

UNIVERSITY OF CAPE COAST

**HUMAN RESOURCE MANAGEMENT PRACTICES WITHIN THE
NATIONAL HEALTH INSURANCE SCHEME IN THE BRONG AHAFO
REGION**

STEPHEN KWAKU KANKAM

2010

DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature:..... Date:.....

Name: Stephen Kwaku Kankam

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Signature:..... Date:.....

Name: Mr. Frederick Koomson

ABSTRACT

Human resources refer to the individuals who comprise the workforce of an organization, although it is also applied in labour economics, for example, business sectors or even whole nations. The recruitment of staff into NHIS is believed to be on party lines without adherence to good human resource management practices. The study was, therefore, conducted to assess the human resource management practices within the National Health Insurance Scheme in the Brong Ahafo region and to draw lessons, particularly, measuring the adherence of the human resource practice in the schemes within the region. Both probability and non-probability sampling methods were used in the research. Quota, purposive and simple random sampling techniques were applied to generate the sample for the research. Data was gathered using the administration of questionnaire, interviews, library books and journals and the internet to gather data. The data gathered were processed and analysed using the computer based programme, SPSS version 16. A total of 152 respondents were selected to form the sample size for the study.

The study found out that policy documents on human resource management practices exist in the schemes but these documents are not made available to all the staff. The practices of the human resource management which included the recruitment and selection procedures; training and development; compensation management; performance appraisal and employee relation were all in existence in the schemes. The study, therefore, recommends among other things that management of the various schemes in the region must put in place measures to strict compliance with existing human resource management policies within the schemes.

ACKNOWLEDGEMENTS

I attribute my success in this work to a host of individuals and institutions who were kind and resourceful to me in various ways. I am thankful to the academic and auxiliary staff of Institute for Development Studies (IDS), University of Cape Coast who in diverse ways gave me academic and administrative support that I needed in the course of my entire studies. Special mention must be made of Mr. Frederick Koomson, my research supervisor who devoted his precious time, day and night and anytime I call on him for my attention. He has also taken me to another pedestal in my academic pursuance.

My sincere gratitude also goes to institutions that readily came to my aid with official documents and information in the course of producing this work. These include all the district mutual health insurance schemes (DMHIS) in the Brong Ahafo region. Mention must also be made of the Regional Coordinating Council (RCC). Many thanks must also go to the Regional Manager and the entire staff of the National Health Insurance Authority (NHIA) for their diverse support in the production of this piece.

More grease to the elbow of my dear and beloved wife, Augustina who encouraged me in my studies to the extent of editing this work for me. Last but not least, my heartfelt thanks go to the entire staff of Berekum Municipal Mutual Health Insurance Scheme for their contribution towards the compilation of this work. I wish to mention especially, Jane, Jude, Julie, Pratt, Josephine and Winnifred who typed this work for me.

DEDICATION

To my dear wife, Augustina and Children, Bridget, Nana Addae, Papa
and Ohene.

TABLE OF CONTENTS

Content	Page
DECLARATION	ii
ABSTRACT	iii
ACKNOWLEDGEMENTS	iv
DEDICATION	v
TABLE OF CONTENTS	vi
LIST OF TABLES	x
LIST OF FIGURES	xii
LIST OF ACRONYMS	xiii
CHAPTER ONE: INTRODUCTION	1
Background to the study	1
Overview of the implementation of National Health Insurance Scheme	3
Health Insurance development in Ghana	4
Statement of the problem	6
Objectives of the study	8
Research questions	8
Significance of the study	9
Scope of the study	9
Organisation of the study	9
CHAPTER TWO: REVIEW OF LITERATURE	11
Introduction	11
Definition of human resource management	12

Human resource planning	13
Job analysis	14
Recruitment	15
The purpose or recruitment	16
Sources of recruitment	16
Selection	19
Selection processes	20
Orientation	22
Training and development	23
Training techniques	26
Evaluation of training	28
Performance appraisal	28
Reasons for performance appraisal	29
The methods of performance appraisal	30
Problems of performance appraisal	33
Avoiding appraisal problems	35
Ethical issues in performance appraisal	35
Who should do the appraising?	36
Meaning of compensation	38
Pay level and pay structure	39
Employee benefit	40
Theoretical framework of human resource management	48
CHAPTER THREE: METHODOLOGY	50
Introduction	50

The study area	50
The study design	51
Sources of data	52
Study population	53
Sampling size and sampling procedure	53
Data collection techniques	56
Ethical consideration	57
Methods of data analysis	58
CHAPTER FOUR: RESULTS AND DISCUSSION	59
Introduction	59
Profile of respondents	59
Human resource management policies in the NHIS in the Brong Ahafo Region	63
Awareness of policy document on recruitment and selection	64
Schemes that have policy document on recruitment and selection	64
Awareness of policy document on orientation	65
Schemes that have policy document on orientation	66
Awareness of policy document on training and development	67
Schemes that have policy document on training and development	68
Awareness of policy document on performance appraisal	68
Schemes that have policy document on performance appraisal	69
Awareness of policy document on compensation for employees	70
Schemes that have policy document on compensation for employees	71
Awareness of policy document on labour relations	72

Schemes that have policy document on labour relations	72
Human resource management practices in the NHIS in the Brong Ahafo Region	73
Vacant positions in the schemes	73
Orientation for newly appointed staff	74
Training and development programmes	75
Schemes that organise training and development programmes	76
Schemes that practice performance appraisal	79
Responsibility of performance appraisal	80
Determining the adherence of human resource management practices in the NHIS	81
Recruitment procedure	82
Other benefits (incentives) enjoyed by staff	82
Promotion after appointment	83
Transfer of staff	84
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	87
Introduction	87
Summary	88
Conclusions	91
Recommendations	93
REFERENCES	95
APPENDIX	111
Questionnaire	111

LIST OF TABLES

Table	Page
1 Study population	53
2 Sample size and respondent in the selected schemes	54
3 Sample size from the schemes	55
4 Sex distribution	60
5 Age distribution	60
6 Educational level	61
7 Length of service	62
8 Staff grades	63
9 Awareness of policy document on recruitment and selection	64
10 Schemes that have policy document on recruitment and selection	65
11 Awareness of policy document on orientation	66
12 Schemes that have policy document on orientation	66
13 Awareness of policy document on training and development	67
14 Schemes that have policy document on training and development	68
15 Awareness of policy document on performance appraisal	69
16 Schemes that have policy document on performance appraisal	70
17 Awareness of policy document on compensation for employees	71
18 Schemes that have policy document on compensation for employees	71
19 Awareness of policy document on labour relations	72
20 Schemes that have policy document on labour relations	73
21 Vacant positions in the schemes	74
22 Orientation for newly appointed staff	75

23	Training and development programmes	76
24	Schemes that organise training and development programmes	76
25	Promotion of staff	77
26	Practice of transfer	78
27	Practice of performance appraisal	79
28	Schemes that practice performance appraisal	79
29	Responsibility of performance appraisal	80
30	Practice of unionism	81
31	Recruitment procedure	82
32	Other benefits (incentives) enjoyed by staff	83
33	Promotion after appointment	84
34	Transfer of staff	85
35	Collective agreement	85
36	Schemes that have collective agreement document	86

LIST OF FIGURES

Figure	Page
1 Components of human resource management system	2
2 The organogram of the scheme	6
3 The recruitment and selection system	15
4 The selection process	22
5 Training policy	24

LIST OF ACRONYMS

BARS	-	Behaviourally Anchored Rating Scale
BOS	-	Behavioural Observation Scale
DMHIS	-	District Mutual Health Insurance Scheme
HR	-	Human Resource
HRM	-	Human Resource Management
HRP	-	Human Resource Planning
HRP	-	Human Resource Planning
IDS	-	Institute for Development Studies
IGF	-	internally Generated Fund
JIT	-	Job Instruction Training
MBO	-	Management by Objective
MHO	-	Mutual Health Organisation
MIS	-	Management Information System
NHIS	-	National Health Insurance Scheme
OJT	-	On-the-job Training
PRO	-	Public Relations Officer
RCC	-	Regional Coordinating Council

UNIVERSITY OF CAPE COAST

HUMAN RESOURCE MANAGEMENT PRACTICES WITHIN THE
NATIONAL HEALTH INSURANCE SCHEME IN THE BRONG AHAFO
REGION

BY

STEPHEN KWAKU KANKAM

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
AWARD OF MASTER OF ARTS DEGREE IN HUMAN RESOURCE
MANAGEMENT

DECEMBER 2010

CHAPTER ONE

INTRODUCTION

Background to the study

Organisations are managed and staffed by people. Without people, organisations cannot exist. If human resource is mishandled, it can be a source of corporate distress and if handled well they can provide a competitive advantage. Human resource makes the decision, sets objectives and designs, assembles and sells the product. The basic premise underlining the study of human resource management is that decision about how people are managed makes the difference.

Effective management of human resource increasingly is seen as possibly affecting both large and small organisations. Human Resource strategy involves a central philosophy of the way that people in organisations are managed, and the translation of this into personnel policies and practices (Cascio & Bernadin, 1981). It represents personnel policies and practices to be integrated so that they make a coherent whole and also that this whole is integrated with the business or organisational strategy (Delany, 2001). These themes of integration and a central philosophy of people management have been drawn out by a number of writers.

Effective human resource management contributes to attracting, developing, motivating as well as retaining the right kind of people needed to ensure organisational success. It provides the means by which the fullest

potential of employees can be developed and used for the benefit of both themselves and their employers. Good human resource practices ensure that every employee knows that they matter as an individual and a human being while the employer will have the confidence that the worker will perform to the levels required and beyond for success in today's competitive world (Agarwal, 1983).

Human resource management (HRM) is a series of decisions that affect the relation between employees and employers. Human resource management include all the activities managers engage in to attract and retain employees and to ensure that they perform at a high level and contribute to the accomplishment of organisational goals. An organisation's human resource management system has five major components: recruitment and selection, training and development, performance appraisal and feedback, pay and benefits, and labour relations (Armstrong, 2001). The five main components of human resource management process are shown in Figure 1.

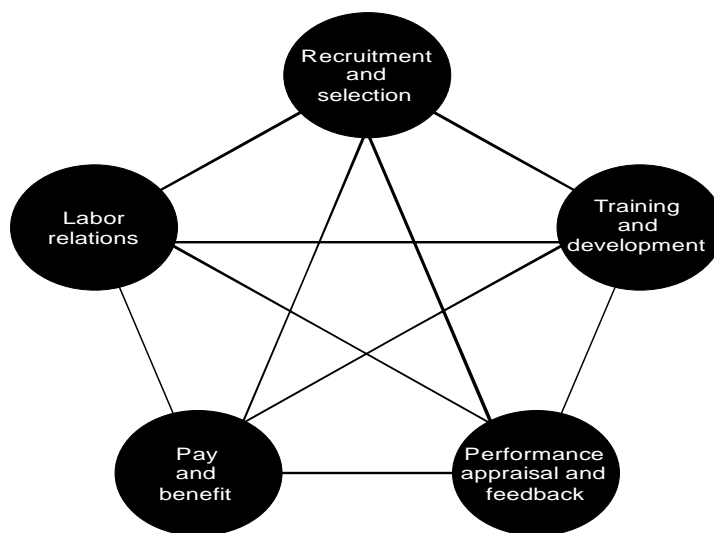


Figure 1: Components of human resource management system

Source: Jones and George (2004)

Managers are responsible for acquiring, developing, protecting, and utilising the resources that an organisation needs to be efficient and effective. One of the most important resources in all organisations is human resources—the people involved in the production and distribution of goods and services. Human resources include all members of an organisation, ranging from top managers to entry-level employees. Effective managers realize how valuable human resources are and take active steps to make sure that their organisations build and fully utilize their human resources to gain a competitive advantage.

Mullins (2007) emphasises that the efficiency and performance of staff and their commitment to the objectives of the organisation are fostered by good human relation at work. This demands that proper attention be given to human resource management and harmonious employment relations. The manager needs to understand the importance of good managerial practices and how to make the best use of people. The promotion of good human relation is an integral part of the process of management and improved organisational practices. Such exposition by Mullins (2007) exists in organisations worldwide including Ghana. In Ghana, organisations including National Health Insurance Schemes also try to improve the performance of their employees bearing in mind the above exposition.

Overview of the implementation of National Health Insurance Scheme

The independence of Ghana in 1957 brought about, among others, “free” health care for all its citizenry. This meant that there was no direct out-of-pocket payment at point of consumption of health care. Financing of health was, therefore, entirely through government tax revenue. With a decline in the

economy, the sustainability of “free” health care became problematic given competing demands on Ghana resources.

The District wide Mutual Health Organisation (MHO), not-for-profit health insurance programme established in Ghana is a fusion of the concepts of Social Health Insurance and Mutual Health Organisation. Subscribers at the local level own the District-wide Mutual Health Organisation (MHO). The MHOs were to provide health cover for both the formal and non-formal sectors.

Health Insurance development in Ghana

In order to offset the negative effects of the cash and carry system, especially its consequences on the poor, the Government commissioned various studies into alternatives, principally insurance-based ones. Cash and carry is a health delivery system where patients pay out-of-pocket at the point of receiving health care. Initially, a lot of efforts were invested into investigating the feasibility of a national health insurance scheme. In that connection, a National Health Insurance Scheme (NHIS) Secretariat was set up to undertake the preparatory work for the NHIS programme. The NHIS secretariat began preparation for the nationwide extension of the pilot scheme by producing public educational materials including relevant brochures and pamphlets.

Health insurance is one of several methods that the government has adopted to finance health care in the country. The aim of health insurance is to spread the risk of incurring health care cost over a group of subscribers. Thus, the larger the subscribers, the lower the risk burden on an individual. The

vision is to assure equitable universal access to quality basic package of health services to all residents in Ghana without being required to pay out-of-package at the point of consumption of service. The long term policy objective for introducing health insurance is for every resident of Ghana to belong to a health insurance scheme and adequately covers him or her. Thus, the design of the health insurance scheme is guided by the following principles; equity, risk equalisation, cross-subsidisation, quality care, efficiency in premium collection and claims administration, community or subscriber ownership, partnership and reinsurance. Based on these principles, a multiple fund health insurance programme to provide health insurance cover for all residents of Ghana was implemented. This means that the private provider willing to participate must abide by the guiding rules and regulations of the health insurance programme (Aikins, 2005).

Winstanley and Woodall (2000) have maintained that the recognition of the needs and wants of staff and of the nature of their grievances is a positive step in motivating them to perform well. The efficiency of staff, their commitment to the aims of the organisation, and skills and attitudes they bring to bear on the quality of services offered are fostered by good human relationship and effective HRM policies and practices. The effective management of the people is influenced by the philosophy of top management and the attitudes they bring to bear on relationships with staff and the problems which affect them.

Statement of the problem

The NHIS has, since its inception in 2003, not employed a significant number of people in its quest towards achieving an affordable health care system for the populace. By law, schemes by their existence are autonomous in their jurisdiction of operation. The organogram of each scheme is made up of a general assembly which has the supreme power of decisions made by the Scheme. This is followed by the Board of Trustees and the Scheme Management Team, headed by the Scheme Manager which is responsible for the day to day management of the Scheme. The law makes it mandatory for the appointment of a Scheme Manager; four line managers, namely, the Scheme Accountant, Public Relations Officer (PRO), Claims Manager, Management Information Officer (MIS) officer; and one the Data Entry Clerk. The Schemes are allowed to employ additional hands when there is the need for them. The organogram of the scheme is illustrated in Figure 2.

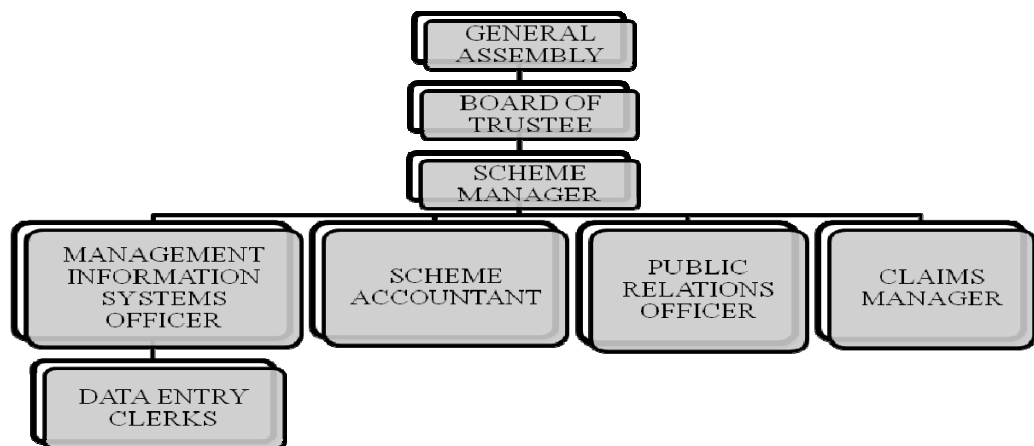


Figure 2: The organogram of the scheme

Source: Aikins, (2005)

The recruitment of staff into the NHIS is popularly believed to be on party lines since the organisation is very new in Ghana and the law was

promulgated by the then ruling political party, New Patriotic Party (NPP). Since it is a brain child of the political party which established it, it is highly perceived that recruitment is done on party lines without adherence to good human resource management practice.

