UNIVERSITY OF CAPE COAST

THE EFFECTS OF GOVERNMENTAL INFLUENCE ON THE RECRUITMENT AND SELECTION PROCESS AT AGRICULTURAL DEVELOPMENT BANK

BY

PAPA ARKO AYIAH

DISSERTATION SUBMITTED TO THE INSTITUTE FOR DEVELOPMENT STUDIES OF THE FACULTY OF SOCIAL SCIENCES, UNIVERSITY OF CAPE COAST, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF ARTS DEGREE IN HUMAN RESOURCE MANAGEMENT

NOVEMBER, 2009
DECLARATION

Candidate’s declaration

I declare that this dissertation is the result of my own research work carried out in the Institute of Development Studies, Faculty of Social Sciences, University of Cape Coast, under the supervision of Mr. Kankam Boadu. All references cited in this work have been duly acknowledged.

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Supervisor’s declaration

I hereby declare that the preparation of thesis was supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

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ABSTRACT

Recruitment and selection is a very vital aspect of every organization since the success of the organization is dependent on its human resource capacity.

Responses from 103 persons from a sample of 120 persons, both junior and senior officers of ADB, selected through random and purposive sampling, revealed that the government has a very significant influence in the selection process by virtue of its ownership stake in the bank. It is solely responsible for appointing members onto the board while at the same time, it collaborates with the Board to appoint the Managing Director, his deputies and other senior officers of the bank. In addition, interview is a major tool for selecting persons into the bank. It was also found out that the bank needs to do a lot to motivate its staff for a better performance from the staff.

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CHAPTER ONE

INTRODUCTION

Background to the study

Every organisation operates through people and hence, it is mostly said that people are the greatest assets of organisations. As Beach (1985) explains, the success or failure of the organisation is properly determined by the calibre of its workforce and by the efforts the workforce exerts. Therefore, the policies and programmes an organisation adopts to meet its manpower needs are of vital significance. In other words, since no organisation can operate without assets, then their survival or failure depends greatly on the quality of human resource asset (people) they operate with.

People with the right knowledge, skills and attitude form the central core upon which every organisation can stand to gain competitive advantage over its competitors. To sustain this competitive advantage and survive in the system, human resource departments of organisations need to establish policies and strategies that will ensure that the right people are hired. This means that the department must establish good and effective recruitment and selection policies that will help it get the right people. Human Resource Management is a set of correlated functions whose goal is to attract, socialise, motivate, maintain and retain employees. Human resource managers perform the following functions:
• Resourcing. This includes activities such as human resource planning, recruitment and selection.

• Performance management. This includes functions such as job appraisal.

• Human resource development. This involves training.

• Reward management is a function that deals with staff motivation and compensation.

• Employee relations management involves the management of trade union relations (Armstrong, 2000).

Most of the time, organisations may lack or be in short supply of human resource through death, retirement, sickness, new appointments elsewhere, some may be sacked or even be transferred. Usually, this vacancy is planned, anticipated or unexpected. When this happens, the organisation must hire new people to fill the vacancy created; then the function of recruitment and selection surfaces. The terms recruitment and selection are mostly used interchangeably but are technically different. According to Beardwell and Holden (1984), the process of recruitment and selection is searching for and obtaining potential job candidates in sufficient numbers and quality so that the organisation can select the most appropriate people to fill its job needs.

Recruitment, according to Schermerhorn (1986), is also a set of activities designed to attract a qualified pool of job candidates to an organisation. It also involves attracting possible candidates to fill the job vacancy into a common pool. It must be noted that recruitment aims at attracting the right people into the organisation. This will lead to high job retention, that is, low employee turnover. It also reduces the cost and time spent in conducting recruitment and selection.
There are pre-recruitment objectives as well as post-recruitment objectives. The pre-recruitment objective is aimed at getting the right people into the organisation while the post-recruitment objective among others include creating a good and lasting image of the organisation on the minds of the applicants such that even those who do not get hired will still view the organisation as a reputable one.

Selection is the part of the employee recruiting process which involves choosing applicants for a job. It technically involves choosing the most qualified job applicant to fill the vacancy from the pool of applicants. Beardwell and Holden (1984) explain that choosing the right person for the job is critical to the organisation’s success and a poor or inappropriate choice cannot only be costly to the organisation, but demoralising to the employee (who finds him/herself in the wrong job) and de-motivating to the rest of the workforce.

Care must be taken so that applicants are not disqualified from the selection process due to a lack of sufficient information provided though they might be the most qualified among the applicants. Recruitment does not get the vacancy filled but selection gets it occupied. That is, as recruitment brings applicants into a common pool, selection on the other hand results in the right people staying in the pool and getting the job. As AAT (1990) puts it, it is largely a negative process of eliminating unsuitable candidates. Also, recruitment precedes selection.

As said earlier, vacancies created in organisations are planned, anticipated or unexpected. As a result, human resource departments must embark on human resource planning. This is the process of anticipating and making provision for the
movement of people into, within and out of the organisation. This will prepare the
organisation to face any such movement, be it planned, anticipated or unexpected,
and minimise its effect on the productivity of the whole system.

After human resource planning, the human resource department must
conduct job analysis. Job analysis is defining the content of a job and the skills
required to perform the job effectively (Armstrong 2000). The result of job
analysis is job description and job specification. Job description is the
documentation of the various duties, tasks and the different activities that are
carried out once one finds him/ herself in the particular job. Job specification, on
the other hand is the documentation of the knowledge, skills and abilities required
to do the particular job (Dessler, 2005).

An organisation can be said to be the assembly of knowledge, power and
will to accomplish certain purposes. Obtaining people with all these qualities are
the test and responsibility of Human Resource Managers. They must therefore be
very aware and knowledgeable of this process. Further, they must acquaint
themselves with their organisation and the situation within it. They must also
assess present policies to see if they suit the organisation.

Statement of the problem

Recruitment and selection attract candidates into a pool of possible
employees and selecting the most qualified ones to fill the organisation’s job
needs. This function is important to the survival and growth of the organisation.
Since people are the most valuable assets of an organisation, using the wrong ones
will undoubtedly lead to its decline. Ideally, the recruitment and selection process
is not a pre-requisite of the human resource manager. This means that the human resource managers do not automatically hire people to fill a vacancy on their own accord. Mostly, permission is required from the Chief Executive Officer (CEO) and financial approval from the finance department before he/she can carry on with the job.

Once the permission and approval are given, the vacant job is analysed to know what and who exactly is needed to fill the position. The Human Resource Manager then goes ahead to invite possible candidates, through various means such as advertisement, to apply (Beach, 1985). This generates a pool of applicants. Selection is the next activity. This is done through interviews, tests, etc, and the best is chosen and offered the job. Unsuccessful candidates are sent back. According to Maitland (1991), to ensure high employee retention rather than high turnover, human resource departments must be guided by the following questions:

- How do we set about recruiting and selecting the right person for our firm?
- What terms and conditions of employment should be offered?
- How do we make effective use of our employees?
- What are our legal responsibilities to our staff?

Unqualified employees in organisations lead to poor work performance, high employee turnover (Maitland, 1991). Agricultural Development Bank has been in existence for about forty one (41) years in Ghana with a composition of 51.83% government ownership and 48.17% Bank of Ghana ownership (ADB, 2000). Even though ADB has been in operation for some time now, one is not clear about how the recruitment and selection process especially for positions into
higher offices is done. It is also unclear whether the recruitment and selection process results in hiring the right calibre of staff for the bank or otherwise. It still remains a puzzle whether staff in the bank is well motivated to give their best. The seemingly uncertainties of these gaps or issues have drawn the researcher's attention to address this topic.

Objectives of the study

The general objective of this study is to investigate whether the government, by reason of the bank’s ownership structure, influences the recruitment and selection process at ADB. Specifically, the purpose of the study is to:

- find out how the recruitment and selection process is organised at ADB.
- investigate the extent to which external factors can influence the recruitment and selection process at ADB.
- examine the promotional factors at ADB.
- examine how the recruitment and selection process affect staff retention and commitment.
- find out the level of motivation for staff at ADB.

Research questions

The following research questions are posed to guide the study:

- how is the recruitment and selection process organised at ADB?
- in what ways does the external influence affect the recruitment and selection exercise in the bank?
• what factors are considered for the promotion of staff of ADB?
• to what extent does the bank's recruitment and selection process affect staff retention and commitment?
• what is the level of motivation for staff at ADB?

Significance of the study

ADB's role towards the development of Ghana makes this study very useful. As an agrarian economy, ADB’s role in supporting agriculture is very important. Hence, the study will help in identifying and finding solutions to the problems facing the bank especially in its recruitment and selection process. By documenting the process, time will be saved when HR managers are changed. Anyone who finds himself in charge of the process will not have problems trying to understand the process.

The work will also come out with how the external environment affects the recruitment and selection process. It will unearth the level of motivation in the bank so that staff will be able to give out their best. The research will also serve as a source of information to anyone who intends on researching further into the field.

Overview of ADB

This section deals with the focus of the study- Agricultural Development Bank. The history of the establishment of the bank, its ownership and management structure, as well as the internal characteristics and other pertinent issues will be reviewed.
Establishment of ADB

The bank’s establishment dates back to 1964 when the Bank of Ghana set up a Rural Credit Department to prepare necessary legislation, plans and procedures for a specialised bank for the provision and administration of credit and other banking facilities in the agricultural sector. The Agricultural Credit and Cooperative Bank Act, 1965 (Act 286) was passed to incorporate the bank, which absorbed the assets and liabilities of the then Rural Credit Department of Bank of Ghana.

