UNIVERSITY OF CAPE COAST

THE EFFECT OF HUMAN RESOURCE DIVERSITY MANAGEMENT ON

STAFF PRODUCTIVITY AT GCB BANK LIMITED

BY

SOLOMON KWAME YEMO

2017

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Dissertation submitted to the Department of Management Studies of the

School of Business, College of Humanities and Legal Studies, University of

Cape Coast in Partial Fulfillment of the Requirements for award of Master of

Business Administration Degree in General Management

JULY 2017

DECLARATION

Candidate's Declaration

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

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

Name:...

Supervisors' Declaration

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

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

Name:...

ABSTRACT

Diversity, in contemporary times, has progressively become a thorny issue in political, legal, corporate and educational circles. Managing diversity is founded on an acceptance of diversity and differences as positive attributes of an organization, rather than as inconveniences to be addressed. The focus of this study is to look at the extent to which employees' perception about human resource diversity management practices have impacted productivity with particular reference to GCB Bank Ltd. The study further seeks to compare strategies adopted by GCB Bank Ltd to that of other organisations. Method of research adopted is descriptive explanatory. The selected population for this study is the staff of GCB Ltd. The bank has over 160 branches across the country with the same administrative structure. The head office houses the human resource management, marketing, public relations and national administrative directorate, whereas the various branches see to the day-to-day customer relations or consumer banking operations. The branches have the same structures and categories of employees across the entire length and breadth of the country. The selected branches are mainly located in the Sekondi-Takoradi Metropolis: these are the Takoradi Main, Market Circle, Habour and the Sekondi branches. The management and operational structure is comparable to any other area in the country. Mainly questionnaires and face-to-face interviews were employed with tables and charts/ graphs as instruments used. As a result the findings can be seen as a reflection of what pertains in the region or any other part of the country. It is recommended that, human resource managers of organizations and for that matter, GCB Bank Limited harness the diversity aspects of its human resource to achieve greater result in service delivery.

ACKNOWLEDGEMENTS

DEDICATIONS

To my wife, (Mrs) Margaret Owiredu Yemo, to my sons, Palmer Ryan Nii

Yemo, O'Brien Laryea Yemo

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CHAPTER ONE

INTRODUCTION

Human resource, perhaps the most important resource in every endeavour, is made up people from diverse background based on ethnicity, gender, religion, colour, age, race, disability, national origin and sexual orientation. The need therefore for diversity management to recognise and respect such values cannot be over emphasised. It is important to address this problem as the general success in utilising this vital resource is imperative to the general success of every entity be it service, industry or hospitality. In relation to previous works, this work aims at bringing to bear the need to harmonise people of diverse background to ultimately achieve success. The complexities in dealing with human diversity is made explicit inuring to the effective and judicious use of this vital but taken for granted resource.

Background to the Study

Human Resource Management (HRM) consists of a set of distinctive activities, functions and processes that are aimed at attracting, directing and maintaining an organization's human resources (Shen, Chanda, D'Netto, &Monga, 2009). The Human Resource function has grown substantially over the past few decades and now covers the whole gamut of people management processes.

There are different views about the nature of HRM and there exists an enormous variety of Human Resource practices adopted by various organizations (Boselie, Dietz, & Boon, 2005). It is that part of the management process that specializes in the management of people in work organizations. HRM practitioners consider employees as the primary resource

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for gaining sustainable competitive advantage, hence the need for human resource activities to be integrated with corporate strategy. Employees differ from other resources because of their ability to evaluate and question management's actions, and their commitment and cooperation always has to be won.

The shift from traditional personnel management towards a more sophisticated human resource management has been reported extensively in recent years (Bach, 2001). In contemporary times the functions of human resource management have evolved to include additional features such as welfare, trade unions, assessment, employee involvement and equal opportunities (Armstrong, 2006).

Today, the workforce comprises people who are different and share different attitudes, needs, desires, values and work behaviours (Bursch, 2014). In order to ensure optimum utility of all organizational resources, contemporary human resource management practitioners consider diversity management as a strategic tool for achieving corporate goals regarding the effective management of the organization's human capital. According to Forbes Insight (2011) diversity has traditionally been thought of in terms of the 'visible' differences between people, such as gender and race, with a focus on eliminating discrimination based on these differences.

Diversity management therefore focuses on recognising, respecting and valuing differences based on ethnicity, gender, colour, age, race, religion, disability, national origin and sexual orientation. It also includes an infinite range of individual unique characteristics and experiences, such as communication style, career path, life experience, educational background,

geographic location, income level, marital status, military experience, parental status and other variables that influence personal perspectives. These life experiences and personal perspectives make us react and think differently; approach challenges and solve problems differently; make suggestions and decisions differently; and see different opportunities. Diversity, then, is also about diversity of thought. And superior business performance requires tapping into these unique perspectives (Abrams, 2013).

