

ESARBICA JOURNAL

**JOURNAL OF THE EASTERN
AND SOUTHERN AFRICA
REGIONAL BRANCH OF THE
INTERNATIONAL COUNCIL ON
ARCHIVES**

Volume 34

2015

ISSN 2220-6442 (Print), ISSN 2220-6450 (Online)

RECORDS MANAGEMENT PRACTICES IN THE ZAMBIAN PENSION INDUSTRY

Felesia Mulauzi, Chrispin Hamooya

Department of Library and Information Studies, University of Zambia

fmulauzi@gmail.com / mzulu@unza.zm; Chrismooya@yahoo.com

Velenasi Mwale Munsanje

Evelyn Hone College, Lusaka, Zambia

velenasi@yahoo.com

Received: 20 August 2013

Revised: 5 June 2014

Accepted: 20 November 2014

Abstract

The need for organisations to demonstrate good corporate governance remains unquestionable. Effective management of records is a stratagem to realize because it ensures that sound decisions are made based on full, accurate and up-to-date information. Additionally, it ensures that the rationale for decisions are traced, scrutinised and justified as necessary. In spite of the significance of records in organizations, most organisations in Zambia including the pension industry face numerous challenges in as far as records management is concerned. Unless they systematically manage their information recorded in different media, most organisations including the pension industry in Zambia risk punitive damages. The overall aim of this study was to ascertain the records management practices in Zambian pension industry. The study involved both qualitative and quantitative methods. Eighty (80) participants that included senior and middle level managers were drawn from all the four pension institutions in Zambia. To gather primary data, observations at these institutions were conducted. In addition, a semi structured questionnaire was used to gather primary data. The results indicated that 76.3% of the respondents were not aware of any organised records management programme while 80% were not aware of any legislation regulating the management of records. Respondents also noted that records management programmes did not receive adequate support from management though they perceived some benefits of records management such as reduced time and effort spent to retrieve records as well as savings in storage. In terms of challenges, respondents noted that finances allocated to records management programmes were inadequate and that staff did not have adequate training in the area of records management. It was thus recommended that management support the programmes by providing adequate funds and train the staff if the pension industry in Zambia was to be efficient and effective in its operations.

Keywords

Accountability, corporate governance, pension industry, records management, transparency

Introduction

In today's world, all organisations require records. It is impossible for organisations to operate without records. Many businesses that lose their records through fire, disaster or negligence cease to operate. When government agencies lose records, it often creates a hardship on individuals who may need these records to prove certain information such as date of birth or ownership of property. When an organisation cannot find records, it costs money and often goodwill.

Popoola quoted in Atulomah (2011:16) states that "information and records management are the bedrock of business activity". Organisations make use of records in the conduct of current business for making decisions and enabling actions to be taken. According to Shepherd and Yeo (2003), records may be required for business purposes whenever there is a need to recall or prove what was done or decided in the past. Records provide access to precedents or previous work and thus, save time and money by eliminating the need to create resources afresh. Records are also kept to guard against fraud and to enable organisations to protect their rights and asset at law. Shepherd and Yeo (2003) further point out that organisations use records to support accountability, when they need to prove that they have met their obligations or complied with

best practice. It should be noted that organisations are accountable in many ways: they must meet legal, regulatory and fiscal requirements, undergo audits and inspections of various kinds, and they must be able to provide explanations for decisions made or actions taken. In this regard, the use of records is the primary means by which organisations can defend their actions if they are called to account for their conduct.

In this regard, good records management is essential for any institution to function effectively. The effective management of records allows for fast, accurate and reliable access to information. It ensures the timely destruction of redundant records and the protection of valuable records. It is in this vein that Shepherd and Yeo (2003) contend that poorly managed records will often be inadequate for the purposes for which they are needed and will probably be destroyed prematurely and others retained unnecessarily. Ultimately, inadequate records management practices may lead to serious consequences such as:

- i. An organisation inability to prove that it did what was required;
- ii. An organisation may be unable to defend itself if liabilities are made against it;
- iii. Business operations may be compromised if critical information is unavailable when required; and
- iv. The rights of customers, citizens and the wider community may also be impaired.

It is in this regard that the United States Department of Commerce (2005) notes that records management:

- contributes to the smooth operation of an organization's programmes by making the information needed for decision making and operations readily available;
- helps deliver services in a consistent and equitable manner;
- facilitates effective performance of activities throughout an organization; provides continuity in the event of a disaster; and
- protects records from inappropriate and unauthorized access.

