

HAZIWA News

House Magazine of NSSF • Vol. 2 No. 15 • March 2002

NATIONAL ASSEMBLY LIBRARY

ACCESSION No. _____

LOCATION _____



INSIDE:

- Corporate Vision
- Features

- Sports
- Family News

Plus: Phone Courtesy, Staff News, and much more!

NSSF

MISSION STATEMENT

The mission of NSSF
is to provide
basic social security and
welfare support to workers.

CORE VALUES

- The focus of our service is security in retirement as well as against such contingencies as death, employment injury, sickness and disability. This is our core business.
- The contributors to NSSF are the key to our success. We are therefore committed to work in co-operation with them to ensure maximum compliance with the NSSF Act.
- We strive to be an efficient, reliable and friendly institution.
- We believe that members' confidence is vital to our success. We are therefore committed to providing quality and efficient service to their satisfaction.
- We are committed to prudent investment policies and practices in order to secure consistent positive returns.
- We are committed to maximizing benefits to our members in order to reasonably compensate them for inflation, cost of living and standard of living.
- We believe in providing a positive working environment by recognizing and rewarding individual talent, encouraging teamwork and promoting mutual trust.

SOCIAL SECURITY ALWAYS

Contents

COVER PICTURE

His Excellency President Daniel Toroitich Arap Moi, CGH, MP is guided on a tour of the Fund's stand by the Managing Trustee, Mr. Josphert Konzolo during the Year 2001 Mombasa International Show.

STAFF CONTRIBUTIONS

A. G. Mwaloma - Editor
 Jane Mweu - Deputy Editor
 G. Gathigi - APRO
 J. M. Nyanzui - PRA
 B. K. Tumwet - Personnel
 E. N. Njoka - Personnel
 Albert Lagat - Chairman, Hazina Volleyball Club

WORD PROCESSING

Jane Soi

DESIGN DIRECTION

A. G. Mwaloma
 Jane Mweu

DISCLAIMER

Hazina News is published Quarterly by the National Social Security Fund. The views and ideas expressed in the newsletter are not necessarily those of the Board of Trustees or Management. Contributions from members of staff are welcome. Any enquiries should be addressed to:

THE EDITOR

HAZINA NEWS
 P.O. Box 30599, NAIROBI
 TEL: 729911, 710552
 E-MAIL: cpro@nssfkenya.co.ke

DESIGN AND PRODUCTION

Oakland Media Services Ltd.
 P.O. Box 56919, Nairobi. Tel: 445068/441319

Board of Trustees



CORPORATE VISION

Board of Trustees' Special Workshop	2
NSSF at International Social Security Fora	4
New Year's Message from the Managing Trustee	7
Serving Members at the Shows	9
Letters to the Editor	10
Fund goes to Members' Doorsteps	11
Computerisation Project a Success	12

NSSF PICTORIAL

14

FEATURES

Suspense Clearance	16
Tips on HIV/AIDS	18
Customer Service	19
Benefits Puzzle	20
The Crimes of the Caller and the Called	21

STAFF NEWS

Retirement Time: Mr. Ajok Calls it a Day	22
Retirees	23
Deaths	23
Staff Benevolent FAund	24
Promotions	24
Transfers	25

SPORTS NEWS

Basketballers Honoured	26
Netballers win Accolades	26
Volleyball News and Titbits	27
Karate Club Kicks its Best Foot Forward	28

FAMILY NEWS

28



Board of Trustees Workshop on Proposed Policy reforms

During the 2000 and 2001 period, the Fund organized a series of stakeholder seminars in Nairobi, Mombasa and other parts of the country during which it became apparent that the scheme was falling below the public expectations.



The NSSF Board of Trustees (seated) pose for a group photo with the Funds Senior management and advisers from the ILO and ISSA during the Board Workshop mounted at the end of last year to chart the way forward for NSSF.

The Workshop

For the first time in the history of the Fund, members of the Board of Trustees attended a two day special workshop in November last year in a Naivasha resort to deliberate on the future of the institution.

On top of the agenda was how the Provident Fund Scheme could best be reformed so as to provide its members and eventually all Kenyans a full range of social security benefits.

As a Provident Fund Scheme, all the five NSSF benefits are payable to members reaching the end of their working lives. It is therefore not surprising that some peo-

ple regard the Fund as just another retirement benefit scheme. It is not.

The NSSF was established by an Act of Parliament in 1965 to operate a Provident Fund Scheme primarily for workers in the formal sector with emphasis on the semi-skilled working for private enterprise. Workers in the public service, especially the pensionable civil servants, were considered to be well catered for by the public pension scheme. During that period, workers losing their jobs or encountering any of the life's serious challenges such as invalidity or loss of a breadwinner, were expected to be assisted by their extended families.

Similar schemes were established in other countries at independence and were popularly known as National Provident Fund schemes.

It was however anticipated that as the societies evolved over time, the provident fund schemes would also evolve into proper social security schemes to cater for the changing needs of the population. As expected therefore, over the years the extended family systems have virtually disappeared. The escalated rural-urban migration means that those who lose their sources of income cannot turn to their relatives for subsistence and hence the need for a formal system supported by the

entire society to serve as a last safety-net to the most vulnerable groups. This would be the only viable option in helping to avert destitution and the accompanying social disharmony. It can be done!

Stakeholder Expectations

During the 2000 and 2001 period, the Fund organized a series of stakeholder seminars in Nairobi, Mombasa and other parts of the country during which it became apparent that the scheme was falling below the public expectations as a social security institution.

The verdict by participants in all the seminars was unanimous:

- The rates of monthly contributions were too low to provide a reasonable benefit to an average contributor;
- The lump-sum mode of payment was unsuitable for sustaining an average retiree;
- The range of benefits was too narrow and did not provide for contingencies arising in life prior to retirement;
- Workers in the informal economy were excluded from coverage and yet they made up the majority of the working population which meant that they were condemned to outright destitution when they lost their sources of income as most of them could not sustain subscriptions to voluntary savings or insurance schemes;
- Investment projects were not being undertaken transparently.

The Fund took these otherwise genuine public concerns into serious consideration and resolved to address them. Bearing in mind the world-wide trends in the development of social security schemes as advocated by both the International Labour Organization (ILO) and the International Social Security Association (ISSA), the Board of Trustees decided that time had come to respond to the public demands. This is how the mounting of

the historic workshop came about.

The members of the Board of Trustees who participated in the workshop under the guidance of the Chairman Mr. James Olubayi were:

The Managing Trustee - Mr. J. M. Konzolo, Mr. F. Atwoli (COTU), Mr. M. Mwachofi, (PS, Ministry of Finance), Mr. S. Kyungu, (the then PS, Ministry of Labour) Mrs. Jane Mwangi and Mr. G. Kondit (FKE). Also attending by invitation was Hon. J. J. Mugalla the immediate past COTU Secretary General.

The workshop benefited a great deal from the professional advice provided by Messrs C. Bailey of ILO and W. McGillivray of ISSA. The two are internationally renowned social security experts based in their organizations' respective headquarters in Geneva, Switzerland.

The workshop reviewed the weaknesses of the present scheme and considered various options for possible adoption in formulating the new universal social insurance scheme for all Kenyans within a redefined comprehensive National Social Protection Policy.

During the workshop's intensive deliberations, it became clear that there exists a distinct difference between a basic universal social security scheme and the pensions or retirement benefit schemes. The national social security schemes make safety-net provisions of a last resort for every member of society throughout a lifetime while pension or retirement benefit schemes cater exclusively for their members and only when they attain retirement age.

The basic benefits which a basic national social

security offers include:

- Unemployment relief which is based on a percentage of the workers' last salary.
- Family allowances payable to the dependants of a worker who suffers total invalidity or dies and is survived by a spouse or under-age children;
- Maternity benefits which cover hospital costs for child birth;
- Medicare assistance in respect of chronic or high risk illnesses;
- Retirement benefits payable monthly for life, based on a percentage of the last salary.

Board Paper

At the end of the workshop, a Board Paper was prepared as a prelude to the Board's recommendations to the Government to consider approving the conversion of the provident fund scheme into a social welfare insurance scheme.

The African countries which have since converted their provident fund schemes include: Ghana (1991), Nigeria (1994), Tanzania (1998), and Zambia (1999). Uganda is at an advanced stage of the conversion process as a Bill to that effect is before the country's Parliament.



Members of the Board of Trustees are conducted on a tour of the Nyayo Estate Embakasi by the Managing Trustee.

NSSF at International Social Security Fora

The quest to keep up with the times

It goes without saying that the NSSF stakeholders and indeed the general public expect the Fund to change with the times.

This is because the Kenyan society today finds itself in a socio-economic environment that is completely different from what it was in the 60's when the

Lessons from around the world

The stakeholders of the Fund will have a final say on what and how the converted scheme will operate and cater for the needs of the working population.

However in order to minimize the numerous pitfalls that inevitably lie ahead along the path to a reformed scheme, it is necessary for the Fund to learn as much as possible from the experiences of those other countries which have already travelled the path and also seek professional advice from the relevant organizations which have international mandate to deliberate and advise member states/organizations on the minimum provisions of basic social security. (see separate story on Board of Trustees work on proposed policy reforms).

organization was established.

The average Kenyan knows she/he has some basic obligations to the society of which they are part and parcel of. They also know that they are entitled to some basic privileges or rights from their society. They read about social welfare programmes in other countries and they have friends or relatives who have travelled

The average Kenyan knows she/he has some basic obligations to the society of which they are part and parcel of. They also know that they are entitled to some basic privileges or rights from their society.

abroad who have a story to tell about social security schemes that provide financial or material support for the unemployed, the disabled, those who cannot afford the cost of medicare and so on.

At the same time all adult Kenyans know, or at the very least, have heard about the NSSF. The organization's name sounds right but then everyone associates it with the payment of some benefits in case of old age or death. After all its slogan promises "Security in old age"! Some may recall the organization's past history when it was reportedly involved in huge investment projects some of which did not appear to have been undertaken transparently or in good faith.

Fortunately it is now becoming quite evident to the public that the Board of Trustees which is made up of representatives of employer/employee organizations (FKE/COTU) and the Government, is seri-

ous in its efforts to break with its checkered past. The will and the determination to shift the Fund's business focus from non-core business and concentrate on its core function which is the delivery of effective social security to the workers is being felt through the on-going improvement of the quality of service and especially the speed of processing and payment

of benefits.

To drive the point home, the Managing Trustee did emphasize the fact that "the primary objective of any social security scheme is to safeguard society against destitution and desperation," when he spoke to the members of the press in November last year.