Initially its main objective was to provide credit facilities to agriculturists and persons for connected purposes. The National Liberation Council Decree changed the name to Agricultural Development Bank, 182 in 1967. In 1970, a subsequent Act of Parliament (Act 352) amended the earlier legal instrument of the Bank and thereby broadened its functions to make it a fully-fledged banking institution. It therefore aims to promote and modernize the agricultural sector through appropriate but profitable financial intermediation. (www.agricbank.com, 08/08/2007)

Mission statement of ADB

The activities and functions of ADB are guided by an appropriate Mission Statement as follows: “Agricultural Development Bank is committed to building a strong customer-oriented Bank, run by knowledgeable and well-motivated staff, providing profitable financial intermediation and related services for a sustained and diversified agricultural and rural development (ADB, 2005/2006).
In accordance with the establishing legal instruments, the functions of ADB are, among others, the following:-

- The provision of credit facilities for the development and/or modernization of agricultural and allied industries;
- The identification and promotion of agricultural enterprises in Ghana, whether singly or jointly, with persons or industries, both local and foreign;
- The initiation of, or participation in, the conduct of research and training designed to promote agricultural development in general;
- The mobilisation of financial and human resources to meet the country’s development needs in agriculture;
- Investment in the processing of agricultural produce;
- Operation of current, savings and fixed deposit account; and

It must be noted that the Act does not limit the Bank's operations to the agricultural sector. It, however, allows for a balance in the distribution of its loanable funds between the agricultural sector and the rest of the economy.

Basic lending goals

ADB has deliberately targeted its lending to the agricultural sector at the attainment of the following goals:-

- Strengthening domestic food security.
- Generating foreign exchange savings through cost effective production of import substitutes.
• Sustained increases in foreign exchange earnings through rapid expansion of, particularly, non-traditional agricultural export crops.

• Productive employment generation and poverty reduction.

• Profitable value-addition to agricultural produce through investment in agricultural marketing and processing.

All these are carried out pursuant to the Bank’s primary aim of promoting accelerated agricultural development (ADB, 2000).

Structure and management


Management: The management of the bank is arranged in a hierarchical form. It operates with a Board of Directors, an Executive Committee and a Management Committee in that order.

The highest decision-making body within the Bank is the Board of Directors. The members of the board are appointed by the Government to represent interest areas in the Bank's operations, including the Ministry of Finance, Ministry of Food and Agriculture, Bank of Ghana and the Ghana Export Promotion Council. The Board of the bank currently stands at nine (9) persons.

The next decision-making body on the hierarchy is the Executive Committee which comprises the three Executive Officers of the Bank which are the Managing Director, the Deputy Managing Director in charge of Banking and Finance, and the Deputy Managing Director in charge of Credit and
Administration. There are also six (5) general managers who support the executive officers in the exercise of their duties.

There is also a Management Committee, which comprises the Executive Officers and the sixteen (16) Heads of Departments. Aside the heads of departments, there are two (2) Heads of Units who help to complement the work of the management committee. The unit heads are in charge of Card Management and Public Relations (ADB, 2000).

Operational structure: The Head Office of ADB at ADB House in Accra has 18 Departments. The bank also has 50 Branches nationwide organized under 7 Area Offices with Managers equivalent to Heads of Departments at the Head Office.

Responsibilities of management

The board of directors: The highest decision making body of the bank is the Board of Directors. It is currently made up of nine members. The managing director reports directly to the Board. In addition, there is a Board Audit sub-committee. The internal auditor and the risk management department report directly to the audit sub-committee, which reports to the Board. They make decisions for management to implement. They are also responsible for appointing persons into managerial roles (ADB, 2000).

Managing director: The managing director is the head of the management of the bank and he/ she is appointed by the Board of Directors. He/ she oversees the overall day-to-day activities of the bank. He/ she also plays the figure head role of the bank, as such; he/ she represents the bank at important external
function. He/ She oversees his/ her two deputies who report directly to him/ her. He/ She also receives reports directly from the bank’s solicitor, the General Manager in charge of research and planning, the head of audit and inspection, the head of the public relations unit and the board secretary. Under him/her also is the information technology department (ADB, 2000).

Deputy managing directors: There are two deputy managing directors who assist the managing director in the performance of his duties. These are responsible for different activities. They are the Deputy Managing Director (Credit and Administration) and the Deputy Managing Director (Finance and Banking Services).

Deputy managing director (credit and administration): He/ she is in charge of the credit systems of the bank as well as administration matters. He/ She oversees and receives reports from the general manager in charge of loans and advances. This covers the agricultural credit department, corporate and customer relations department, commercial credit department and estates and valuation department. The head of the credit management and recovery department also reports to him/ her directly.

He/ She also oversees and receives reports from the general manager in charge of administration and human resource. This also covers the human resource management, human resource development, procurement and the transport departments.

Deputy managing director (finance and banking services): He/ she is responsible for ensuring efficiency in the banking services and financial matters of the bank. The general manager in charge of banking services reports directly to
him/ her. This covers the card management and domestic banking departments of the bank. Again, all issues concerning the 7 area offices, the branches and the agencies are under his/her purview. He/ she also receives reports from the general manager responsible for finance. This involves the accounts, subsidiaries, and treasury and international banking departments of the bank (ADB, 2000).

Departments of the bank

There are a number of departments in the bank organized under five (5) general managers. There are those departments under the loans and advances manager, those under the human resource and administration manager and those under the banking services manager. Then, there are those also under the finance and the research and planning managers.

There are also those who do not report to any general manager but rather make all their reports straight to the appropriate deputy managing director. Some officers also report directly to the managing director. It must be noted these managers lie on the same position on the organisational chart (See chart on page 16). The branches of the bank include: Agricultural Credit, Commercial Credit, Estates & Valuation, Corporate & Customer Relations, Public Relations, Human Resource Management, Procurement, Card Management, Domestic Banking, Area office Branches, Accounts, Treasury and International Banking, Research Planning & Product Development, Credit Management & Recovery, Information Technology, Audit and Inspection and the Solicitor (ADB, 2000).
Products and services

ADB’s range of banking services and products covers development banking, corporate (commercial) banking, domestic (commercial) banking, international banking, treasury management, Western Union Money Transfer and Mondex. ADB undertakes a variety of services in development banking targeted at agricultural production, processing of agricultural produce and such related agro-business activities as the importation and supply of agricultural inputs, distribution and storage of agricultural produce, equipment hiring, transportation and marketing of agricultural produce. Categories of development banking services available for small-scale, medium scale and large-scale operators include:

- **Agricultural Credit** - For production and marketing purposes of Agricultural sector operators.
- **Agro Processing** - For the processing of locally produced industrial crops for both the export and domestic markets.
- **Export Financing** - For the production, purchasing packaging and freighting of exportable agricultural produce, mainly in the non-traditional export sector.
- **Cocoa Financing** - For the maintenance of cocoa farms, adoption of improved farming technologies, and the internal marketing of cocoa produce as the traditional export sector.
- **Agro-Allied Services** - For input supply, equipment supply transportation, marketing, etc.

The Bank accordingly supports improved technology adoption, marketing and processing activities, equity participation in innovative ventures and activities which impact positively on the agricultural sector. The bank has over the years
grown and received a number of awards in different areas, especially, in the area of corporate social responsibility (ADB, 2005/2006).

Corporate social responsibility

The bank is one of the most socially responsible organizations in Ghana. It has received a lot of awards in this field. In 2005, the bank received the “2005 Best in Retail Banking and Most Socially Responsible Bank”, from the Chattered Institute of Bankers. According to KPMG (2005), the auditors of the bank, they believe that banks must not only worry about making profits and paying taxes. They are also interested in gauging how banks are managing their business process to improve overall positive impact in society and contributing to the broad socio-economic goals (ADB, 2005/2006).

Organisation of the study

The work is divided into five chapters. Chapter One introduces the whole study. It covers the background, statement of problem, objectives, the significance or relevance of the study and also gives an overview of the scope of the study.

Chapter Two is a review of relevant literature on recruitment and selection. Chapter Three describes the method used for collecting data for analysis. Chapter Four discusses results based on the data collected on the recruitment and selection process and policies at ADB. Chapter Five deals with summary, conclusions and recommendations.
CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter features the sources of recruitment as well as the recruitment and selection process. In particular, the chapter considers:

- Pre-recruitment and selection,
- Recruitment,
- Selection,
- The selection process,
- Motivation,
- Retention, and
- Theoretical framework.

Pre-recruitment and selection

Human resource managers perform several functions. A major goal of the manager is to ensure that the right people are found in the organisation, at the right time, doing the right thing and at the right place. People and for that matter, human resource is the most important resource for every organisation. The right people, at the right place, doing the right thing and at the right time, within the organisation are a very important thing that will ensure the success and survival of the organisation.
The human resource activity must start with a good Human Resource Plan, which must cover a considerable period of time. Well-defined jobs must also exist in the books of the human resource manager (Dessler, 2005). Human resource planning is a strategy for the acquisition, utilisation, improvement and retention of enterprises’ human resource. Dalton (1987) says that in every organisation, “the cost of its human resource is one of the biggest categories of cost and force, and should therefore be brought under firm direction and controlled by applying known methods of effective management.” Human resource planning will therefore be taken to mean - Any rational and planned approach for ensuring:

- The recruitment of sufficient and suitable staff.
- The retention of the staff in the organisation.
- The optimal utilisation of staff.
- The improvement of staff performance.
- The disengagement of staff, when necessary.

Belcourt et al (1999) explain that the three key elements of the process are forecasting the demand for personnel, performing a supply analysis, and balancing the difference between the demand and the supply of labour. Forecasting demand is forecasting the quantity and quality of labour the organisation may need over a period of time. This can be done using both quantitative and qualitative techniques.

Qualitative techniques are judgmental and experts of the field make such judgments. Some of the methods include Management forecasts, Delphi method, and Work sample. The quantitative techniques use mathematical and statistical
tools in making the forecasts and are used by theoreticians and professional planners. Modeling and trend analysis are some of such methods.

Forecasting supply, on the other hand, involves making provision that the quantity and quality of people will be available to meet the organisation’s needs, both within and outside. Forecasting labour supply techniques include:

- Staffing tables
- Markov’s analysis
- Skills inventory
- Succession planning
- Replacement chart (Belcourt et al, 1999).

Further, no one can be hired into the organisation when he/ she does not know what job he/ she is going to do or what qualification is expected of him/ her to qualify for the job. Every organisation must therefore conduct what is referred as Job Analysis before it can proceed to recruit its workers.

Job analysis, as explained by Dessler (2005), is the process of defining the content of a job. It is an examination of the jobs in an organisation with the view to documenting the knowledge, skills and abilities associated with the successful performance in that field or job. It is a systematic study of the tasks comprising a job; the knowledge, skills, and abilities required to do the job; time factors; situation factors such as technology use, physical aspects, information flows, interpersonal and group interactions; and historical traditions associated with the job (Belcourt et al, 1999). The written outcomes of job analysis can be grouped into two: job specification and job description. Job specification spells out the qualifications necessary for an incumbent to have a reasonable chance at being
able to perform the functions of the job. Dessler (2005) explains that it is the human traits and experience required to do the job well.