Managing diversity means establishing a heterogeneous workforce to perform to its potential in an equitable work environment where no member or group of members has an advantage or a disadvantage (Abu-Qulah & Shahneaz, 2014). This includes a process of creating and maintaining an environment that naturally allows all individuals to reach their full potential in pursuit of organisational objectives. Emphasis is placed on developing specific skills, creating policies and streamlining activities to get the best from every employee. It assumes a coherent environment in organisations and aims for effectiveness, productivity and ultimately competitive advantage. An organisation can effectively manage its diverse workforce through effective integration of diversity management principles in the key human resource functions of recruitment and selection, training and development, performance appraisal and remuneration (Kostas, 2011).

Diversity, in recent times has increasingly become a "hot-button" issue in political, legal, corporate and educational arenas. However, the attitudes towards a diverse workforce in various organisations and from researchers have been very mixed. On the one hand, a large number of corporations are reluctant to hire and promote female employees and ethnic minorities,

especially for senior positions. Some studies have found that some FIRM diversity practices are not associated with increases in diversity. For instance, the adoption of diversity training does not increase top management diversity and overall workforce diversity (McSweeney, 2016). Shen, Chanda, D'Netto & Monga, (2009) discussed in their study that companies with higher diversity tend to provide lower salaries and have higher employee turnover.

On the other hand, there is a wide recognition of the value of workforce diversity. Research by the Australian Centre for International Business (ACIB) (2000) indicates that diversity improves the quality of management's decisions, and provides innovative ideas and superior solutions to organizational problems (ACIB, 2000). Empirical evidence shows that firms that have effective diversity management stand to benefit through bottom line returns. Information sharing and constructive task-based conflict management are the keys to the 'value in diversity' argument. Managing diversity is premised on recognition of diversity and differences as positive attributes of an organization, rather than as problems to be solved (Shen, Chanda, D'Netto, & Monga, 2009).

Today, diversity and inclusion efforts are de rigueur for almost all companies. Executives understand that their companies can't be successful on a global platform if they don't have a diverse and inclusive workforce. A diverse and inclusive workforce is necessary to drive innovation, foster creativity, and guide business strategies. Multiple voices lead to new ideas, new services, and new products, and encourage out-of-the box thinking. Companies no longer view diversity and inclusion efforts as separate from their other business practices, and recognize that a diverse workforce can

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differentiate them from their competitors and can help capture new clients (Forbes Insights, 2011).

Recent studies have shown that all executives are involved in developing, implementing, or managing strategies or programs related to diversity and inclusion for their employees. The business case for diversity and inclusion is intrinsically linked to a company's innovation strategy. Multiple and varied voices have a wide range of experiences, and this can help generate new ideas about products and practices (Forbes Insights, 2011)

Statement of the Problem

In Ghana, most organizations are known to have a diverse workforce in terms of gender, age, ethnicity, educational background, religious beliefs, marital and social status. This form of diversity found in organizations is mostly superficial and sometimes only satisfy constitutional and legal requirements. In Ghana workforce diversity is backed by the 1992 Constitution and the Labour Act (Labour Act, 2003). The Act, also referred to as Act 651 which seeks to ensure equal employment opportunities and satisfy affirmative action compliance among all organisations.

Focusing on this form of diversity is often binary and divisive (Jones, 2006). For organizations to derive the maximum benefits of diversity it needs to be well managed. Their attention should shift from how we can increase our demographic diversity to how rich is our knowledge bank, hence the concept, diversity of thought. Focusing on diversity of thought enables us to see people as individuals rather than as representatives of a group and this helps us to find common ground when working together (Deloitte, 2011). It provides a focal

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point that is applicable across different cultural and national contexts (Deloitte, 2011).

Any business that intends to be successful must have a borderless view and an unyielding commitment to ensuring that workforce diversity is part of its day-to-day business conduct (Childs, 2005). GCB Bank Ltd is considered to have a national representation throughout all of its one hundred and fifty-nine branches and eighteen agencies (Ghana Commercial Bank (GCB), 2016). The report continues that, GCB considers the traditional view of diversity that deals with the demographics than focusing on the diversity of flexibility and inclusion. GCB does not fully involve employees in daily human resource management decisions regarding recruitment, postings, transfers, training, promotions etc. by either seeking their opinion or giving them the flexibility to choose from a number of options.

In spite of the existence of documents such as Collective Bargaining Agreement, code of conduct and the National Labour Act (Labour Act, 2003), employees in some cases are oblivious or unclear about the extent to which the organization considers the latent diverse characteristics of the entire workforce in corporate decisions.

Over the years GCB has rolled out an organizational restructuring strategy within which there have been three packages for voluntary retirement and an imminent transfer of employees to various branches within the organizations. The target for the voluntary retirement package is employees who are five years below the retirement age of sixty years, thus, lending credence to the assertion that the organization has an aging workforce. Employees remain unclear as to what factors have occasioned the need for the

organizational restructuring. Further compounding the issue is the refusal of management to heed to junior staff request for raise in salaries. As a result employees struggle to strike a balance between corporate obligations and individual aspirations.

