social Security Fund</td>
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<td>PF&amp;PS</td>
<td>Provident Funds and Pension Schemes</td>
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<tr>
<td>RIM</td>
<td>Records and Information Management</td>
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<tr>
<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
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<td><strong>B- Cert</strong></td>
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<td><strong>Benefits</strong></td>
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<td><strong>Benefit claim Processing</strong></td>
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<td><strong>Claimant</strong></td>
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<td><strong>Contribution</strong></td>
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<td><strong>Employee</strong></td>
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<td><strong>Financial Security</strong></td>
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<td><strong>Members</strong></td>
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<td><strong>Metadata</strong></td>
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<td><strong>Processing</strong></td>
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<td><strong>Provident Fund</strong></td>
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<td><strong>Retirement</strong></td>
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<td><strong>Role</strong></td>
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<td><strong>The Fund</strong></td>
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CHAPTER ONE

INTRODUCTION

1.1. Background to the Study

Organizations all over the world handle large volumes of information. Initially, the records were handled manually but the inception of Information Communication Technology (ICT) transformed the processing of information by organizations in a large way. This was expected to make the processing of information faster, including the processing of benefit claims.

Social Security systems make use of such information. These systems have been an integral part of human civilization from time immemorial. Each community took care of the disadvantaged members of the community. The dawn of colonialism and the subsequent introduction of the modern economy however brought about a new economic order which disrupted the old structures of the society and destroyed cultural and customary practices. This breakdown of the old social security systems had to be replaced by appropriate formal schemes. This led to the birth of Provident Funds and Pension Schemes (PF&PS) (MPFA, 2006). The National Social Security Fund (NSSF) is such a scheme.

NSSF was established in 1965 through an Act of Parliament (LOK, 1965). It was
mandated to provide social security protection to all eligible workers by registering them; receiving and managing their contributions; and ultimately paying out benefits to them or their surviving dependants.

At the inception, NSSF had only a few members to serve (NSSF, 2008a). The small numbers made the processing of benefit claims almost immediate. Over the years NSSF membership grew steadily to the current number of 3 million members (NSSF, 2008a). This increase in membership created a serious records management problem making it difficult to process and pay out members’ benefit claims promptly as they fell due. The 2006-2009 Corporate Strategic Plan anticipated the immediate settlement of the benefit claims. This has however not been achieved. In the year 2006, the number of claims received was 42,369; out of which 29,297 were settled, leaving a total of 13,072 (30.8%) pending; and in the year 2007, the number of claims received were 42,327; out of which 30,280 were paid, leaving a total of 12,047 (28.5%), pending, as depicted in the table below (CSD, 2007).

Table I: Schedule of Benefit Claim Receipts and Settlement: 2006-2007

<table>
<thead>
<tr>
<th>Year</th>
<th>Received</th>
<th>Settled</th>
<th>Pending</th>
<th>Pending %</th>
</tr>
</thead>
<tbody>
<tr>
<td>2006</td>
<td>42,369</td>
<td>29,297</td>
<td>13,072</td>
<td>30.8</td>
</tr>
<tr>
<td>2007</td>
<td>42,327</td>
<td>30,280</td>
<td>12,047</td>
<td>28.5</td>
</tr>
<tr>
<td>TOTAL</td>
<td>120,727</td>
<td>87,527</td>
<td>33,200</td>
<td>27.3</td>
</tr>
</tbody>
</table>

(Source: Data from NSSF CSD, 2007)
The inability to settle benefit claims promptly has caused a lot of anxiety and disquiet among the members and other stakeholders. Efforts have therefore been instituted to ease this obstruction in benefit processing. These have included staff training, decentralization of services and introduction of records automation. These efforts have however achieved little, if any, tangible results in improving the efficiency in the processing of benefit claims at NSSF.

1.2 Statement of the Problem

Despite the adoption of ICT, organizations still appear to be slow in processing their information. The organizations face problems in meeting their obligation of settling benefit claims to the members as they fall due. For example, close to 30% of all claims lodged at NSSF go unsettled. Moreover, it has been observed that the members are constantly complaining of the delays in processing of claims. A number of contributors at NSSF have threatened to withdraw at the earliest opportunity (Nyongo’ 2008). Complaints from workers who were still waiting for their benefit claims to be processed 10 years after retirement are many. Ngo’mbe (2008), observed how a member dropped dead on the queue as he waited for his benefit claim to be processed. Ngo’mbe (2008) further observed that countless complaints appeared in the newspapers regarding the processing benefit claims.

To ease this untold suffering and loss of benefits for the members, it is necessary
to improve benefit processing in organizations dealing with members’ contributions. It was as a result of this that the study aimed at assessing the role of records management on benefit processing in order to enhance efficiency and effectiveness in the course of processing benefit claims.

1.3. Research Objectives

1.3.1. General Objective

The general objective of the study was to assess the role of records management strategies on processing benefit claims by organizations in Kenya.

1.3.2. Specific Objectives

Specifically, the study sought to:

i) Identify the records management strategies adopted at NSSF

ii) Assess how the strategies had affected the processing of members’ benefit claims.

iii) Assess the implication of the storage, maintenance, security and retrieval of members’ records on benefit claim processing.

iv) Recommend records management policy interventions for the effective and efficient processing of member benefit claims at NSSF.
1.4 Research Questions

In carrying out the study, the researcher was guided by the following research questions:

i) Which are the records management strategies adopted at NSSF?

ii) How have the strategies affected the processing of members’ benefit claims?

iii) What is the implication of the storage, maintenance and retrieval of members’ records on benefit claim processing?

iv) What records management policy interventions would you recommend for the effective and efficient processing of member benefit claims at NSSF?

