

**Adoption of Electronic Records Management Systems in Managing SACCOS Records  
A Case of Wazalendo, Umoja and ELCT ND SACCOS in Kilimanjaro, Tanzania**

**By**

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**Abstract**

Training on records managements is an important factor that could raise awareness and influence the use and adoption of Electronic Records Management Systems (ERMS) in SACCOS. The main objective of this study was to assess the adoption of Electronic Records Management Systems (ERMS) in managing SACCOS' records. The study used Wazalendo, Umoja and ELCT North Diocese Saccos in Kilimanjaro found in Tanzania as a case study.

Specifically, the sought to:

- Examine the factors affecting the adoption of ERMS.
- Assess availability of IT infrastructures that support the adoption of ERMS in SACCOS.
- Examine the skills of staff essential in the application of ERMS in the selected SACCOS.

The theory which was adopted in this study is Diffusion Theory of Innovation which was developed by Rogers in 1995; the theory clarifies that adopters might be referred to as individuals or institutions. In the context of this study, adopters refer to Managers from SACCOS and individuals who have top authorities to make changes in their SACCOS. This theory was also supported by Records Life Cycle which explains the life span of records from its creation up to final disposition.

The study used cross sectional research design since it allows data collection for multiple variables from a representative sample with varied characteristics. In order to achieve the main goal of this study, the study used mixed methods design with both qualitative and quantitative techniques. The adoption of a combined approach meant to accommodate the limits of any approach. Hence the mixed methods approach employed in this study helped the study to make a detailed description, deeper understanding and insight on the issues related to the adoption of Electronic Records Management Systems (ERMS) in managing SACCOS' records.

Generally, the core assumption of using the mixed methods approach was that, it strengthens the findings and inferences made to understand a social phenomenon thoroughly than the use of a single approach. Thus, this study adopted an exploratory design as a type of mixed-methods approach which was associated with a methodological triangulation to get prior insight on the issues related to adoption of Electronic Records Management Systems (ERMS) in managing SACCOS' records.

Moshi Municipality in [Kilimanjaro region](#) was a study area. Moshi Municipality was selected because of its long-established history of hosting co-operatives in Tanzania since 1925 when the Kilimanjaro Native Planters' Association was founded. In addition, the three SACCOS under review, namely ELCT ND, Wazalendo and Umoja, were purposively selected because they have a long history in issuing loans to the majority of people who are massively engaged in different business activities such as selling phones and foods products hence. For example, the ELCT ND SACCOS was registered on 27th July 1995.

The sampling frame for this study involved all staff and members who were drawn from the three SACCOS. Thus, a total of 97 of staff and members of the SACCOS were sampled. Random and purposive technique for selecting respondents were applied. Random sampling was employed so that every individual in the population had an equal chance of being drafted into the sample so as to avoid bias. Lottery technique was used where a list of members' names was clustered into women and men so as to balance gender and then their names were randomly taken by ticking numbers roughly so as to get 29 members from Wazalendo, 29 from Umoja, 29 from ELCT SACCOS.

The study also employed purposive sampling to get ten (10) key informants, who were well-informed on the issues regarding the adoption of ERMS in managing SACCOS' records. The key informants included all managers who are part of decision makers. The primary data was gathered through a combination of methods (triangulation) including questionnaires, key informant interview where semi-structured face to face interviews was applied and supplemented by observation. Secondary data sources were obtained from the SACCOS' manuals, reports, library materials, Internet and others were consulted from Institute of Continuing Co-operative Education 'ICCE' at MoCU.

IBM Statistical Package and Service Solutions (SPSS, version 22) was used to analyse data. Thus, descriptive analysis including frequencies and percentages were calculated to produce quantitative data derived based on the objectives of the study. The results were presented in tables, figures and bar-charts. Qualitative data were collected using interviews and then the descriptive content analysis approach was used to analyse findings obtained on the given arguments from the respondents.

The study revealed that;

- Factors such as limited financial resources, reluctance to accept new technology, unreadiness of staff, limited availability of IT infrastructures and lack of commitment/willingness of top managers to accept the new system had a significant effect on the adoption of ERMS. Even more specifically, the study findings show that poor financial resources, lack of IT and records management personnel, presence of few qualified records managers and lack of enough modern IT infrastructures, and lack of willingness or poor commitment of top managers to support the ERMS project in SACCOS, obsolescence of ICT equipment, lack of skilled personnel in operating ERMS systems and dependency on external expert were major challenges facing SACCOS under review in adopting Electronic Records Management Systems. However, the study findings indicate that, the selected SACCOS largely lacked a policy that supports the adoption of ERMS. Indeed, the results show that 55 (63.2%) of the 87 respondents agreed with the statement that they lacked an ERMS-friendly policy.
- One of the three SACCOS recognises the importance of integrating their ERMS with IT infrastructure so as to smoothen operations in a proper way; however, other SACCOS seemed to have no experience with adopting the ERMS, hence continued over-relying on IT and traditional methods to manage their records. Specifically, the findings show that, only ELCT ND SACCOS has adopted the ERMS and had already integrated it with the IT systems. The other two SACCOS Wazalendo and Umoja lacked ERMS adoption hence, depend on the use of both traditional systems of managing records and, at the same time, utilising computer applications and other IT systems to manage their SACCOS. Based on the IT infrastructure available at the SACCOS to support ERMS, the study

found that computers, scanners, computers, scanners, printers, fax machines were the only IT infrastructures available in SACCOS to support ERMS.

- The majority of staff who are working in the SACCOS under review were largely being deployed to work as records personnel for keeping SACCOS records without having any background skills and training related to records management. Moreover, the study findings show that only few staffs were assumed to be records personnel simply because they had attended a single short-term course on managing records. Thus, the degree of awareness on the use of ERMS particularly among records managers was low.
- The study findings were further revealing that, problems associated with poor financial resources, IT personnel, few record managers and lack of enough modern IT infrastructures, lack of willingness of top managers to support the adoption of commitment of top managers as factors and obsolescence of ICT equipment, lack of skilled personnel in operating ERMS systems, dependent on external expert were observed to be a major challenges facing SACCOS in adopting Electronic Records Management Systems.

## **Conclusion**

The adoption of ERMS in SACCOS in Moshi Municipality, Kilimanjaro region, cannot be significantly achieved and maintained without the will and commitment of the top SACCOS managers. As such, these managers need to have a positive attitude towards accepting new innovations such as ERMS as part of efforts aimed to enhance performance in managing SACCOS' records.

## **Study recommendations**

- Managers and other stakeholders in Wazalendo, Umoja and ELCT ND SACCOS should ensure that, they are fully committed to accepting and influencing their SACCOS to adopt the ERMS so as to increase their performance in managing records.
- Top management need to have a positive attitude towards allocating enough funds in the adoption of ERMS. The study also recommends that, the availability of IT infrastructure in Wazalendo, Umoja and ELCT ND SACCOS that are supportive of ERMS adoption should be a matter of priority.
- Regarding the skills of staff essential for the application of ERMS in the selected. The management of SACCOS should provide training and raise awareness towards the use of ERMS. Specifically, there is a need for Wazalendo, Umoja and ELCT ND SACCOS to train their staff on the importance of adopting ERMS so as to enhance their performance in managing records.