Additionally, the University of British Columbia Archives (2007) submits that records management results in a number of positive benefits such as reduced costs, increased useable space, legal and regulatory compliance and increased efficiency. Increasingly, organisations are recognising the benefits of well-managed records and implementing programmes to ensure that the right records are created and retained. It is against this background that investigating records management practices in the Zambian pension industry was imperative.

In the Zambian pension industry, significant benefits of good records management practices accrue to all stakeholders. The Pension Regulator (2008) submits that to the providers and trustees, holding good data is a prerequisite for them to discharge their fiduciary and statutory obligations to administer a scheme properly. The Pension Regulator may be better able to make appropriate investment and management decisions if they are based on more accurate valuation results. To the sponsoring employers accurate data will enable the actuary to achieve greater precision in determining the scheme's liabilities. It also means that better information will be available for assessing pension levies. It also means a more precise assessment of their financial liability and in turn a more accurate balance sheet. Accurate records are likely to lead to lower ongoing administration costs than would otherwise be the case. To the members, they are likely to get the correct pension benefits, and have them paid on time, which will give them more confidence in their pension scheme; and key service level agreements are more likely to be met. The time taken to process a scheme may be reduced if the scheme has accurate data. As a result, costs will also be reduced and member satisfaction increased (The Pension Regulator 2008).

Background of the pension industry in Zambia

The Pension industry is a component of social security. There are four statutory pension schemes in Zambia. They include Local Authorities Superannuation Fund (LASF), National Pension Scheme Authority (NAPSA), Public Service Pension Fund (PSPF) and Workers Compensation Fund Control Board (WCFCB). The four statutory pension schemes are estimated to have membership of 511, 338.

The pension industry in Zambia can be traced to periods before independence. Specifically, the pension system started early 1950s when the LASF was established to cover employees of local authorities and other related industries (Simbeye 2012). LASF is a pension scheme that was established and created under Government notice number 314 of 1954. It was initially meant to provide services to expatriate officers only until the passing of the LASF Act, Cap 476 in 1963 when membership was extended to all permanent officers and employees aged between 18 and 50 years and earning not less than K500.00 annually. In 1997, the LASF Act was renumbered Cap 284 of the Laws of Zambia. LASF is a defined benefit scheme responsible for the pension cover of members in all the District Councils, ZESCO Limited and National Housing Authority (NHA). The scheme also covers some water utility companies such as Lusaka and Eastern Water and Sewerage Companies.

Secondly, the National Pension Scheme Authority (NAPSA) is a pension scheme established by an Act of Parliament in 1966 as the Zambia National Provident Fund. The current NAPSA was established through the National Pension Scheme Act of 1996 and came into being on 12th February 2000. It is mandated to cover all workers in the formal sector of employment with the exception of employees in the councils and other associated authorities.

Thirdly is the Public Service Pensions Fund (PSPF) established in 1968 for permanent and pensionable staff in the civil service was established. At inception the scheme was called the Civil Servants Pension Scheme and later changed to be called the Public Service Pensions Fund (PSPF) (Simbeye 2012). PSPF is a funded defined benefit pension scheme which not only provides retirement pensions to permanently employed civil servants but also provides survivor benefits.

Lastly is a scheme meant to protect workers from injury in a place of work was established in the colonial times. It was known as the workmen's Compensation Fund Control Board. However, it has now been changed to Workers Compensation Fund Control Board (WCFCB) which happens to be the oldest scheme in the country (Simbeye 2012).

All the four institutions in the Zambian pension industry create, receive and maintain beneficiaries records which document the activities and transactions carried out in the course of their operations. Consequently, the quality of record-keeping has a huge impact on all aspects of running pension schemes.