Job description summarizes clearly and concisely the essential information gathered in the job analysis. It helps one to know the various tasks, activities and responsibilities of a particular job. It is the cornerstone for human resource management. The success of all human efforts depends on knowing the job being done and upon that human resource managers will know how to select people. It helps in job design to improve efficiency and satisfaction.

Recruitment and selection

Recruitment and selection are often used interchangeably but they technically mean different things. According to Beardwell and Holden (1984), recruitment is searching for and obtaining potential job candidates in sufficient numbers and qualities so that the organization can select the most suitable candidate to fill its job needs.

Schermerhorn (1986) recognises recruitment as a set of activities designed to attract qualified pool of job candidates to an organisation. The principal purpose of recruitment activities is to attract sufficient and suitable potential employees to apply for vacancies in the organisation. Recruitment must also yield workers who are good performers and will stay in the organisation for a reasonable length of time.

It must also indirectly project a good image of the organisation to those who come in contact with it, such that unsuccessful candidates would develop a positive attitude towards the firm and its products. There are several sources
through which recruitment can be made. According to Singer (1990), recruitment sources can be grouped into two categories: Internal and External sources of recruitment.

Internal sources- According to Casio (1992), it has been documented that in deciding where, when and how to implement recruitment activities, initial consideration should be given to the organisation’s current employees, especially for filling jobs above entry levels. If external recruitment efforts are undertaken without considering the desires, capabilities, and potentials of present employees, both short and long run costs may be incurred. In the short run, the moral of the workers may degenerate; and in the long run, an organisation with a reputation for consistent neglect of in-house talent may find it difficult to recruit new employees and to retain experienced ones. Some of the advantages of internal recruitment, according to Casio (1992), are as follows:

- There is less guessed work in accessing the suitability of the candidate since he/she is already known to the organisation.
- It serves as a source of motivation to current employees as they are less likely to quit. They recognise that their efforts are noticed and will one day be rewarded, especially when the position is high on the organisational chart. This will eventually lead to high worker productivity.
- Socialisation time and training cost are reduced.
- It may make the recruitment process faster and less expensive if possible candidates are found.

Casio (1992) further points out that:
Employees may be promoted beyond their qualifications if internal supply is insufficient.

With internal recruitment, there is a ripple effect. When one person is moved to another position a vacancy is created and it must be filled. This will lead to succession of movements and this may disrupt performance. It may, in the long run, mean recruiting people from external source into entry-level positions.

Mention is made by Casio (1992) about the channels available for internal recruitment. Among them include job postings, skills inventory and employee referrals.

**Job postings** - Here, job vacancies are advertised internally for qualified candidates to apply. The advertisements are made on company notice boards, weekly letters, or through a memorandum made to all employees. The notices or advertisements outline the qualifications required of an applicant and the mode of application.

**Skills inventories** - Some organisations document the skills, qualifications, and talents of employees as well as the training programs attended, so that when a vacancy occurs, qualified candidates are easily identified and invited to submit applications. This document, according to Singer (1990: 108), must be updated regularly to reflect current employee credentials.

**Employee referrals** - This channel involves current employees asking friends and relatives to apply for vacancies in their organisation. It is internal because internal resources are used. Referrals have been, and still are the major source of new hires at levels including professionals. This method may not auger
well for the organisation since new hires and current employees may form cliques, which may not be beneficial to the organisation.

On the other hand, current employees are very selective in their choice since the overall performance reflects on them. This therefore gives some assurance that the referrals will ultimately be effective and efficient.

External source- Many organisations fill their job vacancies by employing people from outside the organisation. This depends on management policies and the type of job to be done. Also an organisation, which has the policy of filling its vacancies through internal means, may have no option but to resort to external sources when the internal supply is inadequate. External source of recruitment, according to Casio (1992), is very advantageous in many ways.

- It serves as a source of new ideas, rich experiences and viewpoints. This avoids inbreeding as may happen in the case of fully relying on internal sources for filling vacancies.
- It may reduce training costs especially when experienced workers are hired.
- Unlike in the case of internal recruitment, external recruitment avoids the confusion that accompanies the ripple effect, caused by shifting workers to different positions.

The disadvantage, according to Casio (1992), will be that, current employees will be demoralised and de-motivated when there is over-reliance on external source for filling its job vacancies. Organisations have a variety of external recruitment channels. According to Singer (1990), these sources include unsolicited applicants, advertisement, schools and colleges, employment agencies, employee leasing and internet recruitment.
Unsolicited applicants- This group of applicants is mostly made up of fresh graduates. They always fill personnel managers’ offices, either personally or by post, with application letters and Curriculum Vitae seeking jobs, of which they do not know of their existence or whether their qualifications match the job vacancies. Beach (1985) says that employers usually use these applicants to obtain people for blue-collar jobs and lower service-type jobs.

Advertisement- Just like job postings for internal sources, advertisements involve announcing the vacancies to the general public. The advertisements are made in national newspapers, professional association magazines and journals. The kind of media to be used depends on the company and the kind of people it wants. Sometimes, the company may restrict it to a particular medium because it hopes to attract the specific people who read or use it. Adverts can be made anonymous depending on factors such as the size of the company and the prestige attached to the company name (Belcourt et al, 1999).

Schools and colleges- Some organisations also fill their vacancies especially for the lower management positions by recruiting fresh graduates directly from their institutions. They do this by contacting the school, organising seminars and inviting interested students to apply and then proceed to carry on the selection process. The leaders of the school may also spearhead the process by inviting the company to come over and conduct what they call “on the job recruitment.”

Employment agencies- Organisations may also contact employment agencies to conduct the recruitment exercise for them and in turn pay a fee.
Employee leasing- There is also employee leasing, where the organisation uses an employment agency to provide temporary personnel. The organisation therefore pays the employment agency a fee. The agency then pays the leased personnel. This is fast becoming a practice in the Ghanaian business community for filling job vacancies (Belcourt et al, 1999).

Internet recruitment- Another development, the use of the internet as a medium for recruiting people is also a form of advertisement but it is treated separately just to throw light on the newness of the method (Dessler, 2005).

Selection and its processes

Selection is choosing the most qualified candidate out of the pool generated by the recruitment exercise. This exercise is very essential and a poor performance of the selection process can lead to the failure of the organisation. As Beardwell and Holden (1984) explain it that choosing the right person for the job is critical to the organisation’s success and a poor and inappropriate choice can not only be costly but demoralising to the employee (who finds himself in the wrong job) and de-motivating to the rest of the workforce.

The selection process is one of the difficult and very essential functions in the recruitment and selection process. Plato (1960:13) acknowledged this difficulty when he said that “it will be our duty to select, if we can, people who are fitted for the task of guarding the city and the selection will be no easy matter, I say, but we must be brave and do our best. We must.” It is very necessary personnel managers and departments come out with policies that will help them
select the best candidates from the pool of applicants and one that will improve staff retention.

The views of some scholars of the field shall be considered to establish our argument that it is necessary that personnel managers establish policies that will result in the appointment of the best human resource. Nigro (1963: 75) defines personnel administration as “the art of selecting new employees and making use of the old ones in such a way that the maximum quality and quantity of output and service are obtained from the workforce.” Dunn and Stephens (1962) simply define personnel administration as the process of attracting holding and motivating people. These definitions emphasise the importance of human resource and acknowledge that personnel managers must ensure that the best personnel are selected, held and motivated to ensure maximum output.

In a system where population is growing and the number of people seeking jobs always exceeds the jobs available, personnel managers should be interested in getting the most qualified people. Drucker (1957) states that as the population continues to expand, it is rather a scarcity of trained people with adequate experience in doing difficult tasks, willing and able to undertake the responsibilities that follow from greater innovation and greater complexities in organisations, is what is lacking. He further points out that the differences in capacities, effectiveness and abilities of people make the selection process a very difficult one. The dynamism of human nature, attitudes, norms, behaviour, beliefs, values and personalities, also add to the difficulty in the selection process.
Further, the selection becomes more difficult due to the inadequacy of tools for acquiring and analysing the appropriate information and precise and complete knowledge for objective evaluation of differences among candidates.

According to Drucker (1957), the personnel manager must factor in the differences in human nature, priorities alongside the inadequacy of tools for evaluating candidate’s suitability, into making its recruitment and selection policies so that the best candidates who will stay longer and be effective and useful in the organisation will be selected.

The selection policy should be one that will bring people who are most qualified, filled with the necessary spirit, and possess the right expertise to carry out their responsibilities. They must also share in the goals of the organisation. It is very important that proper selection is done because organisations’ commitments to employees have both long and short run benefits. Dalton (1987) puts it clearly that in every organisation, “the cost of its human resource is one of the biggest categories of forces. Therefore, this resource, like others, should be brought under firm direction and controlled by applying known methods of effective management” (Dalton, 1987: 5).

Poor and improper selection process, on the other hand, has unhealthy implications on the organisation and hence, personnel managers must make sure their policies are good and very effective. According to Donnelly (1992), the selection process is a series of steps that starts with the initial screening and ends with orientation of new hires.

Beach (1985) says that the goal of the process is to sort out or eliminate those judged unqualified according to the organisation’s requirements. He made
the point that the process tends to be somewhat negative because it rejects a good portion of the applicants. In the process, both the applicant and the prospective employer play very essential roles to make it successful. It is up to the prospective employer to fashion his procedure to meet the organisation’s goals and objectives. The applicant also has a duty to present himself fit for the position and follows the required procedure set by the organisation so as to qualify.

Mention must be made of the fact that a company does not always hire people to fill its vacancies. The company can engage in one of the under mentioned methods to fill the gap created (Belcourt et al, 1999).

