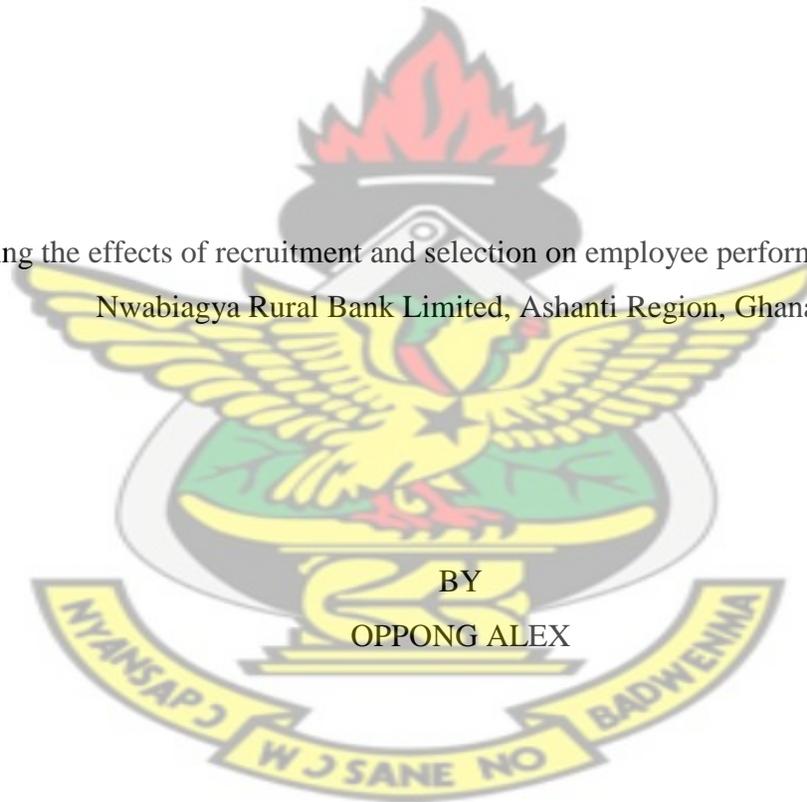


KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

COLLEGE OF ART AND SOCIAL SCIENCES

KNUST
SCHOOL OF BUSINESS

Assessing the effects of recruitment and selection on employee performance: A case of
Nwabiagya Rural Bank Limited, Ashanti Region, Ghana.



BY
OPPONG ALEX

August, 2012

ASSESSING THE EFFECTS OF RECRUITMENT AND SELECTION ON
EMPLOYEE PERFORMANCE: A CASE OF NWABIAGYA RURAL BANK
LIMITED, ASHANTI REGION, GHANA.

BY

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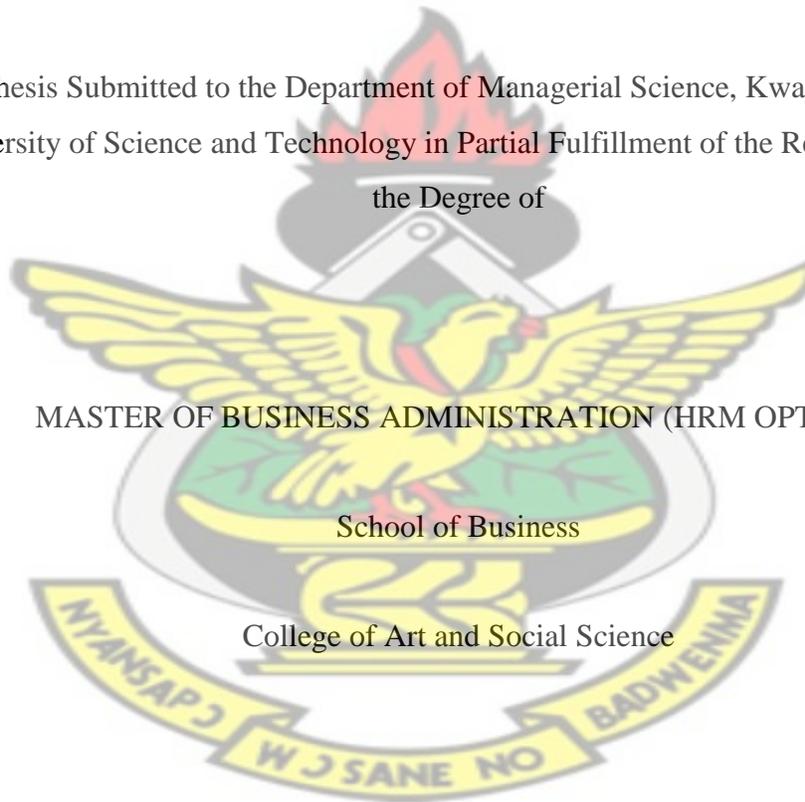
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A Thesis Submitted to the Department of Managerial Science, Kwame Nkrumah
University of Science and Technology in Partial Fulfillment of the Requirement for
the Degree of

MASTER OF BUSINESS ADMINISTRATION (HRM OPTION)

School of Business

College of Art and Social Science



August, 2012

DECLARATION

‘I hereby declare that this submission is my own work towards the Master of Business Administration (Human Resource Management Option) and that, to the best of my knowledge, it contains no material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text’.

Oppong Alex

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ABSTRACT

Recruitment and selection of employees is one of the most important functions of the human resource manager. This notwithstanding, most organizations do not consider this integral part of human resource management as paramount and therefore frowned upon. The main objective of the study is to assess and evaluate the effects of recruitment and selection on employee performance. The researcher adopted a case study method so as to concentrate on an individual organization in order to gain insight into the study. Nwabiagya Rural Bank Limited was chosen for the study. Data was collected by the use of both qualitative and quantitative methods. Both descriptive and inferential statistical types were used in analyzing the data with the aid of Statistical Package for the Social Sciences (SPSS). A thorough literature review was also done to tap the views of other authors on the topic under study. More importantly, primary data was collected directly from the bank through questionnaires, interviews and observation techniques. The study therefore revealed the following findings: recruitment and selection policy of the bank was not regularly reviewed, the issue of gender discrimination, favouritism and nepotism negatively impact on performance. In conclusion, the recruitment and selection process of NRB is generally fair and dependable. The following recommendations are therefore made; recruitment and selection policy should be reviewed periodically, there should be no gender discrimination. Favouritism and nepotism should be eschewed to improve the performance of employees at NRB Ltd.

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I also wish to express my sincere gratitude to all my course mates, especially Omono Asamoah and Opoku Amofa and all the teaching and non-teaching staff of the School of Business – KNUST. More importantly, this work would not have been complete without my respondents, hence my warmest felicitation and profound gratitude to Messrs. Kofi Yeboah, Eric Owusu, Yahaya Adams all of NRB, Ltd.

My appreciation would not be complete without acknowledging the members of my family especially my parents, wife and children who in diverse ways sacrificed a lot for the success of this work. Finally, all names that are worth mentioning, but omitted have not been done deliberately, and therefore I say a big thank you and God richly bless you.

DEDICATION

To my wife, Mrs. Naomi Oppong-Sarbeng and my children, Serwaa-Sarbeng and Adwoa Sarbeng for their love and immense support.

KNUST



TABLE OF CONTENTS

Declaration	i
Abstract	ii
Acknowledgement.....	iii
Dedication	iv
Table of contents	v
List of tables	viii
List of figures	ix
CHAPTER ONE: INTRODUCTION	1
1.0 Background of the study	1
1.1 Problem statement.....	6
1.2 Objectives of the study.....	7
1.2.1 General objective.....	7
1.2.2 Specific objectives.....	7
1.3 Research questions	8
1.4 Significance of the study	8
1.5 Methodology	9
1.6 Scope of the study	9
1.7 Limitations of the study.....	9
1.8 Organization of the study	10
CHAPTER TWO: LITERATURE REVIEW	11
2.0 Introduction	11
2.1 The concept of recruitment and selection	12
2.2 Recruitment and Selection Practices	13
2.3.1 Job Analysis	16
2.4 Sources of Recruitment	18
2.4.1 Internal Recruitment.....	18
2.4.2 External sources of recruitment.....	21
2.5 Selection process	24
2.5.1 Screening.....	25
2.5.2 Selection Testing.....	25

2.5.3 Assessment Centres.....	27
2.6 Medical examination.....	28
2.7 Interviewing	29
2.9 Employment Induction/Orientation.....	33
2.10 Conceptual Framework.....	34
2.11 Benefits of Recruitment and Selection of Employees.....	36
2.11.1 Enhancing Positive Organizational Image	36
2.11.2 Serves as Strategic Input into Business.....	37
2.11.3 Ensuring more Qualified and Competent HR Team	37
2.11.4 Interpretation of Business Strategies into HRM Policies and Practices	38
2.11.5 Internet Benefits	38
2.12 Challenges of Recruitment and Selection of Employees.....	39
2.12.1 Cost Implications.....	39
2.12.2 Poor Hire and Staff Demoralization	39
2.12.3 Poor HR Planning.....	40
2.13 Recruitment and Selection on the Performance of Employees	40
3.0 Introduction	45
3.2 Sources of Data	46
3.2.1 Primary Data	46
3.2.2 Secondary Data	46
3.3 Population.....	46
3.3.1 Sampling Techniques	47
3.3.2 Sample Size.....	48
3.4 Data Collection.....	48
3.4.1 Structured Questionnaire.....	48
3.4.2 Interview Guide.....	49
3.5 Data Analysis Technique	49
3.6 Organizational Profile	50
3.7 Objectives of the Bank	52
3.8 Constraints of the work	53

CHAPTER FOUR: DATA PRESENTATION, ANALYSIS AND DISCUSSION OF RESULTS	54
4.0. Introduction	54
4.1. Socio-Demographic Factors	54
4.2. Policy Documentation on Selection and Recruitment.....	57
4.3. Recruitment and Selection Policy Procedures	58
4.4. Benefits and Challenges of the Recruitment and Selection Policy	64
4.5. The Effects of Recruitment and Selection Practices on Employees’ Performance	67
CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS	70
5.0. Introduction	70
5.1. Summary of Findings	71
5.1.1. Recruitment Policy	71
5.1.2. Source of Recruitment and Selection at the Bank.....	72
5.1.3. Benefits and Challenges of the Policy of Recruitment and Selection.....	72
5.1.4. The Effects of Recruitment and Selection Practices on Performance.....	73
5.2. Conclusion.....	73
5.3 Recommendations	75
5.3.1. Recruitment and Selection Policy	75
5.3.2. The Various Recruitment Sources.....	76
5.3.3. Methods Used In the Selection Process	76
5.3.4. Avoidance of All Forms of Discrimination in the Recruitment and Selection Process.....	77
5.3.5. Recruitment and Selection for a Vacant Post.....	77
5.3.6 Ensure competition, objectivity and transparency	78
REFERENCES	79-85
APPENDICES A.....	86-91
APPENDICES B.....	92-95
APPENDICES C.....	96-97

LIST OF TABLES

Table 2.1: A selection decision matrix	-	-	-	-	-	32
Table 3.1: The population of NRB Ltd	-	-	-	-	-	46
Table 4.0: Personal data	-	-	-	-	-	54
Table 4.1: Management Information about Recruitment and Selection in the Organisation-	-	-	-	-	-	58
Table 4.2: Procedures in Selection and Recruitment	-	-	-	-	-	61
Table 4.3: Source of Recruitment in the Organization	-	-	-	-	-	62
Table 4.4: Recruitment and selection practices	-	-	-	-	-	64
Table 4.5: External Factors Influencing Recruitment and Selection practices	-	-	-	-	-	67
Table 4.6: Multiple Regression Analysis	-	-	-	-	-	68



LIST OF FIGURES

Figure : 2.1	-	-	-	-	-	-	-	-	-	15
Figure: 2.2	-	-	-	-	-	-	-	-	-	35
Figure: 3.1	-	-	-	-	-	-	-	-	-	50
Figure: 4.0	-	-	-	-	-	-	-	-	-	56

KNUST



CHAPTER ONE

INTRODUCTION

1.0 Background of the study

One of the fundamental functions of the human resource manager is recruitment and selection. It is against this background that the survival of every organization among other factors depends upon its labour force. Many authorities in the field of human resource management have opined that the success or failure of any enterprise to a large extent is assessed by the calibre of its labour force and the abilities or efforts they exert.

It is no wonder that Dessler (2008) stated that all managers need to keep the strategic reasons for and implications of their personnel actions in mind. Dessler really knows of the value and importance of the calibre of workforce of every organization including the human resource manager as the fulcrum of every organization, since without them the enterprise would not survive. In this regard, it behooves upon every organization to do proper and in-depth recruitment and selection practices so as to screen and get the best calibre of its potential workforce. This will go a long way to enable the organization withstand challenging current world demands, become competitive in today's business environment as well as achieve all its set targets.

More often than not, organizations do not employ the right type of personnel with specialized skills needed to occupy certain vacant positions. For this reason, square pegs are put in round holes. They suffer in the area of low productivity, production of shoddy goods and general apathy which consequently affect the overall performance of employees. More importantly, rigorous recruitment and selection procedures,

programmes, activities and policies should be designed by every enterprise to adhere to. The following among other things should be critically examined before employing any applicant in an organization:

- (a) Personnel Planning and Recruiting
- (b) Employee Testing
- (c) Interviewing Candidates.

Recruiting and selecting the most appropriate person for the job is a complex task which requires trained staff who are aware of antidiscrimination laws and guidelines. The following guidelines help the organization to implement a consistent method of recruitment and selection.

To begin with organizations should develop selection criteria. This will ensure job specification is up-to-date and consistent with requirements of the job. Also, institutions must determine strategies for reaching the widest pool of applicants possible. Again, organizations should shortlist applicants on essential qualification and seek more information if necessary. The aim is to find the best person for the job.

In addition to the above, organizations ensure that language and experience are relevant to the performance of the job. As much as possible any invasive or irrelevant questions should not be included. Furthermore, institutions should check that tests are up-to-date and relevant. Institutions should allow applicants to demonstrate what they can offer, not to simply confirm expectations or to see how applicants perform under pressure. More importantly, applicants provide a list of referees, or are able to comment on choice of

referees. Again, organizations should consider ranking applicants according to performance against essential and desirable qualifications. Lastly, it is appropriate to have employees medically examined if potential health risks could be high for employees with particular health problems. Example of jobs which involve heavy lifting for people with spinal injury or disease (recruitment.Html).

In accordance with the policy report of NRB (2009), employees are viewed as the greatest asset and hence employ best global practices and internationally acclaimed human development tools to attract, develop and maintain highly motivated and highly professionals in an enabling work environment that enhances their optimum capacity and creative potentials. The Bank, like any other corporate organization goes through the normal recruitment and selection processes (NRB Policy Document, 2009). NRB Limited attaches credence to proper recruitment and selection procedures so as to get good results from its employees. Appointment to vacant positions in the bank is a matter of policy based on merit such as qualification, demonstrable skills and competencies (*ibid*).

According to NRB's Policy Document (2009), the bank recruits and retains only qualified personnel, competent to perform the duties attached to the various positions established within its structure. Minimum entry requirement will be in accordance with the following;

- (a) Clerical position: Post secondary education
- (b) Non – clerical position: Junior High School (JHS) qualification or its equivalent.