This general perception of staffing within the NHIS raises a whole question of how human resources are being managed in general within the NHIS. The NHIS itself is very new public institution in the country but very relevant to the health needs of the nation. Since the health of every nation affects its wealth, the effective and efficient management of the schemes are of paramount importance to every Ghanaian. In particular HRM is the pivot around which the NHIS will be successful or a failure. Hence it is significant to examine the HRM practices within the NHIS in order to ensure that the schemes do not collapse.

The Brong Ahafo region is noted for pioneering the health insurance in the country under the auspices of Catholic Church, before the nation-wide establishment of the NHIS. As pioneers, the schemes in the region are expected to set the standards for the HR practices within the NHIS.

The purpose of this study is therefore to find out the standard practices of HRM within the NHIS in the Brong Ahafo region. This will help unearth best human resource management practices, if any, for replication in the entire NHIS system, while drawing lessons from the negative practices that must be avoided.

Objectives of the study

The general objective of this study is to examine the human resource management practices within the NHIS in the Brong Ahafo Region in Ghana.

Specifically, the study seeks to achieve the following:

- Ascertain the existence of human resource management policies within the National Health Insurance Scheme (NHIS) in Brong Ahafo Region.
- Examine the human resource management practices and how they are being adhered to in the NHIS in the Brong Ahafo Region.
- Make recommendations on how to improve the human resource management practices in NHIS organisations in the Brong Ahafo region.

Research questions

Having considered the above issues, questions that the study sought to answer were:

- What policies on human resource management exist in the schemes?
- How are the policies on human resource management being put into practice in the NHIS in the Brong Ahafo Region?
- How are the practices of human resource management being adhered within the NHIS in the Brong Ahafo Region?
- What can be done to improve the human resource management practices in the NHIS in the Brong Ahafo region?

Significance of the study

A research into human resource management practices in the NHIS in the Brong Ahafo Region will provide the National health Insurance Authority (NHIA) first hand information on how employees are acquired, utilised and retained in order to attain the goals of the NHIS. It will also give positive and negative aspects of HRM practices in the NHIS as well as offer suggestions that will improve the situation. It will also contribute to academic discussion and serve as an additional literature on the issue.

Scope of the study

The study is focused on the adherence to proper human resource practices in the National Health Insurance Schemes in the Brong Ahafo Region. It examines how the human resource practices which include recruitment and selection; orientation; training and development, performance appraisal; compensation management and labour relations have been followed and the implication of non adherence of such practices. The study also examined what aspects of such practices of human resource management have been strictly adhered to and also how to improve such practices in the NHIS in the Brong Ahafo region.

Organisation of the study

The study has five main chapters. Chapter one deals with the background to the study, statement of the problem, objectives, research questions, significance of the study and scope of the study. The second chapter concerns review of relevant concepts and models of the subject matter. This

includes a review of the concept of human resources management practices and a presentation of the conceptual framework. Methodology is the main theme of the third chapter. It discusses the various methodological issues in the research, that is the study area, study design, study population, sampling procedure, sources of data, data collection techniques, ethical issues from the field study and data processing and analysis.

The fourth chapter presents the demographic and socio-economic profiles of the respondents. It includes the age and sex distribution of respondents, their marital status, employment status and level in their profession. It further analyses the human resource management practices in the NHIS in Ghana. This consists of human resource management practices as perceived by NHIS organisation in the Brong Ahafo Region. Chapter five presents the summary, conclusions, recommendations and areas for further research.

CHAPTER TWO

REVIEW OF LITERATURE

Introduction

This chapter deals with related concepts, contents and research findings related to the issue at stake and the theoretical framework of human resource management. This chapter is organised under the following headings; human capital management, human resource planning, recruitment, selection, orientation, training and development, performance appraisal, compensation management and labour relations.

The significance of human resource and people as the most important asset of any organisation is emphasised by Gratton (2004). He puts forward four basic propositions.

- There are fundamental differences between people as an asset and the traditional assets of finance or technology;
- An understanding of these fundamental differences creates a whole new way of thinking and working in organisations, a shift in mind-set;
- Business strategies can only be realised through people;
- Creating strategic approach to people necessitates a strong dialogue across the organisation.

Definition of human resource management

HRM is often defined in very general and broad terms. Michalak and Yager (1979) define HRM as the design, implementation and maintenance of strategies to manage people for optimum business performance including the development of policies and processes to support these strategies and evaluation of the contribution of people to business. According to Fisher, Schoenfeldt and Shaw (2003), human resource management involves all management decisions and practices that directly affect or influence the people, or human resources, who work for the organisation. Torrington, Hall and Taylor (2005) define it as a series of activities which: first enables working people and the organisation which uses their skills to agree about the objectives and the nature of their working relationship and secondly, ensures that the agreement is fulfilled. Human resource management has been defined as all management decisions and actions that affect the relationship between the organisation and its employees.

Attention to a more strategic approach to HRM has given rise to the idea of human capital management. However, according to Hall and Goodale (1986), human capital management is an approach to people management that treats it as a high level strategic issue and seeks systematically to analyse, measure and evaluate how people, policies and practices can create value- is winning recognition as a way of creating long term sustainable performance in an increasingly competitive world.

Delany (2001) says organisations that get the people thing right are the organisations likely to be around in the future. He continues that some organisations regard human resource as a purely transactional item:

recruitment, salaries and laying off. According to Copping (2005), human capital is simply the knowledge, skills and competence of people, which generates wealth for organisations.

Human resource planning

Human resource planning is the process of reviewing human resources requirements to ensure that the organisation has the required number of employees with the necessary skills to meet its goals (Agarwal, 1983). Prior to actually recruiting and selecting employees, managers need to engage in two important activities: human resource planning and job analysis.

Human resource planning has four aspects, involving:

- Planning for future needs by deciding how many people with what skills the organisation will need;
- Planning for future balance by comparing the number of needed employees to the number of present employees who can be expected to stay with the organisation, which leads to;
- Planning for recruiting or laying off employees and;
- Planning for the development of employees, to be sure the organisation has steady supply of experienced and capable personnel.

As part of human resources planning, managers must make both demand forecasts and supply forecasts. Demand forecasts estimate the qualifications and numbers of employees an organisation will need given its goals and strategies. Supply forecasts estimate the availability and qualifications of current employees now and in the future, and the supply of qualified workers in the external labour markets.

Job analysis

Job analysis according to McCormick (1979) can be defined as obtaining information about jobs. Generally, job analysis involves the following steps:

- Collecting and recording job information.
- Checking job information for accuracy.
- Writing job description based on the information.
- Using the information to determine what skills, abilities and knowledge are required on the job.
- Updating the information from time to time (Stone & Yoder, 1970).

Job Analysis is a second important activity that managers need to undertake prior to recruitment and selection. Job analysis is the process of identifying 1) the tasks, duties, and responsibilities that make up a job (the job description) and 2) the knowledge, skills, and abilities needed to perform the job (the job specifications). For each job in an organisation, a job analysis needs to be done.

After managers have completed human resources planning and job analysis for all jobs in an organisation, they will know their resource needs and the jobs they need to fill. At this point recruitment and selection can begin. This can be represented by Figure 3 which displays the recruitment and selection system of an organisation after the initial human resource planning and job analysis have been completed.

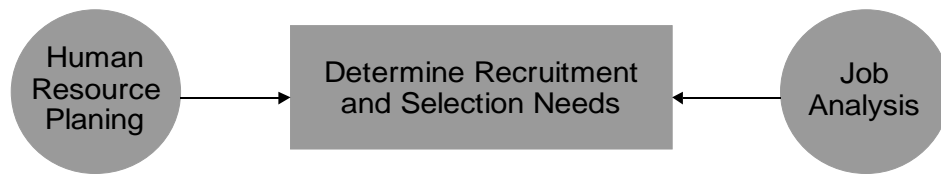


Figure 3: The recruitment and selection system

Source: Jones and George (2004)

Recruitment

Success for most organisations depends on finding the right employees with the necessary skills to successfully carry out the tasks required to meet the organisation's goals. Recruitment is a process of searching for and attracting an adequate number of qualified job candidates from whom the organisation may select the most appropriate to staff its job requirement. The recruiting process necessarily begins with a detailed job description and job specification (Scott, 1989). An organisation can develop either a policy of recruitment from within or a policy of filling positions from outside (Wright, Mondy & Noe, 1996). Without these, it is impossible for management to determine how well any particular applicant fits for the job. The process begins when the need to fill a position is identified and ends with the receipt of resumes and/or completed application form. The result is a pool of qualified job seekers from which the individual best matching the job requirements can be selected (Dessler, Cole and Sutherland, 1999). An organisation should have policy on recruitment.

A recent study by Tharenou, Latimer and Conroy (1994) suggest that employers are taken steps through career encouragement, encouraging female

employees to take responsibility for their careers and this has improved female population as marching almost proportionately with that of male employees.

The purposes of recruitment

The principal purpose of recruitment activities is to attract sufficient and suitable potential employees to apply for vacancies in the organisation and to retain them thereafter. The principle purpose of recruitment activities is to develop a pool of job candidates in line with the human resource plan. According to Gatewood and Field (1996) the purposes of recruitment are to:

- Ensure that adequate pool of applicants is generated at minimum possible cost.
- Help to increase the success rate of the selection process by eliminating or at least minimising the number of unqualified or poorly qualified applicants.
- Help to achieve organisation's legal and social obligation regarding the demographic composition of its workforce.
- Attract candidates who not only meet the job requirements, but are also suited to the organisation's unique environment and culture.

Sources of recruitment

Candidates can be found by using several sources. The source that the organisation uses depends on the availability of the right kinds of people in the local labour market, the nature of the positions to be filled, and the size of the organisation. Koen (2005) proposes that the methodology and source of

recruitment has never been uniform across the world. The available sources for recruitment are broadly classified as internal and external sources.

Internal source

When recruitment is internal, managers turn to existing employees to fill open positions. Employees recruited internally are either seeking lateral moves (job changes that entail no major changes in responsibility or authority levels) or promotions.

Filling job vacancies from within the organisation usually involves transfer and promotion. Many an organisation has a policy of recruiting or promoting from within except in very exceptional situations. The main advantages of the policy of internal recruitment are

- People recruited internally have a better knowledge of the company.
- Secondly, managers already know candidates; the considerable information about their skills and abilities and actual behaviour on the job.
- A promotion from within policy fosters morale and motivation of employees.
- Also, a lateral move can alleviate boredom and provide a useful way to learn new skills.
- Recruiting from within is usually less expensive than to hire from outside organisation and normally less time consuming.

The main disadvantages of this policy are to the fact that it limits the pool of available talents and reduces the possibility that fresh viewpoints will enter the organisation. It may also encourage complacency among employees

who assume seniority through promotion. Finally, often the organisation simply does not have suitable internal candidates. Sometimes even when suitable internal applicants are available, managers may rely on external recruiting to find the very best candidates or to help bring new ideas and approaches into their organisation.

External sources

When managers recruit externally to fill open positions, they look outside the organisation for people who have not worked for the organisation previously. On most occasions when job vacancies have to be filled, the organisation uses resources of the external human resources. When the organisation uses external source to recruit, the three main means of conducting the search for employees are:

- Through employment agencies.
- Through advertisement in newspapers and journals. Newspapers and radio advertisement seems to be the most popular means of creation of awareness of vacancies in organisation (Hunger, 1985; Martin, 1987; Pell, 1985; and Redman & Matthews, 1992). Bureau of National Affairs (1988) reveals that advertising is very popular and about 97% of organisations in US use it to recruit employees.
- Through current employees inform friends about open positions in their companies or recommend people they know to fill vacant spot.

The organisation may, of course, use a combination of these media. Some of the common advantages of the policy of external recruitment are: It offers a larger pool of available talents. Secondly, it offers the opportunity for

new insights and perspectives to be brought into the organisation. The newcomers may offer a fresh approach to problems and be up-to-date on the latest technology.

The disadvantages inherent in recruiting outside the organisation include the following: Attracting, contacting and evaluating potential employees are more difficult and expensive; socialization or orientation period is longer; also, employees recruited externally lack knowledge about the inner workings of the organisation and may need to receive more training than those recruited internally; and when employees are recruited externally, there is always uncertainty about whether they will actually be good performers.

Selection

It is the process of choosing individuals with the relevant qualifications to fill existing or projected job openings (Gatewood and Field, 1990). Goodale (1982) and McCallum (1995) confirm that selection interview is the most popular device used by employers to select new employees. Selection is the process by which managers determine the relative qualifications of job applicants and their potential for performing well in a particular job. Once the recruiting exercise has developed a pool of candidates, the next step in the employment process is to identify who is the most suitable for the job. The purpose of selection is to choose qualified individuals who possess the necessary skills, knowledge, abilities, personality, interests and preferences to fill the job opening, who will perform well and fit in with the corporate values and culture.

Selection processes

Basically, the selection process is the process of screening job application to ensure that the most appropriate candidates are hired. It is a series of steps that begins with the initial screening and ends with a decision to hire the person. Let us briefly look at each step in the process.

- **Initial screening interviews:** Initial screening interview is used to screen out unqualified applicants. This screening is generally the first personal contact the applicant has with an organisation.
- **Application form:** Applicants who pass the initial screening normally complete an application form. The form asks for information that can be used in reaching an employment decision.
- **Employment interviews:** It involves a process of two-way communication between the interviewee and the interviewer (Decker, 1981; and Goodale, 1982). Interviews take place throughout the selection process. The interview is one of the most common and popular devices used for selecting job applicants (McCallum, 1995). It can be defined as procedure designed to predict future job performances on the basis of applicants' oral responses to oral inquiries.
- **Testing:** Selection testing is a common screening device used by organizations for hiring purposes. The tests assess specifically job-related issues as well as general intelligence (Wernamont & Campbell, 1968; Gael, Grant, & Ritchie, 1974), mental abilities, interests (Ash, Levine, & Edgell, 1979) and preference, and personality characteristics (Barrack & Mount, 1991; and Schmit & Ryan, 1993), For years

selection tests have been widely used to screen applicants testing measures and applicants' job skills and ability to learn on the job. According to Cranshaw (1986) and Thacker & Cattaneou, (1987), approximately, one-third of Canadian organisations use testing for hiring.

- Background investigation: most employers try to check and verify the background information and references of the job applicant (Beason & Belt, 1974; Sackett & Harris, 1985). The background investigation includes contacting previous employers to confirm the candidates' work organisation to obtain an appraisal of the applicants work performance. It might include contacting form. This information might be obtained by letter, by telephone, or in person.
- Physical examination: For some jobs with certain physical requirement the offer is usually made subject to successful completion of physical examination. This can be conducted by the company physician or outside the organisation.
- The final selection decision: The final step is the selection of one candidate for the job. Should there be more than one quality candidate, a value judgment, based on all the information gathered in the previous steps, need to be made to select the most qualified person.

Figure 4 illustrates an ideal selection process.

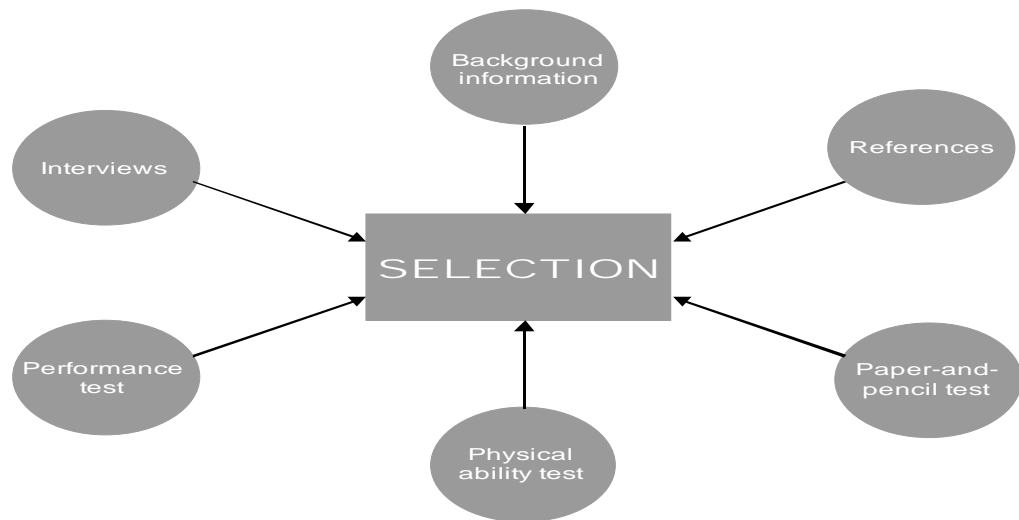


Figure 4: The selection process

Source: Jones and George (2004)

Orientation

Cressey & Moore (1983) maintain that orientation is actually one component of the employer's new employee socialisation process. Wright et al (1996) explains that a typical well- planned orientation programme shows the requirement for promotion and work rules. The mechanic for promotion, demotion, transfer, resignation, discharge, layoff and retirement should be detailed in policy handbooks and given to each new employee. Dessler et al (1999) asserts that employee orientation provides new employees with the basic background information about the employer, information they need to perform their jobs satisfactorily, such as what the work hours are. The first orientation is the introduction of the new employee to his immediate supervisor.