Statement of the problem

The operation of the pension industry in Zambia has been marred with inefficiency and ineffectiveness because of the many complaints that beneficiaries lodge in regarding service delivery. Most of the complaints that beneficiaries have are those of not being given feedback on time about their benefits. In most cases the reason given for lack of feedback is misplacement or loss of files or records. There are also concerns on the slow speed at which needed records are retrieved from their storage. This has resulted in delays to pay pensioners their dues. Some

pensioners end up being depressed. Others even pass on without getting their benefits and survivors at times do not know how to go about claiming the benefits. Hence, benefits end up in wrong hands because people often capitalise on the system. The Servac Report (2008) in Phiri (2012: 5) confirms this by stating that

...only 1 in 6 persons can expect to receive his/her gratuity on the same calendar year he/she retires, and only 1 in 2 persons within two years. The rest will have to wait for 3 years or, in the case of death gratuities, sometimes even longer...The main cause of the delayed payments has been missing documents in the files and/or misplaced files.

Research objectives

The general objective of this study was to investigate the records management practices in the Zambian pension industry. The specific objectives were as follows.

- i) To investigate if institutions in the Zambian pension industry have a policy framework for the management of records.
- ii) To ascertain staff awareness of records management programmes in institutions in Zambian pension industry.
- iii) To ascertain staff awareness of legislation regulating the management of records in the public sector.
- iv) To investigate the support for records management programmes in the Zambian pension industry.
- v) To find out the perceived benefits of records management in Zambian pension industry.
- vi) To examine records management challenges being faced in the Zambian pension industry.

Methodology

This study employed both quantitative and qualitative research methods. A field survey was employed to collect primary data. All the four institutions in the pension industry participated in the study. Twenty participants from each pension institution were selected using quota and purposive sampling. Under quota sampling technique, participants were selected into the sample on the basis of pre-specified characteristics such as sex, the unit they fall under in the organisation and whether their role entails dealing with records. Under purposive sampling, officials who deal directly with records management were selected as well as senior officials responsible for making records management one of strategic priorities. This was aimed at getting as more relevant and valuable information for the research as possible. In total, eighty (80) participants that included senior and middle level managers were drawn from all the four pension institutions in Zambia. Primary data was gathered using observations and semi structured questionnaires. Observations involved checking records storage equipment, records storage rooms, volume of records and records filing systems among other things. Qualitative data was analysed using the Statistical Package for Social Sciences (SPSS) while thematic analysis was used to analyse qualitative data.

Findings and discussion

Socio-economic characteristics of the respondents

The socio-economic characteristics of the respondents examined include sex, age and education level. Findings from the field reveal that 40% of the respondents who participated in the study were females while 60% were males. Thus, more males than females participated in the study. The majority of the respondents (43.8%) were aged between 36 and 45, while 33.7% of the

respondents were aged above 46 years. The analysis further reveals that 22.5% of the respondents were aged between 26 and 35 years.

An analysis of the respondents' level of education reveals that 6.2% of the respondents were educated up to secondary level, 48.8% of the respondents were educated up to college level and 45% of the respondents were educated up to university level. There are no respondents who neither had no formal education nor went up to primary level only. Thus, it is clear from the findings that the majority of the respondents went up to college level. The findings on the socio-economic characteristics are depicted in table 1.

Table1: Socio-economic characteristics of respondents N=80

<i>Characteristics</i>	<i>Frequency</i>	<i>Percentage</i>
Sex		
Female	32	40
Male	48	60
Age (Years)		
Below 25	-	-
Between 26 and 35	18	22.5
Between 36 and 45	35	43.8
Above 46	27	33.7
Education level		
None	-	-
Primary	-	-
Secondary	5	6.2
College	39	48.8
University	36	45

Policy framework for the management of records

The results showed that 50% of the institutions in the pension industry had put in place records management policies while another 50% reported having no records management policies. Although half of the institutions indicated that they had records management policies, the problem they indicated was lack of implementation. According to Shepherd and Yeo (2003), all organisations should have a formally agreed policy for the management of their records whose goal should be the 'creation and management of authentic, reliable and useable records, capable of supporting organisational functions and activities for as long as they are required...' (ISO 15489-1 2001). Additionally, a records management policy provides guidance in establishing and maintaining a records management system (Phiri, 2012).

Consequently, a records management policy would ensure that institutions in the pension industry implement good record keeping practice in accordance with ISO 15489 (2001) which acknowledges the benefits and values of effective records management throughout the organization; ensure that records vital to the operation of the organization are identified and protected; ensure that records created in the organization have relevant content, context and format and that they are accurate, timely and under control; ensure the most efficient use of time, money, people and buildings in the management and preservation of records; ensure that records are accessible to those who are entitled to make use of them; and manage and store records in a suitable format to retain quality, relevance, accessibility, durability and reliability and that transfer to another format has due regard to retaining these qualities.