This study therefore seeks to examine human resource diversity management and its effect on productivity at GCB Bank Limited.

Research Objectives

1. To examine the extent to which GCB Bank Ltd promote diversity as far as human capital is concerned.

2. To assess the extent to which diversity affects productivity.

3. To identify the impact an organizational stance on diversity has on its productivity and how it informs prospective and potential applicants.

4. To monitor the effects diversity in the workplace has on both internal and external employee relation.

Limitations

There are however, some limitations associated with the study, these include time constraints, limited budget, work schedules and issues of confidentiality. This research is constrained by a deadline and therefore requires the scope to be narrowed down to a few branches to be able to conduct an extensive and thorough work. Again, the budget for this project is somewhat small and this limits the extent the researcher can go as far as this project is concerned. Most instances that required face to face interviews will be done under tight time schedules as the work of the researcher makes it a serious constraint. Another problem was the issue of accessibility of information from the Human Resource Division of the bank. This is because

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staff were made to sign an oath of confidentiality and this binds from giving out sensitive bank information.

Significance of the Study

This work may be used as reference point for workforce diversity related studies in the country. The study may serve as a guide for future organization restructuring, it will also help bring to light areas of human resource development and diversity that need improvement in the Bank, especially issues relating to initial posting after recruitment, rural-urban transfer of staff due to the wide coverage of the Bank, promotion and career development. The finding will also serve as a guide for policy making and to ensure that the fears and anxiety that engulf staff in relation to some of the issues mentioned above are alleviated. This will consequently lead to staff empowerment and confidence that will result in job satisfaction and high performance.

Organization of the Study

This report would comprise of five chapters. Chapter one serves as the introduction to the study and provides background information of the study, problem statement, objectives of the study, significance of the study, scope and limitations of the study. Chapter two on the other hand is a review of literature pertaining to the subject area under study. The third chapter provides an account of the methodology used which comprise of data type and data collection method used. Furthermore this chapter justifies and explains the choice of statistical and analytical tools used for the study. Chapter four analyses the results of the study in relation to the stated objectives and

questions while the final chapter summarizes, concludes and offer recommendations for the study.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter seeks to examine and discuss previous works by various authors in relation to this work and how useful they are to the general aspects of this dissertation. It is organised to cover the subject of diversity and the various forms it takes and its impact on productivity.

Diversity has been used to refer to just individual personal characteristics such as gender, race, family responsibilities and age, but it has been used more broadly to refer to a variety of other differences and similarities between people doing the work of organisations and other stakeholders. According to this broader view, dimensions of diversity can refer to a wide range of personal characteristics, including sexual orientation, physical and mental capabilities, as well as differences relating to functional and operational groups, the contractual arrangements of stakeholders of the organisation and the interests of a variety of external stakeholders (Kramar 2011).

Theoretical Review

As discussed earlier, diversity issues are now considered important and are projected to become even more important in the future due to increasing differences among populations and within organisations. It is essential firms focus on diversity and look for ways to become totally inclusive organizations because diversity has the potential of yielding greater productivity and competitive advantages.

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In a survey conducted by Konrad et al for the Richard Ivey School of Business on the topic, Managing for Diversity & Inclusiveness: Results of the 2004-05 Ivey Strategic Diversity and Inclusiveness Survey, responses from human resource managers and CEOs "indicate that larger firms are more likely to take a strategic approach to diversity, being more likely to include diversity in the mission statement, to have a diversity council, to have executives participate in the diversity council, to link diversity to the business strategy, and to have a clear understanding of how diversity is linked to bottom-line performance".

From the foregoing, it is obvious that organisations stand to gain greatly from their ability to manage their varied workforce and as argued by Danullis and Dehling (2004), GCB Ltd, undoubtedly, the bank with the widest coverage in Ghana has the prospect of enjoying benefits such as highly motivated employees, innovation and creativity, cost reduction, organization flexibility, problem solving and knowledge transfer. Since the human capital is a vital portion of every organisation, it is imperative that organizations maintain a consistently positive message about their diversity management efforts. It is essential that organisations manage diversity through the policies and practices that focus on managing employees from underrepresented backgrounds.

According to Kossek, Lobel and Brown (2006), workforce diversity conceded the reality that people vary in several ways, visible or invisible, mainly age, gender, marital status, social status, disability, sexual orientation, religion, personality, ethnicity and culture (Kossek, Lobel, & Brown, 2006). This segment of the study sought to examine available literature on workforce

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diversity. Relevant literature that reviewed various captions such as, Defining workforce Diversity, Conceptualising Diversity, The Business Case for Diversity, Managing Diversity in Ghana and Workforce Diversity and Productivity.

Conceptual Review

Many authors have suggested a range of techniques for improving diversity management through HRM. Strong emphasis has been put on management philosophy that is committed to EEO, AA and appreciating and making use of diversity at the strategic level. As Truss (1999) argued, leadership and administrative heritage influence the nature and form of careers offered to both men and women. Effective diversity management requires a culture of inclusion that creates a work environment nurturing teamwork, participation and cohesiveness (Dwyer, Richard & Chadwick 2001).