On that occasion Mr. Konzolo announced that plans were under way to transform the NSSF from a provident fund scheme to a social insurance welfare scheme.

Mr. Konzolo explained that there was need to transform the scheme because: "The provisions of the present scheme exclude the overwhelming majority of Kenyans from coverage and even those who are members receive insignificant levels of benefits when they eventually qualify for them"

Managing Trustee attends ILO Annual Conference

The Managing Trustee attended the 89th Annual Conference of the ILO in Geneva in June last year where Social Security was part of the main Agenda of the Conference.

The Managing Trustee was part of the Kenya delegation led by the Minister for Labour and Human Resources Development Hon. J. K. Ngutu and included the then Permanent Secretary for the Ministry Mr. S. Kyungu, the FKE Chairman Mr. W. Kiboro, the FKE Executive Director Mr. T. Owour and the former COTU Secretary General Hon. J.J. Mugalla.

Much was learnt from this Annual Conference on social security and delegates from all over the world shared experiences on what was happening in their respective countries as part of the effort to meet the ILO aspirations for minimum social security provisions worldwide.



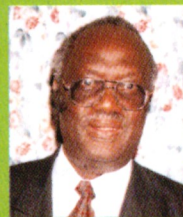
Hon. J. K. Ngutu



Mr. S. Kyungu



Mr. W. Kiboro



Mr. T. Owour



Hon. J.J. Mugalla

Among the resolutions adopted by the Conference was that: Social security is key to the well-being of workers, their families and the entire community. It is a basic human right and a fundamental means for creating social cohesion, thereby helping to ensure social peace and social inclusion. It is an indispensable part of government social policy and an important tool to prevent and alleviate poverty. It can, through national solidarity and fair burden sharing, contribute to human dignity, equity and social justice. It is also important for political inclusion, empowerment and the development of democracy.

The 2002 ILO Annual Conference scheduled for later in the year will, among other things, evaluate the progress made by the member states around the world in the improvement of social security programmes during the past year.

Managing Trustee appointed to ISSA Bureau

During its 27th triennium held in Stockholm, Sweden, the Managing Trustee Mr. Josphert M. Konzolo, was elected as one of the two representatives from Eastern and Southern Africa to serve on the ISSA Bureau (Advisory Board) for a three-year term. The other representative from the Sub-Region is Mr. Dann K. Musenge, Director General of the National Pensions Authority (NAPSA) of Zambia. NAPSA is Zambia's national social insurance scheme, the successor to the old National Provident Fund.



As an ISSA Bureau Member, Mr. Konzolo will help in maintaining regular contacts between member organizations in the Sub Region and the ISSA Council, as well as the Secretariat in Geneva, since the General Assembly meets only once every three years.

Mr. Konzolo is the first Kenyan and NSSF Chief executive to be elected to the ISSA Bureau.

Founded in 1927, ISSA is a universal organization that brings together institutions which deal with one or more aspects of social protection as defined by the International Labour Organization.

During the General Assembly deliberations, delegates from different parts of the

world considered the main challenges that were characterizing the delivery of social security services.

The following were identified as the obvious areas of concern:

- ◆ Lack of formal social protection arrangements for the self-employed;
- ◆ Exclusion of the majority of workers who are not in formal employment and who had no regular income;
- ◆ The low income earners who find it difficult, if not impossible, to maintain reasonable contributions to the formal social security schemes;
- ◆ The debate regarding state vis-à-vis privately managed social security schemes.

ISSA's Objective

The President of ISSA stressed that the ultimate objective will be to shift emphasis from basic minimal social protection for a section of a population, to a much more ambitious promise of benefits adequacy and universal coverage for all.

Part of the strategy to achieve this objective, the President said, will entail enhanced co-operation with ILO in sensitizing and encouraging governments throughout the world to provide practical social security programmes as one way of fighting poverty. He further pledged that ISSA in conjunction with ILO, will continue to provide technical assistance for capacity building to member-states willing to improve the content and the delivery of social protection services to their people.

The General Assembly was unanimous that although it was not possible for every country to provide a high level social security benefits, no country is too poor to have a system that can allow the sharing of the available resources in order to avert

ISSA in conjunction with ILO, will continue to provide technical assistance for capacity building to member-states willing to improve the content and the delivery of social protection services to their people

absolute destitution.

On the issue of privatizing social security schemes, it was observed that the responsibility for the provision of basic formal social security belonged to the governments, as the private sector could not

be expected to operate schemes that target the low income groups where often the costs of coverage for sparse population in remote locations has to be subsidized.

In his concluding remarks the President of ISSA observed: "The privatiza-

tion of social security schemes may endanger income protection. In the longer term it may even undermine the basic values of social security and threaten social integration and cohesion."

Lets communicate

Hazina Newsletter is your open channel of communication with the rest of the staff and other readers. Share your work or relevant experience by submitting your stories to the editor.

Above all we welcome photographs of staff weddings, babies and children birthdays so that the good news of our lives can be shared all round. Let us hear from you. Cheers.

CALL TO MEMBERS

Forthcoming Events

- Plans are underway to hold a two day high level stakeholders seminar in Kericho in May 2002.
- Participants will be key representatives of employers and workers organisations from the Rift Valley, Nyanza and Western Provinces.
- A similar seminar was held in Mombasa last year.
- An in-house customer care seminar will be held in the headquarters in April for frontliners. This is part of the on-going customer care improvement programme.

Message from the Managing Trustee

May I take this opportunity on behalf of the Board of Trustees and myself to extend sincere New Year greetings and a goodwill message to all members of staff wherever you are.

I would like to identify myself with all of you who braved the challenges which we experienced in the course of running our operations last year and still did the best you could to enable the organization to discharge its mandate to the workers of this country.

I thank you all for your dedication and support without which it would have been difficult, if not impossible, to realize the goals that we had set for the Fund at the beginning of the year. I know we could have done even better especially in the field of customer care, the utilization of human and other corporate resources and interpersonal relationships, but all the same, there is no doubt in my mind that the majority of you are now committed to your respective duties in a way that has never been seen before.

I have observed improved performance personally and seen many of you, especially in the Headquarters reporting for duty earlier than the official time and remaining at your work stations throughout the day as expected. In

addition I have received favourable comments regarding the general trend in the improvement of service delivery from impressed and satisfied customers which is all very encouraging.

Our customer care records indicate that the level of public complaints about our services has declined considerably and adverse reports on ques-

tionable investments are fast becoming history.

This is all very commendable to all of you who contributed positively towards the success of the Fund. Please keep it up!

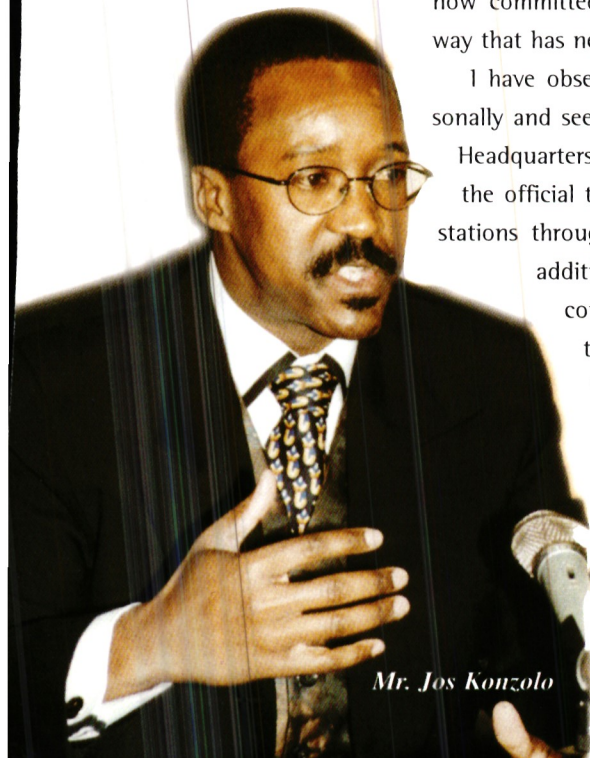
We are nevertheless aware that there are isolated cases where, a few among us, are either reluctant to change with the times or are perhaps not even aware that the times have changed. Let us not leave anyone behind! We have the responsibility in our capacity as office mates, supervisors, section heads, Branch/Area Managers, division heads, departmental managers and up to the Board level to ensure that everyone is part and parcel of the enlightened NSSF team reaching for the gold! The gold we are determined to clinch is a reformed NSSF both in terms of relevant social security policy, improved staff working terms and conditions of service, a high standard of service to our customers and a high level of respect by counterpart organizations and the Kenya society in general.

This is the gold that will help the Fund win the public goodwill, support and acceptance which happens to be the only way we can continue justifying our very existence as an organization playing an essential role in the wellbeing of the people.

On its part, the Board of Trustees is committed to creating an enabling environment to facilitate the acquisition of the relevant skills and competencies as well as suitable working tools and then have in place a results-based remuneration policy.

I also take this opportunity to welcome into the NSSF team those of you who joined the Fund during the past year. Welcome aboard!

There is not much time for "honeymoon" under the guise of familiarization. Therefore it is



Mr. Jos Konzolo

upon those concerned to make every effort and learn from those around you. Remember no office is too high for you to call in for consultation so that you can appreciate where we are coming from and where we are going!

I am aware of the fact that the year saw some of you moving from one station to another. I know what it takes for one to be uprooted from familiar grounds into the 'unknown'. But transfers are not punitive. They fulfil a very important aspect of our human resource management principles aimed at ensuring that the right person is placed in the right station at the right time. Therefore being moved from point "A" to point "B" is a confirmation of your role recognition otherwise you could not be considered to fill any existing vacancy. Please bear with us in your new posting because your role is critical in maintaining the delivery of our services in different locations of the country. Life is about change and survival is for those who

can adapt to the ever changing circumstances.

I note with profound grief the fact that we lost 16 members of staff last year. My sympathy goes to the families and colleagues of all those who lost their beloved ones.

Ideally I should have expressed some of the above sentiments during the traditional Annual Staff Party.

We did not hold the Annual Staff Party last year because of various factors. However suffice it to say that there is a serious need to re-organize this event so that it can achieve its main objective which is to facilitate informal interaction of all members of staff at all levels. The existing format does not allow the field staff to interact with colleagues outside their immediate stations and even in the case of the Headquarters, members of staff do not get an opportunity to talk to their heads of departments leave alone other departmental managers or even myself.

I am therefore considering how best we can in the future organize more interactive staff get-togethers that do not simply end up being mere feasting events where the majority of individuals do not remember what was said and even who else was present.