1.5 Significance of the Study

The study will be important to the following:

i) Policy makers at NSSF in helping them to identify and act on the records management factors that affect the effective and efficient processing of benefit claim which is the core business of the Fund.

ii) NSSF members who will benefit by timely settlement of their benefit claims.

iii) The economy of the country through increased member contribution which, when invested in different sectors of the economy, will have a multiplier effect in the development of the country.
iv) The academia who will get a source of reference from the findings of the research.

v) The researcher, by gaining additional knowledge.

1.6 Scope

This study was limited to the NSSF staff stationed in Nairobi, while the content was limited to the role of records management strategies on benefit claim processing.

1.7 Limitations of the Study

These included finance, time, and lack of co-operation. In order to deal with time and financial limitations, the researcher limited the scope of the study to NSSF staff in Nairobi as opposed to carrying out a census among all the NSSF staff countrywide. This did not however affect the study in any way because the researcher took special care to select a representative sample so as not to introduce bias which would have compromised the results of the study. Secondly, benefit claim processing is similar countrywide; hence staff in Nairobi were a representative sample.

The researcher had also envisaged encountering resistance from NSSF management and staff. To deal with the expected resistance from the
management, the researcher sought permission from it before embarking on the research; and to counter resistance from the staff, the researcher attached an introduction letter explaining the purpose of the research to each questionnaire, assuring them of confidentiality.
CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In this chapter the researcher covered relevant literature reviewed. This has been divided into theoretical literature, empirical literature and conceptual framework.

2.1 Theoretical Literature

The field of records management has continually been debated as bearing undervalued concept especially in relation to theory, despite the growing acceptance of its importance (Yusof, 2008). Some authors have argued that records management depends upon existing theories, whilst others that the field is supported by distinct and separate theories. This diversion in perceptions implies that records management lacks a common theoretical basis.

The problem faced by records management in acquiring its own theory could be the result of two factors: firstly, that it is a professional practice thus it tends to emphasize the practical over the hypothetical (Dearstyne, 1993); and secondly, that it is a new discipline and is still evolving (Robek, Brown, and Maedke, 1987). Schwartz and Hernon (1993) observed that records management remains
a cross-disciplinary field which benefits from the theory, research and practices of other disciplines and professions. This, however, poses difficulties for the discipline in developing its own identity. This notwithstanding, various perspectives of records management have been fronted. These perspectives are derived from the records management theory and include archival perspective; the general management perspective; records and information management perspective; and information technology perspective as discussed below.

2.1.1. Records Management from the Archive Administration (AA) Perspectives

Viewing records management from an archival perspective is widely accepted within the profession. Historically, records management has been strongly associated with archives. Hence the development of the discipline is closely associated with, and has therefore been regarded as part of the archives business. Archiving is mainly concerned with the value that non current records possess for secondary purposes (Weihrich and Koontz 1993).

2.1.2 The General Management Perspective

Weihrich and Koontz (1993) define management as the process of designing and maintaining an environment for the efficient accomplishment of selected objectives. Managers are responsible for planning, organizing, staffing, leading
and controlling. Management theory is important in directing the practice of management and information usage in an organization. This theory guides management to understand how the complexities of business interrelate.

Records management from the general management perspective emphasizes the current aspects of records in business administration. In this regard, many organizations have adopted records management practices merely to eliminate problems caused by the inefficient and unsystematic management of their records, but without consideration of the need to retain records for historical purposes (Yusof, 2008). As a result, records management has been increasingly identified as a vital administrative tool for the efficient organizational management.

2.1.3 Records and Information Management - Information Science (RIM) Perspective

Most of the literature in records management now approaches the subject from a RIM perspective. It is however difficult to define or determine the scope of information science as it brings together many different intellectual disciplines (Olsgaard, 1989). This notwithstanding, the discipline is accepted as an empirical science, associated with various processes such as information generation, transmission, transformation, compression, storage and retrieval with the aim of gaining a better understanding of the nature of information (Zunde, 1985).
2.1.4 Records Management from the Information Technology (IT) Perspective

This perspective views records management from the standpoint of technology supported information systems that include Management Information Science (MIS); although it is argued that MIS is more closely associated with information science. The essence of information systems theory is that all information needs to be acquired, processed, stored, maintained and retrieved systematically in order to be of significant value and be used to gain improved efficiency. This efficiency will result in the better performance of the organization. Information management in this context is directed towards managing information to contribute to business performance.

Figure 2.1: Merging Theory and Practice in records management

(Source: Researcher, 2009)
2.2 Empirical Literature

2.2.0. Introduction

This section reviews the literature on records management and benefits processing generally; and the level of records management in relation to benefits processing.

2.2.1 Definition and Objectives of Records and Records Management

Records constitute the organization’s corporate memory and are therefore a valuable resource that must be managed effectively for the success of the organization. NSSF, like any other organization, is dependent on its records for the efficient and effective discharge of its responsibilities to members (NSSF, 2008b). According to Minnesota Archives (2004), records must possess the following attributes to be useful:

i) **Trustworthiness:** Records must contain information that is reliable and authentic. A key aspect to trustworthiness is legal admissibility.

ii) **Completeness:** Records should have all the information necessary to ensure their long-term usefulness. Metadata about records must be captured and maintained to facilitate intellectual control of, and structured access to, other information.
iii) **Accessibility.** Records must be located in a way that meets the needs of all concerned parties. Some records may need to be made immediately accessible, while others may not.

iv) **Durability.** Records must be durable; i.e. they must be accessible for the designated length of time they must be kept, expressed as either a time period (e.g., four years), an event or action (e.g., audit), or a combination (e.g., six months after audit).