Diversity culture should be emphasized in organizational vision, mission and business strategy and the HRM strategy. The formation of a diversity culture requires a significant commitment of resources and leadership. Formalization of HR diversity policies is also necessary as Reskin and McBrier (2000) argued that organizations with written documents for hiring and firing had higher percentages of women in management.

Measuring diversity and diversity management practices is strongly regarded as the initial step of HR diversity management practice (Kossek et al. 2005). Diversity capabilities in organizations could be undermined by the lack of attention to the documented polices and practices and proper record keeping. For example, according to ACIB (2000), in Australia, most organizations did not keep information on ethnic background in the 1990s.

Sixty percent of the surveyed organizations had no data on language skills, and 35% did not collect data on employee age. A lack of systems for identifying diversity means that CEOs are not well placed to harvest the diversity embedded in their firm's human capital. Therefore, many scholars have suggested organizations measure the identity profile or demographics of defined work groups (Cox 1993), the dominant organizational culture, and the perceptions of various employee groups in order to identify cultural barriers that may hinder the full and effective participation of all employees (Kossek et al. 2005). A critical analysis of the current HR diversity practices, such as recruitment and selection procedures, criteria for entry into jobs, selection tools, and diversity training programmes, performance appraisal and compensation is also important. Such an analysis helps to overcome unfairness, remove the glass ceilings and eradicate tokenism and resistance (Human 1993). Periodic audits of diversity are necessary to identify the areas that require improvement to manage diversity effectively. Organizations can compare this data with benchmarking in an industry or a region in order to rate and increase the representation of women and minorities in the workforce or management. Our next section focuses on the techniques for improving HR diversity at the tactical level.

Recruitment and Selection

Managing growth in workforce diversity and increasing the representation of women and minorities is a critical HRM strategy of recruitment and selection for most organizations (Thomas & Ely 1996). Human resource managers usually tend to bring people into the organization and promote employees who fit or have values similar to the decision makers

or gatekeepers. Therefore, recruitment and selection should avoid what Schneider (1987) called 'the A-S-A (attraction-selection-attrition) cycle' in order to develop multiple cultures in the organization. Human resource professionals and line managers who recruit and interview job seekers in a multicultural workforce need to be aware of the ways in which the interviewers' beliefs, attitudes, and stereotypes influence interview behaviour.

Training and Development

High quality diversity awareness training is one HR function that enhances the effective integration of diverse group members. Awareness training builds a common understanding of the value of diversity, assisting in building social cohesion so that it improves individual and organizational outcomes. Rynes and Rosen (1995) found in their study that 75% of trainees, who took diversity training, left the training with positive diversity attitudes, while only 9% of trainees actually entered with favourable attitudes. Sixty eight per cent of employees were sceptical prior to training, whereas only 7% reported scepticism after training. Roberson, Kulik and Pepper (2003) recommended that companies must clarify training objectives and systematically conduct a training needs assessment. Participants should know whether the training programme seeks to raise diversity awareness or develop multicultural skills. Social psychological research on stereotyping and linkages to prejudice reduction must also be tightly incorporated into training design. A top down training strategy may be valuable – providing awareness training to senior managers first and team-building training last. Education and training should be tailored to the specific needs of the organization, division, level, team or individuals. Critical to the success of education and training is

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the important step of linking training to the strategic objectives of the organization. Kossek et al. (2005) suggested that external facilitators involved in diversity training may help to achieve higher levels of productivity in a shorter time given work group diversity can lead to increased conflict among members in the short-term.

Professional development and career planning is another area where discrimination is visible and needs careful attention while designing diversity management policies. If the HR practices concerning career progression do not effectively reflect diversity issues, diverse employees would have negative perceptions of the whole process (Richard & Kirby 1999). Organizations should ensure providing equal opportunities for promotion and personal development to all employees. Minorities should be regularly included on panels that evaluate, select and promote managers. The problem of assessing candidates for promotion who are 'different' can be reduced if some of the decision makers are non-traditional managers. Direct intervention by top-level executives in the promotion process is sometimes necessary to ensure that diversity goals are not overlooked. The main point is that candidates must not only be recruited, but they must be adequately prepared to take on demanding managerial assignments (Loden & Rosener 1991, Morrison 1992). Scholars have suggested that mentoring is another strategy for managing diversity.

A successful senior mentor is matched with more junior women or minority employees, with the objective of enabling under-represented demographic groups to move through the invisible barriers and advance in their careers (Ragins 2002).

