

EMPLOYEE TURNOVER AND REFORM IN RWANDA SOCIAL SECURITY FUND

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By:

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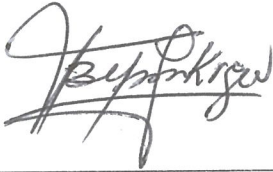


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"This thesis is my original work and has not been presented for a Degree or any other academic award in any University or Institutional of Learning".

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"I confirm that the work reported in the thesis is carried out by the candidate under my supervision."

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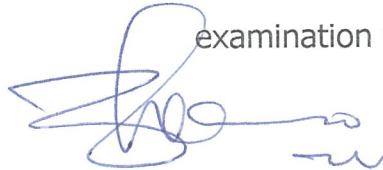
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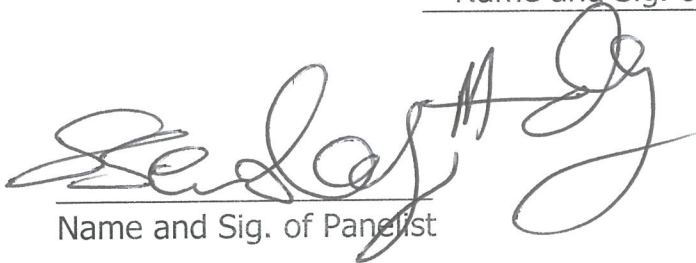
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APPROVAL SHEET

This thesis entitled "Employee turnover and reform in Rwanda Social Security Fund" prepared and submitted by KARANGWA HABIMANA BENOIT in partial fulfillment of the requirements for the degree of Master of Business Administration has been examined and approved by the panel on oral examination with a grade of PASSED.

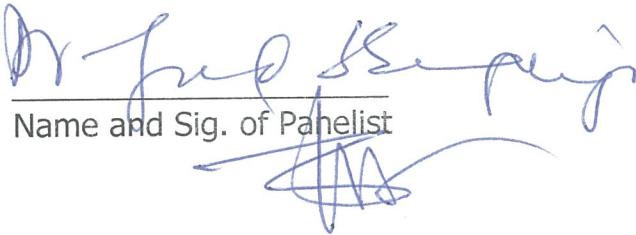


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Grade: _____

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DEDICATION

To late Faustin Rwigema for his unforgettable encouragement and financial support that enabled me to pursue my masters Degree.

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The researcher wishes to express his gratitude to the Almighty God for having guided him to reach the final stage of my study.

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“Thank you and God bless”

ABSTRACT

The purpose of the study was to establish the relationship between employee turnover and level of reform in Rwanda Social Security Fund. The specific objectives of the study were; to determine the profile of the respondents; to determine the level of employee turnover, to determine the extent of reform in Rwanda Social Security Fund and; to establish significant relationship between level of employee turnover and extent of reform in Rwanda Social Security Fund.

Different theories were used and analyzed to make deeper understanding of the study variables in the literature. The study used correlation design and SLOVEN's formula was also used to determine a sample size of 109 respondents from a population of 150 and the sampling was done by the use simple random sampling. The study used Self administered questionnaires as research instrument and validity and reliability of instrument was ensured using Content validity Index. Ethical and logistic considerations of research were ensured and both qualitative and quantitatively were used to analyze data using statistical techniques such as mean and Pearson correlation matrix and regression analysis.

Findings indicated that level of employee turnover in the organization was low at an overall mean value of 2.49, extent of reform in the organization was also lowly rated at mean value of 2.37. Findings also indicate negative significant relationship between level of employee turnover and extent of reform at ($r = -.104$, $P < .282$) at .05 level of significance. The study concludes that level of employee turnover has no influence on the extent of reform. Thus the study concluded much as there is negative significance between the study variables, there is still need to retain professional and experienced employees.

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LIST OF ACRONYMS AND ABBREVIATIONS

CVI	Content Validity Index
SAQs	Self Administered Questionnaires
SPSS	Statistical Packages for Social Sciences

CHAPTER ONE

THE PROBLEM AND ITS SCOPE

Background of the Study

Since the promulgation of the first model of employee turnover by March & Simon (1958), investigation in to the various aspects of employee turnover has attracted the interest of various scholars.

Morrell, Clarke & Wilkinson (2004) believe that assuring access to quality public services depends on the ability of public sectors or institutions to retain qualified, skilled and experienced staff. In the scholars recommendation, he noted that predicted severe shortages in this regard, and an increasing demand for public services has enabled the retention of experienced, qualified staff as a priority for public organizations in developed countries. This has been based on research findings that high staff turnover has a negative impact on the organizations capacity to meet local people's needs in country and endangers provision of quality service.

Study on level of turnover in Africa especially in public sector indicates that turnover of medical officers, administrators, accounts personnel, secretaries; caterings staff among others is usually high. High employee turnover has been shown to have a negative impact on the organizations capacity to meet public needs and provide quality services (Lloyd and Nigro, 1984).

In similar way, Griffeth, Hom, & Gaertner (2000) also established that staff turnover is costly; it reduces the effectiveness and productivity of an organization and decreases the quality of service rendered to patients. This view was also supported by Hackman and Greg (1976) establishes that there is a high rate of turnover among highly qualified, skilled and experienced public servants

in Ghana. In affirming their position regarding turnover levels in Ghana, the Golden, and Lucio (2005) indicated that from 1998 to 2002, Ghana public sector lost over 400 medical staff, 300 professional accountants, and about 300 secretarial, 300 statisticians and 200 catering staff. The 2002 data on Public sector officers indicated that, Ghana still needed over 1,000 new employees to establish effective service delivery to citizens.

Another study also stipulated that high turnover rates for public sector workers require the many African Governments spend scarce resources for training, retention and recruitment of these qualified personnel, leaving considerably fewer resources for more direct aspects of public service delivery. In a free and competitive job market, employees will periodically assess alternatives through highly visible advertising, movement of acquaintances or informal communications. Thus it is important that an organization assesses how it is evaluated relative to other employers in the job market (David, 2002).

Brian and Sahr (2004) also articulated in his study that since African governments are not the major employer of persons holding certificates in the various disciplines of accounting, statistics, administration/ secretary ship, catering and the like, the level of employee turnover tends to be high. The high level of employee turnover in African countries tends to high because the job market and alternatives outside the government's establishments are more competitive and attractive. Hence, most of these personnel with professional qualifications in government sectors prefer to switch to privately owned organizations to be fully employed by government institutions where their knowledge and skill in their chosen profession is under utilized as they do practically the something all the time and over the period becomes boring.

Rwanda like any other African country has been experiencing high level of employee turnover especially in public sector (European Commission, 2006). This

greatly affected service delivery to the poor peasants since they could not afford to get services of those highly skilled and experienced staffs that have drifted to the private sector.

It is therefore because of this that this study investigated and established the relationship between the employee turnover and public sector reform while taking Rwanda Social Security Fund as a case study. Rwanda Social Security Fund was chosen for the study due to its large population of public service professionals and data on staff are effectively managed. Hence, the results of the study were used as a fair representation of organizational climate and turnover issues in Rwanda Public Sector.

Problem Statement

There is high employee turnover in Public Sector in Rwanda. This was indicated in the report by World Bank and IMF (2006). This report was based on compilation of reports on employee turnover from the year 2000-2009. According to this report, majority of the highly skilled and experienced employees in Rwanda Public Service leave the sector. Different factors have been attributed to this cause. Employee turnover in the country has greatly challenged the performance of public sector and implementation of reforms in the sector since those capable of planning, establishing and implementing public sector reform agenda tend to leave sooner than expected hence affecting the progress of the Millennium Development Goals (MDG) of eradication of poverty and improving service delivery to citizens through skilled human resource.