Records management is the planning, controlling, directing, organizing, training, promoting, and other managerial activities involved in respect to records creation, maintenance, use, and disposition in order to achieve adequate and proper documentation of the policies and transactions of the organization and effective and economical management of the organization’s operations (OMA, 2008). Records Management aims at the efficient control of all records that are routinely created or received during the course and discharge of duty. The objectives of records management include the:

i) Accurate and complete documentation of the policies and transactions of the organization.

ii) Control of the quantity and quality of records produced by organization.

iii) Establishment and maintenance of control mechanisms of records to prevent the creation of unnecessary records and for the effective and economical operations of an organization.
iv) Simplification of the activities, systems, and processes of records creation and of records maintenance and use.

v) Preservation and disposal of records in accordance with the governing statutes.

vi) Continuous directing of records from initial creation to final disposition, with particular emphasis on the prevention of unnecessary paperwork.

vii) Establishment and maintenance of any other systems or techniques necessary to carry out an effective and efficient Records Management program (OMA, 2008).

2.2.2. Benefits Processing and Records Management at NSSF

Introduction

NSSF was established by Cap 258 Laws of Kenya, to provide basic social security and welfare support to all Kenyan workers not covered by any other recognized pension scheme. The processing and payment of benefit claims is therefore a core business function of the Fund. This section reviews the major stages of benefit processing.

Stage I: Issue and Return of Benefit Claim

The claimant is issued with appropriate application forms to complete and return
together with appropriate documents. Upon return, the Benefits Officer (BO) checks and certifies the application; sends the member for full fingerprints and attaches it to the application form; then issues an acknowledgement letter to the claimant informing him/her when the payments will be ready. The BO then forwards the form to a Customer Service Officer who captures the claim on the computer then forwards it to Claims Verification Section (CVS) for claimant identification.

**Stage II: Member Identification**

On receipt, the CVS officer identifies the claimant by comparing the fingerprints and other records taken at the time of initial member registration with fingerprints and other records taken/presented at the time of lodging the claim. Once the identity of the claimant is ascertained, the CVS officer raises a dummy B- Certificate, endorses it and forwards it to the originating branch for file opening and computation.

**Stage III: Processing of claim**

At the branch, the benefit officer checks and authorizes the claim and then forwards the file to the Examination Officer (EO) for examination. The EO checks, signs, stamps the claim and then forwards the file to the authorizing officer who counter-checks the claim, authorizes and forwards the file to cash
office for cheque printing. The cashier prints the cheque, circulates it for signing and dispatches it for collection office

**Stage IV: Payment of Benefit**

The cheque collection officer controls and makes payment upon proper identification of the claimant

**Figure 2.2: Benefit Processing Flow-Chart**

<table>
<thead>
<tr>
<th>Stage I</th>
<th>Issue and Receipt of claim</th>
</tr>
</thead>
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<tr>
<td>Stage II</td>
<td>Member identification</td>
</tr>
<tr>
<td>Stage III</td>
<td>Processing of claim</td>
</tr>
<tr>
<td>Stage IV</td>
<td>Payment</td>
</tr>
</tbody>
</table>

(Source: Researcher, 2009)

2.3. Review of Past Studies Done in the Area

Records management is important in directing the practice of management and information usage in an organization and guides management to a better understanding of how the complexities of business interrelate (Senn, 1990).
Information is used for planning and decision-making. Hence, to survive, organizations must have information systems to enable them to collect information, communicate and process it so that managers can make decisions quickly and effectively in pursuit of organizational objectives (Wilson, 1993). Historically, records management has been strongly associated with archives. Hence, viewing records management from an archival perspective is widely accepted. Cook (1977) points out that records management is linked to archives because archives are a specialized type of record which have passed out of currency but possess continuing value. From this perspective, all records as are judged to be worthy (Cook, 1977). Schellenberg (1956) acknowledges the archival interest in records management. He asserts that the practices of appraisal, arrangement and description have evolved largely in response to the conditions in which records were created and maintained, which in turn, defines their authenticity, preservation and use.

According to Yusof, (2008), the management of electronic records possess many challenges, the biggest being the ability to anticipate future development in technology. Media and format should not hinder access to the records in the future. Records managers need to be able to decide what hardware, software, storage media and documentation techniques are to be employed in preserving records. This implies that the appraisal process has to be applied before the creation of records and that records managers must be involved in the design of systems for the creation, use, and preservation of records produced by computers.
Information systems requires all information to be acquired, processed, stored, maintained and retrieved systematically in order to be of significant value for improved efficiency. Implementation of these activities needs to be planned and managed effectively. This means that efficiency in each of those areas would result in the better performance of the organization. In a senior management seminar (NSSF, 1993) it was suggested that fingerprint records of members - impressions, classification and other related records- be computerized. This, it was noted, would allow for universal access of these records which would in turn allow for the decentralization of benefit payment. This would enhance the efficiency in the processing of benefits as it would allow beneficiaries to be identified at the nearest local offices without reference to headquarters.

2.4. Critical Review of Major Issues

2.4.1. Records Creation and Benefit Processing

Records creation is the development of rules to ensure the integrity and accessibility of the records; and includes the decision on what systems to register and track the records; and the procedures for registering, classifying and indexing the records.