Smith (1984) also indicates that orientation can be used for other purposes such as familiarising with new employees and the company's

cherished goals and values. So giving orientation to employees is one big step towards winning the employee's commitment to the firm. Orientation programmes range from brief informal introductions to lengthy formal programmes. In the latter the new employee is usually given a handbook or printed materials that cover matters like working hours, performance reviews, getting on the pay roll, and vacations as well as a tour of the facilities (Famularo, 1972; & Smith 1984).

Training and development

Training may be defined as any process to improve employees' current job performance. It has also been defined as "the planned effort by an organisation to facilitate learning which is job related. Another aspect is preparation for expected changes in the job for an anticipated future job or role (Mullins, 1991, Stern, 2002). Stern (2002) affirms that it is morally wrong to give a person a leadership role without planned and structured training programmes in place for the leader. The major assets of the organisation are its people. Copping (2005) argues that development is training people to acquire new horizon, technologies or view points.

The importance of training as central role of management has long been recognized. Drucker (1977) insists that a contribution manager uniquely expected to make is to give other vision and ability to perform. Training for Advantage (1997) also indicates that training is a key element of improved organisational performance and it increases the level of individual and organisational competences. According to Armstrong (2001), training can increase the confidence, motivation and commitment of staff; provide

recognition, enhanced responsibility and possibility of increases pay and promotion; give a feeling of personal satisfaction and achievement and broaden opportunities for career progression and finally help to improve the availability and quality of staff. In view of this, organisations should have formal training and development plan (Wexley & Latham, 1997).

Hall and Goodale (1986) opine that training is needed whenever organisational goals can be furthered by improved employee's performance. The majority of organisations, however, do have a positive policy on training and development (Training for development, 1997). Figure 4 displays an organisational training cycle.

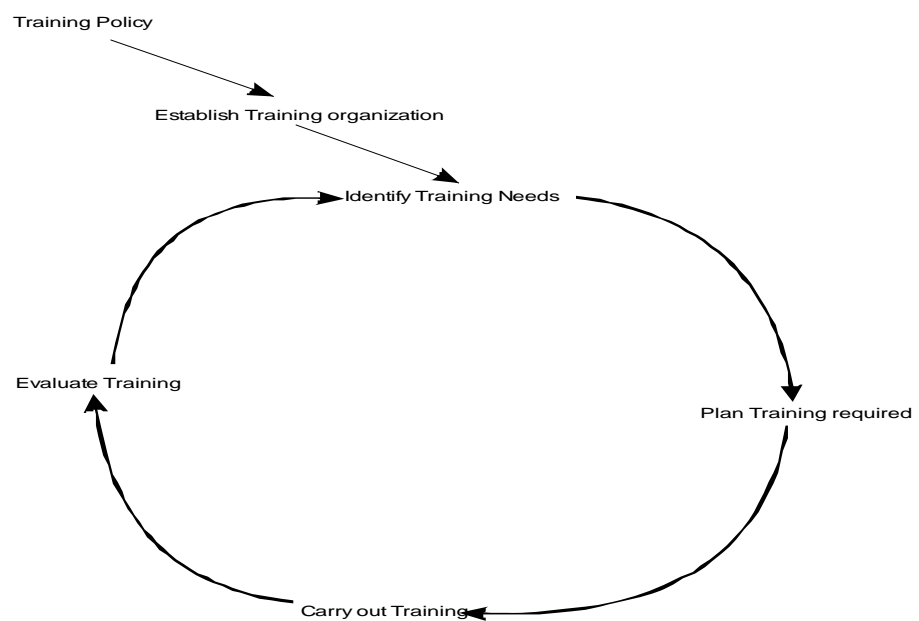


Figure 5: Training policy

Source: Cole (1996)

According to Wexley and Latham (1990) a well-documented and formal training programme is an effort by the employer to provide opportunity for the employee to acquire job-related skills, attitude and knowledge. Once

the training organisation has been set up, the first priority is to establish what the training and development needs of the organisation are. Training and development programmes consist of five steps as summarised below (Wexley & Latham, 1997) quoted from Dessler et al (1999):

- Need analysis- the purpose of need analysis step is to identify the specific job performance skills needed to improve performance and productivity, to analyse the skills and needs of the prospective trainees and use research to develop specific, measurable knowledge and performance objectives. Finally, to analyse the trainees to ensure that the programme will be suited to their specific level of education, experience and skills as well as their attitudes and personal motivation.
- Instructional design step- the actual content of the training programme is compiled and produced including workbooks, exercises and activities. This step gathers instructional objectives, methods, media description of and sequence of the content, examples, exercise and activities, and organises them into a curriculum that supports adult learning theory and provides a blue print for programme development.
- Validation step-there may be validation step in which the bugs are worked out of the training programme by presenting it to a small representative audience.
- Implementation step- the training programme is implemented using techniques like on-the-job training and programmed learning.
- Evaluation and follow-up –there should be an evaluation and follow-up step in which programme’s success or failure is assessed, and also to

determine the level of improvement in job performance and assess the needed maintenance.

Training techniques

After employees' training needs have been determined, training objectives can be set, and the training programme can be designed and implemented (Lebrun, 1997). Levine (1981) who postulates that about 70% of organisations in US have formal training programmes and majority have plans to expand training functions. Descriptions of the most popular training techniques are as follows:

- On-the-job training (OJT) - OJT involves having a person learn a job by actually performing it. Virtually every employee gets some on-the-job training when he or she joins a firm. Hall & Goodale (1986) reveals that the most common and formal approach to training is on-the-job training. It is assigning new employees to experienced workers or supervisors who then do the actual training (Wexley and Latham, 1997). There are several types of on-the-job training. The most familiar is the coaching (Dessler et al, 1997). Here the employee is trained on the job by an experienced worker or the training supervisor. Special assignments are another on-the-job training techniques to give lower-level executives firsthand experience in working on actual problems. Apprentice training is a structured process by which individuals become skilled workers through a combination of classroom instructions and on-the-job training (Berliner & McLarney, 1974; Sullivan & Miklas, 1985; and Wehrenberg, 1987). It is widely used to

train individuals for many occupations including masons and electricians.

- Job instruction training- according to Dessler et al (1999) many jobs consists of logical sequence of steps and are best taught step by step. This step by step process is called job instruction training (JIT). To begin, all the necessary steps in the job are listed, each in its proper sequence. Alongside each step a corresponding key point, if any, should be noted. The steps show what is to be done while the key points show how it is to be done and why.
- Lectures- lectures are a quick and simple way of providing knowledge to large group of trainees (Michalak & Yager, 1979; Wiegand, 1987).
- Audiovisual techniques-Training for Advantage (1997) indicates that audiovisual techniques like films, closed-circuit television, audiotapes and videotapes can be very effective and widely used. Schroeder (1994) identifies that audiovisual are more expensive than conventional lectures but offer some advantages.
- Vestibule or simulated training-Wlozkowski (1985) opines that vestibule or simulated training is a technique by which trainees learn on the actual or simulated equipment they will use on the job, but are trained off the job. Therefore, it aims to obtain the advantage of the on-the-job without actually putting the trainee on the job. Vestibule training is virtually a necessity when it is too costly or dangerous to train employees on the job. Putting new assembly-line workers right to work could slow production, for instance, and when safety is concerned, vestibule training may be the only practical alternative.

Vestibule training may just place a trainee in a separate room with the equipment he or she will actually be using on the job.

Evaluation of training

Evaluation methods aim to obtain feedback about the results or outputs, and to use this feedback to assess the value of the training, with a view to implement, where necessary. Like any other control process, training evaluation is firstly concerned with setting appropriate standards of training. These may take the form of policies, objectives, adherence to external standards, and standards of trainer-training and qualification. Clearly, the more precise the standards set, the easier it is to evaluate the success of training (Nash, Muczyk & Vettori, 1974).

Performance appraisal

Performance appraisal is one of the key functions in human resource management. Virtually all companies have some formal or informal means of appraising their employees' performance. Performance appraisal may be defined as any procedure that involves setting work standard; assessing employee's actual performances relative to these standards and providing feedback to employee with the aim of motivating that person to eliminate performance deficiencies or continue to perform above par (Miller, 1987). Performance appraisal is a periodic formal assessment of work achievement as a basis for future actions and decisions. Sahl (1994) asserts that a properly designed performance appraisal system, combined with intense communication can help achieve organisational objectives and enhance

employee performance. Mealiea and Latham (1999) indicate that a properly designed and implemented performance appraisal and review system allows managers to communicate what is expected of employees, assess the contribution of each subordinate to organisational goals, and take corrective action when employee's contributions are less than desired.

Reasons for performance appraisal

Lawler (1965) maintains that the formulation and administration of compensation system is critical to the organisation and compensation information should be made available to all employees. According to Teel (1980), Wagel (1987), and Butcher, (2002) there are several reasons to appraise performance. First, appraisal provides information upon which promotion and salary decisions can be made. Second, they provide an opportunity for managers and employees to review each employee's work-related behaviour. This in turn enables the manager and employee to develop a plan for correcting any deficiencies the appraisal might unearth, and reinforce the things employee is doing well. Finally, the appraisal should be central to a firm's career planning process because it provides a good opportunity to review each employee's career plans in light of his or her exhibited strengths and weaknesses. Latham, Skarlicki, Irvine & Siegel (1993) explain that without performance information, managers of an organisation can only guess as to whether employees are working towards right goals, in the correct way and to the desired standard. Somerick (1993) and Fisher et al (2003) conclude that every organisation should have formal appraisal systems. They maintain that appraisal information is used to contribute to organisational well-being,

for instance, to anticipate HR needs and for documentation, and to provide criteria for validation research. They agree that performance appraisal is useful because it plays a role in reinforcing and improving performance and in determining career paths and training needs. Kermally (2002) mentions that many organisations do not fully understand why they should practice performance appraisal since it is time consuming and waste of resources. According to Kermally (2002), this has contributed to the reason why many organisations do not have any formal and institutionalised performance appraisal systems. Because of this assertion, many organisations do not have a formal performance appraisal. Shellabear (2005) observes that performance appraisal has the potential to develop young people and significantly increases business results.

The methods of performance appraisal

There are a number of performance appraisal methods. These include graphic scale, alternative ranking method, paired comparison method, forced distribution method, critical incidents method, narrative forms, behaviourally anchored rating scale (BARS), behavioural observation scale (BOS) and management by objectives (MBO).

- Graphic rating scale- The graphic rating scale is the simplest and most popular performance appraisal method. With this method, one is assessed (the ratee) on certain factors such as quantity of work, quality of work, knowledge of job, dependability, personal qualities, operation and initiative. Usually the rater is supplied with a printed form for

individual to be rated and is asked to circle or tick the phrase that best describes person on the particular factor.

- Alternation ranking method- Ranking employees from best to worst on a trait or traits is another method for evaluating employees. Since it is usually easier to distinguish between worst and the best employees than to rank them, an alternation ranking method is most popular. First, list all employees to be rated and then cross out the names of any not known well enough to rank. Then, on a form indicate the employee who is the highest on the characteristic being measured and also the one who is the lowest.
- Paired comparison method- The paired comparison method helps make the ranking method more precise. For every trait (quantity of work, quality of work, and so on), every employee is paired with and compared to every other employee. Suppose there are five employees to be rated. In the paired comparison method, a chart is prepared of all possible pairs of employees for each trait. Then for each trait indicate (with + or -) who is better employee of the pair. Next the number of times an employee is rated is added up (Buford, Burkhalter & Jacobs, 1988).
- Forced distribution method- The forced distribution method is similar to grading on a curve. With this method predetermined percentages of rates are placed in performance categories. As at school, this means that not everyone can get “A” and one’s performance is always rated relative to that of his or her peers. One practical way to do this is to write each employee’s name on a separate index card. Then for each

trait being appraised (quality of work, creativity and so on), place the employee's card in one of the appropriate performance categories. This method has been criticised as demotivating for considerable proportion of the work force classified as less than average (Hughes, 1987).

- Critical incidents method- With the critical incidence method, the supervisor keeps a log of desirable or undesirable incident of each employee's work-related behaviour. Then every six months or so, the supervisor and the employee meet and discuss the latter's performance using specific incident as examples. It is used for identifying specific example of good and poor performance and planning how deficiencies can be corrected. It is not as useful by itself for comparing employees, nor, therefore, for making salary decisions (Famularo, 1982).
- Narrative forms- Some employers use narrative forms to evaluate their employees. The form is used to evaluate the progress and development of its supervisory employees. The supervisor is asked to rate the employees' performance in terms of standards and to present critical examples and an improvement plan designed to aid the employees in meeting these position standards. A summary performance appraisal discussion then focuses on problem solving (Girard, 1988).
- Behaviourally anchored rating scale (BARS)- A BARS combines the benefit of narratives, critical incidents and quantified ratings by anchoring a quantified scale with specific behavioural examples of good or bad performance. Its proponents' claim that it provides better and more equitable appraisal than do the other tools that have been discussed (Ivancevich, 1980 and Keaveny & McGann, 1975).

Developing a BARS typically requires five steps (Schwab, Heneman & DeCotiis, 1975, and Wiersma & Latham, 1986): generate critical incidents; develop performance dimensions; reallocate incidents; scale incidents and develop final instrument.

- Behavioural observation scale (BOS) - This provides an alternative way of linking behaviour and ratings. These scales indicate a number of dimensions of performance with behavioural statements for each individual assessed in terms of how often specific behaviours are displayed (Dessler et al, 1999).
- Management by objective (MBO) method- Management by objectives (MBO) requires manager to set specific measurable goals with each employee and then periodically discuss his or her progress towards these goals. However, the term MBO almost always refers to a comprehensive, organisation-wide, goal setting and appraisal programme that consists of six main steps (Dessler et al, 1999): set the organisation's goals; set departmental goals; discuss departmental goals; define expected results; perform review and measure results and provide feedback.

Problems of performance appraisal

Performance appraisal plays an important role in organisational strategy (Mohrman, Resnick-West & Lawler, 1989 and Lawrie, 1989). Deming (1982) also claims that performance appraisal is devastating to individuals and destructive to the organisations. Performance appraisal is a complex task that is difficult to do and it is not done well by most

organisations (Longenecker & Gioia 1988). Gellerman & Hodgson(1988) and Peters (1989) also agree that appraisal systems can be problematic, tending to be bureaucratic and out of touch with organisational needs. Dessler et al. (1999) discuss five main problems that can undermine appraisal tools. These are discussed below:

- Firstly, the problem of unclear standards.
- The next problem associated with performance appraisal is the halo effect. This problem often occurs with employees who are especially friendly or unfriendly toward the supervisors. Being aware of this problem is a major step towards avoiding it (Friedman, 1986).
- Another problem is central tendency. Many supervisors have a central tendency when filling in rating scales.
- Some supervisors tend to rate all their employees consistently high or low, just as some instructors are notoriously high graders and others are not.
- Finally appraisal bias is another problem associated with performance appraisal. Individual differences among ratees in terms of characteristics like age, race and sex can affect their ratings, often quite apart from each ratee's actual performance (Cascio, 1992; Deming, 1982 and Maurer & Taylor, 1994). In one study, for instance, researchers found a systematic tendency to evaluate older ratees (over 60 years of age) lower on "performance capacity" and "potential for development" than younger employees (Rosen & Gerdee, 1976). An employee's previous performance can also affect the evaluation of his or her current performance (Murphy, Balzer, Lockhart & Eisenman,

1985; Williams, DeNisi, Maglino & Cafferty, 1986). The actual error can take several forms. Sometimes the rater may systematically overestimate improvement by a poor worker or decline by a good worker.

Avoiding appraisal problems

There are at least three ways to minimise the impact of appraisal problems (Borman, 1975; Latham, Wexley & Pursell, 1975). First, the raters must be familiar with the problems. Understanding the problems can help to prevent. Second, choose the right appraisal tool. Third, training supervisors to eliminate rating errors can help them to avoid these problems.