Additionally, many studies that have been carried out are related to turnover and performance, causes of employee turnover, costs of employee turnover, organizational influence on turnover and most of these studies were done in Western Countries such as Europe, America and other African Countries

but none on Rwanda Social Security Fund. Therefore, there existed a gap in knowledge to be filled which this study was designed to fill.

Purpose of the Study

To establish how employee turnover affects reform of Rwanda Social Security Fund.

General Objective

To correlate employee turnover and reforms in Rwanda Social Security Fund.

Specific Objectives

This research was guided by the following research objectives:

- i) To find out the profile of respondents in terms of gender, age, highest education qualification, position in the organization and length of service in the organization.
- ii) To determine the level of employee turnover in Rwanda Social Security Fund.
- iii) To determine the extent of reform in Rwanda Social Security Fund.
- iv) To establish if there is significant relationship between the level of employee turnover and the extent of reform in Rwanda Social Security Fund.

Research Questions

This study sought to answer the following questions:

- i) What is the profile of respondents in terms of gender, age, highest education qualification, position in the organization and the length of service in Rwanda Social Security Fund?

- ii) What is the level of employee turnover in Rwanda Social Security Fund?
- iii) What is the extent of reform in Rwanda Social Security Fund?
- iv) Is there a significant relationship between the level of employee turnover and the extent of reform in Rwanda Social Security Fund?

Research Hypothesis

There is no significant relationship between the level of employee turnover and the extent of reform in Rwanda Social Security Fund.

Research Scope

Geographical scope

This study was carried out in Social Security Fund head office in Kigali, Rwanda. The study considered only Social Security Fund headquarters in Kigali, for this study because of limited time and resources for this study and ability of the organization to properly keep data concerning different issues regarding its employees and aspects regarding reforms.

Theoretical Scope

This study operated within the Equity theory of Adams, (1965). Equity theory emphasizes that pay satisfaction is caused by feelings regarding the equity of one's pay. This theory was preferred for this study as satisfied employees tend have the feeling of staying in the organization hence making them focused and develop innovative and inventive skills that aid reformation and transformation in service delivery and new products.

Content Scope

The study particularly investigated the relationship between employee turnover and reforms in Social Security Fund, Rwanda. In the process of establishing the relationship between the variables, the study also investigated

levels of employee turnover in the public institution and extent of reform in the institution in the last four years that is, from 2006 to 2009.

Time Scope

The study on the relationship between employee turnover and extent of reform in Rwanda Social Security Fund was carried out in a period of seven months. It all started with the selection of the topic and definition and understanding of the main study variables in April 2011. In May 2011, the background of the study was established and literature was also reviewed to give proper understanding of the study variables. Then, in June 2011, research proposal was done and instruments and designs for data collection and data interpretations were all established. Data collection was done in July 2011 and towards the end of July 2011, organization and coding of data was done with the help of SPSS. August 2011 was the time for data analysis and followed by editing of the work. In September 2011, more editing was done and in the same month, the researcher submitted the final work for approval.

Significance of the Study

The findings in this study could give useful information to Public Service Commission of Rwanda and police makers on how to develop employee retention strategies and develop desirable working environments and benefits for professionals in public sector so as implement reforms in public service delivery.

This research might also enable the management of Social Security Fund Rwanda and the government of Republic of Rwanda to take holistic view or bigger picture on the causes or origins of employee turnover and its effects to public service delivery and direct resources and attention towards them.

This study could also be useful to different stakeholders of Public Service Commission since it helped to illustrate, clarify and understand both the employers and employees on what organisation expectations' are and what they

needed to do. This would enable them to work together for their own benefits and the benefit of the organisation.

This research also added something special to the literature. It is true that many researchers have been done on employee turnover but little was done especially in relation to reform in public service. Since this research tackled the two sides and found significance difference between the two variables in the case of Rwanda Social Security Fund, the researcher believes that it provided something new.

The study might also help the government of Republic of Rwanda to develop strategies to curb the brain drain phenomenon in that sector. This will encourage experienced and professionals to be retained so as improve on service delivery in the public sector.

Operational Definitions of Key Terms

Employee Turnover: In this research, employee turnover is regarded as the rate at which an employer gains and loses employees. In this case, aspects of how long employees tend to stay or the rate of traffic through the revolving door will be of the concern in this study. If an employer is said to have a high turnover relative to its competitors, it means that employees of that company have a shorter average tenure than those of other companies in the same industry.

Public Sector: Public Sector in this research is referred to as the state sector or part of the state that deals with the production, delivery and allocation of goods and services by and for the government or its citizens, whether national, regional or local /municipal. In this case the sector is funded by the state and the delivering organization generally has no specific requirement to meet commercial success criteria, and production decisions are determined by government.

Reform: In this research, reform means to put into a new and improved form or condition; to restore to a former good state, or bring from bad to good; to change from worse to better; to amend; to correct; as, to reform a profligate man; to reform corrupt manners or morals. It may mean policies and innovations and inventive in the public sector.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

Concepts, Ideas, Opinions from Authors/ Experts

This chapter reviewed literature related to the subject of the study with the objectives in the view of different concepts, ideas, opinions from authors and experts. This was done to enable deeper understanding of the study variables that are employee turnover and reform especially in public sector. This based on the study objectives and questions.

Level of Employee Turnover in Public Sector

Skabelund, (2009) used correlation analysis to investigate level of employee turnover among skilled and experienced professionals. Their findings indicated that job satisfaction and performance constraints among in public sectors made 30 percent of skilled and experienced doctors and nurses in Ghana quite for private sector and foreign opportunities. Study by Maertz, & Campion, (1998) also supported Skabelund, (2009) view by indicating that the variables such as job satisfaction and performance constraints in public sector make significant contributions to the predictions of turnover intention among many skilled and experienced civil servants.

Meyer, Herscovitch, and Topolnytsky (2005) also noted that due to increasing number of private organizations with fair terms and conditions for experienced and professionals in developing countries widens job market for those public servants working under tight conditions. The scholars therefore believe that the more private organizations emerge, the higher the level of employee turnover in public sectors. In this regard, job market in private sector with fair terms and conditions is being directly linked to high level of employee turnover in government sector.

Dick, Christ, Stellmacher, Wagner, Ahlswede, & Grubba, (2004) also shared similar view with Meyer, Herscovitch, and Topolnytsky (2005). They noted that availability of job opportunities and economic prosperity in private sector has left the public sector empty handed of many skilled and experienced staff in the last few years. This suggests that the level of turnover in public sector has been noted to be higher than that in private sectors especially in terms of professionals.

Additional study in U.S on employee turnover level revealed that level of turnover in public service sector was still higher than that in private sector although significant improvement had been achieved. Study for the period of December 2000 to November 2008 for example indicated that the average total monthly turnover of some private sectors selected was 3.3% while that of some public sectors was still 6.1% (Costello, 2009). The high rate of turnover rate in government sector in the case of some sectors was also supported by studies by IEG (Independent Evaluation Group) (2007) for 2001-2006. This study established that the annual turnover rate for all public sectors averaged 39.6% before seasonal adjustments, and that of public leisure and hospitality sector experienced an average annual rate of 74.6% which all were said to be higher than that in private sector.

When accounting for the costs (both real costs, such as time taken to select and recruit a replacement, and also opportunity costs, such as lost productivity), the cost of employee turnover to for-profit organizations. Maertz, & Campion, 1998) indicated that many private and profit making organizations have cut down their level of turnover in skilled and experienced staff by over 60 percent. Dove, (2002) also reveal that the public sector has failed to cut down turnover rate since there is high level of bureaucracy in the sector especially in policy and decision making. This suggests that the level of turnover rate in public sector is still high as compared to private sector.

