

An Examination of Records Management Practices in Small and Medium Enterprises in Lusaka Urban District of Zambia

By

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A dissertation submitted to the University of Zambia in partial fulfillment of the requirements for the award of Masters of Library and Information Science Degree.

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DECLARATION

I, Yakiwe Chapansi Zulu do declare that this dissertation represents my own work and has not previously been submitted for a degree at the University of Zambia or any other institution of learning.

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APPROVAL

This dissertation by Yakiwe Chapansi Zulu has been approved as partial fulfillment of the requirement for the award of the Degree of Master of Library and Information Science by the University of Zambia.

Examiner 1.....Signature.....Date.....

Examiner 2.....Signature.....Date.....

Examiner 3..Signature.....Date.....

DEDICATION

I dedicate this dissertation to my mother, Jenny Makungu, for establishing a sound and solid educational foundation and for always believing in me. To my children Mubanga, Chishimba, Mwape and Chiti for giving me a sense of purpose to soldier on whenever I felt like giving up. To my husband Chishimba Chipambala for all the support you give me.

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ABSTRACT

The study sought to examine records management practices in small and medium enterprises in Lusaka Urban District of Zambia. The study was guided by four research objectives; to identify the type of records being created or received by the SMEs, to establish the existing record management practices in the SMEs, to examine the effect of records management on business performance in SMEs, and to establish challenges in records management in SMEs. The research design used was a survey. Sources of data were from primary sources and the instrument of data collection used was the interview schedule. The sample size was 20 owners and/or managers of SMEs. All the 20 owners/managers took part in the study. Data analysis was done thematically using content analysis. Research findings showed that the SMEs created and received mostly financial records such as; receipt books, financial statements, bank statements, invoices, books of accounts and purchase orders. Other findings revealed that paper based systems were used to manage records. Records were stored in managers' offices. Research findings also revealed that to secure and protect records, lockable cabinets were used. Further findings revealed that the managers of records were not qualified in records management and there were no records management policies and retention and disposal schedules in place. The findings established that records management informed a business of its financial position. The challenge faced in managing records was the negative attitude by some managers towards managing records. Judging by the lack of policies and guidelines, it was concluded that the records management practices in the SMEs were inconsistent and inefficient. This study recommends that the SMEs formulate and promulgate records management policies. The SMEs should sensitize all employees on the importance of records and having a sound records management system. Further, SMEs should employ qualified records managers.

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ACRONYMS AND ABBREVIATIONS

GRNs	Goods Received Notes
ISO	International Standards Organisation
SMEs	Small and Medium Enterprises

CHAPTER 1

INTRODUCTION

1.0 Overview

This chapter presents a general background to the study on records management practices in small and medium enterprises of Lusaka Urban District, Zambia. Furthermore, the chapter identifies the problem statement, research objectives, subsequent research questions and operational definitions of key terms.

1.1 Background of the study

A record is defined by the International Standards Organisation, ISO 15489-1, (2002, p. 3) as “information created, received, and maintained as evidence and information by an organization or person, in pursuance of legal obligations or in the transaction of business.” Records are evidence and valuable to the organisation that created them which can prove all transactions that are made. Records capture all activities and transactions, such as personnel files or confidential files, business negotiations and financial statements. Records help organizations to make decisions based on evidence. Records are a vital corporate asset and are required to provide evidence of action and decisions.

The International Standards Organisation, ISO 15489-1 (2002, p. 3) defines records management as “the field of management responsible for the efficient and systematic control of the creation, receipt, maintenance, use and disposition of records, including the processes for capturing and maintaining evidence of and information about business activities and transactions in the form of records.” Record management is crucial to all organization. A good records management program results in the control over the creation and growth of records. Good records management practices protect the whole business operations and are an asset in any organization.

Unless records are managed efficiently, it is not possible to conduct business, to account for what has happened in the past or to make decisions about the future.

According to World Bank (2003, p.3), small and medium enterprises are defined as, small firms those that have between 5-9 employees; medium-size firms employ between 20-99 employees; and large firms employ 100 or more employees. It is widely recognized that while in the developed countries small and medium enterprises (SMEs) play an important role in many sectors of the economy, in less developed countries like Zambia, they constitute the fabric on which social and economic stability depends upon. In these countries, SMEs constitute more than 90 percent of all firms and hence play an important role in economic development, job creation and poverty reduction.

Small and medium enterprises (SMEs) are very instrumental for the development of an economy through creation of employment. SMEs help increase the tax base for the country and improve income for the low earners among other benefits (Ministry of Commerce Trade and Industry, 2007; Ministry of Finance, 2002). As early as 1981, the Zambian Government formally recognized the importance of the SMEs sector and its contributions to the urban and rural economy. Small and medium enterprises have overtime been at the forefront of accelerating economic growth in many countries and economic blocs (Financial Sector Deepening Zambia, 2009, p. 25)

Economic development may be viewed as a continuum of efforts by modern governments to create physical and social infrastructures that produce wealth and apply it to the betterment of the people. All governments require comprehensive records on population characteristics; vital statistics (births and deaths); the functioning of agriculture, industry, and trade; social welfare programs (including social security, population control, health and medical services, and nutrition programs); literacy, education, and training; and social behavior (marriages and divorces, crime, and other matters adjudicated by courts of law). Some of these kinds of records are actively and systematically acquired through periodic censuses and economic surveys. Others are received in a more passive manner at the time of individual application for such things as social services, marriage licenses, or export permits. The gathering of still others is incidental to such functions as assessment and collection of taxes. All this is as a result of record creation or receipt in various government departments United Nations Educational Scientific and Cultural

Organisation (UNESCO), (2015, p. 6). Some of it is necessary for the current conduct and future planning of governmental programs. Much of it is of value in measuring social and economic change over time. Because such records reflect the status and activities of the entire population, or large segments thereof, it is of inestimable value for social planning and for planning economic development for localities, for regions, and for the nation as a whole.

Small and Medium Enterprises play a pivotal role in contributing to economic growth and development of a country. This sector plays a critical role in developing a country's economy through creation of employment opportunities, income generation, and equitable distribution of income hence contributing towards poverty alleviation. The SMEs cover broad areas of economic activity such as agriculture, mining, manufacturing, construction and service sector industries. United Republic of Tanzania (2003, p. 18.) states that, while recognizing the potential roles of SMEs, the ability of SMEs in playing these key roles depends largely on how they perform in the business. There are number of factors influencing the performances of SMEs, record keeping being one of them. It is important therefore to recognize the strong influence of business record keeping attached to SMEs' performances and development, the importance of record keeping cannot be undermined in any means.

As Australian Society of Archivists Inc (ASA) and Records Management Association of Australasia (RMAA), (2011, p. 7) argued that the primary motive for keeping records is at least to provide ample evidence of and information about business activities. Thus the existence of records underpins all decisions and actions of business and social accountability as well as providing a back-up. In the same mind, Hughes (2003, p. 29) asserted that, keeping business records is an important driver for the success of a business and argues that a comprehensive record or book keeping system enables business owners to develop accurate and timely financial reports that detail the progress and prospects of the business.

Maseko (2011, p. 173) stipulates that, small and medium enterprise business record keeping and management is the backbone of one's business. Keeping accurate accounting records creates a profitable business. A comprehensive recordkeeping system makes it possible for entrepreneurs to develop accurate and timely financial reports that show the progress and current condition of the business. With the financial report generated from a good record keeping system, performance during one period of time with another period can be compared. An

accurate record of the business' financial performance is vehicle to monitor performance in specific areas. Germain (2010, p. 41) finds that most business operators especially those in SME's perceive record keeping as a method of recovering initial investment in the form of cash at the end of the accounting period. If SMEs do not maintain proper accounting records long-term sustainability of the business is under question.

1.2 Statement of the Problem

Small and Medium Enterprises, in an ideal business setup, must be able to maintain records that are created or received as evidence of business transactions. These records should be managed following laid down policies and procedures right from creation through to disposal. However this is not the case in most SMES as it is an undeniable fact that most SMEs in Zambia shun proper record management and consider it secondary. Despite the benefits of records management to businesses, most Small and Medium Enterprises fail to maintain accurate and complete records. It appears many SME operatives are unaware of the contributions of record management to the wellbeing of their businesses and do not see its' relevance. Konge (2014, p. 5), observed that, the importance of records by most SMEs in Zambia only dawns when Zambia Revenue Authority (ZRA), demands for financial statements for tax purposes or rather when applying for a business loan. Except for statutory requirements, SMEs rarely consider proper record keeping and management. Due to these demands by stakeholders at short notice, most owners of SMEs resort to making up records that do not reflect the true position of their business. Poor and ineffective record keeping has led to the collapse of some of the SMEs. It is against this background that this study to examine records management practices and recommend effective records management solutions in small and medium enterprises in Lusaka Urban District, was conducted.

1.3 Purpose of the Study

The purpose of this study was to examine records management practices in small and medium enterprises of Lusaka Urban District of Zambia.

1.4 Specific Objectives of the Study

The study was aimed at achieving the following specific objectives:

1. To identify the type of records being created and received in SMEs.
2. To establish the existing record management practices in SMEs.
3. To examine the effect of records management on business performance in SMEs.
4. To establish records management challenges in SMEs.

1.5 Research Questions

This study was guided by the following research questions:

1. What type of records are created and received?
2. What records management practices are in place?
3. How does records management affect business performance?
4. What challenges are faced in managing records?

1.6 Significance of the study

It is hoped that the findings of this study will aid small and medium enterprises in Lusaka Urban District, in provinces across Zambia and other parts of the world to enhance the quality of their records management and ensure that operational, legal and financial obligations are fulfilled. Further it is hoped that findings of this study will complement other existing studies and contribute to the body of knowledge in the records management field. The study provides some solutions to challenges in records management which maybe faced by small and medium-sized enterprises through recommendations, to help improve the status quo.

1.7 Limitations of the study

This study was limited to small and medium enterprises in Lusaka Urban District. The study might have produced different findings if undertaken in SMEs in rural areas or other parts of Zambia as they may be affected by different factors. The respondents in Lusaka Urban District are likely to be more advantaged in terms of access to finance, competition and market which may affect the way they conduct their business and records management. Qualitative methods

were time consuming and labour intensive in terms of data collection and analysis. Some respondents had limited understanding of the concept of records management due to their skill or specialization or lack of. To overcome this, the researcher clarified questions when conducting data collection.

1.8 Theoretical Framework

In the management of records, the rules that guide investigation of researchers into issues, challenges or concepts are determined by records management theories (Nengomasha, 2009, p. 30). Records lifecycle theory and the continuum theory are the two main theories that indicate the principles and practice that guide records management.

1.8.1 Life cycle Theory

Since the late 1930s, the life-cycle theory has been the main theoretical framework for managing records, especially in the paper environment. According to Lin (2015, p.24), the life-cycle theory states that records can only live once in each stage in their life, clearly defining the responsibilities for the management of records at each stage. The life-cycle theory had been developed by United States National Archivist Theodore R. Schellenberg during the 1930s and was formulated as theory from 1940.