In conclusion let me share with you my humble opinion on the prospects for this year. To me things are looking up and this is bound to be a better year for the Fund, partly due to the foundations which we were busy building last year and partly because the public and yourselves are all eager to see the train of change picking up momentum.

There is no magic potion for success! How we shall fair as an organization in this eventful year, will depend on our resolve to live up to our Mission: "To provide basic social security and welfare support to workers".

I wish you a Happy and Successful 2002.

Nssf Standard Contributions Revised at Long Last!

The standard NSSF contributions which have stood at a maximum of Kshs. 160.00 (i.e Kshs.80.00 from the employer and an equal amount by the employee) were revised in a Legal Notice NO. 162 of 2001 which saw the new upper limit set at Kshs.400.00 (i.e Kshs.200.00 each by employer and employee).

The contributions are still based on the rate of 5% of the employees' wages up to a new combined maximum of Kshs.400.00 per month. The new rates were effective 1st December, 2001.

While explaining the rationale of the changes, the Managing Trustee assured the public that the revision of the rates of contributions which was last done in 1977, was in the interest of the members. He emphasized the fact that the existing rates of contributions had long been overtaken by inflation and should have been raised in 1989 in accordance with

actuarial recommendations made at that time.

Mr. Konzolo lamented that the low rates of contributions resulted into a relatively low average benefit which is currently around Kshs.50,000. Such a low average which includes interest that at one point was as high as 15%, could not provide a retiree with what could be considered a meaningful basic social security benefit.

With increased rates of contributions which should ideally be adjusted periodically in accordance with actuarial recommendations, members can expect a more decent average benefit in the future.

All the same, experience in Kenya and elsewhere has shown that the once-and-for-all "single bullet" mode of benefit payment does not take beneficiaries far and often they are left penniless sooner rather than later. This is because an average retiree has no experience in

handling a relatively huge sum of money received at one go and at any rate not everyone is a potential investor.

Recipients of the so called "golden handshakes" who have been retrenched during the past decade received better packages in cash than an average NSSF beneficiary, yet the majority of them ended up spending everything in less than a year.

It is thus becoming widely accepted that paying out social security benefits regularly, for a predetermined period, stands a far much better chance of guaranteeing beneficiaries a basic source of livelihood than the lump-sum mode of payment.

Above all, as explained elsewhere in this issue, the provident fund model is inadequate in providing the basics of a universal social security scheme. What is in vogue in the contemporary world are the social insurance schemes.

Serving Members at the Shows

Since the publication of the last issue of Hazina News the Fund has participated in three Agricultural Society of Kenya shows namely Mombasa, Nairobi and Kabarnet. Last year the Agricultural Society of Kenya was celebrating 100 years since its incorporation and therefore the number of days for each show were extended. Not surprisingly the additional celebrations saw an increase in the number of showgoers. This gave NSSF a longer period of interacting with a wider proportion of members.

President honours NSSF Stand in Mombasa

His Excellency the President Hon. Daniel Toroitich Arap Moi, the patron of the Agricultural Society of Kenya, visited the National Social Security Fund stand at the Mombasa International Show which was held from Tuesday 28th August, 2001 to Sunday 2nd September, 2001.

The President was conducted around the stand by the Fund's Managing Trustee

Mr. Josphert Konzolo.

The NSSF stand was declared the best stand in the interpretation of last year's show theme. The stand was also awarded the first prize in the category of the best social organizations stands.

NSSF members in the Coast Province turned up at the stand in large numbers to make enquiries and obtain their statements of accounts. All were accorded the necessary assistance by the Funds officers

at the stand led by the Chairman of the NSSF Shows and Exhibitions Committee Mr. A. G. Mwaloma and the Coast Area Manager Mr. G. M. Mwandembo.

Later at the arena celebrations that marked the official opening of the show, H.E. the President presented trophies of the best theme interpretation and best social organizations stand to the Managing Trustee.

Nairobi International Show

At the Nairobi International Show which took place from Monday 1st October, 2001 to Saturday 6th October, 2001 the Fund put up an impressive display which attracted a large number of showgoers.

The Managing Trustee led the Headquarters team which included the Deputy Managing Trustee (Personnel & Administration) and the Deputy Managing Trustee (Finance & Investments) in ensuring the Fund's Stand projected the true image of the workers' organization effectively.



Visitors to the stand were educated on the importance of social security and the role of the Fund in providing it.

The Fund's stand won a third prize in the financial institutions category.



Serving Members at the Shows (cont)

Fund emerges tops in Kabarnet

The National Social Security Fund scooped the first prize in the Financial Institutions Category at the Kabarnet ASK show that was held from Thursday 11th October, 2001 to Saturday 13th October, 2001.

H.E. the President, who officially opened the show, presented a magnificent cup to the Fund's Deputy Managing Trustee (Personnel & Administration) Mr. Stanley Chemng'orem. The show team was led by the Area Manager Mr. Kennedy Ongori.

The Fund's stand received a fair share of the showgoers.

The NSSF strives to maintain close

contact with its members and the public in general so as to keep them well informed about its role in the provision of effective social security to the workers.

Through the ongoing public education programmes via appropriate media as well as forums such as barazas and agricultural shows, NSSF not only disseminates information about its activities but also facilitates systematic feedback from the members. In many ways shows have proved to be very effective fora for feedback.



The Deputy Managing Trustee Mr. S.K. Chemng'orem (holding trophy) poses with members of NSSF Kabarnet Branch Office outside the Fund stand at the Kerio Valley A.S.K. Show. The Fund scooped a 1st prize in the Financial Institution's Category. On Mr. Chemng'orem's right is the Area Manager North Rift Mr. K. Ongori and on his left is the Public Relations Officer II Mr. Jeremiah Ole Risa.

Letters to the Editor

A Job well done

Allow me to thank you most sincerely for a job well done recently.

My wife's claim encountered very serious complication due to administrative error but you sorted out the matter professionally and urgently. This sort of thing would have otherwise taken years to sort out with a lot of "red tape".

I want in particular to commend Mr. Donde and Rose. Most of us only remember to complain. We need these kind of officers in Kenya.

Francis Kamau Muchina, Nairobi



The Fund's improved service delivery and customer care must have prompted the above reaction from one of our clients. The two officers Mr. Donde and Ms Rose were sent letters of commendation.

Hazina News calls upon all staff to emulate this commendable practice and offer efficient, friendly and committed service to all our clients at all times.

Ed.

Editor's Note:

Letters of topical issues are welcome from readers. They should indicate the reader's name and address even if that is not for publication.

Fund goes to Members' Doorsteps

2.3 Million Paid to E.A. Portland Cement Retirees

The Fund presented benefit cheques worth over Kshs.2.3 million to retirees of East African Portland Cement during the Company's 2001 end of year party.

The presentations were made at the East African Portland Cement Sports Club in Athi River by the Fund's Machakos Branch Manager Ms. Rose Marienga and Geoffrey Gathigi of Public Relations Division.

Speaking during the presentations, the Fund's representatives gave an assurance that NSSF was implementing far-reaching reforms to safeguard workers interests. They emphasized that the increase in contributions from Kshs.160 to Kshs.400 per month was to ensure that on retirement, workers took home improved benefit packages.

The East African Portland Cement Managing Director Mr. Joel Barmasai in his address to the staff and invited guests commended NSSF for the improved service delivery and expressed admiration for the Fund's reform programme which aims at transforming the NSSF into a social insurance pension scheme. He further reminded the Fund that East African Portland Cement is and will continue to be a viable mining business company and that NSSF's shares will continue to yield high returns.

The group benefit cheque presentation was in response to the Fund's offer to



The Branch Manager Machakos, Ms. Rose Marienga (Right) presents a Benefits Cheque to an E. A. Portland Cement Retiree.

process cheques in a batch for companies with more than 5 workers retiring at the same time. The cheques are then presented to the retirees during their company's end of year celebrations.

Nzoia Sugar Retirees Paid 1.7million

Twenty five retirees of the Nzoia Sugar Company were presented with benefit cheques worth Kshs.1.7M by the National Social Security Fund Area Manager, Western, Mr. Joseph O. Mokua.

During the presentation Mr. Mokua pointed out that NSSF had improved its services to its members. The Fund was now paying claims in less than 40 days, unlike the 90 days in the past. During

the 2000/2001 financial year, claimants in Western Province were paid Kshs.218 million as compared to Kshs.158 million during the previous year.

Mr. Mokua was accompanied at the occasion by the Branch Manager, Bungoma, Mr. Z. F. Sirandula, and the Zonal Inspector Mr. J. O. Luwasi. They were received at the Nzoia Sugar Company by the Human Resources Manager Mr. J. J. Wangia and the Personnel Officer Mr. Onyango.

Computerisation project a success

By HILLARY ANG'AWA

The compliance enforcement process was computerised with the establishment of the compliance management information system (C.M.I.S.) pilot project in 1999.

The C.M.I.S. produces reports on employer details i.e telephone No., road, building, branch, zone, sub-zone, group code, last inspection date, penalty demands, outstanding contributions, dishonoured cheques, payments of contributions and/or penalties, defaulters etc. This system has greatly enhanced compliance enforcement considering that previously this information had to be obtained by extracting the data from the employers manually.

Mr. Hillary Angawa who was the Area Manager for Nairobi area from 1995 to 2001 looks back at the evolution of the compliance management information system.

The Concept

The idea of setting up a Relations Database Management System for Nairobi Area came to me when I was on a special assignment to Nyahururu Branch Office in 1996. Part of the assignment was to visit cattle ranches in West Laikipia to confirm their state of compliance vi-a-vis the N.S.S.F. Act.

Nyahururu Branch at the time did not maintain a database of employers under its jurisdiction and only relied on manual records and physical files. The main employer database on the Fund's main-frame computer was only available at Area Offices and a few branches on network, Nyahururu was not one of them, hence my team had to manually extract data on the

ranches from physical files and then proceed to West Laikipia.

In any case the main employer database was a "flat" file, i.e. it could not be manipulated to produce reports based on queries, nor did it have the employer's location details e.g. road, building, telephone number, employer class codes etc.

A Relation Data

Management System is a computer software used to organize, analyze, store, edit, retrieve and report information. If it had been available at Nyahururu, we would have made a query (a request for information) on all employers under Nyahururu Branch (Branch Office) who are located in West Laikipia (Area) and are cattle ranches (employer class). We would then query the last time each ranch paid contributions to the Fund, the last inspection visit, the name of the inspector who made the visit, the number of employees on payroll and the number not registered.