Using an example from the public health care industry, Griffeth, Hom, & Gaertner, (2000) calculated that the cost of replacing 288 employees per year (in a hospital with 200 beds employing 1200 persons with a turnover rate of 2% per month) was \$2,888,295.52 when all sources of costs were analyzed. Moreover, a recent Business Week (1998) study estimated that the replacement costs alone are over \$10,000 for about half of all jobs and approximately \$30,000 for all jobs. These estimates highlight the considerable costs that can be associated with turnover. This statement alone suggests that the level of turnover has been high and public sector has been losing a lot of money.

Extent of Reform in Public Sector

Brumby, (1999) regarding level of reforms in public sector indicates that the sector is defined by a culture of stability, where change is rarely initiated and embraced. When change does occur, however, resistance from long-time employees can be detrimental to the efficiency of a department or an entire agency. Long-term employees are also at risk of becoming uninspired and disengaged because of tremendous red tape and repetitive activities. This means that the level of reforms in public sector is still low as compared to the private sector in terms of policy and innovations and incentive.

While investigating the level of reforms in government sector in the case of United States, World Bank Draft Report, (2001) indicated that the public sector of US has been lagging behind the private sector. However, the author noted that through president Obama's memorandum of improving the federal recruitment and hiring process, the government recruitment competitiveness has become comparable with the private sector right in the process and technology. Bird, , and Milka (1992) indicated that due to complex political and sequencing issues in public sector, identifying the prerequisites to achieve the objectives, focusing on the basic reforms initially, and being realistic about the time it takes to get significant results has been a great challenge. Bates, (2001) in his part blamed failure to prioritize policies to curb corruption efforts as a reason for low

pace of reforms in service delivery and innovations in the sector. The researcher accepts this finding since a lot of fund meant for development in various public sectors is being either embezzled or mismanaged and no or little action is taken to recover such money. This suggests that if public sector is to build system to reduce the opportunities for corruption, then massive transformation and reforms would be achieved.

In illustrating the level of reforms in the public sector, Jan-Erik (1995) noted that due to failure of many governments to strengthen the civil service and administrative components, the public sector reform has greatly been affected. In the scholars' recommendation, he lamented that efforts should be made to provide better frameworks and indicator sets for quality of civil service geared towards high reforms in the sector. Findings by Morrell, Clarke & Wilkinson (2004) also noted that difficulties of civil service reform have led many employees abandoning the sector.

The public sector is the largest spender and employer in virtually every developing country and it sets the policy environment for the rest of the economy (Brian and Sahr (2004). However, the scholar indicated aspects costing reform in the sector insufficient transparency and accountability. According to the scholar, if transparency and accountability are ensured, effectiveness and efficiency in service delivery will be manifested and this can contribute to contribute to development.

Studies carried out in some countries on the level of public sector reform indicated that countries such as Cambodia, Honduras, and the Republic of Yemen were successfully in embracing personnel management reforms, such as merit-based recruitment and promotion, to improve performance and counter patronage-based systems (World Development Report 1983). However the countries still failed to put in place reforms in some of the urgent issues like salary adjustments that has increased employee turnover.

The frequent failures of reforms in many government sectors seem to reflect lack of a coherent strategy and of clear diagnostic tools to address civil service (Renzio, and Dorotinsky, 2007). Testa, (2008) somewhat also accepted the view of Renzio, and Dorotinsky, (2007) in his study as indicated that low levels of reforms in civil or public sector is as a result of inherent political difficulty and weak diagnostic work of many government officials hence affecting success in sector management reforms.

Relationship between Employee Turnover and Public Sector

Factors leading to high level of turnover have been linked with employees' psychological empowerment and independence. Study by Morrell, Clarke & Wilkinson (2004) for example noted that autonomy satisfaction that is among the strongest satisfaction correlates with turnover and organizational transformation in recent research. This means that if employees are completely independent and empowered to perform their duties, they will achieve job satisfaction hence making contributive roles in planning, establishing and performing different roles spearheading reformation in the organization.

Hackman, Greg (1976) shared a similar view with Morrell, Clarke & Wilkinson (2004) and believes that since there is limited level of empowerment and independence of employees in the public sectors in developing countries, many of the highly experienced and skilled professionals tend to plan and leave the organization hence disregard the renaissance of reformation in the sector. This therefore asserts that there is a significant relationship between employee turnover and reform in public sector.

Studies on high level of employee turnover also conceptualized since there is relatively high level of employee turnover in government or public sector, the perception of integration into the organization or institution and presence of a collegial environment is never in them. Studies by Costello, (2009) for example

support a positive relationship between group cohesion and retention and organizational transformation or reformation. This means that employees who are properly integrated, stable and satisfied with the organization they work sacrifice their personal time and efforts to work for the transformation and reformation of the institution unlike employees in organization with high rate of employee turnover.

Bates, (2001) in a similar way reported that private organizations tend to develop trust, recognize and reward the work done by their skilled and experienced professionals, something that rarely occurs in public sector. Bates, (2001) therefore concludes that developing trust, recognizing and rewarding skilled and experienced professional encourages employees to work harder and make decisions that enhance transformation and service delivery.

Gill, (2000) also carried studies on employee turnover and found out that the rate of employee turnover among skilled, experienced and professionals tend to be higher in public sector than in private sectors. The scholar attributed this to job stress that he also called as burnout or overwhelmed. Renzio, and Dorotinsky (2007) in their part lamented that employee burnout occurs when the work environment adversely affects a workers ability to manage or give effective service. In his deeper explanation, the scholar indicated that in organizations with high level of skilled and experienced professional turnover like in public sectors, cases of burnouts tend to increases and as it increases, employees become less satisfied with their jobs become reluctant to work towards the transformation of the institution and are more likely to leave. However, An Economic Report (1994) indicated significant negative relationship between employee burnout and organizational reforms among those working in home healthcare.

Investigation between organizations with high level of employee turnover and those with low employee turnover was done by McNeese-Smith (1999). The findings regarding organizational reforms indicate that employees working in organizations with high level of employee turnover have less focus towards organizational development and transformation than those working in organizations with low employee turnover. In giving supporting evidence to his finding, the scholar noted that the effects of salary, benefits and promotion on retention have in the past been considered to be so minimal in organizations with high level of employee turnover as compared to those with low level of employee turnover.

In recent study by Brian and Sahr (2004), it was also found that administrators' perceptions, salaries and benefits in organizations with low level of employee turnover tend to be high, giving them the mandate to be more innovative and inventive hence transforming the institution they work in. Similar data by Golden, and Lucio (2005) suggested that employees in organizations with high employee turnover have minimal contribution to the growth and development of the organization as compared to those in organizations with low employee turnovers.

Studies also indicate that due to high competition among private organizations, they tend to avoid cases of high employee turnover by offering career development and life- long learning activities to their employees Lloyd (1984). Bates, (2001) also supported Lloyd's (1984) view pointing that career development and life-long learning activities adds onto the professionalism of the organization and enables the staff be more innovative, inventive and creative hence aiding transformation and reformation; and development of new products and programs that suits people of all kind. European Commission (2006) also noted that dissatisfaction with promotion and training opportunities are common issues in organizations with high levels of employee turnover and asserts that

this has stronger impact on creativity, resourcefulness of employees hence affecting reformation in terms of service delivery and creation of new products and systems.

Multivariate analysis of data collected by Maertz, & Campion, (1998) in a longitudinal survey on level of reforms among organizations also indicated that level of reforms in service delivery and product development were commonly observed in private organizations and job satisfaction was generally high in those organizations and they had low employee turnover. The researcher attributed high perceived interest in ones career development and feelings of being valued; effective communication skills, high promotional opportunities, high decision latitude and retention as factors influencing employees work harder for the success and growth of the organization.