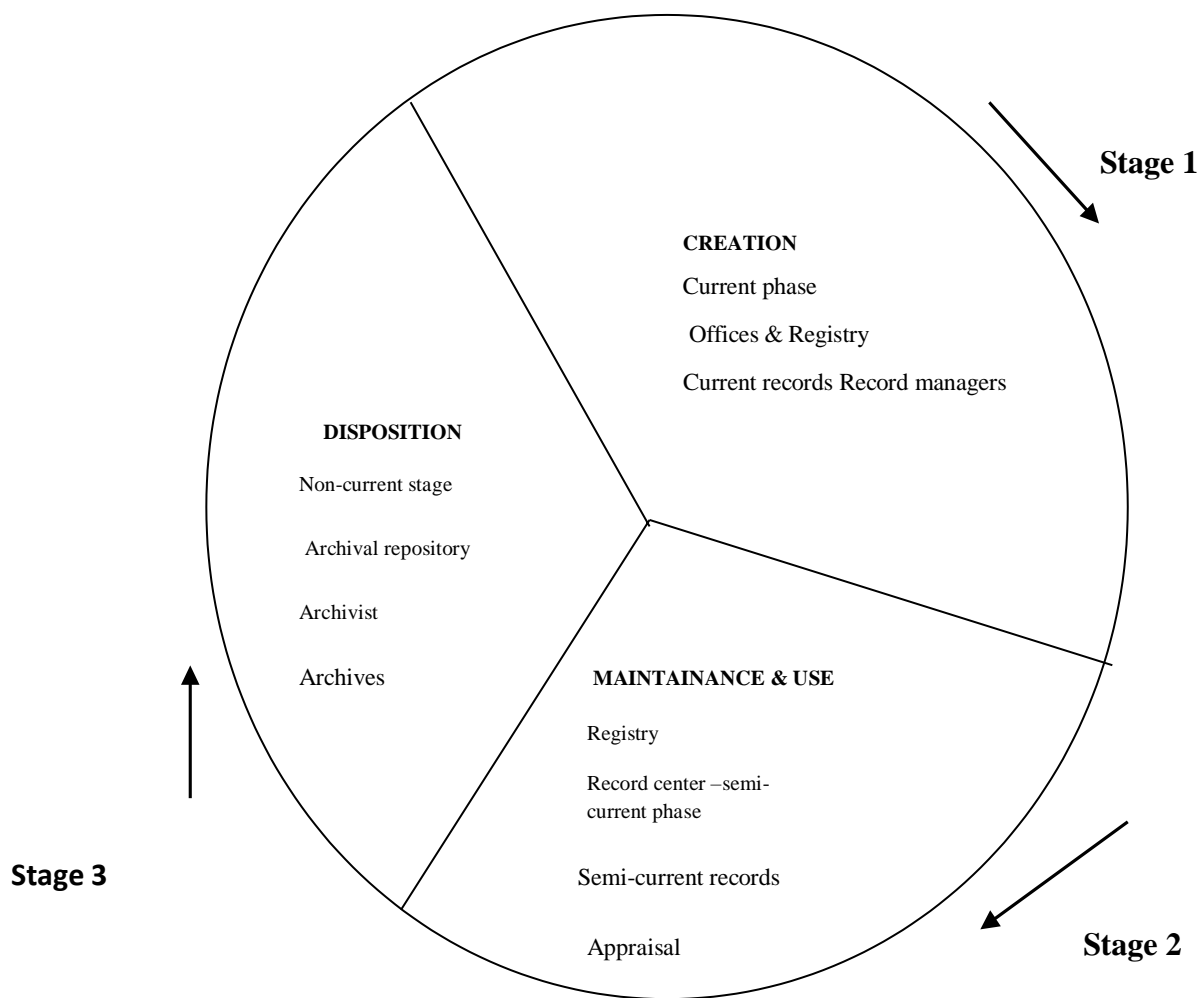
Yusof and Chell (2000, p. 89), assert that, the records life-cycle presupposes that records must be managed from creation to disposal. It is based on the belief that managing records from the creation stage to the disposition stage leads to efficient use, maintenance and disposition of recorded information. The life-cycle theory is based on the assumption that recorded information has a life similar to that of a biological organism in that it is born (creation phase), it lives (maintenance phase) and it dies (disposition phase). The records are seen to be instruments that support individual or organizational activities and, if they have a continuing value, they must be preserved by being transferred to archives.

Life-cycle theory depicts records' existence as distinct sequential phases from creation, through use, maintenance and temporary storage to their elimination or permanent retention. This theory

portrays separate phases with no connection between current and archived records. According to Lemieux, et. al., (2019, p. 35), the life-cycle theory sets out a framework in which records have distinct phases of existence, and the actions required of the record-keepers depend upon what phase of the life-cycle the records are in. Furthermore, Lemieux et al., (2019, p.35) indicate that the most significant feature in life-cycle theory is the separation of recordkeeping responsibilities into two condensed professions. For instance, at the creation of their existence, the records are generated and managed by their creators and kept as their value and use gradually decrease. These phases are administered by records and information managers and after the completion of primary phases, the records reach the disposal phase where they can either be destroyed or transferred and preserved as archives. That is the starting point of the archivist's role.

According to Atherton (1985, p.47), the life-cycle theory promotes a sense of order through a systematic approach to the overall management of recorded information. For instance, the records life-cycle theory is practically useful when related to mandates and responsibilities. The life-cycle was perceived in this study as the starting point for creating an effective record management programme as it allows the development of appropriate tools, systems and procedures to appropriately manage each phase of the life of a record. The life-cycle theory assumes that records management is the result of objective business activities and that it follows a predictable timeline.

Figure 1: The Life Cycle Concept of Records



Source: Adapted from IRMT, (1999)

1.8.2 Records Continuum Theory

The records continuum model responds in ways that the life-cycle theory is unable to deal with the challenges of electronic records and proposes a new set of management thinking of the preservation of the electronic environment, in which contemporary institutions and their associated electronic records coexist. The Records Continuum Model was developed at Monash University in Australia in the 1990s by Frank Upward and his colleagues as a tool to represent the contexts of records creation, management and use over time and space. The model includes four dimensions: create, capture, organise and pluralise, which correspond to four types of processes that can be applied to records: the creation of documents, their capture in

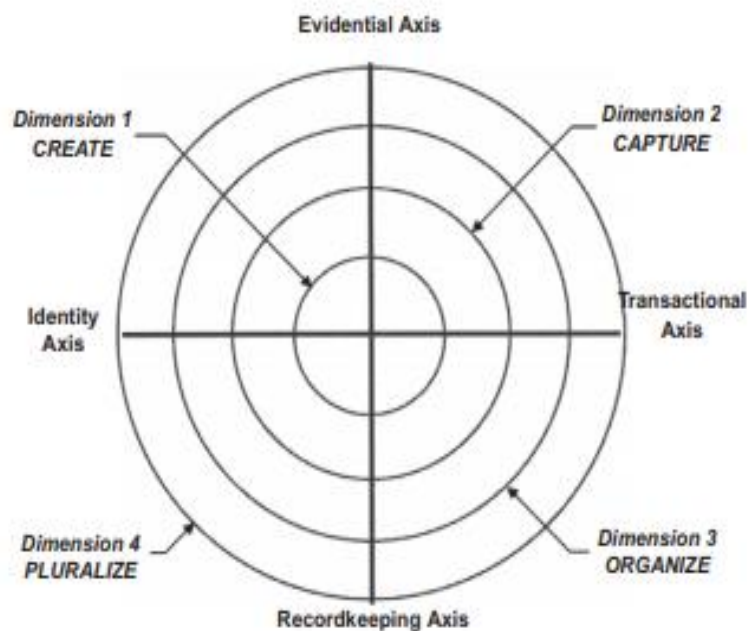
recordkeeping systems, their organisation into archives and their pluralisation to meet the needs of various stakeholders. McKemmish et al., (2010, p. 90) states that these dimensions are simultaneous, enabling the representation of multiple perspectives of multiple actors over time and space). Recordkeeping encompasses the management of records and archives, as well as the setting up of recordkeeping systems before records are created, to meet the needs of a variety of stakeholders.

As defined in Australian Standard 4390, a records continuum is a consistent and coherent regime of management processes from the time of the creation of records (and before creation, in the design of recordkeeping systems) through to the preservation and use of records as archives. This definition suggests an ideal integration for documents, records, and archives management. The records continuum concept offers a different perspective in the management of records. There are no steps in a continuum: “managing records is seen as a continuous process where one element of the continuum passes seamlessly into another” (Shepherd and Yeo, 2004, p. 9). In the continuum concept, there is no boundary between the management of archives and records, since current records would become archives at creation stage. The concept advocates for archivists actively managing records right from creation stage unlike waiting for the end of the life cycle.

Discussing the benefits of the records continuum model, McKemmish (2005, p. 9) explained that the framework provides common understanding, consistent standard based on unified best practice criteria, and interdisciplinary approaches to recordkeeping and archiving processes for both paper and digital worlds. McKemmish (2001, p.30) contends that in partnership with other stakeholders, the records continuum theory helps in identifying records of organisational activities that need to be retained, implementing business systems designed with built-in recordkeeping capability and ensuring the capturing of records of evidential quality as they are created. She maintains that the records continuum's primary focus is the multiple purposes of records which aims at the development of recordkeeping systems that capture, manage, and maintain records with sound evidential characteristics for as long as the records are of value to the organisation, any successor, or society. As technology changes, the record was prone to transformation and conversion. The records continuum has thus been promoted in the records management world, as it addressed the management of both paper and electronic records.

According to Gilliland and McKemmish (2018, p.100), the records continuum model views records management as “a continually interacting and evolving set of contingent activities with individual, institutional, and societal aspects.” The records continuum model is more useful than the records life-cycle theory for understanding the complexity of record-keeping. This model is widely accepted for managing records and archives both in paper and electronic form, while it also allows for the active involvement of both archivists and records managers in managing every stage in the life of a record. Furthermore, in the records continuum model several stages can happen at once.

Figure 2: The Records Continuum Model



Source: McKemmish, S. (2001). Placing records continuum theory and practice. *Archival Science*, 1(4), 350.

Application of the theories to the study

This study was guided by both the records life cycle theory and the records continuum theory as systematic tools for managing paper and electronic records. The two theories describe what

should happen at every stage of a records life, from creation to disposition. This includes the processes of creating, maintaining, storing, and disposing of records over the course of their useful lifespans. Each of these phases has its own unique set of processes that must be followed in order to ensure that records are managed, secure, compliant with any applicable laws and regulations, and properly archived or destroyed. Also covered by the two theories is the responsibility of the records managers and the archivists in the management of records during a records life. The two theories also provide standard tools and policies for managing both paper and electronic records effectively. Examining records management practices in SMEs requires using set standards against which to measure what is on the ground and what should be. The theories were used as worldwide recognized and accepted standards for developing and implementing records management in organisations.

1.9 Operational Definitions of Concepts

In this study, unless the context otherwise requires:

Records Disposal: the final destination of a record after it has reached the end of its retention period in active and or inactive storage (Gingrich and Brian, 2006, p.87).

Record: information created, received, and maintained as evidence and information by an organization or person, in pursuance of legal obligations or in the transaction of business (International Standards Organisation, ISO 15489-1, 2002, p. 3)

Records Life cycle: stages of a records "life span" from its creation to its preservation in an archive or disposal (Pearce-Moses, 2005, p. 232)

Records Continuum: is the consistent and coherent process of managing records throughout their lifecycle from the development of record keeping systems through the creation and preservation of records, to their retention and use as archives (International Records Management Trust, 2009).

Records Management: records management as the field of management responsible for the efficient and systematic control of the creation, receipt, maintenance, use and disposition of records, including the processes for capturing and maintaining evidence of and information about business activities and transactions in the form of records (International Standards Organisation, ISO 15489-1, 2002, p. 3).

Small and Medium Enterprises (SMEs): any business enterprise where small firms have 5-9 employees; medium-size firms employ 20-99 employees; and large firms employ 100 or more employees (World Bank, 2002).

1.10 Summary

Small and medium enterprises help contribute to the economies of most countries around the world through job and wealth creation. Records and records management are imperative for proper management of small and medium sized enterprises (SMEs). They enable the business owners to keep track of the progress of businesses. In spite of the significance of records in small and medium sized enterprises, most SMEs in Zambia do not practice sound records management in their day to day business. This led to this study being conducted. There are two schools of thought regarding records management. The first is the life cycle approach, which is an analogy of the life of a biological organism. While the records continuum concept recognises that four actions which are; identification, intellectual control, provision of access and physical control continue or recur throughout the life of a record. The study adopted both theories to act as guidance to the research.