Staff awareness of records management programme in the Zambian pension industry

Regarding awareness of records management practice, 61(76.3%) respondents reported not being aware of any organised system of records management programme. While 19(23.7%) respondents indicated being aware of the organised records management programme.

This implies that many staffs in the Zambian pension industry are not aware of organised records management programmes. Responsibilities regarding records management are not delegated to one person within the organisation. They are the responsibilities of everyone who handles organisational records. Therefore, all members of staff need to be aware of the importance of correct creation, storage, protection, control, use and disposition of records. In every organisation, there is need for staff to be aware of records management programme. It is the responsibility of records staffs to make staff across the organisation aware of their contribution to effective corporate records management and give them the training they need to follow records management procedures and guidance easily. In other words, staffs need guidelines to manage all the information resources on their desktops, in their files, and in the computer systems with which they interact. Further, they need to determine which of those information resources are records and how much of that information is subject to open records laws.

Staff awareness of government legislation on management of records in the public sector

Many respondents (80%) acknowledged that they are not aware of government legislation on management of records in the public sector. Only 20% of the respondents indicated that they were aware of government legislation on management of records in the public sector as in the following narration:

I know of National Archives of Zambia where the organisation can take those records we do not frequently refer to...I have also heard of Public Service Management Division though I do not know the specific roles they play in as far as records management issues in the country are concerned.

The findings suggest that the majority of the respondents are not aware of government legislation on management of records in the public sector. In this regard, it is important records staff educate all staffs in the organisation of government legislation on records management issues in the country. In the first place, there is the Records Management Systems and Policy Development Department (RMSPD) within the Public Service Management Division (PSMD) which regulates all registries in the public service. Specifically, RMSPD is responsible for oversight of recordkeeping practices, developing and periodically reviewing records management policies, systems and procedures; facilitating the installation of standard records management systems and procedures and conducting regular inspections of Public Service registries.

The National Archives of Zambia is entrusted by government to manage public sector semi-current records. This mandate is derived from National Archives Act Chapter 175 of the Laws of Zambia, 1995 edition. This is done through the records centres National Archives of Zambia operates. These records centres are located in the provincial capital of each province. Currently, the provinces with records centres include Lusaka, Southern, Eastern, Central, Luapula and Copperbelt provinces. Records centres are yet to be opened in Western, North-Western and Northern provinces of Zambia (Hamooya, 2009). It is important therefore, for all staff in the Zambian pension industry including records management staff to know of this piece of legislation.

Support for records management programmes in the Zambian pension industry

Findings of the study show that records management activities in Zambian pension industry did not have adequate support from senior management. Respondents 'noted that inadequate financial resources allocated towards records management activities, under-staffing, inadequate accommodation, equipment and technological resources where some the issues of concern. According to Shepherd and Yeo (2003), senior management support is vital to the success of the project. No records management programme can succeed without support from the top management. The records manager needs the support from management in terms of policy, funding and other administrative supports without which very little can be achieved. It has been observed that many records management programmes fail due to lack of support from senior management and sponsorship. Thus senior management must provide basic resources such as staff, accommodation, equipment and stationery and procedures manuals.

Perceived benefits of records management

On perceived benefits of records management, a number of benefits were highlighted by respondents. In the first place, respondents indicated that it saves time and effort when it comes to retrieving needed information. One of the respondents pointed out as follow:

Currently, it requires time and effort to retrieve files because we have no proper records management programmes in place...but with a records management programme, one can spend little time and effort to find the records...beneficiaries can be paid their dues on time.

Indeed, records management programme will facilitate quick retrieval of records and enable decisions to be made on time in the Zambian pension industry.

Another benefit that was identified by the respondents was reduced cost of records keeping in the Zambian pension industry. Records management brings about a lot of saving in terms of (i) time and effort that staff would spend to retrieve the records (ii) space for storage of records and (iii) money for salaries, for buying storage equipment for redundant records and for duplicating records. Any information according to Atulomah (2011) that is no longer required can be efficiently disposed of. Thus, records management helps control the quantity and quality of information that is created.

It was also pointed out by respondents that records management helps to identify and protect vital records. Some of the respondents pointed out the challenges they face in the absence of an organised records management programme:

In most cases, we destroy vital records unknowingly or just keep whatever information we receive...but with a proper records management programme, we can safeguard vital records or we can be guided on what to keep and for how long that information should be kept.