Theoretical Perspectives

This research report is based on concepts of equity theory (Hackman, and Greg (1976). Equity theory emphasizes that pay satisfaction is caused by feelings regarding the equity of one's pay. This means that an employee formulates a ratio of outcomes (including pay) to inputs in his organization and then compares to the outcome / input ratio of some referent source. If an employee's pay (in public sectors) is perceived to be less than another's (in other private sectors either internal or external), feelings of being inequitably underpaid may ensue. This kind of feeling tempts employees (in government sector) lose focus on transforming or making reforms in public organization but think of under working themselves as well as looking for other better opportunities elsewhere.

Brumby, (1999) offers a similar approach suggesting that pay satisfaction or dissatisfaction is a function of discrepancy between what one feels one should receive and how much one does receive. The author indicates that pay

dissatisfaction is sufficiently common that a finding of a lower rate of satisfaction with pay than with other job components can be anticipated, and even predicted Brumby, (1999). Reported consequences of pay dissatisfaction include a variety of unwanted employee behaviors such as turnover, absenteeism, willingness to strike, and lowered job performance hence undermining transformation or working towards organizational reforms (Dove, 2002).

Meyer, Herscovitch, and Topolnytsky (2005) also assessed the pay satisfaction of blue- and white-collar employees in a public sector organization. Pay satisfaction was found to be significantly predictive of both absenteeism and turnover, though the strength of the relationships was not particularly large. Maertz, & Campion, (1998) used pay satisfaction to predict turnover intentions and actual turnover among sales representatives. They concluded that pay has an impact on turnover only through its effects on pay satisfaction which, in turn, impacts turnover only through its effects on turnover intentions.

This theory has been chosen to be appropriate for this study since it links pay satisfaction to absenteeism, willingness to strike and lowered job performance. Public sectors being well known for lower employee payments are caught up amidst such confusions and makes employees not thinking of laying appropriate plans for reformation in such organizations hence leaving the organization in stagnation in effective service delivery and customer or beneficiary satisfaction.

Related Studies

Critical analysis of employee turnover and work satisfaction proved that employee satisfaction is an important concern for organizations (Skabelund, 2009). In detailed analysis, the study had a proven relationship between satisfaction and firm performance. This suggests that if employees are satisfied

with their jobs, they get inspiration to be hardworking, innovative and inventive that encourages firm performance.

Additional study whether employee turnover has negative impact (when skilled and experienced employees leave) or positive impacts (when less productive staff members leave) was also done (Costello, 2009). The finding and conclusion in this regard showed that employees who were satisfied with their job terms and conditions stayed in their jobs and worked for better transformation and reformation of the their organization hence enhancing organizational performance. A conclusion was also drawn that employees who had consistently strong dissatisfaction with their job were reluctant to work for transformation and reformation of their organizations.

Analysis on impact of turnover in the case of Maryland Campus indicated that the impact of high turnover among experienced professionals had a statistically negative impact on employee performance and the institutions as well (Dick, Christ, , Stellmacher, Wagner, Ahlswede, & Grubba, 2004). In deeper explanation, the study found that many professionals who had the verge to leave the institution were reluctant to contribute to the decision making aiming at developing the institution and were reluctant to design new courses that fit the socio-economic changes in the world today.

As it can be seen from the literature, most of the studies cited were done in Western Countries such as Europe, America and other African Countries but none on Social Security Fund, Rwanda. Therefore, there exists a gap in knowledge to be filled which this study was designed to fill.

CHAPTER THREE

METHODOLOGY

Research Design

In order to establish whether there was a significant relationship between level of employee turnover and extent of reform in the Rwanda Social Security Fund, the study used or employed a descriptive correlation design. Using this design, the two study variables (level of employee turnover and extent of reform) were effectively quantified into numerical data. This enabled the variables to be properly explained, predicted and controlled. Additionally, this design also made it possible for the data collected be measured in numbers and analyzed with Pearson product moment correlation (PPMC) and multiple regression analysis (MRA).

Research Population

The target population for the study is 150. The study population involved employees from all the ten departments in the headquarter of Rwanda Social Security Fund namely the department of planning, research and statistics; the department of legal and corporate service; the department of quality of assurance and internal audit; the department of contribution and benefits; the department of finance; the department of investment and special projects; the department of contributor's education and customer relations; the department of real estate; the department of information technology and the department of human resources and administration. However, many of the employees did not indicate their working departments in the data collection process.

Table 3.1.

Population Size and Sample Size

Category	Population Size	Sample Size
Employees	150	109
Total	150	109

Sample Size

SLOVEN's formula was effectively used to determine the sample size of respondents in this study. Below is the how the sample size was determined.

$$n = \frac{N}{1 + NI^2}$$

Where

n= Sample Size

N=Total Population Size

I²= at 0.05 level of significance

Using the above formula, the sample size of this study was then 109 respondents. This made the study population large enough to represent the salient characteristic of the accessible population as a target group. Sample size for the study was done through simple random sampling.

Sampling Procedure

As been stated, simple random sampling was used ensure proper representation of the sample. This sampling procedure gave chance to each respondent be chosen at random to represent the whole population.

Before sampling was done a list of departments in Social Security Fund Rwanda was first obtained. After this, all the names of employees were obtained from general manager of the organization and the researcher arranged the names of the employees based on their departments. The researcher would count one in one department and two in another department and this continued in all the departments until the sample size of 109 was reached. Thereafter, self administered questionnaires (SAQs) were administered to respondents and when they finished responding to the questions in questionnaires, the instruments were collected to prepare data on the variables using SPSS.

Research Instrument

Self-Administered Questionnaires formed the main research instruments in this study. These questionnaires were self administered to the sampled respondents at the various departments of Social Security Fund. The questionnaire was made up to obtain responses about respondent's perceptions under three sections: Demographic Information, Level of Employee Turnover, and extent of reform in Rwanda Social Security Fund. Questions on these sections were asked and respondents were required to answer by indicating with a number for example (1=Strongly Disagreed; 2=Disagreed; 3=Agreed and 4=Strongly Agreed).

Validity and Reliability of Instruments

Content validity index was used to determine the validity of the study instruments. To ensure this, the researcher requested two research supervisors from Kampala International University to act as rater. The supervisors who acted as experts helped in revising the instruments and revised their nature especially in phrasing of the questions to avoid ambiguity. The content validity addressed the degree to which the test items represented the domain of the traits or property being measured. Basing on the recommendations from the two experts,

the researcher viewed each statement with the help of experts and assessed the extent to which the questions were related in tackling the relationship between the study variables. After proper assessment, the researcher compiled the responses from raters and computes the content validity index (CVI) as shown below.

Table 3.2:

Reliability and Validity of Instrument

	Relevant items	Not relevant items	Total No. of Item
Questionnaires	19	1	20
Total	19	1	20
	38	2	40

$$\text{CVI} = \frac{\text{Number of items rated relevant}}{\text{Total number of items judged/ rated in questionnaire}}$$

$$\text{CVI} = \frac{38}{40} \quad \text{CVI} = 0.95$$

Finding from above indicates that the Content validity index of the research instrument was 0.95 and this was greater than 0.75. Basing on this the instrument was considered valid.

In ensuring the reliability of the instrument, the researcher asked some 20 employees of Rwanda National Insurance Cooperation to fill in some questionnaires. Answers obtained from this test were used to make some adjustments in order to establish considerable level of reliability.

Data Gathering Procedures

Before data gathering process in the headquarters of Rwanda Social Security Fund, the researcher sought an introduction letter from the Dean of the School of Business Administration of Kampala International University. This letter was to help to induce the researcher in the place where this study was carried out. With the help of general manager of Rwanda Social Security Fund, the names of employees from different departments were obtained and the researcher visited all the departments and was introduced to the employees by the general manager. After this, all the names of employees were obtained from general manager of the organization and the researcher arranged the names of the employees based on their departments. The researcher would count one in one department and two in another department and this continued in all the departments until the sample size of 109 was reached.