CHAPTER 2

LITERATURE REVIEW

2.0 Overview

This chapter provides a review of literature related to the study. Literature review can be defined as an assessment of a body, a research that addresses a research question (Cooper and Schindler, 2010, p. 4). Literature review identifies what already exists in the body of knowledge and about a study. It as well provides a general understanding which gives meaning to the discussion of the major findings, conclusions and recommendations. The literature reviewed relates to, types of records created or received in SMEs, existing records management practices in SMEs, effects of records management on business performance and challenges in records management in SMEs.

2.1 Importance of Records Management

Records management is a crucial element of a successful enterprise regardless of industry. Rayburn (2020, p.18), defines records management as “the process of supervising and administering paper and digital records. This process continues throughout the entire records management life cycle, which spans the creation, receipt, maintenance, use, and disposal of records.” Records management is essential for good administrative decision making, consistency and fairness, accountability and improvement. Apkarian, (2022, p. 7) asserts that the importance of records management lies in how it oversees what has been created, received, maintained, and disposed of regardless of the document’s format. In other words, records management is important because it ensures vital records are preserved. Records management also supervises records throughout their lifecycle, including compliance within set retention procedures. Shepherd (2006, p.10) states that records which are managed as part of an appropriate records management programme will help to conduct business in an efficient, accountable manner, deliver services consistently, support managerial decision making and transparent policy formation and ensure continuity in policy execution, management and administration. Effective records management makes sure that records are available for use when required, privacy and confidentiality are maintained, and obsolete records are destroyed in a secure and timely manner and that records are ultimately contribute towards the provision of an excellent service.

2.2 Types of records created or received by small and medium enterprises

Records vary from files about clients and projects, to staff and financial records. According to the International Revenue Service (2022, p. 3), the business you are in, affects the type of records you keep. Some common records kept by businesses are receipt books, invoices, account statements, payroll, and asset registers. According to Luvindao (2017, p. 13), records of all business related income and expenses, records of all creditors and debtors, all yearly tax returns, and invoices should be kept. The California Business Journal (2013, p. 8) states that, for a business to thrive it should keep, bank statements, invoices, and cash register tapes, asset register and tax returns.

A study by Yussif, (2019), sought to explore the record keeping practices among SMEs in the Wa Municipality of Ghana. The study made use of an exploratory design to collect information from respondents. A questionnaire using closed and open ended questions was distributed to 120 respondents. The study revealed that, SMEs in the Municipality keep predominantly financial records such as day books, cash books and ledgers. The conclusion drawn was that the advantages for keeping records have been narrowly construed to be only essential in running business to the neglect of other areas such as taxation and regulation. The study commended that, the municipal assembly and other regulators of small businesses must ensure that all SMEs keep accurate and proper records of their businesses as this will allow all SMEs to derive the benefits of record keeping. There was a gap as the study focused only on record keeping and not records management as a whole. This would imply that other pertinent information relating to the management of records is left out.

Muchira and Ambrose (2012), conducted a study whose aim was to investigate the extent to which the owners or managers of Micro and Small Enterprises kept records in their businesses in Thika municipality of Kenya. This study adopted descriptive research design. The study used multi stage sampling including purposive sampling of MSEs which had been in operation for a minimum of 5years, and random sampling of 10% of the 862 MSEs. Questionnaires were used to collect both qualitative and quantitative data through personal interviews of the respondents, while document analysis was used to gather quantitative data. The findings show that MSEs do keep subsidiary books of accounts, especially to capture sales and cost of sales. The study

concluded that record keeping in MSEs was not being done for the purpose of capturing accounting information for performance measurement but for security and control. This study recommends that book keeping in MSEs must be made mandatory to improve their accounting practices and increase chances of them improving their business operations. A gap was established in that, the study leans more towards accounting and book keeping leaving out other important records that a business creates or receives.

Musah and Ibrahim (2014) explored the relationship between record keeping and business performance among SMEs in the Tamale Metropolis of Ghana. In addition to the descriptive statistics, the study also employed the Pearson correlation coefficient. One hundred (100) SMEs in the Tamale Metropolis were randomly selected. Data on both the firms' characteristics and traits of owners were collected using structured questionnaires. Findings showed that majority of SMEs keep records relating to the sales ledger. The conclusion was that transactions in these SMEs were conducted on credit basis due to the high personal relationships in the Metropolis area. It was recommended that SMEs should endeavor to record their transactions on a daily, weekly or monthly basis as the case may be.

Ademola et al. (2012) conducted a study to look at the records to be kept and the importance of book/record keeping to the growth of Small Scale enterprises in Ijumu Local Government area of Kogi State. A survey research design was used in this study. Non random sampling was used to choose a sample of 200 respondents. Data was collected using questionnaires and personal interviews. The data collected was presented using tables while chi-square was used in analyzing the data. Findings show that majority of the respondents do not keep business records. The study concluded that most small scale enterprises did not know how to keep records and considered it time consuming. It was recommended therefore that the small scale entrepreneurs avail themselves for training opportunities related to recordkeeping.

Nketsiah (2018) examined record keeping practices of small and medium business operators in the Sekondi-Takoradi Metropolis. The study adopted descriptive cross-sectional survey to find out how the enterprises sampled undertake record keeping. Simple random sampling (random numbers) was used to select a sample of 200 SMEs. This study found that 85% of small business operators keep records relating to customer's indebtedness. It was concluded that records were being kept mainly to monitor sales projections of the SMEs under study. This paper recommends

that there should be a mandatory policy for small business operators to keep records of their business transactions. A gap in terms of use of cross-sectional survey design was noted. There is a possibility that the landscape has changed from 2018 to date due to the time period and the findings would be different currently.

2.3 Existing records management practices in Small and Medium Enterprises

Lawson, (2021 p.20) affirms that records management is the system used to control records from the creation of the record until the record is archived or destroyed. She went on to say, a records management process is comprised of identifying records, classifying records, and storing records, as well as coordinating internal and external access. The process may also incorporate policies and practices on how to create and approve records, as well as the enforcement of those policies and practices. According to the World Bank (2020, p. 3), records management allows for the establishment of strategies, policies, and procedures for making and keeping records. It ensures that records are stored safely and disposed of appropriately. Techtarget (2018, p. 5) states that records management involves the supervision and administration of digital or paper records, regardless of format. Activities in records management include the creation, receipt, maintenance, use and disposal of records. According to Hyland (2015, p. 7) records management includes tasks like identifying, classifying and storing records. It involves establishing and enforcing policies, standards and guidelines. Hyland further mentioned that assigning responsibilities and maintaining usability are part of records management.

Ghasia et al. (2017) conducted a study that sought to investigate the management of business records at Vigaeni Ward in Mtwara-Mikindani Municipality in Tanzania. The study was based on the Records Continuum Model and Decision Usefulness Accounting Theories. It adopted a qualitative approach and a case study design where interviews and observation were used to collect data from 83 respondents comprising of SME owners/ managers, employees and business officers. The study revealed that the majority of SMEs in Mtwara-Mikindani Municipality were not practicing sound records management as there was a lack of appreciation of the importance of business records. The study concluded that although business records have importance in business performance, these records were poorly managed. The study recommends

that the municipality and the Ministry of trade and industry should consider implementing a policy that makes records management mandatory for SMEs owners, managers and employees.

Okello-Obura (2012) investigated the management of records and information among the SMEs in Tororo district in Uganda. The paper adopts a quantitative approach in which a structured questionnaire was used as the main data collection method and supplemented with a telephone interview. Snowball sampling strategy was applied in identifying the respondents. A total of 61 SMEs could be identified. Of this 61, 42 (69 percent) participated in the study. Data was analysed using the Excel program. The study established that SME managers are poor at records disposal as many did not have procedures for archiving, disposal and destruction of different record types. Based on the finding the study concluded that SMEs managers did not appreciate and value of good records and information management for business. The study thus recommends that SMEs management should enforce periodic training of all users regarding the importance of basic records management within the organizational policy framework.

Ajibade and Khayundi (2017) investigated the nature of records management (RM) in enhancing small, micro and medium enterprises (SMMEs) sustainability in Nkonkobe Municipality South Africa. The study adopted a multi-case study approach. Purposive sampling techniques and in-depth interviews were conducted to gather data from 23 SMMEs in Nkonkobe Municipality. The findings indicated that despite enormous contribution of the SMMEs to the South African economy, no actual records management (RM) policy existed to guide them in their business processes. The conclusion was that the record management skills in the SMMEs and the knowledge of records management practices were below standard, and this has affected their output and productivity. The researchers recommended that the records management guiding principles should be incorporated by the SMMEs.

Anokyewaa (2016) examined the effect of computerized record keeping among SMEs in Sunyani Municipality of Ghana. The study adopted a case study research design. The data collected was analysed quantitatively and qualitatively. The researcher used purposive and random sampling techniques. The study found out that the majority of the SME operators in the municipality do not employ computerized record keeping systems for their operations, but used manual systems. Based on the findings, the study concludes that the inability of SME operators to use computerized record keeping systems in their daily record keeping activities leads to negative effects on their operations. The researcher therefore recommends that the National

Board for Small Scale Industries (NBSSI) should collaborate with other NGOs to set up training organisations to offer basic ICT training skills and development programmes to SME operators at an affordable cost.

Other studies by Chachage and Ngulube (2006) explored the management of business records in the Iringa region, Tanzania. The study used the survey method to investigate records management practices in nine exporting companies. The study used interviews protocols and observations schedules to collect primary data. It was discovered from the findings that there was poor staffing and professionalism in most of these small businesses and the qualifications of those in charge of managing records were not directly related to records management. It was concluded that the training of records managers might have been from unrecognized institutions of learning. The study recommended that well-trained personnel should manage business records and recognized institutes should be used for records management training.

2.4 Effects of Records Management on Business Performance in SMEs

Sound record management is essential to a business' success. Maintaining records helps businesses in making better judgments and developing appropriate policies, resulting in enhanced effectiveness and efficiency (Mintah et. al., 2022, p. 1). Although the consequences are not the same for every business, there can be severe penalties for not having proper records management systems in place such as fines, criminal charges, or imprisonment.

Maseko and Manyani (2011) investigated accounting record keeping practices for performance measurement employed by SMEs in Bindura, Zimbabwe. The survey research design was used. The target population comprised of 100 SMEs operating retail shops, manufacturing firms and suppliers of various services in Bindura. A structured questionnaire was used to collect primary data from the respondents. The findings show the SMEs fail to provide records needed by decision-makers, due to incomplete accounting records. They concluded that, a good record system is not only judged by how well records are kept but by how well it is able to meet the information needs of both internal and external decision-makers. This study recommends that record keeping in SMEs must be made mandatory to improve their accounting practices and increase chances of them formalizing their business operations in Zimbabwe. The focus of this

study was on accounting record keeping practices without including other types of records and how they can be used to measure performance.

King- Aidoo (2020) sought to assess the effect of accounting record keeping on the performance of SMEs in the Cape Coast Metropolis, Ghana. The study employed the quantitative research approach, descriptive explanatory research design, and cross-sectional survey design. A semi-structured questionnaire was employed for data collection and it was self-administered. The study revealed that the low level of accounting record keeping, led to low business performance among SMEs operating within the Cape Coast Metropolis. The conclusion was that SMEs were faced with challenges that hamper proper accounting record keeping. The study recommends that institutions that are responsible for improving the performance of SMEs, such as Business Advisory Services, National Board for Small Scale Industries, and Ghana Chamber of Commerce should provide support services to these enterprise's in the area of proper accounting record keeping. A gap in terms of use of cross-sectional survey design was noted. There is a possibility that the landscape has changed from 2020 to date due to the time period and the findings would be different currently.