- Re- organising the work- The job may be re- organised that the total work to be done in a section is done by the remaining employees.
- Using overtime.
- Using stagger hour methods such as shifts or flexible working hour methods.
- Making the job part-time
- Sub- contracting the work- The organisation can engage the service of professionals to get the work done and pay a fee for that. For instance, the accounting work can be given to an accounting firm for a fee. It can also be used when the company realizes that it is making losses as a result of using that department in its operations.
- Employee leasing- The organisation can also use an agency to provide temporary personnel. These personnel do not come on the company’s payroll. Their maintenance and other cost lie in the hands of the agency. The company just pays the agency a fee for using its labour.
It must be made clear that recruitment is not a prerequisite of the human resource manager, such that immediately a vacancy occurs, he/she automatically has to get it filled. In most cases, he/she needs permission from the Managing Director and financial assurance from the finance department before he/she can go on to recruit people.

Once such permission is received, the job will have to be analyzed to know the job’s content and what is required of a possible candidate for filling the position. That is, the human resource manager will need to acquaint him/herself with the job description and specification. The next step is to generate a pool of applicants by asking interested persons to apply for the job. Consideration must be made as to the sources from which to invite these people; whether external or internal, as well as the medium to use to invite them. In inviting them, it must be stated clearly the mode of application, the requirements of an applicant and the description of the job. From here, the selection process as described by Donnelly (1992) begins.

Preliminary screening

This is the first stage in the selection process. According to Donnelly (1992), screening weeds out unqualified applicants and it is often the first contact between an applicant and the organisation. Screening is done using certain criteria. For instance, an advertisement may state that applicants should apply online, must be of some age and gender. An applicant, who fails any of these, is dropped. Care must be taken that the best and most qualified candidates are not dropped because they submitted insufficient information.
Application blank form

According to Milkovich and Bondreau (1994), application blank forms are a widely accepted device for receiving information such as address, gender, age marital status, educational background, work experience, etc. The applicants who pass the screening exercise are made to fill this form. Information obtained provides interviewers the lead and points of departure for a formal job interview and it provides the organisation with data for permanent employee record. The information also makes it possible to determine whether the employee has consistently progressed to better jobs or whether his/her educational and occupational experiences have been logically patterned. It can also help predict success or failure. Even though Donnelly (1992) recognises preliminary screening as the first step in the selection exercise, Dalton (1987) claims that filling application blank forms is the first. In his view, it is a cost-effective means of obtaining information about applicants. The application forms should be worded correctly for easy understanding so that the most accurate information can be obtained. He also hints that a portion of the form should be dedicated to knowing the applicants working experience since it is the best means for determining his/her performance on the job.

Selection tests

This is also a further screening exercise since applicants who fail the tests are sent back home. It is the oldest technique used in screening applications. In using selection tests, two things must be considered: validity and reliability. A
valid test is one that predicts the criterion of success or the performance predictor. A test is reliable when it yields the same results across a series of measurement.

Interviews

This is the most important device in the selection exercise. Interview is a formal exchange of facts, impressions and viewpoints between a prospective employer and employee, with a view to their mutual selection and parting (Cole, 1994). The interviewer evaluates information on the application blank form and relates them to the person’s performance at the interview (Beach, 1985). Donnelly (1992) talks of three basic interview steps interviewers must follow to have a successful interview.

- The interviewer must acquaint him/ herself with the job analysis.
- He/ She must analyse the information on the application blank form
- He must also ask questions to elicit more information from the applicant to add more information to what is on the application form.

Milkovich and Bondreau (1994) identify three interview structures: Structured, Semi- structured and unstructured interviews. Structured Interviews: In this form of interview, the interviewer follows a list of questions prepared for the interview and does not deviate from it. That is, he uses a comprehensive questionnaire to generate information. The interviewer and interviewee are restricted in this kind of interview and the information got is elicited. There is also little opportunity to adapt to individual applicants. This structure also constraints applicants in their response to questions since they are unable to qualify or elaborate on their answers.
Semi-Structured Interviews: the interviewer structures his/her questions in advance but reserves some opportunity to probe into areas of interest which merit further investigation. This structure allows for more flexibility. It combines enough structure to facilitate the exchange of factual information with freedom to develop insight.

Unstructured Interviews: The interviewer makes little or no preparation. He/She may prepare a list of topics to explore. It uses open questions in extracting information and the interviewer picks on the applicant’s response to ask further questions. The advantage of this structure is the freedom it allows the interviewer to adapt to the situation and the changing stream of applicants. However, unstructured as it is, it may lead to a deviation from eliciting information to a conversation, especially where it is a one-to-one interview.

Donnelly (1992) also recognises a fourth one, which he calls Stress Interview. Here the interviewer intentionally creates a very stressful environment with the view to analysing how the applicant reacts in such situations. This type of interview is necessary when the job available requires one who is very patient, tolerant and has self-control.

Medical examination

The next step is to pass selected applicants through a medical test to identify and reject candidates who do not qualify medically and physically (Beach, 1985). It records the physical conditions of candidates at the time of hiring so as to determine the kind of compensation to give in the event of an
injury in the workplace (Pijors and Myers, 1977). It also helps to assign jobs to the right candidates according to their medical conditions.

Background investigation

Applicants have to be investigated to know their background and to determine their future behavior and performance. The sources for obtaining such background information include:

- Previous schools and colleges.
- Previous employers
- References supplied by applicants. This is the least dependable source since such references are usually close relations and as a result may provide only favorable information about applicants.
- Other sources such as police reports.

Job offer

If an applicant is found to be qualified and fit for the job, and his/ her background is a good one, he/ she is offered the job. This comes in the form of an Appointment Letter. French (1987) says that appointment letters must state the conditions of service, the job description and the date of effective appointment, which is negotiable.

Induction and orientation

The main aim of this part is to get new hires acquainted with the organisation and the organisation with it. It also introduces him/ her to the system
as well as his/her working colleagues. An induction exercise may include the discussion of the job description with applicants and the financial assistance for moving and traveling expenses (French, 1987). The exercise includes:

- Daily routine
- Benefits that exist and services offered to employees.
- Personnel policies and practices.
- Safety rules and programs
- Company’s organisation
- Company products and services

A properly carried out induction and orientation exercise satisfies the person’s need for security, belongingness and esteem. Improper induction and orientation can lead to anxiety and quitting (French, 1987).

Motivation

This section seeks to establish how a company’s staff can be retained over a relatively long period through motivation. The section also suggests to management how to respond to staff needs so as to get the best results or output from them. The cost involved in recruiting staff is very high and hence good management practice should be used to increase or improve staff retention. Also a well-motivated worker is likely to give a much better result and also stay much longer in the organisation.

Huczynski and Buchanan (1991) define motivation as the drive that energizes, sustains and directs a person’s behavior. In another sense, motivation is the willingness to exert high levels of effort towards organisational goals to
satisfy some individual need. Mitchell (1982: 2) puts it this way, “motivation becomes the degree to which an individual wants and chooses to engage in certain specified behaviors.” He identified motivation as:

- An individual phenomenon, which explains that each individual is unique in his or her motivational drive.
- Intentional. Motivation is under the individual’s control.
- Motivation is multifaceted. Some of these factors include arousal, direction and persistence of behavior.

Mitchell’s (1982) work on motivation considers how management can motivate its staff to get them to work in the interest of the organisation. According to him, for a motivational package to be implemented and work successfully certain issues must be noted. “First, there are some preliminary questions and requirements that need to be met before implementing any motivational package. These questions and requirements revolve around (1) how people are evaluated and (2) the demands of the task.” Secondly, there are some factors that mitigate the application of a motivational package and this should be identified and dealt with. To implement a good motivational package, “one must be sure (a) that there is a good performance appraisal system, (b) that motivation is an important contributor to performance, and (c) that where motivation is not the major contributor to performance, a separate measure of motivation or behaviors clearly caused by motivation is developed.” When management is able to address these issues, a good motivational package can be developed and implemented to achieve the desired results.
Further, according to Mitchell, management needs to identify the various theories of motivation, what they seek to achieve and how applicable they are to their respective organisations and their individual employees. There are theories of arousal, which identifies need as the reason for motivation. The major theories are Maslow’s hierarchy of needs, Herzberg’s hygiene theory and Alderfer’s ERG theory (Mitchell, 1982). Also, there are theories of choice and this group of theories includes the goal setting theory, expectancy theory, operant conditioning and equity theory. These theories identify motivation as an individual, intentional process. Most of these theories focus on processing current information while another set, except goal setting theory, define motivation as directly influenced by outcomes.

Retention and commitment

As population grows and businesses increase, so does the competition among the businesses become keen. Businesses compete among one another for the available scarce resources such as raw materials, financial resources and human capital in order to gain competitive advantage over the others. Human capital is also fiercely competed for as it is already noted that it is the most important resource upon which businesses can gain competitive advantage.

In this section, we look at how companies, after working so hard to attract the best human resource, can retain them and move further to increase their commitment to the organisational goal. Andreas (2003) provides a very good result from his research on what factors affect organisational commitment.
According to him, a core in Human Resource Management is to retain and develop employees to obtain a competitive advantage.

Retaining and ensuring commitment of staff to the organisation’s goal is an important aspect of Human Resource Management. Andreas (2003) clearly captures this importance in the statement that “employee retention, productivity, quality and corporate financial success are characterised as high performance, high commitment strategies. Organisational commitment as described by Andreas (2003) is a mindset, which ties the individual to the organisation. In his opinion, the consequence of organisational commitment benefits the organisation in terms of increased job performance, intention to stay, increase in attendance, loyalty, decrease in turnover, greater creativity, more co-operation (particularly across discipline specialties), more volunteerism and more time devoted to productive work on behalf of the organisation.

According to Andreas (2003), to retain employees and ensure commitment, Walton (1985) encourages that employers change from their employment practices from employee control to one of employee commitment. The latter ensures that differences between organisational and employee goal are settled, and this will result in acceptable and beneficial behaviors. The study by Andreas (2003) focused on 100% South African owned telecommunications companies based in the Guateng province. The study came out with several factors that affect retention and ensure staff commitment. These factors are explained below.

Compensation: This is a mix of both financial rewards and other benefit packages. Financial rewards are the extrinsic monetary rewards and these include
Basic salary, cash recognition, incentives, among others. However, Andreas (2003) cited Higginbotham (1997), that, high salaries are not essential but good and fair salaries are what are essential. Benefit packages are the indirect financial rewards that employees receive for their labour. They consist of time off, perquisites, benefit processes and benefit levels (Andreas, 2003).