A Relational Database System is capable of providing the above in a few seconds as a Report which any inspector going out to the field would carry in a printout instead of the physical file. On our way to West Laikipia, we had to stop at the Rumuruti District Range Office to get information on the names and location of all commercial cattle ranches in West Laikipia. This data was already available on the wall hence it was only a matter of copying the data and comparing it with



the data from the Nyahururu Branch and setting off to visit the ranches.

Back in the Nairobi Area Office, as I made my report on the trip, I realized that lack of data was a major hindrance to inspectors when it came to enforcing the NSSF Act. Inspectors had to rely on the employer's physical file and manually maintain a list of employers in each zone.

At the time, Nairobi Area Office was located at Industrial Area and was sharing facilities with three branches, i.e City Centre, Industrial Area and Western Nairobi. It was difficult to know under which Branch and Zone a particular employer was unless one had the physical file or knew the employer's location since the main Employer Database gave only the employers postal address.

Manual Database

Once the idea of a Database for Nairobi City employers was conceived, the first step was to conduct a census of employers in the City Centre, Industrial Area and Western Nairobi (which included Ngong and Magadi). The census was conducted on a door-to-door basis in 1997 by all the inspectors from the three branches working on one branch at a time.

The data from the census was used to open manual Database Registers showing the employer's number, name, telephone,

road, area/building, category, last inspection visit, Branch and zone/sub-zone codes. It was necessary to set up manual database registers to act as a control for data capture by computer to avoid redundant or duplicated data. The data from the census was also used to mark the physical employer files with the branch and zone codes for easier identification.

After the census, it was now possible to know the number of employers per branch, zone and sub-zone and adjust the boundaries accordingly if a zone had too many employers or one had too few.

Database Design and Development

In July 1998, the Nairobi Area Office and City Centre Branch moved to Lyric House, Kimathi Street and Industrial Area and Western Nairobi Branch were amalgamated into one branch based at Industrial Area.

The manual database registers and file identification made it easier to separate and transfer the files to their respective Branch offices, i.e. City Centre Branch, Industrial Area Branch and Westlands Branch. The latter had been operating from Westlands since 1994, hence all three branches were now located within their areas of jurisdiction and were closer to their customers.

In September 1998, a user request for Compliance Database System was made to Computer Department, to design and develop the system as per user's specification. The Administrative System Group commenced work on the project soon thereafter. The System was developed on Dbase IV platform using Dos on a stand-alone PC at the Headquarters. The first phase involved data capture of Nairobi City employers from manual Database Registers involving over 17,000 records.

The first reports (print-outs) were produced by Compliance Management Information System (C.M.I.S.) in September 1999 and provided Nairobi City Branches with computerized details of employer telephone numbers, road, build-

ing, branch, zone, sub-zone, group code and last inspection date.

The C.M.I.S. captured all inspection reports made since January 1999, penalty demands, dishonoured cheque demands and outstanding contribution assessed and demanded. The C.M.I.S. was then developed to capture payments made by employers in form of contribution, penalties and replacement of dishonoured cheques. It also produced defaulters alert reports, nil contribution reports, skipped contribution reports, penalties paid report as per branch, zone, sub-zone, road, area and building. Another important feature of C.M.I.S. is that it can send out mail-merge letters i.e., reminders and warning letters to employers who are defaulting.

From October 2000 to end of March, 2001, a total of 1219 employers who were previously defaulting paid a total of Kshs.70,706,245.40 in contribution arrears, out of whom 851 cleared their arrears in full, hence were no longer defaulters. Since August 1999, field offices had never received defaulters list from the main server, hence the C.M.I.S. has the only computerized defaulters list available at present. Without the use of the C.M.I.S., Nairobi Area would not have managed to recover arrears from defaulters at minimum cost as at present. The database has been extended to cover Kiambu, Machakos and Makeni Branches, hence holds over 20,000 records of active employers under the jurisdiction of Nairobi Area.

In July, 2001 the C.M.I.S. started to produce computer-generated penalties, which was being done previously by clerks at the headquarters, hence saving on time and manpower. Since the penalties are generated immediately an employer pays late, they act as a deterrent against late payment and have increased the contributions collec-

tion by Nairobi Area Branches. During 2000/2001 financial year, Nairobi Area employers paid over 900 million shillings as contribution which represent 60% of total contributions paid by all employers in Kenya.

Conclusion

After two and half years, in May 2001, the C.M.I.S. was demonstrated to the Compliance Department and Nairobi Area Managers and Inspectors and was ready for hand-over to the user.

It is expected that the C.M.I.S. will be released to Area and Branch Offices with computers so that it can greatly assist them in enforcing the N.S.S.F. Act, cut costs and improve revenue collection. Many officers assisted in this project and deserve commendation. However I wish to single out Ms. Mueni Mulinge (A.A.P.), who was the programmer on this project, Mr. Obwar, data machine operator, who did most of the data capture, Mr. Mule and Mr. Koech of City Centre Branch who prepared data and produced reports on the project.

The Project proved that the Fund can design and develop its own Software "in-house" thus saving on the cost of hiring external software consultants.

The next step is to transfer the system to Visual Fox pro platform using visual basic running on Windows 2000.

The author was an Area Manager for Nairobi Area between 1995 -2001. He is now an Enforcement Officer II at the Fund's Headquarters.



Customer Care service in action



H.E. the President presenting a winners' trophy to the Managing Trustee during 2001 Mombasa International Show.



The Deputy Managing Trustee Mr. S. K. Chemng'orem proudly displays the trophy won by the Fund at Kabarnet Show.



The NSSF Choir entertaining showgoers at the Fund's stand during the official opening of the Nairobi International Show in October 2001.



The Funds award winning stand at the Mombasa International Show.

EDITORIAL



The Managing Trustee, Mr. Josphert Konzolo addressing a press conference at the Fund's Board Room last November to announce the review of the rates of contributions as part of the plan to transform NSSF from a provident Fund Scheme to a Social Welfare Insurance Scheme.

The Chairman of the Nairobi Hospice, Dr. Narjiv Varjee (left), receives a T-Shirt from the Board Chairman of the Coast Hospice Mr. Faustin Mgendi, moments before he flagged off the NSSF Stars Basketball Club members charity walk from Nairobi to Mombasa to raise funds for the Coast Hospice. The 500Km walk which took four days raised over Ksh. 440,000/=. Mr. Mgendi an auditor with the Fund at the Headquarters is the Chairman of NSSF Stars Basketball Club.



Members of the NSSF Martial Arts Club during a grading session at their 'dojo' in Social Security House Basement four. So far the club has eight members with Brown Belt, Six with Green, Five have Yellow while two are holders of white belt.

Lekasi calls it a day: The Estates Manager, Mr. A. S. Ndwiga presenting Mr. S. S. R. Lekasi (left) former Administration Officer 1 in Estates Department with a retirement gift during a function to bid him farewell at the VIP Restaurant on 8th February, 2002.



Since the inception of the Fund, the problem of the Suspense Account has remained the proverbial thorn in the flesh. But kudos to the new management, Hazina News can now report tremendous progress towards the resolution of the all time problem, as confirmed by the Fund's Managing Trustee Mr. Josphert Konzolo.

The Managing Trustee has given an assurance that the problem will be history and members will be able to get accurate statements and speedy processing of their benefit claims.

Suspense Clearance

Some Good News

Understanding the Concept

Suspense Account is an abstract term that refers to the difference between employers' standard contributions and docket contributions (return). In other words, when an employer brings contributions for his employees, the Fund receives the cheque and credits it to the employer's account. The accompanying returns are used to transfer the contributions from the employers account (since returns are supposed to account for the contributions) to individual members' accounts.

However, if some membership numbers and names given on the returns are incorrect, they are rejected during verification since the correct membership numbers must match correct names for contributions to be allocated. Whatever remains unaccounted for stays in the employer's account until correct information is obtained to facilitate allocation. Suspense Account therefore constitutes contributions which are yet to be accounted for by different employers.

By the same token, Suspense clearance refers to the process of transferring contributions from employers' accounts to indi-

vidual employees' accounts by the Fund when the requisite information is obtained from the employers. It must therefore be borne in mind that:

- ❖ Money shown under Suspense Account is actually book entries awaiting verification for accurate book keeping otherwise the bulk of the money has long been paid out to retired members.
- ❖ The Fund can account for all contributions in Suspense Account.
- ❖ The Fund requires the cooperation of all employers for the level of Suspense Account to be reduced to a more reasonable level.

Genesis of the Problem

To quote the words of the Chief Inspector Mr. Kamami Ngugi, "the problem of Suspense is as old as the Fund." When NSSF was established in 1966, some employers registered as members but due to one reason or the other were unable to have some of their employees registered. However, as they were keen to fulfil their statutory obligations, they remitted contributions with incomplete returns while others misquoted the membership numbers. Those unaccountable remittances formed the foundation of the infamous Suspense

Account. And little by little, different employers contributed to the build up of the account over the years by acts of omission and commission true to the popular Swahili saying that "Kidogo kidogo hujaza kibaba".

Therefore one of the main causes of Suspense is the problem of unregistered employees. When employers engage new employees, the latter sometimes take too long to register with the Fund. Their contributions remain in the employer's account until they are finally registered and this contributes immensely to the build up of the Suspense Account.

Human error arising from hand written returns also contributes significantly to the building up of the Suspense Account. Errors occur when a membership number is copied wrongly or the names given do not match the numbers. Admittedly it can also occur when data machine operators make mistakes when keying in data.

Main contributors to Suspense Account

Agricultural Sector

The rate of workers turn over in the agricultural sector is very high due to seasonal nature of most farming activities.

During the peak season, workers are hired en-masse only to be laid off during the low season. Due to pressure of work, many do not find time to register with the Fund.

It becomes difficult to follow up such workers for registration because in one year a worker may work for several employers. Many employers in the sector therefore remit contributions with incomplete returns that end up in Suspense.

Security and Transport Sectors

Many workers in these sectors are employed on temporary basis. Worse still, many of them work in shifts, making it difficult for NSSF officers to register them within normal working hours. When remitting workers contributions, some of the employers submit incomplete returns that render the task of posting contributions to members accounts very difficult. To register workers in these sectors requires a lot of cooperation from the employers and the Fund is making every effort to improve its working relations with employers in this and all other sectors.

Efforts to Clear Suspense

i) Quarterly and Annual Return System

When the Fund was started in 1966, monthly accounting system was adopted whereby every employer was required to remit contribution returns at the end of every month. Since many employers did not have modern computers and had to complete returns manually, clerical errors were numerous resulting in a lot of returns being rejected.

Apart from the high incidence of errors, the monthly return system was so laborious that the Fund decided to change from monthly to quarterly return system in 1968.