Dawuda and Azeko, (2015) conducted a study whose focus was on financial records keeping behavior of registered Small and Medium Scale Businesses (SMSBs) in the Bolgatanga Municipality, Uganda. The study was a survey research of both qualitative and quantitative approaches. A multistage sampling method was used to select one hundred and twenty (120) respondents. Findings show that, there was inability to measure financial performance and position of their businesses, as the majority of SMSBs do not keep proper records of their businesses. It was concluded that the volume and value of transactions can influence records keeping behavior of SMSBs owners. The study, therefore, recommended that a law to keep financial records of small scale businesses should be passed and strictly enforced.

Zotorvie, (2017) examined the financial recordkeeping practices of SMEs in Ho Municipality Ghana. This study adopted a survey approach, where 225 respondents were given a questionnaire to fill in. The results revealed that it was difficult for the owners or managers to determine the profit earned or loss suffered in the business during a particular period, due to the majority of SMEs failing to keep proper accounting records. The study concluded that the major reasons for the failure to maintain proper accounting records and prepare a complete set of financial

statements included high cost of hiring qualified record keepers and lack of accounting knowledge on the part of some owner-managers. It was recommended that the National Board for Small Scale Industries (NBSSI) in collaboration with the accounting bodies should organize accounting training programmes for owner-managers of SMEs on proper recordkeeping and accounting practices.

2.5 Records Management Challenges in Small and Medium Enterprises

NleFolio (2010, p.3), states that the common challenges facing records management are lack of resources to properly manage records and lack of awareness among employees of their role in managing and reinforcing records management practices. According to Jatto (2020, p.6), knowing what to keep as a record, proper disposition of records, keeping records confidential and lack of policies and procedures are some of the challenges encountered when managing records. The United States General Accounting Office (2012, p. 27) asserts that, massive volumes of records pose a challenge with storage space. Crompton (2016, p. 19) highlights that storage facilities and lack of structures within which to manage records are the major challenges to managing records in small businesses.

Sanga et al. (2014) assessed the general attitude of SMEs owners on record keeping and challenges in Madukani ward in Dodoma, Tanzania. The study used a cross sectional research design which involved collecting data at a single point in time from 242 SMEs. The paper adopted a quantitative and qualitative approach in which a semi structured questionnaire was used as the main data collection method and supplemented with in depth interview and observation methods. Findings indicate that the majority of SMEs owners of Madukani ward who are also managers of records have a negative attitude towards record keeping. The research concludes that a concerted effort should be made by the government and stakeholders to ensure that SMEs owners are trained on key skills for records management. The study recommends that record keeping be made legal and mandatory to all SMEs businesses. A gap was noted where a cross sectional research was used to get insights from respondents at one point in time, in 2014. There is a possibility that the landscape has changed due to the time period and the findings would be different currently.

Studies by Maluari et al. (2021) investigated financial record keeping practices in Micro and Small Businesses (MSBs) in Iringa and Kinondoni Municipalities, Tanzania. This was a descriptive study employing a sample of 245 owner managers. Data was collected using a questionnaire. Findings indicated that the main challenge in financial record keeping in MSBs was mixed perceptions of MSB owner managers regarding the value of record keeping. The study concluded that there was limited knowledge on the value of record keeping, due to limited skills. The study recommends policy action to enforce financial record keeping and strengthen Business Development Services (BDS) provision. It is evident that there is a gap in information, as this study focused more on financial recordkeeping than on records management.

In another study, Mbae (2015), sought to identify the challenges SMEs faced in establishing and maintaining records retention and archiving systems in Nairobi, Kenya. This was a multiple case study. Data was collected from 4 purposefully selected MSE owners in Nairobi, Kenya, through face-to-face, semi-structured interviews, and review of field notes and company documents. Findings showed that the majority of the respondents indicated inadequate prioritization or emphasis as far as records management policies was concerned. The study concluded that SMEs need to have a records management system that should be cognizant of the organization and the processes followed from the time a record is created to the time it is either kept or disposed as per policy. They study recommended that SMEs need to have well written policies that influence the records management practices of their organizations.

Myeko and Madikane (2019) investigated challenges to record keeping practices experienced by small, micro, medium businesses in Engcobo Local Municipality. The study used a mixed research method. Data was collected through interview schedules and questionnaires from eighty-five (85) participants. The findings showed that the majority of our participants did not implement proper record keeping practices and that they did not understand the importance and the role of keeping records for their businesses. This study concluded that owners and managers of SMEs did not embrace proper record keeping. It is therefore recommended that small, micro, and medium businesses learn to use good record keeping and keep accurate records for their organizations.

2.6 SUMMARY

With regards to the types of records created and received in SMEs, the literature shows that most records kept by SMEs are financial records in nature. On the existing records management practices in SMEs, it shows that the majority of SMEs do not have policies and procedures to manage records and therefore do not practice sound records management. Most SMEs also do not employ qualified records managers to manage their records. Literature reviewed on how records management practices affect business shows the inability by some SMEs to measure business performance due to incomplete and inaccurate records. Negative attitude and lack of commitment by managers are the major challenges faced in managing records in small and medium enterprises. From the literature reviewed, it is clear that there are some gaps. One noticeable gap is that there are no studies on records management in small and medium enterprises in Zambia that have been published yet. It is also evident that the majority of the studies that were reviewed as literature are biased towards recordkeeping and not records management and substitute record keeping for records management. The other gap would be in the methodologies used. The bulk of the existing research has taken a quantitative approach and therefore there is a lack of rich insight and texture that a qualitative study could provide. Suggestions for further research would be that researchers should consider conducting studies that will look at records management as a whole and not just recordkeeping which is just a component of records management. This would help give a broader picture of what records management entails.

CHAPTER 3

METHODOLOGY

3.0 Overview

Chapter three describes the research design, type of research, and the population under study. Detailed procedures of sampling, data collection, the research process and the data analysis method used in the study were also highlighted. Ethical considerations were also stated in this chapter.

3.1 Research Design

A research design is a basic plan that guides the data collection and analysis phases of the research project. It provides the framework that specifies the type of information to be collected, its sources and collection procedure. Saunders, et al. (2012, p. 59) defined research design as a general plan to answer a research question. As a systematic approach to conducting a scientific inquiry, it brings together several components, strategies, and methods to collect data and analyse it. The research design used in this study was a survey. According to Check and Schutt, (2012, p. 160), survey research is the collection of information from a sample of individuals through their responses to questions. This type of research design allows for a variety of methods to recruit participants, collect data, and utilize various methods of instrumentation. Survey research can use quantitative research strategies (e.g., using questionnaires with numerically rated items), qualitative research strategies (e.g., using open-ended questions), or both strategies (i.e., mixed methods). The choice of the research design was influenced by the type of research topic, the target population, data collection methods and the research process among others.

This research used qualitative methods. According to Creswell (2014, p. 123), qualitative research is an inquiry process of understanding, based on distinct methodological traditions of inquiry that explore a social or human problem. Qualitative methods are those research techniques that employ non-mathematical, naturally occurring, and non- experimental research practices in order to uncover the meanings and significance of the wide variety of evidence that social researchers collect. The qualitative approach helped to bring out and explain the feelings, views, ideas and opinions of the respondents.

3.2 Target Population

The targeted population was all small and medium enterprises in Lusaka Urban District. Lusaka Urban District was picked as the area where the study was conducted because most SMEs in Zambia are concentrated along the line of rail which are more densely populated, and have better infrastructure and financial access compared to other provinces. The Patents and Companies Registration Agency (PACRA) is a statutory body under the Ministry of Commerce, Trade and Industry with the principal mandate of providing business registration and intellectual property protection services. According to PACRA e-registry system, as at June 30 2021, Zambia had 253 898 registered SMES. 169 574 are registered in Lusaka Urban District. This research was carried out in 20 SMES in Lusaka Urban District.

3.3 Sample Size

Marutha (2011, p. 46) points out that a sample size includes the number of participants chosen from the whole population. It is the selection of research participants from an entire population, and involves making a decision about which people, setting, events, behaviour, and/or social processes to observe. The sample size for this study was 20 owners/managers of records in 20 SMES. According to studies and reviews that have been conducted, the sample size in qualitative research should be small ranging from 10 - 30 interviews. This is because of issues to do with time (for collecting and analysing data), money and saturation. Morse, (2000, p.104) states that, with interviews, it was argued that fewer respondents will be needed to reach point of saturation. According to (Hennink et al., 2017, p. 211) data saturation refers to the point in data collection when no additional issues or insights are identified and data begin to repeat so that further data collection is redundant. Thus, it is the point in data collection when all important issues or insights are exhausted from data.

3.3.1 Sampling procedure

This study employed purposive sampling to choose the 20 respondents to take part in the interviews. Saunders et al. (2012, p.61) asserts that purposive sampling also known as judgment, selective or subjective sampling, is a sampling technique in which researcher relies on his/her own judgment when choosing members of population to participate in the study. From the

literature reviewed, it was discovered that most owners/managers of these SMES are in charge of managing records of their business. It is on this knowledge that the researcher based their selection/judgment of the 20 respondents as the owners/managers were in a better position to give the relevant information on records management.

3.4 Data collection instruments

The research employed the use of semi-structured interviews with open ended questions to collect data from respondents. To have a high response rate, and probing more into issues investigated, this research used face-to-face interviews to collect data. The choice of in-depth interviews in this study was justified by the need for rich data and in-depth insights. An interview elicits a high response rate and a respondents' oral response concludes the data collection exercise. An interview allows the researcher to probe the respondent hence gives an opportunity to make follow-up questions. Interviews allow for clarity when an unclear response is given.

3.5 Data collection procedures

In this study qualitative data sources were employed through face to face interviews. Interview schedules using open ended questions were used with 20 owners/managers of records. The same set of questions, were asked to all the respondents, for proper conclusion. The respondents were placed in categories according to the type of business they were engaged in. Three to four interviews were conducted on one day. Each interview took twenty five minutes when the respondent was not interrupted with business queries from others, and about thirty to thirty five minutes when their immediate attention was required for business while the interviews were taking place. The interviews were conducted over a period four weeks. The interviews were recorded using a recorder on the researchers' mobile phone with prior permission from the respondents. The researcher also took some notes as the interviews were taking place.

3.6 Data analysis

Qualitative data was analysed thematically using content analysis, as themes and sub themes emerged from the data. The responses from subjects were put into categories according to the

emerging themes per research objective. This allowed for objective and critical interpretation, so as to make decisions that were valid for proper conclusion and recommendations of the study.

3.7 Ethical considerations

The researcher observed ethical considerations in the study. Informed consent seeks to incorporate the rights of autonomous individuals through self-determination. In order to get informed and voluntary consent from the respondents, the researcher incorporated an introduction to the study and its purpose as well as the procedures that were to be followed. The researcher made sure that respondents fully understood what the study was all about, which meant that they were aware of potential risks or discomforts and the benefits. Confidentiality is taken to mean that identifiable information about individuals collected during the process of research will not be disclosed without permission. The researcher informed the respondents about the methods to be used to protect anonymity and confidentiality and indicated persons with whom they could discuss the study, in this case that person was the researcher. The researcher promised anonymity where the subject's identity cannot be linked with personal responses. The researcher addressed confidentiality, which is the management of private information by the researcher in order to protect the respondents' identity.

3.8 Summary

This research employed a survey design to conduct research in 20 SMEs in Lusaka Urban District. Qualitative research methods through semi-structured interviews were used to collect data from respondents. The sample size was 20 owners/managers of 20 SMEs in Lusaka District Urban District. Data was analysed using content analysis. Ethical considerations such as informed and voluntary consent, confidentiality and privacy were observed when collecting data from respondents.

CHAPTER 4

PRESENTATION OF FINDINGS

4.0 Overview

Chapter four presents the research findings from the data collected through face-to-face interviews, and non-participant observation. The findings are presented in narrative form, tabular form and photographic images. Data gathered from face-to-face interviews, and non-participant observation was analyzed and presented around appropriate themes. Data obtained from interviews was analyzed through content analysis.