All recruitment and selection practices shall be in the bank's establishment and incorporated in the budget of the bank as approved by the Board. The Board of Directors approves the creation of a new post. A Personnel Requisition Form duly signed by the Head of Department, the General Manager for all recruitments should be obtained. A description detailing all tasks to be undertaken as well as personnel specification indicating the experiences, knowledge, skills, qualities, and qualification required for the new job shall be drawn by the Head of Department. The Board approves staff recruitment and selection and replacement through the Administrative, Credit and Marketing Committee. The administrative department will only continue with the recruitment and selection process when all the above are in place. All positions shall be advertised both internally and externally. Existing staff shall however be given the priority in filling vacant positions. Recruitment from outside will be made only when none of the existing staff meets the qualification or experience required for that vacant post. What is more, application letters, curriculum vitae shall form the bases for the short listing of applicants. The Administrative Department and head of department for the vacant post shall make a shortlist of applicants from applications received. Interviews and skill tests shall be employed to screen and evaluate candidates to be employed. A recruitment and selection panel of at least five (5), two (2) of which shall be members of the Board shall be on the interview panel. Also, applicants shall be made to submit for inspection and vetting originals of documents used in support of their applications (NRB'S Policy Document, 2009).

In addition, due diligence shall be required of the administrative department on the engagement of any staff; particular importance shall be given to:

- (a) Bank of Ghana Clearance on all applicants
- (b) Vetting/ Clearance of copies of certificates
- (c) Police criminal investigation clearance for non – academic staff.
- (d) Satisfactory reports obtained from former employers.

According to the NRB'S Policy Document (2009) successful applicants shall be issued appointment letters stating the job title, date, salaries and any relevant information. All appointment shall be signed by the Board Chairman. A medical report on successful applicants shall be obtained within one month of the offer. Again, the bank bases its placement on qualification, performance, and experience as well as the bank's policy including:

- (a) Employees shall receive rates of pay appropriate to their respective job classification.
- (b) Holders of Chartered Institute of Banking (CIB) Part I, Institute of Chartered Accountants (ICA) Part I and Chartered Institute of Management Accountants (CIMA) Part I shall be placed at the same grade that is Level (No) 14.
- (c) Association of Certified Chartered Accountants (ACCA) Part II, Institute of Chartered Accountant (ICA) Part II, Chartered Institute of Banking (CIB) Part II holders will be placed at the same grade at assistant officer level 12.
- (d) Institute of Chartered Accountants (ICA) Part III holders will be placed at assistant manager grade that is No 7.
- (e) The entry point of officer grade shall be level 12.

- (f) Entry level for Higher National Diploma (HND) holders will be chief clerk, level 16
- (g) Candidates with qualification lower than the HND will be placed below HND that is clerk grade II downwards.
- (h) Entry level for degree holders will be the minimum entry grade for officer grade that is level 12.

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Due to the premium NRB Ltd. places on its recruitment and selection practices, it continues to attract the best calibre of labour force. This has invariably been enhancing the performance of its employees, thus impacting positively on their performance to achieve desired goals or results. The corporate profile's awards and ratings suggests that NRB Ltd. strengths and laudable strikes have attracted recognition from various experienced, stable and vision board as well as local organizations and offshore crop of experienced, customer-focused and industrious professionals, committed to the highest ideal of service excellence.

1.1 Problem statement

The ultimate aim of assessing the effects of recruitment and selection practices is to ensure high level performance of employees through the avoidance of the following;

- (a) Discrimination
- (b) Favouritism and Nepotism
- (c) Lack of objectivity and fairness

The above elements among others are linked to the performance of the employee. A survey conducted by Rioux et al (2009) revealed that better recruitment and selection strategies result in improved organizational outcomes. However, employees recruitment and selection practices faces numerous challenges, notably among them include particularistic criteria instead of universalistic ethos of meritocracy. This simply suggests that recruitment and selection is based on ‘whom you know’ syndrome and not really based on the knowledge, skill and ability (KSA’s) of the prospective employee. It is against this background that the researcher intends to undertake this exercise to assess how best recruitment and selection practices influence the performance of employees.

1.2 Objectives of the study

The Objectives of the study are divided into two. These are general objective and specific objectives.

1.2.1 General objective

The general objective of the study is to assess the effects of recruitment and selection on employee performance at NRB Ltd.

1.2.2 Specific objectives

The following are the specific objectives of the study:

- (a) To identify NRB’s recruitment and selection policy.
- (b) To assess the benefits and challenges in the implementation of the policy.

- (c) To determine the effects of recruitment and selection on employee performance.
- (d) To make appropriate recommendations on how to improve the recruitment and selection practices at NRB Ltd.

1.3 Research questions

The following research questions will be considered:

- (a) What is NRBs recruitment and selection policy?
- (b) What are the benefits and challenges in the implementation of the policy?
- (c) To what extent does the recruitment and selection policy impact on the performance of employees?

1.4 Significance of the study

This research sought to assess the effects of recruitment and selection practices on employee performance at NRB Ltd. For that matter, the study would assess the various recruitment and selection tools used. The study would offer immense benefits to small and medium enterprises (SMEs). In this regard, the beneficiaries would include entrepreneurs, the government, and the people of Ghana and beyond. More importantly, it will provide a reference guide to NRB Ltd. and could contribute hugely to the knowledge base of the human resource department of the organization. Again, students who would be interested in this research could have the opportunity and privilege to build upon it. What is more, recruitment and selection related issues associated with NRB Ltd. could be effectively addressed.

1.5 Methodology

The researcher used primary and secondary sources to collect and analyze data. The primary sources involved questionnaires and interview techniques used to collect data from both workers and management at NRB Ltd. The secondary sources on the other hand, included journal articles, review of textbooks, the internet and other publications that were relevant to the study. Data were analysed and discussed through the use of Statistical Package for the Social Sciences (SPSS).

1.6 Scope of the study

The scope of the study was limited to the effects of recruitment and selection practices on employee performance at the NRB Ltd. The study considered only three branches of the bank namely, Bohyen, Suame Magazine and Adum respectively. This is because all the branches of the bank are widely scattered apart. In addition, the headquarters of the bank at Barekese was also put into perspective since recruitment and selection emanates from there.

1.7 Limitations of the study

The researcher encountered a number of challenges which included the following:

Firstly, the challenge of financial difficulties became a matter of concern since, travelling to and fro the above mentioned branches of the bank required huge amount of money. Secondly, the busy schedule on the part of the supervisor affected my work. Most often,

the supervisor is engaged in other academic assignments, workshops and conferences. Due to this, he kept on postponing set dates for supervision of the work.

Thirdly, the study suffered the undisclosed of certain relevant information from the respondents, especially the top level business executives. Perhaps, they thought disclosure of such needed information could offer stiff competition against NRB Ltd.

Fourthly, the reluctance of the respondents to accept and complete questionnaires on time and making them available to the researcher was also encountered.

1.8 Organization of the study

The study has been organized into five chapters. Chapter One deals with the introduction, background of the study, statement of the problem, research objectives, research questions, methodology, scope of the study, limitations and organization of the study. Chapter Two deals with Literature Review; Chapter Three discusses the Methodology and Organizational Profile. Chapter Four also deals with Data Presentation, Analysis and Discussion and finally Chapter Five discusses the Summary of Findings, Conclusion and Recommendations.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The objective of this chapter is to focus on the related literature of recruitment and selection process. The recruitment and selection process is only an arm of the entire Human Resource Management (HRM) process. Therefore HRM needs to be explained briefly. The human resource base of any organization is its greatest asset, since the calibre of the organization's workforce determines the success or failure of that enterprise. According to Mathis et al (2004) HRM is the design of formal systems in an organization to ensure effective and efficient use of human talent to accomplish organizational goals. This suggests that the right procedure is followed to attract the best and qualified people to be employed to achieve organizational results.

Bratton et al (2000) stated that HRM is a body of knowledge and a set of practices that define the nature of work and regulate the employment relationship. They go on to say that HRM covers five functional areas such as staffing, rewards, employment, development and employee relations. What could be gathered from the above definition of HRM is that it is concerned with the development and management of the entire organization. Therefore HRM must permeate in all the corners of the organization. Effective recruitment and selection is strategically important to any organization. Recruiting and selecting the wrong candidates can have extensive negative cost implications, while effective processes in this regard can contribute to a decrease in staff turnover and an increase in productivity (Brand,2008).

2.1 The concept of recruitment and selection

According to Roberts (2003) the primary purpose of the recruitment and selection process is to achieve one desired end, appointing the right person to the right job. This critical task for any manager, and one that is more difficult when there is shortage of the needed skills and experience in the labour market. Some would say that appointment decisions are the most important ones a manager has to make; they affect the manager's ability to achieve targets, the quality of services or products delivered to the customer and the well-being of the whole team.

He further stated that appointment decisions are comparatively common; the size of the recruitment and selection industry and amount of money spent on vacancy advertising show this. Yet despite the frequency of making appointments and the importance of selecting the best candidate, many managers only learn how to make these decisions from their own experience and watching others. Some may receive training, but usually this is only in interviewing techniques. It is not that common for them to be trained in all aspects of what in reality, is a complex process fraught with pitfalls.

Finally, he contended that it should therefore surprise no one when the wrong appointment is made, possibly more often than we like to admit. Each time this happens it is an indication of a poor decision on the part of either the selector or the candidate. Those on both sides of the decision take part in a lengthy, complicated process which presents as many opportunities for making wrong decisions as there are for making the right one.

2.2 Recruitment and Selection Practices

Bloisi (2007) contended that there is no agreed definition of what is meant by the term 'recruitment'. According to her, the variations that exist fall into two main types: the 'narrow' and 'broad' definitions, both of which formulate the recruitment in terms of constituent activities and in relation to selection. The 'broad' definition involves everything about the 'narrow' and also considers the selection of people to fill vacancies.

The 'narrow' definition limits the range of activities to those involved in attracting people to apply for employment in an organization. The question as to whether or not, there are so many activities or few activities involved in the recruitment procedures is however of trivial significance. As to whether 'narrow' or 'broad' definition, the most important and the ultimate desire for every organization is to attract capable and suitable candidate for the job.

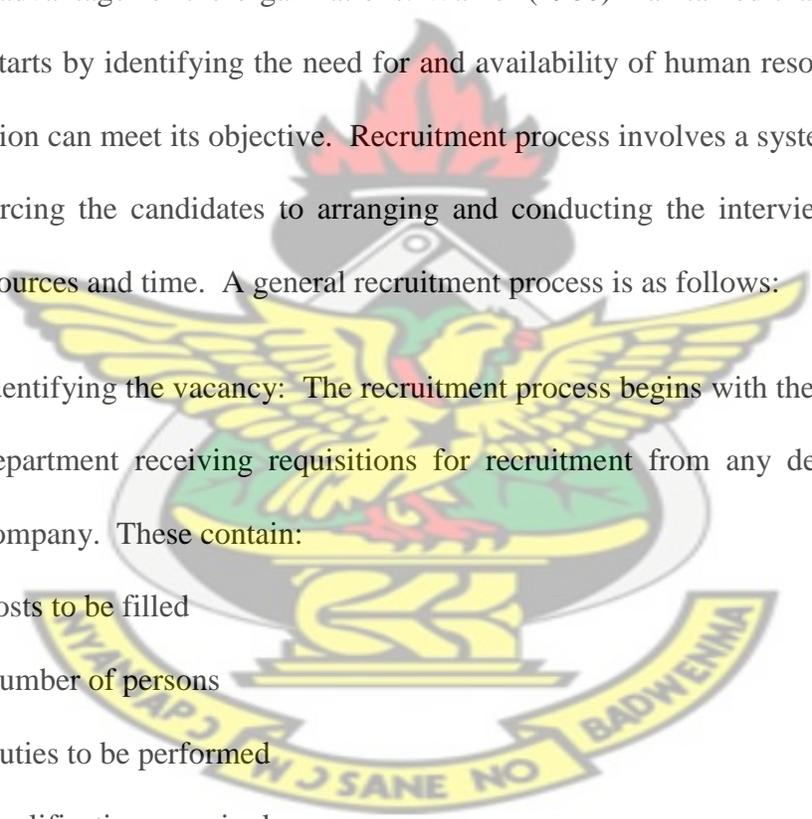
Graham (1998) see recruitment as that part of the process of filling a vacancy, the consideration of sources of suitable work candidates and attracting applicants from them. It is therefore a sort of exercise to identify from so many sources and arriving at those fit and capable for the work. He goes on to say that even in times of high unemployment, selection is very much a two-way process, with candidates assessing the organization as much as 'selling' operation as initial recruitment. Selection is thus seen as sifting through the pool of applicants and making decisions about their appropriateness.

Recruitment and selection therefore must not be seen as separate terminologies but rather as 'bed fellows'. The reason is that immediately recruitment ends, selection must follow

suit hence serious consideration must be given to these exercises. According to Rioux et al (2009), better recruitment and selection strategies result in improved organizational outcomes. The more effectively organizations recruit and select candidates, the more likely they are hired and retained satisfied employees.

2.3 The recruitment process

The recruitment process is the first step towards creating the competitive strength and the strategic advantage for the organizations. Walker (1980) maintained that the recruitment process starts by identifying the need for and availability of human resources so that the organization can meet its objective. Recruitment process involves a systematic procedure from sourcing the candidates to arranging and conducting the interviews and requires many resources and time. A general recruitment process is as follows:

- 
- (a) Identifying the vacancy: The recruitment process begins with the human resource department receiving requisitions for recruitment from any department of the company. These contain:
 - i. Posts to be filled
 - ii. Number of persons
 - iii. Duties to be performed
 - iv. Qualifications required
 - (b) Preparing the job description and person specification.
 - (c) Locating and developing the sources of required number and type of employees (Advertising etc)

- (d) Short-listing and identifying the prospective employees with required characteristics.
- (e) Arranging the interviews with the selected candidates.
- (f) Conducting the interviews and decision making(Recruitment- Naukrihub.Com)



Figure 2.1

Source: (Recruitment – Naukrihub. Com)

1. Identify vacancy
2. Prepare job description and person specification
3. Advertising the vacancy
4. Managing the response
5. Short-listing
6. Arrange interviews
7. Conducting interview and decision making

The recruitment process is immediately followed by the selection process i.e. the final interviews and the decision making, conveying the decision and the appointment formalities.

2.3.1 Job Analysis

Dessler (2008) defines job analysis as the procedure for determining the duties and skill requirements of a job and the kind of person who should be hired for it. It is also the process of identifying the tasks and skills that make up a job. The definition of job analysis suggests two things namely;

- a. Job description
 - b. Job specification
- (a) Job description

According to Mathis et al (2004) job description identifies the tasks, duties and responsibilities of a job. It is also defined by Mullins (2005) as the total requirements of the job: exactly what is it; its purpose; what it entails; the duties, activities and responsibilities attached to it; and its position within the formal structure of the organization

- (b) Job specification

Atogiyire (Unpublished) stated that job specification sets forth the specific skills and training of the people hired to perform the job functions. It refers to the skills, knowledge and qualities needed to do the job. It is the human characteristics required to do a particular job. These human characteristics include: age, educational background, training received, interests, working

experience, communication skills, human relations skills, judgment and initiative, and physical efforts and skills required. Job specification therefore describes the qualities and characteristics needed to perform the job.

Job analysis also has a third dimension, which is job classification.

(c) Job classification

According to Armstrong (2006) job classification is the most common non-analytical approach. Jobs as defined in job descriptions are slotted into grades in a hierarchy by comparing the whole job with a grade definition and selecting the grade that provides the best fit. It is based on an initial definition of the number and characteristics of the grades into which jobs will be placed. The grade definitions may therefore refer to such job characteristics as skill, decision making and responsibility.