Job characteristics: Challenging jobs with opportunities for learning and information exchange, as well as jobs that require more skills and talents have a positive correlation with job retention. Also, job autonomy is a strong factor that influences the level of retention within the organisation (Mottaz, 1988).

Training and Development: Andreas (2003) cited Cataldo et al., (2000) cited in their work that employees stay at companies that promote career opportunities through learning, and the ability to apply their newly learned skills. Similarly, he cited from Agarwal and Ferratt (1999) that training, through job rotation programs, mentoring and training, convey to employees that the organisation considers human resources to be a competitive advantage and that it is seeking to establish long term relationship with them. Meyer and Allen (1997), cited by Andreas (2003), explain it that training is intended to provide an opportunity for advancement and might be perceived as the organisation values them and bolster their sense of worth, therefore, building a stronger affective commitment. Training can, therefore be seen as a psychological influence by the company on their employees.

Supervisor support: Supervisory support refers to supervisory behaviors that sustain high technology employee’s innovation. In work environments where employees’ initiatives are recognised, there is a sense of achievement in the
employee that boosts them to work harder towards the achievement of the organisational goal. This leads to higher retention and increase commitment. Another aspect of supervisory support is adequate feedback from employees. Sufficient performance feedback also helps booster positive attitude towards the organisation and enhances retention and commitment (Andreas, 2003).

Career opportunities: According to Andreas (2003), employees are realising that career movement is not just moving up the ladder of the hierarchy. It is mainly the opportunities available for learning in different areas and gaining enough skill for performing in different functional areas. Thus, to him individuals are realising their career in terms of lateral moves and opportunities for new knowledge- careers of achievement rather than careers of advancement. He identified that career advancements take both the form of External and Internal moves. External career opportunities involve moves to take up different roles and responsibilities in other organisations. Internally, an organisation can retain more employees by matching the career aspirations of employees with the factors that lead to job satisfaction.

Work/ life policies: Organisations that provide for workers to have flexible work life are able to retain and ensure staff commitment. Policies such as flexible work schedules, family leave policies, etc, are some of the various ways that an organisation can reduce the conflict between an organisation’s interest and the situation of the employee.

In summary, Andreas (2003) found out that there was a positive correlation between the employee retention and compensation, supervisor support, while there was a minimal positive relationship with work life policies. There is a
negative correlation between retention and job characteristics and career development. Training and development were found not to have any direct relationship with staff retention and commitment.

It is therefore of great importance to managers, if they want to retain their staff and ensure their commitment to the organisation, they must consider the above factors and align them with the factors that the employees consider important for their stay in and commitment to the organisation.

**Theoretical framework**

An organisation, as defined by Schermerhorn (1986), is a collection of people working together in a division of labour to achieve a common purpose. From this definition, the key element is that an organisation consists of people doing different jobs in different capacities to achieve a shared purpose. An organization or organisation is a formal group of people with one or more shared goals (en.wikipedia.org/wiki/organization, 21/08/2007). French (1980) explains that the human resource of an organisation consists of all individuals regardless of their roles, who are engaged in any of the organisation’s activities.

What is of concern is the knowledge, skills, abilities, talents, strength and capacities inherent in the individuals in the organisation rather than just the head count of the individuals. Hence, one organisation can have as many people as they want but may be inefficient if the people do not have the necessary knowledge, skills and abilities for the growth and survival of the organisation. On another hand, one organisation may have as few people as possible but will be efficient if
the people are of the right qualities needed for the organisation to grow and compete.

Mullins’ (1993) Open-System Concept describes an organisation as an open-system which take inputs from the environment (output of other systems) and through a series of activities, transform or convert these inputs into output (input to other systems) to achieve some objectives. No organisation exists in a vacuum and is therefore influenced by the external and internal environment.

The open-system’s view therefore emphasises that every organisation takes resources from the external environment, transforms these and returns them to the environment in various forms of outputs such as goods and services. It can be seen that a system involves interdependency, interrelationship and interaction among various components or parts which make one identifiable entity. A whole system can be identified as having inputs which are processed to produce an output. This whole system of processing an input to result in an output is affected by several environmental factors. A vivid description of these elements of a system is as follows.

Inputs: Inputs mainly include human resource/people. People get into the organisation as a result of the recruitment and selection process. The end result is to get employees who will match organisational objectives. They come in with their knowledge, skills and abilities.

Transformation process: This goes on at the conversion point. They are the programs and activities aimed at enhancing job behaviours (output). They include selection, placement, training etc… It is the task of management.
Outputs: It is effective results or behaviours that lead to the achievement of organisational goals. These could be the inputs for other systems in the environment. It must be noted that the successful operation of one function positively impacts on the other and this shows the interdependency of each of them (input, transformation process and output).

External environment: Mullins’ (1993) model also noted that no organisation exists in a vacuum. It works together with the broad environment. It affects and is affected by the external environment. Katz and Rosenweig (1979) noted that the environment consists of the cultural, economic, legal- political educational and other backward conditions such as sociological, demographic, technological and material resources, in the locality within which the organisation is operating. No organisation can therefore afford to give a blind eye to the immense influence the environment has on its operations. The environmental factors to a large extent dictate what managerial strategies to be adopted.

These environmental factors present threats and opportunities to the operations of the organisation. It is up to management to develop strategies and policies so that they can minimize the threats to their advantage and maximise the opportunities.

In the context of recruitment and selection, organisations select people produced by the external environment, train and use them to produce outputs and transports this output to the environment. The external environment acquires this output by paying for them. The organisation then uses the money to acquire the best resources produced by the environment as inputs and begins the cycle again. Thus, there is a reengineering process in the open system.
To Mullin (1993), one of the adverse consequences of poor recruitment is high staff turnover. To solve problems from poor recruitment, he suggested the need for a planned and systematic approach to select the best available staff in the first place, and to retain them over a reasonable length of time.
CHAPTER THREE  
METHODOLOGY

Introduction

This chapter outlines the research design, the population of study, sample and sampling technique, sources of data, data collection instruments, administration of instruments and data analysis

Research design

Andreas (2003) describes research design as plans that guide the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure. The study is a descriptive survey design. This type of design is non-experimental because it studies relationship between non-manipulated variables in a natural rather than an artificial setting, with the purpose of knowing what exists.

Population of the study

Staffs of ADB, both junior and senior officers were subjected to various forms of investigations and questioning, mainly through interviews and questionnaires, for a proper analysis of the situation at the institution. The staff involved in the investigations came from different branches and departments. This
was necessary to get a fair representation of all staff of the bank. The anticipated population for the study is 1,200 persons, both senior and junior staff.

**Sample and sampling technique**

With a population size of 1200, it was time and money efficient to take a sample for doing the investigations. According to CFA (2008), a sample size of 30 or more is considered large and by the Central Limit Theorem, this can represent a large population size, such as the population of employees of ADB. One hundred and twenty (120) persons, representing 10% of the total population was therefore sampled. In selecting respondents to be interviewed as well as given questionnaire to respond to, both purposive and random samplings were used. Some staff or senior officers, such as the Human Resource Manager of the bank necessarily had to be questioned or interviewed by reason of the position they occupy or some specific role they play in the recruitment and selection process of the bank. However, some other respondents were randomly selected especially the junior staff of the bank. Hence, the data came from the responses of both senior and junior staff of the organisation.

**Sources of data**

Data collected came mainly from primary sources. This information was collected from senior staff, for instance the human resources manager, through interviews, on the recruitment and selection process of the bank. Junior staff was also interviewed to determine the mode by which they were appointed.
Data collection instruments

The main source of data for this study was from primary sources. The instruments used were Questionnaires and Interviews which was administered to the sampled staff of ADB. Osuala (2001) explains the importance of questionnaires that “Questionnaires really constitute the first attempts at true scaling. They are particularly advantageous whenever the sample size is large enough to make it uneconomical for reasons of time or funds to observe or interview every subject”. In the case of ADB, the questionnaire was necessary because staff could generally read and write and it was also very economical in terms of time and money to administer questionnaires. The interview was used especially in areas where the information sought was peculiar to certain groups of people, especially those of higher offices.

The interviews were done on a formal basis mainly with senior staff. The kind of information collected covered issues on how staff were appointed, how long they stay in one position within the organisation and how they consider the organisations motivational packages for performance, as well as the motivational packages available.

The questionnaires basically covered similar issues. The items were divided into five main parts. Items 4-7 inquire about issues of Recruitment and Selection, 8-11 inquire about the effects of the external environment on the recruitment process at ADB, 12-16 talk about Promotion, 17-20 cover issues on Motivation and questions 21-23 cover the topic of Retention and Commitment. The questionnaire was of both open and close-ended items. They were administered to mainly junior staff of the bank.
Administration of instruments

After the validation of the questionnaire through consultations with the researcher’s supervisor, as well as pilot testing, the questionnaires were administered to 120 respondents at ADB. Before administering the questionnaires, however, permission was sought from the Human Resource Management (Appendix II), explaining the purpose of the research to the respondents. This letter was copied to the various Branch Managers concerning the impending research. The staff members were then informed about the nature of the research.

The researcher took advantage of a staff durbar to administer the questionnaires. In administering the questionnaire, the researcher was present at the durbar grounds as early as 3.30pm instead of the normal 4.30pm. The first one hundred and twenty (120) staff members to report at the durbar grounds were given questionnaires to respond through the ballot procedure. Modalities for filling them were explained. The respondents were given three days to complete the questionnaire. In the end, one hundred and three (103) questionnaires were retrieved, forming a retrieval rate of 86%.

Data analysis

The basic question that the senior staff answered was in relation to how government’s influence, by reason of its ownership interest in the bank, affect the recruitment and selection process of the bank, and how they rate the level of influence. From the junior staff, it was required of them to explain how they consider the motivational packages of the bank and how this affects their work
performance. These responses were analysed with Statistical Product and Service Solutions (SPSS). Appointment into a key position such as the position of the Managing Director was put in perspective to determine the trend of the mode. The work is a very useful piece, which has recommendations that when considered will help better the recruitment and selection process at the Bank.