Appraisal

Effective performance appraisal practices in the area of diversity management should be objective not subjective, relevant to the job and the company, and fair to all employees and offer no special treatment (Schuler, Dowling & DeCieri 1993). Including non-traditional managers on the appraisal panels can help to create objective criteria and fair performance appraisal practices. When conducting appraisals, the language of appraisal should focus on the individual's performance and not on the personality or race. Hence, the aim should be to make the appraisal as culturally neutral as possible (Fulkerson and Schuler 1992). Also, some scholars suggest that when assessing each manager's performance, actions taken by the manager to hire and promote minorities and women can be used as performance criteria in order to promote diversity (Morrison 1992; Sessa 1992).

Pay

Pay equality contributes to effective diversity management and organizational performance. Diversity management in remuneration requires complete application of the principle of equal pay and a performance-based pay system. Empirical evidence suggests that the compensation structure, the wage determinants and the benefit schemes should be designed not only on common principles but also considering individuals in terms of their ability, knowledge and skill.

An individual-driven remuneration system facilitates individual lifestyles and further promotes diversity. To implement HR diversity practices, scholars also placed strong emphases on educating employees to understand diversity principles and accept their responsibilities, developing identity-based networking groups and targeting communications to different affinity group

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members (Kramar 1998; Friedman and Holtom 2002). At the operational level, a major diversity management issue arises when an individual tries to balance work and family life. In this regard flexible employment has great advantages over the traditional employment system. Employment flexibility provides individuals with the freedom to choose the working schedule based on their personal capacity. The diverse workforce has different priorities for themselves as well their families and societies. Flexibility provides a reasonable balance and allows employees to address significant issues. BHP Billiton, a leading Australian organization is one of the first companies in the world to combine health, safety, environment and community matters in one policy and one set of management standards. At the centre of diversity practices at BHP Billiton are the company's Diversity and Work-life Balance policies (DIMIA 2002). However, in rest of the world this issue is yet to gain momentum. Therefore, it is advocated that if work–life balance is not maintained, individual issues would arise and would ultimately affect organizational productivity (Cox 1993).

Organizations must therefore provide support services to help mitigate certain issues that are associated with work–life balance. When providing such support services, managers and supervisors are critical players and can help to build a culture that values diversity across the organization. Reflecting the discussions above, at the strategic level, what is required is a management philosophy that recognizes diversity is critical for organizational success.

Top management commitment to diversity should be reflected in the organizational vision, mission and business strategy in order to remove psychological and operational barriers to managing diversity. If such

commitment is inconsistent with the current organizational culture, then a significant culture change may be necessary in order to create an atmosphere of mutual respect of all employees. At the tactical level, a range of HRM diversity policies can be formulated in order to support this management philosophy.

Measuring the employees' perception of the existing HRM diversity practices and their expectations may be conducted to facilitate policy development. HRM diversity policies at the operational level are implemented at the workplace, involving mainly educating employees, identity-based networking groups, targeting communications to different affinity group members, flexible employment and support for generating a work–life balance. At all levels, line managers should play a more important role in diversity management.

Devolution of responsibility for people management is a central theme of HRM (Storey 1992) and of diversity management as well (Kandola & Fullerton 1994). Sanglin- Grant and Schneider (2000) found that line managers' iterations of organizational policy on racial equality are sometimes at odds with employees' views of organizational practice.

Hence, line management should be involved more in the decision-making process in order to fully understand and effectively implement diversity management. Based on the above discussion, a conceptual framework of HR diversity management is proposed and shown in Figure 1. This model indicates that diversity management includes EEO/AA as well as appreciating and making use of diversity. Diversity management should occur at the strategic, tactical and operational levels through a range of different