This reduced the margin of error but due to the fast growth of the labour force in Kenya at the time, the Fund soon found

Suspense clearance refers to the process of transferring contributions from employers' accounts to individual employees' accounts by the Fund

the three months period to be too short to complete the task at hand.

In 1971, the Fund abandoned the quarterly accounting system in favour of annual system in order to reduce the incidence of human error (which was partly contributed by pressure of work especially among large employers). This time round, the Fund issued all registered employers with pre-printed return forms called dockets in order to enhance efficiency. All that the employer did was filling each employee's monthly contributions on Part A and B of the docket and sending returns to the Fund at the end of the year.

This system significantly reduced the margin of error but it had the following serious limitations:

It did not cater for employees who were engaged in the course of the year, as their names would be missing in the pre-printed list. The employers then resorted to drawing additional lists manually, which increased the incidence of human error, therefore swelling the Suspense Account.

It took the Fund a whole year to discover defaulting employers. Some employers closed down operations without remitting workers contributions since no returns were made during the course of the year.

Due to the above stated weaknesses of the annual return system, the Fund reverted to monthly contributions returns system in 1991 and has continued with it to date. Even though conversion to monthly return system implied multiplying the volume of work under annual return sys-

tem 12 times, the system has the advantage of keeping abreast with employer activities and ensuring that those who are defaulting are discovered early enough. The System is supported by computerization for faster processing and schedules of contributions to update members' accounts.

ii) Suspense Clearance Task Force

Establishment of a Suspense Clearance Task Force underscores the Fund's determination to clear the Suspense. The task force which was established under the chairmanship of the Deputy Managing Trustee (Finance & Investments) started off by instituting measures to curb Suspense as well as intensifying public education through the media. The task force is also employing a proactive integrated approach to tackle the problem of Suspense and hopes that soon the Suspense will be cleared.

Some of the measures taken to clear Suspense include:

- ❖ Decentralization of data capture to Branch and Area offices so that errors can be corrected promptly at the source.
- ❖ Promoting the use of magnetic media among employers to make contributions returns as a means of reducing the margin of error. Some large employers have adopted the magnetic media for data transfer to the Fund with tremendous success.
- ❖ Adoption of a new method of setting targets for Fund inspectors which lays emphasis not only on contributions received but also on the accuracy of the returns.

Sensitization of employers on the need to cooperate with the Fund in clearing Suspense. This is being done through stakeholders' seminars which the Fund is organizing in all major employment centres in the country.

A Parting Word: WHERE THERE IS A WILL, THERE IS A WAY.

TIPS ON HIV/AIDS

By E.N. NJOKA

- ❖ The HIV virus knows no gender, age, race or religion.

Definition

- ❖ HIV means Human Immuno-deficiency Virus.
- ❖ AIDS means Acquired Immune Deficiency Syndrome.

A carrier is anybody who has the HIV virus and can infect others. He does not know that he is a carrier since he/she has no symptoms. A person with HIV virus will ultimately progress to AIDS.

A human body has an immune mechanism that protects the body against infections. Immune systems are made up of white blood cells known as lymphocytes which control the body from their base, i.e. lymphoid organs such as thymus, lymph nodes, spleen, intestinal lymphoid organs.

The destruction of immune defence system exposes the body to the risk of severe infections and certain cancers.

Modes of Transmission

- ❖ HIV/AIDS can be transmitted through the following ways:
 - Sexual intercourse (heterosexual, homosexual, oral, etc.).
 - Blood transfusions.
 - Vertical transmission (at birth mother to child)
 - Use of contaminated/unsterilised instruments and syringes e.g. by drug addicts, ear piercing, circumcision etc.
 - Exchange of body fluids from one

person to another through deep kissing, wounds, bruises etc.

How to avoid getting infected

- ❖ Abstinence from multiple sex partners.
- ❖ Keeping one uninfected sexual partner.
- ❖ Avoiding any substance, whether or not it is injected, that is likely to alter an individual's capacity to adopt measures of prevention (blood or sexual relations)
- ❖ Avoiding use of contaminated needles and syringes as well as other accessories used to prepare the drugs and all unsterilised invasive.

Caregivers and those infected should maintain basic hygiene standards.

- ❖ HIV/AIDS cannot be transmitted through:
 - Shaking hands.
 - Living together.
 - Eating and cooking utensils
 - Working together
 - Coughing and sneezing
 - Toilet seats
 - Insects (Mosquitoes)
 - Food and water
 - Helping AIDS victims/patients.

Symptoms

- ❖ Loss of more than 10% body weight.
- ❖ Chronic diarrhea for more than one month.
- ❖ Prolonged cough for more than one month.
- ❖ Thrush (mouth/throat)
- ❖ Swollen glands
- ❖ Loss of memory and intellectual capac-

ity.

- ❖ Peripheral nerve damage
- ❖ 'Recurrent herpes zoster.
- ❖ Generalised herpes simplex (chronic)

How to prevent/control

- ❖ Change of sexual habits i.e. having one sexual partner.
- ❖ Changing the social economic conditions and forces that influence the community sexual practices e.g. migrants to cities, poverty, alcohol dependency etc.
- ❖ Improved status for women.
- ❖ Create awareness within families, peer groups, village, society etc.
- ❖ Education of children/teenagers about their sexuality and empowering them with skills and knowledge to be able to say 'no' to sex before marriage.
- ❖ Improvement of couples' relationship by talking more openly about the sexual needs and issues.
- ❖ Counseling interventions with an aim to change risky behavior.

HIV/AIDS Counselling

Application of general principles of counselling to HIV situation.

- ❖ It facilitates coping with HIV infection.
- ❖ Gives hope with caring (e.g. family/care givers).
- ❖ Evaluation of personal risk
- ❖ It facilitates preventive behaviors.

We all know that HIV/AIDS is real but have created a denial syndrome. We all have one life let us protect it.

The author is a Personnel Officer 1 (T)

Customer Service



Today, everybody is talking about customer service. Improving service is the in-thing in this hyper-competitive era.

Suprisingly, if you want to learn about customer service - what it is, how it is measured, how to improve it - you will find remarkably little material on the subject.

That could be so because everyone knows about Customer Service. You just know it has got to be right, or it could be that there is a little bit more to customer service than first meets the eye, and that there is no universal solution. What is not debatable however is the critical importance of customer service today.

So, what is customer service?

Well, it is certainly not what is still offered by so many companies where "Customer Service" is the name of the department you contact when expediting overdue orders. Viewed this way, customer service becomes a misnomer for customer disservice and customer dissatisfaction.

People's understanding of the term "Customer Service" can be categorised into one of the three different levels:

- (a) An operational activity, which handles and processes customer requests such as order taking and expediting.
- (b) A business activity, concerned only with improving service levels of the product or service, and measuring this performance, for example by the proportion of orders supplied on time. At this level, customer service is still very much isolated as a departmental activity within the whole company.
- (c) As a company where there is a total commitment to superior performance, and where customer service differentiates this company from the competition.

At this level, there are many parallels between customer service and total quality management. For many companies, the task is to elevate customer service to a level where satisfying the customer is engrained at all levels in the organisation.

Having recognized that customer service is perceived on a number of levels, we still have not defined exactly what it is. In fact, it is probably easier to define what it is not, because we are usually only really conscious of customer service when it is missing, and the level of service is lower than we had expected.

This concept of expectation is important, and although rather long definitions of customer service do exist, it is meeting and exceeding those expectations that lead us to suggest:

❖ That the role of customer service is to give the customers what they want - be it information, a service or a delivered product - when they want it. This statement is not meant to be completely definitive, and two factors must be borne in mind:

1. HOW is as important as WHAT and WHEN. Factors that need to be considered are:

- (i) Dependability -that the customer can

rely on the company.

- (ii) Respect - Making every customer feel they matter.
 - (iii) Courtesy - dealing in a polite and friendly manner.
 - (iv) Responsiveness - in quickly addressing issues
 - (v) Understanding - being able to associate with the customers and their problems.
- ❖ It is not always possible to give the customer exactly everything they want.

This is where the subject of expectations becomes important. The customer has expectations of price, performance and quality, as well as service. A satisfied customer is one whose expectations have been met or exceeded. The key therefore is to give the customers what they expect, recognising of course that this will be influenced by factors such as price, type of market and what guarantees or statements have been made.

Customer service is important to every organization: good service satisfies and retains customers, while bad service drives them away, usually to tell other customers and even prospective ones.

A lot of money may be lost by compa-

Turn to page 20

nies that ignore customers. Studies have shown that a lost customer will leave with ten others. In addition dissatisfied customers will discourage prospects who might have approached the company for business. The cost of getting a new customer is five times more than the cost of retaining existing customers. So how do you improve customer service?

Let us answer this by considering first the whole organisation. Nearly all companies that have been successful at developing superior service levels have done so by:

- (i) Defining the company philosophy on customer service, and drawing up a mission statement.
- (ii) Communicating this to all staff, and educating them in the new culture.
- (iii) Setting internal standards that the organisation can measure itself

against.

- (iv) Telling customers what the service levels are. For example, NSSF commits itself to pay all claims within one month.

Communicating the service level is very important and some companies use guarantees as a way of setting clear standards and generating feedback from customers. This feedback enables the company to analyse and understand why things fail, which is of immense importance.

Serving customers gives us the opportunity to demonstrate our professionalism. We must learn to use the opportunity to show our customers that we are a caring organisation, dedicated to high quality of service and then setting out to prove it by meeting the customers' needs. Only through customer pressure will we gain

the incentive to improve. Customer feedback, whether in the form of complaints or compliments has to be seen as a message from the people who pay our wages.

Having read this article, I hope that you now have a better understanding of customer service, and that it has helped in some way to pull together a number of separate issues that you may already have been aware of. With the awareness that the customer is our master, we should strive to be courteous, friendly and obedient servants for the purpose of maximising customer satisfaction.

We should have our customers in mind at all times. They pay for our meals and hence if they stop coming for one reason or the other then we shall go hungry.

Benefits Puzzle

Whereas the NSSF Act clearly states that dependent relatives of a deceased member will be paid survivors benefits, the process of identifying the rightful beneficiary (next of kin) can sometimes and often becomes cryptic. Under normal circumstances the order of merit runs as follows:

- (i) Spouse
- (ii) Children
- (iii) Parents
- (iv) Siblings

However, soon after a member dies, numerous applications are submitted by people who are later exposed to be at best strangers by the real next of kin. Due to these numerous claims to the deceased members' estate, the Fund has developed stringent controls to ensure that benefits are paid to the rightful dependants.

