STRATEGY IMPLEMENTATION AT NATIONAL SOCIAL SECURITY FUND-KENYA

BY

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A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION, SCHOOL OF BUSINESS, UNIVERSITY OF NAIROBI

NOVEMBER, 2015
DECLARATION

This research project is my original work and has not been presented for examination in any other university.

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D61/72696/2012

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

Signature_________________________ Date__________________________

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DEDICATION

This project is dedicated to my loving Mother Rose Kathini Muinde, who is my daily reminder of all that is good in this world whenever I go wrong. God Bless you.
ACKNOWLEDGEMENTS

First to the almighty God, for the gift of life, security, time and resources. To my supervisor Prof. Evans Aosa, for his fatherly guidance throughout the project, may God bless you. To my dear family for being there for me, their presence and companionship made the whole of the MBA course enjoyable. To all my lecturers, fellow students and support staff at the University of Nairobi, for their input in various ways. May God bless you every one of you.
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## ACRONYMS AND ABBREVIATION

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tr>
<td>GDP</td>
<td>Gross domestic product</td>
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<tr>
<td>NSSF</td>
<td>National Social Security Fund</td>
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<tr>
<td>ILO</td>
<td>International Labour Organization</td>
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<tr>
<td>RBA</td>
<td>Retirement Benefit Authority</td>
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<tr>
<td>UNHCS</td>
<td>United Nations Commissions on Human Settlement</td>
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<tr>
<td>CEO</td>
<td>Chief Executive Officer</td>
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<tr>
<td>ERP</td>
<td>Enterprise Resource Programs</td>
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<tr>
<td>RBM</td>
<td>Result Based Management</td>
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<tr>
<td>MBO</td>
<td>Management by Objectives</td>
</tr>
<tr>
<td>IT</td>
<td>Information Technology</td>
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<td>CFC</td>
<td>Critical Success Factors</td>
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<td>ICT</td>
<td>Information Communication Technology</td>
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<tr>
<td>RRI</td>
<td>Rapid Result Initiative</td>
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<td>ISO</td>
<td>International Standardization of Organizations</td>
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ABSTRACT

Strategy implementation has never been an easy engagement all over the world at large; it has been a thorny issue to many organizations. The process needs to be handled with a lot of care and objectiveness. This due to dangers and challenges involved in managing for development. Managing Results is an emerging and increasingly important concept, which focuses on monitoring of results and outcomes in the development process, rather than inputs. In this direction, many developing countries have introduced Result-Based management (RBM) in several key sectors and sub-sectors. The strategies devised and problem identified for implementation in public organizations and parastatals have mainly focused on output/result and not an input or process has it’s been the case. It’s because of this that National Social security fund has embarked on strategy implementation as serious processes. Prior research in strategy implementation at National social security Fund was on the old NSSF Act. However, with the assent of new NSSF Act 45, 2013, in January 2014, there has been a strategy implementation plan with of course various challenges faced by the new policy to eradicate poverty amongst all Kenyans. This study therefore sought to find out how strategy is implemented at NSSF and identify challenges faced in the implementation under the new Act. The study employed an interview guide to collect data from five Managers but only four were available. Content analysis was to analyze the data collected. Economic challenges, government regulation, lack of adequate resources and lack of management commitment were found to have posed a challenge in strategy implementation at NSSF. Strategy implementation process itself at NSSF was also described by the aforesaid characteristics. According to this study, NSSF has previously has had several strategy implementation plans which have managed to improved compliance, investments, coverage, member registration and contribution collected by a small percentage. The organization was faced by more challenges like technical support and poor planning. This however responded to more serious challenges like lack of staff training and improvised selfish resource creation. The Research has also established that strategies like RRI, ISO and Performance contracting are being used by the Organization to meet its objectives. Recommendations are that NSSF should implement their strategies in light of internal and external changes; effective resource utilization by rolling out initiatives that are responsive to the current market demands, commitment to strategy implementation by managers should be key in strategy implementation. This will benefit the organization as well as the contributors. This research did find a number of limitations in its development process which included difficulty to access the respondents due to their busy schedules. The conclusion drawn by this study may only apply to the organization alone and not any other. Areas of further research include a replica study on a different company in a different industry so as to bring out more dynamics in the pension industry. The relationships between strategy implementation and Pension collection/contribution which in common markets will be profits and sales.
CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Strategy implementation is translation of a chosen strategy into organization action so as to achieve strategic goals and objectives. Strategy implementation is also defined as the manner in which an organization can develop, utilize and amalgamate organizational structure, control systems (Ansoff, 1990; Mintzberg, 1994), formulated strategies will always fail if they are not properly implemented. It’s worthy to note that strategy implementation is not possible unless there is stability between strategy and each organization dimension such as organizational structure, reward structure and resource allocation. Resources, commitment by top management, well organized programs as well as sufficient allocation of budget drive the best strategy implementation.

This study was developed and written within three main theories which include the Institutional theory, Stakeholders theory as well as Result based management theory. The main early contributors to the literature on strategy development and most influential pioneers include Drucker (1954), Chandler,(1962) and Ansoff (1965) among many others. Strategy comes from a Greek word Stratego, meaning to plan the destruction of your enemy by the use of whatever resources you have at hand,(Bracker, 1980). Chandler, (1962), observed that a long term coordinated strategy was necessary to give any company structure a direction and focus. In many organizations strategy implementers are the most integral part. It’s very unfortunate that the same are the most neglected entities.
Pension industries are the principle sources of retirement income for millions of people in the world. They are also important contributors to GDP of many countries and a significant source of capital in financial markets (Omondi, 2008). Said (2010) found out that NSSF had not put in place proper management systems to ensure effective implementation of strategies and this made its objective and goals not to be well met. He also noted that NSSF had poor management systems that contributed to lack of accountability, efficiency and transparency.