Ethical issues in performance appraisal

Ethics should be the bedrock of performance appraisal. In fact most managers and employees understand that an appraiser can “stick to the rules” and conduct a review of one’s performance but still fail to provide an honest results (Axline 1994). Guidelines for developing an effective appraisal process include the following (Barrett & Kernan, 1987 and Cascio & Bernardin, 1981):

- Conduct job analysis to ascertain characteristics, such as timely project completion, required for successful job performance.
- Incorporate these characteristics into a rating instrument.
- Make sure that definitive performance standards are provided to all raters and ratees.

- Train supervisors to use rating instrument properly. Give instruction on how to apply performance appraisal standards when making judgment. Ensure that subjective standards are not subject to bias.
- Allow appraisers substantially daily contact with the employees being evaluated.
- Whenever possible, have more than one appraiser conduct the appraisal and conduct all such appraisal independently. This process can help cancel out individual errors and biases.
- Utilise formal appeal mechanisms and review ratings by upper-level managers.
- Document evaluations and reasons for any termination decision.

Who should do the appraising?

There are several options existing on who should actually do the appraisal.

- Appraisal by immediate supervisor. Supervisors' ratings still are the heart of the most appraisal systems. Getting a supervisor's appraisal is relatively easy and also makes a great deal of sense. The supervisor should be and usually is in the best position to observe and evaluate the performance of employees reporting to him and is responsible for their performance (Dessler et al, 1999 and Friedman, 1986).
- Using peer appraisal. The appraisal of employee by his or her peers can be effective in predicting future management success. There is high correlation between peers' and supervisors' ratings. Peers have more opportunity to observe ratees and to observe them at more

revealing times than supervisors (Harris & Schaubroeck, 1988 and Latham & Wexley, 1975). In a study that involved more than 200 industrial managers, peer ratings were similarly useful in predicting who will be promoted (Kraut, 1975). From a study of military officers, for example, we know that the peers' ratings were quite accurate in predicting officers who would be promoted and who would not (Downey, Medlan & Yates, 1976). One potential problem is logrolling. Here all peers simply get together to rate each other high.

- **Rating committee.** Many employers use rating committee to evaluate employees. These committees are usually composed of the employee's immediate supervisor and three or four other supervisors. Using multiple raters can be advantageous. While there may be a discrepancy in the rating made by individual supervisors, the composite rating tends to more reliable, fair and valid (Borman, 1978 and Libby & Blashfield, 1978). Furthermore when there are variations in raters' ratings, they usually stem from the fact that the raters often observe different facets of an employee's performance, appraisal ought to reflect these differences (Borman, 1974).
- **Self-rating.** Employee's self-rating of performance is also sometimes used. The basic problem with this is that employees usually rate themselves higher than they are rated by supervisors or peers (Thornton, 1980; Anderson, Warner & Spencer, 1984; Fox & Dinur, 1988; Lawrie, 1989). According to Mabe & West (1982) and Campbell & Lee (1988) self-ratings have been found to correlate more highly with performance measures if employees know that they do the

appraisal. Thornton (1980) claims that if employees are asked to evaluate themselves, they become more motivated in the evaluation process.

- Appraisal by employees. Traditionally, supervisors feared that being appraised by their employees would undermine their management authority (Latham et al., 1993). However, with today's flatter organisations and empowered workers, much managerial authority is a thing of the past, and employees are in good position to observe managerial performance (Bernardin & Beatty, 1987). From the view of London & Wohlers (1991) more firms today are letting employees anonymously evaluate their supervisors' performance. This process helps top managers diagnose management styles, identify potential people problems and take corrective action with individual managers as required. London & Wohlers (1991) say such employee ratings are especially valuable when used for developmental rather than evaluative process.

Meaning of compensation

Compensation refers to the extrinsic rewards that employees receive in exchanging their work. Compensation normally includes employees' base salaries or wages. It also refers to the process of determining a cost-effective pay structure that will attract and retain competent employees and to provide an incentive for them to work hard. Famularo (1972) affirms that many employers establish formal compensation policy statement that describes pay policy, employees benefit and promotion policy. When we consider the given

definition of compensation, two important issues that can be noted are pay level and pay structure. It also ensures that pay levels will be perceived as fair. According to Patten (1977), employee compensation refers to all forms of pay reward going to employees and arising from employment. Fairness means that the establish pay levels are adequate and consistent for the demands and requirements of the job (Carlyle, 1997). We focus on these two important issues.

Pay level and pay structure

Pay level is a broad comparative concept that refers to how an organisation's pay incentives compare, in general, to those of other organisations in the same industry employing similar kinds of workers. After deciding on a pay level, managers have to establish a pay structure for the different jobs in the organisation. A pay structure clusters jobs into categories reflecting their relative importance to the organisation and its goals, levels of skills required, and other characteristics managers consider to be important (Carlyle, 1997). Sahl (1991) states that employers establish compensation policies that influence the wages and benefits it pays, since these policies provide important compensation guidelines.

According to Rice, Phillips and McFarlin (1990), employers must have a structured pay system to enable employees know what to receive in the employment. Lawler (1990) also argues in his survey on incomes that it is one of the most sensitive areas in employment which employees are least satisfied. He continues that every employee is almost never satisfied with his pay. He mentions that the formulation and administration of compensation system is

critical to the organisation. He believes that compensation information should be made available to all employees.

Heneman (1985) believes that the higher the compensation the employee receives, the greater the employee satisfaction. Scholl, Cooper & McKenna (1987) maintain employees bring a variety of perspective to bear in deciding whether they are satisfied with the compensation they receive, thus making the management of compensation particularly challenging HR activity. According to Sharma & Chew (1992), Singapore government has adopted a number of policies on compensation to make maximum use of its human resources. This includes policies on formal salary structure, promotion policies and pensions. Levine (1993) states that workers who receive high wages are less likely to quit and are more satisfied with their pay and they work harder than they have to.

Employees should not only compare salaries but it should go with performance. Most managers and workers believe that performance should be the most important factor in determining salary increases (Dyer, Schwab & Theriault, 1976 and Famularo, 1982). Besides, other studies indicate that linking pay to performance can lead to better employee performance (Graen, 1965; Pritchard, Leonard, Bergen & Kirk, 1976).

Employee benefit

The study of Bureau of National Affairs (1991) reveals that one popular approach to enhancing productivity has been the linking of rewards to the performance through various forms of incentive pay. Organisations are legally required to provide certain benefits to their employees, including

workers compensation, social security, and unemployment insurance. Other benefits such as the health insurance, dental insurance, vacation time, pension plans, life insurance, flexible working hours, company-provided day care, and employee assistance, and wellness programs are provided at the option of employers.

Human resources are the most dynamic of the entire organisation's resource. They need considerable attention from the organisation's management, if they are to realise their full potential in their work. Thus motivation, leadership, communication, work restructuring, payments system and training development may be included in the issues which have to be faced by management today. As Mark (1996) points out, a policy for promotion is needed, the contents of which may be all promotion to be made, as far as possible, within the firm; opportunities given to all employees to reach the highest grades; vacancies be advertised and be kept open to all employees; and accurate personnel records be kept and these must include job grading, merit rating and other relevant details.

Prasad (1974) realises that incentives packages instituted by employers can improve management and organisational performance. Without incentives packages for employees, they would probably not be motivated to come out with strategies for improving performance (Wagner, Rubin and Callahan, 1988). Carlyle (1997) observes that over 80% of firms in Canada have incentive package plans aimed at motivating the short-term performance of their employee.

Promotion

A promotion involves the movement of employee from one job to another that is higher in pay, responsibility and /or organisational level. Generally a promotion is given as recognition of a person's past performance and/or future potential. Promotion is usually based on merit, seniority, or combination of both. Merit- based promotions are given as recognition of a person's superior performance in his or her present job. Such promotions should be based on an objective measure of performance, and not personal biases of the decision maker. Promotion based on favouritism results in incompetent people in higher-level, more demanding positions, and resentment among those not selected. Another potential demerit with merit-based promotions is the Peter Principle, which states that, in a hierarchy, people tend to rise to their level of incompetence (Hull & Peter, 1969). Seniority promotion is based on length of service. In unionised setting, seniority may be the governing factor in promotion decisions or deciding factor in the event of a tie in candidates' skills and abilities. Unions often prefer seniority to be a deciding factor, since the length of service is a matter of record and therefore totally objective. The drawback is that all workers are not equally capable; the individual who is promoted may not be most competent (Hull & Peter, 1969).

According to Halaby (1978) many organisations in the public sector are governed by civil service regulations or collective agreements that emphasises seniority rather than competence as the basis for promotion. Employers must decide on what basis to promote employees, and the way these decisions are made will affect employees' motivation, performance and

commitment. Probably the most important decision is whether promotion will be based on seniority or competence, or some combination of the two. From the point of view of motivation, promotion based on competence is the best (Mills, 1986). Mills (1986) again continues that union agreement often contain a clause that emphasises on seniority in promotions, such as in the advancement of employees to a higher paid job when ability, merit and capacity are equal, employees with the highest seniority will be given the preference. Some employers use tests to evaluate promotable employees and to identify those employees with executive potential (Dessler, 1993). Mark (1996) observes that promotion from within can be central to boosting employees commitment. To build up commitment of employees, promotion from within should be comprehensive.

From the view point of Famularo (1972) if promotion decisions are to be based on competence, it is necessary to decide whether the promotion process will be formal or informal. He continues that many employers still depend on an informal system. Here the availability and requirements of open positions are kept secrets. Promotion decisions are then made by key managers from the employees they know personally and also from those who, for one reason or another have impressed them. The problem is that when employees are not made aware of the jobs that are available, the criteria for promotion and how promotion decisions are made, the link between performance and promotion is severed. The effectiveness of promotion as a reward is thereby diminished. According to Wright et al., (1996) an individual who obtains a promotion normally receives additional financial rewards and ego enhancement associated with achievement and accomplishment. They

continue that in the foreseeable future, promotions will not be as commonplace as in the past, as in many firms, the number of levels and middle management positions have declined, leaving fewer promotional opportunities.

Transfer

A transfer involves the movement from one job to another that is relatively equal in pay, responsibility and /or organisational level (Chanick, 1992). Chanick (1992) confirms that employees may seek transfer for personal enrichment, for more interesting jobs, for greater convenience, better hour, location of work and so on or for jobs offering greater possibilities of advancements. Besides improving the utilisation of human resources, transfer often broadens employee's skills and perspective, thereby making him or her better candidate for promotion in the future. Even when minimal new challenges are provided, transfer offers some variety which may enhance job satisfaction (Dessler et al., 1999). Many firms have had policies of routinely transferring employees from one location to another, either to give their employees more exposure to a wide range of job or to fill open position with trained employees (Chanick, 1992). According to Wright et al., (1996) well-planned transfer policy can help an organisation avoid many of the frustrations and pitfalls of sending people to work elsewhere while achieving significant cost savings.

Labour relations

Labour relations are the activities that managers engage in to ensure that they have effective working relationships with the labour unions that represent their employees' interests. According to Slater (2001), "recognition that employees form the life blood of a company has highlighted the strategic role that the human resource department should now play". Although the customer is still the king, companies realise that it is their employees who deliver the performance of value to the customer. Harmonious labour relations can be effective only if sustained within a generally good relationship between management and staff, with a willing commitment from both sides (Mullins & Peacock, 1992). Even though labour unions are an influential part of the work culture, Shari (1994) maintains that the human resource department proposes labour relations policies to be implemented by management. He continues that the human resource management role is to develop and implement policies and programmes that establish harmonious relationship between management and employees.

Unions

The most well-known definition of trade union was coined by historians, Webb and Webb (1920): A continuous association of wage earners for the purpose of maintaining or improving the condition of their work place. Defining trade unions and describing their functions are normally subject to a qualitative analysis which utilises the concept of unionateness (Blackburn, 1967). They seek to prevent an employer from imposing arbitrary treatment on their members by negotiating rules that govern employment relationship, and

they represent their members on an individual basis in cases of disciplinary action, potential dismissal or discrimination (Crunch, 1982). Fisher et al, (2003) argue that organisation should have policy document on unions because it is important for such document to exist in the organisation. The functions of trade unions do focus mainly on their 'bread and butter' role. Unions do normally negotiate on behalf of their members for pay and conditions; an important function is the policing or monitoring of agreements.

Unions exist to represent workers' interests in organisations. Given that managers have more power than rank-and-file workers and that organisations have multiple stakeholders, there is always the potential that managers might take steps that benefit one set of stakeholders such as shareholders while hurting another such as employees. Unions or other employee organisations are essentially reactive bodies since their existence depends on an already existing group of workers, employed by same employer or in the same location, occupation or industry (McCarthy & Ellis, 1973). McCarthy & Ellis (1973) states that unions in organisations are very important because they have to accept that their roles are no longer simply to oppose or challenge management decisions but to be an active party in identifying and resolving organisational problems. Trade union are essentially secondary organisations as Hyman (1988) puts it, 'they are association of workers who are already organised by those to who they sell their labour power and whose actions they are designed to influence'. Millward, Stevens, Smart & Hawes (1992) point out that trade union activities were encouraged by employers. They maintain that there is recognition of trade unions at the workplace.

Collective bargaining

Collective bargaining is negotiation between labour unions and managers to resolve conflicts and disputes about important issues such as working hours, wages, working conditions, and job security. Before sitting down with management to negotiate, union members sometimes go on strike to drive home their concerns to managers. Once an agreement that union members support has been reached (sometimes with the help of a neutral third party called a mediator), union leaders and managers sign a contract in terms of the collective bargaining agreement. Webb and Webb (1920) used the term collective bargaining as part of their categorisation of trade union activities. The basis of collective bargaining is that employees do that negotiate individually, and on their own behalf, but do so collectively through representatives and such document should be made available to the employees (Donovan Commission, 1968).

Collective bargaining is, of course, not the only method for determining and regulating terms of employment and the nature of employment relationship. They can also be determined unilaterally by management or set by government through legislation (Chamberlain & Kuhn 1965). The process of collective bargaining assumes that there is continuing interdependent relationship between management and employees and, consequently, that both sides would rather prefer to resolve differences, on mutually acceptable basis, rather than end the relationship (Chamberlain & Kuhn 1965; and Walton & Mckersie, 1965). Flanders (1968) noted that collective bargaining does not involve the actual sale or hire of labour; it is a

rule-making process which determines and regulates, in varying degrees, the terms on which individuals will be employed.

McCarthy and Ellis (1973) believe that the existence of collective agreement in organisation is in the right direction. They argue that the most effective way for management to obtain employees support for organisational change to meet competitive pressure is through management of collective agreement.

Theoretical framework of human resource management

The theoretical discipline is based primarily on the assumption that employees are individuals with varying goals and needs, and as such should not be thought of as basic business resources, such as trucks and filing cabinets. The field takes a positive view of workers, assuming that virtually all wish to contribute to the enterprise productively, and that the main obstacles to their endeavours are lack of knowledge, insufficient training, and failures of process.

Human Resource Management (HRM) is seen by practitioners in the field as a more innovative view of workplace management than the traditional approach. Its techniques force the managers of an enterprise to express their goals with specificity so that they can be understood and undertaken by the workforce and to provide the resources needed for them to successfully accomplish their assignments. As such, HRM techniques, when properly practiced, are expressive of the goals and operating practices of the enterprise overall. HRM is also seen by many to have a key role in risk reduction within organisations (Goldstein, 1986). The goal of human resource management is to

help an organisation to meet strategic goals by attracting, and maintaining employees and also to manage them effectively. The key word here perhaps is "fit" and means that a HRM approach seeks to ensure a fit between the management of an organisation's employees, and the overall strategic direction of the company (Miller, 1987).-The basic premise of the academic theory of HRM is that humans are not machines; therefore we need to have an interdisciplinary examination of people in the workplace. Fields such as psychology, industrial relations, industrial engineering, sociology, economics, and critical theories: postmodernism, post-structuralism play a major role.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter discusses the study area, study design, study population, sampling procedure, sources of data, data collection techniques, main study and the processing and analysis of data.

The study area

The study area for the research is Brong Ahafo Region in Ghana. Brong Ahafo Region was created on April 4th, 1959. It was the part of the Ashanti Region, known as Western Ashanti. In terms of landmass it is the second largest Region in Ghana with territorial area of 39,557,008 sq km. The region shares boundaries with Northern Region to north; Ashanti and Western Regions to the south; Volta region to the east; and Cote d'Ivoire to the west.

With the population of, 1,824,827 according to the 2000 population census and annual growth rate of 2.5%, Brong Ahafo is an area of vast but largely untapped potential, not only economically, but also socially and culturally. The region comprises of twenty two different districts and municipalities each with its own diverse attraction. Brong Ahafo's resources need only to be developed for it to be transformed into one of the sub-region's major trade centres.