Nonetheless, cases have arisen which have baffled even experts, as they were

never envisaged when the rules were made. The following is a true story of a survivors' claim which is challenging the existing legal framework.

The Riddle

A single mother who contributed to the Fund for a number of years died before claiming her benefits. She was survived by her only daughter who was married at the time of her mother's death. Since both the deceased member's parents had died, the daughter was the undisputed next of kin.

Fate had it that after the survivor's benefit cheque was written in favour of the daughter, she died before collecting the cheque from the NSSF Office. The cheque was subsequently cancelled to await application by another next of kin as provided for in the above order of merit. Neither the deceased daughter's husband nor her son could apply since they do not fall within the prescribed order of merit.

Furthermore, the son-in-law was polygamous and there was no guarantee that the deceased member's grandson (minor) could receive the benefit. Moreover, the grandson was not yet born when the grandmother died, therefore, at no time was he a dependant upon the grandmother.

To make things worse the deceased member had no sisters and the only brother who was polygamous was also deceased which complicated the claim even further. His two wives had reportedly passed away and apart from their children being numerous, they do not fall within the circle of possible beneficiaries. Besides, at no time were they ever dependant upon their deceased auntie's support.

Such is the scenario which can put the Fund in a situation where the payment of the benefit has to be delayed for a long time while efforts are made to identify the rightful claimant. It is the occasional delays caused by such complex situation which lead to the generalised complaints regarding the Fund's efficiency record.



The Crimes of the Caller and the Called

The telephone has altered all aspects of our lives. Business, love, politics, even time and space, have been changed, most probably, forever, by this paradoxically useful but at times dreadful instrument. For a menace is what this little thing has now become, chiefly because we let it use us, instead of the other way round.

In life, the golden rule is "never treat anyone on the telephone differently from the way you would treat one you meet face to face." Who among us, for example, would visit another person and upon arrival, refuse to introduce himself? Yet, on the telephone, sometimes many people imperiously demand the attention of the called before bothering to check whether their "intrusion" is welcome.

Most of us are familiar with office telephones and their interruption. The fact is that the telephone can and does in some cases penetrate into private sanctuaries: board rooms, bedrooms and sitting rooms! In all these corporate or household shrines, friends may be engaged on matters of greater importance to them than our calls. Under such conditions, can we blame them for seemingly unfriendly reactions to the ringing phone?

No one visiting a friend in person and without prior appointment, visiting him on matters other than "save-this-life-or-I-die" would always expect instant welcome with rapture into one's private rooms. But how many of us, when we telephone, ever

politely (and prudently) inquire if it is convenient for our friends to speak to us?

Even worse, some telephone users have a deplorable habit of ordering a junior intermediary to first secure the person they want and then hold him (when available) dangling like a cooked fish until they are "graciously" disposed to talk to him. No

Even worse, some telephone users have a deplorable habit of ordering a junior intermediary to first secure the person they want and then hold him (when available) dangling like a cooked fish until they are "graciously" disposed to talk to him

one in his right mind would drop in on others, order that they at once appear, and then fail to be present when they appear.

Prudence demands that the person initiating a call be the first available, no matter how exalted his status (or his opinion of it). The crimes of the person called are relatively fewer than those of the caller. This is because in human contact, he who takes the initiative should be the more punctual of the two.

Usually the discourteousness of the person called are inflicted upon any third party who happens to be present when the telephone rings. In such a case, the person called should first excuse himself for neglecting his visitor momentarily. For who, in direct face to face discussion with another person, and in his right senses, would abruptly and without explanation, turn aside to address a newcomer? In all fairness, he should first apologize to his

visitor on the spot, and then inform the newcomer that he is busy and that he will be attended to in a short while.

It is true that on certain occasions, interrupting calls are about business, manifestly less important than the business at hand. Nevertheless, it often pays to ease a caller's anxiety by letting him know that

he would be called back. A telephone call, it is worth remembering, is no less than somebody paying one a 'courtesy' call.

Who among us ever confirmed through experience that all in-coming mail contains bills and tedious letters always asking recipients to do unpleasant things in life? No one has ever confirmed so. In-coming calls cannot all be on unpleasant news.

Any person with such a pre-conceived idea and belief will always respond to telephone calls 'rudely' and with the familiar brief response "Hallo". Such a response leaves the caller cold and with a feeling of being unwelcome just as a cruel look of a prospective host leaves a visitor cold.

The sooner many of the callers and the called learn to be prompt, brief and courteous, the more pleasant and useful the telephone will become.

Retirement Time

Mr. Ajok calls it a day

Mr. John Ajok a Higher Clerical Officer at the NSSF Headquarters has retired gracefully after 30 years of uninterrupted service to the Fund.

During a lavish farewell party organized by fellow shopstewards, a cheerful Ajok, clad in an immaculate grey suit, a matching striped tie and a shiny black pair of shoes, was given an enviable standing ovation and loud applause as he entered the seminar room in SSH Block 'A' where his hosts were anxiously awaiting his arrival.

He was flanked by Messrs L. Katampoi and J. Kamiti of Benefits Department who have had a close working relationship with him during his sunset days at the Fund.

Led by the Chief Shopsteward Mrs. Joyce Karanja, all shopstewards at the function praised Mr. Ajok for his selfless contribution to the Workers Union.

Ajok is fondly remembered by the unionisable staff members for the successful crusade he spearheaded for review of their salaries in 1994.

In his farewell speech, Mr. Ajok advised shopstewards to observe discipline and work diligently in order to earn the respect of the Fund Management and provide good examples to be emulated by fellow unionisable staff. He stressed that a shopsteward must be above reproach in order to earn the moral capital necessary to arbitrate effectively in matters of discipline and remuneration.

After being presented with a bicycle as his farewell gift by the Union Branch Secretary Mr. Dismas Osano, Mr. Ajok took the opportunity to share his vision with his union brethren.

Referring the gift as prophetic, Mr. Ajok revealed that he plans to contest the



Mr. John Ajok, standing 3rd from left, receives his gift of a brand new bicycle from his shopsteward brethren. Standing L - R: Chief Shopsteward Mrs. Joyce Karanja, Cosmas Kodi, Teresiah Njuhi, Dismas Osano and J. Kuria. Squatting L - R: M. Muli and Mr. Ochinji

Alego Usonga Parliamentary seat in the coming general elections and would use bicycles to reach even the remotest parts of the constituency during his campaign.

He caused a stir when he pleaded with the staff not to brand him "an agent/broker" when he brings his constituents to NSSF, saying that as a politician, Alego Usonga people would always seek his guidance.

Bemoaning ignorance of the law as the greatest handicap to successful collective bargaining, Mr. Ajok challenged the shopstewards to master the Trade Union Act Cap 234 if they wished to be effective. He also advised them to render selfless service to the people who elected them to office instead of seeking self-aggrandisement.

Mr. Ajok joined the Fund on 2nd July, 1971 as a clerical officer when NSSF was still a Department within the Ministry of Labour. He retired as a Higher Clerical Officer in Claims Section of Benefits Department. Hazina News wishes Mr. Ajok success in his political ambitions and other endeavours.

Field Office Managers Reshuffled

The following transfers affecting Area and Branch Managers were made in September 2001 in a bid to improve and maintain effective delivery of services to members.

Mr. Kennedy N. Ongori was moved from Nyanza Area Office to North Rift Area as Area Manager. Mr. Fred P. Kaplaigiya moved from North Rift to Nyanza as Area Manager.

Mr. Antony Mbae, Branch Manager Kakamega, was transferred to Nyeri Area Office as the Acting Area Manager. Mr. Mark Chagalwa, Branch Manager Kitale, moved to Kakamega in the same capacity.

Mr. Paul Kagira, Branch Manager Nyeri moved to Kerugoya as the Branch Manager.

Mr. Stanley Rotich, Branch

Retirees

The following officers have retired from the Fund after attaining their retirement ages.

NAME	DESIGNATION	DEPARTMENT	W.E.F.
Manasseh C. Undusu	Inspector II	Compliance	03.02.2002
Earnest L. Mbogo	Higher Clerical Officer	Finance	01.07.2001
Lucy M. Njoroge	Driver III	Administration	01.07.2001
Charlie Muriithi	Clerical Officer	Finance	01.07.2001
Dickson Kiriama	Clerical Officer	Compliance	01.02.2002
James Kinyanjui	Inspector II	Compliance	01.08.2001
Kenneth Akibaya	Higher Clerical Officer	Finance	01.07.2001
Nashon O. Ajuoga	Senior Admin. Assistant	Administration	01.01.2002
Martin Odhiambo	Senior Admin Officer	Administration	29.09.2001
John Ochieng	Fingerprint Officer II	Compliance	16.12.2001
Solomon Gaitta	Inspector I	Compliance	21.12.2001
Maxwel Wamae	Inspector IV	Compliance	01.12.2001
Johanam O. Ondego	Chief Analyst Programmer	Computer	11.12.2001
John Machungo	Subordinate Staff	Administration	13.07.2001
Peter Omalo	Inspector IV	Compliance	16.12.2001
Simeon Lekasi	Administration Officer I	Estates	14.12.2001
Wairegi Kamau	Security Warden III	Administration	01.07.2001
Philip Katana	Benefits Officer I	Benefits	01.06.2001
Samuel Kimani	Higher Clerical Officer	Finance	06.01.2001
Jane Gachau	Copy Typist II	Personnel	01.07.2001
John Ajok	Higher Clerical Officer	Benefits	01.07.2001
Edward Maundu	Senior Clerical Officer	Compliance	01.07.2001
Charles Warui	Driver I	Compliance	16.03.2001
Richard Olang	Senior Assistant Inspector	Compliance	01.07.2001
Peter Kabiru	Senior Clerical Officer	Administration	01.07.2001

Hazina Newsletter wishes them every success in their future plans.

Field Office Managers Reshuffled

From previous page

Manager North Rift was transferred to Industrial Area Office as Inspector III.

Mr. Juma Mramba, Inspector III Voi Office moved to North Rift Office as the Branch Manager. Mr. Edward S. G. Mureithi was transferred from City Centre to Nyeri Area Office as Inspector III.

Mr. John Omuga, Inspector III Thika Office was transferred to Kitale where he takes over as Branch Manager. Mr. Richard Kiti, Branch Manager Kerugoya moved to City Centre Office as Inspector III. Mr. Duncan Mwaniki, Inspector III Nyeri Office was elevated to Branch Manager Nyeri.

Mr. R. Chesang, Inspector III moved from Mwingi to Kabarnet in the same capacity. Mr. Nene Nzyuko, Inspector III moved from City Center to Kerugoya Area Office as Inspector III.