In benefits processing, records are needed to enable planning and decision-making; for example, who to pay and how much to pay. These decisions would
be impossible without information. Hence care must be taken when creating member records; for example, when registering a new member or recording fingerprints, as these records would eventually be relied upon when processing member benefit claims. For example, the records would be used to identify the claimant and compute his/her benefit entitlement.

It has however been observed that benefits officers often complain that they cannot locate the claimant’s name or contributions on the NSSF database. This could be as a result of the claimant having made contributions to NSSF without registering as a member, failure of registration officers to capture the member’s details correctly at the time of registration or submission of incomplete returns by employers when remitting contributions to NSSF.

Incomplete member information is also a common complaint by benefits officers. This could have resulted from incomplete registration or application forms, poor transfer of records from one media to another, or member giving incorrect information at registration and/or when lodging claims.

2.4. 2. Records Storage, Maintenance and Retrieval; and Benefit Processing

Records analysis processes evaluate records criteria to determine how long records need to be retained. The evaluation criteria include legal, operational, administrative and historical requirements.
Storage may either be on paper or electronic media. Electronic records may be held either on-line or offline; while paper records may be stored on site or off-site where they can be accessed when required. Retrieval of records is expected to be instant.

In benefits processing, member records which are semi-dormant are used for the identification of the claimants and/or the updating of their accounts. These records include registration, fingerprints and contribution records. Hence their retrieval, handling and storage are essential elements of benefit processing.

It has however been observed that benefits officers complain of being unable to locate the claimant’s details on the NSSF computer database. This could be as a result of the data getting lost due to poor storage, during data migration to a new system or system breakdown. For example, during a senior staff seminar it was noted that benefits officers were experiencing a problem of extracting members’ records for benefit processing (NSSF, 1993).

It has further been observed that benefits officers are sometimes unable to identify members using fingerprint impressions. This could be as a result of poor recording of fingerprints or poor storage of fingerprint records.
2.4. 3. Records Protection and Benefit Processing

Records protection is the measure taken to ensure that the vital records are securely held physically and/or electronically, and that access and back-up procedures are in place to protect the records.

Benefit claim processing makes use of member records which have been kept for many years. It has however been observed that benefits officers are sometimes unable to locate B-certs. This could be as a result of misfiling or inadvertent destruction of the records by an employee through mishandling; or from environmental deterioration.

2.5. Conceptual Framework

The study was conducted with a view of finding out ways of enhancing the efficiency and effectiveness of benefit claim processing. This was the dependent variable of the study. This dependent variable was affected by records management strategies which included records creation, storage, maintenance, retrieval and protection. These were the independent variables which provided the basis of literature review. The relationship between the dependent and independent variables is presented diagrammatically by figure 2.5.
Figure 2.5: The Conceptual Framework Diagram

- Records Creation
  - Timeliness
  - Trustworthiness
  - Accuracy
  - Reliability

- Records Storage

- Records Maintenance

- Records Retrieval

- Records Protection

The Processing of Benefit Claim
- Timeliness
- Completeness

Dependent variable

Independent variables

Source: Researcher: 2009
CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter outlines the methodology that was used in the study, and includes the research design, locale of the study, target population, sampling strategy and sample size; data collection, and data analysis.

3.1 Research Design

Research design is the arrangement of conditions for collecting and analyzing data in a manner that combines relevance to the research purpose with economy in procedure (Kothari, 2004). The research design that was adopted in the study was descriptive design. This design was appropriate for the study because through this research design, it was possible to determine the role records management strategies on benefits processing. The descriptive design is concerned with resolving the characters of a particular phenomenon by asking questions like what, when, where and how (Zikmund, 2000).
3.2 Locale of the Study

This study was conducted at the NSSF headquarters in Nairobi. NSSF is one of the largest public organizations that handle huge funds on behalf of the workers; with a large branch network all over Kenya. Besides, a number of complaints have in the past been received against the management of the funds in this organization.

3.3 Target Population

The target population of this study was all the NSSF staff members based in Nairobi, numbering 850 as at February 2009; with 340 in the management cadre and 512 in the union cadre.

3.4 Sample Size and Sampling Strategy

Data was collected from a sample of 85 NSSF employees which represented 10% of the target population. The 85 employees were selected through stratified sampling on the basis of job cadre. Staff were clustered as management (SF 1-10), and union (SF 11-14).

In order to determine the sample size, the researcher targeted 10% of employees in each cluster. The rationale for targeting 10% of employees in each stratum was
because a good research representation sample is one that is at least 10% of the population (Mugenda and Mugenda, 1999). Thus the 10% sample was a sufficient representation for study. The sampling strategy is represented diagrammatically below.

Table 3.1: Sampling Strategy Diagram

<table>
<thead>
<tr>
<th>Strata</th>
<th>Population</th>
<th>Percentage (%)</th>
<th>Sample Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management (SF1-10)</td>
<td>340</td>
<td>10</td>
<td>34</td>
</tr>
<tr>
<td>Junior/Union (SF 11-14)</td>
<td>510</td>
<td>10</td>
<td>51</td>
</tr>
<tr>
<td>Total</td>
<td>850</td>
<td>10</td>
<td>85</td>
</tr>
</tbody>
</table>

Source: Data from HR department, February 2009

3.5 Data Collection Instruments

Primary data was collected through a structured questionnaire. The questionnaire was both open and closed-ended. The open-ended questions were used to clarify features of the questionnaire which may not have come out clearly. The questionnaire was organized into two parts. The first part contained general data on demography. The second part contained the subject matter of the study. Secondary data was obtained through relevant reviewed literature.