During the data collection process, the researcher self administered questionnaires (SAQs) to respondents who were already sampled in various departments. The researcher kept visiting the departments frequently so as to ensure that the employees could finish filling in the questionnaires in time. After this process, the research instruments were collected to prepare data on the variables using SPSS.

After data collection, the researcher started the process of data analysis by organizing and coding the data collected and analysis continues Pearson's using product moment correlation and multiple regression analysis. The researcher edited the findings ensuring that the study reached considerable Kampala international approval standards. The researcher at last presented the report for final approval.

Data Analysis

In the data analysis, the researcher ensured that all questionnaire responses collected were analyzed. Principal Components Analysis (PCA) was at first used as a pre-analytical tool to obtain reliable (internally consistent) scales from questionnaire items on topics such as employees profile, level of employee turnover and extent of reform in Rwanda Social Security Fund. Considering descriptive statistics such as means and standard deviation together with correlation and regression analysis, data was then interpreted and ranking was also done to enable easy understanding of items. Pearson correlation coefficients was also used first to examine associations between variables (employee turnover and reform), and this was presented in a correlation matrix style. Finally a sequence of multiple regression analyses was employed to test the hypothesis and to identify the variables that are independently (or uniquely) and significantly predictive of turnover intention and of the immediate influences on public sector reforms. The analyses were all done using the Statistical Package for Social Sciences (SPSS).

In order to interpret the data that was collected from respondents, the following values, range and interpretation were used to determine the level of employee turnover.

Mean Range	Interpretation
3.26-4.00	very high
2.51-3.25	high
1.76-2.50	low
1.00-1.75	very low

Ethical Consideration

In ensuring ethical consideration in the study, the researcher first ensured that the confidentiality for the respondents was not endangered and the data provided by them was also confidentially kept: After, coding of all questionnaires were done; since the topic under study was somewhat sensitive respondents were not asked to sign the informed consent; the researcher also made sure that all the authors and experts mentioned in this study were acknowledged within the text; and lastly findings were presented in generalized manner to allow more room for further research.

Limitations of the Study

The threats to validity in this study included the following:

Intervening or confounding variables were somewhat beyond the researcher's control. Some of these involved honesty of the respondents and personal biases. To minimize such conditions, the researcher requested the respondents to be as honest as possible and to be impartial/ unbiased when answering the questionnaires.

The use of research assistants somewhat rendered inconsistencies such as differences in conditions and time when the data was obtained from respondents. This limitation was minimized by orienting and briefing the research assistants on the data gathering procedures.

Another limitation to the study was also the instrumentation. The research tools were somewhat non-standardized. To minimize this challenge, the researcher ensured validity and reliability test through Content validity index and pre-testing of instruments with some employees of Rwanda national insurance Cooperation, Kigali so as to arrive at a reasonable measuring tool.

There was also some limitation in the area of finance to facilitate the different affairs of this study. The researcher mobilized more money from his friend to cover up all the expenses met in terms of transport, lunch, communication, typing, and printing among others.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA

Profile of Respondents

The first research question was set to determine the profile of respondents. This comprised departments of the respondents, their age, gender, experience and their education level. The summary on this is shown in the Table 4.1.

Table 4.1:

Profile of Respondents (109)

Departments of Respondents	Frequency	Percent
Pension and contribution	1	0.9
No answer	103	94.5
Quality assurance and internal audit	2	1.8
Contribution and benefit	2	1.8
HR& Administration	1	0.9
Total	109	100
Age of Respondents		
20-29	32	29.4
30-39	49	45.0
40-49	26	23.9
50-59	2	1.8
Total	109	100
Gender of Respondents		
Male	48	44.0
Female	61	56.0
Total	109	100
Years of Experience in SSFR		
1-2	46	42.2
3-4	52	47.7
5 and above	11	10.1
Total	109	100
Education Level		
Diploma	1	0.9
Bachelor's Degree	98	89.9
Master's	10	9.2
Total	109	100

Source:Primary Data

Concerning the department of work of respondents in Table 4.1, majority of the respondents (94 %) of the respondents did not indicate their departments of work for reasons unknown, the departments of quality assurance and internal audit and contribution and benefit had 1.8 percent of respondents each and lastly, the departments of human resource and pension and contribution had 0.9 percent each respondents. This means that respondents were got from the various departments of the Social Security Fund Rwanda hence helping in getting different views from the various departments.

Regarding the age group of the respondents, the majority of the respondents (45 %) were in the age group of 30-39, followed the respondents from 20 to 29 (29.4 %) and then those from 40 to 49 formed 23.9 percent of the respondents and lastly, those belong from 50 years and above formed the least participants in the study with only 1.8 percent. The impression from the age groups of respondents illustrate that majority of the employees (74 percent) is youth under the age of 39 and below. However, difference in age group was instrumental in delivering data based on the age groups especial on the relationship between the two variables.

As far as the issue of gender of the respondents was concerned, it was revealed that the majority of the respondents were women. Women formed 56 percent of the respondents while men formed 44 percent of the respondents. This also indicates that most of the employees of SSFR are women. Difference in gender also helped in provision of information based on gender differences.

As regards to the years of experience of the respondents, it was noted that the majority of the respondents (47.7 percent) had worked in SSFR from 3 to 4 years, 42.2 percent of the respondents had worked in the organization from 1 to 2 years and lastly, those who had worked in the organisation from 5 years and above formed the least participants in the study with a total percentage of

10.1. Many of the respondents had less than five years of experience probably because of the involvement of many young men and women in the labour market especially in the case of Rwanda. Difference in experience was also vital in sense that it helped in variation of ideas based on experience.

The last aspect that was investigated under the profile of respondents was their education qualification. In education qualification, respondents were grouped under three category and these involved; diploma, bachelors degree and masters degree. Findings regarding education qualification of respondents revealed that majority of the respondents (89.9 percent) had obtained their bachelors' degree, and then followed by those who had attained their masters' degree (9.2 percent) and lastly, those who had diploma certificates formed only 0.9 percent of the respondents. This indicates that most of the respondents consulted in this study were well educated to understand and give independent views about issues concerning employee turnover and level of reform in Social Security Fund Rwanda.

Level of Employee Turnover in Rwanda Social Security Fund

The second objective of this study was based on the independent variable of the study and this was to unearth the level of employee turnover in the case of Rwanda Social Security Fund. To find out this level, nine questions were asked and respondents were asked to answer the questions. The mean values of the nine questions were computed using Special Package for Social Scientists (SPSS). Basing on the direction of data analysis in chapter three, the overall mean range of 3.26-4.00 indicates that the level of employee turnover in Social Security Fund Rwanda is very high; that one from 2.51-3.25 indicates that the level of employee turnover in the organisation is high, 1.76-2.50 reveals that the level of employee turnover is low; and lastly, 1.00-1.75 illustrates that the level of employee turnover in the organisation is very low. The summary on the findings

regarding the level of employee turnover in the case of Social Security Fund Rwanda is presented in table 4.2.

Table 4.2:

Level of Employee Turnover in SSFR

	Mean	Std. Deviation	Interpretation	Rank
Happy and Satisfied with the current Job at SSFR	2.90	.49	high	1
I will not leave if there are some better improvements	2.87	.73	high	2
Work at SSFR made social and economic development of the respondent	2.79	.54	high	3
High level of Job security at SSFR	2.78	.60	high	4
Most of professionals have been retained for long time	2.45	.64	low	5
Better motivations and rewards in public sector than in private sector hence no intention of leaving	2.35	.85	low	6
Continue working for SSFR for the rest of life	2.34	.70	low	7
Not Interested in joining any private sector even availability occur	2.06	.49	low	8
SSFR adjusts employees salaries wherever there is economic crises	1.84	.89	low	9
Overall Mean	2.49		Low	

Source: Primary Data

Regarding the findings on the level of employee turnover as presented in Table 4.2, the majority of the items used were lowly rated while few of them were highly rated. The item that was rated highest was respondents being happy and satisfied with the current jobs they were doing. This was rated with the

mean value of 2.90; this was followed by the item of not leaving the place if some improvements at the work place are put in place rated with mean value of 2.89; then employees having improved social and economic life rated at mean value of 2.79; and lastly, Social Security Fund Rwanda having job security rated with mean value of 2.78.