Mr. H. N. Muthui, Senior Assistant Inspector, Industrial Area was transferred to Machakos as Inspector IV. Mr. G. R. Mboya, Senior Assistant Inspector, City Centre, was moved to Kisumu Area Office in the same capacity.

All the affected personnel have already reported to their new stations.

Deaths

NAME	DESIGNATION	DEPARTMENT	STATION
1. Leah Ndiangui	Subordinate Staff	Compliance	Nyeri
2. Darius Malaglo	Driver II	Compliance	Mombasa
3. Josphat Chavasu	Subordinate Staff	Compliance	Kakamega
4. Peter Tonui	Subordinate	Compliance	Nakuru
5. Jayne Okatty	Assistant Fingerprint Officer	Compliance	Hq
6. Winfred Keter	Clerical Officer	Compliance	Kericho
7. Lawrence Hayanga	Data Machine Operator II	Compliance	Kericho
8. Maimouna Sabulei	Driver II	Compliance	Narok

NAME	DESIGNATION	DEPARTMENT	STATION
9. Joseph Muteti	Clerical Officer	Finance	Hq
10. Joshua Koech	Clerical Officer	Benefits	Hq
11. Silas Onyango	Security Warden III	Administration	Hq
12. Ibrahim Hussein	Subordinate Staff	Compliance	Garissa
13. Gladys Maina	Subordinate Staff	Administration	Hq
14. Jeanrosia M. Wambua	Higher Clerical Officer	Administration	Homa Bay
15. John P. O. Nyawanda	Clerical Officer	Compliance	Hq
16. Risper A. Okello	Senior Fingerprints Assistant	Compliance	Hq

May their souls rest in peace.

Staff Benevolent Fund



By B. K. Tumwet

The NSSF Staff Benevolent Fund was formed in March, 2001 to assist bereaved members meet funeral expenses during the unfortunate loss of loved ones.

In the past, during the loss of a staff member or a relative, staff members were called upon to contribute in the spirit of African Socialism to assist the bereaved member meet the funeral expenses and other related costs. This is still the practice to a very great extent.

Staff Help

Staff help is sought by way of the closest friends and colleagues passing round a request in a form of a circular where all those who contribute put down their names and the amount paid or to be paid at a later date. In most instances, those who indicate that they will pay at a later date either forget to honour their pledges or simply ignore them, inconveniencing those collecting the donations. At any rate not much is raised this way.

With our self-help (fund raising) spirit now extended to virtually all development and social activities, sometimes members of staff are overwhelmed by the many requests for donations such that they are unable to make any meaningful contributions.

Reliable and accessible assistance

Most of us support a large extended family either fully or partially, by way of paying school fees, buying clothes, paying for medical assistance, food etc. It therefore becomes difficult to make meaningful contributions towards a bereaved colleague's funeral arrangements.

It was in the light of the foregoing that the Staff Benevolent Fund was started to assist bereaved members of staff with funeral related expenses

The contribution rate is only Kshs.200.00 per month and one needs to have contributed continuously for at least six months to qualify for assistance.

Present position

The Staff Benevolent Fund currently has a strength of 783 members. Already over ten members who have lost dependants covered by the scheme have been paid. The Fund currently covers the member, the members spouse, children and parents.

Entitlements

Loss of a spouse - Kshs. 40,000/=

Loss of a child - Kshs. 20,000/=

Loss of a parent - Kshs. 20,000/=

The future

It is anticipated that when the "Fund" builds sufficient reserves in the future it will incorporate other benefits. These will include in-patient medical assistance for the contributor and bringing parents-in-law under the scheme, among others.

Appeal

If you are a staff member of NSSF and have not joined the Staff Benevolent Fund you are missing out on a very reliable source of financial assistance in the event of a social contingency such as death in your family. Do not sit on the fence and burden people with an event which though inevitable can be planned for. The sooner you join, the earlier your dependants fall under cover.

Fill your membership form today. The forms are available from Departmental representatives at the Headquarters or from the Area/Branch Managers. They can also be sourced from the Benevolent Fund Secretariat on 20th floor of Block A Social Security House Room 2001.

The author is the Secretary of the NSSF Staff Benevolent Fund

Promotions

NAME	OLD POST	DESIGNATION
1. Luke R.O. Okech	Senior Ass. Inspector	Inspector IV
2. Hillary K. Mwaita	Inspector III	Inspector II
3. Josphat M. Kagori	Inspector III	Inspector II
4. Darlington Z. Kemoni	Investment Officer I	Senior Investment Officer
5. Margaret C. Osure	Legal Officer I	Senior Legal Officer

NAME	OLD POST	DESIGNATION
6. Anastacia W. Mbogo	S.S.O.	Chief Supplies Officer
7. George Mwandembo	Inspector III	Inspector II
8. Milka M. Bwondara	S.P.O. (P)	Chief Personnel Officer
9. Grace Ochieng	S.P.O. (T)	Chief Personnel Officer (T)
10. Benard O. Nyakundi	Driver III	Driver II
11. Christopher Osugo	Driver III	Driver II
12. Rhoda A. Ochieng	Sub/Staff	Senior Sub Staff

Transfers

NAME	FROM	TO
1. James J. Ngota	Kericho	Nairobi HQ
2. Ruth M. Nkari	Headquarters	City Centre (M)
3. George Ogwado	Kisumu	Embu (M)
4. Stephen K. Bii	Headquarters	Kericho (M)
5. Nancy M. Njeru	Headquarters	Nairobi Area (M)
6. John K. Mutira	Nyeri	Eldoret (M)
7. Mary N. Ndare	Headquarters	Thika (M)
8. Peter Nyaga	Garissa	Nyeri (M)
9. Sophie A. Ougo	Personnel	Administration (M)
10. Edward M. Yesse	Headquarters	Nairobi Area (M)
11. Sarah C. Butaki	Eldoret	City Centre (M)
12. Hilary Angawa	Nairobi Area	Headquarters (M)
13. Valintina Muli	Finance	Investments (M)
14. Joseph Cheserem	Nairobi Area	Kitale (M)
15. Francis Miami	Eldoret	Nyahururu (U)
16. Hastings O. Otieno	Eldoret	Malindi (U)
17. David Omandi	Naivasha	Nyeri (U)
18. Geoffrey Shikanga	HQS	Mombasa (U)
19. Elijah Korir	Kapsabet	Narok (U)
20. Caroline Juma	Personnel	Investments (U)
21. Nero K. Mulee	Makueni	Kiambu (U)
22. Alexander Amuguru	Garissa	Headquarters (U)
23. Vitalis Odipo	Headquarters	Naivasha (U)
24. Caroline C. Kimeto	Headquarters	Nakuru (U)
25. Joseph K. Ndambuki	Headquarters	Makueni (U)
26. Fred M. Kaplaigiya	Eldoret	Kisumu (M)
27. Paul O. Atela	Sotik	Kericho (U)
28. Kennedy C. Bett	Narok	Eldoret (U)
29. Joyce W. Chege	Nakuru	Headquarters (U)
30. Paul M. Kagira	Nyeri	Kerugoya (M)
31. Josphat K. Mongare	Lodwar	Kitale (U)
32. Mark Chagalwa	Kitale	Kakamega (M)
33. Juma Mramba	Voi	Eldoret (M)
34. Robert K. Lesiew	Kabarnet	Mwingi (M)
35. Edward S. Mureithi	City Centre	Nyeri (M)
36. Herman G. Mwangi	Headquarters	Thika (M)
37. Jepkoech Chemirmir	Headquarters	Nakuru (U)
38. Wilfred Onchiri	Westlands	Garissa (U)
39. Robert Chitwa	Headquarters	Narok (U)



Mr. Kennedy N. Ongori the new Area Manager North Rift



Mr. Fred P. Kaplaigiya the new Area Manager Nyanza

NAME	FROM	TO
40. Nicholas Mbithi	Headquarters	Meru (U)
41. Robert A. K. Tete	Lamu	Mombasa (U)
42. Pauline Chege	Headquarters	Thika (U)
43. Caroline Alindi	Kisumu	Westlands (U)
44. David Ombui	Benefits	Personnel (U)
45. Richard Ochieng	Homa-Bay	Busia (K) (U)
46. Paul Gitithi	Nyeri	Nanyuki (U)
47. Daniel K. Mwangi	Nanyuki	Nyeri (U)
48. Situma Wangila	Busia (K)	Homa-Bay (U)
49. Patrick Munywoki	Meru	Kitui (U)
50. Wilson K. Korgoren	Nakuru	Kapsabet (U)
51. David Githua	Headquarters	Kerugoya (U)
52. Erick Rutto	Eldoret	Narok (U)
53. Erick Kithinji	Headquarters	Garissa (U)
54. Stephen Omwanda	Headquarters	Naivasha (U)
55. Benjamin Muema	Naivasha	Headquarters (U)
56. William Serem	Headquarters	Kapsabet (U)
57. Thomas Orenge	Headquarters	Kisumu (U)
58. Paul Kiptoo	Headquarters	Eldoret (U)
59. Rita Kiio	Headquarters	Sotik (U)
60. Philip Tonui	Headquarters	Narok (U)
61. Richard Chesang	Mwingi	Kabarnet (M)
62. Hannington N. Muthui	Nairobi Area	Machakos (M)
63. Richard C. Kiti	Kerugoya	Nairobi Area
64. Edward Mureithi	Nairobi Area	Nyeri (M)
65. Gideon Mboya	City Centre	Kisumu (M)
66. Antony Mbaeh	Kakamega	Nyeri (M)
67. Hannington Muthui	Nairobi Area	Machakos (M)
68. Stanley Rotich	Eldoret	Nairobi Central
69. Kennedy Ongori	Kisumu	Eldoret (M)
70. Obed Mbuvi	Finance	Investments



Sports News



Basketballers Honoured

The Managing Trustee Mr. Josphert Konzolo feted the Basketball (Men) team following their triumphant return from Kigali, Rwanda, where they represented the country at the East, Central and Southern African Club Championship in July 2001. The team which was the reigning Premier League Champion, returned to the country with a First Runners-up trophy after a grueling contest with Vijana of Tanzania who emerged the champions.

In his address to the players, the Managing Trustee commended the team for their starring performance. He, however, cautioned that since success is coveted by everyone, the team would need to treble their effort to stay at the top.

Underscoring the crucial role played by sports in building team spirit, the Managing Trustee told players that the best way to mould one's character is becoming a team player where virtues like selflessness and sacrifice are inculcated. He said that it does not matter how good



*Standing (L-R): Joseph Ngure, Adams Njoroge, Tony Ayiera, Edmont Were, Joash Midiwo, David Arika, John Njuguna, Faustin Mugendi and John Otieno.
Seated: (L-R): Geoffrey Muthui, Gregory Odera and Martin Kanyi.*

one is if one cannot work with other people as all that brilliance goes into waste.

