



The NSSF journey to greater efficiency

Since its establishment in 1965, the Fund has gone through major transformation over the years to cater for the increasing number of contributors and ensuring that the services are accessible to Kenyans even in far flung areas.

By **LILYS NJERU**

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In 2013, Kenya enacted the National Social Security Fund (NSSF) Act No. 45, transforming NSSF from a Provident Fund to a Pension Scheme to which every Kenyan adult with an income would contribute a percentage of their earnings towards social protection for self or dependents upon retirement, permanent disability or death.

This marked one of the most important transformations the Fund had undergone since its establishment in 1965 towards serving increasing number of contributors.

Today, NSSF services are accessible to Kenyans even in far flung areas. The Fund has also

adopted digital systems in alignment with advancements in technology. Members can now access various services at the comfort of their homes.

Additionally, the Fund has expanded the number of branches and made footprints in distant places such as Lowdar, Wajir and Marsabit in the form of full operating offices.

In the recent past, the Fund has opened sub-county branches in places such as Vihiga, Kapsowal, Kapenguria, Nyamira, Tharaka Nithi and Molo.

Recently, NSSF was recertified under the ISO 9001: 2015 quality management system, affirming that its journey of continuous improvement in service delivery to Kenyans is ongoing.

This is important, given the growth in the country's national population. Greater efficiency will be required to serve more Kenyans.

By 2030, according to an estimate by the Population Reference Bureau, Kenya's population is expected to grow to 65.9 million from the current general estimate of just under 50 million or thereabout.

ISO Certification

In November 2015, NSSF became the first organisation in East Africa to be ISO 9001:2015 certified. This was in line with the Fund's transformation that could be summed up into two distinct areas: Operational Efficiency and Competitive Advantage.

The New NSSF Act had introduced an aspect of operational efficiency to the Fund's operations through Section 50.

In April 2018, the Fund successfully



Acting KEBS Managing Director Bernard Nguyo (right) presenting ISO 9001:2015 certificate to NSSF acting CEO Dr. Anthony Omerikwa (left) accompanied by NSSF General Manager, Strategy, Research and Development Joseph Kimote and NSSF Manager, Strategy and Change, Millicent Awiti at NSSF building in Nairobi on January 7, 2019. PHOTO | EVANS HABIL

completed cycle 1 of ISO 9001:2015.

Following the gains realised through the certification and to ensure sustained success, NSSF immediately embarked on the journey towards recertification.

The rationale for the recertification process was:

- Completion of two cycles of certification and the fact that ISO 9001:2015 certificate was expiring in January 2019;
- To improve the corporate image of the Fund;
- To achieve the strategic initiatives under the internal perspective as outlined in the 2014-2019 Corporate Strategic Plan (undertake business process improvement);
- To support other initiatives to achieve Section 50 of the NSSF Act through process improvement.

Leadership and Staff Engagement

One of the key lessons during the implementation of cycle 1 under ISO 9001:2015 was the understanding of the role of leadership in ensuring the success of the system.

Towards the end of the first cycle, an ad hoc assessment was carried out to assess the impact of the quality culture in the Fund.

The quality culture enhanced communication and staff development through training opportunities and measuring the impact of the training. It further enhanced staff involvement in decision making processes, such as defining and setting objectives.

The quality culture additionally led to process improvement and promoted internal competition amongst branches. Service delivery improved and so did the relationship with members.

Overall, it created order and systems in the Fund.

As the fund continues to strive to meet its obligations, it was recently awarded with ISO Recertification certificate making it the first institution in the region to receive the certification.

How NSSF has benefitted from applying ISO QMS

NSSF has realised a number of benefits from implementing the ISO 9001:2015 quality management system (QMS).

One, there has been a notable improvement in performance. For instance, in 2016, the Fund had a net return of Ksh1 billion. Within one year (in 2017), the net return had increased to Ksh20 billion. Notably, investment in property also increased by Ksh1.5 billion in 2017.

The improved performance has been aided by the creation of standardised ways of doing things using documented processes, policies, manuals and standardised forms as prescribed by ISO QMS.

NSSF has also witnessed an enhanced image. The Fund has been invited to share experiences in quality management forums and has hosted a number of organisations on

benchmarking visits.

Other benefits of ISO 9001:2015 realised by NSSF include:

- Better management of the customer, seen through reduction in customer complaints and an increase in customer compliments.
- Increase in efficiency in the benefits management processes.

Future Plans

The Fund is in the process of commencing implementation of an integrated quality management system by implementing ISO 27001 to include other initiatives being put in place to enhance information security.

NSSF further plans to implement ISO 9004:2018, which will allow it to perform complex self-assessments based on activities and processes, and to improve the management of activities that are not

defined in the ISO 9001 Standards.

These include management of financial flows, development of the staff expertise, enhanced risk management, evaluation of work environment and process matching.

What this means to members

- Further reduction in turn-around times, which will be done through further review of processes
- Increases accessibility of services: Implementation of information security and other initiatives being implemented will increase access channels through introduction of the USSD platform and better online access to member statements.
- Enhanced engagement with members, which is a key requirement of the standard.

- Improved return on investment for the member through enhanced monitoring and evaluation, which is also a requirement of the standard.
- Enhanced controls in management of the investment portfolio due to the risk-based approach thinking and way of doing things.
- Sustainability of the Fund.