1.1.1 Concept of Strategy Implementation

According to Wheelen and Hunger (2008), strategy implementation refers to the sum total of activities and choices required for the execution of strategic plan. The dynamics found in the environment makes it difficult and challenging to formulate strategic plans then assume all is well only to meet challenges at the implementation phase. Successful strategy- implementation in most cases is focused on delivering the most important business results at major milestones throughout the effort. It does not major on the accomplishment of activities but explicitly and precisely on the end result. Timeline are very important to achieve quantitative business and financial targets. Before any strategic implementation process start, the organization should have crystallized all the departmental targets and have come up with the individual strategic goal achievements that will assist in the main strategic plan objectives. A portfolio of strategic alternatives should be in place. In order to develop an operational procedure for an implementation agreed upon, it’s necessary to decompose the broadly stated strategy into a time-phased sequence of plans regarding such actions.
Activities necessary for any strategy implementation should be defined in terms of resources required like new markets, new products capital investments, the finances etc. It has always been that many organizations reduce all the resources to monetary terms which is where most go wrong because the underlying details are lost and only the dollar budget for the plan remain. The plan game or the strategy aim is to give an action of multiple inputs, options and outputs to achieve objectives of an organization by putting to practice it’s laid down policies (Porter, 1996). Management approaches to strategy can be placed into two categories, prescriptive planning and process approach.

Prescriptive planning involves moving from strategies to action planning, through the process of setting objectives and performance controls, allocating resources, and motivating employees (Ansoff, 1990; Mintzberg, 1994). On the other hand, the process approach emphasizes that successful implementation depends on behavior change by the participants. This involves changing the thinking and the routines of the people in the organization (Lorange, 1998). Many organizational behavior studies agree that, process approach is better compared to prescriptive approach because of its focus on managing interpersonal, intergroup conflicts, personal differences and disconnect in communications (Argyris, 1999).

1.1.2 Pension Industry in Kenya
The Pension industry controls over 1000 billion of assets through 1382 occupational schemes and the National Social Security Fund (RBA statistics 2015). Before 1997 rather before the enactment of RBA Act, Retirement Benefit Industry was a less regulatory management. Its challenges in terms of management, misappropriation of its funds, bad investment policies particularly in real estate, RBA was inevitable. In
1997 a Retirement Benefit Authority Act was enacted with a comprehensive framework in 2000. A regulatory Authority the Retirement Benefit Authority (RBA) was established to regulate, supervise and promote the retirement benefit sector in Kenya.

The pension industry is mostly made up of National social security fund (NSSF), Occupational Schemes, Civil Service scheme and Individual pension schemes. The total members that are covered by the pension which are registered are estimated at around 15% of the labour force within Kenya, (RBA, 1997), save for the new NSSF Act 45, 2013. The new Act requires all employed and none employed to be part of NSSF Scheme contributing at least 6% of their pensionable earnings or be voluntary contributors. The scheme within Kenya shows the following rates of the total workforce in Kenya.

<table>
<thead>
<tr>
<th>Schemes</th>
<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>National Social Security Fund</td>
<td>67%</td>
</tr>
<tr>
<td>Civil Service Scheme</td>
<td>22%</td>
</tr>
<tr>
<td>Occupational Schemes</td>
<td>10.4%</td>
</tr>
<tr>
<td>Individual Schemes</td>
<td>0.6%</td>
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The Social security concept has attracted a number of concerns throughout the world with ILO and WHO taking the front initiative for the purpose social security for all. The same group converged at a forum in Geneva the year 2000 to advice social protection floor on a fair and inclusive Globalization. The industry has stolen the thoughts of the most world important leaders as it’s the basis of poverty eradication within the Globe. In 2004, the world commission on the social dimension of Globalization, established by ILO, concluded, inter alia that, “minimum level of social protection needs to be accepted and undisputed as part of social-economic floor of the Global economy” (ILO, 2004, P.110). 

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1.1.3 National Social Security Fund

The international labor organization (ILO) defines social security as, the protection by society to its members through a series of public measures against economic and social distress that would be caused by loss of income resulting from sickness, employment injuries, and loss of employment, disability, old age and death. This will be for the provision of medical care and provision of subsidies to the family of the affected member. National Social Security Fund (NSSF) it’s a state corporation established in 1965 by an Act of Parliament (Cap 258 of the law of Kenya). Quite unexpected social security system has gone through many faces in Kenya, just like in many African Countries. All these are reforms in the quest of achieving the most viable social security for the old age, less privileged, reduction of income insecurity and reduction of unequal access to opportunities.

The above insecurities are experienced due to changing family structures and values including the move from the old set up of the society where people have lived as a clans, tribe and community cohesive living to what is commonly witnessed as a tinny nuclear setup which also does not hold up permanently. As such Kenya through its reform agenda has come up with three pension schemes which are public schemes, occupational schemes and the individual schemes. The occupational are run by employers for their own employee demonstrated by private companies and insurance companies. The individual schemes are private schemes for the employed, self-employed or those non pensionable people. The public schemes are established by an Act of Parliament.
With the population moving to urban areas to depend on themselves rather than living in a community where they depend on each other the scenario of social security is very important. Over half of the world population live in the urban setting and this is expected to rise to 70% by 2050 (UNHCS-HABITAT, 2009). In this case people need to save and have their pension or provided funds at old age. It’s at this position that NSSF contributions are important. This is the reason why the parliament passed a new Act No. 45 of 2013 for all Kenyans to be part of NSSF contribution scheme.

The new NSSF with a new slogan “Growing you for good” came into being on 10\textsuperscript{th} Jan 2014 when the new Act was assented by the President. The new Act 45 2013 requires all Kenyans over eighteen years, of sound mind either working or not to contribute towards NSSF as a saving which will be paid to them at the age of 50 years as a pension and not a provident fund.\textsuperscript{(Kenya gazette supplement No 179 )}. The new contributions are based on individual salaries or incomes whereby those who have no employment income are required to contribute voluntarily towards NSSF. For the employed 6\% of their first 6000 salary income is deducted, their employers contributes the same amount making it 12\%. The maximum salary to be charged the 6\% is Kes18, 000 hence the deference between 18,000 and 6,000 will also be charged 6\% with the same contribution from the employer (NSSF ACT 45 2013).

In the recent past NSSF has embarked on reform programme so that it can convert itself from a provident fund to a pension scheme. As a converted scheme the new NSSF will operate as a mandatory pension scheme, serving as workers pillar of social protection where members will be paid a pension every month after leaving employment. The new Act has incorporated all employees earning an employment income in Kenya and also voluntary contributors for the non-employed. Very much
unexpectedly and unfortunate situation is that the history of NSSF has been marred by scandals, one after another in ill-conceived investment policies. It is regrettable that the human weaknesses of our Government leaders especially the top brass have time and again used NSSF as their cash cow to finance their political ambitions leaving the CEO and the Board members fighting in the corridors of Kenyan courts with some dying before the conclusion of their cases.