Thanking the Managing Trustee for supporting the team in their first international tournament, the chief of mission Mr. Martin Odhiambo regretted that had it not been for biased officiating of the final match, NSSF would have brought the winners trophy home like Kenya Ports Authority (Women) who flew back into the country with the prestigious East, Central and Southern African Challenge Cup. Mr. Odhiambo said that now that the team

was expected to defend the trophy in Bujumbura, Burundi, they would mobilize the last ounce of strength to ensure they recovered the cup that was wrenched from them by Vijana.

Also present at the function was Deputy Managing Trustee (Finance and Investments) Mrs. Rachel Lumbasyo; Deputy Managing Trustee (Personnel & Administration) Mr. S. K. Chemng'orem; and the Senior Public Relations Officer, Mrs. Jane Mweu.

Netballers win Accolades

The NSSF Netball Club was declared the most disciplined team during the East Africa Club Championships held at Nairobi Railway Club from 24th November to 1st December 2001.

The team was awarded a cup for discipline during the third edition of the regional event that involved a total of 10 women's teams and four men's teams.

In the women's category, Tanzania was represented by Bandari who were the defending champions, Jeshi and JKT. Uganda was represented by Kampala City Council, Postal and National Insurance Company. Zanzibar was represented by Jeshi la Kujenga Uchumi. The host teams were NSSF, Telkom and Kenya Prisons.

Tanzania's Jeshi Stars were crowned the East African Club Champions after

beating Kenya Champions Telkom 55 - 43 in the finals.

The Scores by NSSF were as follows:

Telkom (Kenya) Vs NSSF -50 - 28

JKT (Tanzania) VS NSSF -35 - 33

Jeshi (Tanzania) VS NSSF -50 - 38

Posta (Uganda) VS NSSF - 36 - 30

Volleyball News and Titbits

By Albert Lagat

NSSF Joins Top League

After 4 years of see-sawing between position 5 and 8 in Division II since 1997, the NSSF Volleyball Team finally qualified for the Premier League in the year 2002 by finishing in an emphatic 2nd position in 2001. This qualification is well deserved given the hard work the team put in during the season, thanks to our new coach, Mr. Sammy Kirongo.

The Club has set its eyes on scooping the top honours in the league this season and has started on a sound note. Halfway through the season the team was on top of the standings with 9 points from 5 matches having won 4 and lost only 1. The team went on to finish the 10-team league with an overall 15 points from 9 matches winning 6 and losing 3, hence coming 2nd to Mombasa Pipeline Company who finished 1st with 16 points, winning 7 and losing 2 matches. Telkom Kakamega and Chemelil finished 3rd and 4th in that order.

Bonite Internal Volleyball Tournament

Arising from good performance and ranking in the league standings, NSSF Volleyball team was nominated to represent Kenya during the annual Bonite International Tournament in Moshi, Tanzania, scheduled for 25th - 29th September, 2001. Though we did not participate in the tournament due to unavoidable circumstances, the nomination served to inspire us to greater exploits.

TOURNAMENTS

Chairman's Cup

The team had a flying start to the season when it reached the semi-final against

KCB. Though we lost 3 - 1, the fact that we snatched a set from the current National League champions was an early message to all our would-be opponents. The match was played on 10 - 11 February 2001 at the University of Nairobi.

Invitational Extravaganza

We scooped the runners-up trophy against G.S.U during the University of Nairobi Invitational Volleyball Extravaganza held on 16 - 17 June 2001. In the tough encounter, we took the first set with a decisive 25 - 15 margin. We, however, lost our concentration in the second set conceding 19 - 25 before finally letting G.S.U. win 1 - 3 (25-15, 19 - 25, 23 - 25, 22 - 25).

Walking to alleviate Poverty



A section of the NSSF Volleyball Team that took part in last year's Freedom From Hunger Walk.

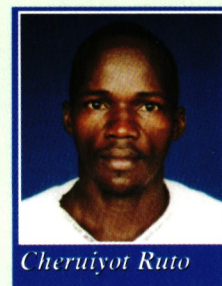
Apart from enhancing team spirit and physical fitness as sportsmen, the Walk provided our club with the opportunity to contribute to the less privileged members of our society. We managed to raise over Ksh.5,000 towards this cause. Our thanks go to all participants.

NSSF Player Joins National Team

Cheruiyot Ruto, NSSF booster was called to the Kenya National Volleyball

men's Team whose first assignment was to represent Kenya in the Africa World Cup Qualifiers in Algiers, Algeria in August 2001.

Making his debut in international volleyball, Cheruiyot has height as his greatest advantage. Standing 6'4" inches he will be the tallest booster (setter) in Kenya Volleyball history and will fit well in the national squad that has hitherto been disadvantaged by height in the international scene.



Cheruiyot Ruto

Volleyball Coach

The Volleyball Club owes much credit to its coach Mr. Sammy Kirongo who has brought in a whole new approach and dynamism in the game. From a demeaning 8th position in the 2000 league the coach

brought the team to 2nd position in 2001 and hence propelling it to more competitive and prestigious Division I in 2002.

Mr. Kirongo an ex-international who doubles-up as the National Junior Men's team coach as well as trainer for the National Men's Team believes finishing among the top 5 next year is an attainable objective. A berth in the play-offs (top 4) would thus be a welcome bonus.

We wish him every success

From page 27

2001 Africa Women World Cup Qualifier

Once again our women put Kenya on the world map when they put up a sterling performance to qualify for the World Cup in Germany in 2001 as Africa representatives. In the Africa Zone qualifier held from 13th - 15th July, 2001 at the Moi International Sports Centre, Kasarani Kenya dismissed Tunisia 3 - 0 (25-23,28-26,25-23) in the final. Victory did not come easily as Tunisia relied on height and professional experience to deliver devastating spikes and serves on Kenya.

World Junior Championship (Under 17)

Kenya was represented in the championships held in Croatia by our under 17 girls who had earlier in August, 2000 qualified as Africa's only representatives. Though they did not impress that much, the girls came back with a wealth of experience and new ideas.

KARATE CLUB KICKS ITS BEST FOOT FORWARD

The club was formed in early 1998 and is composed of staff members only. Since its inception the club is trained by Sensei (coach) Bon Owiti who holds a 4th Dan-black belt.

Our Karate Club practices a Karate form known as "Shotokan". With the help of Sensei Bon, some of the club's members have been elevated from the junior grades (belts) to Senior grades i.e. 2nd Kyu brown belt.

Achievements

The NSSF Karate club has achieved a lot since its inception. Currently the composition of the team in relations to grades is as follows:

- Brown Belt - 8 Students
- Green Belt - 6 Students
- Yellow Belt - 5 Students
- White Belt - 1 Student

The NSSF Martial Arts Club competes with other Karate Clubs and this encourages the club members to put in their best at all times.

In 1999 the team was privileged to represent the Fund in a tournament in Nakuru during which it scooped 4th Kata position.

The year 2000 was a great one for the club, the lady's team attained 1st Kata position while the men's team attained 2nd Kata position in the national tournament held in Thika representing Karatekas from

all over the country.

It was the same year that saw the awarding of Diploma Certificates in ranking recognition to eight students of the club by the Karate-do Association of Kenya. This means that the students were elevated to 2nd Kyu Brown Belts for their exemplary performance.

The Students were:

- | | |
|--------------------|-------------------|
| 1. Steve Mutia | 5. Michael Mwalo |
| 2. Hezron Mwangi | 6. George Wanjohi |
| 3. Ambrose Musyoka | 7. James Sengele |
| 4. George Nyakuri | 8. Hezbon Kasasi |

Early last year the team participated in Kumite and Kata competitions at the National Individual Championships in Nairobi. The competitions gave the team an opportunity to gauge their performance.

Conclusion

Karate is a sport, which requires high discipline, has no age limit and apart from providing you with fun when training, it arms you with self-defense techniques. It also improves your health and ensures that you go through life feeling more energetic and secure.

"Lets all join and become Karatekas"

Compiled By:

Steve Mutia (Former Chairman NSSF Karate Club), Hezron Mwangi (Former Vice-Chairman), Graham K. Mwaloma

Family News



Jemimah Naliaka is the daughter of Michael Ouma of Administration Department (born on 9th April 2001).

Hazina congratulates Michael and wishes happy Naliaka a healthy long life.



Hazina News wishes to congratulate Mr. & Mrs. Philip Wafula Wanyanja for the birth of a bouncing baby boy Bryan Wanjala on 10th July 2001. Master Wanjala's father Philip Wanyanja works in the Fund's Legal Division.

We wish Baby Bryan a long and healthy life.



Its double joy for Peter B. Mastamet, an Inspector in the Funds Kabarnet Office and Jane his wife for getting a New Baby and a New House. Mrs J. Mastamet is seen posing in front of their new house (thanks to NASSEFU) with Levi Kipkemoi their six months old son.

Mr & Mrs Peter Mastamet wish to share their joy with the rest of the NSSF family.

BOARD OF TRUSTEES



NSSF is the only Social Security organization which provides basic social security to workers in the country with a nationwide outreach covering every district throughout Kenya.

Membership

Compulsory for all employers and employees except those exempted by law.

Benefits

Payable when a member reaches the end of their working life.

Future Prospects

The Fund's Act has been amended in order to enable it to operate a more realistic scheme catering for the basic needs of all categories of workers including those in self employment. In that regard future benefits may include partial payments prior to qualifying age and periodical lifetime payments instead of once-and-for-all lump-sum payments to retirees.

FOR YOUR SOCIAL SECURITY ALWAYS

SOCIAL PROTECTION FOR WORKERS

The National Social Security Fund provides a package of five benefits to members qualifying for them as follows:

Withdrawal Benefit - this benefit is paid to a member who is at least 50 years old and is retired from regular employment.

Age Benefit - a member qualifies for this benefit at the age of 55 or when he ultimately retires from paid employment, whichever is latter.

Invalidity benefit - this benefit is paid to a member who is certified

to be either physically or mentally incapable of continuing with regular occupations for the rest of his or her working life.

Survivor's Benefit - This benefit is paid to the survivors or dependants of a deceased member.

Emigration Grant Benefit - An Emigration grant is paid to a member who is permanently migrating from Kenya.

Members can obtain their statements of accounts free of charge from either the Headquarters or Area Offices.

SECURITY IN OLD AGE

NSSF