3.6 Data Collection Procedure

The questionnaire was administered to the respondents personally by the
researcher with the help of two research assistants. The researcher pre tested the questionnaire on 10 employees who were not form part of the study sample to confirm validity. The personal administration of the questionnaire to the respondents was to enable the researcher explain to the respondents the purpose and the importance of the study.

3.7 Data Analysis

Data was analyzed through simple statistical techniques with the help of the statistical package for Social Sciences (SPSS) software package. The analysis further made use of Likert scale to establish the relative importance of the various variables under study. Correlation analysis was used to establish the strength of the relationship between the various variables under study. The data was presented in simple tables, charts and narrative forms.
CHAPTER FOUR

DATA ANALYSIS, DISCUSSION AND PRESENTATION OF RESULTS

4.0. Introduction

The purpose of the study was to assess the role of records management strategy on processing of benefit claims. This chapter presents data analysis, discussion and presentation of findings. The process involved the scrutiny of information acquired in the survey and making deductions and inferences. Kombo and Delno (2006) observed that data analysis involves the uncovering of underlying structures; extracting important variables, detecting anomalies and testing the underlying assumptions.

4.1. Quantitative Analysis

The sample for the study was 85 respondents. Questionnaires were sent out to the same number. The results were as indicated below.

Table 4.1: Analysis by Gender

<table>
<thead>
<tr>
<th>Gender</th>
<th>No. of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>23</td>
<td>45</td>
</tr>
<tr>
<td>Male</td>
<td>28</td>
<td>55</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Research Data, 2009
Out of the questionnaires that were sent out, 51 or 60% were received back. Out of these 23 respondents (45%) were female and 28 (55%) male; an indication that there is almost an equal representation of male and female processing benefit claims. The same information is presented graphically below.

Figure 4.1: Analysis by Gender

![Gender Analysis Graph]

Source: Research Data, 2009

Table 4.2: Analysis by Years of service

<table>
<thead>
<tr>
<th>Years of service</th>
<th>No. of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 5 years</td>
<td>6</td>
<td>12</td>
</tr>
<tr>
<td>5-10 years</td>
<td>20</td>
<td>39</td>
</tr>
<tr>
<td>Over 10 years</td>
<td>25</td>
<td>49</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Research Data, 2009

Out of the questionnaires that were sent out, 51 or 60% were received back. Out
of these 6% or 12 respondents had worked for less than 5 years; 39% or 20 respondents had worked for 5-10 years while 49% or 25 respondents had worked for Over 10 years; an indication that majority of the respondents could relate well to the subject under study—the processing benefit claims—since they had served in the organization for long. The same information is presented below graphically.

Figure 4.2: Analysis by Years of service

![Years of service analysis graph]

Source: Research Data, 2009

Table 4.3: Analysis by Job Cadre/Group

<table>
<thead>
<tr>
<th>Job Group</th>
<th>No. of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Union</td>
<td>37</td>
<td>73</td>
</tr>
<tr>
<td>Management</td>
<td>14</td>
<td>27</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Research Data, 2009
Out of the questionnaires that were sent out, 51 or 60% were received back. Out of these 73% or 37 respondents were union staff while 27% or 14 were management staff; an indication that there was more union representation than management in the processing of benefit claims. The same information is presented below graphically.

Figure 4.3: Analysis by Cadre/Group

Source: Research Data, 2009
Table 4.4: Analysis by Department

<table>
<thead>
<tr>
<th>Department</th>
<th>No. of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer Services</td>
<td>38</td>
<td>74</td>
</tr>
<tr>
<td>Records Management</td>
<td>5</td>
<td>11</td>
</tr>
<tr>
<td>Finance</td>
<td>8</td>
<td>15</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Research Data, 2009

Out of the questionnaires that were sent out, 51 or 60% were received back. Out of these 74% or 38 respondents were from Customer Services department; 11% or 5 respondents were from Records Management department; while 15% or 8 respondents were from Finance department; an indication that majority of staff processing benefit claims were from Customer Services department. The same information is presented graphically below.

Figure 4.4: Analysis by Department

Source: Research Data, 2009
Table 4.5: Role in Benefit Claim Processing

<table>
<thead>
<tr>
<th>Role in Benefit Claim Processing</th>
<th>No. of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits Officer</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Benefits Clerk</td>
<td>15</td>
<td>29</td>
</tr>
<tr>
<td>Examiner</td>
<td>5</td>
<td>10</td>
</tr>
<tr>
<td>CVS officer</td>
<td>8</td>
<td>16</td>
</tr>
<tr>
<td>Cashier</td>
<td>11</td>
<td>21</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>51</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Research Data, 2009

Out of the questionnaires sent out, 51 were received back representing 60% of the study sample. Out of these 24% or 12 respondents were Benefits Officers, 29% or 15 respondents were Benefits Clerks, 10% or 5 respondents were Examiners, 16% or 8 respondents were CVS Officers, while 21% or 11 respondents were Cashiers; an indication that there is almost an equal representation of Benefits Officers, Benefits clerks and Cashiers processing benefit claims. The same information is presented below graphically.
Figure 4.5: Role in Benefit Claim Processing

<table>
<thead>
<tr>
<th>Role</th>
<th>No. of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits Officer</td>
<td>12</td>
</tr>
<tr>
<td>Benefits Clerk</td>
<td>15</td>
</tr>
<tr>
<td>Examiner</td>
<td>5</td>
</tr>
<tr>
<td>CVS Officer</td>
<td>8</td>
</tr>
<tr>
<td>Cashier</td>
<td>11</td>
</tr>
</tbody>
</table>