Many of the items were however rated lowly and these included: most professionals being retained rated with mean value of 2.45; followed by the organisation having better motivational skills and rewards to its employees rated with mean value of 2.35; then employees accepting to work for the organisation for the rest of their life rated with mean value of 2.34; followed by the employees not being interested in joining any private sector rated at a mean value of 2.06; and lastly, the organisation adjusting employees salaries during economic crises rated at the mean value of 1.84.

From the different mean values, the general impression on the level of employee turnover in the case of Rwanda Social Security Fund was computed. This was done by adding all the mean values of all the nine items in Table 4.2 and divided by nine and the overall mean obtained was 2.49 which fall under low rating value. The low level of overall mean value means that the level of employees intending to leave the organisation is high in Rwanda Social Security Fund since most of the employees were not contented with the items.

Since Rwanda Social Security Fund is a public organisation, the study findings agree with the findings by scholars and authors such as Skabelund (2009) who indicated the job satisfaction among skilled and experienced professionals is high in public sector making many of them leave the sector; Mayer, Herscovitch and Topolnytsky (2005) who noted that due to increasing number of private organisations with fair terms and conditions for experienced and professionals in developing countries widens job market for job market;

Dick, Christ, Stellmacher, Wagner, Alswede and Grubba (2004) who indicated that availability of job opportunities and economic prosperity in private sector has left the public sector empty handed of many skilled and experienced staff; Costello (2009) who indicated that average total monthly turnover rate of selected private sector was 3.3 % while that of public sector was 6.1 %; Independent Evaluation Group (2007) which established that the annual turnover for all public sectors averaged 39.6 before seasonal adjustment and that of public and hospitality sector experienced an average annual rate of 74.6 %; Maertz and Campion (1998) who indicated that unlike public sector, the private and profit making organisations have cut down their level of turnover in skilled and experienced staff by over 60 %; and lastly, Dove (2002) who also reveals that public sector has failed to cut down turnover rate since there is high level of bureaucracy in the sector especially in policy making.

Level of Reform in Rwanda Social Security Fund

The second objective of this study was base on the dependent variable of the study that is, to determine the level of reform in Rwanda Social Security Fund. In this regard, eleven questions were asked to find the level of reform in the organisation. Using the same system, the mean values of the eleven questions were computed using Special Package for Social Scientists (SPSS) and this was still based on the direction of data analysis in chapter three. Hence, the mean range of 3.26-4.00 indicates that the level of reform was very high in Social Security Fund Rwanda; 2.51-3.25 indicates that the level of reform in the organisation is high, 1.76-2.50 reveals that the level or employee turnover is low; and lastly, 1.00-1.75 illustrates that the level of employee turnover in the organisation is very low. The summary on the findings regarding the level of reform of Social Security Fund Rwanda is presented in table 4.3.

Table 4.3:**Level of Reform of Rwanda Social Security Fund**

	Mean	Std. Deviation	Interpretation	Rank
We all use computers to run the data and programs of SSFR	3.52	.79	Very high	1
The organization now offers other electronic services for clients such as mobile, internet among other	3.06	.58	High	2
Due to retention of employees, SSFR has been able to invent and develop more client friendly services	2.88	.88	High	3
Employee in SSFR can make decisions for transformation and reformation of the institution	2.36	.44	Low	4
I have been wasting my energy and efforts in proposing some reforms in my department	2.28	.55	Low	5
Some old policies guiding the SSFR have been revised and adjusted due to low employee turnover	2.14	.53	Low	6
The presence of electronic services at SSF has been because of retention of employees	2.06	.92	Low	7
In private sector they are fully empowered and independent to make some reforms, make their department more effective in service delivery and creation of new products	2.01	.70	Low	8
There have been a lot of reforms in my department in the last five years	1.94	.65	Low	9
High level of employee turnover in the SSFR discourages reforms since experienced workers leave big gaps	1.92	.62	Low	10
Has been generally improved services to clients of social security because of low turnover of staff members	1.86	.80	Low	11
Overall Mean	2.37		Low	

Source: Primary Data

As it can be seen in Table 4.3, most of the items to find out the level of reform in SSFR were lowly rated. The aspect of reform that was highly rated was the use of computers in the organisation rated with mean value of 3.52; followed by the organisation offering other electronic services to clients like mobile and internet rated with mean value of 3.06 and the aspect of developing and inventing more client friendly services rated at mean of 2.88.

The items that were lowly rated included employees making decision for reforms rated at mean of 2.36; employees being considered for proposing reforms rated at mean of 2.28; followed by failure of the organisation to revise and adjust policies rate at mean of 2.14; then electronic services being as a result of retention rated at mean of 2.06, next, private sectors being fully empowered to make reforms in their department rated at mean of 2.01; the organisation having a lot of reforms in the last five years rated at mean of 1.94; high level of turnover in the organisation discouraging reforms rated at mean of 1.92; and lastly, improvement of services to clients of the organisation rated at mean of 1.86.

Determination of the overall mean value was then done by adding all the means for the eleven items in Table 4.3 and dividing it by 11 giving the overall mean to be 2.37 meaning that there is still limited level of reform at the organisation.

According to the research findings, the findings are in agreement with the studies by Brumbly (1999) who noted that reforms in the public sector are defined by a culture of stability where change is rarely initiated and embraced; World Bank Draft report that indicated that the public sector US has been lagging behind the private sector; Bird and Milka (1992) who indicated that due to complex political and sequencing issues in public sector, reforms have been a great challenge in the public sector; Bates (2001) who blamed failure to prioritize

policies to curb corruption as a reason for low levels of reforms in the public sector; Jan-Erik (1995) who also indicated that reforms levels are low in public sector due to failures of many public sectors to strengthen the civil service and administrative components; and Brain and Sahr (2004) who also attributed low levels of transparency and accountability as reasons for low reforms in public sector.

Significant Relationship between Level of Employee turnover and Reforms in Rwanda Social Security Fund

Significant relationship between employee turnover and extend of reform in Rwanda Social Security Fund was the fifth research objective explored in this study. The importance of this objective was also to answer the null hypothesis in the study which stated that there is no significant relationship between level of employee turnover and extent of reform in Rwanda Social Security Fund. In order to achieve this objective and to test the second stated null hypothesis, the researcher correlated the overall mean in Table 4.2 with the overall mean in Table 4.3, using the Pearson's Linear Correlation coefficient (PLCC) and the findings are presented in the Table 4.4 below;

Table 4.4

Pearson's Correlations matrix of Level of Employee Turnover and Reform in Rwanda Social Security Fund

Variable correlated	R- value	Sig- value	Interpretation	Decision on Ho
Employee Turnover Vs Reform in RSSF	-.104	.282	No Significant Relationship	Accepted

Source: Primary Source

Regarding the data presented in Table 4.4, it can be noted that there is a no significant relationship between level of employee turnover and reform in RSSF at ($r = -.104$, $P < .282$) at .05 level of significance. Thus, level of employee

turnover is not significantly related to the extent of reform in RSSF. The correlation between the extent of employee turnover and the level of reform in RSSF is not significant because much as most of the professional in Rwanda Social Security Fund have been retained; and most of the respondents were determined to work in the organization for the rest of their life; there has been no proper and significant reform witnessed in place at the organization.

The correlation table indicated a significant level of .282 which was way above this standard level of 0.05. This reading is an indicator of no significant relationship between the independent variable which was the employee turnover and the dependent variable which was the reform, hence from which hypothesis was accepted.