**Limitations**

In administering the questionnaire and conducting interviews, the major limitation was the unwillingness of the respondents to come out with the information requested. But upon further pursuance and permission from the Head of the Human Resource Management department, they accepted to respond to the items.
CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter focuses on the analysis of the data which was gathered from the field and the findings of the study. The results have been presented in tables showing the frequencies and the percentages of the responses given by the staff of ADB. The results have be organized under five sections namely, background of the staff, recruitment and selection, effect of external factors, promotions, motivation and retention and commitment.

Background of respondents

To obtain a good and an unbiased result, the qualities of the respondents were of great concern. As a result, it was necessary the respondents represented the total nature of the population.

Gender distribution

Out of the total 103 respondents, 54 (52.4%) were males and 46 (47.6%) were females. Three (3) of the respondents did not respond to this enquiry. This indicates an almost equal distribution of the respondents by sex.
Educational distribution

The respondents also held different educational qualifications which included professional banking (26.21%), 1st Degree (28.16%), GCE, A/O level (10.68%), 2nd Degree (8.74%) among others as shown in Table 1.

Table 1: Educational qualification of respondents

<table>
<thead>
<tr>
<th>Educational qualification</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Masters</td>
<td>9</td>
<td>8.74</td>
</tr>
<tr>
<td>1st Degree and Professional</td>
<td>15</td>
<td>14.56</td>
</tr>
<tr>
<td>1st Degree</td>
<td>29</td>
<td>28.16</td>
</tr>
<tr>
<td>Professional</td>
<td>27</td>
<td>26.21</td>
</tr>
<tr>
<td>Diploma</td>
<td>7</td>
<td>6.80</td>
</tr>
<tr>
<td>A Level/Banking Diploma 1</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>GCE O/A LEVEL</td>
<td>11</td>
<td>10.68</td>
</tr>
<tr>
<td>MSLC</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>Non-response</td>
<td>3</td>
<td>2.91</td>
</tr>
<tr>
<td>Total</td>
<td>103</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field study, 2008

Length of service

The data for the study also revealed that the respondents had worked for varying number of years at ADB, as shown in Table 2. It can be observed from Table 2 that quite a number, 36.89% of the staff, had worked at ADB for a period of not more than 5 years, whilst 11.65% have worked there for 20 years and more.
Thus, the majority of the respondents, 62.14% had worked at ADB for more than 5 years.

Table 2: Length of service at ADB

<table>
<thead>
<tr>
<th>Length of service (years)</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-4</td>
<td>38</td>
<td>36.89</td>
</tr>
<tr>
<td>5-6</td>
<td>24</td>
<td>23.30</td>
</tr>
<tr>
<td>10-14</td>
<td>24</td>
<td>23.30</td>
</tr>
<tr>
<td>15-19</td>
<td>4</td>
<td>3.88</td>
</tr>
<tr>
<td>20 and more</td>
<td>12</td>
<td>11.65</td>
</tr>
<tr>
<td>Non-response</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>103</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field study, 2008

**Recruitment and selection**

In this section we investigated several issues such as how long staff stays with the bank, the various sources for recruitment and the employment process used at ADB for selecting staff.

Period of joining the bank

The results from the respondents from the sample survey indicate that ADB employs mostly experienced staff. According to Singer (1990), organizations use external sources such as employment agencies, advertisement, schools and colleges as well as unsolicited applicants to fill their job vacancies.
When the respondents were asked how they joined ADB, the results in Table 3 were obtained. It was observed that 56.31% of the staff joined ADB from other employments whilst 29.13% joined the bank immediately after tertiary education. Those who joined ADB after their secondary education were only 4.85%. Thus the majority of the staff sampled joined ADB from another employment.

Table 3: Period of joining ADB

<table>
<thead>
<tr>
<th>Period</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immediately after tertiary education</td>
<td>30</td>
<td>29.13</td>
</tr>
<tr>
<td>From another employment</td>
<td>58</td>
<td>56.31</td>
</tr>
<tr>
<td>By applying</td>
<td>7</td>
<td>6.80</td>
</tr>
<tr>
<td>After A’ level</td>
<td>5</td>
<td>4.85</td>
</tr>
<tr>
<td>Non-response</td>
<td>3</td>
<td>2.91</td>
</tr>
<tr>
<td>Total</td>
<td>103</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field study, 2008

Source of information about job opportunity

The researcher wanted to know of a job opportunity at ADB. A total of 63 persons indicated that it was through their personal efforts and 26 persons stated that it was through staff of the Bank. Only 12 of the respondents indicated that they got to know of the job opportunity at ADB through media advertisement (Table 4). Thus for the majority of the respondents, 61.2%, personal initiatives got them their job at ADB.
Table 4: Source of information on job opportunity

<table>
<thead>
<tr>
<th>Source of information</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>By personal initiation</td>
<td>63</td>
<td>61.2</td>
</tr>
<tr>
<td>Through a staff</td>
<td>26</td>
<td>25.2</td>
</tr>
<tr>
<td>Through a media advertisement</td>
<td>12</td>
<td>11.7</td>
</tr>
<tr>
<td>Through an uncle</td>
<td>1</td>
<td>1.0</td>
</tr>
<tr>
<td>Through a friend</td>
<td>1</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>103</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field study, 2008

Employment process

Respondents went through several processes before receiving appointment letters as illustrated in Table 5. It can be observed that testing is not used as much as interview for recruiting and selecting staff. This is evident in the response as only 1.94% of the staff went through only testing compared to 40.78% who went through only interview. Further, it can be seen that only 10.68% of the staff went through both testing and interview. 56.31% of the staff went through a combination of the various selection procedures. We can therefore see that interviews are mainly used for selection at ADB.

Varied opinions were raised about the selection processes at ADB. The data revealed that whilst some respondents indicated that the selection process was effective, standard and fair, others indicated that the selection process delayed, was biased, poorly handled and very intimidating.
Table 5: Process of employment

<table>
<thead>
<tr>
<th>Process of employment</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Test Only</td>
<td>2</td>
<td>1.94</td>
</tr>
<tr>
<td>Interview Only</td>
<td>42</td>
<td>40.78</td>
</tr>
<tr>
<td>Interview and medical examination</td>
<td>20</td>
<td>19.42</td>
</tr>
<tr>
<td>Test and interview</td>
<td>11</td>
<td>10.68</td>
</tr>
<tr>
<td>Test, interview, medical examination</td>
<td>16</td>
<td>15.53</td>
</tr>
<tr>
<td>Interview, medical examination, background investigation</td>
<td>3</td>
<td>2.91</td>
</tr>
<tr>
<td>Interview and background investigation</td>
<td>2</td>
<td>1.94</td>
</tr>
<tr>
<td>All of the above</td>
<td>6</td>
<td>5.83</td>
</tr>
<tr>
<td>Non-response</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>103</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field study, 2008

In suggesting ways of improving the selection processes, some respondents indicated that job opportunities must be advertised, aptitude test and interviews be conducted and selection should be based on performance. Other respondents stated that the background of the applicant must be thoroughly investigated, nepotism should cease, the selection committee must be neutral and unqualified applicant be informed as early as possible.

Effect of external factors

This section determined how government influences the recruitment and selection process at the bank, with emphasis on the appointment of senior officers.
Appointment of managing director, deputies and senior officers

Most of the staff believe that appointment of the Managing Director and his deputies is the sole responsibility of the government. As shown in Table 6, 60.2% of the staff believed that appointment of the Managing Director and his deputies is the prerogative of the government. In an interview with the Human Resource Manager, it was seen that appointment of the Managing Director and his deputies was done by the government, in collaboration with the Board.

Table 6: Appointing body of managing director and deputies

<table>
<thead>
<tr>
<th>Appointing body</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>62</td>
<td>60.2</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>2</td>
<td>1.9</td>
</tr>
<tr>
<td>Government and Board of Directors</td>
<td>38</td>
<td>36.9</td>
</tr>
<tr>
<td>Stakeholders</td>
<td>1</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>103</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field study, 2008

Similarly, when the respondents were asked who appoints senior officers of the bank, 82 mentioned the Board of Directors, whilst 12 stated Management. Thus, the majority of the respondents knew that appointment of senior officers of the bank was the prerogative of the Board of Directors.
Table 7: Appointing body of senior officers

<table>
<thead>
<tr>
<th>Appointing Body</th>
<th>Frequency</th>
<th>Percentage Valid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>Board of Directors</td>
<td>82</td>
<td>79.61</td>
</tr>
<tr>
<td>Government and Board of Directors</td>
<td>4</td>
<td>3.88</td>
</tr>
<tr>
<td>Management</td>
<td>12</td>
<td>11.65</td>
</tr>
<tr>
<td>Stakeholders</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>Non-response</td>
<td>3</td>
<td>2.91</td>
</tr>
<tr>
<td>Total</td>
<td>103</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field study, 2008

Conformance of recruitment process to policy

In response to the question as to whether the process of appointing senior officers conforms to recruitment policy and process of the bank, 57% answered in the affirmative whilst 19% disagreed (Figure 2). The Head of Human Resource explained the procedure for appointing senior officers. He explained that when there is a vacancy, the bank advertises the vacancy internally first and then externally, in the event that no one qualifies internally. After receiving applications, they proceed to conduct an aptitude test and an interview. However, interviews are used more frequently than the tests. The qualified applicant is then given his offer letter.
Figure 2: Conformance of selection procedure to recruitment policy

Source: Field study, 2008

Appropriateness of selection procedure for senior officers

48% of the respondents were of the opinion that the selection procedure for appointing senior officers was appropriate (Figure 3). 41% however did not share with this opinion. They explained that for the process to be sound, the position must be advertised and applied for and due recruitment processes be adhered to; appointment should be independent of government; appointment should be based on competency; and staff should be made to play a major role in the selection process of the senior officers, among others.
Promotion

In this section, respondents expressed their opinions on the nature of promotion within the bank. The issues discussed in this section included interdepartmental rotation and the length of service required promotion.

Interdepartmental rotation

In all, 6% of the staff had been in other departments beside their current department, whilst the remaining, 35% had not (Figure 4). Some of the departments that have experienced these movements include RRC, foreign and domestic banking departments, audit and inspection department, customer service department; other departments were IT, loans and advances, Human Resource department, operations and marketing. The reasons why some of the staff had stayed in one department, included, among other things, that their schedule did
not allow them to work in another department, that they were recently employed, lack of job rotation and their recent schedule in line with course of study.