To appreciate the role of NSSF it’s necessary to reflect on it from a historical perspective where the scheme entails enactment of laws which set out rules and regulation within which it is governed and operated. The circumstances that necessitated the formation of the fund are important to be discussed shortly in this research. Before the advent of colonialism in Kenya, each ethnic community observed its own cultural norms that guaranteed social security to all its members. Hence orphans, widows the disabled and the elderly were looked after by the able members of the family or clans. The high level of inter-dependence within the concept of extended family removed the need for any individual within the community to save surplus earnings which in any case were on-monetary for a distance future. The introduction of cash economy, land alienation, rural urban migration and acculturation during the colonial era weakened the mutual social structures which hitherto existed. In appreciation to this reality, shortly after independence the government led by Mzee Jomo Kenyatta and other people like late Tom Mboya saw the need to provide social protection for the Kenyan population through creating a National provident fund in 1965 by an Act of Parliament whose fundamentals objectives would provide workers not covered by civil service pension scheme with a fall back and this was NSSF.
1.2 Research Problem

Many organizations draw up strategic plans but due to the challenges that are found at the implementation stage to mention a few non-commitments by the management, budget constraints, organizational structures with poor implementation strategy. Few have been given credits on fairly good strategy implementation plans. Challenges in strategy implementation are common all over Kenya and the world at large which bring many CEO’S and shareholders to the big question as to what and how can we manage our strategy implementation. Where are we going wrong and how can we get where we want to be. Many cases of programs like Enterprise Resource Processes (ERP) have been reported to have met their goals while others meet dead road blocks, the biggest point when plans fail definitely is the loss to the organization and the inputs done, this probably leads to bankruptcy’s (Davenport, 1998; Sol et al, 2000; Chen, 2001; Davenport et al; 2004).

NSSF is one of Government parastatals running a pension scheme which used to be a provident fund in the old Act. Many Government bodies including private companies have been at cross roads in their strategy implementation plans. A study by McNurlin (2001) show that 34% of companies doing implementation on Enterprise Resource Processes (ERP) like NSSF were successful, with 28% of the implemented ones being failures but 90% were implemented late and more costly than anticipated. They share the same findings with Loonam & McDonagh (2005). Studies after another have been done within Kenyan corporations and Government ministries on challenges facing strategy implementation one of them being the Kenya sugar board (Magero, 2008). It has been established by most researchers that lack of commitment, rigid organizational structures, lack of budgets or otherwise misdirection of funds meant for implementation which translate to corruption are some of the main reasons why
implementation are never fairly done. It was in the context of NSSF that this study attempted to explore the challenges within the whole strategy implementation. National Social Security Fund has grown very big with an Asset portfolio of 156 billion as per the Audited financial report 2013/2014. It ranks among the largest investor within Africa and probably globally. Its strategy implementation challenges emanate from the leadership, political interference and management of its operations (Awino, 2001), also from the employee resistance to change, negative perception and resource misappropriation, (Awino et al, 2012).

The research gap that this study needed to investigate in the implementation process at NSSF was how management have missed to be serious in this stage, either by lack of commitment, budgets allocation and use of ICT or human programs in their strategy implementation. This study will seek to establish in a nut shell the best practices that need to be adhered to at this crucial stage to achieve credit. Challenges that include the Regional and Country market competition as well as macro environment turbulences (Aosa, 1992), have been a big problem in the industry. Several strategic plans have been done five years after five years and none has worked effectively for the organization.

Many CEO together with their management staff has taken long hours meetings to see how they can brainstorm and come up with a viable strategy implementation plans. Many have taken pain to go to isolated areas like Mombasa or even abroad in big expensive Hotel in the name of strategy planning. They have gone back to the same expensive places for reviews that have worked or never have in the quest to know how they can implement their strategy. This means there is a gap which this study seeks to address. Therefore the research question of the study is; how is strategy implementation done at NSSF?
1.3 Research Objectives

The research had two objectives. These were:

i) To determine how strategy implementation is done at NSSF.

ii) To identify the challenges encountered in strategy implementation at NSSF.

1.4 Value of the Study

Strategy implementation stage is a phase which is very important to any project be it small or mega since all of them are established to achieve some specified objectives. The value of this study will be addition to the existing knowledge on the best practices of strategy implementations. It will benefit the management of NSSF who otherwise will absorb much more insight procedures and practices on how to utilize the available resources particularly the human knowledge, human workforce, human relationship/communication, the programs as well as the importance of commitment to implementation of the proposal.

The study will also help project implementation teams not only in NSSF but in all Government and nongovernmental organizations to understand how important and crucial this stage is. It will also form a basis for further studies by scholars and researchers to build up more literature reviews. Finally, the study will act as a valuable reference point to many strategic management managers and finance students. It will serve as a guide to project management students as well as an information tool to any party interested in expanding knowledge in strategic management implementation.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the theoretical and empirical literature on four major internal resources, which in turn may also bring some impact on the outside environment of the organization. The theoretical review covers the concepts and theories behind successful resource utilization and hence a good implementation strategy. The empirical deals with documented works on strategy implementation within and outside Kenya.

2.2 Theoretical foundation

The main theories that inform this study are the Institutional and the Stakeholder holder’s theories. Much of the literature will come from the field of public sector which NSSF is part of as a pension player. It will be very hard to forget about the early contributors to most of strategy implementation literature. There are numerous early contributors to the literature on strategy development but the most influential pioneers include Drucker (1954), Chandler, (1962) and Ansoff (1965) among many others. Strategy comes from a Greek word Stratego, meaning to plan the destruction of your enemy by the use of whatever resources you have at hand,(Bracker, 1980). Chandler, (1962), observed that a long term coordinated strategy was necessary to give any company structure a direction and focus. In many organizations strategy implementers are the most integral part. It’s very unfortunate that the same are the most neglected entities.
2.2.1 Institutional Theory

This theory talks more about social structures of different entities. It considers the process by which structures including rules, norms and routines become established as guidelines for social behaviors. The basic concept and premises of institutional theory approach provide useful guidelines to observe and analyze organizational environmental relationships in regard to social rules, norms, expectations and guidelines. The theory is built on the concept of legitimacy rather than efficiency or effectiveness of organizational goals (McAdams and Scott, 2004). It’s relevant to this study in that it explains how institutional environment that include professional norms, institutional policies, laws and social values affect the operations of an organization.