Source: Research Data, 2009

Table 4.6: Analysis of the Level of Efficiency of Benefit Processing at NSSF

<table>
<thead>
<tr>
<th>Level Of Efficiency Of Benefit Processing At NSSF</th>
<th>No. of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Efficient</td>
<td>10</td>
<td>20</td>
</tr>
<tr>
<td>Average</td>
<td>40</td>
<td>78</td>
</tr>
<tr>
<td>Inefficient</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Research Data, 2009

Out of these 51 were received back representing 60% of the study sample. Out of these 20% or 10 respondents said that benefit processing at NSSF was efficient, 78% or 40 respondents said that it was average, while 2% or 1 respondent that it is inefficient; an indication that the processing benefit claims at NSSF was average. The same information can be presented below graphically.
Figure 4.6: Analysis of the Level of Efficiency of Benefit Processing at NSSF

Source: Research Data, 2009

Table 4.7: Analysis of the General Level of Records Storage and Maintenance at NSSF

<table>
<thead>
<tr>
<th>Level of Records Storage and Maintenance at NSSF</th>
<th>No. of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Efficient</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Efficient</td>
<td>30</td>
<td>63</td>
</tr>
<tr>
<td>Inefficient</td>
<td>15</td>
<td>31</td>
</tr>
<tr>
<td>Total</td>
<td>48</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Research Data, 2009

Out of these 48 were received back representing 56% of the study sample. Out of these 6% or 3 respondents said that records storage and maintenance at NSSF was very efficient, 63% or 30 respondents said that it was efficient, while 31% or 15 respondents that it was inefficient; an indication that records storage and
maintenance at NSSF was average. The same information can be presented graphically below.

**Figure 4.7: Analysis of the General Level of Records Storage and Maintenance at NSSF**

![Bar graph showing levels of efficiency and number of respondents](image)

Source: Research Data, 2009

**Table 4.8: Analysis of the Level of Retrievability of Members' Records at NSSF**

<table>
<thead>
<tr>
<th>The Level of Retrievability of Member Records at NSSF</th>
<th>No. of respondents</th>
<th>% of respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Retrievalable</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>Somewhat Retrievalable</td>
<td>36</td>
<td>60</td>
</tr>
<tr>
<td>Not Retrievalable</td>
<td>12</td>
<td>24</td>
</tr>
<tr>
<td>Total</td>
<td>51</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Research Data, 2009
Out of the questionnaires that were sent out, 51 or 60% were received back. Out of these 51 were received back representing 60% of the study sample. Out of these 6% or 3 respondents said that records at NSSF were very retrievable, 60% or 36 respondents said that it was somewhat retrievable, while 24% or 12 respondents said that it not retrievable; an indication that records at NSSF was somewhat retrievable. The same information is presented below graphically.

**Figure 4.8: Analysis of the Level of Retrievability of Member Records at NSSF**

![Bar chart showing the level of retrievability of member records at NSSF](image)

*Source: Research Data, 2009*
4.2. Qualitative Analysis

4.2.1. Relationship between efficiency in records management strategies and benefit claim processing

The level of efficiency in records management determines the level of efficiency and effectiveness in benefit claim processing. Good records management strategies help to clear doubts on claims, enables fast tracking and retrieval of records; leading to faster benefit claim processing. On the other hand, poor records management strategies lead to missing and/or inaccurate records, hence delay the processing of benefit claims.

4.3. Summary of Data Analysis

Cohen (1993) says that in data analysis and presentation, the researcher has to be sure that:

i) The sample is representative of the population being studied

ii) The researcher understands the assumptions of statistical procedures

iii) The procedures are clearly defined

iv) The best measurement tools are available

v) The researcher is clear of what is being measured

vi) The graphs are accurate and reflect the data variation clearly

In the study, the following assumptions were made:
i) That the sample was representative of the population.

ii) That the respondents were honest.

iii) That the researcher was knowledgeable of what was being measured

iv) That best measurement tools were used

The overall response was good. A total of 51 questionnaires were returned out of the 85 sent out; translating to a response rate of 60%; and the questionnaires were 100% completed. Some respondents returned the questionnaires unanswered, saying that they did not have information on benefit processing. The respondents commended the questionnaire saying that the language was simple and straightforward and that the questionnaire was interesting and appealing.
CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter gives both the overall summary and the specific findings of this study. It draws some conclusions and makes some recommendations that may be used by NSSF and other policy makers. It also gives suggestions for further studies.

5.1 Summary of Major Findings

The study was undertaken to discuss findings on the role of records management strategies on benefit processing. In so doing, the researcher tested how the independent variable, records management strategies, affected the dependent variable, the level of benefit processing. The issues investigated included records creation, records storage, record maintenance, record retrieval and records protection.

5.2 Answers to Research Question

To achieve the objectives of the study, the following four research questions were addressed:

i) Which are the records management strategies adopted at NSSF?
ii) How have the strategies affected the processing of members' benefit claims?

iii) What is the implication of staff knowledge in the storage, maintenance and retrieval of members' records on benefit claim processing at NSSF?

iv) What records management policy interventions would you recommend for the effective and efficient processing of member benefit claims at NSSF?