Turkson (Unpublished) defines job classification as categorizing jobs into different grades and assigning appropriate wage or salary to each grade. For example, a job requiring a high degree of initiative and discretion may be graded as A. This is usually at the managerial level. But, a job requiring a low degree of initiative and discretion may be graded as D. This is usually at the menial level such as labourers. A job requiring middle level technical knowledge especially in the artisan grade such as a mason or a machinist may be classified as grade C.

The above suggest that in any recruitment and selection practice, job analysis cannot be downplayed since it offers a platform for the job holder to have all the necessary information about the duties and skills of the prospective employee.

2.4 Sources of Recruitment

The main sources of Recruitment are: (a) Internal and (b) External

2.4.1 Internal Recruitment

Bloisi (2007) maintains that Internal Recruitment involves creating a pool of applicants to fill a vacancy from current employees. Within the organization tapping into databases, job postings, promotions and transfers provide the means that allow current employees to move to other jobs. The design of these processes outlines ways for employees to 'surface' and be considered for openings as they occur.

Filling opening internally may add motivation for employees to stay and grow in the organization rather than pursuing career opportunities elsewhere.

It is designed to look into the organization and consider its employees for promotions, transfer that is structured to serve as a morale booster. This will help ensure high employee performance and enhance good results.

(a) Job Posting

Mathis et al (2004) opined that the major means for recruiting employees for other jobs within the organization is job posting, a system in which the employer provides notices of job openings and employees respond by applying for specific openings. Without some sort of job posting system, it is difficult for many employees to find out what jobs are open elsewhere in the organization. The organization can notify employees of job vacancies in number of ways, including postings notices on bulletin boards, using employee newsletters, and sending out e-mails to managers and employees. But posting

job openings on company intranet and internet websites has grown in use. In a unionized organization, job posting and bidding can be quite formal because the procedures often are spelled out in labour agreements. Seniority lists may be used by organizations that make promotions based strictly on seniority, so candidates are considered for promotions in the order of seniority. They stated further that regardless of the means used, the purpose of the job postings system is to provide employees more opportunities to move within the organization. When establishing and managing job posting system, a number of answers to many potential questions must be addressed:

- I. What happens if no qualified candidates respond to postings?
- II. Must employees inform their supervisors that they are postings for another job?
- III. Are there restrictions on how long an employee must stay in a job before postings for another one?
- IV. How much notice should an employee required to give before transferring him to a new department?
- V. When should job notices not be posted?

Mathis et al (2004) again maintained that Job posting system can be ineffective if handled improperly. Jobs generally are posted before any external recruiting is done. The organization must allow a reasonable period of time for present employees to check notices of available jobs before it considers external applicants. When employee's bids are turned down, they should have discussions with their supervisors or someone in the HR area regarding the knowledge, skills and abilities (KSA's) they need in order to improve their opportunities in the future.

(b) Promotions and Job Transfer

Employees are promoted from one department to another with more benefits and greater responsibility based on efficiency and experience. Also, employees are transferred from one department to another according to their efficiency and experience (Recruitment-Naukrihub.Com). Cherrington (1995) suggested that work incentive for the internal promotion candidates can be maintained if external competitors are handicapped in the contest. Such favouritism for existing employees implies that senior positions tend to be filled internally more often than not, and that worker is recruited from the outside only if he or she demonstrates a significant margin of superiority over the internal candidates. This is consistent with the observation that external recruits account for only 15% to 20% of all appointments to top management positions (Bohlander et al, 2004).

According to Wright (1999), a strictly applied promotion from within policy eventually leads to inbreeding, a lack of cross – fertilization and lack of creativity. A good goal is to fill eighty percent (80) of openings above entry – level positions from within. From time to time, new blood is needed to provide the new ideas and innovation that must take place if organizations are to remain competitive.

2.4.2 External sources of recruitment

(a) College and University Recruiting

Mathis et al (2004) contended that at the college or university level, the recruitment of students is a significant source for entry – level professional and technical employees. Most colleges and universities maintain career placement offices in which employers and applicants can meet.

The major determinants affecting an employer's selection of colleges and universities at which to conduct interviews are:

- I. Current and anticipated job openings
- II. College reputation
- III. Experiences with placement offices and previous graduates
- IV. Organizational budget constraints
- V. Cost of available talent and typical salaries
- VI. Market competition

They further contended that college recruiting can be expensive; therefore an organization should determine if the jobs it is trying to fill really require persons with college degrees. A great many jobs do not exist, yet many employers insist on filling them with college graduates. The result may be employees who must be paid more and who are likely to leave if the jobs are sufficiently challenging.

(b) Advertisement

Advertising is the most obvious method of attracting candidates. The objectives of an advertisement should be to: attract attention, create and maintain interest and stimulate

action (Armstrong, 2006). According to Grobler (2005), a successful recruitment advertisement is based on the answers to four questions, namely:

1. What do you want to accomplish?
2. What do you want to reach?
3. What should the advertising message convey?
4. How and where should you advertise?

While newspapers and trade journals are the media used most often radio, television, billboards, posters, and electronic mail are also utilized (Steward, 2001). Advertising has the advantage of reaching a large audience of possible applicants. Some degree of selectivity can be achieved by using newspapers and journals directed toward a particular group of readers.

(c) Employment Agencies and Search Firms

Mathis et al (2004) stated that private employment agencies operate in most cities. For a fee collected from either the employee or the employer, these agencies do some preliminary screening and put the organization in touch with applicants. Private employment agencies differ considerably in the level of service, costs, policies and types of applicants they provide. Employers can reduce the range of possible problems from these sources by giving complete job descriptions and specifications on jobs to be filled.

(d) Recruiting via the Internet or E - Recruitment

According to Dessler (2008) most people today go online to look for jobs. One survey found that on a typical day, more than four million people turn to the Web looking for

jobs. Surveys show that for most employers and for most jobs, internet-based ads and recruiting is far and away the recruiting source of choice. For instance, the Cheesecake factory gets about a third of its management applicants via the web. Rather than place their own internet ads on their own sites or sites like monster.com, many managers do keyword searches on sites like Hot Jobs' resume database. For example, when the HR managers for one hydraulic products company placed a Sunday ad in his local newspaper, it costs \$3000 and produced about 30 resumes, 10% of which were relevant.

They again discovered that keyword search of the Hot Job database produced 52 resumes, many of which included the necessary industry experience. "I find more qualified candidates by searching for resumes than posting ads" he says. New sites are capitalizing on the popularity of social networking to provide recruiting assistance. For example, users register by supplying their name, location and the kind of work they do on sites like monster networking, and LinkIn.com. These sites facilitate developing personal relationships for networking, hiring and employee referrals.

(e) Current employee referrals

Compton et al (2009) stated that referrals of job applicants by the organization's existing employees can be a low-cost but very effective method of recruitment. In addition to its cost advantages, such as reduction of advertising costs and employment agency fees, it has the advantage that current employees have a good knowledge of what a job entails and what the organization requires. Another advantage is the ability of employees to sell the benefits of working for the organization to other potential employees. For example information technology employees may have more success at communicating with their

peers than would a generalist employment officer. They again stipulated that some organizations have found it worthwhile to provide incentives to encourage their friends or acquaintances to apply for jobs with the organization. These incentives frequently take the form of prizes. The logic of the incentive approach is that employees deserve to receive a commission for obtaining a sale, and the overall cost is still likely to be less than other recruitment methods. In essence, all employees take on the role of recruitment officer.

KNUST

2.5 Selection process

Selection is the process of making a 'hire' or 'no hire' decision regarding each applicant for a job, the second step in hiring process (Luis et al, 2007).

Cole (2002) also had a similar understanding of selection, because he maintains that once the organization's recruitment activities have succeeded in attracting sufficient numbers of relevant applicants from the external labour market, the aim of the subsequent selection activities is to identify the most suitable applicants and persuade them to join the organization.

There is therefore the inference that selection draws from a large pool of people and attract the most suitable and qualified applicant for a post or posts. I think that the research explanations have elements or traces of coming out with the most outstanding of them all. A variety of tools can be used in the selection process. However, there are two important concepts for selection tools: reliability and validity.

According to Rioux et al (2009), reliability refers to the characteristics that refer to the consistency of scores, obtained by the same person; when retested with the identical or equivalent test. If a person scored 90 on an intelligence test on Monday but on Thursday scored 130 then this test is said to be unreliable. They further stated that validity refers to the accuracy with which the test, interview etc measures what it is supposed to measure or fulfils the function that it was designed to achieve. This attest that before an applicant would be selected in an organization the person would have undergone certain rigorous procedures before being employed as an employee of that enterprise.

2.5.1 Screening

The initial screening and/or preliminary interview is done to limit the cost of selection by letting only suitable candidates go through the further stages in selection. At this stage, usually a junior executive either screens all enquiries for positions against specified norms (in terms of age, qualifications and experience) through preliminary interview where information is exchanged about the job, the applicant and the mutual expectations of the individual and the organization. If the organization finds the candidate suitable, an application form, prescribed for the purpose is given to these candidates to fill in and submit (Kumar et al 2001).

2.5.2 Selection Testing

According to Attwood (1985) selection tests are used to provide a standardized, reliable, observable measure of applicant's skill. The evidence suggests that, properly used, they are of considerable value in predicting job performance. According to a recent survey

conducted, about 86% of companies are using some form of pre-employment testing. While there are a large number of different types of tests available, the two most common ones are:

(a) Ability Tests – While there are a large number of different kinds of ability tests, the most common type of ability test is a measure of cognitive or mental ability. There is abundant evidence that this type of test is a strong predictor of overall performance across a wide range of jobs. In an often cited paper, Schmidt et al (2004) provide evidence that general mental ability “predicts both occupational levels attained and performance within one’s chosen occupation and does so better than any other ability, trait or disposition and better than job experience” (p.162). They further opined that there are three common types of mental ability tests. Verbal reasoning is the ability to understand and reason using concepts framed in language.

Numerical reasoning is also the ability to use numbers to develop, comprehend and communicate ideas. Basic Maths skills are essential to having good numerical reasoning skills. Abstract reasoning is the ability to recognize abstract patterns, associations, or relationships without using words or numbers. Different from both Verbal and Numerical Reasoning, Abstract Reasoning is right-brain dominated. It is a measure of an individual’s ability to perceive and think clearly, make meaning out of confusion, and formulate new concepts when faced with novel information.” include :

(1) Openness to experience, (2) extroversion, (3) agreeableness, (4) conscientiousness and (5) emotional stability. There is growing evidence of

the usefulness of these factors in predicting job performance (Barrick et al, 1991). When using personality tests, it is important to use those that were specifically developed for selection rather than for general research on individual differences. It is equally important to review the validity evidence for any selected instrument.

2.5.3 Assessment Centres

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Robbins (1982) explained assessment centres to mean the procedures which incorporate group and individual exercises. Applicants go through a series of these exercises and are appraised by line executives, practicing supervisors, and /or trained psychologists as to how well they perform. It thus involves a series of exercises and tests which is designed for candidates to go through in order to select the most qualified applicant for the job.

Richard et al (2007) also contended that assessment centres refer to the technique for selecting individuals with high managerial potential based on their performances on a series of simulated managerial tasks. Assessment centres present a series of managerial situations to groups of applicants over say a two-day or three-day period. One technique is the in-basket simulation, which requires the applicant to play in-basket within a two-hour period. Panels of two or three trained judges observe the applicant's decision and assess the extent to which they reflect interpersonal communication and problem solving skills.

Candidates go through a comprehensive interview, pencil-and-paper test, individual and group simulations, and work exercises. The candidates' performances are then evaluated by a panel of trained raters. It is crucial to any assessment centre that the tests and exercises reflect the job content and types of problems faced on the jobs for which individuals are being screened.

2.6 Medical examination

According to Dessler (2008) once the employer extends the person a job offer, a medical exam is often the next step in the selection process (although it may also take place after the new employee starts work). There are several reasons for pre-employment medical exams. One is to verify that the applicant meets the physical requirements of the position; another is to discover any medical limitations one should take into account in placing the applicant. The exam will also establish a record and baseline of the applicant's health for future insurance or compensation claims. By identifying health problems, the examination can also reduce absenteeism and accidents and, of course, detect communicable diseases that may be unknown to the applicant. In the largest firms, the employer's medical department performs the exam. Smaller employers retain the services of consulting physicians.

The labour Act, 2003 (Act 651) of Ghana is silent on the physical or medical examination that prospective employees should undertake, let alone the procedures and rules regarding the whole medical exercise. In this regard, most employers in Ghana do not put premium on physical examination during their recruitment and selection practices. The Act therefore stipulates in Part V on the employment of persons with disability - that is

sections 45, 46 and 47. These sections do not in any way outline the processes of medical examination as regards recruitment and selection criteria, but rather on registration of persons with disability, special incentives to the physically challenged and notification of employment of persons with disability.

2.7 Interviewing

Kreitner (2007) stated that interviewing warrants special attention because it is the most common employee selection tool. Line managers at all levels are often asked to interview candidates for job openings and promotions and should beware of the weaknesses of the traditional unstructured interview. According to Dessler (2008) interview is a procedure designed to obtain information from a person through oral inquiries. This suggests that some kind of information is required from the candidates to predict future job performance.

(a) Unstructured or Non directive Interview

Unstructured or Non directive Interview, the manager generally follows no set format. The lack of structure allows the interviewer to ask follow - up questions and pursue points of interest as they develop. Interviewees for the same job may not get the same or similar questions. A few questions might be specified in advance, but they are usually not, and there is seldom a formal guide for scoring answers. It also suggests that Unstructured Interview is one that follows no rigid set questions format or procedures, rather the questions to be asked usually emanate from the answers given by the interviewee (Cassio, 1992).

(b) Structured or Directive Interview

Kreitner (2007) defined a structured interview as a set of job-related questions with standardized answers applied consistently across all interviews for a specific job. Structured interviews are constructed, conducted and scored by a committee of three to six members to try to eliminate individual bias. The systematic format and scoring of structured interviews eliminate the weaknesses inherent in unstructured interviews.

(c) Stress Interview

A Stress Interview is considered to be a special type of interview designed to create anxiety and put pressure on the applicant to see how the person responds. Mathis et al (2004) opined that in a stress interview, the interviewer assumes an extremely aggressive and insulting posture. A Stress Interview is therefore designed to “provoke” the candidate hence, if he is temperamental, he would explode and be assessed based on those ‘traits’.

(d) Panel Interviews

According to Attwood (1985) it is common to use panel interviews where a candidate faces several interviewers at once. Opinions differ as to whether these are more or less valid than one-to-one interviews. She was also of the view that, the panel interview should adopt the following broad observable principles:

- i. All participants should have a genuine claim to be involved.
- ii. All interviewers should be skilled and experienced.
- iii. Proper planning and co-ordination is vital
- iv. It is properly better to use a ‘tight’ structure, where each interviewer takes a particular role and is achieved through the chain.

The above clearly suggests that a panel interview employs several interviewers to interview the candidate at the same time. Similarly, all interviewers hear the same responses. It is therefore imperative for the interviewee to listen with rapt attention in order to respond appropriately. In consonance to the above, Stewart (2006) agreed totally to what was opined by Margaret Attwood that the objective of every interview should be clearly defined since one cannot plan during the interviewing process to achieve them. Stewart continued to say that secondary objectives which although peripheral in many cases are none the less important.

2.8 Final Selection

Most experts such as Mullins (2005) in the field of HR suggest that the final step of the selection process is making a job offer. Often extended over the phone, many job offers are formalized in letters and sent to applicants. It is important that the offer document be reviewed by legal counsel and that the terms and conditions of employment are clearly identified.