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activities involving managers' at all three levels. The model also highlights the ultimate objectives of diversity management. These objectives include benefits to organizations and individuals which can result from good diversity management.
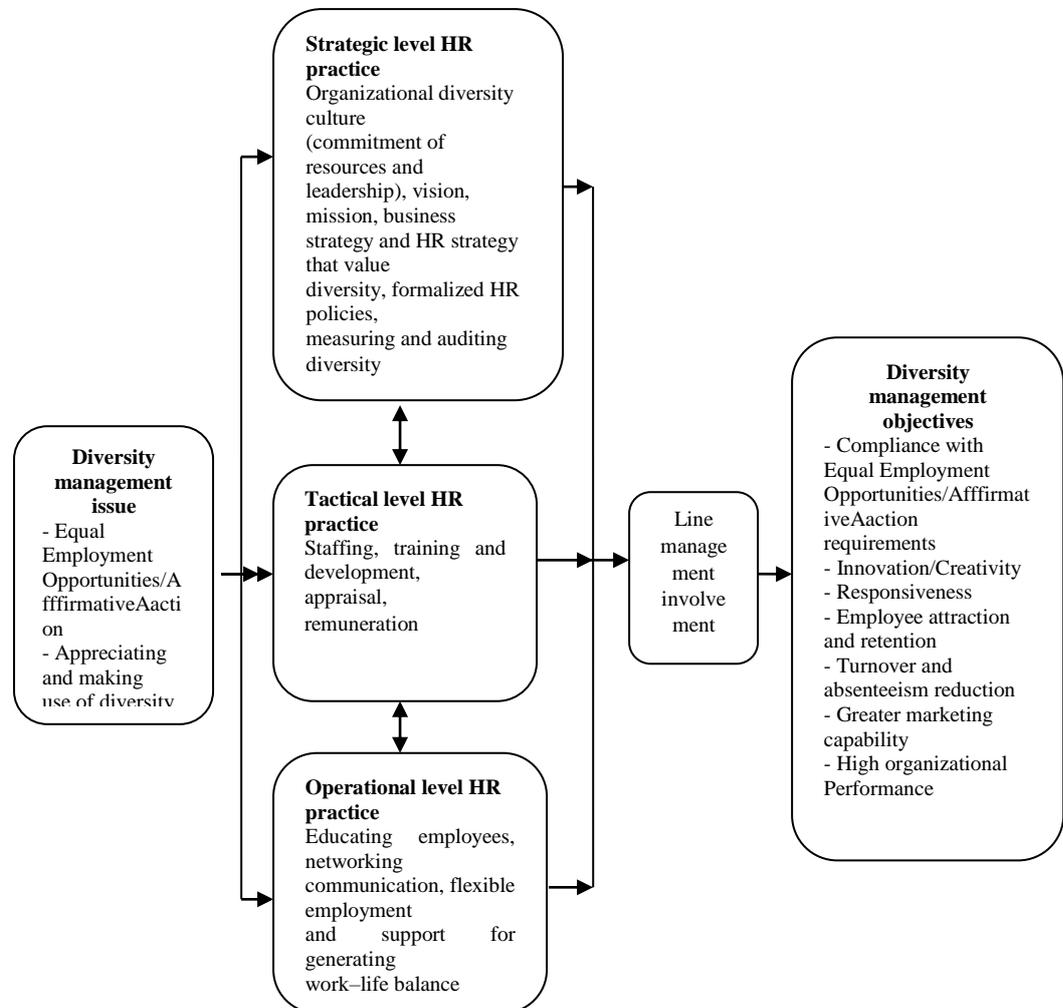
Figure 1: A framework of HR diversity management.

Empirical Review

Workforce diversity refers to the ways that people differ that can affect a task or relationship within an organization such as age, gender, race, education, religion, and culture. It is the exploration of these differences in a safe, positive, and nurturing environment. It is about understanding each other and moving beyond simple tolerance to embracing and celebrating the rich

dimensions of diversity contained within each individual within the organization (Carrell, Mann, & Sigler, 2006).

Chelladurai (2014) define diversity as the presence of differences among members of a social unit. The author continues that today, the workforce is more diverse in terms of gender, race, ethnicity, national origin and comprises people who are different and share different attitudes, needs, desires, values and work behaviour. Greenberg (2004) also defines workplace diversity as the variety of differences between people in an organization including race, gender, ethnic group, age, personality, cognitive style, tenure, organizational function, education, background and more. The U. S National Partnership for Reinventing Government (NPR) Diversity Task Force in conjunction with the US Department of Commerce in their sponsored benchmark study of diversity (2007) defined diversity as including all the characteristics and experiences that define each of us as individuals. It is clear from these definitions that most scholars concur on the definition of workforce diversity. The main sources of diversity include age, race, gender, ethnicity (culture) and education although there are other sources of diversity such as personal demographics; knowledge, skills, and abilities; values, beliefs, and attitudes; personality and cognitive and behavioural style; and organizational demographics. Graen (2003) cites other sources of diversity as political favouritism, family connections, educational advantage, friendships, and Leader Member Exchange partnering skills including performance on team skills. Terms such as diversity, workforce diversity and management of diversity are imbued with many differing connotations. Some definitions focus on specific groups, whereas others take a broader stance. Some definitions

place the emphasis on power disparities, while as others fail to touch on power related matters (Hays-Thomas, 2010).

A definition of workforce diversity is expected to be clear cut, but instead it is surprisingly a complex matter with various intricacies in interpretation. It seems that a feasible definition can only be derived from understanding the various domains of workforce diversity. To understand diversity, there is the need to understand the dimensions of diversity being discussed and determine the extent of differences and similarities found within diversity.

As the focus of the study is on diversity of inclusion and flexibility and not on the various kinds and classifications of diversity, less emphasis will be placed on the latter during the literature review. The manner in which diversity is managed in an organisation is likely to be influenced by the organization's definition of diversity. From the various sources of literature, diversity seems to be widely regarded as a product of affirmative action principles within organisations. As previously demonstrated, this is an erroneous assumption, as diversity does not refer to employment equity or affirmative action alone. Organisations who view diversity management as a process to only ensure representation of various groups of people are likely not to reap the potential benefits of a diverse workforce (Hays-Thomas, 2010).