The answers to the research questions are as follows:

5.2.1. The records management strategies adopted at NSSF

The records management strategies adopted at NSSF include:

i) The creation, storage and maintenance of records on both paper and electronic media.

ii) De-centralized records management.

iii) Holding of electronic records both on-line and off-line.

iv) Storage of paper records both on site and off-site

5.2.2. General level of the efficiency of records management in NSSF

The efficiency of records management in NSSF is average. This, according to the respondents, is as a result of NSSF lacking a policy document to guide records management in the organization. Secondly, computerization is still lacking in the organization to a large extent.
5.2.3. Records creation and benefit processing

The study confirmed that records creation affects the level of benefit processing at NSSF. The creation of good records, for example clear fingerprint impression and correct spelling of member names help in clearing doubts on the identity of the claimant and assist in the quick identification of the claimants. This hastens the speed of benefit processing.

The respondents however said that the creation of member records is poor e.g. there is misspelling of member names during registration, taking of poor fingerprint, and even non registration of members on the computer. Moreover, employers create and submit incomplete returns leading to members' statements not being fully credited with contributions. These factors delay the processing of benefit claims and may be the reason why the majority (78%) of the respondents felt that level of efficiency of benefit processing at NSSF was average as opposed to only 20% who felt that it was efficient. Hence they must be addressed.

5.2.4. Records storage, maintenance and retrieval benefit processing

The study confirmed that records storage, maintenance and retrieval affect the level of efficiency of benefit processing. Benefit claim processing makes use of old records which were created years earlier. Hence if the records are easily retrievable then benefit processing will be faster, and vice versa. Good records storage and maintenance helps in easing the retrieval of records, hence it
enhances the efficiency of benefit claim processing. If the records are poorly kept they will deteriorate with time and it will be difficult or even impossible to retrieve any information from them.

Secondly, poor records storage and maintenance leads to loss of vital records necessary for benefit claim processing. This delays or even makes it impossible to process benefit claims.

The respondents however said that the storage, maintenance and retrieval of records at NSSF are wanting. Only 33% of the respondents felt that NSSF has proper facilities to store records while 55% said that it doesn’t. The respondents also cited inability to trace records due to misfiling and slow response to information request as reasons for delays in the processing of benefits. Furthermore, some of the records are not well maintained and they are deteriorating very fast and may soon be unusable if the situation is not arrested.

5.2.5. Records protection and benefit claim processing

The study confirmed that records protection is vital for the efficient and effective processing of benefits at NSSF. Inadequate security of records leads to loss and/or destruction of records essential for processing benefit claims. This slows down the processing or makes it impossible to process and pay benefit claims since the claimants cannot be identified.
Moreover, if records are not protected, there is a risk of the records being tampered with. The records will therefore lose authenticity and must be verified before processing of claims. This causes delays in benefit claim processing.

Still more, if records are not secured, they will be destroyed in the event of a disaster e.g. fire or floods, making it impossible to process any benefit claims.

However, only 6% of the respondents said that the member records at NSSF were protected while 24% said that they were not protected; and 66% that they were somewhat protected. This means that should a disaster e.g. fire strike NSSF, many vital records will be destroyed. Moreover, the records are deteriorating very fast and this is negatively affecting benefit claim processing.

5.2.6. The records management factors that negatively affect the processing of Benefit Claims

The study confirmed the following as the records management related factors that negatively affect the processing of member benefit claims at NSSF:

i) Inability to locate records due to poor filing systems
ii) Missing records; e.g. missing contribution records
iii) Poor records storage facilities
iv) Poor IT system
v) Staff not trained on records management
vi) Poor attitude on records management

vii) Too much volume of paper records to sift through due to lack of retention and destruction schedule

viii) Mistakes at the time of records creation e.g. misspelling of names or poor fingerprint impression

ix) Missing documents

x) Slow response to information request

Therefore, in order to improve the processing of benefit claims at NSSF, the factors above must be eliminated.

5.3. Conclusion

The results of this study highlighted the fact that the level of benefit processing at NSSF is not up to the expected standards. The results confirmed that the factors under investigation- records creation; records storage, maintenance and retrieval; and records protection major determinants on benefit processing at NSSF. Other factors that affect benefit processing highlighted by the study include ICT, staff training and poor attitude towards records management. However, gender and work experience were not found to be significant.

5.4. Recommendations

Based on the findings of the study, several issues in records management need to
be addressed in order to improve the processing benefit claim by NSSF. Some recommendations which can be instituted internally include:

5.4.1 A change of attitude by staff on records management

There is need for a change of attitude by staff on records management. Records management should be accorded the same importance as other professions in the organization, and not treated as second class. Management should be on the forefront by setting a good example to the rest of the staff.

5.4.2 Training of staff on records management

Management should ensure that qualified staff is deploy to handle records. Moreover, employees should be trained on proper records management.

5.4.3 Re-engineering and fully automating the possessing of benefit claims

The processing of benefit claims should be re-engineered. The processing of benefit claims should be fully automated to enhance efficiency. Adequate working tools and equipment, upgrading of ICT system, and provision of computers should be done. Finally, the Fund should devolve operations to the branches.
5.5. Suggestion for Further Study

1. The scope of this study was limited to NSSF only. One possible extension to this study would be to widen the scope and carry out studies in other similar organizations and compare the findings with that of this study.

2. The study was restricted to assessing the role of records management on benefit processing at NSSF-Kenya. Future research could re-look at the factors of records management in details; for example, carry out a research specifically on records creation and benefit processing in details. For instance, they could try and find out why there is a problem of records creation at NSSF and deal with the problem.