About 819,190 persons, representing 79.2 per cent of the population, are economically active, two-thirds (66.4%) of whom are in agriculture forestry and hunting. Majority of the economically active are self-employed with or without employees (74.7%), followed by employees (9.7%). Over four fifth (83.0%) of the economically active population work in the informal sector.

There are only 24 hospitals in the region, six of which are government-owned, with one quasi-public and 17 privately-owned. Sene is the only district that has no hospital. Other health facilities are health centres (35), rural clinics (106) and maternity homes (54). Traditional healers and healing facilities are wide spread throughout the region and are most accessible to the population than all the other facilities.

The region has mineral deposits and one of the fastest growing mining centres known as Newmont Ghana Limited. The region can also boast of two (2) university campuses, a private university known as Catholic University College of Ghana and an affiliated campus of Kwame Nkrumah University of Science and Technology. There are three Teachers' Training Colleges in the region, located in Atebubu, Berekum, and Bechem. There are also 24 Technical, Commercial and Vocational institutions, all privately owned, as well as three specialised schools and one Polytechnic.

The study design

Various researches have been undertaken on the HRM practices in organisations in developing countries. The study was descriptive in that it sought views of sampled junior staff, senior management and scheme

managers on HRM practices in NHIS in the Brong Ahafo. One of the merits of descriptive research is that it makes it possible to generalise from a sample of the population so that inference can be made about some characteristics of the population (Shamo & Resnik, 2009). Shamo & Resnik (2009) stress that the descriptive method is used for investigation including assessment of attitude, opinion, demographic information and conclusions made. They go on to indicate that descriptive data are usually collected through questionnaire, interviews and/ or observation. Also, in-depth follow up questions can be asked on items that are unclear and can be explained using descriptive design.

Since the study was basically aimed at investigating practices of human resource management in National Health Insurance Scheme in the Brong Ahafo Region, descriptive design was considered appropriate to achieve the purpose of the study and draw meaningful conclusions.

Sources of data

Both primary and secondary data were used in the study. Primary data were sourced through the use of self administered questionnaire. The instrument used by the researcher was mainly questionnaires. The self-administered questionnaires were used to elicit first hand information from the junior, senior staff and scheme managers. The researcher used open-ended and closed ended questions in the gathering of information from the respondents. They were collected with the help of scheme managers at NHIS in the Brong Ahafo. Secondary data were obtained from journals, magazines the internet and NHIA records and books.

Study population

The population of the study consisted of all scheme managers, senior management staff and junior staff of NHIS organisations in Brong Ahafo. The schemes have a total of 19 scheme managers, 76 senior management staff and 157 junior staff totalling 252 employees which formed the population for the study. The details are captured in Table 1.

Table 1: Study population

Department	Frequency	Percent
Scheme managers	19	7.5
Senior staff	76	19.0
Junior staff	157	9.5
Total	252	100.0

Sources: Field data, 2009

Sampling size and sampling procedure

To estimate the sample size for the study Krejcie and Morgan (1970) offered an easier table for estimating sample size (Sarantakos, 2005). The only information needed to estimate sample size is the size of the population. Since the total population for the study is 252, reading from the table the total sample size is estimated at 152.

To ensure equal representation of population in the sample, a combination of probability and non-probability sampling methods was used. Quota, purposive and simple random sampling techniques were applied to generate the sample for the research. Quota sampling is a procedure in which the researcher sets a quota of respondents to be chosen from specific

population groups, defining the basis of choice (gender, marital status, ethnicity, education etc.) and determining its size. Quota is quite common in the social sciences because it is less costly than other techniques. Quota sampling frame is relatively effective and can be completed in a very short period of time. It is limited, however, especially with respect to representativeness, control of sampling and field requirements, which in such studies are not relevant. The researcher also used purposive sampling in the study. In this technique, the researcher purposively chooses subjects who, in their opinion, are relevant to the project. The choice of respondents is guided by the judgement of the investigator. Table 2 shows the respondents selected from the schemes in the region.

Table 2: Sample size and respondents in the selected schemes

Staff	Frequency	Percent
Scheme managers	8	5.3
Senior staff	48	32.6
Junior management	96	63.2
Total	152	100.0

Sources: Field data, 2009

Due to the vast nature of the region, the region was stratified into four areas namely East, West, North and South. Two schemes were selected from each of the stratified areas. In all eight schemes were selected for the research. From the east Berekum and Jaman North were selected. Asutifi and Tano South were chosen from south. Atebubu and Sene were the schemes that were picked from the west. Finally, Kintampo and Tain were selected from the

north. Table 3 shows the representation from the schemes.

Table 3: Sample size from the schemes

Department	Frequency	Percent
Berekum	22	14.5
Jaman North	18	11.8
Asutifi	17	11.2
Tano North	19	12.5
Atebubu	18	11,8
Sene	19	12.5
Kintampo	20	13.2
Tain	19	12.5
Total	152	100.0

Sources: Field data, 2009

After that quota for each area was set, simple random sampling technique was employed to select the sample size for the study. The Proportional quotas were used to select sample from the various categories in the population to ensure equal representation. The respondents from the junior and senior staff were selected by the use of simple random method for each area. Numbers were assigned to the population for each area on pieces of paper. After that, all pieces of paper were collected and put into a roller for the selection of respondents. The papers were then picked from the roller and every fourth person was selected for study population.

The researcher used purposive sampling to select individual respondents for the scheme managers from the stratified areas. Purposive

sampling method was used for the scheme managers because the researcher wanted to use scheme managers who were employed at the inception of the schemes and those who have been with the schemes for less than two years at the time of gathering the data.

Data collection techniques

Data collection techniques used for the study were interview schedules and questionnaire. The junior, senior staff and scheme managers were given self administering questionnaires, which they answered at their own leisure times within a period of two weeks. Questionnaires for junior staff consisted of three main sections: Section A elicited information on the personnel data of the respondents. Section B dealt with factors influencing the practices of human resource management in the NHIS in the Brong Ahafo whereas Section C addressed the extent to which these practices affected the work of NHIS staff.

The self-administered questionnaires were sent to the department heads at the various schemes in the region. The researcher briefed the respondents on the purpose of the study and assured them of the confidentiality of their response. Majority of the respondents (70%) completed their questionnaires within the stipulated period given. The rest of the respondents, however, used an average of eight weeks to complete the questionnaires. During this time, follow up calls to the respondents were made to convince those who were delaying in responding to the questions to release them on time. In some cases, some of the respondents responded accordingly.

In some instances, the researcher has to travel to the schemes before completions of the questions were made. Some respondents even misplaced theirs and they were given new ones to complete. Field visits were also made to clarify issues that were not clear to some respondents.

Some of the senior staff felt reluctant to respond to some of the questions while some were not cooperative at all. Nonetheless, with persistent persuasion and explanation, these respondents soften their stand and cooperated with the researcher.

Ethical consideration

There are several reasons why it is important to adhere to ethical norms in research. First, norms promote the aims of research, such as knowledge, truth, and avoidance of error. Second, since research often involves a great deal of cooperation and coordination among many different people in different disciplines and institutions, ethical standards promote the values that are essential to collaborative work, such as trust, accountability, mutual respect, and fairness.

Third, many of the ethical norms help to ensure that researchers can be held accountable to the public. Fourth, ethical norms in research also help to build public support for research. People are more likely to fund research project if they can trust the quality and integrity of research. Finally, many of the norms of research promote a variety of other important moral and social values, such as social responsibility, human rights, animal welfare, compliance with the law, and health and safety (Shamo & Resnik, 2009).

The study had to include employees with junior ranks who are always not willing to part information for fear of victimisation. During the interview, these employees were not willing to accept the questionnaires because they were not comfortable and therefore not cooperative. However, there were few of them who were willing and offered themselves to respond to the questionnaires. The researcher persuaded those who willing and assured them of confidentiality for any information they would provide. Those who declined earlier latter showed interest to respond to the questionnaires.

Methods of data analysis

The data collected were sorted out, edited and summarised. Frequency tools of Statistical Product and Service Solutions (SPSS version 16) software were used for data analysis since these tools are able to generate percentages, graphs, charts and cross tabulations. Using the excel programme, percentage tables and charts were used to give a good visual impression of the data collected.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

The objectives of this study were to determine whether human resource management practices were being adhered to at the National Health Insurance Scheme, and assess areas which need to be improved in the NHIS organisations. This chapter looks at the profile of the respondent and also discusses the finding of the research in relation to the objectives of the study. This section briefly discusses the sex, age, educational level and income level of the respondents. It also looks at their length of service with the schemes, their professional roles and grade or levels with the schemes.

Profile of respondents

The respondents who took part in the study were 152 representing 60.8% of the entire population of 252 staff.

Sex

On the sex of the respondents, 54% were males while 46% were females. This means that the schemes were gender sensitive in their employment. It can be seen that female population is almost at par with male population. The findings do not support Sullivan (1996) that women contributed 1.6 percent in corporate institutions in Canada but Tharenou et al

(1994) suggests that employers encouraging female employees to take responsibility for their careers and this has improved female population in employment.

Table 4: Sex distribution

Sex	Frequency	Percent
Male	82	53.9
Female	70	46.1
Total	152	100.0

Sources: Field data, 2009

Age distribution

In terms of age distribution, 55% were in the age range of 20– 29 whereas 11.0% were in the brackets of 40-49. The age distribution shows that many of the respondents are in the active working class and this is very good for the schemes. This reveals a better growth and survival for the schemes since its staff are made up of people in the active working class (see Table 5).

Table 5: Age distribution

Age	Frequency	Percent
20-29	84	55.3
30-39	52	34.2
40-49	16	10.5
Total	152	100.0

Sources: Field data, 2009

Educational level

Table 6 shows the educational level of the respondents. On the highest educational qualification of the respondents, the analysis shows that 55.9% are of higher education, 27% with secondary education. 15.1% with secretariat education (qualification like commercial, technical and computer literary education). Very few of the respondents (2%) had basic education. A better understanding of the educational level of the respondents will facilitate their involvement in knowing whether human resource practices of their schemes are being practised. It can also be inferred that the staff of NHIS in Brong Ahafo possess diverse qualifications.

Table 6: Educational level

Highest educational level	Frequency	Percent
Basis education	3	2.0
Secondary education	41	27.0
Secretariat education	23	15.1
Higher education	85	55.9
Total	152	100.0

Sources: Field data, 2009

Length of service

On the length of service at the schemes, 28% of the respondents have worked with the scheme for a maximum of two years which constitutes the longer length of service. Seven percent of the respondents have worked with the schemes for less than one year. This picture shows that the schemes are

now expanding their employment base because the schemes are new institutions and have not been in existence for a longer period of time. They are still at the nurturing stage that was why they had their chunk of staff having worked for only two years. This is shown in Table 7.

Table 7: Length of service

Years	Frequency	Percent
Below one year	10	6.6
One year	13	8.6
Two years	42	27.6
Three years	26	17.1
Four years	29	19.1
Five years	20	13.2
Six years and above	12	7.9
Total	152	100.0

Sources: Field data, 2009

Staff grades

On the grade of staff which was categorized into management, senior and junior staff, the analysis shows that the junior staff forms the largest proportion of about 63% with scheme managers the least with 5%. This shows that majority of the staff of the NHIS were staff with junior ranks (see table 8).

Table 8: Staff grades

Grade	Frequency	Percent
Scheme managers	8	5.3
Senior staff	48	32.6
Junior staff	96	63.2
Total	152	100.0

Sources: Field data, 2009

Human resource management policies in the NHIS in the Brong Ahafo Region

This section briefly explains the extent to which the employees were aware of the human resource policies in the schemes. It also tries to find out whether the employees have read those human resource policies, if any, in their schemes. In order to find out whether employees were aware of the existence on policies of human resource in the region, respondents were required to indicate the existence of policy document on recruitment and selection; orientation; training and development; compensation administration and labour relations.

Awareness of policy document on recruitment and selection

In finding out the extent to which respondents were aware of the existence of policy document on recruitment and selection, 38% of the respondents stated that they have not heard of it nor have they seen the policy document while 6% mentioned that they were not aware of any policy document. This finding as displayed in Table 9 does not confirm the study of

Wright et al (1996) that an organisation should have policy on recruitment which could either be a policy of recruitment from within or a policy of filling positions from outside.

Table 9: Awareness of policy document on recruitment and selection

Recruitment document	Frequency	Percent
Heard and seen the document	40	26.3
Seen and read the document	12	7.9
Heard but not read it	33	21.7
Not heard of it nor seen it	58	38.2
Not aware of it	9	5.9
Total	152	100.0

Sources: Field data, 2009

Schemes that have policy document on recruitment and selection

From the data above, it could be deduced that fifty two (52) respondents have seen and read the policy document on recruitment and selection. This represents 34% of the respondents for the study. The findings for the schemes that have policy document on recruitment and selection is in line with Scott (1989) that the recruiting process necessarily begins with a detailed job description and job specification which makes it possible for management to determine how well any particular applicant can perform better on the job.

Table 10: Schemes that have policy document on recruitment and selection

Scheme	Frequency	Percent
Berekum	20	13.2
Jaman North	17	11.2
Sene	15	9.9
Total	52	34.3

Sources: Field data, 2009

Awareness of policy document on orientation

With respect to the extent to which respondents were aware of the existence of policies on orientation within the Schemes, 41% of the respondents affirmed that they have not heard of it nor seen any policy document, 9% said they have seen and read policy document. The above statistics conclude that some of the schemes do not have policy document on orientation. This may mean that a lot of respondents are not taken through orientation when they were employed. From the study, it could be seen that the majority of the respondents (51%) had neither seen nor were aware of policy document on orientation. This study deviates from Cressey and Moore (1983) that the aim of new employee orientation programme is to teach new employees the norms, attitudes and beliefs that prevail in the organisation. They continue that organisation's value and guiding principles can be communicated explicitly through formal documents and implicitly through organisational stories and myths.

Table 11: Awareness of policy document on orientation

Orientation document	Frequency	Percent
Heard and seen the document	30	19.7
Seen and read the document	14	9.2
Heard but not read it	30	19.7
Not heard of it nor seen it	63	41.4
Not aware of it	15	9.9
Total	152	100.0

Sources: Field data, 2009

Schemes that have policy document on orientation

Table 12 shows that about 29% of the respondents revealed that they have seen and read the policy document on orientation. The findings support Wright et al (1996) that a typical well-planned orientation programme shows the requirement for promotion and work rules and detailed policy handbooks on orientation should be given to each new employee.

Table 12: Schemes that have policy document on orientation

Scheme	Frequency	Percent
Berekum	16	10.5
Kintampo	15	9.9
Tain	13	8.6
Total	44	28.9

Sources: Field data, 2009

Awareness of policy document on training and development

Regarding the extent to which respondents were aware of policy document of training and development in their schemes, about 36% stated that they have not heard of nor seen the policy document on training and development in their schemes. Eleven percent of the respondents also indicated that they have seen and the read policy document on training and development. One of the major areas of the HRM function of particular relevance to the effective management and the use of people is training and development. So if an organisation exists without policies on training and development that organisation is expected to rust in the nearest future. The findings do not conform to the assertion by Wexley and Latham (1997), that, there should be a formal training and development document in every organisation.

Table 13: Awareness of policy document on training and development

Training and development	Frequency	Percent
Heard and seen the document	26	17.1
Seen and read the document	17	11.2
Heard but not read it	33	21.7
Not heard of it nor seen it	54	35.5
Not aware of it	22	14.5
Total	152	100.0

Sources: Field data, 2009

Schemes that have policy document on training and development

On the issue of schemes that have policy document on training and development, 28% of the respondents asserted that they have seen and read policy document and the respondents are from Berekum (11.8%), Jaman North (9.9%) and Kintampo (6.6%). the findings confirms Wesley and Latham (1990) that a well-documented and formal training programme is an effort by the employer to provide opportunity for the employee to acquire job-related skills, attitude and knowledge.

Table 14: Schemes that have policy document on training and development

Scheme	Frequency	Percent
Berekum	18	11.8
Jaman North	15	9.9
Kintampo	10	6.6
Total	43	28.3

Sources: Field data, 2009

Awareness of policy document on performance appraisal

With reference to the awareness on policy document of performance appraisal within the schemes, 33% of the respondents indicated that they have not heard of it nor seen the policy document whiles 23% stating that they have only heard of it but not seen any policy document. Seven percent of the respondents, being the least, also mentioned that they have seen and read the policy document on performance appraisal in their schemes. The finding

confirms Kermally (2002) that many organisations still do not fully understand the importance of measuring employees' performance effectively.

Table 15: Awareness of policy document on performance appraisal

Appraisal document	Frequency	Percent
Heard and seen the document	33	21.7
Seen and read the document	10	6.6
Heard but not read it	35	23.0
Not heard of it nor seen it	50	32.9
Not aware of it	24	15.8
Total	152	100.0

Sources: Field data, 2009

Schemes that have policy document on performance appraisal.