Institutional theory inquirers into how the social rule and behaviors are created adopted and come into use then later fall out of use as time passes are some of concerns by this theory. There are however some features of organizational environment and activities which are not addressed by the theory hence making its approach a little challenging to understand organizations and their environments. It is at this point when the theory fails, the people in charge use the institutional memories to get to the organizational goals. Never the less the theory has been foundation to most studies in this area of study.

2.2.2 Result Based Management Theory

Result-based management can be argued to represent a fundamental shift in public sector management accountability incorporating result into programme (Hood, 1995). This is in addition to executive accountability for programme resources, activities and output. Literature also notes that essential ideas underlying result-based management (RBM) are not new in theory or practice (Drucker, 1974; Neely et al., 2002).
It could be argued that to be meaningful beyond political game plans and rhetoric, result-based management should introduce changes in executive focus when it comes to implementation of strategies. Green (1992) recognized the importance of implementers when he was discussing the paradigm of corridor planning and culture in strategy implementation. In much strategy planning, targets are set somewhere else, budgets allocated by use of historical data while suppliers and procurement are arranged at high level offices and managers are only brought in to implement. Elizabeth et al (2004) when reviewing the results based management in the third world countries stressed for the provision of autonomy in setting targets, decision making and budget allocations. It is very crucial to play the management by objective MBO when it comes to strategy planning and more so in the implementation phase.

2.2.3 Stakeholders Theory

This theory attributes itself to organizational management and business ethics addressing people moral and values, (Freeman, 1984). The theory identifies how management of an organization can address stakeholder’s interest in a particular industry. Businesses are surrounded by their environments that include internal and external factors. The internal are the employees who provide services to outside customers who are suppliers and customers who buy their goods.

Stakeholder’s theory is Managerial in nature in that it reflects and direct how managers operate rather than primarily addressing management theorists and economist. Its two main focus is on what is the purpose of a firm and secondly what the responsibility of managers to their stakeholders. This will always keep managers at the toes so that when they are handling strategy implementation they have their stakeholders in mind.
2.3 Strategy Implementation in Organizations

Most research in earlier dates have focused on strategy formulation, however in the recent past years studies attention has been shifted towards successful strategy implementation (Chandler et al., 1975). Many public sectors, Government ministries and corporate bodies have the best strategies in policies written down but results in all organization are not rewarding in accordance to the long term objectives (Sail et al., 2013). A study in some of Chinese corporations in 2006 clearly indicates that strategy implementation has become very high level challenge of its kind in many organizations. The survey described that out of 100 surveyed organizations 83% failed in their implementation and only 17% got to succeed.

Without adequate resources the implementation of any strategy is almost impossible. The success of any organization to a large extend, depends on availability of resources (Yabs, 2010). Often policy implementation can take many forms and can be accomplished through various alternative competing strategies, Savio & Nikolopoulos, (2010). Strategies like policy implementation strategies (PIS) are of particular interest to this research. This study takes commitment of the developers of a strategic plan as one of the most crucial resource. These are the managers, staff and the consultants hired to spear head the process. They may include IT program experts, human resource experts and others. What this team needs most to focus on is the degree to which a strategy is being implemented in relation to its documentation quality.

Laurian et al (2004) identified internal factors such as flaws in planning goals, failure of strategies to recognize the effect of political agendas in planning decisions, nature of the planning practices and the limitation of planning in the face of uncertainty as some of factors that hinder strategy of implementations. On the part of external factors
the degrees of local societal consensus about the strategy as well as the degree of uncertainty and knowledge about the project strategy have been isolated by many researchers as factors that may make a good strategy implementation.

A study on strategy implementation of state organization environmental hazards plan, Dalton& Barby (1994) showed that resources such as monetary did not have direct effect to implementation compared to commitment by the agencies and the organizational staff. Baglion &Vicari (1995) examined pressure by communities for and against strategic plans and found that strategy implementation was affected more by economic and political actors, hence reducing commitment by organizational management.

According to Zuboff (1998) system and programs such as IT are widening the divide between senior managers and middle level managers who typically make operational decisions. Zuboff claims that as computer systems became part of daily working tool and moved down the Lander of hierarchy to middle level managers the most senior managers became less free to use them and concentrated on strategic management decision making. Most public organizations have been forced by the environment of the present customer whose expectation and demand for quality services to embrace IT systems. Yang and Yeh (2009) examined the use of integrated systems implementation like balance score Card, Hoshin management and strategic planning and found out that they could be implemented in integration to make a complementary performance. These three systems can be put together to Complement each other on their different shortcomings. Their study confirmed that the integrated model of the systems is feasible and effective.
Kaplan and Norton’s (1992) advanced the concept of Balanced score card. (BSC) which brought a new perspective of value creation strategies linking intangible and tangible resources in four articulated paradigm which bring finance, customers, internal process of an organization Innovation/learning into the picture of the importance found in the systems resource. Shortcomings found with the balance scorecard i.e. selection of key performance indicators and deployment of organization over overall vision and objective can be overcome by introducing and integrating it with Hoshins management and strategic planning systems.

Anderson (2000) explains that strategic planning is that process of determining vision, mission and objectives of an organization. Hoshins management which is almost equal to management by objective (MBO) has been widely implemented in various industries and service delivery organizations (Neely et al; 2002). This is where decision making involves all people or staffs who are taking Part in all the operations, selected and given mandate by senior managers to steer the organization to its vision. Effective implementation is obviously a critical aspect of any Management system. To maintain quality and achieve the objective, it is necessary to monitor Performance and control the progress of any strategy implementation.

Wheelen and Hunger (2012) observed that budgets are statements of a corporation’s programs in terms of dollars. Budgets are used for planning and controls. A budget lists the details of cost in each program. Many corporations demand a certain percentage return on investment often called “hurdle rate” before management approve new program. This ensures that the new program will add value to the organization. After programs have been developed the budget process begins. Planning a budget process is the last real check a corporation has on the feasibility of its strategy
Wheelen and Hunger (2012). A very good strategy might be found impractical only after some specific programs have been budgeted for. Budgets go hand in hand with the procedures on the activities that need to be undertaken, often called standard operational procedures (Sops). When this is done procedures must be updated to conform to any change in technology as well as the strategy at hand. Nyandemo and Kongore(2010) called the procedures key duties in implementation and enumerated them as work in progress, providing feedback negotiating for materials, supplies and resolving differences.