Thus, records management protects vital records from premature destruction. It also prevents excessive retention of records which cause difficulties in retrieving. Gill (1988) submits that not every document received in an office should be filed. Some articles should be destroyed immediately after they have been read. Time and money is wasted in filing and keeping large amounts of unnecessary material.

Moreover, respondents reported that records management would help in terms of management of risks. According to Franzen (2010), risk management is the above cited in the fore front of the pension industry. Although pension funds lack a common taxonomy of risk, He point out that the basic risk factors relevant to financial institutions broadly include clustered into market

risk, credit risk, liquidity risk, underwriting risk, and operational risk. Market risk refers to changes in the value of an investment due to changes of market factors, such as interest rates, exchange rates or stock markets. Credit risk is defined as the potential that a bank borrower or counterparty will fail to meet its obligations in accordance with agreed terms. Liquidity risk is the risk that a firm is not able to settle a position at market values due to liquidity disruptions in the markets. The term is also used to refer to a funding crisis. Finally, underwriting or actuarial risk refers to the risk that a financial company will be unable to fulfil their contractual obligations towards their customers.

Respondents also indicated that good records management would help the Zambian pension industry with legislative compliance issues thereby preventing the institutions from costly fines and penalties.

Records management challenges being faced in the Zambian pension industry

Results show that institutions in the Zambian pension industry face a number of challenges. One of the challenges is limited storage space. Observations in the field revealed that the rooms designated for records storage are too small and full to capacity. This causes retrieval problems as it takes time to retrieve needed records. One of the respondents lamented as follows:

Although we do classify these records, it is difficult at times to retrieve records especially if they are needed urgently...we sometimes even fail to find needed records.

Records staff also complained of not being availed with copies of records by creators. This is evident from the following response:

creators of records do not at times provide us with copies of records which they create. The situation is even worse with electronic records. We hardly know or receive records generated electronically by staff...we really need an organised records management programme which staff should follow.

The findings are in correlation with those of the International Records Management Trust [IRMT] (2007) who found out that registries in most public institutions are not always provided with copies of correspondence for filing, which result in records being lost and the registry staff being blamed for missing documents. It observed that electronic information in most Zambian public institutions was becoming prevalent and staff did not know how to manage records in digital form. IRMT (2007) further observed that with the introduction of email system and office automation packages (including word processing, spreadsheet and presentation software, databases and web content), the problems were being exacerbated, and it was likely that some important information would not be captured into any recordkeeping system.

Further, records management programmes according to the findings, in most institutions in Zambian pension industry are constrained with limited financial resources. It was found that inadequate funds are located towards records management activities. This has serious implications on effective management of records in the Zambian pension industry. For instance, one of the respondents pointed out as follows:

Even though support is there for records management, it is not adequate. Finances allocated for this section are not adequate for us to for instance, procure enough filing cabinets, file folders, file boxes, shelves...

Ngulube (2011) submits that allocation for funds for records management function has been traditionally low, but the situation is becoming worse. Consequently, respondents also reported that they are constrained with limited equipment. Some of the records in some institutions were found lying on the floor due to limited storage equipment such as cabinets and shelves.

Records staff also stated the lack of training and professional support. Phiri (2012) observes that training plays an important role in ensuring better outcomes in terms of performance. Lack of training according to Phiri results in poor performance because records management staff spend too much time struggling to apply a system without any idea of how it operates. Abbot and Water (2001) in Phiri (2012) emphasise that the need still exists for organisations to provide training and continuing education for records staff. Continuing education for records staff requires top management support.

Training would enable records staff to be fully aware of the role records management play in as far as payment of benefits is concerned. In addition, training will enhance records staffs' capabilities to effectively and efficiently handle records services and responsibilities in an organization. It also shapes their career and expose them to a number of issues in the world of records management. It is also important records staff to understand the need to apply common standards and best practices to manage, make accessible and protect information assets. This understanding can only be obtained through training. Thus, all staff responsible for records management should have the appropriate skills and knowledge needed to achieve the aims of the records management programme.

Recommendations

On the basis of the results the following recommendations are made.