Of the 152 respondents for the study 43 representing 23% maintain that they have seen and read the policy document on performance appraisal. The respondents who read the document are from the schemes in Berekum (11.2%), Jaman North (8.6%) and Kintampo (8.6%). The findings confirm Sahl (1994) that a properly designed performance appraisal system, combined with intense communication can help achieve organisational objectives and enhance employee performance.

Table 16: Schemes that have policy document on performance appraisal

Scheme	Frequency	Percent
Berekum	17	11.2
Jaman North	13	8.6
Kintampo	13	8.6
Total	43	28.3

Sources: Field data, 2009

Awareness of policy document on compensation for employees

From Table 17, 38% of the respondents mentioned that they have not heard of nor seen any policy document on compensation for management in their schemes with the least being 7% who have seen and read the policy document. From the results, it could be seen that a larger proportion of the respondents had neither heard of, seen, nor aware of the policy document on compensation for management. This finding deviates from the assertion of Famularo (1972) that many employers establish formal compensation policy statement that describes pay policy, employees benefit and promotion policy. On the awareness of policy document on compensation for management, Lawler (1965) maintains that the formulation and administration of compensation system is critical to the organisation and compensation information should be made available to all employees.

Table 17: Awareness of policy document on compensation for employees

Compensation document	Frequency	Percent
Heard and seen the document	23	15.1
Seen and read the document	10	6.6
Heard but not read it	31	20.4
Not heard of it nor seen it	58	38.2
Not aware of it	30	19.7
Total	152	100.0

Sources: Field data, 2009

Schemes that have policy document on compensation for employees

Table 18 also shows that about 22% of the respondents indicated that they have seen and read policy document on compensation for employees and this is supported by the assertion of Sahl (1991) that employers establish compensation policies that influence the wages and benefits it pays, since these policies provide important compensation guidelines.

Table 18: Schemes that have policy document on compensation for employees

Scheme	Frequency	Percent
Berekum	17	11.2
Kintampo	16	10.5
Total	33	21.7

Sources: Field data, 2009

Awareness of policy document on labour relations

From Table 19, it was observed that about 33% of the respondents have not heard of it nor seen any policy document on labour relations, followed by 23% who have heard of the policy document but not read it. Eleven percent of the respondents, being the least, also stated that they have seen and read policy document on labour relations. The findings do not correspond to Shari (1994) that human resource managers propose labour relations policies to be implemented by the organisation.

Table 19: Awareness of policy document on labour relations

Labour relation document	Frequency	Percent
Heard and seen the document	24	15.8
Seen and read the document	16	10.5
Heard but not read it	35	23.0
Not heard of it nor seen it	50	32.9
Not aware of it	27	17.8
Total	152	100.0

Sources: Field data, 2009

Schemes that have policy document on labour relations

Even though the majority of the respondents concluded that they have not seen and read policy document on labour relations, 40 of the respondents representing 26% responded that they have seen and read the policy document on labour relations and this confirms Shari (1994) that the human resource management role is to develop and implement policies and programmes that

establish harmonious relationship between management and employees. The finding is represented on Table 20 with schemes that have policy document on labour relations being Berekum and Kintampo.

Table 20: Schemes that have policy document on labour relations

Schemes	Frequency	Percent
Berekum	22	14.5
Kintampo	18	11.8
Total	40	26.3

Sources: Field data, 2009

Human resource management practices in the NHIS in the Brong Ahafo Region

This section tries to analyse the practices of human resource management in the Schemes.

Vacant positions in the schemes

From Table 21, in finding out how the staff got to know about the vacancy in their schemes, about 55% indicated that, they got to know of that through advertisement in the newspapers, while about 7% of the respondents stated that they got to know through employment agency. The results show that the schemes used various methods in their recruitment and selection process. This is in line with what Koen (2005) proposes that the methodology of recruitment and selection has never been uniform across the world. The study also depicts that the majority of the staff representing 82% for both

advertising in the newspapers and radio got to know of existing vacancies in the schemes through this medium. This affirms the notion by Hunger, (1985); Martin, (1987); Pell, (1985); and Redman and Matthews, (1992) that newspaper and radio advertisement seem to be the most popular means for the creation of awareness of vacancies in companies. The study also reflects what Bureau of National Affairs (1988) has indicated. Their study reveals that newspaper advertising is very popular and about 97% of organisations in US use it to recruit employees.

Table 21: Vacant positions in the schemes

Vacancy	Frequency	Percent
Newspapers advertisement	80	54.6
Radio advertisement	41	27.0
Employee referrals	18	11.8
Employment agency	10	6.6
Total	152	100.0

Sources: Field data, 2009

Orientation for newly appointed staff

On whether the schemes carried out proper orientation after appointment, about 97% stated yes and 1% was not aware of any proper orientation given after their appointment. The findings support what Dessler et al (1999) says that employee orientation gives basic information the new employee needs to perform his or her job satisfactorily. Smith (1984) also mentions that orientation can be used for other purposes such as familiarising

with new employees with the company's cherished goals and a value so giving orientation to new employees is one big step towards winning the employee's commitment to the firm.

Table 22: Orientation for newly appointed staff

Proper orientation	Frequency	Percent
Yes	147	96.7
No	3	2.0
Not aware of	2	1.3
Total	152	100.0

Sources: Field data, 2009

Training and development programmes

From Table 23, in finding out what type of training and development programmes exist in the schemes, 52% of the respondents stated that they have not gone through any training programme at all. Sixteen percent also indicated that they have been attending seminars. About 22% mentioned they have been trained using on-the-job training by the schemes while one person stated he received further studies as part of training and development programme. The findings contradict Hall and Goodale (1986) observe that training is needed whenever organisational goals can be furthered by improved employee performance. This finding is not similar to the observation by Levine (1981) who postulates that about 70% of organisations in US have formal training programmes and majority have plans to expand training functions. On-the-job training which leads the training programmes with

about 22% from the respondents from the tables confirms the notion of Hall and Goodale (1986) when they realise that the most common and formal approach to training is on-the-job training.

Table 23: Training and development programmes

Programmes	Frequency	Percent
Seminars	24	15.8
Workshops	15	9.9
Further studies	1	0.7
On-the-job training	33	21.7
Not at all	79	52.0
Total	152	100.0

Sources: Field data, 2009

Schemes that organise training and development programmes

From Table 24, seventy three (73) respondents representing 48% of the respondents indicated that they have had training since their appointment. The findings confirm the exposition of Stern (2002) that staff training and development have become matters of vital strategic importance.

Table 24: Schemes that organise training and development programmes

Department	Frequency	Percent
Berekum	11	7.2
Jaman North	10	6.6
Asutifi	9	5.9
Tano North	8	5.3
Atebubu	10	6.6
Kintampo	8	5.3
Tain	9	5.9
Sene	8	5.3
Total	73	48.0

Sources: Field data, 2009

Promotion of staff

Majority of the schemes have the promotion policy of allowing staff to apply for higher position within the organisation if such position becomes vacant. It means that the schemes practice promotion from within and this is support the assertion by Mark (1996) when he mentions that promotion from within can be central to boosting employees commitment. Again staffs are promoted if they have successfully worked for four years. From Table 25, on the practice of promotion in the schemes, about 61% mentioned that they have not been promoted or seen any employee being promoted while 2% of the respondents indicated promotion programme was organised for them. This is so because the majority of the respondents have worked for less than four years.

Table 25: Promotion of staff

Promotion of staff	Frequency	Percent
Yes	3	2.0
No	92	60.5
Not aware	57	37.5
Total	152	100.0

Sources: Field data, 2009

Practice on transfer

On transfer of staff from the scheme to another, 51% of the respondents stated no on transfer of staff whilst 1% indicated that their schemes practice on transfer of staff. The study does not reflect on suggestion

by Chanick (1992) who suggests that transfer gives employees more exposure to a wide range of jobs.

Table 26: Practice on transfer

Practice on transfer	Frequency	Percent
Yes	2	1.3
No	78	51.3
Not aware	72	47.4
Total	152	100.0

Sources: Field data, 2009

Practice of performance appraisal

From Table 27, it was realized that about 38% stated that performance appraisal was not practised in their schemes. Twenty four percent of the respondents also mentioned that they are not aware of any practice of performance appraisal in their schemes. The findings confirms situation Butcher (2002) that continuous feedback on performance appraisal is very important. Shellabear (2005) concludes that performance appraisal has the potential to develop young people and significantly increase business results.

Table 27: Practice of performance appraisal

Appraisal practice	Frequency	Percent
Yes	57	37.5
No	58	38.2
Not aware	37	24.3
Total	152	100.0

Sources: Field data, 2009

Schemes that practice performance appraisal

Table 28 indicates that schemes which practice performance appraisal, about 29% of the respondents mentioned that they practice performance appraisal to measure the performance of their employees. This finding affirms Mealiea and Latham (1999) that a properly designed and implemented performance appraisal and review system allows managers to communicate what is expected of employees, and measure their performance as against the organisational goals, and take corrective action as and when necessary.

Table 28: Schemes that practice performance appraisal

Schemes	Frequency	Percent
Berekum	17	11.2
Kintampo	12	7.9
Asutifi	13	8.6
Sene	15	9.9
Total	57	28.9

Sources: Field data, 2009

Responsibility of performance appraisal

On the issue of who was responsible in carrying out performance appraisal at the schemes, 63% of the respondents indicated that they were not aware of the person or body responsible for carrying out performance appraisal of staff whereas 6% and 5% said that such practice were conducted by the subordinates and the appraisee respectively. Even though the majority of representing 63% were not aware of the one responsible for the actual appraising, 17% stated they were appraised by their supervisors. This is in line with the study by Friedman (1986) that it is incumbent on the supervisors to do the actual appraisal. From Table 29, the respondents indicated that self appraisal is the least popular method employed by the schemes that perform performance appraisal. The findings in the study do not conform to Thortorn (1980) that if employees are asked to evaluate themselves, they may respond by becoming more motivated and involved in the evaluation process even though 5% of the respondents were allowed to appraise themselves. Self appraisal seems most appropriate when it is used as employee development tool rather than to make administrative decisions (Campbell & Lee, 1988).

Table 29: Responsibility of performance appraisal

Responsibility	Frequency	Percent
Appraisal by superiors	26	17.1
Group appraisal	14	11.8
Self appraisal	7	4.6
Subordinates appraisal	9	5.9
Not aware of	96	63.2
Total	152	100.0

Sources: Field data, 2009

Practice of unionism

On the issue of practice of unionism, finding out whether the employee belong to a labour union, 80% of the respondents mentioned 'yes' while only one person stated that he was not aware of whether the practice of unionism exists in the schemes. The data of the practice of trade union activities at the schemes level confirmed what Millward et al., (1992) point out that trade union activities were encouraged by employers. They maintain that there is recognition of trade unions at the workplace. McCarthy & Ellis (1973) states that unions in organisations are very important because they have to accept that their roles are no longer simply to oppose or challenge management decisions but to be an active party in identifying and resolving organisational problems.

Table 30: Practice of unionism

Practice of unionism	Frequency	Percent
Yes	122	80.3
No	29	19.1
Not aware	1	0.7
Total	152	100.0

Sources: Field data, 2009

Determining the adherence of human resource management practices in the NHIS

This section finds out the extent to which the schemes adhere to the practice of human resource management. It also tries to evaluate whether the

schemes were practicing appropriate human resource management.

Recruitment procedure

From Table 31, 76% said that they were appointed or recruited through proper selection interview, 11% indicated they were appointed without any selection interview while 1% were recruited through sponsorship and bonding. The results shows that they majority of the respondents were employed through selection interview. This practice is similar to the practice of Canadian companies as indicated by McCallum (1995). He states that interview is the most common and popular devices used for selecting job applicants by 99% of Canadian companies.

Table 31: Recruitment procedure

Recruitment procedure	Frequency	Percent
Through selection interview	115	75.7
No selection interview	16	10.5
Contract employment	16	10.5
Sponsorship and bonding	2	1.3
Secondment	3	2.0
Total	152	100.0

Sources: Field data, 2009

Other benefits (incentives) enjoyed by staff

In-depth examination into other benefits that the respondents enjoyed apart from their basic salaries revealed that about 55% received overtime,

utility, travel and transport, car maintenance and responsibility allowance. About 29% of the respondents received no allowance apart from their basic salaries. This is supported by Prasad (1974) as he says benefits and other remuneration enjoyed by employees can improve management and organisational performance. This is also supported by the study of Carlyle (1997) who mentions that over 80% of firms in Canada have incentive package plans aimed at motivating the short-term performance of their employee. The study corroborates the submission of Wagner et al (1988) that without incentives, employees would probably not be motivated to come out with strategies for improving performance.

Table 32: Other benefits (incentives) enjoyed by staff

Other benefits (incentives) enjoyed	Frequency	Percent
Overtime,utility,travel,transport,car maintenance, responsibility allowance.	83	54.6
Overtime, utility allowance.	25	16.4
No allowance.	44	28.9
Total	152	100.0

Sources: Field data, 2009

Promotion after appointment

From Table 33, it was realized that about 84% of the respondents have not received any promotion in grade since their appointment with the schemes. About 13% of the respondents also indicated that they are not aware of

whether the practices of any promotion for higher grades exist at all in the schemes.

Table 33: Promotion after appointment

Promotion	Frequency	Percentage
Yes	5	3.3
No	127	83.6
Not aware	20	13.2
Total	152	100.0

Sources: Field data, 2009

About 3% also stated they have received promotion to a higher grade after their employment. The findings support Wright et al (1996) that in the foreseeable future, promotions will not be as common as in the past, because of the fact that levels and middle management positions have declined, leaving fewer promotional opportunities.

Transfer of staff

On the issue of whether staff have ever gone on transfer from one scheme to another scheme since their appointment, it was realized from the analyses that about 82% of the respondents mentioned ‘no’ while only one person representing 1% said ‘yes’. According to Wright et al (1996) well-planned transfer policy can help an organisation avoid many of the frustrations and pitfalls of sending people to work elsewhere while achieving significant cost savings and this confirms the findings.

Table 34: Transfer of staff

Transfer of staff	Frequency	Percent
Yes	1	0.7
No	124	81.6
Not At all	27	17.8
Total	152	100.0

Sources: Field data, 2009

From Table 35, on the analysis on whether there is collective agreement, it was deduced that 41% of the respondents said that they are not aware of such an agreement while 30% of them stated 'yes' indicating that there exist a collective agreement in the schemes. Even though the majority concluded that they are not aware of the existence does not mean that collective agreement do not exist in the schemes. Webb & Webb (1920) suggests that collective bargain is still predominant among workers in Britain.

Table 35: collective agreement

Collective agreement	Frequency	Percent
Yes	46	30.3
No	43	28.3
Not aware of	63	41.4
Total	152	100.0

Sources: Field data, 2009

Table 36 shows that 30% of the respondents concluded that they have seen the collective agreement in their schemes and these schemes are Berekum (5.3%), Jaman North (6.6%), Asutifi (5.3%), Sene (3.3%), Kintampo (3.3%)

and Tain (6.6%). The findings support Donovan Commission (1968) that collective agreement documents should be made available to the employees.

Table 36: Schemes that have collective agreement document

Department	Frequency	Percent
Berekum	8	5.3
Jaman North	10	6.6
Asutifi	8	5.3
Sene	5	3.3
Kintampo	5	3.3
Tain	10	6.6
Total	46	30.3

Sources: Field data, 2009

From the discussion of the analysis, it could be seen that most of the practices of human resource management are not being adhered to even though some of the schemes do practice some of the activities of the human resource. Most of the schemes followed the HR procedure in getting their staff employed.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This study set out to examine the human resources practices with Health Insurance Schemes in the Brong Ahafo Region. In addition, the study

- Ascertained the existence of human resource management policies within the National Health Insurance Scheme (NHIS) in Brong Ahafo Region.
- Examined the human resource management practices of the NHIS in Brong Ahafo Region.
- Determined whether proper human resource management practices are being adhered to in the NHIS in the Brong Ahafo region.

The design was descriptive and quota, purposive and simple random sampling methods were used to select respondents for the study. A total of 152 respondents, covering the junior staff, senior staff and scheme managers of the NHIS from the region were used. The main instrument used to gather the data from the respondents were questionnaire and interview guides. The responses were analysed using SPSS 16, a computer based programme. A summary of the main findings, conclusions and recommendations are outlined below:

Summary

With respect to the human resource policies in the National Health Insurance Scheme in Brong Ahafo Region the following were the key findings:

- In finding out the extent to which respondents were aware of the existence of policy document on recruitment and selection, about 38% of the respondents stated that they have not heard of nor seen policy document, 26% stated they have heard of and seen policy document.
- On the issue of the existence of policies on orientation within the Schemes, 41% of the respondents indicated that they have not heard of nor seen any policy document, 9% said they have seen and read policy document on it.
- 36% of the respondents stated that they have not heard of nor seen policy document on training and development in their schemes. 11% of the respondents also indicated that they have seen and read policy document on training and development in their schemes.
- On the extent of awareness on policy document of performance appraisal within the schemes, 33% of the respondents indicated that they have not heard of nor seen policy document while 23% stating that they have only heard of but not seen any policy document. 7% the respondent being the least also mentioned that they have seen and read policy document on performance appraisal in their schemes.
- 38% of the respondents mentioned that they have not heard of nor seen any policy document on compensation administration in their schemes, followed by those who have only heard of but not read any

policy document (20%) with the least being 7% who have seen and read policy document.