It is important that care should be taken to avoid general statements and promises about bonuses, work schedules, or other matters that might change later. These documents also provide for the individuals to sign an acceptance of the offer and return it to the employer, who should place it in the individual's personal files. It must be noted however that verbal or job offer can be very disappointing and would likely to have no legal consequences. Thus newly employed officers must insist on proper documentation of their job offers which must be reviewed from time to time. According to Derek et al (2008) the selection decision involves measuring the candidates individually against the

selection criteria defined in the person specification and not against each other. A useful tool to achieve this is the use of matrix.

Table 2.1: A selection decision matrix

Selection Criteria	Candidate 1	Candidate 2	Candidate 3	Candidate 4
Criteria 'a'				
Criteria 'b'				
Criteria 'c'				
Criteria 'd'				
Criteria 'e'				
General Comment				

Source: Derek et al (2008)

The critical information that is important for determining validity is the selection criteria used, the selection processes used and evaluation of the individual at the time of selection and current performance of the individual. Current performance includes measures derived from the job description, together with additional performance measures:

- (a) Measures from the job description: quantitative measures such volume of sales, accuracy, number of complaints and so on may be used or qualitative measures such as relations with customers and quality of reports produced.
- (b) Other measures: these may include appraisal results, problems identified and absence of data and of course termination. Current performance is often assessed in an initiative, subjective way, and while this may sometimes be useful, it is no substitute for objective assessment. Selection ratings for each individual can be compared with eventual performance over a variety of time periods. Large discrepancies between selection and performance ratings point to further

investigation of the selection criteria used to compare the appropriateness of different selection criteria, and the usefulness of different selection methods.

2.9 Employment Induction/Orientation

According to Attwood (1985) induction is the process of entry to jobs. She added further that, induction is a method of helping employees to cope with a new job in a strange organization. Studies have shown that where attention is given to induction the rate of labour turnover among new employees is lower.

According to Robbins (1982) orientation covers the activities involved in introducing a new employee to the organization and to her work unit. He goes on to say that it expands upon the information received during the recruitment and selection stages and helps to reduce the initial anxiety we all feel when we first begin a new job. An orientation program should for instance familiarize the member with the organization's objective, history, philosophy, procedures and rules and many others to introduce the employee to superior and co-workers. The Induction exercise basically seeks to make the new employee feel at ease and comfortable especially on his first day at work.

2.10 Conceptual Framework

Salient issues regarding ideas, programs and policies associated with Recruitment and Selection practices are considered. Mullins (2005) gave a vivid illustration of HR planning and personnel management program which is designed to consider sociability, technical competencies and legal requirements. The HR unit must be notified of any vacancy that exists. Job Analysis is conducted by the preparation of Job description and

Person's specification to fill the opening. The various sources of labour are used to attract suitable applicants. The selection interview is done by collecting information using clear interview plan and the best interview style that would fit into your selection plan. Orientation and follow up is done by introduction of new members through socialization with staff. This is represented diagrammatically as:

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A Systematic Approach to Recruitment and Selection

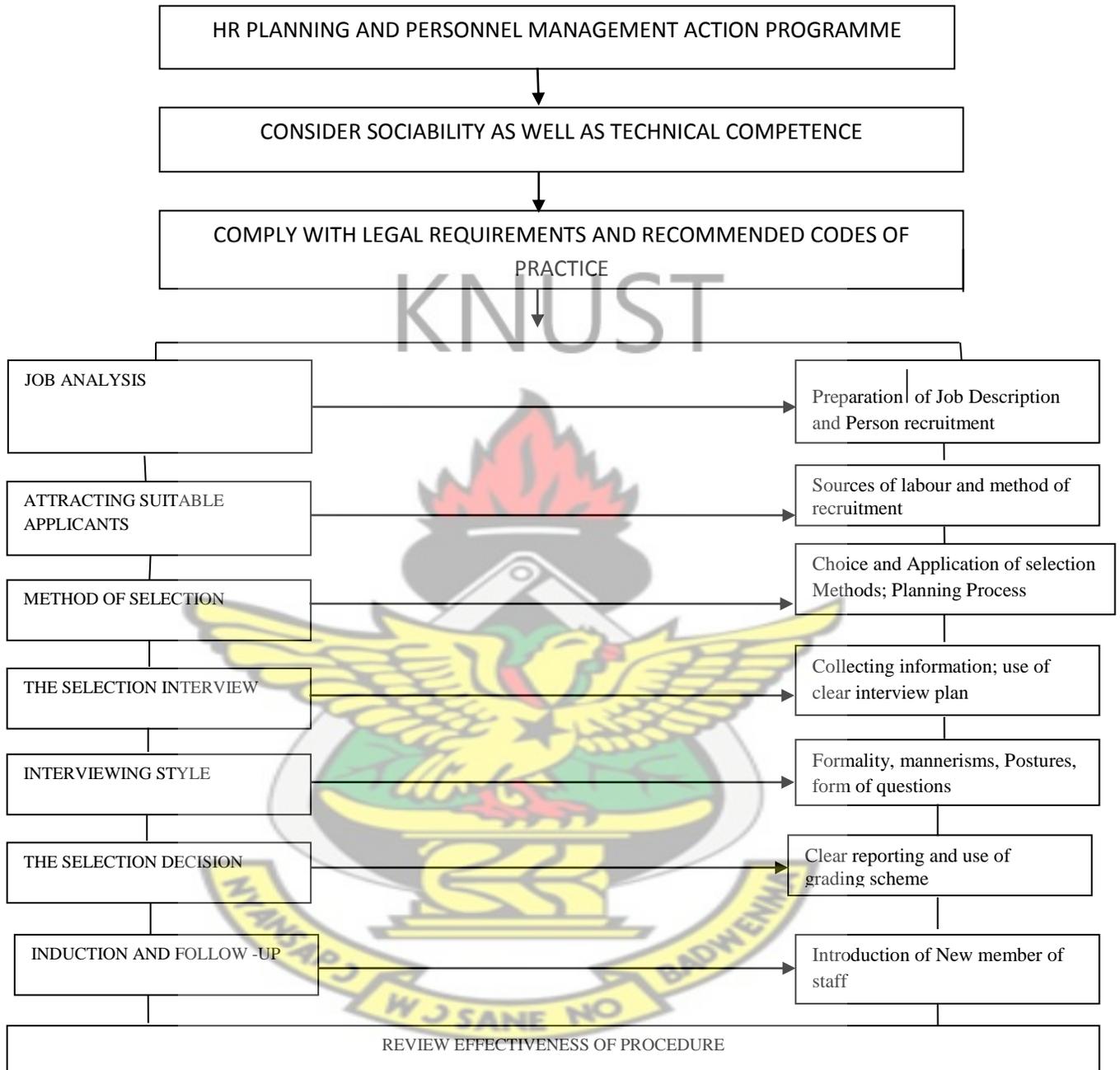


Figure: 2.2

Source: Mullins (2005).

In summary, this chapter has revealed that for recruitment and selection to be successful, it should be well planned, coordinated and advertised for both personnel within and outside the organization. The concepts of human resources management in corporations as well as recruitment and selection have been thoroughly examined. It has also brought to the fore the various phases of the entire recruitment and selection processes by various experts in the field of management.

The techniques associated with the recruitment and selection process in the staffing process of organizations have also been evaluated. It is observed that these phases and techniques if followed would enable an organization to recruit and select employees with the necessary skill, knowledge and abilities (KSA's) who will be well motivated, at least in the start to medium term, for the realization of organizational set goals. It has set the standard against which the recruitment and selection process at NRB Limited would be measured.

2.11 Benefits of Recruitment and Selection of Employees

The advantages of recruitment and selection of employees among others include the following;

2.11.1 Enhancing Positive Organizational Image

Pilbeam et al (2006) maintained that effective recruitment and selection of employees is a fundamental HRM activity and that if managed well can have a significant impact on organizational performance as well as lead to a more positive organizational image. It

stands to reason that if recruitment and selection practices are properly applied, it enhances performance and creates a high organizational image.

2.11.2 Serves as Strategic Input into Business

The presence of the HR head is a formal mechanism of consultation which ensures HR's strategic input into business at the highest level (Brewster et al 1992). Effective recruitment and selection practices calls for the inclusion of the HRM department in the organization. Thus this crucial business strategy formulation could result in more qualified personnel to be recruited and selected.

2.11.3 Ensuring more Qualified and Competent HR Team

Detailed and robust recruitment and selection policies such as recruitment and selection procedures, assessing criteria, talents auditing and processing the information about the labour market are important in recruiting and deploying appropriate employees at the right time (Breaugh et al 2000). Past research shows that the competency level of HR managers has a major influence on recruitment and selection (Golden et al 1985, Buller 1988, Truss et al 1994) and experienced HR experts within the HR department will not only shorten vacancy duration, but also improve the quality of the applicants. Moreover, effective recruitment and selection is possible only if there is dedicated and competent HR team.

2.11.4 Interpretation of Business Strategies into HRM Policies and Practices

According to (Khatry et al 2002, Shen 2005) the existence of the written HR strategy helps interpret business strategies into HRM policies and practices. HR strategy provides guidance for the formulation and implementation of recruitment and selection policies and practices. This point suggests that without the issue of recruitment and selection, HRM business strategies which include policies and practices would have been meaningless.

2.11.5 Internet Benefits

To further elaborate on the benefits, recruitment and selection can be done through several means including the usage of internet which could lead to several benefits. The benefits of internet recruitment for organizations include: reduction in the recruitment cycle, technology can be used to scan CV's and match against key selection criteria, a reduction in the amount of paperwork associated with the recruitment process, as well as providing a positive corporate brand image (Pilbeam et al 2006, Searle, 2006).

Internet recruitment can provide greater flexibility for candidates, thus matching the job-seeking habits of the contemporary labour market. Internet recruitment can create opportunities for organizations to use a number of pre – selection tools and tests, thus helping to improve the likelihood of a match between applicants and job vacancies (Redman et al 2006). A concern is that little is known about the participation and experience of people from different backgrounds for example the extent to which people from different backgrounds feels included (Searle, 2006). Internet recruitment seems to

be more attractive to certain types of job-seekers, for example, young white men, more highly educating applicants, frequent job changers, as well as those already in employment, a situation that may affect equity of employment access and ultimately diversity within organizations.

2.12 Challenges of recruitment and selection of employees

Recruitment and selection is faced with a number of difficulties. These include the following;

2.12.1 Cost Implications

Ineffective recruitment has a number of cost implications for employers: low morale which can affect employee performance, lost business opportunities, as well as higher labour turnover. A finding from the Chartered Institute of Personnel and Development Recruitment and Retention Survey puts the cost of staff turnover at around {12,500 for managerial and professional staff (CIPD, 2006a).

2.12.2 Poor Hire and Staff Demoralization

The department of planning and community development of the state government of Victoria (2009) contended that a poor recruitment and selection process increases the probability of a poor hire and this can have a significant impact on the organization financially and non – financially. Again, the department further maintained that a poor recruitment decision can also have a demoralizing effect on staff as their roles may be affected while time, money and effort are spent bringing the recruit up to standard,

impacting the motivation to carry out their own roles and possibly the productivity of the organization (DPCD of the State of Victoria, 2009).

2.12.3 Poor HR Planning

According to (Hussey 1999, Breaugh et al 2000, Anderson et al 2004), a common problem in recruitment and selection is poor HR planning. Rigorous HR planning translates business strategies into specific HRM policies and practices. This is particularly so with recruitment and selection policies and practices. Thus, for recruitment and selection to be successfully done, there should be proper and effective HR planning.

In spite of the numerous difficulties associated with recruitment and selection, Delaney et al (1996) argued that effectively conducting job analysis and targeting right potential candidates ensures a good match between applicants and the jobs.

2.13 Recruitment and Selection on the Performance of Employees

Different forms of recruitment could influence employee performance. Although the results of recruitment source studies with regard to outcome variables are not entirely consistent, it has frequently been found that employee referrals and direct applications had lower levels of turnover and higher levels of satisfaction than persons recruited by more formal sources (Breaugh, 1992). However, empirical data have not consistently supported either the information realism or the individual difference explanations for the recruitment source differences reported (Barber, 1998). The failure of research to support

these explanations for source differences clearly raises concern about their validity. However, a methodological weakness of studies is an alternative explanation for the failure to find support for the information realism and individual difference hypotheses.

In order to adequately test whether different recruitment sources result in job applicants who differ in terms of the realism of job expectations or with regard to individual differences, a researcher needs to gather data from job applicants. Yet, as noted by Barber (1998), in the great majority of recruitment source studies, data have been gathered from new employees. Consider the study by Breugh et al (1984). In this study, it was reported that recruitment sources did not affect the ability level of new employees. Although this may be the case, one can question how relevant the data reported by Breugh et al (1984) are to testing the individual difference hypothesis. Although new employees in this study may not have differed in terms of their ability, applicants recruited from different sources may have been eliminated as a result of selection procedures used by the hiring organization.

In contrast to the results reported by Mann, (1984), the two studies that have examined source differences on applicants suggest that informal recruitment sources were linked to more qualified job applicants. For example, Kirnan et al (1989) found that persons recruited from informal sources (e.g., employee referrals) were of higher quality (and were more likely to be offered jobs). Williams et al (1993) also found that informal sources “reached differently qualified applicants in terms of nursing experience and education which, in turn, were valid predictors of subsequent nurse performance”. In summary, in order to advance our understanding of why recruitment sources may

influence work outcomes, more attention needs to be focused on applicant differences on key intervening variables.

If one reflects on the reasons why recruitment sources have been hypothesized to be associated with certain work outcomes, several factors that may explain inconsistent results become apparent. Consider the use of employee referrals. Researchers have suggested that one reason that employee referrals may be associated with beneficial work outcomes is due to the fact that employees making referrals may pre-screen potential applicants. As was noted by Breugh (1992), pre-screening is most likely to occur when the person making the referral is concerned about his or her reputation in the organization. Moreover, selection tools used could also influence employee performance and hence work output. Based on this, several literatures on selection tools and performance have been reviewed.

To begin with, Amos *et al.* (2004) state that “the effective management of employee performance is critical to the execution of strategy and the organization achieving its strategic objectives”. Performance cannot be left in anticipation that it will develop naturally, despite the employee’s natural desire to perform and be rewarded for it. This desire needs to be accommodated, facilitated and cultivated. Whetten *et al* (1998) were also of the view that individual performance is the product of ability multiplied by motivation. Again, the performance of employees is a major determinant of how successful an organisation is in reaching its strategic goals. According to Gatewood *et al* (2006) this performance is made up of two factors, namely, the ability of the employees and the effort that the employee puts forth. These two factors can be influenced by the

organisation. Ability is a function of the two organizational practices for motivating employees, such as compensation, job design and communication. Motivation practices assume that employees have the ability to perform the job and are intended to mobilise employees to use these abilities in a continuous manner.

The selection process is therefore an organization's first opportunity to ensure that persons with the required skills enter the organization or different positions as it is based on the assumption that the procedure can predict one or other important and relevant behavioural requirement or job performance aspect (Edenborough, 2008). Also, performance management is important to us as people and organizations. Bartlett et al (1995) stated explicitly that people are an organization's greatest assets: individuals and organizations have learned about the importance of the role of people in an organization, and how the success of an organization depends on its people. The role of human resource is absolutely critical in raising performance in an organization. Ultimately it is the performance of many individuals which culminates in the performance of an organization, or the achievement of goals in an organizational context (Armstrong et al 1998). Performance management is an integral part of effective human resources management and development strategy. Performance management is an ongoing and joint process where the employee, with the assistance of the employer, "strives to improve the employee's individual performance and his contribution to the organizations wider objectives" (Hellriegel *et al.*, 2004: 249).