4.1 Background Information of the Respondents

The study sought to establish background information of the respondents to establish the characteristics of the small and medium enterprises that were studied. Information pertaining to category of SMEs they fell in by definition was obtained, the type of business engaged in and who managed the records. The findings are summarised in tables 1, 2 and 3.

Table 1 below shows the different categories by number of employees, that the small and medium enterprises that took part in the interviews belong to.

Category of SMEs (by number of employees)	Number of SMEs
Small Firms (between 5 -9 employees)	8
Medium Firms (between 20-99 employees)	6
Large Firms (100 or more employees)	6
Total	20

Table 1: Category of Small and Medium Enterprises by number of employees

Table 2 below shows the types of business the small and medium enterprises that were interviewed were engaged in.

Type of Business	Number of SMEs
Chemists/Pharmacies	4
Agro Shops	4
Hardware Stores	4
Auto Spares Shops	4
Bookstores/Stationary Shops	4
Total	20

Table 2: Type of Business Engaged In

Table 3 below shows who managed the records in the small and medium enterprises that were part of the study.

Managers of records in the SMEs	Number of SMEs
Owners	6
Managers	14
Total	20

Table 3: Managers of records in the Small and Medium Enterprises

On the background information about the small and medium enterprises, the interviews revealed that, eight SMEs fell under the category of small firms which had between 5 – 9 employees, six fell under the category of medium firms which had between 20 – 99 employees, while the other six fell in the category of large firms which had 100 or more employees. On the types of business the SMEs studied were engaged in, we had chemist/pharmacies, agro shops, hardware stores, auto spare shops and bookstores/stationary shops. Information on who managed the records showed that, in six SMEs, the owners managed the records, while in fourteen SMEs, they employed managers to handle the records.

4.2 Types of records created or received

Research participants were asked to indicate the types of records they created or received. The following themes emerged from the responses; the major theme was financial records, followed by administrative records then, other types of records.

On the major theme covering financial records, the responses were as follows:

One respondent said, *“most of our records are financial in nature such as, books of accounts, bank statements and receipt books.”*

Another mentioned, *“I can comment on accounting records as that is my line of work. Accounting records include monetary transactions, ledgers, journals, and any supporting documents such as checks and invoices.”*

Another said, *“some records kept are, invoices, financial statements, and bank statements.”*

Another stated, *“on a day to day basis I handle records relating to our finances.”*

One other responded, *“I am in the accounts office. The records found there are mainly accounting records.”*

Another stated, *“we have invoices, receipt books, financial statements, books of accounts, and bank statements among our records.”*

Another responded, *“I work mostly with financial documents like invoices, receipts and books of accounts.”*

Further another indicated, *“the records managed here are, bank statements, payroll records, purchase orders, receipt books and financial statements.”*

Another further added, *“I deal with income statements and cash flow statements that show what is coming in and what is going out in terms of money.”*

Responses to the theme on administrative records kept were:

One respondent said, *“we keep employee records that contain information about individual employees. The information includes personal details such as date of birth, marital status. Other information is work related like leave taken or promotions.”*

Another respondent stated, *“we deal with different customers, and as a result we create or receive customer records to help us know who we are dealing with and the nature of business we have with them.”*

Another said, *“quotations, asset registers, and inventory files are some of the records we keep.”*

Another added, *“in the sales and marketing section our job is to sell ourselves to customers. So we deal with records of existing and potential customers.”*

Another responded, *“are reports records? We have different reports that are generated like annual reports, periodic reports and special reports.”*

Further another mentioned, *“tenders and quotations are also either prepared or received in the conduct of our business.”*

Responding to the theme on other types of records kept:

One responded saying, *“we have transfer slips that record what has been transferred to customer, other departments and our store outlets.”*

Another further indicated, *“some of the records we keep are, delivery notes, and GRNs which are Goods Received Notes.”*

Another further said, *“we keep a visitors log book to show who visited our premises, at what time they came in and left and also who they came to see.”*

From the information gathered it can be noted that the types of records created or received were; financial records such as, receipt books, purchase orders, bank statements, financial statements, payroll records, invoices, ledgers, journals, checks and books of accounts. The other types of records created or received were administrative records like, employee records, customer

records, tenders, quotations, asset registers, and inventory files. Further, other records included, transfer slips, delivery notes, Goods Received Notes, and visitors log books.

4.2.1 Reasons for creating or receiving records

Respondents were requested to indicate why they created or received the records mentioned in 4.2 above. The themes that arose from the responses were; for financial purposes, for administrative purposes and for other purposes.

The theme on financial purposes had the following responses:

One respondent indicated, *“we issue or receive receipts to provide proof of a financial transaction and for tax purposes as proof of certain expenses.”*

Another said, *“we keep financial statements to have information about our financial position as a business and our financial performance.”*

Another mentioned, *“a ledger is an account or record used to store bookkeeping entries for balance-sheet and income-statement transactions.”*

Further response given was, *“we use bank statements to monitor cash flow, perform bank reconciliations and check for possible illegal or unauthorised transactions.”*

One other stated, *“ledgers record transactions pertaining to a specific account.”*

Another response was, *“payroll records provide information on salaries, leave pay, advances for our employees. How much is due to them and what they owe the company.”*

Another mentioned, *“journals are used for reconciling of accounts and the transfer of information to other official accounting records, such as the general ledger.”*

Further another stated, *“we use invoices to record transactions between buyers and sellers. In some instances we play the role of the buyer and other instances we play the role of the seller.”*

Lastly another responded, *“purchase orders help us to track and control the purchasing process”*

Responding to the theme on administrative purposes:

One responded saying, *“asset registers are created to help us know the physical resources our business owns.”*

Another respondent stated, *“personnel files are kept to give us personal information on individual employees.”*

Further response given was, *“customer files supply information about the customers we deal with and the business transactions we conduct with them.”*

Another indicated, *“we use quotations to list the proposed prices of goods and services we offer to a potential client. We also receive quotations from companies we want to buy goods from.”*

Another mentioned, *“we send out tenders to potential suppliers inviting them to bring in applications to allow them to deliver specific goods or services.”*

On the theme covering other purposes, the respondents said the following:

One respondent said, *“BIN cards help us in stock taking by recording what is received at our warehouse and what is issued out.”*

Another stated, *“we use memos for internal communication.”*

Further another responded, *“transfer slips show us what materials or goods have been transferred to other departments or our other branches.”*

The study revealed that records were kept for financial purposes. Receipts provided proof of financial transactions and were necessary for tax purposes as proof of certain expenses. Financial statements documented the financial position of the business and its financial performance. Invoices were created to record transactions between buyers and sellers. On the other hand bank statements were kept to monitor cash flow, perform bank reconciliations and check for possible illegal or unauthorised transactions. Further the study revealed that records were kept for administrative purposes. Asset registers were created to help know the physical resources owned. Employee files recorded personal information on individual employees and customer files supply

information about the customers. Quotations listed the proposed prices of goods and services offered to a potential client. Further still, records were kept for other purposes. BIN cards helped in stock taking. Transfer slips indicated what materials had been transferred.

4.3 Existing records management practices

Research participants were requested to indicate the type of records management system they had in place. Results from the interview revealed the following themes; paper based system, electronic system and both a paper based and electronic system.

The theme on a paper based system had the following responses:

One respondent said, *“our records are on paper so we use a manual system to manage them.”*

Another responded, *“we are yet to have electronic records and as such, our records are managed on paper.”*

Another stated, *“we use a manual system.”*

Further response given was, *“currently we are using a paper based system to manage records. We have plans to migrate to an electronic system in the near future.”*

Further another indicated, *“just look at all these files and folders. They are an indication that we are managing our records manually.”*

Another further said, *“our business is still growing and we do not have so many records. So for now we handle records manually.”*

On the electronic system usage theme:

One respondent mentioned, *“two years ago, we decided to invest in a computerised system to help manage our records. We copied all our records from paper to electronic system.”*

Another stated, *“we use computers to manage our records.”*

Another said, *“we have an electronic system for managing our records. We are moving with current trends.”*

Further response given was, *“we manage our records electronically. First we started with just our financial records, then later we included all records.”*

Responding to the theme of both paper based and electronic system:

One responded saying, *“we use two systems both paper and a computer systems to manage our records.”*

Another mentioned, *“some records are managed on paper while others are managed electronically.”*

Another said, *“we have records managed on paper, and other records managed through electronic means.”*

In response to the question regarding the records management system in place, the interviews revealed that records were managed using a paper based system, an electronic system and others used both paper based system and electronic system.

4.3.1 Reasons for choosing the type of system

When asked why they chose the type of records system they had in place, results showed the following themes; paper based system requires little/no training to use, and quick retrieval associated with electronic systems.

On the major theme which revealed that little/no training are required to use a paper based system, the following were the responses:

One respondent stated, *“not much training is required when using paper.”*

Another said, *“as long as one is able to read and write, then that is enough to be able to file papers and pull them out.”*

One other response was, *“someone can easily learn how to file papers and retrieve them when needed.”*

Another mentioned, *“no major training is required to use a manual system.”*

Another stated, *“it is simple to learn how to use a paper based system.”*

Another added *“the paper based system is working out well for us. No need for training to use it.”*

One other said, *“it easy to orient someone to work with paper.”*

Another further mentioned, *“even someone who hasn’t been to college can use a paper based system.”*

Another stated, *“unless someone is just slow to learn, a paper based system is simple to use.”*

Further another responded, *“working with paper based system is easy.”*

The theme on quick retrieval associated with electronic systems had the following responses:

One respondent indicated that, *“retrieval of records is very fast on a computer. There is no need to spend time locating files or folders. You simply key in a term and your records are made available.”*

Another responded, *“retrieval of records from our electronic system is very quick and can be done from anywhere even on smart mobile phone.”*

Another said, *“records can be pulled from the electronic system and converted to other formats such as word format and PDF and later into paper records without wasting time.”*

Another added, *“one click of the computer and the records you need at readily available.”*

Another mentioned, *“retrieval of records is instant with computers.”*

Another stated, *“technology makes things easier and faster. No need to physically retrieve records from amongst files or folders.”*

Further response given was, *“no time is wasted retrieving records with computers.”*

From the information gathered it can be noted that paper based systems were used because they required little/no training to use. The study further revealed that electronic systems were used because retrieval of records on electronic systems was very quick.

4.3.2 Storage of records

Respondents were asked where they stored their records. Responses revealed the following themes; managers offices, and on computers.

The major theme in managers’ offices had the following responses:

One respondent said, *“we store our records in our managers records.”*

Another indicated, *“records are stored here in my office.”*

Another responded, *“since managers are in charge of records, these records are stored in their offices.”*

Another added, *“our offices are used to store records.”*

Another mentioned that, *“in some managers’ offices you will find file cabinets that are used to store records.”*

Another responded saying, *“various managers keep records for their department in their offices.”*

Another mentioned, *“managers store records in their offices.”*

Another indicated, *“since we manage the records, we also store them in our offices.”*

Another said, *“we store our records right here.”*

Further another stated, *“we store our records in the managers’ office.”*

On the theme showing on computers the following were the responses:

One respondent stated, *“computers provides storage for most of records. These records can be accessed from anywhere.”*

Another said, *“our records are saved in different formats, word documents, excel, pdf, publisher and stored our computer drives and our network server.”*

Another indicated that, *“computers act as storage for our records other than just for capturing and managing the records.”*

Another further responded, *“we do not have that many records, such that they can be stored on our computer drives. The storage capacity there is enough.”*

Another added, *“we use computers, to create, process and store our records.”*

Further another said, *“we store our records on our computers.”*

The researcher through the face to face interviews established that records were stored in managers’ offices while electronic records are stored on computers.

4.3.3 Storage equipment used for records

Research participants were requested to indicate the storage equipment used for records. Results revealed the following themes; the majority was filing cabinets, followed by shelves and then boxes.