**Figure 4: Interdepartmental rotation**

Source: Field study, 2008

Length of service on last grade

On promotion as shown in Table 8 below, 61.2% of the staff had been promoted at least once while 38.8% had never been promoted since joining the bank.

**Table 8: Promotion**

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>63</td>
<td>61.2%</td>
</tr>
<tr>
<td>No</td>
<td>40</td>
<td>38.8%</td>
</tr>
<tr>
<td>Total</td>
<td>103</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: Field study, 2008
Out of the 61.2% who had ever been promoted, 38.8% stated that they were on their previous grade for 5-6 years before being promoted. A further 30.2% also indicated that they were on their last grade for at least 7 years before being promoted as shown in Table 9. Thus, the majority of the staff who were promoted spent at least 5 years on their last grade before being promoted. The head of Human Resource explained that a staff should stay at least 4 years to get promoted.

<table>
<thead>
<tr>
<th>Table 9: Length of service on last grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Length of service (years)</td>
</tr>
<tr>
<td>---------------------------</td>
</tr>
<tr>
<td>1-2</td>
</tr>
<tr>
<td>3-4</td>
</tr>
<tr>
<td>5-6</td>
</tr>
<tr>
<td>7 and more</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

Source: Field study, 2008

Reasons for not being promoted

For those who had never been promoted, 36.6% honestly admitted that it was because they did not qualify yet for promotion whilst 41.5% indicated that it was because they were employed recently. Few of the staff, 12.2%, however, indicated that they had never been promoted because of bureaucratic restrictions (Table 10). Thus, the majority of the staff who indicated that they had never been promoted gave reasonable reasons why it was so.
Table 10: Reasons for not being promoted

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recently employed</td>
<td>17</td>
<td>41.5</td>
</tr>
<tr>
<td>Not qualified yet</td>
<td>15</td>
<td>36.6</td>
</tr>
<tr>
<td>Bureaucratic restrictions</td>
<td>5</td>
<td>12.2</td>
</tr>
<tr>
<td>Not qualified yet, recently employed</td>
<td>2</td>
<td>4.9</td>
</tr>
<tr>
<td>Recently employed, bureaucratic restrictions</td>
<td>1</td>
<td>2.4</td>
</tr>
<tr>
<td>Cant tell</td>
<td>1</td>
<td>2.4</td>
</tr>
<tr>
<td>Total</td>
<td>41</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field study, 2008

Action taken

Out of the 19 staff who stated that they stayed on their last grade for 7 years and more, (73.7%) indicated that they did not have any cause to petition management with regard to staying on the grade for so long. The remaining (26.3%) however, affirmed that they petitioned management over the issue but were either told that their petition would be looked into or they would be considered during the next promotional exercise.

In suggesting ways of improving the promotion exercise in the bank, the respondents mentioned among other things that promotion should be performance driven, reduce number of years on qualification for promotion, promotion should be based on qualification, experience and long service, advertise position and go through the selection processes and review and adhere to banks promotion policy.
Motivation

The researcher also sought the view of the respondents on issues of both intrinsic and extrinsic motivation. According to Huczynski and Buchanan (1991), motivation is the drive that energizes, sustains and directs a person’s behaviour. In another sense, it is the willingness to exert high levels of effort towards organisational goals to satisfy some individual need.

Motivation from current job

In response to the question as to whether their current job motivated them, (62%) answered in the affirmative, (36%) indicated that their current job did not motivate them, whilst 2% stated that they were not necessarily motivated by their current job as shown in Figure 5. Generally, the majority of the respondents indicated that their current job motivated them.

Figure 5: Motivation by current job at ADB

Source: Field study, 2008
Similarly, 91.26% of the respondents agreed with the assertion that a good motivational package can lead to high worker performance (Table 11). Few respondents, 6.80% disagreed with the assertion while one respondent was of the view that a good motivational package does not necessarily lead to a high worker performance. But on the whole, the majority of the staff, 92.23%, held the view that a good motivational package (Salaries and other benefits) can lead to high worker performance.

Table 11: Good motivational package for higher work performance

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>94</td>
<td>91.26</td>
</tr>
<tr>
<td>No</td>
<td>7</td>
<td>6.80</td>
</tr>
<tr>
<td>Not necessarily</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>Non-response</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>103</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field study, 2008

Labour turnover

When the staff were asked to rate the level of labour turnover at the bank, the results in Table 12 were obtained. It can be observed that even though 32.04% of the respondents described the labour turnover at the bank as high, 46.60% indicated that the rate at which people leave the bank was low. Thus, most of the respondents were of the view that staff did not leave the bank frequently. Expressing his opinion on the level of staff turnover of the bank, the Human
Resource Manager explained that it was very satisfactory as compared to what pertains for other banks and in the industry as a whole.

**Table 12: Level of labour turnover at ADB**

<table>
<thead>
<tr>
<th>Labour turnover</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>33</td>
<td>32.04</td>
</tr>
<tr>
<td>Low</td>
<td>48</td>
<td>46.60</td>
</tr>
<tr>
<td>Average</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>Can’t tell</td>
<td>3</td>
<td>2.91</td>
</tr>
<tr>
<td>Non-response</td>
<td>18</td>
<td>17.48</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>103</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field study, 2008

**Level of motivation**

It can also be observed from Table 13 that while 13.59% each of the respondents respectively rated the motivational package of the bank as good and above average, 52.43% described it as average. Those who described ADB’s motivational package as below average were 19.42%. Thus, most of the staff had positive but average regard for ADB motivation package.

The respondents enumerated some factors that motivated them to work harder to achieve the goals of the bank. They included “clear cut” and well communicated policy on promotion, good modern and well furnished working environment, the recognition of good performance, good salary, job security, free medication, less interference by management, participation in decision making,
good interpersonal relationship among employees and management, and regular income.

Table 13: Level of motivational package at ADB

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good</td>
<td>14</td>
<td>13.59</td>
</tr>
<tr>
<td>Above average</td>
<td>14</td>
<td>13.59</td>
</tr>
<tr>
<td>Average</td>
<td>54</td>
<td>52.43</td>
</tr>
<tr>
<td>Below average</td>
<td>20</td>
<td>19.42</td>
</tr>
<tr>
<td>Non-response</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>103</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field study, 2008

The opinions of the staff were sought on how the bank could improve its motivational package. In response, the staff suggested the need for regular rescheduling of job, clear-cut policy on promotion and other opportunities such as the institutionalization of best worker award, provision of loans to staff, frequent interaction with staff, and payment of bonuses to deserving staff.

Retention and commitment

In this section, the major issue that was responded to by the respondents was the reasons for poor staff retention. The reasons provided were varied as shown in Table 14 above. A combination of factors influence staff to leave the bank, but about a quarter, 23.30% of the respondents stated lack of a clear cut career path as the single most important factor influencing staff to leave the bank.
Table 14: Reasons for labour turnover at ADB

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Freq.</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Lack of clear cut career path</td>
<td>24</td>
<td>23.30</td>
</tr>
<tr>
<td>2. Lack of adequate remuneration, lack of clear cut career path, poor succession plan</td>
<td>18</td>
<td>17.48</td>
</tr>
<tr>
<td>3. Poor succession plan, lack of clear-cut career path</td>
<td>16</td>
<td>15.53</td>
</tr>
<tr>
<td>4. Poor succession plan</td>
<td>10</td>
<td>9.71</td>
</tr>
<tr>
<td>5. Lack of adequate remuneration</td>
<td>6</td>
<td>5.83</td>
</tr>
<tr>
<td>6. Job insecurity</td>
<td>4</td>
<td>3.88</td>
</tr>
<tr>
<td>7. Lack of adequate remuneration, clear cut career path</td>
<td>3</td>
<td>2.91</td>
</tr>
<tr>
<td>8. Unfavorable working condition</td>
<td>2</td>
<td>1.94</td>
</tr>
<tr>
<td>9. Lack of adequate remuneration, job insecurity</td>
<td>2</td>
<td>1.94</td>
</tr>
<tr>
<td>10. Lack of clear-cut career path, job insecurity</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>11. Unfair favouritism</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>12. Inadequate remuneration, poor succession plan, non-involvement of staff in decision-making, poor communication</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>13. Lack of adequate remuneration, poor succession plan, delays in promotion</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>14. Lack of adequate remuneration, poor succession plan</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>15. All of the above</td>
<td>1</td>
<td>0.97</td>
</tr>
<tr>
<td>16. Non-response</td>
<td>12</td>
<td>11.65</td>
</tr>
<tr>
<td>Total</td>
<td>103</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field study, 2008
On how the bank can retain its staff, the respondents suggested the need for ADB to institute a clear cut policy on promotion and adhere to it, provide adequate remuneration and staff loan commensurate with the industry average. Other suggestions were for the leadership of ADB to review and improve staff benefits, provide equipment and support good motivational packages for workers, develop good succession, ensure transparency and curtail bureaucracy among others.
CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

The study investigated the extent to which the government influences the recruitment and selection process at Agricultural Development Bank (ADB). The investigation is on the backdrop of the fact that the government is a majority shareholder of the bank.

Staff of the bank, including certain senior officers, was sampled for questioning by means of interviews and through questionnaires. The questionnaire probed into areas such as how the bank draws personnel into its recruitment pool, the various processes that applicants passed through before receiving their employment offer, etc. The sampled respondents were taken from a durbar where the first 120 participants were given questionnaires to respond to. In total, 103 out of 120 questionnaires was responded to and collected for analysis.

This chapter summarizes the findings of the work and also attempts to draw logical conclusions from these findings, and then proceed to make some recommendations. It is hoped that, if these recommendations are taken seriously by management, there will be an improvement in the recruitment and selection process of the bank.
Summary and findings

To summarize, it was found out that, in relation to recruitment and selection,

- ADB provides an equal opportunity to both male and female sexes in its recruitment and selection process. From the respondents who were selected randomly, 52.4% were male and 47.6% were female indicating an almost equal representation within the bank’s staff.