Good selection tools are a means to an end but not an end in itself. It is true that proper selection will bring about employee performance, but it is not always guaranteed.

Selection is an organization's first opportunity that employee requires that is based on the assumption that it can predict employees for a good job done and go a greater height in ensuring that the employee performs well. Also the role of human resource is very important in enhancing employee performance. Good management practices when put in place can go a long way in enhancing employee performance. Thus, it is the performance of many individuals which culminates in the performance of an organization. Performance management practices when put in place can also help to enhance employee performance.



CHAPTER THREE

METHODOLOGY AND ORGANISATIONAL PROFILE

3.0 Introduction

The Chapter discusses the following issues; these include the Research Design, Sources of Data Analysis, a study of the Population Sample and Organizational Profile which simply provides a background study of Nwabiagya Rural Bank, Limited. It also includes its main activities and staffing situations of the bank.

3.1 The Research Design

A case study approach was adopted to investigate the effect of recruitment and selection on employee performance. A Case study strategy focuses on understanding the dynamics present within a single settings (Eisenhardt, 1989). The case study is commonly applied in a field-based research to describe and develop knowledge based on data from the real world conditions, aiming to bridge the gap between management theory and practice (Flynn *et al.*, 1990; McCutcheon *et al* 1993). The essence of case study is to illuminate a decision or set of decisions: why they were taken, how they were implemented, and with what result (Yin, 1994). Principally, case studies are particularly useful for clarifying “how” and “why” questions. The case study helps researchers to expose the real problems in the phenomenon being studied (Yin, 1994).

The researcher basically employed both descriptive and inferential analysis to discuss the principally quantitative data collected. The Statistical Software Programme for Social Scientist (SPSS) was used for the data analysis; and the necessary interpretation and discussion done with the aid of narration, graphs, and tabular analysis.

3.2 Sources of Data

Primary and Secondary data were used in conducting the research.

3.2.1 Primary Data

Saunders et al (2010) defines primary data as one collected by the researcher at first hand, mainly through surveys, interviews and participant's observation. It is a data collected specifically for the research project being undertaken and obtained directly from the research respondents.

3.2.2 Secondary Data

According to Turkson (unpublished) secondary data refers to data which already exist and might have been used before. They are otherwise known as 'second hand' data. They may be from books, thesis, reports, journals, magazines, newspapers, bulletins and other relevant information which gives background information of the NRB Ltd.

3.3 Population

A research population is generally a large collection of individuals or objects that is the main focus of the research. According to Kumar (2005), all individuals or objects within a certain population usually have a common binding characteristics or trait. NRB has a total of population 145 made up of 30 management staff, 65 senior staff, 40 junior staff and 10 labourers. Details are shown in Table 3.1 below:

Table 3.1: The population of NRB Ltd.

Strata	Number	Status	Male	Female	Subtotal
Staff	145	Management staff	22	8	30
		Senior staff	40	25	65
		Junior staff	14	26	40
		Labourers	8	2	10
Grand total	145		84	61	145

Source: Administrative Department, NRB Ltd. Barekese (2011/12)

By convention, **management** comprises of the Board of Directors, the General Manager, Deputy General Manager (Technical) and Deputy General Manager (Finance and Administration). **Senior staffs** are members with qualification equivalent or above normal Diploma but below Masters Degree. **Junior staffs** are members below first degree and other professional qualification and other supporting staff including labourers and cleaners.

3.3.1 Sampling Techniques

The entire population of 145 employees could not be used due to the fact that, the branches of NRB. Ltd have been scattered widely apart. Therefore, a sample was selected. The sample technique adopted was Stratified Random Sampling where the population was divided into employees (workers) and management on different sides. This technique was used to select sample from each stratum since there is the need for an accurate representation. Again, the simple random sampling technique was used to select the members to be interviewed. Questionnaire was designed to interview all the

managers of the three branches of the bank, namely Adum, Suame Magazine and Bohyen respectively. In addition, the headquarters of the bank which is located at Barekese in the Ashanti Region was used since the entire recruitment and selection practices emanate from there.

3.3.2 Sample Size

The study employed a total sample size of forty (40) respondents but thirty (30) workers and managers' responses were collected in spite of persistent follow-ups. This represented seventy eight percent (78) respondents' rate. This was made up of sixty workers and ten (10) managers collected from Adum, Bohyen, Suame Magazine and Barekese branches of the bank. The bank has a total of about seven (7) branches nationwide with its headquarters at Barekese in the Ashanti Region of Ghana. It has a total population of about one hundred and forty five (145) employees. Adum, Bohyen and Barekese branches were chosen to represent all since they are considered to have higher population of employees.

3.4 Data Collection

The primary data for the research was collected through questionnaire and interviews.

3.4.1 Structured Questionnaire

Structured interview guide was collected using primary data. The face to face technique of self administered questionnaire was used. This is done by explaining the objectives of the study to the respondent for him or her to complete the questionnaire, and hence taking

him or her through the questionnaire for him or her to comprehend every issue. The questionnaire was left with the respondents to be collected at a later date. The researcher included both opened and closed ended questionnaire to collect information on the study.

3.4.2 Interview Guide

It is used to obtain information that could be distorted or withheld with the use of only one method. Quantitative method was used to analyse and discuss issues that emanated from the interview guide to enhance the reliability and validity of the data. This was done by using the interview guide. Interview guide consists of a series of broad interview questions (Semi- Structured) that the researcher was free to explore and check out the interviewee. Since it is a guide, it prevents deviations from the issues being discussed. This was used to obtain information from the management and staff. Informal discourse ensued among the human resource manager and the branch managers of the bank as part of a qualitative survey.

3.5 Data Analysis Technique

Data collected from the field were subjected to serious scrutiny and edited to ensure consistency in the responses provided by the respondents. Statistical package software such as Statistical Package for Social Science (SPSS), MS Excel was used to process the data. They helped in the analysis of data and gathering of information presented in the form of tables and figures. The gathered data were analysed using both descriptive and inferential analytical tools. Objective 'c' was analysed using multiple regression.

3.6 Organizational Profile

Nwabiagya Rural Bank Limited is a community owned financial institution that was established in August 1987 and incorporated under the Ghana Companies Code (Act 179), the Banking Law PNDC Law 225 and Banking Act 673 (2004). The bank has shown persistent growth over the years and continues to meet all statutory requirements of the Bank of Ghana. The Bank continues to be one of the best managed rural financial institutions in the country as adjudged by Bank of Ghana.

NRB Limited is committed to its vision of aiming to become the best managed leading rural bank in the provision of competitive and affordable financial services in the country. The bank has seven (7) main branches including the headquarters at Barekese in the Ashanti Region of Ghana. The six (6) other branches of the bank are located at the following areas namely Offinso, Anwiam, Abuakwa, Bohyen, Adum and Suame Magazine, all in the Ashanti Region.

The bank has a staff strength of about one hundred and forty five (145) and made up of the following departments; Operations, Information Communication and Technology (ICT), Credit and Marketing, Finance and Administration. The figure below represents the organizational chart of NRB Limited.

ORGANOGRAM (POSITIONS)

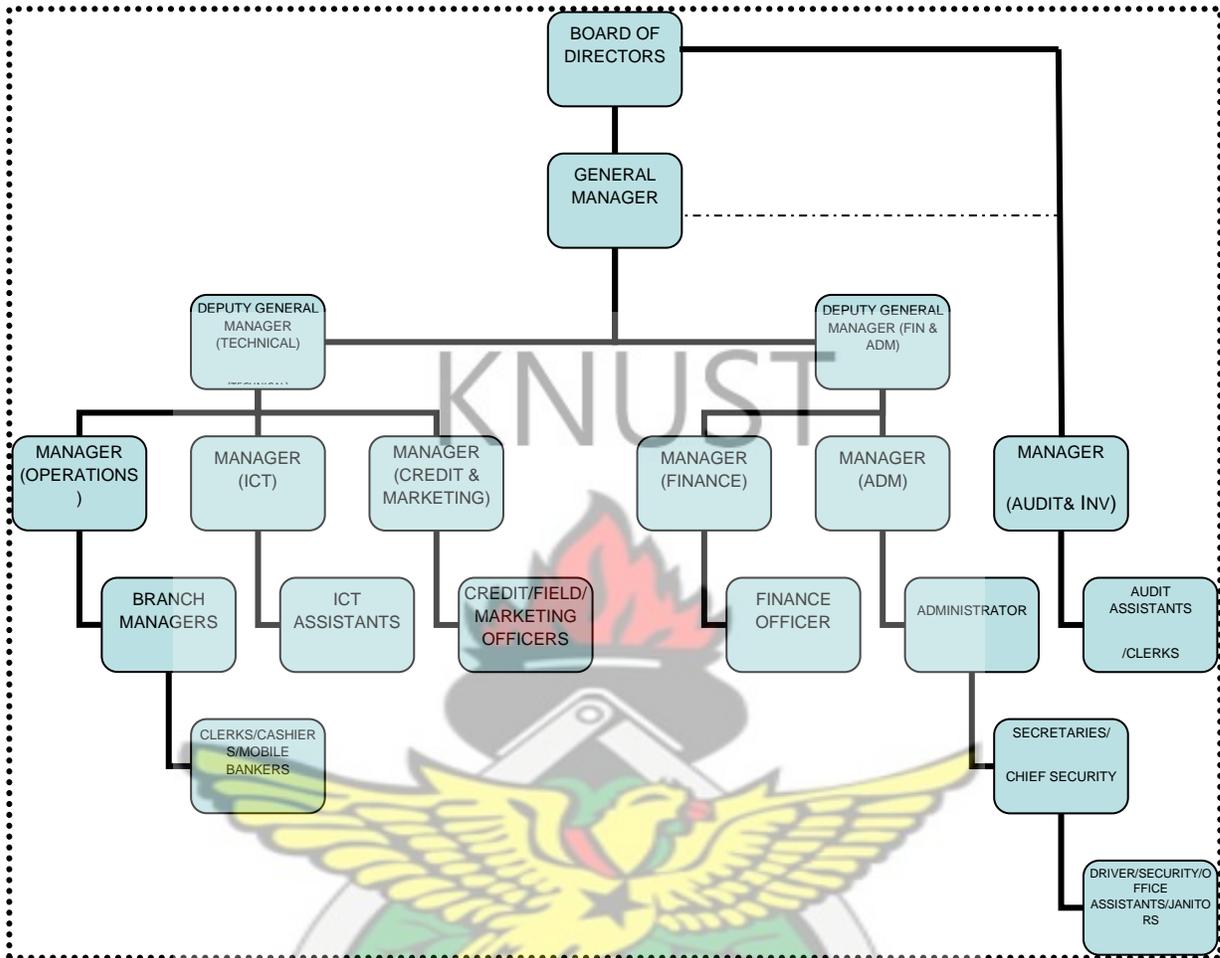


Figure 3.1

Source: NRB Limited (2011/12)

NRB Limited mission is to provide efficient and effective financial services by adopting appropriate technology, increase market share, enhance optimal realization of stakeholders' interest, human resource development and product innovations. The bank is also established to achieve the following corporate values:

- (a) Efficiency through team work
- (b) Customer Satisfaction
- (c) Maximization of profit and protection of bank's assets.

- (d) Honesty, integrity and loyalty are core to the bank's existence.
- (e) Community and human resource development is the goal of NRB Limited.
- (f) Poverty reduction is the dream of the bank.

The main activities of the bank include Commercial, Corporate banking, Treasury operations and all forms of Trade financing – local and foreign currency account, working capital, loans, foreign exchange remittance, leasing guarantees, deposit products including certificates of deposit. NRB Limited plays important economic and business development in Ghana. For that matter Ghana has the potential to become one of the leading African countries to compete effectively with other global players in the banking industry.

3.7 Objectives of the Bank

NRB Limited has three (3) main objectives namely;

- (a) Customer Satisfaction
- (b) Business
- (c) Corporate Investment

Customer Satisfaction

NRB. Ltd. offers wide range of financial products and services to its customers and is committed to customers' security, convenience and value for money they expect from any reputable financial institution.

Business

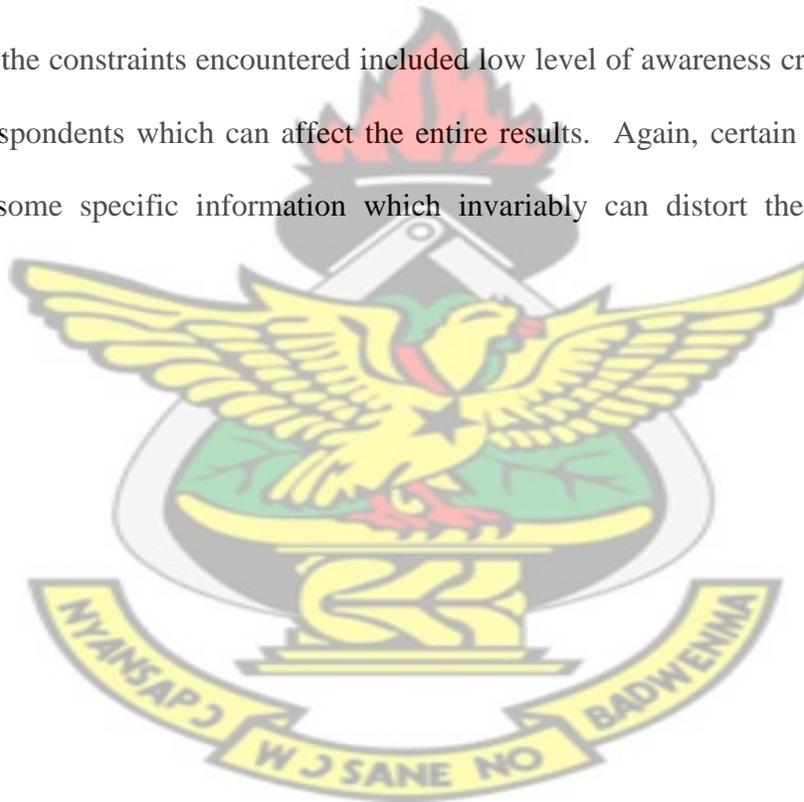
NRB Limited assists its customers in financial transactions so that they can spend more time on their business and less time on banking.

Corporate Investment

The bank provides customized products and services to its customers as well as investing in entrepreneurship.

3.8 Constraints of the work

Some of the constraints encountered included low level of awareness creation on the part of the respondents which can affect the entire results. Again, certain cultural practices impede some specific information which invariably can distort the outcome of the research.



CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF RESULTS

4.0. Introduction

This section deals with the various objectives of the study with respect to the primary data collected from the field. This chapter concentrates on the actual research findings and discusses data from the management staff and other staff members of Nwabiagya Rural Bank Ltd. The analysis of data gathered from the field was made possible with the aid of research instruments such as questionnaires and an interview guide. This was designed purposefully to elicit information to assess the influence of the recruitment and selection practices on the performance of employees at the Nwabiagya Rural Bank Limited in the Ashanti region of Ghana. Each case or objective is examined and discussed individually.

4.1. Socio-Demographic Factors

Demographic data gives the researcher and the reader a fair background of the sample to assess whether they are the appropriate respondents needed for this study. In view of this, the researcher included the demographic data for such a purpose. However, due to ethics and confidentiality as well as privacy assured to respondents, any information leading to recognition and identification of a respondent such as name of the respondents, were not included to protect the privacy of the individual.