On the filing cabinets theme, the following were the responses;

One respondent mentioned that, *“some of our paper records are filed in folders which are then stored in filing cabinets.”*

Another said, *“we mostly use filing cabinets to store our records.”*

Another further stated, *“as you can see behind me, there are filing cabinets in which we store our records.”*

Another response was, *“we have filing cabinets in which we store our records.”*

Another added, *“we store our records in filing cabinets.”*

Another indicated, *“our records are stored in filing cabinets.”*

Another mentioned, *“since our records are in files, folders or box files, we store them in a filing cabinet.”*

Further another added, *“filing cabinets come in handy for our records filed in folders.”*

The theme on shelves had the following responses;

One respondent said, *“we use shelves to store our records. We label our records, and stack them on shelves.”*

Another responded, *“records are filed in box files and stored on shelves.”*

Another stated, *“we had some shelves made, which we use to store our records.”*

Another indicated, *“shelves are strong to handle heavy items, so we use them for our records.”*

Further another mentioned, *“we opted for shelves to store our records.”*

The following were the responses on the theme of boxes as storage equipment;

One respondent said, *“records from our other outlets are put in boxes labeled with the name of the outlet for easy identification and to differentiate them from other records.”*

Another mentioned, *“we use boxes to store records as buying storage equipment is expensive.”*

Another indicated, *“records that we rarely use are stored in labeled boxes.”*

Further another added, *“empty boxes that we receive our stock for the store in, are later used to store records.”*

From the interviews the researcher noted that records were stored in filing cabinets. Other records were stored on shelves, while others still were stored in boxes. In relation to these findings, the pictures below show the storage equipment used for records in the different SMEs.

Figure 3 below shows records in form of delivery notes stacked on a shelf for storage.



Figure 3: Delivery notes stored on shelves

Figure 4 below shows customer records filed in box files and stored on a shelf. The box files have been labeled to enable location and retrieval when needed.



Figure 4: Box files containing customer information

Figure 5 below shows boxes used to store records waiting to be taken to other outlets of a business. The boxes are labeled with the name of the outlet they are being transferred to.



Figure 5: Boxes containing records

4.3.4 Security/ protection measures in place for records

When respondents were asked how they secured and protected their records from factors such as unauthorised access and theft, results from the interview revealed three themes; lockable cabinets, use of passwords and restricted access.

The theme on lockable cabinets being the major theme had the following responses;

One response indicated, *“on security of records, we have lockable cabinets.”*

Another said, *“we use lockable cabinets to secure our records from theft and people tampering with information.”*

Another responded, *“our cabinets are lockable and this provides security for records.”*

Another stated, *“these cabinets you see can be locked to prevent unauthorized people from accessing the records.”*

Another said, *“all records considered to be highly sensitive are placed in lockable cabinets.”*

Another added, *“records containing sensitive information are locked up in cabinets.”*

Further another mentioned, *“we secure our records in filing cabinets that can be locked.”*

On the theme of use of passwords, the following responses were given:

One respondent stated, *“to access records on our computers, we have usernames and passwords.”*

Another added, *“access to records on other software requires us to use additional passwords other than the ones used to log onto the computer as extra precaution to secure our records.”*

Another responded, *“all our computer terminals have passwords for individual users. To have access to any record or information on these computers, one has to type in their password.”*

Another said, *“with the use of passwords on our computers, our records are protected from unauthorised access.”*

Further another mentioned, *“only a few employees have been given access to records on our computers. Each of the selected employees has a password that is unique to them.”*

The theme on restricted access had the following responses:

One respondent mentioned, *“access to our records is restricted and monitored.”*

Another added, *“only our managers are authorized to access records.”*

Another said, *“managers and the owners are the only ones who have access to our records.”*

Further another said, *“it is not every employee who is granted access to the records.”*

Further another indicated, *“management is clear that only managers can have ready access to records. The rest need clearance from those in charge.”*

The study revealed that lockable cabinets, passwords on computers (PCs), and restricted access to records were used to secure records from unauthorized access. In this vein the following are pictures of what was observed on security and protection of records.

Figure 6 below shows the lockable cabinets found in some managers offices that are used to secure records against theft and unathourised access.



Figure 6: Lockable file cabinet used to secure records.

Figure 7 below shows steel cabinets with locks used to secure sensitive and confidential records. Only managers of records have access to these cabinets as a protective measure.



Figure 7: Lockable steel cabinets used to secure confidential records

4.3.5 Managers of records and their qualifications

When requested to indicate who the managers of records were, the theme that emerged was managers of various departments/sections. When respondents were asked if the people in charge of managing records were qualified records managers, the theme that emerged was they had no records management qualifications.

On the theme of managers of various departments/sections, the following were the responses;

One respondent mentioned, *“alongside our other responsibilities, we are in charge of records.”*

Another said, *“managers are responsible for managing company records.”*

Another stated, *“the role of being a manager comes with the task of looking after records.”*

Another responded saying, *“we the supervisors are tasked with overseeing anything to do with records.”*

Another respondent indicated, *“each department has a manager or head who is responsible for managing their departments’ records.”*

One other response was, *“it is us the supervisors from the different sections in charge of managing records.”*

Another stated, *“the responsibility of managing records lies with supervisors.”*

Another added, *“departments are headed by supervisors, and these manage the records.”*

Another responded saying, *“the job of managing records has been assigned to supervisors of the different sections.”*

Another said, *“we the managers are custodians of the records.”*

Another mentioned, *“there is no records manager here. Supervisors have been given that task records.”*

Further response given was, *“I manage all records to do with sales since I head the sales department.”*

The theme which highlighted that managers had no records management qualifications had the following responses;

One response given was, *“no, our records managers are not qualified in records management.”*

Another said, *“we have qualifications in other fields, but not records management.”*

Another mentioned, *“I have no records management qualifications.”*

Another stated, *“I have an accounting diploma but I look after the records for my department.”*

One response given was, *“I find it cheaper to assign that task to supervisors. One can be a stock controller but at the same time manage record.”*

Another indicated, *“I have not studied records management.”*

Another said, *“no we do not have records management qualifications.”*

Another further stated, *“we may have no records management qualifications, but we do try to our best manage the records.”*

Further another responded, *“my qualifications are not in records management.”*

The researcher through face to face interviews established that managers of departments/sections managed records in the SMEs. Further on the qualifications of these managers, findings indicate that they were not qualified in records management, but have qualifications in other fields or professions. In this vein the following table further illustrates the managers of records and in which field/ profession they were qualified in.

Table 4 below indicates the positions and qualifications of the people that are in charge of managing records in the small and medium enterprises.

Position	Qualification
Sales Manager	Diploma in Sales and Marketing
Procurement Officer	Diploma in Purchasing and Supply Diploma
Accountant	Diploma in Accountancy
Pharmacist Technician	Diploma in Pharmacology
Mechanical Technician	Diploma in Mechanical Engineering
Stores Manager	Diploma in Purchasing and Supply

Table 4: Positions and qualifications of records managers

4.3.6 Records management policy

Research participants were asked if they had a records management policy. The themes that emerged were, no records management policy, and lack of knowledge on a records management policy.

The theme of no records management policy had the following responses;

One respondent said, *“there is no policy on how to manage our records.”*

Another indicated, *“I would have known if we had one since I am in charge of records.”*

Another said, *“we have nothing in place that guides us on how to manage records.”*

Another mentioned, *“there is nothing official here to refer to, about the whole process of managing records.”*

Another further stated, *“we manage our records using internal measures such as accounting procedures not a records management policy.”*

Further still another said, *“we do not use any records management policy. If there was one, we would have been told about it and oriented on how it works.”*

One further said, *“I am not aware of any document that shows how we should manage our records, so no, we do not have a records management policy.”*

Another further indicated, *“no, we do not have a records management policy.”*

Further another stated, *“I am very sure we do not have any records management policy here as I have never come across any.”*

Further another mentioned, *“we have no records management policy. Your questions have brought out important points to consider where managing record is concerned.”*

The theme lack of knowledge on a records management policy had the following responses:

One respondent mentioned, *“I do not know that there is such a document for managing records.”*

Another stated, *“this is the first time I am hearing about a records management policy.”*

One responded saying, *“I have no idea what you are talking about.”*

Further another indicated, *“so records management even involves using policies? I didn’t know there was such.”*

Another further said, *“if it was not for this interview, I would not have known that there is a records management policy.”*

From the information gathered, it can be noted that there was no records management policy to guide in the management of records in SMEs. Findings further revealed that some respondents had no information regarding a records management policy.

4.3.7 Records retention and disposal schedule

Respondents were asked if they had a records retention and disposal schedule. The emerging themes were; no records retention and disposal schedule, and no knowledge about a records and disposal schedule.

Responses to the theme of no records retention and disposal schedule were;

One respondent mentioned that, *“for retention periods of records, we are guided by a laws of Zambia which prescribes that records be kept for 6 to 8 years and thereafter should be disposed of. Other than that, we have nothing internally on records retention or disposal.”*

Another said, *“no, we do not have a retention and disposal schedule.”*

Another responded, *“we determine that a record is not useful after it is not used so much anymore, not that we have a schedule to help us.”*

One further said, *“we do not have a retention and disposal schedule. For some records we know that they are no longer useful because contracts have come to an end and are not renewed.”*

Another stated, *“we have no retention and disposal schedule. A number of factors help us know how long we keep should records. For example if a person is no longer our customer, there is no need to keep records relating to them.”*

Further another mentioned, *“if a record is used often we keep it, if it is no longer used we discard it. The usefulness of a record will determine how long it will be kept.”*

One other responded, *“there is no fixed time frame for which we keep records since we have no retention and disposal schedule. Records are kept for as long as they are needed.”*

Another further indicated, *“how long a record is kept is up to each section head to decide. They know best which records are still in use and which are not since they are the ones using the records.”*

Another said, *“there is no retention and disposal schedule here.”*

Further another mentioned, *“we put our business records in big boxes, once the boxes are full, we destroy the old business records and keep the new business records”*

The theme on no knowledge about a records and disposal schedule had the following responses;

One respondent asked, *“I have no information on any retention and disposal schedule.”*

Another said, *“what is this retention and disposal schedule?”*

Further response given was, *“I have never heard of a retention and disposal schedule.”*

Another further said, *“I did not know that there was such a document.”*

The study revealed that there was no retention and disposal schedule. It further revealed that some respondents had no information regarding the retention and disposal schedule.

4.3.8 Method of records disposal

When requested to indicate the method of records disposal used, the results revealed the following themes; recycling, shredding, and burning.

On recycling, the responses were as follows;

One respondent stated, *“we use recycling to dispose of records.”*

Another added, *“we have engaged a recycling company to collect records that are no longer in use.”*

While another said, *“we dispose of our paper records through recycling.”*

Another mentioned, *“a recycling company comes through every month to collect records that have been discarded.”*

Further another indicated, *“records that we no longer use are taken to be recycled.”*

Another mentioned, *“we sell our waste to a recycling company, including records that are not required for our business.”*

Further another stated, *“records that are obsolete are taken care of by a recycling company that we have a contract with.”*

The shredding theme had these responses;

One respondent said, *“we shred records which we consider not to be useful.”*

Another said, *“we use shredders to rid ourselves of old records that are not needed.”*

Another added, *“shredders do the disposal for us.”*

Further another mentioned that, *“shredding is the method of disposal for records we use. The shredders tear up records into tiny pieces of paper.”*

On burning the responses were as follows;

One said, *“we have a big drum in the back of the yard where we burn records that we don’t intend to use again.”*

Another said, *“records that have no value to our business are burnt. This is done in the night to avoid polluting our neighbours.”*

Another stated, *“records that no longer serve a purpose to us are burnt as a way of getting rid of them.”*

The researcher through face to face interviews established that the methods of records disposal used were, recycling, shredding and burning.

4.4 Effects of Records Management Practices on Business Performance

Research participants were requested to indicate the effects of records management practices on performance. The themes that emerged were; inform on the financial position of a business, and enable informed decision-making.