Table 4.5

Regression of the Independent and Dependent variables

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.104	.011	.002	.2152		
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	5.422E-02	1	5.422E-02	1.171	.282
	Residual	4.954	107	4.630E-02		
	Total	5.008	108			

a Predictors: (Constant), Employee Turnover

b Dependent Variable: Extent of Reform

eSource:sourcePrimary

The indication from the regression analysis represent in table 4.5 is that there is no significant relationship between employee turnover and level of reform in Rwanda Social Security Fund. This can be confirmed by the model of summary

which the R Square value for the regression model is 0.011. Thus, R square illustrates that the amount of variation in independent variable (Employee turnover) does not affect the dependent variable (level of reform).

Additionally, perception regarding level of employee turnover account for 02 percent of total variation in the increase in extent of reform in Rwanda Social Security Fund. This suggests that there is actually no sign of influence of employee turnover and extent of reform since R. value -0.104 indicates that employee turnover and extent of reform in the case of Rwanda Security Fund are negatively related.

The role of AVOVA in the table 4.5 indicates the F ratio for the regression models. The ANOVA statistically assess the level of degree between the variables basing on the general regression models. The determination of this is based on the principle that the larger the F ratio, the more variance in the F ratio is 10171, it indicates that the model is not significant at all at the 0.282 level.

Referring these findings to null hypothesis stated, a judgment has been passed for the acceptance of the hypothesis. This means that there is no significant relationship between the study variables (Employee turnover and extent of Reform).

Comparing the findings with other scholars, it can be noted that the research in Rwanda Security Fund is in contradiction with that of Morrell, Clarke an Wilkinson (2001); Gill, (2000); and Renzio, and Dorontisky (2007) whose studies indicated that when the level of employee turnover in an organization is high, the extent of reform in such organization tends to be affected since experienced and skilled employees are likely to leave.

CHAPTER FIVE

FINDINGS, CONCLUSIONS, RECOMMENDATION

Research Findings

In establishing the relationship between employee turnover and extent of reform in Rwanda Social Security Fund, the study first identified the profile of respondents and then determined the level of employee turnover; extent of reform and then established the relationship between the two variables. Following the research objectives, the study findings were as established below;

The findings on the profile of respondents reveal that most of the employees of Rwanda Social Security Fund (74 percent) are the youth from the age of 20 to 39. Majority of the employees (56 percent) were also women and fifty seven percent of the employees had worked in the organization for over three years. Majority of the employees (98 percent) were highly educated (from degree to masters).

The overall mean on the level of employee turnover in Rwanda Social Security Fund is low at mean value of 2.49. The impression from this is that the level of employees intending to leave the organisation is high in Rwanda Social Security Fund since most of the employees were not contented with the items asked.

The overall mean on the extent of reform in Rwanda Social Security Fund was generally low at mean value of 2.37 and this indicates that the level of reform at Rwanda Social Security fund is still low.

Concerning the relationship between employee turnover and extent of reform, correlation results indicate that there is no positive significant

relationship between the level of employee turnover and extent of reform in Rwanda Social Security Fund with a very low r-value of $r = -.104$ and a very high sig. value of $P < .282$ at .05 level of significance.

Using the correlation results to test the null hypothesis stated, it has been indicated that the null research hypothesis that states that there is no significant relationship between level of employee turnover and extent of reform was accepted since the correlation between the variables indicates a very low r-value of $r = -.104$ and a very high sig. value of $P < .282$ at .05 level of significance.

Conclusion

Basing on the above research findings, the following research findings were generated and the conclusions are all based on the objectives of the study.

The employees of Rwanda Social Security Fund are mainly women and highly educated. Many of them have worked at the organization for quite long now and this enabled them to be well versed with the issues affecting them especially on employee turnover and reform.

The level of employee turnover is still high in the organization since majority of employees feel that they are not well motivated and rewarded, since most of the professionals and experienced have left the sector, many denied staying in the organization for the rest of their life and most of the employees were interested in joining other private sectors if opportunities come across. However, employees could remain in the organization if some improvements are put in place, because of the job security in the organization and if their social and economic developments are improved with the work at the organization.

The extent of reform in Rwanda Social Security Fund is still low as employees in SSFR cannot make decisions for transformation and reformation of the

institution, their efforts to propose reform is shattered, old policies guiding the SSFR have not been revised and adjusted, there is still low level of electronic services at RSSF, since most of the departments have not been all that effective in service delivery and creation of new products. However, level of reform has somehow been witnessed in the use of computers to run the data and programs of SSFR and offering other electronic services for clients such as mobile, internet among other.

The level of employee turnover in Rwanda Social Security Fund does not significantly affect the extent of reform. In this case, an improvement in the level of employee turnover is unlikely to improve the extent of reform in Rwanda Social Security Fund.

Recommendations

Regarding the research findings, the level of employee turnover has not been influential to the extent of reforms in the Rwanda Social Security Fund. However, this does not mean that improvement in the turnover or ensuring retention is useless to the organization. It is because of this reason that the following recommendations are being made;

The government should try to improve its policy in order appropriately motivate its professionals and experienced employees to keep the organization work effectively and efficiently in service delivery to people.

Benefits for those who work for long time in the organization should be improved and this will encourage experienced and skilled employees to remain in the organization hence encouraging retention.

Other benefits such as housing benefits, health service benefits among others should be considered for the employees of RSSF. Through such incentives professional and experienced employees are likely to remain in the organization.

Employees' effort to make reforms for better operation and performance should not be frustrated instead be considered. This will enable to have a sense of belongings to the organization and remain.

Some of the organization's old policies should also be revised since rapid social and economic changes demand changes for proper service delivery.

Too much political interference should be minimized to encourage effectiveness in service delivery to the people of Rwanda.

Areas for Further Research

Since the study findings indicate significant difference in the level of employee turnover and the extent of reform in the case of Rwanda Social Security, the study proposes further research on the following:

- (i) Political influence and development of public sector in Rwanda..
- (ii) The employee retention and the level of reform in private sector in Rwanda.
- (iii) Employee retention and the development of private sector in Rwanda.

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APPENDIX 1

TRANSMITTAL LETTER



**OFFICE OF THE COORDINATOR, BUSINESS AND MANAGEMENT
SCHOOL OF POSTGRADUATE STUDIES AND RESEARCH (SPGSR)**

August 17, 2011

Dear Sir/Madam,

**RE: REQUEST FOR KARANGWA HABEMANA BENOIT MBA/10039/31/DE
TO CONDUCT RESEARCH IN YOUR ORGANIZATION**

The above mentioned is a bonafide student of Kampala International University pursuing a Masters of Business Administration (Management).

He is currently conducting a field research of which the title is "**Employee Turnover and Reform in Rwanda Social Security Fund**".

Your organization has been identified as a valuable source of information pertaining to his research project. The purpose of this letter is to request you to avail him with the pertinent information he may need.

Any information shared with him from your organization shall be treated with utmost confidentiality.

Any assistance rendered to him will be highly appreciated.

Yours truly,

Mr. Malinga Ramadhan
Coordinator
Business and Management, (SPGSR)

"Exploring the Heights"

APPENDIX 2

AUTHORIZATION LETTER



SOCIAL SECURITY FUND OF RWANDA

...Retire with Dignity...

16th September, 2011

TO WHOM IT MAY CONCERN

This is to confirm that Mr. Karangwa Benoit has carried out a research survey on his research topic titled "Employee Turnover and Reforms in Rwanda Social Security Fund, Rwanda" in our organization for his academic research project from 18th to 31st August, 2011.

This letter has been issued to him on his request.

Done at Kigali on 16th September, 2011.


For: Director General
RURANGWA Innocent

APPENDIX 3
RESEARCH INSTRUMENT

Dear Sir/ Madam,
Greetings!