- ADB employs highly educated and mostly qualified personnel into its workforce. It was seen that of the 103 respondents 80% held qualifications from first degree level up to professional level;

- The bank receives candidates into its employment pool mostly through unsolicited applicants. From the study, it was found that, 61.2% of the staff of the bank were unsolicited applicants. However, staff of the bank also contributed a lot to finding candidates for the bank’s recruitment pool through staff referrals. Of the respondents, 25.2% joined the bank through staff referrals;

- The main tool used by the bank to select from a pool of applicants is through interviews. However, almost all the staff of the bank went through interviews with a combination of medical examination and background investigations. The results obtained here is not as authoritative as most of the staff may not be aware that their background is being investigated by the bank.

On the issue concerning the effects of external factors on the recruitment and selection process of the bank, it was found out that:
• The government, in collaboration with the Board of Directors, appoints the Managing Director and his two deputies, as well as the other senior staff of the bank;

• The government is solely responsible for appointing members of the Board of Directors;

• The process of appointing the Managing Director, his deputies, and the other senior officers is by means of advertisement. Opportunity is offered first to internal staff before external candidates are considered. After obtaining the pool of applicants, the candidates are passed through testing, interviews and then the qualified applicants are offered appointment letters.

On promotion, it was found out that:

• ADB provides interdepartmental rotation for its staff;

• Though one has to stay at least four (4) years on a grade before getting promoted, the majority (69.9%) of the staff stayed on a grade for more than four (4) years before getting promoted.

With regard to motivation,

• ADB on the average provides job roles that satisfy the staff;

• Staff of ADB is motivated enough and this has led to a low job turnover rate at the bank, as compared to the industry.

Though labour turnover is low in ADB, it was found out that lack of clear-cut career path, inadequate remuneration and poor succession plan were the major factors that contributed to labour turnover in the bank.
Conclusions

We can therefore conclude from the findings above that:

- ADB advertises job vacancies, providing first chance to existing staff before looking outside. However, the majority of the staff come from unsolicited applicants. After acquiring a pool of applicants, the bank proceeds to interview them and then select qualified personnel. Testing, background investigation and medical investigation are other options but are used less frequently.

- The government, by reason of its ownership structure in the bank, has a huge influence in the appointment of both members of the Board and senior staff. It is solely responsible for appointing members unto the Board of Directors, and it collaborates with the Board, which it appointed, to appoint senior staff/officers.

- Staff of the bank are on the average satisfied with their jobs and are averagely motivated. This is evident in the low labour turnover in the bank. However, though staff are provided opportunity to be in other departments, the promotion system of the bank is not motivational enough.

Recommendations

The findings suggest that there are some issues which need to be straightened in the recruitment and selection system of the bank to make it better and derive the maximum benefit out of the staff of the bank. First, the process for recruiting and selection of staff, as seen in the findings above, is not adequate enough, especially with regard to the extensive use of interviews and marginal
neglect of testing. In an economy such as Ghana, where unsolicited applicants fill the offices of Human Resource Managers, it is best to have a thorough means of fishing out the best applicants.

It is therefore best to follow the procedure provided by Donnelly (1992). Any applicant, according to Donnelly (1992), must undergo preliminary screening, application blank form, selection test, interview, medical examination, background investigation before job offers. And a complete selection process must end with a proper induction and orientation of newly appointed staff. Some opinions raised by staff suggesting ways of improving the selection process supported the system put forward by Donnelly (1992). According to them, nepotism should cease, the selection committee should be neutral and unqualified applicants informed on time.

Secondly, an obvious trend in business is that private institutions tend to outperform their peer public institutions. ADB, by its ownership structure is a pure government institution. To ensure better performance, the government needs to consider reducing or relinquishing its control in the activities of the bank. By this, it should consider either listing its shares on the stock market or find a strategic investor to take over the government’s stake in the bank. The recent debate about the way forward for dealing with this matter needs to be speeded up and this will yield better results for the bank. Nevertheless, this should not cause the bank to lose its focus on agric lending and support.

In appointing senior staff, most of the respondents suggested that for the process to be sound, vacant positions should be advertised and applied for and due recruitment process be adhered to. Also, there was the call that appointment be
independent of government influence and be based on competency. It was suggested that staff should be made to play a major role in such appointments.

In motivating staff, it is necessary that the promotional system be looked into to make it motivational enough. To stay on a grade for at least four (4) years before getting promoted is highly de-motivational. The industry should be considered in deciding how long one should stay at one grade. Hard work and competency should be promotionally rewarded without recourse to how long one has been on a grade. As was suggested by the respondents, promotion should be based on qualification and experience and should be performance-driven. This notwithstanding, I recommend that the number of years for qualification for promotion should be reduced.

Finally, to further reduce the job turnover in the bank, the bank needs to pay critical attention to the factors that lead to labor turnover, as was put forward by the respondents. From the findings, it is very important the bank addresses issues concerning career path, succession plan and the level of remuneration. Others include job insecurity, poor working conditions, nepotism and unfair favouritism.
REFERENCES


www.agricbank.com

www.hrmguide.co.uk
APPENDIX A

INTRODUCTORY LETTER FOR QUESTIONNAIRE ADMINISTRATION

PUBLIC RELATIONS UNIT
AGRICULTURAL DEV.BANK
P.O.BOX 4191, ACCRA.
12TH MAY, 2008

HEAD/HRM
AGRICULTURAL DEVELOPMENT BANK
P.O.BOX 4191, ACCRA.

Dear Sir,

PERMISSION TO ADMINISTER QUESTIONNAIRE

I would be grateful if you would permit me to administer questionnaire amongst some selected staff of the Bank.

I am writing a thesis on RECRUITMENT AND SELECTION, a purely academic work and using our bank as a case study. As such I will have to administer the questionnaire, using colleague staff as the sample size. I must state that all information they will provide will be treated as confidential and should be seen, as stated earlier, as purely for ACADEMIC WORK. Thank you for your cooperation.

Yours faithfully,

Papa Arko Ayiah

cc: Area Manager- Accra East
    Area Manager - Accra West
    All Heads of Dept. & Units
    Head/HRD
    All Branch Managers- Accra & Tema
APPENDIX B

QUESTIONNAIRE

PERSONAL INFORMATION

1. Sex  M □  F □

Department/ Unit/ Branch …………………………………………………

2. What is your qualification? Please tick as appropriate.

☐ First Degree  ☐ Masters

☐ PhD  ☐ Professional

☐ Other, please state …………………………………………………

3. How long have you worked in this bank?

☐ 0 to 4 years  ☐ 5 to 9 years

☐ 10 to 14 years  ☐ 15 to 19 years

☐ 20 years and above

RECRUITMENT AND SELECTION

4. How did you join the bank?

☐ Immediately after tertiary education/ First Degree/ Masters/ PhD

☐ From another employment

☐ Through an employment agency

☐ Other. Please state …………………………………………………

5. How did you know of a job opportunity at ADB?

☐ By Personal initiation

☐ Through a staff

☐ Through a media advertisement.

☐ Other, please specify …………………………………………………
6. Which of the following processes did you pass through before getting employed by the bank? Please tick as appropriate.

☐ Test
☐ Medical Examination
☐ Background investigations
☐ Other, please state .................................................................

7. What is your opinion about the selection process?
........................................................................................................
........................................................................................................

8. Please suggest any way (s) of improving the selection process?
   a. ..............................................................................................
   b. ..............................................................................................
   c. ..............................................................................................
   d. ..............................................................................................

EFFECT OF EXTERNAL FACTORS

9. Who is responsible for appointing the Managing Director and his two deputies?

☐ The Government
☐ The Board of Directors
☐ The Government, in collaboration with the Board of Directors.
☐ Other, please state .................................................................

10. Who is responsible for appointing the other senior officers of the bank?

☐ The Government
☐ The Board of Directors
☐ The Government in collaboration with the Board of Directors
☐ Other, please state .................................................................
11. Does the process of appointing senior officers conform to recruitment policy and process of the bank?

☐ Yes    ☐ No

12. In your opinion is the selection procedure for appointing senior officers (MD and the other senior officers) appropriate?

☐ Yes    ☐ No

13. If No, what do you think should be the appropriate way? Please state.

........................................................................................................................................................................
...........................................................................................................................................................................

PROMOTIONS

14. Have you been in any other department beside your current department in the bank?

☐ Yes    ☐ No

15. If yes, which department have you been attached to previously? Please state.

........................................................................................................................................................................

16. If No, is there any specific reason why you have been in only one department? Please state. 

........................................................................................................................................................................

17. Have you ever been promoted in this organisation?

☐ Yes    ☐ No

18. If No, why?

☐ Not qualified yet for promotion    ☐ Recently employed

☐ Bureaucratic restrictions

☐ Other, please state ........................................................................................................
19. If Yes, how long did you stay on your last grade before you got promoted?

☐ 1 – 2 Years   ☐ 3 – 4 Years
☐ 5 – 6 Years   ☐ 7 Years and above

20. If you have stayed for 7 years and above on your last grade, have you had any cause to petition management with regards to you staying at that grade as long as you have?

☐ Yes   ☐ No

21. If Yes, what was the response you received? Please state.

...................................................................................................................................................

22. Please suggest any way of improving the Promotion exercise in the Bank?

a ..............................................................................................................................................

b ..............................................................................................................................................

c ..............................................................................................................................................

d ..............................................................................................................................................

MOTIVATION

23. Does your current job motivate you?

☐ Yes   ☐ No

24. In your opinion, do you agree that a good motivational package (Salaries and other benefits) can lead to high worker performance?

☐ Yes   ☐ No

25. How do you consider the banks motivational package for its staff?

☐ Good   ☐ Above Average

☐ Average ☐ Below Average
26. What are the factors that motivate you to work harder to achieve the goals of
the bank? Please state. .................................................................

27. What do you expect the bank to do to improve its motivational package?
........................................................................................................

RETENTION AND COMMITMENT

28. Is the rate at which people leave the bank high or low?

☐ High  ☐ Low

29. Which of the following factors do you think influences staff to leave the
bank? Please tick as appropriate.

☐ Lack of Adequate remuneration
☐ Poor Succession Plan
☐ Lack of a Clear Cut Career Path
☐ Job insecurity
☐ Others, please specify.

........................................................................................................

........................................................................................................

30. Suggest two measures that can help the bank retain its staff.

........................................................................................................

........................................................................................................
Figure 1: The Organizational Chart of Agricultural Development Bank.
(Source: Corporate and Customer Relationship Department Bulletin)