The theme of inform on the financial position of a business the responses were;

One respondent said, *“records show how we are doing financially as a business. This is very important to us if we are to stay in business.”*

Another stated, *“the profits and losses that we make can be reflected in the records we keep.”*

Another responded, *“financial records will show the areas in which we are doing well financially and where we need to do better.”*

Another mentioned, *“without records we would not know our revenues and expenses over a specified period, be it with net income or loss for the period.”*

Another responded, *“records provide financial information about how much profit we have made, any losses we have incurred, how much we owe and how much we are owed.”*

Another indicated, *“as a business we need to know where we are in terms of finances as this will help us determine what steps we need to take for future improvements if we are to stay on the market.”*

Further another said, *“financial records are very important for a business as they are a major indicator of business performance.”*

Further response given was, *“without accounting records we would not be able to get loans from banks or lending institutions. This is because the bank requires records of our finances to show if we are financially able to repay a loan.”*

Further another said, *“in the event that our financial records were not up to date, others would even take advantage of the confusion to pocket some money.”*

Another further mentioned, *“almost all activities and transactions around here require money. We need our records to show all these transactions so that we balance up all areas well financially.”*

On the theme of enable informed decision making, the following were the responses:

One respondent stated, *“we depend on correct accounting records to make good decisions about the company. Decisions such to expand, drop or maintain product lines, make or buy decisions, and about size of debtors.”*

Another said, *“decision-making requires well prepared, researched and factual information. If you have incomplete data from records you are bound to make bad decisions.”*

Another mentioned, *“you cannot use guesswork to make decisions as this may cost your business, financially, even legally. You need to make reference to records to study patterns or trends, so that the decision made is the correct one.”*

Another indicated, *“decisions need to be timely. They say time is money and it waits for no one. When records are readily available for decision making, it saves on time and money.”*

Further another stated, *“having records that contain wrong information can lead to making bad decisions which can cause damage to the business in the long ran.”*

Another further said, *“a business depends on good and timely decisions, which can only happen if our records have correct and readily available information.”*

From the interviews it can be established that, records management practices inform on the financial position of a business and enable informed decision-making.

4.5 Records Management challenges

Research participants were requested to indicate the issues faced when managing records. The themes that emerged were; negative attitude from managers, inadequate manpower, and inadequate storage.

The theme on negative attitude from managers had these responses;

One respondent stated that, *“I would rather delegate the records management duties to my subordinates as it takes up to much time.”*

Another said, *“handling records is a burden. It is not even part of my job description.”*

While another said, *“managing records is not much of a priority. We have other duties to perform.”*

Another responded saying, *“an incentive like an allowance would make us have more interest to deal with the records. Our salaries, are not enough for the additional work.”*

Further response given was, *“when being offered this job nothing about records was mentioned. In the course of our work we just found ourselves doing it.”*

Another further said, *“we are not qualified to manage records. It would have been better if qualified people are hired specifically for records. It is cumbersome on our part.”*

One responded, *“imagine being given work which you feel is not your area of responsibility. You will not give it the same amount of attention as you give something you believe you were employed to do.”*

Further another stated, *“the work given should be equal to the pay. We feel used when given other things to do on top of our daily work.”*

Further another indicated, *“it is trying to come for work expecting to do one thing then you are given another task not related to what you do.”*

On the inadequate manpower theme the following were the responses;

One respondent indicated, *“we do not have enough people to manage our records. The few who are in charge of managing records, already have other work tasks assigned to them.”*

Another stated, *“more people should be employed specifically to manage records. As it is, we are understaffed already without having to work on records.”*

Another added, *“manpower has been a challenge for some time.”*

Another said, *“we need people to be employed to manage records, so that, we can concentrate on what we were hired to do. Otherwise we get tired doing too many tasks.”*

Further another mentioned, *“we are understaffed. Employing records managers would help relieve the pressure.”*

On the theme of inadequate storage the responses were as follows;

One respondent said, *“currently, we have a challenge with storage space. The space we have is not enough to accommodate all our records.”*

Another stated, *“our company is growing at a fast rate, hence we need to expand the existing storage or look for alternative storage.”*

Another mentioned, *“we need to create more room to store our records as what we have is slowly filling up.”*

One responded saying, *“our store rooms are crowded with records. There is no space to for us to even pass or stand.”*

Further another indicated, *“storing records is a problem. Records are being stuffed together with other items as there isn't enough space to store them.”*

The study established that challenges faced when managing records included, negative attitude on the part of those managing the records. The study further revealed inadequate man power to manage the records as another challenge. In addition, the study established that there was inadequate storage space for the records.

4.5.1 Recommendations to help solve the challenges

Respondents were asked to indicate solutions to the challenges mentioned in 4.5. Results indicate, three themes; sensitizing employees on records management, employing more personnel, and increasing storage space.

The theme on sensitizing employees on records management had the following themes;

One respondent said, *“I feel sensitizing all employees on the value of records and the role we all have to play in one way or the other when it comes to records can help with negative attitude and lack of commitment.”*

Another indicated, *“when people are not sure about why something is being done, they do not embrace it with open arms. More should be said about records management and its importance to a business. This can help improve attitudes.”*

Another responded, *“there should be a deliberate plan to educate us on records management. We need to know what it is all about. It can change our thinking.”*

Another stated, *“we can work better if we are made aware of records management and what its benefits are to us.”*

Another said, *“we need to raise awareness on records management and its importance even through a one day meeting or workshop.”*

One other mentioned, *“having heard all that has been said about records management, we may need to invite someone with knowledge in that area to come and speak to us about it.”*

Further another added, *“we can only appreciate records management if we know more about it.”*

Another further said, *“it would be good to learn more about records management if the owner allows. We can really be helped by it.”*

On the theme of employing personnel the following were the responses;

One respondent said, *“management should employ more people to manage records to increase manpower. These should specifically be employed to manage records and not be assigned other roles or duties and they should be qualified in records management.”*

Another stated, *“there is need to employ records managers since we do not have any and we are under staffed.”*

Another mentioned, *“employing more people would help us.”*

Another indicated, *“the current situation where people are overwhelmed with work can be reduced if more people are employed.”*

Further another responded, *“hiring even one or two people can makes things easier. Those can be assigned to look after records, so that we can concentrate on our jobs.”*

Further response given was, *“people here would be happy if more people were employed. It would mean less work.”*

The theme on increasing storage space had these responses;

One respondent said, *“our yard has got enough room for expansion. If the current storage space can be broken down and made bigger it will help with the current inadequate storage space.”*

Another stated, *“we need to create more space to store our records.”*

Another mentioned, *“the room where we put our stock before it is sold is very big room. Part of it can be used to store some records, seeing as the current space is not enough.”*

One other responded, *“if we move a few things around, we might be able to create enough room for records. Some items have not been packed well in certain rooms.”*

The researcher through face to face interviews established the need to sensitise all employees on the value of records to help change the negative attitude towards records management. Further the interview revealed that there was need to employ more people to manage records to boost manpower. In addition, the interview further established that there was need to increase storage.

4.6 Summary of research findings

This chapter presented findings of the research as analysed from all the interviews and observation. The findings revealed that mostly, financial records were created and received in the conduct of business. Paper based systems were used to manage records. Findings further established that records were stored in managers’ offices. Filing cabinets were used to store records. Findings from the study also revealed that, lockable cabinets were used to secure and protect records from unauthorized access. The duty of looking after records was given to managers in the SMEs. These managers of records were not qualified in records management. The study showed that there was no records management policy to guide on the management of records as well as no retention and disposal schedules to show how long records were to be kept and when they should be disposed of. In addition the study further revealed that records management informs on the financial position of a business. It was also established that there was negative attitude towards records management on the part of those managing the records.

CHAPTER 5

DISCUSSION AND INTERPRETATION OF FINDINGS

5.0 Overview

Chapter five discusses the research findings based on an examination of records management practices in SMEs in Lusaka Urban District and where applicable, links the literature to the research outcomes. The chapter also identifies research gaps. This chapter is divided into four sections namely: types of records created or received, records management practices in place, how records management practices affect business performance and challenges faced in managing records.

5.1 Types of records created or received

The first research objective sought to identify the type of records created or received. The majority of the SMEs indicated that they created or received mostly financial records. Examples of these records given included; receipt books, financial statements, bank statements, books of account checks, ledgers, journals and invoices. When requested to indicate why they created or received the records mentioned above, the respondents said for financial purposes such as providing proof of certain expenses, providing information about financial position/performance, to monitor cash flow and perform bank reconciliations.

The findings are in conformity with findings by Yussif, (2019) who noted that SMEs in the Municipality kept predominantly financial records for reasons such as inventory, personal, administrative and on financial principle. Similarly studies by Muchira and Ambrose (2012), show that MSEs do keep subsidiary books of accounts, especially to capture sales and cost of sales. Studies by Musah and Ibrahim (2014) show that majority of SMEs keep records relating to the sales ledger which is similar to findings from this study.

This shows that SMEs do keep some form of records and have an idea about the need for records to ran and manage their businesses. The type of business engaged in will determine the types of records, being created or received in these SMEs. Similar business will keep similar records which are a product of their business functions and activities. In small and medium sized

businesses, the focus of record keeping is mainly to monitor financial performance through sales and profits judging by the majority type of records being financial in nature as the literature review and this study have shown. The core of these SMEs being, revenues and cash flows which must generate profitability. Financial records are seen as imperative for proper management of many businesses. It is therefore not surprising that it dominated the types of records kept. The results imply that for the respondents, their primary interest was to use the records to determine the growth or otherwise of their business.

In as much as keeping financial records is salient to business, SMEs should take into consideration the other types of records that they create or receive which are equally important to the running of business. Records relating to employees and customers among others, need to be given the same attention as financial records as they also contribute to the wellbeing of business.

5.2 Existing Records Management practices

When asked what type of records management system was in place, the interviews revealed that a paper based system was used. On why they chose this particular type of system, the majority stated that they preferred the paper based system because it requires little/no training to operate it. When asked where they stored their records, findings indicated that records were stored in managers' offices. From the interviews, the researcher established that records were stored in filing cabinets. When respondents were asked how they secured and protected their records from factors such as unauthorised access and theft, interviews revealed that lockable cabinets were used. Further the respondents revealed that managers of departments/sections with no records management qualifications managed the records. The interviews established that there was no records management policy. Respondents were asked if they had a records retention and disposal schedule. The results show that they did not have a retention and disposal schedule. When requested to indicate the method of records disposal used, the majority indicated that recycling was used.

These findings are similar to studies by Anokyewaa (2016) who established that the majority of the SME operators in the municipality do not employ computerized record keeping systems for their operations, but used manual systems. Similarly, studies by Chachage and Ngulube (2006) indicated in their findings that there was poor staffing and professionalism in most of these small

businesses and the qualifications of those in charge of managing records were not directly related to records management. Other similar findings from a study by Ajibade and Khayundi (2017) indicated that despite enormous contribution of the SMMEs to the South African economy, no actual records management (RM) policy existed to guide them in their business processes. Studies by Okello-Obura (2012) are in conformity with the findings as they established that SME managers are poor at records disposal since many did not have procedures for archiving, disposal and destruction of different record types.

Considering that most small and medium enterprises are profit-oriented and do not have substantial finances to run their business, they are likely to invest in other areas of business where they feel profits will be made quicker with little or no cost. And judging from the findings, unfortunately records management is not prioritised as it is not seen to bring in any profit, but is seen as an added cost. This is why findings indicate that most SMEs prefer to use manual systems as opposed to electronic systems. SMEs would rather focus on making sales than on investing in a record keeping system. Most consider the use of an electronic system expensive. Introduction of technology brings in the issues of buying equipment, training employees, updating software all of which have a cost attached to them. A paper based system is preferred by most because it is considered cost effective and easier to use. While it may be preferred in SMEs, a paper based system may not be as cost effective as it seems. It has costs attached to purchase of paper, storage equipment and other running costs.