Table 4.0: Personal data

Variables	Frequency	Percentage
Gender		
Male	40	57.0%
Female	30	43.0%
Age		
20-30yrs	20	29.0%
31-40yrs	30	43.0%
41-50yrs	20	29.0%
51-60yrs	0	0.0%
Over 60yrs	0	0.0%
Experience		
Less than a year	20	29.0%
1-3yrs	5	7.0%
4-6yrs	40	57.0%
Over 6yrs	5	7.0%
Department		
Marketing	20	29.0%
Operational	6	9.0%
Finance	35	50.0%
Human resource	4	6.0%
Mgt information system	5	7.0%
Qualification		
HND	30	43.0%
Bachelor degree	32	46.0%
Masters degree	8	11%
PhD	0	0.0%

Source: Author's survey, 2011/12

From table 4.0, out of the total respondents of 70, 40 constituting about 57.0% are males whereas the remaining 30 constituting 43.0% were females. It can therefore be concluded that the majority of the respondents were males.

Moreover, considering age, out of the total respondents of 70, 20(29.0%) are within the age category of 20-30 years, 30(43.0%) are within the age category of 31-40 years, 20(29.0%) are within the age category of 41-50 years. However, none were within the

age category of 51-60 years and over 60 years. It can be seen that the majority of the working staff of Nwabiagya Rural Bank Limited are between the ages of 31 and 40, therefore, the bank would have relatively young and energetic staff who might be smart and very productive.

In addition, considering the working experience of the working staff, out of the total respondents of 70, 20(29.0%) has less than a year experience, 5(7.0%) also have about 1-3 years experience, 40(57.0%) have gained between 4-6 years experience and remaining 5(7.0) have over 6 years experience. It is evident that the majority of the staff of the bank have been employees of the bank for 4-6 years and hence not enough experience needed to perform would have been gained.

Furthermore, considering the departmental divisions of the staff of the bank, out of the total respondents of 70, 20(29.0%) are with the marketing, 6(9.0%) are with the operational, 35(50.0%) are with the financial departments of NRB Ltd. The remaining 4(6.0%) are the human resource and 5(7.0%) are also with the management information system. It is evident that majority of the workers work at the finance department. This is actually not out of place, because NRB. Ltd is a financial institution.

On the basis of the qualification of staff of the bank, out of the total respondents of 70, 30(43.0%) are HND, 32(46.0%) are Bachelor degree certificate holders. However, none have higher degrees of Masters and PhD. It is evident from table 4.0 that the majority of the respondents are Bachelor degree holders in different fields of specialization.

4.2. Policy Documentation on Recruitment and Selection

Policy documentation is an essential part of recruitment and selection of employees in any institution. It clearly stipulates the due procedures and requirements of recruitment and selection in the institution with the aim of addressing certain fall outs and ensure the right personnel are employed to achieve maximum output and greater performance.

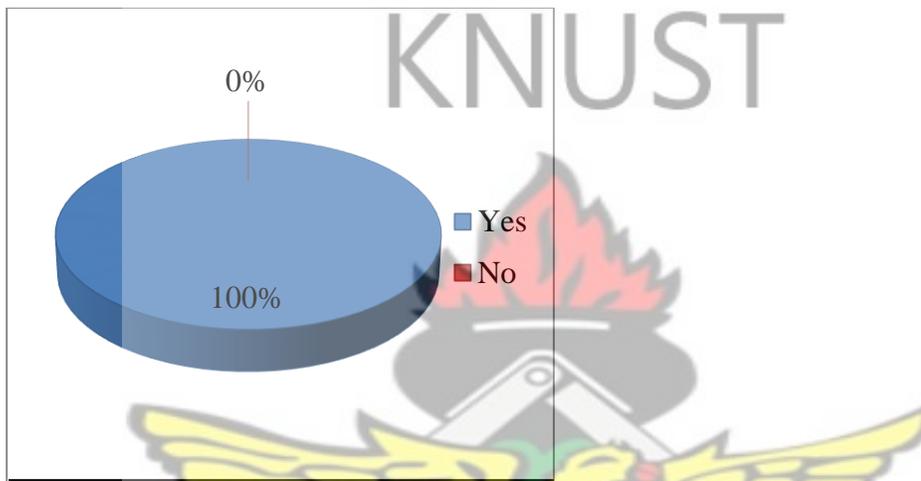


Figure 4.0 The Presence of Policy Document

Source: Author's survey, 2011/12

On the basis of the presence of a document policy in the bank, all the respondents constituting 100% believe there is a well structured policy document on recruitment and selection at Nwabiagya Rural Limited in the Ashanti region. This is evident from figure 4.0 that out of the total staff respondents of 20 all responded 'yes' to the question of the presence of policy document in the rural bank.

4.3. Recruitment and Selection Policy Procedures

The interview conducted by the researcher outside the scope of the questionnaire suggested that the bank has no designated Human Resource Manager, and that the Administrative Manager is presumed to be the HRM in the organization. The research revealed that NRB Ltd. starts the recruitment process by identifying the need for and availability of human resources so that the organization can meet its objective which is in consonance with the statement Walker (1980) made as quoted in the Literature. Also, according to the Administrative Manager, both job description and job specification help to recruit the right calibre of applicants and thus authenticate the validity of the selection process. Tables 4.1, 4.2 and 4.3 further show the source and procedures often followed in the recruitment and selection of employees in the bank.



Table 4.1: Management Information about Recruitment and Selection in The Organization

Variables				
Presence of recruitment and selection policy	Yes	No		
Frequency	10(100.0%)	0(0.0%)		
Policy statement coverage of gender, physically challenged, political and social discrimination	Very much	Much	Not much	Not at all
Frequency	6(60.0%)	2(20.0%)	2(20.0%)	
Means of filling vacancies in the organization	Internal source	External source	Both	
Frequency	1(10.0%)	2(20.0%)	7(70.0%)	
Basis of recruitment	Vacancy created	Authority		
Frequency	9(90.0%)	1(10.0%)		
Medium use to advertise vacancy	Newspaper	Educational institutions	Employment agencies	Previous employees
Frequency	6(60.0%)	0(0.0%)	4(40.0%)	0(0.0%)
Recruitment of unsolicited applications	Yes	No		
Frequency	9(90.0%)	1(10.0%)		
Method of recruitment used in the organization	Preliminary screening	Application blank form	Employment test	Employment interview
Frequency	2(20.0%)	2(20.0%)	1(10.0%)	5(50.0%)
Person responsible for selection and recruitment	BOD	HR Managers	Line managers	Others
Frequency	0(0.0%)	10(100.0%)	0(0.0%)	0(0.0%)
Revision of selection decision	Quarterly	Annually	Bi-annually	
Frequency	0(0.0%)	10(100.0%)	0(0.0%)	

Source: Author's survey, 2011/12

Percentages are in parentheses

The management team also gave diverse information with regard to the recruitment and selection of employees in the bank, some of which were in conformity to the responses of the workers. To begin with, out of the total management team of ten (10), all responded 'Yes' to the question of the presence of recruitment and selection policy in the bank.

Moreover, on the basis of the policy statement coverage of gender, physically challenged, political and social discriminations, of the total management respondent of 10, 6(60.0%) believed it was 'very much', 2(20.0%) also believe it was 'much' and 2(20.0%) believe it was 'not much'. This means that the organization is sensitive to the plight of the physically challenged.

With regard to filling vacancies in the bank, out of the total management respondents of 10, 1(10.0%) believes it is sourced internally. 2(20.0%) believe it is sourced externally and 7(70.0%) believe it is sourced by both (internally and externally). This clearly indicates that the majority of the management team believes vacancies in the bank are filled through both internal and external sources.

With reference to the basis of recruitment in the bank, out of the total management respondents of 10, 9(90.0%) believe it is based on created vacancies whereas the remaining 1(10.0%) believe it is a prerogative of the authority in the bank. It can therefore be concluded that recruitment and selection is often done in the bank on the basis of created vacancies.

In furtherance of recruitment and selection procedures in the bank, on the basis of the medium used in advertising vacancies, out of the total management team respondent of 10, 6(60.0%) believe it is through newspapers and the remaining 4(40.0%) also believe it is through numerous employment agencies. It is also evident that NRB Ltd. to a large extent used newspapers as their major advertising medium than the other media.

On the basis of recruitment of unsolicited applications, out of the total management team respondent, 9(90.0%) responded 'Yes' whereas the remaining responded 'No'. it is therefore evident that the majority of the management respondent believe recruitment and selection is sometimes done by resorting to unsolicited applications.

Considering the method used by the bank in its recruitment and selection of employees, 2(20.0%) admit that it is preliminary screening, 2(20.0%) also indicate that it is through an application blank or form, 1(10.0%) maintains that it is through employment test. However, the remaining and the majority of 5(50.0%) believe is through employment interview.

The management team respondents unanimously agreed to the fact that decisions with regard to recruitment and selection in the bank is done by the human resource department under the leadership of the HR manager. Finally, on the basis of revision of recruitment and selection decisions in the bank, out of the total management respondents of 10, all constituting 100.0% believe it is done annually.

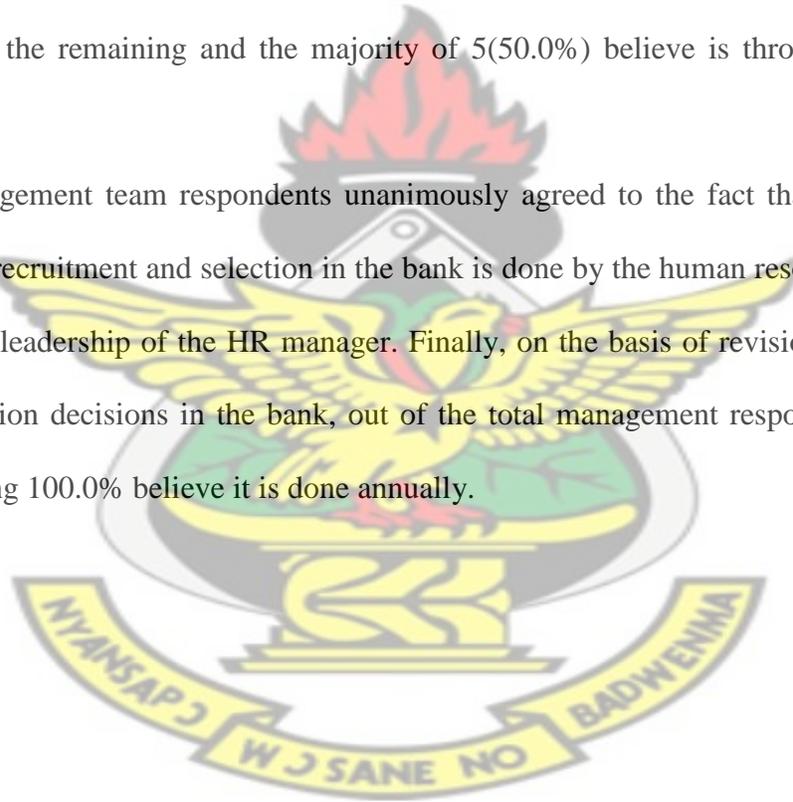


Table 4.2: Procedures in Recruitment and Selection

Variables	Options				
Method of selection	Preliminary screening	Application of blank form	Employment test	Employment interview	Others
Frequency	10(14.0%)	12(17.0%)	6(9.0%)	42(60.0%)	0(0.0%)
Medium of information	Radio	Television	Newspaper	Internet	Others
Frequency	13(19.0%)	7(10.0%)	40(57.0%)	10(14.0%)	0(0.0%)
Mode of application	Application form	Through the internet	Submitting a CV	Others	
Frequency	53(76.0%)	8(11.0%)	9(13.0%)	0(0.0)	0(0.0%)
Person responsible for recruitment	Human resource manager	General manager	Line manager	Others	
Frequency	70(100.0%)	0(0.0%)	0(0.0%)	0(0.0%)	0(0.0%)

Source: Author's survey, 2011/12

Percentages are in parentheses

Several procedures are involved in the recruitment and selection of employees at Nwabiagya Rural Bank Limited. To begin with, on the basis of the method of selection employed by the bank, out of the total staff respondents of 70, 10(14.0%) believe it is basically through a preliminary screening, 12(17.0%) believe it is through application of blank form and 6(9.0%) believe it is through employment interviews. From table 4.2, it can therefore be concluded that the predominant method employed by the bank is through employment interviews.

With respect to the medium through which the staff obtained their information about the recruitment and selection of the bank, out of the total respondents of 70, 13(19.0%) believe it is through radio, 7(10.0%) believe it is through television and 40(57.0%) believe it is through newspapers. Again, the remaining 10(14.0%) believe it is through

the internet. The majority therefore believes the bank's information about recruitment and selection is often through newspapers.

Considering the mode of application, out of the total respondents of 70 staff, 53(76.0%) believe it is through application form, 8(11.0%) believe it is through the internet and 9(11.0%) believe it is through curriculum vitae (CV). However, the majority had applied for selection through application form as shown by table 4.2.

To elaborate on the person responsible for recruitment and selection in the bank, out of the total staff respondents of 70, all constituting 100.0% believe it is the head of the human resource department (HR Manager).

Table 4.3: Source of Recruitment in the Organization

Variables	Options					
Main source of recruitment	Internal source	External source	Both			
Frequency	14(20.0%)	14(20.0%)	42(60.0%)			
External source	Advertising media	Educational institutions	Internet	Recruitment agencies	Current employee referrals	Others
Frequency	42(60.0%)	4(6.0%)	4(6.0%)	6(9.0%)	14(20.0%)	0(0.0%)
Internal source	Job posting	Promotion and job transfer	Database			Others
Frequency	27(39.0%)	43(61.0%)	0(0.0%)			0(0.0%)

Source: Author's survey, 2011/12
Percentages are in parentheses

Considering the source of recruitment and selection of employees in the bank, out of the total respondents of 70 staff, 14(20.0%) believe it is basically internal, 14(20.0%) also believe it is external and 42(60.0%) believe it is both (internal and external). It is evident from table 4.3 that the majority believe it is largely both internal and external.

On the basis of the type of the external source of recruitment and selection in the bank, out of the total respondents of 70, 42(60.0%) believe it is through advertising medium, 4(6.0%) believe it is through educational institutions, 8(11.0%) believe it is through the internet, 7(10.0%) believe it is through the recruitment agencies and 9(13%) are also of the view that it is current employee referral. From table 4.3 it is evident that the majority believes the external source of information on recruitment and selection is basically through advertising mediums.

Moreover, considering the internal source of information on recruitment and selection in the bank, out of the total respondents of 70, 27(39.0%) believe it is through job posting and 43(61.0.0%) believe it is through promotion and job transfers. However, none of the respondents opted for the Organisation's database as an internal source of recruitment. Thus, most of the respondents believe it is through promotion and job transfer.

4.4. Benefits and Challenges of the Recruitment and Selection Policy

There are several strengths and weaknesses in the recruitment and selection procedures of Nwabiagya Rural Bank. Some of the strengths of the policy could be addressing the problems of all forms of discrimination (political and social), doing away with nepotism and practising objectivity and fairness. However, it is possible it might not address all

forms of discriminations. Generally, Ghana is now engulfed with all kinds of nepotism and discrimination with less regard to due procedure, abilities and skills to execute.