- On the issue on the policy document on labour relations, it was concluded that 33% of the respondents indicated that they have not heard of nor seen any policy document, followed by 23% who have seen only heard of but not read policy document, 18% of the respondent are not aware of any policy document on labour relation in their schemes. 11% of the respondents, being the least, also stated that they have seen and read policy document on labour relations.

The main issues observed for the human resource practices are as follows:

- 55% confirmed that they became aware of existing vacancies in the schemes through newspapers advertisement whereas 7% also indicated that they got to know of the vacancies through employment agencies.
- On whether the schemes carried out proper orientation after appointment, 97% hinted yes and 1% said they were not aware of any proper orientation given to staff after their appointment.
- The findings also realised that on the type of training and development programmes that exist in the schemes, 52% of the respondents stated that they have not gone through any training programme at all. 16% also indicated that they have been attending seminars. 22% mentioned they have been trained using on-the-job training by the schemes while 1% representing one person stated he received further studies as part of training and development programme.

- Majority of the staff have never been promoted since they joined the schemes. Findings indicate that 92 of the respondents representing 61% have never been promoted and about 38% mentioned that they were not of any promotion policy.
- The findings on the practice of transfer observed that the schemes do not practice on that. Majority of 71% mentioned no to the practice of transfer while 47% of the respondents also concluded that they are not aware of any such practices.
- On the issues of the practice of performance appraisal it was seen that 38% stated 'no' on the practice of performance appraisal in their schemes, followed closely by those saying 'yes' (38%) on the practice of performance appraisal. 24% of the respondents also mentioned that they are not aware of any practice of performance appraisal in their Schemes.
- Some of the schemes perform performance appraisal although they are in the minority. Findings indicate that 93% of the respondents pointed out that they are not aware of such practices.
- The practice of unionism is very prevalent in the schemes because majority of the respondents numbering 80% responded yes to the practice.

On the assessment of adherence of human resource management practices in the NHIS the following conclusion were made:

- The schemes used proper method in recruiting its staff. Findings showed that 76% of the respondents went through interview before they were employed.

- In-depth examination into other benefits that the staff enjoyed apart from their basic salaries in their schemes revealed that 55% received overtime, utility, travel and transport, car maintenance and responsibility allowance. 29% of the respondents received no allowance apart from their basic salaries.
- The schemes do not adhere to the practice of promotion. 84% of the respondents have not received any promotion at all even though 3% of the respondents confirmed that they have ever been promoted.
- On the analysis on whether there is collective agreement, it was deduced that 41% of the respondent being the highest concluded that they are not aware of such an agreement while 30% of them stated 'yes' indicating that there exist an agreement of such in the schemes.

Conclusions

From the study, it was found that most of the employees were not aware of the existence of policy documents on recruitment and selection; orientation; training and development; performance appraisal; compensation management; and labour relations.

On the issue of examining the human resource management practices in the NHIS in the region, some of the practices were existing in some of the schemes. The schemes used proper recruitment procedures to fill in vacancies. The practices of promoting and transfer are much marginalised in the schemes. Promotion offers boosting to employees commitment. So for the schemes not have policies on promotion are likely to influence the performance of the

employees and this is seriously likely to undermine the operations of the schemes.

Another major challenge for the schemes is their inability to properly measure the performance of their employees. Performance appraisal offers management and employees to review work-related issues on the employees' performance so in a situation where employees' performance is not appraised to unearth deficiencies in their performance is most likely to affect the survival of the operations of the organisation.

On determining the adherence of human resource management practices in the NHIS in the region, it was concluded that the schemes adhered to recruitment procedure to recruit its employees. Even though most of the staff indicated that they have not received training after their employment, most of the were recruited through proper selection interview

From an examination of the human resources practices in the NHIS in Brong Ahafo Region, it can be concluded that the operations of the schemes require a multifaceted approach as many factors combine to bring about a complete human resources management practices. The majority of the human resource management practices must be put in place to ensure better output from the staff of NHIS in Brong Ahafo Region. Secondly, more savings can be made from the activities of the staff of NHIS if better investment is made in them in terms of ensure full adherence to the practices in human resource management.

Recommendations

- Based on the results of this study, recommendations are made to the management of the various schemes in the Regional, National Health Insurance Authority, Ministry of Health and finally to the government and policy makers. To the management of the various schemes in the region, it is recommended that a joint negotiation committee be set up at the appropriate level of authority in the schemes to try bringing out uniformity in the human resource practices so that at least accepted level of compliance can be practised at the schemes level. Regular staff awards and better way of appraising the staff performance should be uniformly instituted in order to recognise hard working employees every year. For example, better allowance or double salary incremental jumps could be given to staff with outstanding performance.
- To the National Health Insurance Authority, it is recommended that a comprehensive policy document on the practices of human resource management at the schemes level must be put in place. This document should streamline appointment procedure, training and development of staff and remunerations. It is also recommended that the authority should put in place study leave for staff who have the served for a stipulated number of years. This would help the staff upgrade their knowledge for them to make better contribution to the schemes. Salaries and other fringe benefits should be streamlined to avoid disparities as some schemes enjoy other benefits whiles it is not in existence in other schemes. There should be the establishment of career progression for staff to know where they move to from year to

year. The current practices in the Schemes where staff mark time on their work schedule is not the best. It is also recommended that regular training and on-the-job training programmes should be instituted to improve the lot of the staff.

- To the Ministry of Health and for that matter the government and policy makers it could be deduced from the study that every scheme is autonomous and for that matter operations of the schemes differ from one scheme to the other. This has severely contributed to the disparities in almost all the activities in terms human resource management policies and practices at the schemes level. It is therefore highly recommended that the government must put in place a measure to synchronise all the policies and management practices to ensure uniformity for the operations of the Schemes. Again it is recommended that better motivation package be instituted to the staff of NHIS Since health insurance is a new project in the country, the government should establish a college or university to train the staff who may get appointment to work with the schemes. This would help them meet the challenges of such an important organisation.

REFERENCES

- Agarwal, N. C. (1983). *Human resource planning: Human resource management in Canada*. Toronto: Prentice Hall.
- Aikins, M. (2005). *Jaman South Health Insurance Scheme, Brong Ahafo region: External evaluation, 2004*. Accra: J.S.A. Consultant Limited.
- Anderson, C. Warner, J. & Spencer, C. (1984). Inflation bias in self-assessment evaluation: Implication for valid employee selection. *Journal of Applied Psychology*. 69(4), 574-580.
- Armstrong, M. (2001). *A handbook of human resource practice*, (8th ed). London: Kogan Page Ltd.
- Ash, R. A., Levine, E. L. & Edgell, S. L. (1979). Study of a marching approach: the impact of ethnicity. *Journal of Personnel Psychology*, 64(1), 35-41.
- Axline, L. (1994). Ethical consideration of performance appraisal. *Management Review*, 83(3), 62-92.
- Barrack, M. R. & Mount, M. K. (1991). The big five personality dimensions and job performance: A meta-analysis. *Personnel Psychology*, 44(1), 1-6.
- Barrett, G. V. & Kernan, M. C. (1987). Performance appraisal and termination. *Personnel Psychology*. 40 (4), 489-504.
- Beason, G. & Belt, J. (1974). Verifying the job applicants background. *Personnel Administration*, 61(3), 29-32.
- Berliner, W. & McLarney, W. (1974). *Management practices and training*. Homewood: Irwin.

- Bernardin, H. J. & Beatty, R. W. (1987). Can subordinate appraisal enhance managerial productivity? *Sloan Management Review*, 12(2), 63-73.
- Blackburn, R.M. (1967). *Union character and social class*. London: Batsford Ltd.
- Boakye-Mensah, F. O. (2006). *Essentials of management*. Accra: Woeli Publishing Service.
- Borman, W. C. (1974). The ratings of individuals in organisations: an alternative approach. *Organisational Behaviour and Human Performance*, 12, 105-109.
- Borman, W. C. (1975). Effects of instruction to avoid halo error in reliability and validity of performance evaluation ratings. *Journal of Applied Psychology*, 65(2), 556-560.
- Borman, W. C. (1978). Exploring upper limits of reliability and validity in job performance ratings. *Journal of Applied Psychology*, 63(1), 135-144.
- Buford, J. Jr., Burkhalter, B. & Jacobs, G. (1988). Linking job description into performance appraisal. *Personnel Journal*, 61(2), 135-136.
- Butcher, D. (2002). It takes two to review. *Management Today*. 11(1), 15-17.
- Bureau of National Affairs (1988). *Recruiting and selection procedure*. *Personnel Policies Programme Forum Survey*, 146. Washington, DC: The Bureau of National Affairs.
- Bureau of National Affairs (1991). *Non traditional incentives pay programme*. *Personnel Policies Programme Forum Survey*, 148. Washington, DC: the Bureau of National Affairs.

- Campbell, D. J. & Lee, C. (1988). Self appraisal in performance evaluation: Development versus Education. *Academy of Management Review*, 13, 61-62.
- Carlyle, N. B. (1996). *Compensation planning outlook 1997*. Ottawa: Conference Board of Canada.
- Cascio, W. F. (1992). *Managing human resource: productivity, quality of work, life, profits*. (3rd ed). New York: McGraw Hill, Inc.
- Cascio, W. F. & Bernardin, H. J. (1981). Implication of performance appraisal litigation for personnel decisions. *Personnel Psychology*, 61(2), 211-212.
- Chamberlain, N. W. & Kuhn J. W. (1965). *Collective bargaining*. New York: McGraw Hill.
- Chanick, R. (1992). Career growth for baby boomers. *Personnel Journal*, 71(1), 40-46.
- Cole, G. A. (1996). *Management theory and practice*. (5thed). London: Marshins the Printers Limited.
- Copping, A. (2005). Getting the measure of your people assets. *Professional Manager*, 14(5), 32-37.
- Cranshaw, W. S. (1986). The status of employment testing in Canada: A review and evaluation theory and professional practice. *Canadian Psychology*, 27, 183-195.
- Cressey, D. R. & Moore, C. A. (1983). Managerial values and corporate code of ethics. *California Management Review*, 71(2), 53-54.
- Crunch, (1982). *Trade unions: The logic of collective action*. Glassgow: Fontana Ltd.

- Davis, B & Mount, M. (1984). Effectiveness of performance appraisal training using computer assistance instruction and behaviour modelling. *Personnel Psychology*, 37, 439-452.
- Decker, R. L. (1981). The employment interview. *Personnel Administrator*, 26, 71-73.
- Delany, K. (2001). Futurising human resources: how to achieve sustainability. *IBIS Best Practices Business improvement Supplement, Management Today*. December, 8-9.
- Deming, W. E. (1982). *Out of the crisis*. Cambridge: Massachusetts Institute of technology.
- Dessler, G. (1993). *Winning commitment*. New York: McGraw Hill.
- Dessler, G., Cole, N. D. & Sutherland, V. L. (1999). *Human resource management in Canada*. (7th ed). Scarborough: Prentice Hall.
- Donavan Commission (1968). *Royal Commission on trade unions and Employers Association*. London: Huiso.
- Douglas, M. (2003). Why soft skills are essential part of the hard world. *The British Journal of Administrative Management*, Issue 34, 34-40.
- Downey, R. G. Medlan, E. F. & Yates, L. G. (1976). Evaluation of a peer rating system for predicting subsequent promotion of senior military officers. *Journal of Applied Psychology*, 61, 23-30.
- Drucker, P. F. (1977). *People and performance*. London: Heinemann.
- Dyer, L. Schwab, D. P. & Theriault, R. D. (1976). Managerial perceptions regarding salary increase criteria. *Personnel Psychology*, 29, 233-242.
- Famularo, J. (1972). *Handbook of modern personnel administration*. New York: McGraw Hill.

- Famularo, J. (1982). *Handbook of personnel forms, records and reports*. New York: McGraw Hill.
- Fisher, C. D. Schoenfeldt, L. F. & Shaw, J. B. (2003). *Human resource management*, (5th ed). Boston: Houghton Mifflin.
- Flanders, A. (1968). Collective bargaining: a theoretical analysis. *British Journal of Industrial Relation*, 1, 1-6.
- Fox, S. & Dinur, Y. (1988). Validity of self-sessment: a field evaluation. *Personnel Psychology*, 41(3), 581-592.
- Friedman, M. (1986). Ten steps to objective appraisal. *Personnel Journal*, 65(6), 55-57.
- Gael, S. Grant, D. & Ritchie, R. J. (1974). Employment test validation for minority and for minority clerks. *Journal of applied Psychology*, 60(4). 420-425.
- Gatewood, R. D. & Field, H. S. (1990). *Human resource selection*. Chicago: The Dryden Press.
- Gatewood, R. D. & Field, H. S. (1996). *Human resource selection*. (2nd ed) Chicago: The Dryden Press.
- Gellerman, S. W. & Hodgson, W. G. (1988). Cyanamid: new take on performance appraisal. *Havard Business Review Article*, May-June, 36-37.
- George, J. M. & Jones G. R. (1996). *Understanding and managing organisational behaviour*. New York: Addison Wesley Publishing.
- Girard, R. (1988). Are performance appraisal passé? *Personnel Journal*, 67(8), 89-90.

- Goldstein, I. L. (1986). *Training: Programme development and evaluation*.
Monterey: Woodworth.
- Goodale, J. G. (1982). *The five art of interviewing*. New Jersey: Prentice Hall.
- Grady, O. T. & Matthews, M. (1987). Video: through the eyes of the trainee.
Training manual, 24(7), 57-60.
- Graen, G. (1965). Instrumentality theory of work motivation. *Journal of
Personnel Psychology*, 53, 1-25.
- Gratton, L. (2000). Living strategy: putting people at the heart of corporate
purposes. *Financial Times*. Toronto: Prentice hall.
- Gratton, L. (2004). The democratic enterprise. *Financial Times*. Toronto:
Prentice hall.
- Griffin, R. W. (1999). *Management*, (6th ed). Boston: Houghton Mifflin
Company.
- Halaby, C. (1978). Bureaucratic promotion criteria. *Administrative Science
quarterly Report*, 23, 466-488.
- Hall, D. T. & Goodale, J. G. (1986). *Human resource management: strategy,
decision and implementation*. Scoll: Freeman and Company.
- Harris, M. M. & Schaubroeck, C. (1988). A meta- analysis of self, peer and
supervisor rating. *Personnel Psychology*, 41, 43-62.
- Heneman, H. G. (1985). *Pay satisfaction*. Greenwich: JAI Press.
- Hinich, P. (1976). *Organisational behaviour*. London: Heinemann.
- Hollinshead, G. Nicholls, P. & Tailby, S. (1999). *Employee relations*.
London: Pitman Publishing.
- Hughes, C. L. (1987). The bell-shaped curve that inspires Guerilla welfare.
Personnel Administrator, 31(6), 40-41.

- Hull, R. & Peter, L. J. (1969). *The Peter Principle*. New York: William Morrow.
- Hunger, B. (1985). How to choose a recruitment advertising agencies. *Personnel Journal*, 64(2), 60-62.
- Hyman, R. (1975). *Industrial relations: a Marxist introduction*. Oxford: London: Macmillan.
- Hyman, R. (1988). *Flexible specialization: miracle or myth?* Oxford: Basil Blackwell.
- Ireland, K. (1991). The ethics game. *Personnel journal*, 70(3), 72-74.
- Ivancevich, J. (1980). A longitudinal study of behavioural expectation scales, attitude and performance. *Journal of Applied Psychology*, 65(2), 139-146.
- Jones, G. R. & George, J.M. (2004). *Essentials of contemporary management*. New York: McGraw Hill.
- Keaveny, T. & McGann, A. (1975). A comparison of behaviour expectation scales and graphic rating scales. *Journal of Applied Psychology*, 60, 695-703.
- Kermally, S. (2002). Appraising employee performance. *Professional Manager*, 40, 19-31.
- Koen, K. (2005). *Comparative international management*. New York: McGraw Hill.
- Kraut, A. (1975). Prediction of managerial success by peer and training staff ratings. *Journal of Applied Psychology*, 60, 687-702.
- Krejcie, R. V. & Morgan, D. W. (1970). Determining sample size for research activities. *Educational and Psychological Measurement*, 30, 607-610.