- i) There is need to put in place organised records management programmes in institutions that do not have in the *Zambian pension industry*
- ii) There is need to adequately support records management programmes in the *Zambian pension industry*
- iii) The *Zambian pension industry* should ensure that records management staffs undergo training to effectively and efficiently manage records.
- iv) Institutions in the *Zambian pension industry* should establish records management policies to ensure that their business needs for evidence, accountability and information about their activities are met.

Conclusions

The article has shown that most of the institutions in the *Zambian pension industry* have policy frameworks for the management of records. However, a number of staffs in these institutions are not awareness of records management programme. The article has also shown that most staffs are not awareness of legislation regulating the management of records in the public sector. Additionally, it has been established in the article that although the *Zambian pension industry* do support records management programmes, it is often inadequate. The article further highlighted a number of perceived benefits of records management including records management challenges being faced in the *Zambian pension industry*. It is important to note that institutions in the *Zambian pension industry* can only be effective and efficient if they can create and maintain a culture which would promote effective and efficient records management that facilitate efficient and timely decision-making. They should also consider records management as a business process designed to support business objectives. Finally, they should consider records as a resource and utilize them fully and cost effectively to realize their objectives.

References

- Atulomah, B.C. 2011. Perceived records management practice and decision making among university administrators in Nigeria. *Library Philosophy and Practice (e-journal)*. Article 541. [Online]. Available WWW <http://digitalcommons.unl.edu/libphilprac/541> (Accessed 18 July 2013).
- Franzen, D. 2010. Managing investment risk in defined benefit pension funds. *OECD working articles on insurance and private pensions*, No. 38, OECD Publishing. [Online]. Available WWW: <http://www.oecd.org/finance/private-pensions/44899253.pdf> (Accessed 23 July 2013).
- Gill, S. L. 1988. *File management and information retrieval systems: a manual for managers and technicians*. Littleton, Colorado: Libraries Unlimited.
- Hamooya, C., Mulauzi, F and Njobvu, B. 2011. Archival legislation and the management of public sector Records in Zambia: a critical review. *Journal of the South African Society of Archivists*, 44, 116-123.
- Hamooya, C. 2009. Management of public sector records and archives in Zambia: past, present and future. *Zambia Library Association Journal*, 24(1 & 2): 66-74.
- International Records Management Trust. 2007. *Fostering trust and transparency in governance: Zambia case study*. [Online]. Available WWW: http://www.irmt.org/documents/building_integrity/case_studies/IRMT_Case_Study_Zambia.pdf (Accessed 22 July 2013).
- Ngulube, P. 2011. Cost benefit and the effective management of records throughout their life cycle. *Journal of the South African Society of Archivists*, 44, 3-18.
- Phiri, N. 2012. Records management in the public service and its impact on payment of pension benefits at the Public Service Pension Fund. [Online]. Available WWW: <http://dspace.cbu.ac.zm:8080/jspui/bitstream/123456789/186/1/PHIRI,%20NELLIE%20001%20Records%20management%20in%20the%20public%20service%20and%20its%20impact%20on%20the%20payment%20of%20pension%20benefits%20at%20the%20public%20service%20pension%20fund.PDF> (Accessed 22 July 2013).
- Republic of Zambia. 2006. *Draft public records policy*. Lusaka: Cabinet Office.
- Shepherd, E. and Yeo, G. 2003. *Managing records: a handbook of principles and practice*. London: Facet Publishing.
- Simbeye, M. 2012. *Tracing the pension industry in Zambia*. Lusaka: Zambia Association of Pension Funds. [Online]. Available WWW: http://www.zapf.co.zm/index.php?option=com_content&view=article&id=57%3Atracing-the-pension-industry-in-zambia&catid=1%3Alatest-news&Itemid=18&limitstart=1 (Accessed 16 July 2013).
- The Pensions Regulator. 2008. Record-keeping: a consultation document. [Online]. Available WWW: <http://www.thepensionsregulator.gov.uk/docs/record-keeping-consultation-document.pdf> (Accessed 23 July 2013).
- University of British Columbia Archives. 2007. *Records management manual*. [Online]. Available WWW: http://www.library.ubc.ca/archives/manuals/rm_manual.pdf (Accessed 16 July 2013).
- U.S. Department of Commerce. 2005. *Records management policy*. [Online]. Available WWW: http://ocio.os.doc.gov/ITPolicyandPrograms/Policy_Standards/dev01_003750 (Accessed 18 July 2013).