Wheelen and Hunger (2012) gave a matrix of change for the purpose of interacting a new strategy and the old one so that they can be integrated for a better value creation. They argued that there must be plus and minus with the integration process where both positive and negative should equal. Mugenda and Mugenda (2003) observed that the budgeting for procedures and time is very important at the implementation stage for two good reasons. Enabling the managers to access feasibility of conducting implementation within existing time limits and helping them stay on schedule on the strategy. It has also emerged that for financial constraints not to take place there is need to plan for contingency funds in case some unexpected issues rise up.

Organizational hierarchy is part of enterprise architecture concept as identified by Thompson model. The model presents three levels common to most organizations, and these are Institutional, managerial as well as technical levels (Thompson, 1967; Bernard, 2005). These levels enable work to be carried out by cooperative network of local and remote individuals in teams. The teams are functionally based and locally managed, removing layers of organizational management. The teams become flexible and can change functions, goals or make-up as necessitated by internal or external
influences (Bernard, 2005). The above model creates good environment for working as a team for successful strategy implementation. An empowered representative group is formed by the model but the strategic thinking must involve personnel at the highest level of an organization. This is not a low-level project or a delegated task, the delegation comes at the implementation phase where managers and technical people take their grounds. It is this phase where most researchers who have researched on strategy at NSSF have not been able to explore.

Critical success factors (CSF) as discussed by MIT Sloan School of management in 1979 are some of ways that help Executives define their information needs for the purpose of managing their organizations. These factors have been discussed as on how they impact on strategic planning phase but not how they can affect the implementation phase. The hierarchy is so important at every phase for the purpose of communication and coordination. Although MIT Sloan School did not use CSF for strategic planning, they noted that the success factor concept was in itself useful for applications. The primary purpose with CSF is to gather information needs for management decision making which should be transferred to managers at the implementation phase. The CSF must be in a hierarchy described at Industry level, and are shared across organizations within an Industry.

2.4 Balanced Score Card and Strategy Implementation

A successful strategy implementation will depend on how a firm is organized. The structure as earlier discussed will help the organization to identify its core activities and the way to coordinate them into action. This where different models of strategy implementation as applied by different firms come in to assist management in planning the way to run their Departments and organizations.
Balanced score card is a management tool that helps organizations to clarify their visions and missions as well as strategies then translate them to actions. This model was developed by Kaplan and Norton of Harvard Business School. The Balance score card provides a clear picture as to what companies should measure in order to balance their financial parameters (Averson, 1998). Establishment of core business of an organization, the key activities as well as performance indicators is very important with Balance score card. It is from there that the powerful tool is applied to measure performance of workers which later is translated to organizational performance.

2.5 McKinsey 7-S Model of Strategy Implementation

This is an implementation strategy model developed and named after McKinsey and company. Is used in different scenarios including when to determine how best to implement a strategic plan. It gives seven factors for effective strategy implementation (Kaplan, 2005). The seven factors include Structure, Systems, Staff, Skills, Style and values.

The model and many others when used properly will be an added advantage and value to strategy implementation. It has however been noticed that element of human resources when not utilized well in conjunction with the said model may cause strategy failure (Kiruthi, 2001). An excellent implementation plan causes success of an appropriate strategy as well as rescues an appropriate strategy from collapsing (Hunger and Wheelen, 1994). The main concern with this model is to determine how best to implement a strategic plan, starting with making sure all departments within an organization work in harmony, examining the likely effect of future changes and aligning all department in cases of mergers.
2.6 Challenges to Strategy Implementation

According to Alexander (1985), the most frequent strategy implementation problem includes understanding the time needed to implement a project, reading the mind of the strategy developer and probably the external environment factors. Different writers do acknowledge need for a clear fit between strategies and structure some claiming that it is irrelevant which comes before the other. They argue that the most important thing is the congruence in the context of the operating environment. They unanimously agree that budgets are powerful tools in the implementation of strategies but have limited use as they are dominated by monetary based measures. Due to their size and personal interest in planning, “It’s possible for the planning intent of any resource distribution to be ignored”(Reed and Buckley, 1988, P.68).

Freeman (2003), observed a number of implementation challenges such as strategy isolation, strategic drift, strategic dilution, initiative fatigue, impatience and not celebrating success. Okumu (2003), thinks that mobilizing employees and senior manager’s commitment and involvement can promote success in strategy implementation. Findings by Peg and Littlejohn (2001) explain that effective communication is a key requirement for strategy implementation while Musyoka (2011) points out that implementation is directly connected to organizational change.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction
Research methodology are concepts that underlie the study and the methods used for the purpose of helping me understand how to systematically and theoretically analyze the source of data, the data collection techniques and the instrument used as well as explaining their relationship to the study.

3.2 Research Design
Research design involves a series of steps undertaken to help the researcher answer the initial questions as clearly and convincing as possible. Research design is not the same as data collection as it refers to the structure of inquiry and therefore logical rather than logistical. The design can be Experimental (involving measurement of variables), Causal (exploring effect of one thing on another), Longitudinal (several observation of the same subject over a period of time) or Cross-sectional (recording observation without manipulating the study environment).

This is a case study at NSSF which combined interviews, record analysis and observation from the operations within the organization headquarters and few regional offices.

This being a study on strategy implementation at NSSF, the best design for it was a case study. Case study was appropriate because the researcher was able to Cary out a comprehensive and thorough examination of how NSSF has implemented various strategies before and at the wake of a new Act. Case study is a technique of in depth and holistic review of an event or situation, a view that includes the context as well as the details, and has ability to lead to more complete understanding of some aspect of a person, a group or a social unit (Young, 1960). This case investigate intensively particular unit which were consideration important. Its main objective is to locate the factors that account for the behavior pattern of the given unit (Kothari, 2004).
3.3 Data Collection

Primary data and secondary data are the main source that a researcher may use in their research. This research used primary data through a data collection instrument as an interview guide in form of open and closed questions. The secondary data was drawn from past documentation done by NSSF in their strategy implementation process as documented over time.

An interview guide which is qualitative in nature was used as a method of data collection with open and closed-ended questions to interviews senior managers. These questions were directed to relevant departments at key areas of operation, compliance, research and development, information technology and human resource departments since they were the main drivers of strategy implementations. Secondary data was also crucial part of report from performance report of previous implementations at NSSF.