3. The study could be extended to incorporate correlation analysis to determine the strength of the relationship of each of the issues under investigation—records creation; records storage and maintenance and retrieval; and records protection— with the dependent variable. This will assist the management to know which areas to allocate resources in order to improve the quality of service delivery and customer satisfaction.

4. The study could be extended to include the customers and other stakeholders and not limited to NSSF employees as was the case.
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University Of Glasgow, *Effective Records Management Project: Interim Progress Report to Jtap*


EDWINA A.O.-OMBADO
P.O. BOX 43844,
NAIROBI.

DATE............................

THRO'
THE DEAN OF STUDIES,
SCHOOL OF BUSINESS STUDIES,
KENYATTA UNIVERSITY,
P.O. BOX 43844,
NAIROBI.

Dear Respondent,

RE: QUESTIONNAIRE RESPONSE

This questionnaire has been designed to gather information on “An Assessment of the Role of Records Management Strategies on Processing Benefit Claims by Organizations in Kenya”.

The information received will be used to complete a research project required for a degree in Master of Business Administration (MBA), Kenyatta University. Kindly complete the questionnaire as freely and as honestly as possible. Please note that any information received from you will be used for academic purpose only and will be treated in strict confidence. Your name will not appear in any publication except with your express permission.

Thanking you in advance.

Yours sincerely,

Edwina Atieno Otieno – Ombado
APPENDIX II

RESEARCH INSTRUMENT (QUESTIONNAIRE)

Please tick [-/] the most appropriate answer in the space provided in respect to the following questions. Please do not write your name in the questionnaire.

Part 1: General Information

1. Your Gender
   a) Female [ ]   b) Male [ ]

2. Years of service at NSSF
   a) Below 5 years [ ]   b) 5-10 years [ ]   c) Over 10 years [ ]

3. Your cadre /Job group
   a) Union [ ]   b) Management [ ]

Part II: Benefit Claim Processing

4. Please state your department

5. What role do you play in benefit claim processing at NSSF?

6. How would you rate the efficiency of benefit processing at NSSF?
   a) Efficient [ ]   b) Average [ ]   c) Inefficient [ ]
   Please explain

7. What is the implication of staff knowledge in the storage, maintenance and retrieval of members’ records on benefit claim processing at NSSF?
8. How does records creation (e.g. taking clear fingerprints, recording member details properly at initial member registration, proper returns) affect the processing of members’ benefit claims?

9. How would you rate the level of records storage and maintenance at NSSF?
   a) Efficient [ ]       b) Average [ ]       c) Inefficient [ ]

10. How does the level of records storage and maintenance at NSSF affect the processing of members’ benefit claims?

11. Please explain how the security of members’ records from the effects of environmental and/or human deterioration affect the processing of members’ benefit claims

12. How retrievable are members’ records at NSSF?
    a) Very retrievable [ ]   b) Somewhat retrievable [ ]   c) Not retrievable [ ]

13. Please explain how the ability to retrieve members’ records affects the processing of member benefit claims?
14. Please state how the records management strategies listed below have affected the processing of members' benefit claims at NSSF

<table>
<thead>
<tr>
<th>Records Management Strategies</th>
<th>Effect on the processing of members' benefit claims</th>
</tr>
</thead>
<tbody>
<tr>
<td>Centralized registries</td>
<td></td>
</tr>
<tr>
<td>De-centralized registries</td>
<td></td>
</tr>
<tr>
<td>Creation, storage and maintenance of records on paper media.</td>
<td></td>
</tr>
<tr>
<td>Creation, storage and maintenance of records on electronic media.</td>
<td></td>
</tr>
<tr>
<td>Holding of electronic records on-line</td>
<td></td>
</tr>
<tr>
<td>Holding of electronic records off-line</td>
<td></td>
</tr>
<tr>
<td>Storage of paper records on-site</td>
<td></td>
</tr>
<tr>
<td>Storage of paper records off-site</td>
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</tr>
</tbody>
</table>

15. What records management policy interventions would you recommend for the effective and efficient processing of member benefit claims at NSSF?
   a) .................................................................
   b) .................................................................
   c) .................................................................
   d) .................................................................

THE END
THANK YOU VERY MUCH FOR YOUR TIME
## APPENDIX III

## WORK PLAN

<table>
<thead>
<tr>
<th>Year 2009</th>
<th>Month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>February</td>
</tr>
<tr>
<td>Activity</td>
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</tr>
<tr>
<td>Proposal Writing &amp; Defense</td>
<td>[ ]</td>
</tr>
<tr>
<td>Proposal Corrections</td>
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</tr>
<tr>
<td>Data Collection</td>
<td></td>
</tr>
<tr>
<td>Data Analysis</td>
<td></td>
</tr>
<tr>
<td>Report Writing and Submission</td>
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</table>
## APPENDIX IV

### BUDGET

<table>
<thead>
<tr>
<th>Activity</th>
<th>Amount (Kshs.)</th>
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</thead>
<tbody>
<tr>
<td>Preliminary Preparations (Proposal writing etc)</td>
<td>10,000</td>
</tr>
<tr>
<td>Hiring research assistants (2 @10,000 each)</td>
<td>20,000</td>
</tr>
<tr>
<td>Typing and printing</td>
<td>4,000</td>
</tr>
<tr>
<td>Travel expenses</td>
<td>8,000</td>
</tr>
<tr>
<td>Stationery</td>
<td>2,000</td>
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<tr>
<td>Photocopies</td>
<td>4,000</td>
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<tr>
<td>Computer time</td>
<td>4,000</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>52,000</strong></td>
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</tbody>
</table>