Small and medium enterprises equally shun away from employing qualified records managers due to added costs of salaries. This implies that the responsibility of managing records is assigned to individuals who are not qualified records managers alongside their other responsibilities. From the findings it can be concluded that those entrusted with the management of records are not equipped with necessary specialised skills and competencies to do so. The quality of any records management programme is directly related to the staff who operate it. It is important to note that in businesses where the records managers are not qualified or properly trained, the records management programme is likely to fail. One can also conclude that, the people in charge of managing records in these SMEs are overwhelmed with work as they have other duties to perform besides managing records. It could be argued that none of the owners or managers of SMEs in charge of records had any idea of what it requires to set up and manage a records management programme. Yet, different types of records in business organisations have

diverse benefits and economic importance. In Zambia, SMEs seem to be lacking essential basic training in records management. It appears that the SMEs might continue to have problems related to a lack of sound records management systems, especially if those who are running SMEs are not trained in the basic records management. Training provides professional overview of the required knowledge that helps SMEs to explore current practice.

The absence of a records management policy in most SMEs can be attributed to no existing laws in Zambia that compel business owners to formulate records management policies and also enforce compliance. The record management policy covers many areas and lack of a records management policy affects records management program goals, records retention schedule, records disposal schedule, and records management procedures ultimately leading to failure of the whole programme.

Lack of a retention and disposal schedule clearly indicates that those responsible for the management of records either dispose of records prematurely or keep records past their value with both creating further complications. Having a retention and disposal schedule ensures that all laws and regulations to protect documents from misuse and improper disposal are followed. Lack of a records retention and disposal schedule also impacts on storage space as records that are to be disposed of either through permanent destruction or archiving are kept, thereby clogging space meant for active records.

From the findings indicated on existing records management practices, one can clearly tell that there is no understanding about the value and importance of having a well-managed, efficient and effective records management programme. The two records management theories were used as guides or standards of what should prevail where a sound records management programme exists. Neither the records life cycle nor records continuum theories were applied in the management of records in the small and medium enterprises. Tools, systems and procedures to appropriately manage records were missing. There were no records management policies, no retention and disposal schedules and the managers of records were not qualified to manage records. The theoretical framework dictates that business records processes be managed systematically from the creation to the final disposal. This is essential for business organisations' performance and sustainability. Judging from the findings, it can be stated that the SMEs lack

records management programmes. This shows that there was no systematic approach to the overall management of records from creation through to disposal as the two theories advance.

5.3 Effect of Records Management on Business Performance

Research participants were requested to indicate the effects of records management practices on business. Research findings revealed that records management informs on the financial position of a business.

Similarly, studies by Dawuda and Azeko, (2015) show that, there was inability to measure financial performance and position of their businesses, as the majority of SMSBs do not keep proper records of their businesses. Other similar studies by Zotorvie, (2017) revealed that it was difficult for the owners or managers to determine the profit earned or loss suffered in the business during a particular period, due to the majority of SMEs failing to keep proper accounting records. These findings are similar to those by King- Aidoo (2020) who revealed that the low adequacy level of accounting record keeping led to low performance among SMEs operating within the Cape Coast Metropolis.

It is evident from these finding that SMEs used their records to evaluate the financial performance of their business. The major benefit of keeping proper records is to know the performance of the business and records management was key to doing so. Most business operators especially those in SME's perceive record keeping as a method of recovering initial investment in the form of cash at the end of the accounting period. The importance of financial performance measurement by any business entity big or small cannot be over emphasized. Profit is viewed by SMEs as the life blood of a business. Profits reflect changes in wealth of the owners and this explains why major economic decisions are on financial performance which is measured by profits and losses a business incurs. Business record management is vital in measuring business weekly and monthly growth trajectories, as well as quarterly and annual business performances. Maintaining these records afford SMEs the opportunity to derive business yearly planning scorecard from this recorded information. It might be difficult to determine whether the business owners are spending business capital or profit without written cash flow evidences, financial records, and business records management that is presenting money flow which is essential for operational sustainability.

Another reason is that maintaining proper accounts and generating meaningful financial statements enhance SMEs chances of obtaining financial resources. SMEs are encouraged to improve on their business record keeping such as cash flows and income statements in order for them to attract potential sources of finance such as banks and other financial service providers. The higher the profits of SMEs the better the chance of getting finances as profit shows that a business is doing well. SMEs need a financial boost to inject in their business for expansion and stability. This can only be made possible by having complete and accurate records which are well managed.

In as much as proper records management has been linked to business performance in SMEs, other factors such as competition, marketing, employee motivation, customer relations, access to sustainable finances, staff competence and quality of services are equally critical drivers on SME performance.

5.4 Records Management challenges

Research participants were requested to indicate the issues faced when managing records. Results show that the majority stated negative attitude from managers of records. Respondents were asked to indicate solutions to the challenges mentioned in 5.4 and results indicate, sensitizing employees on records management.

Similar studies by Sanga et al., (2014) show that majority of SMEs owners of Madukani ward who are also managers of records in their business have negative attitude toward record keeping due to inadequate education and training among SME owners and its employees and are in conformity with these findings. Similarly, studies by Myeko and Madikane (2018), discovered that the majority of our participants did not implement proper record keeping practices because they did not understand the importance and the role of keeping records for their businesses. Other similar findings by Maluari et. al., (2022) indicated that the main challenge in financial record keeping in MSBs was mixed perceptions of MSB owner managers regarding the value of record keeping.

The similarity between the findings shows that the level of awareness on the importance of records and records management is still very low among most SMEs. One area this can be clearly seen is most SMEs having unqualified employees to manage their records. When employees have no skills or training in a particular area, they lack information about how to operate and what is expected of them. This makes them fail to take ownership of the record management programme. They would rather commit to performing duties they are qualified for. Lack of skills and training makes people lack confidence and competence in executing duties. Unqualified staff will not appreciate the importance of records management and may end up resenting anything related to it. This ultimately leads to the negative attitudes and lack of commitment. Lack of appreciating the importance of certain records management activities may lead to non-performance of such activities. Records management training which purely focuses on the practitioners will lead to failure to implement or to comply with policies and procedures. All creators of records should also be adequately trained.

The disinterest in record management by managers in SMEs can also be attributed to the absence of record management policies. This is because records management policies spell out in clear terms who is responsible for managing records. With responsibility comes accountability. An employee is likely to do their best if they are held accountable for their actions or lack of. Managers were made to manage records alongside their other work tasks that they are qualified for and were initially employed to do. They may look at managing records as a diversion from their core function or responsibility and may not give it the attention it deserves. One can also conclude that they were overwhelmed with work. Records management is a shared responsibility between users, records managers and an organization as a whole. All employees must be made aware of the value of records and how their input affects the management of records either negatively or positively.

CHAPTER 6

CONCLUSION AND RECOMMENDATIONS

6.0 Overview

This chapter provides the conclusion to the study and recommendations for possible consideration and implementation.

6.1 Conclusion

The purpose of the study was to examine the records management practices in small and medium enterprises in Lusaka Urban District. The first objective sought to identify the type of records created or received. It was established that the SMEs created and received mostly financial records such as; receipt books, financial statements, invoices, bank statements, ledgers, journals, and checks. It was concluded that the SMEs kept some form of records as they ran their business.

The second objective was to establish the existing records management practices. It was established that; a paper based system was used to manage records in the SMEs. Records were stored in managers' office. Filing cabinets were used for records storage. Lockable cabinets were used to secure and protect records. Managers of records were not qualified in records management. The SMEs had no records management policy. There were no records retention and disposal schedules used. Recycling was used as a method of records disposal. It can be concluded that the SMEs did not have laid down policies and procedures to guide on the management of records.

The third objective was to examine the effects of records management on business performance. It was established that records management informs on the financial position of a business. It was concluded therefore that records management is linked to business performance.

The fourth and last objective sought to establish challenges faced in managing records. The conclusion was that most managers of records had a negative attitude towards records management. The conclusion was that lack of awareness about records management and

employing unqualified records managers, resulted into managers of records having negative attitudes towards records management.

6.2 Recommendations

Challenges and shortfalls affecting the records management program in the SMEs were identified and discussed in this study. Based on the identified challenges, the study suggests possible recommendations to address these problems.

The SMEs owners and managers need to formulate policies and procedures to help them manage records.

The SMEs owners and managers need to sensitise all their employees on the importance of having a sound records management programme.

The SMEs should employ qualified records managers with relevant qualifications to manage their records.

6.3 Proposed Records Management Theory for adoption

This study proposes that small and medium enterprises in Lusaka Urban District should embrace the records life-cycle theory. This is because according to the findings, the majority of the SMEs in Lusaka used a paper based system. The Records Life Cycle Theory was created with paper records in mind. The other reason is that, from the findings it was established that the SMEs had not implemented any records management programmes in their business, based on how they managed their records. The Life Cycle Theory by design provides a starting place for the implementation of a records management programme. The use of the suggested theory will help ensure that basic records management activities such as the design of compliant records systems, management of semi-current records and inactive records, and assigning of responsibilities to qualified records management and inventorying records would be prioritized.

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March 2022).

APPENDICES

APPENDIX 1: Letter to small and medium scale enterprises owners/managers

The Manager

LUSAKA

ZAMBIA

Contact: 097 7 635534; zuluyakhiwe@gmail.com

1 July, 2021

Dear Sir/Madam,

RE: REQUEST TO GATHER INFORMATION FROM YOUR STAFF

Reference is made to the above mentioned subject. I am kindly requesting for permission to gather information from your staff.

I am a postgraduate student at the University of Zambia pursuing a Masters Studies in Library and Information Science in the Department of library and information Studies. My research topic is on the Examination of Records Management Practices in Small and Medium Enterprises in Lusaka Urban District. Information will be gathered through interviews and observation. Items to be observed include; policies, storage infrastructure and facilities, and retention and disposal schedules.

The information to be obtained is purely for academic purposes.

Yours Faithfully

Yakhiwe Chapansi Zulu

APPENDIX 2: An Introductory Letter to the Respondents

Yakhiwe Chapansi Zulu

P O Box 32755

Lusaka.

Dear Respondent,

RE: AN EXAMINATION OF RECORDS MANAGEMENT PRACTICES IN SMALL AND MEDIUM ENTERPRISES IN LUSAKA URBAN DISTRICT

I am a postgraduate student pursuing a Master degree in Library and Information Science at the University of Zambia. The objective of this study is to exam records management practices in small and medium enterprises in Lusaka Urban District.

I am now at the data collection stage and your institution has been purposively selected to participate in this research. The findings of this research are purely for academic purposes. Your responses will be treated with utmost confidentiality. Nothing that can reveal your identity will be published.

Your participation and cooperation will be greatly appreciated.

Yours Faithfully

Yakhiwe Chapansi Zulu

APPENDIX 3: Interview Guide for Managers of Records in SMEs

SECTION A: (TYPES OF RECORDS CREATED/RECEIVED)

1. What type of records does your business create/ receive?

2. For all the records mentioned in 1 above, why you receive or create those types of record?

SECTION B: (EXISTING RECORDS MANAGEMENT PRACTICES)

3. What type of records management system do you have in place?

4. Why did you choose this type of records management system?

5. Where do you store your records?

6. Which storage equipment do you use for your records?

7. What security measures are place for your records?

8. Who manages your records and are they qualified to do so?

9. Do you have a records management policy that helps guide how you manage records?

10. Do you have a records retention and disposal schedule?

11. How do you dispose of your records?

SECTION C: (EFFECTS OF RECORDS MANAGEMENT PRACTICES ON BUSINESS PERFORMANCE)

12. How do records management practices affect business performance?

SECTION D: (RECORDS MANAGEMENT CHALLENGES)

13. What issues do you face in managing your records?

14. For all the issues mentioned in 13 above, recommend what should be done to sort out the problem.