3.4 Data Analysis

The main purpose of data analysis was to obtain maximum information that was pertinent to answer the research question in this case of strategy implementation. This was done after data was collected, checked, verified and updated. The first step after data collection was to edit the raw data which was achieved through perusing the whole volume of responses. This helped to detect, correct errors and omissions for the purpose of objectivity in the whole process. Content analysis was used to analyze the data by sifting so that it could make some body understand the phenomenon of the study. For the researcher to determine the adequacy, consistency and the usefulness of the information gathered evaluation of the same was done. The content analysis helped to eliminate volume of un-useful data and information so that what was left guided the researcher to the objective of the study. Content analysis is that process of inspecting, cleaning, transforming and modeling raw data to reach a conclusion.
CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter consists of findings and details gather to address this study in the interview guide. The study aimed at knowing how implementation is done at NSSF and to establish the challenges encountered in the process of strategy implementation at NSSF. The findings of this study are presented and discussed in line with these two objectives of its study.

4.2 Basic Information of Respondents

The initial targeted interviewees for this case study were five heads of departments who had taken part in strategy implementation at NSSF. However, the researcher managed to interview four senior managers who included strategy manager, finance and investment manager, Human Resource Manager well as information technology manager. These four had taken part in strategy implementation at NSSF.

The respondents were asked to indicate the period in which they had worked with the organization and it was found that a majority had worked in the positions for over ten years, with one having worked therefore six years. These results imply that the information received for the study will be objective enough as it is based on individuals with a long experience in the organization strategy implementation process. With the organization having a strategy manager then the manager was able to give a professional guidance to the researcher. The results of respondent are given in the following figure. Data was analyzed as it appeared in the interview guide for clear interpretation and understanding of the results. The content of the data was examined critically to help in drawing conclusions.
4.3 Strategy Implementation at NSSF

Strategy implementation starts with target setting of the objectives cascading from organizational level, departmental level, branch level then to individual levels. Core business of the organization is spelled out, key performance indicators are identified then, and communication to all individuals is done, whereby articulation based on set objectives and activities is performed. This may be done through performance contracting and balance score card at corporate level, departmental level and individual level filling of performance planning forms. The measurement are always captured through monthly monitoring of achievement of targets, quarterly reports at all levels up to government level the same is done at mid-year strategic reviews which brings together only senior managers. The end is through Annual evaluation of performance contracting where balance scorecard is the best tool used by many organizations and this was found to be very true in the case of NSSF. Motivation to staff is initiated by managers so that everybody takes part and work as team for the implementation process.
The result of this research also suggests that the first and foremost important factor before setting target is the strategy making process itself. The respondents reported that the formulation process should be too objective so to bring out an implementable strategy. Extremely important issue cited by the managers was selection of the most viable strategy in line with external environment analysis and setting of smart objectives. Identification of alternative course to take was also given a good score by the managers in participation. The most experienced, professionals and staff with talents are put at key strategic areas to move the implementation process smoothly and with certainty.

It emerged that NSSF has a strategy monitoring committee which meet twice a year within the period of strategic plan. The committee mandate is to review achievements and draw backs so that corrective measures can be put in place. Experts are invited occasionally to advice on the professional part of implementation with timelines being reviewed to make sure targets are achieved. This is made easier through report writing being availed to the same committee. The committee is supposed to report back to the board of trustee whose secretary is the CEO of the organization. The report draws analysis for each department performance for discussion and deliberation. The study also established that the staffs are involved in setting goals as well as developing the performance indicators within their areas hence this makes them own the implementation process.

For the purpose of tracking how strategy implementation process is doing, performance appraisal to monitor target achievement are some of key tools that assist in the process of implementation. NSSF is able to determine achievements in strategic plan implementation through the balance score card system of the
departments which is captured by performance appraisal forms done by every individual at their levels. Through monthly, quarterly and annual monitoring of targets and reviews in achievements the organization is able keep track of the implementation objectives. Audits are also done time to time by trained ISO internal Audit staff whose main objective is to keep every staff committed to the implementation of the strategy.

While most respondent agreed that there were many challenges in Strategy implementation, they also quickly pointed out that NSSF had done a great deal of late on near ICT and human programs to strategy implementation. Aligning strategic plan to the organizational resources and activities was found and pointed out by the respondent as a key factor to strategy implementation. One of them also noted that implementation could be improved by involving all the stakeholders who include members, suppliers and the employees of the organization. This could be achieved by cascading the spirit and information to all the employees at the departmental and branch levels. At the same time if all individuals of an organization had the same goals rather than having different personal goals, then objectives could be easily achieved.

Aseffective public institution managers know, organization move into the future through decisions and actions but not by plans. If plans are not implemented in a very purposeful way, then the strategies will not take hold, no matters how compelling or inspiring the planning process. The management must provide vehicles to drive the plans such as budgeting, performance management systems, and changes in structures, and program management. Strategy implementation was described by one of the NSSF, managers as to require continued monitoring of the ‘fit’ between
organization and the environment tracking any force that might affect organizational
jurisdictions. Shaping and communicating to both internal and external audiences the
kind of organization vision they are trying to make. The overall purpose of this is to
develop a continuing commitment to the mission and vision of the organization.

4.4 Challenges in Strategy Implementation at NSSF

Strategy implementation at NSSF is faced by many challenges; the main challenge
highlighted by the respondents was budget allocation. The management indicated that
the prepared budget by the management is met with a lot of criticism by the approving
government quarters hence it becomes too little to sustain the intended implementation. This delays implementation protects programs and other strategic ideas as planned by the organization. Other challenges identified include technology changes, the organization was found to lack IT experts and it’s of late that the organization is having some of best IT programs. Before the year 2010 the institution was run by manual programs or less innovational IT programs owned by in house staffs who were less experienced. The systems lacked common links that give timely reports. Responses also received by the researcher indicated that some managers lacked commitment which is a pre-requisite for strategic implementation success. It was also indicated by respondents that increased taxation had a negative impact on Strategy implementation in the way Government laws change and reduce the earning income of contributors.

For many years the contribution at NSSF remained at Kes 80 which was too little for any person to save for themselves. One of the managers noted that senior management did not give necessary time, attention and resources in planning, implementation of Strategy.
One of the respondent confined that while the CEO has a high commitment on strategy implementation through chairing the main strategy implementation meetings as well as encouraging training to key staff, it also emerged that many staff viewed strategy implementation process as to how much they personally could gain from it hence killing the implementation spirit. It also was indicated by some respondents that the implementation was fairly impacted by difficulties in measuring non quantifiable work, poorly stated performance indicators always surfaced in most areas as implementation took place. This always brought about delays in filling departmental reports, due to this kind of confusion in the real performance indicators it was found impossible for the right organizational objectives to be met.