Table 4.4: Recruitment and selection practices

Variables	Option				
Legal practices in the employment policy	Gender discrimination	Social discrimination	Political discrimination	Discrimination against the physically challenged	
Frequency	42(60.0%)	12(17.0%)	16(23.0%)	0(0.0%)	
Professionalism of the recruitment team	Yes	No			
Frequency	47(67.0%)	23(33.0%)			
Activities that could enhance the recruitment procedure	Objectivity	Fairness	Strictness	Leniency	Sympathy
Frequency	40(57.0%)	15(21.0%)	10(14.0%)	5(7.0%)	0(0.0%)
Rating of the recruitment and selection policy	Excellent	Very good	Good	Fair	poor
Frequency	42(60.0%)	8(11.0%)	4(6.0%)	6(9.0%)	10(14.0%)

Source: Author's survey, 2011/12
Percentages are in parentheses

It is evident from table 4.4 that there are several strengths and weaknesses with regard to the various recruitment and selection practices of Nwabiagya Rural Bank Limited. To begin with, out of total staff respondents of 70, 42(60.0%) believe the legal practices of the bank addresses the issues of gender discrimination, 12(17.0%) believe the bank also addresses the issues of social discrimination and 16(23.0%) believe the bank addresses the issues of political discrimination. However, it is evident that discrimination against the physically challenged is not addressed by the legal practices of the bank.

In addition, out of the total staff respondents of 70, the majority constituting about 47(67.0%) responded 'Yes' to the exhibition of professionalism by the recruitment team in the bank whereas the remaining 23(33.0%) responded otherwise 'No' to the question. This clearly indicates that the majority of the respondents believe recruitment and selection team of the bank exhibits professional practices.

From table 4.4, out of the total staff respondents of 70, 40(57.0%) believe the recruitment and selection practices of the bank could be enhanced by objectivity, 15(21.0%) believe recruitment and selection practices of the bank could be enhanced by fairness and 10(14.0%) believe the recruitment and selection practices of the bank could be enhanced by strictness. However, the remaining respondents constituting 5(7.0%) believe the recruitment and selection practices could be enhanced by leniency. It could therefore be deduced that there are problems with the recruitment and selection practices of the bank with respect to objectivity, fairness and strictness which must be addressed.

Finally, out of the total respondents of 70, 42(60.0%) believe it is excellent, 8(11.0%) believe it is very good and 4(6.0%) believe it is good. However, 6(9.0%) and 10(14.0%) believe it is fair and poor respectively. Irrespective of the majority believing the practices of recruitment and selection as excellent, there are still some lapses in the recruitment and selection policy of the bank that need to be addressed.

Table 4.5: External Factors Influencing Recruitment and Selection practices

External factors	Strongly agree	Agree	Indifferent	disagree	Strongly disagree
Legal factors	42(60.0%)	14(20.0%)	0(0.0%)	14(20.0%)	0(0.0%)
Social and cultural factors	7(10.0%)	8(11.0%)	3(4.0%)	50(71.0%)	2(3.0%)

Source: Author's survey, 2011/12
Percentages are in parentheses

There are several external factors that influence the recruitment and selection practices of Nwabiagya Rural Bank Limited. In accordance with the legal factors, that is the bank is by law required to consider the physically challenged with respect to recruitment and selection. Out of the total respondents of 70, 42(60.0%) strongly agree, 14(20.0%) agree and 14(20.0%) disagree to its influence on recruitment and selection.

Again, regarding the issue social-cultural factors, out of the total respondents of 70, 7(10%) strongly agreed, 8(11%) agreed, 3(4%) were indifferent, a whopping 50(71%) vehemently disagreed and lastly 2(3%) strongly disagreed.

4.5. The Effects of Recruitment and Selection Practices on Employees' Performance

Several practices of recruitment and selection of employees at Nwabiagya Rural Bank whether internal or external could influence employee performance to some extent. The various internal factors that could influence the performance of employee are conduct of interview, employment test and preliminary screening. The external factors that could also influence recruitment and selection practices at the bank are legal factors such as law, regulations, court decision etc; political factors such as executive, legislative and judicial decisions and social and cultural factors such as religion, ethnicity, customs,

traditions, family ties and friends etc. to evaluate the effects of these factors on the performance of employees at the Nwabiagya Rural Bank, the multiple regression procedure was employed as below:

Table 4.6: Multiple Regression Analysis

Dependent variable: Performance of employees	
Variables	Model
Constant	0.012** (0.685)
Legal factors	0.0023*** (0.619)
Absence of Political factors	0.0125** (0.036)
Social factors	0.00*** (-0.545)
Conduct of interview	0.00*** (0.344)
Employment test	0.532 (0.237)
Preliminary screening	0.004*** (0.445)
R-Squared	0.78
Adj. R-Squared	0.74
Log likelihood	123.13
Durbin-Watson stat	3.05
F-statistic	3.50
Prob (F-statistic)	0.12

Source: Author's survey, 2011/12

***significance at 0.01

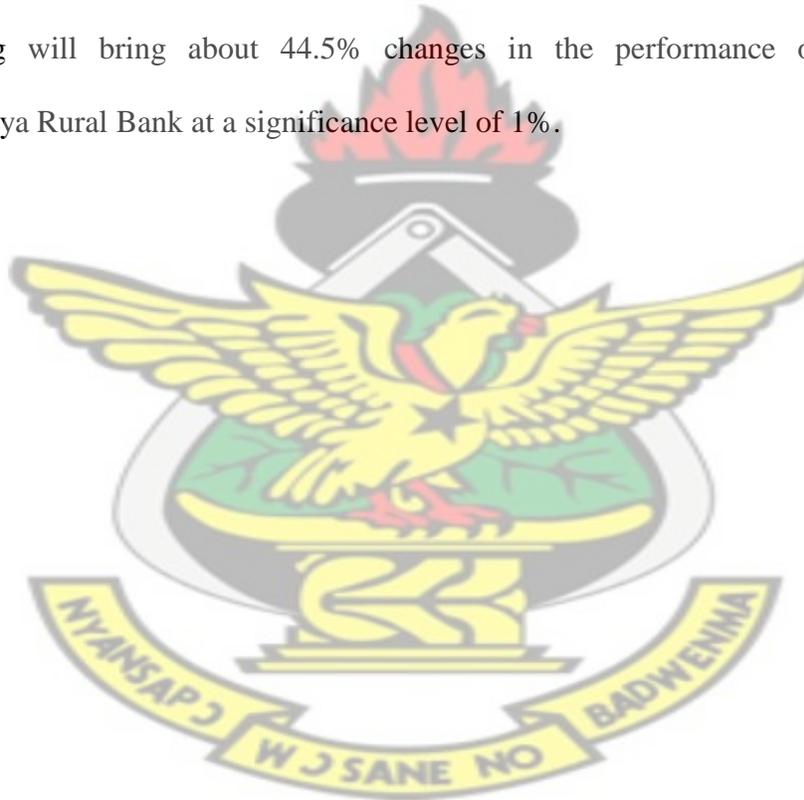
**significance at 0.05

*significance at 0.10

The adjusted R-Squared is 0.78 and this clearly indicates that about 78.0% of the changes in performance of employee's are explained by the explanatory variables. To begin with, legal factors as an external factor positively influence employee performance at a magnitude of 61.9% at a significance level of 1%. Also, a unit change in 'avoidance of political factors' also will bring a positive influence of about 3.6% changes in performance at a significance level of 5%. To further consider the influence of the

external factors, a unit change in social factors will also bring about 54.5% changes in the performance of the employees at a significance level of 1%.

The influence of internal factors like conduct of interview, preliminary screening and employment tests have influence on the performance of employees in the bank. Conduct of interview as an internal recruitment and selection at Nwabiagya Rural Bank positively influences employee performance at 34.4% at a significance level of 1%. To further explain the influence of the internal factors on performance, a unit change in preliminary screening will bring about 44.5% changes in the performance of employees of Nwabiagya Rural Bank at a significance level of 1%.



CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0. Introduction

Acquiring and retaining high-quality talent is critical to an organization's success. As the job market becomes increasingly competitive and the available skills grow more diverse, recruiters need to be more selective in their choices, since poor recruiting decisions can produce long-term negative effects like high training and development costs, poor performance and high turnover which, in turn, impact staff morale, the production of high quality goods and services and the retention of organizational memory. At worst, the organization can fail to achieve its objectives thereby losing its competitive edge and its share of the market.

The provision of high-quality goods and services begins with the recruitment process. Recruitment is described as “the set of activities and processes used to legally obtain a sufficient number of qualified people at the right place and time so that the people and the organization can select each other in their own best short and long term interests”. In other words, the recruitment process provides the organization with a pool of potentially qualified job candidates from which judicious selection can be made to fill vacancies.

Successful recruitment and selection begins with proper employment planning and forecasting. In this phase of the staffing process, an organization formulates plans to fill or eliminate future job openings based on an analysis of future needs, the talent available within and outside of the organization, and the current and anticipated resources that can

be expended to attract and retain such talent. Also related to the success of a recruitment and selection process are the strategies an organization is prepared to employ in order to identify and select the best candidates for its developing pool of human resources.

This chapter therefore stipulates the various research findings of the study, the conclusion of the study and appropriate recommendations as a measure to the problem of the study.

5.1. Summary of Findings

5.1.1. Recruitment Policy

The NRB Ltd. recruitment is based on a policy that is usually revised. The policy is annually reviewed by Board members and the General Managers. The recruitment policy stipulates how recruitment is done, the legal requirement in connection to recruitment and selection procedures. Both management and other staff asserted to the presence of a well laid down and structured recruitment and selection policy at NRB Limited. The research also brought out the fact that the policy has a well laid down procedures that are followed by the recruitment and selection body. To begin with, the method of selection is basically through employment interview. However, this is often complemented by preliminary screening and employment test. The medium through which information is laid out to fill vacancies is mainly newspapers. However, this means is complemented by television and internet. The basic mode of application by potential employees is through application form and others like internet and submission of curriculum vitae. The person responsible for recruitment and selection at the bank is the human resource manager, a role currently played by the administrative manager.

5.1.2. Source of Recruitment and Selection at the Bank

The major source of recruitment and selection in the organisation is both internal and external. The external source of recruitment and selection includes advertisement, internet and recruitment agencies. However, the internal source includes job posting, promotional and job transfers.

5.1.3. Benefits and Challenges of the Policy of Recruitment and Selection

The study revealed several weaknesses and strengths of the recruitment and selection policy of NRB Limited. The basic weakness of the recruitment and selection practices of the bank is gender discrimination. This is evident in the reserving of certain position for a particular gender. Also, traces of favouritism and nepotism exist. However, there is element of fairness and equity in the sense that the physically challenged and the otherwise are equally treated and this is actually a plus for the bank. Again, the recruitment and selection body exhibits professionalism greatly in the quest for more qualified applicants. Irrespective of the majority staff body rating of the recruitment and selection procedure as excellent, there is still much to be done to ensure objectivity, fairness and strictness in the organization in order to ensure that the right personnel and skills are employed. This will reduce incompetence and inefficiencies in execution of duties and to enhance the probability of achieving the bank's goals and aims. Furthermore, the staff body strongly agrees to legal factors influencing recruitment and selection practices in the institution. However, the majority disagreed to the influence of socio-cultural and political influences.

5.1.4. The Effects of Recruitment and Selection Practices on Performance

The inferential result of the study revealed that legal factors externally influence performance of employees'. This imply that when recruitment and selection practices are devoid of legalities and other possible interferences, the right calibre of prospective job applicants will be employed and hence ensure higher performance other things being equal. However, social factors like favouritism and nepotism towards family, relatives and friends negatively impact on performance. Internal factors that influence performance of employees includes conduct of interview and preliminary screening. The internal factors positively influence performance of employees in the bank. The researcher used the multiple regression analysis technique to link the effects of recruitment and selection on employee performance.

5.2. Conclusion

Recruitment and selection as a human resource management function, is one of the activities that impact most critically on the performance of an employee and ultimately the entire organization. While it is understood and accepted that poor recruitment decisions continue to affect organizational performance and limit goal achievement, it is taking a long time for both private and public service agencies in many jurisdictions to identify and implement new effective hiring strategies.

In both the private and public service sectors, new approaches to recruitment and selection are being used. In many work or organizational set-ups in Ghana, the strategies are manual but, as automated methods are becoming more pervasive; those mechanisms

that support its use are also assuming greater popularity. However, it should be emphasized that whatever the strategies selected for use, the objective is to recruit and select the most qualified, committed individuals into the organizations and ensure that the provision of services to the public is timely and effective, that the goods and services are of high quality and that the organizations achieve the objectives for which they have been established.

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Recruitment and selection process at NRB Ltd. is generally acknowledged to be fair and dependable as a result of mainly the recruitment policy put in place by the bank. The policy statement of the bank covers gender, physically challenged, political and social discriminations'. Although the respondents are aware of the recruitment policy, they do not know its details in spite of the fact that the policy undergoes some occasional changes. NRB Ltd. uses both internal and external sources of recruitment. The basis of recruitment and selection is the presence of vacancies in the bank. The medium often used in the advertisement of vacancies are through newspapers and employment agencies. The bank also takes into consideration unsolicited applications. The method of recruitment and selection used in the bank is basically employment interview and others like preliminary screening, application of blank form and employment test. Recruitment and selection decisions in the bank are reviewed annually to ensure better performance.

The major weaknesses and strength of the recruitment and selection policy in the bank includes gender, social and political discrimination. However, the bank was generally known to be fair, objective and strict in its recruitment and selection process. This is evident from the high rating of the recruitment and selection process by the employees of the bank. Several factors were also discovered to influence performance of employees at the bank positively. These factors include conduct of interview, employment test and preliminary screening. Sticking to legal rules and regulation also positively influence performance. However, adherence to social factors like favouritism and nepotism negatively influence employee performance. The findings however suggest that the respondents were satisfied with the recruitment and selection processes. However, they maintain that the recruitment policy should be made readily available to all and that its revision must go hand in hand with growing developments.

5.3 Recommendations

This part of the study is offered in an attempt to reduce some constraints in the research work. However perfect the entire recruitment and selection process may be, it is beset with certain flaws. It is in this light that the following suggestions and recommendations are made to reach improved and acceptable solutions.

5.3.1. Recruitment and Selection Policy

The study revealed that recruitment and selection policy exists. However, the policy has not been revised for quite long. It is therefore recommended that the policy should be revised regularly to meet the exigencies of the time.

It is also recommended that candidates who would qualify for selection must be examined through interview on recruitment policy of the bank in order to be abreast with what the policy document entails when employed. The bank should educate and train employees at all levels of management to acquaint them with the recruitment policy.

5.3.2. The Various Recruitment Sources

The study has also established that, the bank gives more attention to the internal source of recruitment than the external source. It is recommended that that management gives equal attention to both sources of recruitment and selection. It is again recommended that due to the proliferation of radio and television stations nationwide, they must be used extensively to advertise to prospective applicants since they have large listening audience. In the nut shell more recruitment agencies, both public and private should be considered to give a wider coverage to more applicants.

5.3.3. Methods Used In the Selection Process

It was found from the study that in spite of the numerous selection methods available, the bank concentrated a lot on employment interviews. It is therefore recommended that the other selection methods such as testing, performance appraisal system and assessment centres must be stretched to their outmost limit so as to have fair and general idea of all applicants. It is also recommended that to make full records of the whole selection process, candidates detailed CV'S and application forms must have reasons for their acceptance and rejection.

5.3.4. Avoidance of All Forms of Discrimination in the Recruitment and Selection Process

From the study it was discovered that the organization encountered difficulty in maintaining fairness and equity in the recruitment and selection process, although there are laws that protect individuals and vulnerable groups from the negative impact of discriminatory practices. It is therefore recommended that employment equity policies and programmes more especially about fairness in the work place should be established against all manner of discrimination.