Shen, Chanda, D'Nettoand Monga (2009) acknowledged that the predominant diversity issues in each country are different. Examples are given across the world to prove their case. The study reveals that "While gender inequality is the oldest and most common diversity issue worldwide, religion and ethnicity separate people in India and Middle East and household status (hukou) differentiates off-farm migrants from urbanites in China. Chinese

rural migrants are routinely looked down on by urbanites and mistreated at the workplace and in society. Multiculturalism has always been the most important dimension of diversity in Western countries, including the EU nations, Australia and New Zealand, where there are a large number of international migrants with diverse cultural backgrounds. Racial equality appears to be the predominant issue in both USA and South Africa where there has been a long history of systematic discrimination against blacks and other ethnic minorities." (Shen, Chanda, D'Netto, & Monga, 2009)

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Age can be viewed as one aspect of workforce diversity, along with sex, religion, ethnicity and other forms of diversity. Each form of diversity may influence an individual's attitudes, values and behaviours at work. Indeed, a largely neglected aspect of diversity management is the challenge of managing a widening age range of employees with vast experiential and attitudinal differences (Wagner, 2007). Such diversity creates an imperative

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for flexible and inclusive management strategies (Childs, 2005). The goal of managing diversity in an organization is to enhance the achievement of an organization's competitive advantage by managing the similarities and differences between people (De Cieri, et al., 2008).

In an article published by Human Capital Australia in 2011 titled, "*Re-examining the business case for diversity",* the subject has traditionally been thought of in terms of the 'visible' differences between people, such as gender and race, with a focus on eliminating discrimination based on these differences. This view of diversity is rather narrow and ultimately short-changes what it really means. Diversity therefore is about what makes each of us unique and includes our backgrounds, personality, life experiences and beliefs (Deloitte, 2011).

A significant amount of the diversity related literature indicates there are a number of demographic characteristics contributing to diversity. The most widely recognized involve, age, gender, ethnicity, and education. The changing age composition of the workforce is forcing organizations to make a number of adjustments. One is learning how to deal effectively with older workers. The key here is that organizations cannot discriminate on the basis of age. Organizations must begin to listen to their older employees, determine how their needs are different from those of younger workers, and learn to draw from the expertise and experience that older employees can offer. Organizations must also learn how to deal with younger employees, who have values markedly different from those of their older counterparts.

There are also changes occurring in gender composition. Women have infiltrated the workforce in record numbers over the last four decades. Career

progression for women may not be as fast as their male counterparts due to career breaks that come about due to family responsibilities. Some organizations provide flexible work programs to help women deal with such challenges. Employees possess different levels of education hence this is an aspect of diversity that should be well handled so that everyone can be a positive contributor towards organizational effectiveness despite their level of education. Most organizations with a diverse workforce find it difficult to cope with the above challenges and create a positive work climate that consequently may influence the degree of performance. The way age, gender and educational level as dimensions of diversity are managed may have an impact on the performance of individual workers, when these are effectively managed a conducive work climate is created, and this reduces conflict and raises the level of employee job satisfaction. This consequently makes employees to exert extra efforts in their work resulting to increased performance.

Shore, et al. (2009) in an attempt to provide a background to the issue of contemporary moves towards embracing workforce diversity, examine the various aspects of diversity and their impact on management style, job satisfaction, group dynamics and productivity. In their meta-analysis, the group indicates that race or ethnicity explained 3.7% of the variance in job performance ratings whilst ratees tended to receive higher ratings from raters of the same race.

Other studies in recent times found that Black ratees consistently received lower ratings than White ratees from both White and Black raters. Recent meta-analyses show that the Black-White mean difference in job performance is approximately 0.27 to one-third of a standard deviation and

that group differences were similar to, if not larger, for objective versus subjective measures. This gives a clear indication of the evolving nature of the subject.

The study is replete with of findings other studies which focused on whether there was discrimination and bias present in selection, training, performance evaluations, promotions, and other important human resource functions. On the impact of the foregoing on productivity, two interesting views emerge from the discourse. 'The optimistic perspective which is that there are benefits to the team by having increased diversity". Group performance is thought to be enhanced by having broader resources and multiple perspectives. Particular to race, some studies have found that ethnically diverse work teams make better decisions than homogeneous teams. The "pessimistic perspective" is that increased ethnic diversity typically has shown negative effects on social integration and communication, and increased conflict" (Shore, et al., 2009).

Sayers (2012) carefully examines the concept of diversity and how it combines with the interplay of forces in the labour market to impact productivity. She explains the process of managing diversity as the range of management and leadership practices that aim to value diversity in the workforce towards organisational success. Management, as a result seeks to encourage productive and mutually beneficial interactions among employees from diverse backgrounds to ensure optimum benefits for the employees, the organisation, community and clients the organisation or employees seek to serve.

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In her discourse, Sayers traces contemporary attempts to manage diversity to the history of social activism. There have been indigenous rights and anti-slavery activities, women's and civil rights movements through disability activism to managing diversity.