Due to bad reputation, bad publicity and political interference the strategy manager confined that NSSF has found itself in situations where they could not present new products to their clients. An example is where the new law recently passed to increase contributions by contributors from Kes 200 to Kes 1080 a month has been met by numerous court cases. This has not been initiated by contributors but by selfish employers who find it hard to contribute an equal amount to their employees. The Kenyan culture has all the way been to mind about our self but not our brothers, sisters or neighbors. The Government was also cited as another big challenge in strategy implementation at NSSF in that as laws are passed for every working employee to be a contributor to their social security kit none of the Government ministries has ever remitted any contribution for their employees. This shows non commitment by the Government to the laws they pass in the House.

The respondents also indicated that all managers involved in strategic implementation should be committed to the process. The result of this study reflect that the
respondents viewed all the conceptual factors discussed by the study in chapter one, viz a viz, the strategy making process, resource allocation, top management commitment, programs both human and ICT as well as effective leadership as critically important for effective strategy implementation. The respondent further pointed out that periodic evaluation, reviews of the firm strategy in line with changing environment incorporating lessons learned in previous years was healthy. This ensures that the firms’ strategy remains dynamic with the growing needs of the customer.

The responses showed that to keep in phase and in order to mitigate the resource challenges the organization need to maximize performance and roll out the initiative with enough resources. Competitiveness and breakdown of monopoly like business structure was viewed as a solution to NSSF problems of many years. The development of free market where RBA comes into regulate and supervise the pension sector allowing so many other players in was good and could improve the service provision within the sector. More regulations to be encouraged which will provide clear ownership structure keeping government interference at bay with NSSF operations. The new Act Cap.45 also will improve collections to the advantage of the customers.
4.5 Discussion

Literature review in chapter two pointed out some reasons as to why strategy implementation has been found to be a challenge to much organization across the Globe. Okumu (2003) identified, market changes like IT programs, customer changing demand, lack of senior management support and inadequate resources as found in NSSF to be a common phenomenon in strategy implementation handles. His studies also found out that operating environment of an organization also may be a challenge to the implementation process. Lastly it’s very important for the implementation plans and processes as to how logistics of strategy implementations are organized and executed.

4.5.1 Comparison with Theory

This research addressed itself to three theories which are surrounded by principles like organizational ethics, peoples moral and values, rules routines as well as norms. Productivity and results as addressed by result based theory are some of practices that need to be looked into within the operations of an organization. NSSF as an organization has various competitive advantages it possesses when compared to the other players in the industry. These include its operations for a long time; hence compared to other pension players it should have built a good institutional ethics and working values. Due to long operational period, its scale of operation and the portfolio build overtime; it has an advantage of giving the best service to its customers.

The Result based theory talks about well build programs within an institution. NSSF for having been in operation for too long has all these programs. Institutional and stake holders theories are talking about behaviors in business operation for better services to customers as well as stake holder. NSSF should up-hold the same in its
corporate governance as an institution providing service to customers otherwise it will not be in line with the spirit of the theories. The result of this study is in agreement with theory on strategy implementation in that commitment by implementers, resource allocation and programs are vital elements in strategy implementation.

4.5.2 Comparison to Other Studies

While many studies have been done on strategy implementation, most of them have really concentrated on strategy formulations process. Okumu (2003) observed that obtaining employee commitment and involvement could promote successful strategy implementation. He also found that challenges like operating environment within and without the organization could pose challenges to strategy implementation. Result from this study also showed that internal environment at NSSF was a challenge that needed to be addressed. The findings of this study on the part of challenges facing NSSF in strategy implementations are completely the same as above. Alexander (1985) found that implementing a new strategy required several integrated components to develop a realistic strategy implementation. Several respondents pointed out the necessity of integrating various resources at NSSF as key.

The implementation phase of a project in many organizations is quite delicate because it is the phase that stands between the implementers results of the final objectives and the loss of time as well as loss of other valuable resources. It is the phase where the rubber meets the road and if mishandled then the final it’s an accident. It is at this point that I challenge other Researchers to pick up and research more on strategy implementation and the challenges there on to help organizations meet their objectives at this phase. This study do compare and agree with other studies that strategy implementation in many organizations is the key to success.
CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter presents the discussion, conclusion, limitations and recommendation made from the analysis of data collection as well as suggestion for further research. This chapter summarizes the finding of the study in relation to its two objectives. The first objective was to find out how strategy is implemented at NSSF and secondly to identify the challenges faced by NSSF in the strategy implementation.

5.2 Summary

The analysis of the data shows that good Strategy implementation at NSSF through support by top management, allocation of resources, new ICT Programs led to increased coverage, growth in registration (employer, employee and voluntary), increase in portfolio base of investment and payment of benefits. This was attracted to good Strategy implementation.

5.2.1 Strategy Implementation Process at NSSF

One of the objectives of the study was to determine how strategy is implemented at NSSF. From the results it was found that the commitment by top management, effective allocation of funds to strategy implementation process, engagement of new programs and systems, good organizational structure and good leadership led to setting of smart objectives as well as coming up with excellent performance contracting tools. The performance planning forms, corporate balance scorecards are cascaded from top level to the lowest level. Monthly quarterly and mid- ear monitoring of achievements were found to be the key to Strategy implementation at NSSF. Timelines for reporting was found to be adhered to by all departments and branches within the country.
The performance planning forms were found out to be tied up to every individual performance appraisal at the end of each year and in extension the remuneration of the staff. Training of all the staff to be efficient in operating the new programs that speed service delivery were observed to be done continuously within the organization. It was noted by the researched that the most important opportunity to improve the rate success of strategy implementation was the reward and incentives to the employee and managers found to be serious with strategy implementation process. When reward and incentives are tied up to successful implementation of strategies, managers come to see improved performance as a necessary and normal part of their jobs. In the absence of this the participants get demoralized, suspicious and lose the excitement of contribution.

5.2.2 Challenges Faced by NSSF in Strategy Implementation

Challenge faced by NSSF in strategy implementation was the second objective of the study. From the result it was found that difficulty to measure non qualification work, poorly stated performance indicators and delay performance indicators and delay in filling of departmental reports was due of the challenges that NSSF was trying to deal with. It was also found that non commitment to strategy implementation by some managers and staff was a big drawback to the process. While enough funds allocation was not found to be of major and serious factor in strategy implementation it was seen as a driving force at the same time.