5.3.5. Recruitment and Selection for a Vacant Post

The study revealed that in filling a vacant post, priority consideration was based on qualifications, demonstrated competencies and performance of the candidates in relation to the stated criteria of the post. It is hence recommended that only candidates meeting the pre-defined requirements for a post as per the job description and the vacancy announcement should be selected. It is also recommended that other corporate priorities such as gender, nationality or geographic region, should also come into consideration in the selection of qualified candidates in order to ensure high level of performance and achievement of corporate goals.

5.3.6. Ensure competition, objectivity and transparency

The study revealed that there are some levels of biases when it comes to the recruitment and selection of competent and highly efficient employees. It is therefore recommended that recruitment and selection criteria will be transparent to all staff and candidates alike so that fairness and objectivity could be highly felt.

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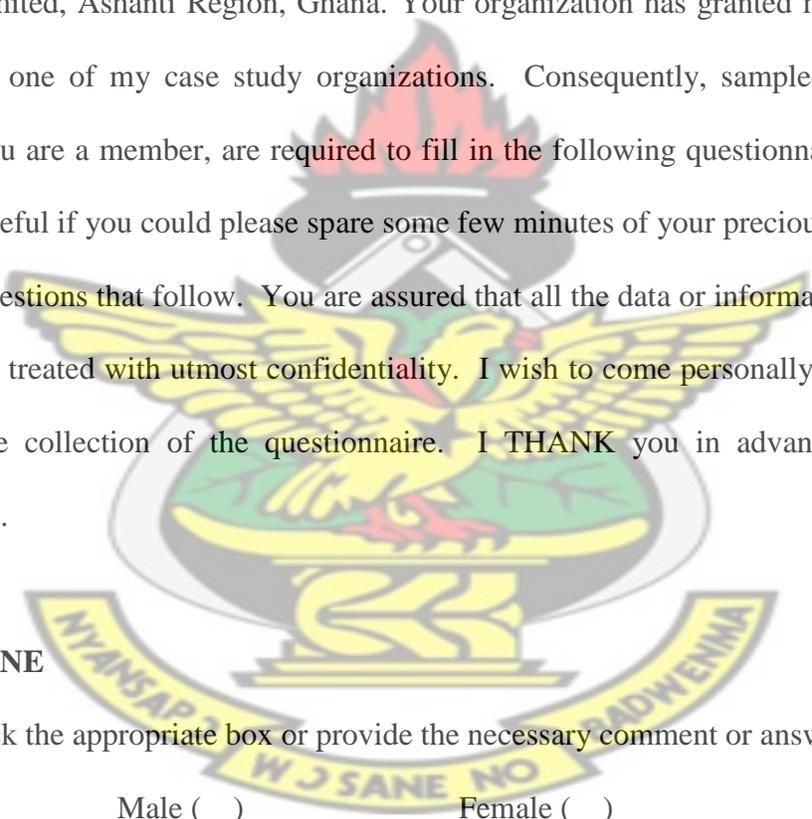
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APPENDICES A

QUESTIONNAIRE FOR WORKERS

I wish to introduce myself to you as a Master of Business Administration student of the School of Business, Kwame Nkrumah University of Science and Technology. My name is Alex Oppong, MBA (Human Resource Management Option). As part of the programme, I am required to write a thesis whose title is ‘Assessing the Effects of Recruitment and Selection on Employee Performance’: A Case of Nwabiagya Rural Bank Limited, Ashanti Region, Ghana. Your organization has granted me permission to use it as one of my case study organizations. Consequently, sampled employees, of which you are a member, are required to fill in the following questionnaire. I would be most grateful if you could please spare some few minutes of your precious time to answer all the questions that follow. You are assured that all the data or information you provide would be treated with utmost confidentiality. I wish to come personally after two weeks to do the collection of the questionnaire. I THANK you in advance for your co-operation.



PART ONE

Please tick the appropriate box or provide the necessary comment or answer.

Gender Male () Female ()

Age 20 – 30 () 31 – 40 () 41 – 50 () 51 – 60 () 61 and above []

Length of time spent in the organization. Year(s) Month(s)

Which of the following departments do you belong? Finance () Human Resource
Marketing () Operations () Management Information System ()

Qualification: Ph D () Post Graduate Degree () Bachelors Degree () HND
() Certificate () Other Qualification, Please specify

PART TWO

1. Which of the following advertising media did you get your information about recruitment from?

a. Radio []

b. Television []

c. Newspapers []

d. Internet []

e. Others specify

2. How did you apply for the job?

a. By filling application form. []

b. By applying through the internet. []

c. By submitting a CV []

d. Others (Specify)

3. Who is responsible for recruitment and selection in the organization?

a. Human Resource Manager []

b. General Managers []

c. Line Managers []

d. Others (Specify)

4. Do you have recruitment and selection policy in the organization?

a. Yes [] b. No

5. How will you describe the recruitment and selection policy in the organization?

a. Excellent []

b. Very Good []

c. Good []

d. Fair []

e. Poor []

6. Recruitment and Selection Practices can be affected by the following external factors in your organization. Please indicate the extent to which you Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D) or Strongly Disagree (SD) by ticking () a sign in the appropriate box.

External Factors	SA	A	U	D	SD
Legal factors such as laws, regulations, court decisions etc					
Social and Cultural factors such as religion, tribe, customs, traditions, family ties, friends					

7. Which of the following legal practices are found in the employment policy of your organization during recruitment and selection practices?

a. Gender /Sex Discrimination []

b. Social Discrimination []

c. Discrimination against physically challenged []

8. Do you think the recruitment and selection team were professional in carrying out their task?

- a. Yes []
- b. No []

Provide reason(s) for your answer.

.....

.....

9. Which of the following activities do you think could enhance the performance of the recruitment and selection team?

- a. Objectivity []
- b. Fairness []
- c. Strictness []
- d. Leniency []
- e. Sympathy []
- f. Others specify.....

Note: You may choose more than one.

10. What are the main sources of recruitment and selection in the organization?

- a. Internal source []
- b. External source []
- c. Both []

11. Which of the following external sources does the organization use during recruitment?

- a. Advertising Media []
- b. Educational Institutions []

- c. Internet Agencies []
- d. Recruitment Agencies []
- e. Others (Specify).....

12. Which of the following internal sources does the organization use during recruitment?

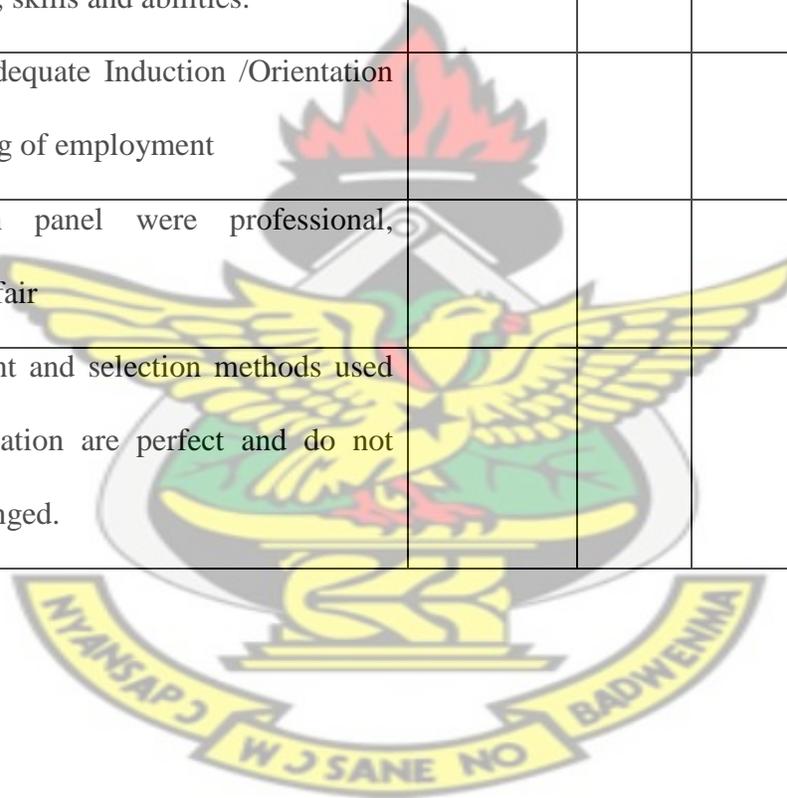
- a. Organizational database []
- b. Job Postings []
- c. Promotion and Job Transfers []
- d. Others (Specify).....

13. Which of the following selection methods are applied in the organization?

- a. Preliminary Screening []
- b. Application of Blank Form []
- c. Employment Test []
- d. Employment Interview []

The following statements relate to the Recruitment and Selection Practices of your Organization. For each factor listed below, please indicate the extent to which you either strongly agree (SA), Agree (A), Undecided (U), Disagree (D) or Strongly Disagree (SD), by placing a tick (✓) sign in the appropriate box.

	SA	A	U	D	SD
I did not see any foul play in the selection process.					
The job I have been assigned to is the same as the one I applied for.					
The selection process helped me to showcase my knowledge, skills and abilities.					
I was given adequate Induction /Orientation at the beginning of employment					
The selection panel were professional, courteous and fair					
The recruitment and selection methods used in the organization are perfect and do not need to be changed.					



APPENDIX B

QUESTIONNAIRE FOR MANAGEMENT

I wish to introduce myself to you as a master of Business Administration student of the School of Business, Kwame Nkrumah University of Science and Technology. My name is Alex Opong, MBA (Human Resource Management Option). As part of the programme, I am required to write a thesis whose title is 'Assessing the Effects of Recruitment and Selection on Employee Performance': A Case of Nwabiagya Rural Bank Limited, Ashanti Region, Ghana. Your organization has granted me permission to use it as one of my case study organizations. Consequently, sampled employees of which you are a member are required to fill in the following questionnaire. I would be most grateful if you could please spare some few minutes of your precious time to answer all the questions that follow. You are assured that all the data or information you provide would be treated with utmost confidentiality. I will come personally after two weeks to do the collection of the questionnaire. I THANK you in advance for your co-operation.

1. Does this organization have a recruitment and selection policy?
 - a. Yes []
 - b. No []
2. Does your policy statement cover the following?
 - a. Gender/Sex Discrimination []
 - b. Discrimination against physically challenged []
 - c. Politi
 - d. Social Discrimination []
3. How did you fill vacancies in this organization?

- a. Internal sources []
- b. External sources []
- c. Both sources []
- d. Comment.....
4. On what basis do you recruit employees?
- a. Vacancy created []
- b. Authority from above []
5. What medium do you use to advertise for a vacancy in this organization?
- a. Newspaper []
- b. Educational institutions []
- c. Employment agencies []
- d. Previous employees []
- e. Others (specify) _____
6. Does the organization recruit unsolicited applicants?
- a. Yes []
- b. No []
7. Which of the following selection methods are used in the organization?
- a. Preliminary Screening []
- b. Application Blank Form []
- c. Employment Test []
- d. Employment Interview []
8. Who makes decision on selection?
- a. BOD []

- b. HR Managers []
- c. Line Managers []
- d. Others (specify)_____

9. How often is this selection decision reviewed?

- a. Quarterly []
- b. Bi-annually []
- c. Yearly []
- d. Others (specify)_____

10. Do you write to unsuccessful applicants?

- a. Yes []
- b. No []

11. Do you investigate into the applicant's background?

- a. Yes []
- b. No []

12. Which of the following interview types do you use as one of your selection process?

- a. Structured []
- b. Unstructured []
- c. Stress []
- d. Assessment centres []

Tools of Recruitment and Selection on Performance

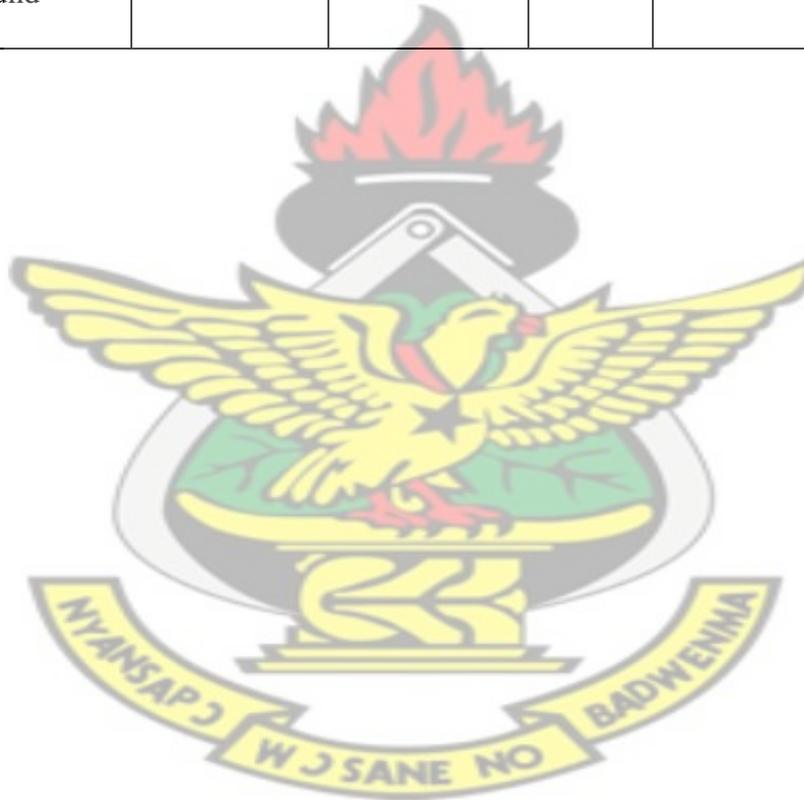
13. How would you rate the performance of your employees?

Excellent [] very good [] good [] poor []

14. How do you encourage workers/employees to raise their level of performance?

Rate the factors and practices that influence the performance of your employees.

Factors	Most important	More important	Neutral	Less important	Least important
Legal factors					
Political factors					
Interview					
Employee test					
Preliminary screening					
Background check					



APPENDICES C

INTERVIEW GUIDE

I wish to introduce myself to you as a Master of Business Administration student of the School of Business, Kwame Nkrumah University of Science and Technology. My name is Alex Oppong, MBA (Human Resource Management Option). As part of the programme, I am required to write a thesis whose title is ‘Assessing the Effects of Recruitment and Selection on Employee Performance’: A Case of Nwabiagya Rural Bank Limited, Ashanti Region, Ghana. Your organization has granted me permission to use it as one of my case study organizations. Consequently, sampled employees, of which you are a member, are required to fill in the following questionnaire. I would be most grateful if you could please spare some few minutes of your precious time to answer all the questions that follow. You are assured that all the data or information you provide would be treated with utmost confidentiality. I wish to come personally after two weeks to do the collection of the questionnaire. I THANK you in advance for your co-operation.

Name of organization.....

Person Interviewed.....

Designation..... Years Served.....

Contact Number..... Date.....

1. How are vacancies within the organization filled? By
 - a. Internal Recruitment Source
 - b. External Recruitment Source
 - c. Both Sources
2. If it is through internal sources how is it done?
 - a. Job Postings
 - b. Organisation's Database
 - c. Job Promotion and Transfers
3. If it is through external sources, which of the sources is commonly used?
 - a. Current employee referral
 - b. Employment agencies and Search firms'
 - c. Advertisement
 - d. E-recruitment
4. Do you recruit through unsolicited applications?
 - a. Yes
 - b. No
5. Do you recruit through educational institutions?
 - a. Yes
 - b. No
6. What advertisement medium do you use for recruitment and selection process in this organization?
 - a. Radio
 - b. Television
 - c. Newspapers
 - d. Internet
 - e. Others