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VOLUNTARY MEMBERSHIP AND CONTRIBUTION

- Self-employed persons who are not under any contract of service with an employer, say freelancers, are eligible to register as voluntary NSSF contributors. This is possible by visiting NSSF offices in the various towns and at Huduma Centres.

- A member is required to make an initial contribution of at least Ksh200, also referred to as initial savings, and forms part of the contributions. The annual minimum contribution is Ksh4,800 as provided for in the NSSF Act No 45 of 2013.

- Members in employment can also top up their savings by visiting the nearest NSSF branch with the NSSF card or through MPESA via paybill number 333300, and using their NSSF number as the Account No.



You've done very well to be recertified, KEBS MD tells NSSF

By **LILYS NJERU**
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Kenya Bureau of Standards (KEBS) Acting Managing Director Bernard Nguyo has lauded NSSF's move to obtain recertification of ISO 9001:2015.

Mr Nguyo highlighted the significance of the existing partnership between KEBS and NSSF in providing social security to all workers in Kenya, from both formal and informal sectors.

"KEBS mandate is to facilitate trade through promotion of SMCA

in industry/trade," said Mr Nguyo, adding that with this certification, NSSF demonstrates to its stakeholders that in implementing quality management standards, it can be a trusted centre of excellence in the provision of social security.

According to the KEBS MD, NSSF uses KEBS Total Quality Management (TQM) Software to ensure complaints are addressed effectively across the Fund.

"NSSF will be the first to be trained on Integrated Management System by KEBS National Quality

Institute beginning Mid-January 2019," Mr Nguyo added.

The Integrated System will be based on ISO 9001 Quality Management System, ISO 27001 Information Security Management System, and Knowledge Management System ISO 30401.

KEBS Certification Body (KEBS CB) operates under ISO/IEC 17021: Conformity Assessment Bodies.

KEBS CB is accredited by the Dutch Accreditation Council, RVA.

Such accreditation gives confidence to conformity assessment services offered.



Word from Eddy Njoroge, ISO President

I am much excited about the ISO recertification for NSSF. We keep updating our standards and it is important for organisations to be dynamic and progressive. It is good to see a government institution like NSSF taking such steps.

For its members, this is an attestation that the institution is embracing changes and is not doing things the traditional way. As a result, one can feel comfortable with NSSF.



Quality service to customers

Customer focus is one of the key ingredients to meeting the high standards required to be recertified under ISO. This means we look at quality service delivery across the board even as we register new members.

We emphasise people engagement and ensure provision of an environment that favours the expectations of the customer. To meet the needs of our clients, we must constantly enhance automation of services.

Mr Joseph Kimote, General Manager, Strategy, Research and Development

Testimonials

Andrew Maleche, Production Manager, Delmonte

I started making NSSF contributions way back in the 1980s when I first got employed. The contribution was Ksh80.

When NSSF opened up for additional contributions, I decided to increase mine. First, I set a target of the amount I wished to receive upon

retirement in 2022. So, to date, any increment I get from my job, I increase my NSSF savings percentage. I started with 10 percent, then moved to 15 percent and now I am at 20 percent. I want a good life beyond my work life.

I wish to commend the Fund because I have noted tremendous improvements over the years. Presently, it is easy to access their services. The platform is user friendly and the staff are very helpful.

Patric Thuo, Certified Public Accountant

I have been a certified accountant for the past 20 years. As NSSF contributor, I learnt through my travels that in some countries, the main pension scheme is the state pension. That left me wondering why I was just paying the statutory amount. It was one of the reasons I decided to top up.

In my previous workplaces,

I was a beneficiary of the pension schemes provided by the employers. Upon exiting employment, one receives the pension money. I realised, that it's easy to get tempted and use the money haphazardly.

NSSF is like a savings account. The fact that I cannot access the money until my retirement makes it a suitable savings plan. Besides, you earn interest!

Lucy Mongóny, Retired civil servant

I had worked for 34 years when I decided to apply for early retirement. My employer sent me to NSSF offices and upon getting there, I was informed that my early four years had not been updated to the system.

The lady who served me was very helpful. She printed my statement and advised that I talk to our accounts officer. The updates were made and I decided to leave it for about two years to earn some interest.

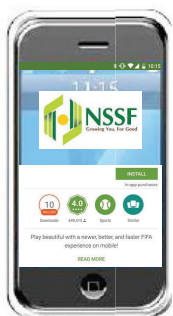
Towards end of the last year, I called to inform them that I needed the money, and within three weeks of my application, I had the money in my account. It has served me well!

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NOW



NSSF MOBILE APPLICATION

NSSF SERVICES ARE NOW AVAILABLE ON YOUR MOBILE PHONE

To access the services:-

1. Apply for eCertification by visiting **www.nssf.or.ke** and click on the NSSF Self Service Link
2. Download the NSSF mobile App from Google Play store
3. Use your eCertification (username and password) to login
4. Once logged in:-

A) For Employers:-

- i) Compute and Submit NSSF Employees Monthly returns
- ii) You can pay your Employees NSSF monthly contributions

B) For Members you can now:-

- i) Access NSSF Member statement
- ii) Top Up your contributions
- iii) Monitor your NSSF savings

NB: The NSSF mobile App payment will only accept a max of Ksh.70, 000 per transaction.

For more information contact your nearest NSFF branch or write to us on:
nssfmobile@nssfkenya.co.ke

Our services are also available at all Huduma Centres countrywide

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