- Latham, G. P. Wexley, K. N. & Pursell, E. D. (1975). Training for manager to minimise ratings error in the observation of behaviour. *Journal of Applied Psychology*, 64, 550-555.
- Latham, G. P. Skarlicki, D. Irvine, D. & Seigel, J. P. (1993). The increasing importance of performance appraisal to employee effectiveness in organisational settings in North America. *International Review of Industrial and organisational Psychology*, 8, 87-132.
- Latham, G.P. & Wexley, K. N. (1975). *Increasing productivity through performance appraisal*. Reading: Addison Wesley.
- Lawler, E. E. (1965). Managers perception of their subordinates pay and of their superiors pay. *Personnel Psychology*, 18, 412-422.
- Lawler, E. E. (1990). *Strategic pay:aligning organisational strategies and pay system*. San Francisco: Jossey Bass, Inc.
- Lawrie, J. W. (1989). Your performance: appraise it yourself. *Personnel Psychology*, 66(1), 21-33.
- Lebrun, S. (1997). Training and development: becoming more strategic. *Canadian Human resource Reporter*, 10(8), 15-30.
- Levine, H. Z. (1981). Consensus: employee training programme, *Personnel Psychology*, 66(2), 63-71.
- Levine, D. I. (1993). What do wages buy? *Administrative Science Quarterly*, 38, 462-464.
- Libby, R. & Blashfield, R. (1978). Performance of a composite as a function of the number of judges. *Organisational Behaviour and Human Performance*, 21, 121-129.

- London, M. & Wohlers, A. (1991). Agreement between subordinates and self ratings in upward feedback. *Personnel Psychology*, 44, 375-390.
- Longenecker, C. O. & Gioia, D. A. (1988). Please appraise me. *Across the board*, 24, 57-67.
- Mabe, P. A. & West, S. G. (1982). Validity of self evaluation of ability: a review of meta-analysis. *Journal of Personnel Psychology*, 61(2), 221-223.
- Mark, K. (1996). We move pink ships. *Human Resource Professional*, 13, 22-30.
- Marrujo, R. & Kleiner, B. (1992). Why women fail to get to the top. *Equal Opportunity International*, 11(4), 1-5.
- Martin, B. (1987). Recruitment ad ventures. *Personnel Journal*, 66, 46-63.
- Maurer, T. J. & Taylor, M. A. (1994). Is sex by itself enough: an exploration of gender bias issues in performance appraisal. *Organisational Behaviour and Human Decision Process*, 60, 231-251.
- Mealiea, L. W. & Latham, G. P. (1999). *Skills for managerial success. Theory, experience and success*. Caracas: McGraw Hill Ryerson.
- McCallum, T. (1995). The science of selection. *Human resource professional*, 12(3), 9-12.
- McCarthy, W. E. J. & Ellis, N. D. (1973). *Management by agreement*. London: Hutchison.
- McClelland, D. (1961). *The achieving society*. New York: Van Norstrand.
- McCormick, E. J. (1979). *Job analysis: Methods and application. New job analysis: Methods and application*. New York: AMACOM.

- Michael, J. S. (1995). *Management total quality in a global environment*. Oxford: Blackwell Publishers.
- Michalak, D. F. & Yager, E. G. (1979). *Making training process work*. New York: Harper and Row.
- Milkovich, G. T. & Boudreau, J. L. (2004). *Personal human resource management: diagnostic management*, (5th ed.). New Delhi: Business Publication, Inc.
- Miller, R. I. (1987). *Evaluating faculty for promotion and tenure*. San Francisco: Jossey-Bass Publishers.
- Mills, D. Q. (1986). *Labour management relations*. New York: McGraw Hill.
- Millward, N. M. Stevens, D. Smart, D. & Hawes, W. R. (1992). *Workplace industrial relation in transition*. Aldershot: Dartmouth.
- Ministry of Health, (Aug, 2004). *National health insurance policy framework for Ghana*. (Revised version). Accra: Ministry of Health Press.
- Mohrman, A. M. Resnick-West, S. M. & Lawler, E. E. (1989). *Designing performance appraisal systems: Aligning appraisal and organisational realities*. San Francisco: Jossey Bass.
- Mullins, L. J. (1991). Success training: a planned and systematic approach in administration.10, 4-5.
- Mullins L. J. (2007). *Management and organisational behaviour*. (8th ed). London: Prentice Hall.
- Mullins, L.J. & Peacock, A. (1992). Effective employee relation: behavioural dimension. *Administrator*, 67, 12-13.

- Murphy, K., Balzer, W. Lockhart, M. & Eisenman, E. (1985). Effects of previous performance on evaluations of present performance. *Journal of Applied Psychology*, 70(1), 72-84.
- Nash, G. N. Muczyk, J. P. & Vettori, F. L. (1974). The role and practical effectiveness of programmed instruction. *Personnel Psychology*, 42, 397-418.
- Osuala E. C. (2001). *Introduction to research methodology*. (3rd ed). Onitsa: Africa-F.E.P. Publishers.
- Patten, T. Jr. (1977). *Pay: employee compensation and incentives plan*. New York: Free Press.
- Pell, J. D. (1985). Recruiting and selecting personnel. *Personnel Journal*, 64(12), 16-34.
- Peters, T. (1989). *Thriving and chaos*. London: Pan Books.
- Porter L.W. & Lanker E.E. (1967). Effects on performance in job satisfaction. *Industrial Relation*, 7, 20-28.
- Prasad, S. B. (1974). Top management compensation and corporate performance. *Academy of management Journal*, 17(3), 554-558.
- Pritchard, R. D., Leonard, D. W., Bergen, V & Kirk, J. (1976). The effects of varying schedules of reinforcement on human task performance. *Organisational Behaviour and Human Performance*, 16, 205-230.
- Redman, T. & Matthews, B. (1992). Advertising for effective managerial recruitment. *Journal of General Management*, 18(2), 29-42.
- Reeves, R. (2004). People in the equation. *Management Today*, May 29, 31.
- Reicheld F. F. & Sasser W. E. Jr. (1990). Zero defection: quality comes to service. *Harvard Business Review*, 68, 105-111.

- Rice, R. W. Phillips, S. M. & McFarlin, D. B. (1990). Multiple discrepancies and pay satisfaction. *Journal of Personnel Psychology*, 75, 386-393.
- Robbins S. P. & Longton, N. (2001). *Organisational behavior: concepts, controversies, applications*, (2nd ed.). USA: Prentice Hall.
- Rosen, B. & Gerdee, T. H. (1976). The nature of job related age stereotype. *Journal of Applied Psychology*, 61, 180-183.
- Sackett, P. & Harris, M.M. (1985). Honesty testing for personnel selection: a review critique. *Personnel Psychology*, 37(2), 221-225.
- Sahl, R. J. (1991). Job content salary survey: survey design and selection features. *Compensation and Benefit review*, 23(3), 14-21.
- Sahl, R. J. (1994). Design effective performance appraisal. *Personnel Journal*, 69(10), 53- 60.
- Sarantakos, S. (2005). *Social research*. (3rd ed). New York: Palgrave Macmillan.
- Schmit, M. & Ryan, A. M. (1993). The big in personnel selection factor structure in applicant and non- applicant population. *Journal of Personnel Psychology*, 78, 966-974.
- Schroeder, O.T. (1994). Training takes off using multi media. *PC Week*, May 9, 33-34.
- Scholl, R. W. Cooper, E. A. & McKenna, J. F. (1987). Referent selection in determining equity perception: differential effects on behavioural and attitudinal outcomes. *Personnel Psychology*, 40, 113-114.
- Schwab, D., Heneman, H. & DeCottis, T. (1975). Behavioural anchored scale: a review of the literature. *Personnel Psychology*, 28, 549-562.

- Scott, J. L. (1989). *External and internal recruitment*. Washintong D.C: Bureau of National Affairs.
- Shamo, A. & Resnik, D. (2009). *Responsible conduct of research*. (2nd ed). New York: Oxford University Press.
- Shari, C. (1994). Human resource leaders brainstorm the profession future. *Personnel Journal*. 73(9). 54-62.
- Sharma, B. & Chew, I. (1992). The role of compensation policies in Singapore's competitiveness. *Asian Pacific Journal of Human Resources* 30(2), 16-24.
- Shellabear, S. (2005). Management: an art or science. *Training Manual*. 60, 12-23.
- Slater, L. (2001). Realizing your assets. *Digital Britain: Management strategies for the 21st Century*, Issue 6, 13-20.
- Smith, R. (1984). Employee orientation: ten steps to success. *Personnel Journal*, 63(12), 46-49.
- Somerick, N. M. (1993). Strategies for improving employee relations by using performance appraisal more effectively. *Public Relations Quarterly*, 38(3), 37-39.
- Stern, S. (2002). Firm choice. *Management Today*, January 16, 6.
- Stiles, P., Gratton, L., Truss, C., Hope-Valley, V. & McGovern, P. (1997). Performance management and psychological contract. *Human Resource Journal*, 7(1). 57-60.
- Stone, C. H. & Yoder, D. J. (1970). *Job analysis*. Ontario: Prentice Hall.
- Sullivan, R. & Miklas, D. (1985). On-th-job training that works. *Training and Development Manual*. 62(1), 1-5.

- Sullivan, L. (1996). Room at the top: diversity in the executive suite. *Canadian Human Resource reporter*.63, 17-18.
- Teel, K. (1980). Performance appraisal: Current trends and persistent progress. *Personnel Journal*, 59(4), 296-301.
- Thacker, J. W. & Cattaneou, R. J. (1987). The Canadian professional function: status and practices. *Proceedings of the Annual Conference, Management and services association of Canada, personnel and human Resource directory*. Toronto: Prentice hall.
- Tharenou, P., Latimer, S. & Conroy, D. (1994). How do you make it to the top?: an examination of influences on women's and men's managerial advancement. *Academy of Managerial Journal*, 37(4), 899-900.
- Thornton, G. C. III (1980). Psychometric properties of self appraisal in job performance. *Personnel Psychology*, 33, 265-270.
- Torrington, D. Hall, L. & Taylor, S. (2005). Human resource management. (6th ed). *Financial Times*. Toronto: Prentice Hall.
- Training for Advantage, (1997). Influencing competitive advantage. *Management Today*, May 19, 89.
- Wagel, W. H. (1987). Performance appraisal with a difference. *Personnel Journal*, 64(2), 4-6.
- Wagner, J. A. Rubbin, P. A. & Callahan, T. J. (1988). Incentive pay and non-managerial productivity: an interrupted time series analysis of magnitude and trend. *Organisational Behaviour and Human Decision Process*, 42, 44-50.
- Walker, J. W. (1980). *Human resource planning*. New York: McGraw Hill.

- Walton, R. E. & McKersie, R.B. (1965). *A behaviour theory of labour negotiation*. New York; McGraw Hill.
- Watts, P. (1989). Lending a helping hand. *Executive Female*, 12, 38-40.
- Webb, S. & Webb, B. (1920). *The history of trade unionism*. London: Longman.
- Wehrenberg, S. B. (1987). Supervisors as trainers: The long-term gains of on-the-job training. *Personnel Journal*, 66(4), 200-202.
- Wernamont, P. & Campbell, J.T. (1968). Signs, samples and criteria. *Journal of Applied Psychology*, 52, 372-376.
- Wexley, K. N. & Latham, G. P. (1990). *Developing and training human resources in organisations*. New York: HarperCollins.
- Wexley, K.N. & Latham, G.P. (1997). *Developing training resources*. Reading: Addison Wesley.
- Wiegand, R. (1987). Can all your trainees hear you? *Training and Development Journal*, 41(8), 38-43.
- Wiersma, U. & Latham, G. (1986). The practicality of behavioural observation scales, behavioural expectation scales and trait scales. *Personnel Psychology*, 39(2), 619-628.
- Williams, K., Denisi, A., Maglino, B. & Cafferty, T. (1986). Initial decision and subsequent performance ratings. *Journal of Applied Psychology*, 71(2), 189-195.
- Winstanley, D. & Woodall, J. (2000). The ethical dimensions of human resource management. *Human Resource Management Journal*, 10(2), 5-20.

Wlozkowski, R. (1985). Simulation. *Training and Development Journal*,
39(6), 39-43.

Wright, P. C., Mondy, R. W. & Noe, R. M. (1996). *Human resource
management*. (1st ed.). Ontario: Prentice Hall.

APPENDIX
QUESTIONNAIRE

Dear Respondent,

I am undertaking a research project on the Human Resource Practices within the National Health Insurance Scheme in the Brong Ahafo Region. The project is mainly for academic purposes. It is in partial fulfilment of the requirements for the award of a Master Degree in Human Resource Management at the Institute of Development Studies, University of Cape Coast.

I am kindly soliciting your assistance in completing this questionnaire. All information you will give will be treated with utmost confidentiality. You may however, opt out if you do not wish to participate in the study.

Thank you so much.

.....

Respondent signature

Instruction: Please answer each question with a tick or short answer in a dotted space provided as the case may be.

Section one: Personal details of respondents

1. Sex
 - a) Male
 - b) Female
2. Age-----.

3. What is your highest educational level?
 - a) Basic education
 - b) Secondary education
 - c) Secretariat education
 - d) Higher education
4. For how long have you been working within your Scheme?
.....
5. What is your grade or level within your Scheme?
 - a) Management staff
 - b) Senior staff
 - c) Junior staff

Section two: Human Resource Policies in National Health Insurance Schemes in the Brong Ahafo Region

To what extent are you aware of the existence of human resource policies within the NHIS in relation to the following?

6. Recruitment/Selection
 - a) Have heard of it and seen the policy document
 - b) Have seen it and read the policy document
 - c) Have only heard of it but not read any policy document
 - d) Have not heard of it nor seen the policy document
 - e) Not aware of the policy document
7. Orientation
 - a) Have heard of it and seen the policy document
 - b) Have seen it and read the policy document

- c) Have only heard of it but not read any policy document
- d) Have not heard of it nor seen the policy document
- e) Not aware of the policy document

8. Training and Development

- a) Have heard of it and seen the policy document
- b) Have seen it and read the policy document
- c) Have only heard of it but not read any policy document
- d) Have not heard of it nor seen the policy document
- e) Not aware of the policy document

9. Performance appraisal

- a) Have heard of it and seen the policy document
- b) Have seen and read policy document
- c) Have only heard of it but not read any policy document
- d) Have not heard of it nor seen the policy document
- e) Not aware of the policy document

10. Compensation

- a) Have heard of it and seen the policy document
- b) Have seen it and read the policy document
- c) Have only heard of it but not read any policy document
- d) Have not heard of it nor seen the policy document
- e) Not aware of the policy document

11. Labour relations

- a) Have heard of it and seen the policy document
- b) Have seen it and read the policy document
- c) Have only heard of it but not read any policy document

- d) Have not heard of it nor seen the policy document
- e) Not aware of the policy document

Section three: Outline of the Human Resource Practices in the NHIS

12. How did you know about the vacant position in the NHIS?
- a) Through advertisement in the newspapers
 - b) Through advertisement in the local radio station
 - c) Through a friend
 - d) Through employment agency
13. Were you given orientation after your appointment in your Scheme?
- a) Yes
 - b) No
 - c) Not aware of
14. What are the established training and development programmes in your Scheme?
- a) Seminars
 - b) Workshops
 - c) Further studies
 - d) In-service training
 - e) Coaching
 - f) Not aware of
15. Do you know the interval for promotion in your Scheme?
- a) Yes
 - b) No
 - c) Not aware of
16. Can you go on transfer within the Scheme?
- a) Yes
 - b) No
 - c) Not aware of
17. Do you know the procedure for performance appraisal in your Scheme?
- a) Yes
 - b) No
 - c) Not aware of
18. Who is responsible for performance appraisal in your Scheme?

- a) Appraisal by superiors.
- b) Appraisal by group of superiors'
- c) Self appraisal
- d) Appraisal by subordinates
- e) Not aware of

19. Is there the practice of unionism in your Scheme?

- a) Yes
- b) No
- c) Not aware of

Section four: Extent of adherence to Human Resource Management Practices in the NHIS

20. How were you recruited into the NHIS?

- a) Through selection interview
- b) Without any selection interview
- c) Contract employment
- d) Through sponsorship and bonding
- e) Through secondment

21. Apart from your salary, what other benefits do you enjoy from the scheme? State as many as possible

22. Have you had any promotion since your appointment with the scheme?

- a) Yes
- b) No
- c) Not at all

23. Have you gone on transfer since your appointment with the scheme?

- a) Yes
- b) No
- c) Not at all

24. How often do you go through appraisal within your Scheme?

- a) Monthly
- b) Quarterly
- c) Half-yearly
- d) Yearly

e) More than one year

f) Not aware of

25. Is there a collective agreement between the employees and management of the NHIS?

a) Yes

b. No

c. Not aware of

Section five: Improving Human Resource Practices within the NHIS

32. In what way(s) do you think that Human resource practices within the NHIS can be improved?

.....
.....