I am a candidate for Master of Business Administration at Kampala International University with a thesis on Employee Turnover and Reform on Rwanda Social Security Fund. As I pursue to complete this academic requirement, may I request your assistance by being part of this study?

Kindly provide the most appropriate information as indicated in the questionnaires and please do not leave any item unanswered. Any data from you shall be for academic purposes only and will be kept with utmost confidentiality.

May I retrieve the questionnaire 3 days after you receive them? Thank you very much in advance.

Yours faithfully
Karangwa Benoit
Master's Candidate

Part A. RESPONDENTS' DEMOGRAPHIC INFORMATION

Kindly answer all questions. Put a tick ($\sqrt{}$) where appropriate.

A. Name of Your Department:

B. Age

20-29 ☐ 30-39 ☐ 40-49 ☐ 50-59 ☐ 60 and above ☐

C. Gender

Male ☐ Female ☐

D. Experience or Numbers of year in the Social Security Fund

1-2 ☐ 3-4 ☐ 5 and above ☐

E. Education Level

Secondary ☐ Diploma ☐ Degree ☐ Master's ☐

PART B: VARIABLES

Questionnaire to determine the level of employee turnover in Social Security Fund

Direction: Please write your preferred option on the space provided before each item. Kindly use the rating guide below:

Response Made	Rating	Description
Strongly Agree	4	You agree with no doubt at all
Agree	3	You agree with some doubt
Disagree	2	You disagree with some doubt
Strongly Disagree	1	You disagree with no doubt at all

- _____ 1 I am completely happy and satisfied with my job at Social Security Fund
- _____ 2 Most of the professionals in Social Security Fund, Rwanda have been retained for quite longtime.
- _____ 3 Based on my experience and skill, I am not interested in joining any private sector even if there is availability in job market.
- _____ 4 There are better motivations and rewards in the public sector than in private sector hence I have no intention of leaving the sector for any private sector.
- _____ 5 I want to continue working in Social Security Fund for the rest of my life
- _____ 6 Social Security Fund adjusts employees' salaries wherever there is economic crises.
- _____ 7 There is high level of job security at Social Security Fund.
- _____ 8 The work at Social Security Fund has made me develop social and economically.
- _____ 9 If there are no better improvement in Social Security Fund Rwanda, I will try to look for better opportunities elsewhere.

Questionnaire to determine the extent of Reform in Social Security Fund, Rwanda

- _____ 10 Employees in Social Security Fund Rwanda can make decisions for transformation and reformation of the institution.
- _____ 11 There have been a lot of reforms in my department in the last five years.
- _____ 12 I have been wasting my energy and efforts in proposing some reforms in my department.
- _____ 13 My friends in private sectors are fully empowered and independent to make some reforms so as to make their departments more effective in service delivery and creation of new products.
- _____ 14 We all use computers to run the data and programs of Social Security Fund.
- _____ 15 The organization now offers other electronic services for clients such as mobile, internet among other.
- _____ 16 High level of employee turnover in the Social Security Fund discourages reforms since experienced workers leave big gaps that can only be filled up in good period of time.
- _____ 17 The presence of electronic services at Social Security Fund as been because of retention of employees.
- _____ 18 Due to retention of employees, Social Security Fund has been able to invent and develop more client friendly services.
- _____ 19 Some old policies guiding the social Security Fund have also been revised and adjusted due to low employee turnover.
- _____ 20 There has been generally improved services to clients of social security because of low turnover of staff members.

Thanks for your time and cooperation!

APPENDIX 4

PROJECT DURATION

MONTHS

ACTIVITIES	May				June				August				September			
	No of weeks				No of weeks				No of weeks				No of weeks			
Orders	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
Project proposal				→												
Literature review					→											
Company contact							→									
Interview									→							
Data collection										→						
Data analysis and interpretation													→			
Printing															→	
Submission																→

APPENDIX 5

PROPOSED BUDGET

ITEMS	COSTS (Rwf)
Data collection and coding	-
Transport charges	15,0000
Lunch	15,0000
Internet	9,0000
Photocopying	50000
Communication	50000
Report writing	
Typing	50,000
Printing	37,000
Binding	30000
Other expenses	100000
Total	707000 RWF

APPENDIX 6

RESEARCHER'S CURRICULUM VITAE

Name : Karangwa Habimana Benoit
Date of Birth : 16th October 1975
Nationality : Rwandan
Marital Status : Single

Key Qualifications:

Design and implementation of projects, social and economic reintegration of vulnerable groups, planning and organization, monitoring and evaluation of program activities, counseling skills, training and facilitation of workshops.

Education

2001 : Bachelor's Degree in Social Sciences
National University of Rwanda
Butare / Rwanda
1994 : Ordinary Diploma in Social Sciences
Institute Technique de Mikenno
Goma / RDC

Other relevant short courses / training attended

May 2006 Training on the National Policy on Cooperatives, Resource Mobilization and Needs Assessment of the Cooperatives and Associations
July 2005 Training of Trainers in project Design, Implementation and Management by Centre IWACU/Kigali
October 2004 Training in Counseling of People with mental illness

Work Experiences

Current Position

August 2009:

DDR Officer in South Sudan (UNMIS)

With responsibility of carrying out the following activities:

September 2009 up to now:

- Prepare and make a daily update of Logistics status
- Logistics preparation for DD Sites for DD Team beginning
- Assist in assessment of Demobilization requirement and readiness for Demobilization and Reintegration process
- Daily management of DDR logistics in South of Sudan

November up - April 2009

- Preparation and submission of situation report, weekly report and monthly report for integrated UNDDR in South of Sudan

June 2002 – July 2009

To date Field Reintegration Officer / Kigali City

Rwanda Demobilization and Reintegration Commission / Program funded by the World Bank

With the responsibility of carrying out the following activities:

- Oversee the implementation of the programme at the Provincial and district levels (information, sensitization, counseling, micro-projects, job placement, training, special groups);
- Oversee ex-combatants' economic and social reintegration at provincial, district and community levels, and corrective actions when required
- Discuss openly with ex-combatants or their associations and committees to identify the problems, find solution to these problems or forward the problems to the Head Office

- Ensure technical and financial, monitoring of ex-combatants' funded projects
- Undertake with the collaboration of the local administration and community development committees, provincial / district staff, regular tours of the districts in order to sensitize the communities to facilitate the reintegration of the ex-combatants
- Liaise with Provincial administration and agencies to advise on veterans reintegration problems;
- Monitor the reinsertion and reintegration activities in the province / district
- Identify social-economic reintegration opportunities available in the province / district and liaise with ex-combatants on their possible exploitation;
- Conduct the screening of vulnerable ex-combatants including disabled and child ex-combatants to be assisted by the programme
- Assist the commission to track the provision of assistance to special groups (disabled/chronically ill/HIV infected/female/child ex-combatants) throughout the lifecycle of the program
- Carry out regular field visits collaborating with program partners in identifying key implementation issues and proposing remedial actions
- Responsible for the repatriation of ex-armed groups from south KIVU (Democratic Republic of Congo) in collaboration with the United Nations Mission in D.R.CONGO (MONUC) and UNHCR
- Responsible for the repatriation of ex-armed groups from western of Burundi in collaboration with the Government of Burundi.
- Assist in the recruitment process of ex-combatants to be employed in the community works in Kigali City with PARES/ European Union (Programme d'Appui à la Reintegration des Demobilisés de la Ville de Kigali)
- Member and Rwanda Demobilization and Reintegration Commission (RDRC) representative in the steering committee of PARES/ European

Languages:

- Kinyarwanda (mother tongue).
- English (fluently spoken and functionally written)
- French (fluently spoken and functionally written)

Other skills:

- Driving permit (Categories A&B)
- Computer skills (MS Excel, Word)

I confirm that the information given in this CV is correct and complete.

Date: _____

Signed: _____

Benoit Habimana Karangwa