From the results, economic challenges such as high inflation rate were also affecting implementation at NSSF. The high rate was seen to the provoking high wage demand from the employee especially when the implementation does not address salary reviews. Political interference and government regulation are also cited as challenges
to strategy implementation at NSSF. The last two challenge highlighted was under training to some cadre in the employment establishment as well as the organizational public reputation which made the beneficiaries and stakeholders lack trust with what NSSF mission was indented for. One of the sampled responses on the challenges as quoted by the managers “Budget constraints, lack of current technology, lack for training of the human resources and poor staffing are inadequate for strategic decisions”.

The strategic factor reflecting employees and management commitment to strategy implementation was cited by most saying willingness to put great deal of effort, willingness to co-operate, with each other and working in the Organization. Willing to receive guidance from seniors and willingness to spend maximum possible time in work related activities openness to new experiences and ideas were reported at high very important in strategy implementation. The managers also did point out that the organization should design effective reward and incentive schemes for motivating their people to contribute their best to the implementation process. In this context they explained that NSSF was too much interfered with by the political class even in the way remuneration to the staff was awarded, with a remarkable number of employees being closely reported to the political class, Board members and senior managers. In this scenario one of the manager noted that the strategy implementation to achieve success he affected employee must understand the relationship between performance and reward.

5.3 Conclusion
The success of organizations today depends on successful implementation of well conscience Strategies. strategy implementation require that the strategy, the organization, the people and their relationship together with their system programs to
be aligned in moving together for a common goal. In this context identification of right performance indicators, strategic factors/issue and assessments are of great importance. This study concludes that managers implementing strategies should never ignore economic forces, resources both financial and human. Commitment to the whole process by all the individuals brings together the above to succeed even in volatile environments.

The research result of this study paint a picture of importance to the strategy implementation phase. The respondents believed that organization should develop best strategies and be keen at the implementation stage; a poorly implemented strategy is an exercise in futility. It was pointed that the critical task of top management was allocation of resources, appointment of leaders to man the implementation and during the course of their execution.

**5.4 Recommendations**

The study recommends that National Social Security Fund should strive to engage activity based budgeting for strategy implementation to work effectively, 360 degree staff appraisal system and proper monitoring and evaluation system. As improved compliance and increased coverage continues, the organization should keep on focusing to result oriented activities. It further recommended that IT Programs and system to be embraced by the organization for efficient delivery of services to its customers as per the service charter. Top management commitment to strategy implementation through team work with all the stakeholders is a critical issue for NSSF strategy implementation.
Aligning the strategic plan with the activities and available resource is highly recommended for NSSF strategy implementation Process. Further recommendation to companies and not only NSSF is that Strategic Planning must be balanced between the internal working and external world in which the organization operates. However balancing these perspectives is not enough but also correct internal and external attributes must be analyzed and planned for. A permanent committee for strategy implementation process should be established by National Social Security Fund. The committee should include among other members of the organization, the best people with technical and conceptual skills. This committee should endeavor to look at activities which are not compatible with organizational processes and see how rationalize them.

Management training, on evaluation and controls of strategy implementation processes to be prioritized and emphasized. The information systems recently developed by the organization should include a report features that provide performance status for each department and branch on a regular basis. The immediate mandate and responsibility of the proposed committee should be to coordinate and implement activities that relate to development of a completely integrated information system and maintenance of ISO certification. Benchmarking should be used as a tool to measure the company success in strategy implementation, evaluation and controls.

5.5 Limitations of the Study

This study was carried out at the NSSF Headquarters since all the other Branches could not be visited due to limitations in time and other resources. Other limitation of the study included difficulty in accessing the respondent due to their busy schedules which allowed minimal time with them during interviews.
Since this a case study at NSSF, the results cannot be fully generalized to a wider population. The conclusion drawn may only apply to the organization alone and not to all the organization due to different environmental backgrounds. Also there were limitation of measurement which are common to social researchers, this include respondent’s perception charging overtime and across different individuals. The responses were based on judgment of respondent which is subjective.

5.6 Suggestion for Further Research

Areas of further Research could be the relationship between ISO certification process and Strategy Implementation. This could be for the reason of knowing how ISO Certification impact on Strategy Implementation Process. Another case study on the same topic can be done in different organization so as to compare how strategies are implemented elsewhere.

Lastly some research could be done on the relationship between a well implemented strategy and how profit and sales increases or rather what we can call contribution parameters at NSSF. The contribution part being dependent variable controlled by increased Registration of members. This increase in members and employer has been the backbone for NSSF compliance and contribution factors.
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APPENDICES

UNIVERSITY OF NAIROBI
SCHOOL OF BUSINESS
MBA PROGRAMME

DATE: 31/8/2015

TO WHOM IT MAY CONCERN

The bearer of this letter ..... [Signature: Geoffrey Munge Mwende]
Registration No. ..... D8172696/2012

is a bona fide continuing student in the Master of Business Administration (MBA) degree program in this University.

He/she is required to submit as part of his/her coursework assessment a research project report on a management problem. We would like the students to do their projects on real problems affecting firms in Kenya. We would, therefore, appreciate your assistance to enable him/her collect data in your organization.

The results of the report will be used solely for academic purposes and a copy of the same will be availed to the interviewed organizations on request.

Thank you.

[Signature: Patrick Nyabuto]
MBA ADMINISTRATOR
SCHOOL OF BUSINESS

31 AUG 2015
Appendix I: Data Collection Instrument

Interview Guide

PART A: Participant details

1. Name (Optional)..............................................
2. Designation ......................................................
3. Department ....................................................
4. Period in the Position .................................
5. Period in the Firm .................................

This interview guide has been prepared for the sole objective of this academic study. It seeks to establish how various resources have affected and impacted on strategy implementation at NSSF. The information given will be treated with utmost confidentiality.

PART B: Strategy Implementation

1. Do you know if NSSF has a strategy implementation team Yes/No .............................................
2. Are you part of the team that does strategy implementation at NSSF? .............................................
3. How is strategy implementation done at NSSF? Explain?
4. What are the challenges facing the strategy implementation team?
5. In your own opinion do you think there are resources allocated for strategy implementation Yes/No .............................................
6. Explain how resources both human and financial do affect strategy implementation at NSSF?
7. In your opinion is NSSF management committed to the organization strategy implementation?

8. Does NSSF have a performance appraisal mechanism for achieved targets of strategy objectives? Explain

9. How does the political interference impact on the strategy implementation?

10. What do you think are some of the best practices that might help at the phase of strategy implementation?