Kochan, et al. (2003) lends to credence to the Sayers' view in a report they presented to the Diversity Research Network on "The effects of diversity on business Performance". According to the group, to promote the development of more positive organizational cultures that would support the effective development of a more diverse workforce, many companies and consulting firms began to offer training programs aimed at "valuing diversity". They share the view that diversity has historical antecedents dating far beyond the era of civil rights. They however, situate the private sector's growing recognition for the need to manage diversity among the workforce within the late 1970s into the early 1980s. The report cites an attempt by the CEO of Hewlett Packard presenting the business case for a diverse workforce in an attempt to get his colleague executives and managers to appreciate the need to manage diversity effectively. He argues:

> "I see three main points to make the business case for diversity: A talent shortage that requires us to seek out and use the full capabilities of all our employees. The need to be like our customers, including the need to understand and communicate with them in terms that reflects their concerns. Diverse teams produce better results."

The group further sets out to conduct a multi-firm study of the effects of racial and gender diversity on organizational performance. The model adopted

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to guide the study proposes that "whether diversity has a positive or negative impact on performance may depend on several aspects of an organization's strategy, culture, and human resource (HR) practices. In addition, the model proposes that these effects are likely to operate through group or team processes, such that under facilitating conditions, diversity is associated with positive group or team processes and is therefore beneficial to performance; whereas under inhibiting conditions, diversity is associated with negative group or team processes and is therefore detrimental to performance" (Kochan, et al., 2003). The report revealed that there were no "significant direct effects of racial or gender diversity on team performance, but the results do reinforce the argument that organizational context matters. The demographic makeup of the larger organization within which teams function has important consequences for effects of diversity within the team" (Kochan, et al., 2003).

Managing diversity means establishing a heterogeneous workforce to perform to its potential in an equitable work environment where no member or group of members has an advantage or a disadvantage (Shen, Chanda, D'Netto, & Monga, 2009). They continued that managing diversity includes a process of creating and maintaining an environment that naturally allows all individuals to reach their full potential in pursuit of organisational objectives. Diversity management emphasises building specific skills, creating policies and drafting practices that get the best from every employee.

It assumes a coherent environment in organisations and aims for effectiveness, productivity and ultimately competitive advantage. Through effective integration of diversity management principles in the key human

resource functions of recruitment and selection, training and development, performance appraisal and remuneration, an organisation can effectively manage workforce diversity.

Diversity management practices are specific activities, programs, policies and other formal processes designed to improve management of diversity via communication, education and training, employee-involvement, career management, accountability and cultural change. For example, diversity practices may include practices such as training programs to reduce stereotyping and improve interpersonal communication and skills (Nishii & Ozbilgin, 2007; Wentling & Palma-Rivas, 2000).

Overall, diversity management places emphasis on the development of organizational strategies and cultures that are not only tolerant of diversity but actively encourage flexibility and inclusion (Burke & Ng, 2006; Childs, 2005). Workforce diversity is increasing and managers need to develop ways to effectively manage the different views and characteristics of the new, diverse workforce. The assumption of 'value-in-diversity' suggests that diversity in work-groups will enhance effectiveness and performance (Cox, 2001; Miroshnik, 2002). Cox (2001) identified five ways in which diversity could add value to an organization: improved problem solving; increased creativity and innovation; increased organizational flexibility; improved skill variety in the workforce, and improved marketing (e.g. increased customer base). For example, a diverse workforce is proposed to help organizations to understand the different needs and values of the cultural groups that comprise their client base (Friday & Friday, 2003; Nishii & Ozbilgin, 2007; Wentling & Palma-Rivas, 2000).

Further, it is suggested that diverse groups such as cross-generational project teams will generate different opinions, engage in more thorough critical analysis, and thus make better-quality decisions (Brown, Zijlstra, & Lyons, 2006). On the other hand, there are recognized costs associated with managing diversity poorly. When organizations do not manage diversity well, there is increased likelihood of turnover and absenteeism among minority groups. In addition, organizations that do not manage diversity well may be in breach of legislation and may incur associated costs. There are also indirect costs, such as the loss of organizational reputation and inability to attract high-quality employees to the organization (Childs, 2005). While there has been considerable research exploring the "value-in diversity" approach, many questions remain unanswered.

The evaluation of diversity programs remains an area for attention. While many firms have implemented diversity practices, it is difficult to measure the relationship between diversity practices and organizational performance outcomes. Recent research has explored the factors that moderate the relationship between diversity and performance (Grimes & Richard, 2003)

Richard (2000) concluded that diversity does add value to a firm but the effects of diversity "are likely to be determined by the strategies a firm pursues and by how organization leaders and participants respond to and manage diversity".

Sayers and Ang (2012) suggests that to manage diversity there is the need for organisations to do the following:

- Remove barriers so people have the chance to perform to their full potential

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- Employment-Ensure people are considered for the employment of their choice

- Systematize principles of fairness and merit

- Planning-provide cost-effective initiatives and use good business planning

- Employ the best person or team for the job

- Create versatile workplaces that enable people to be productive and effective

- Talent and abilities are valued

Many factors such as stereotyping, discrimination prejudice and ethnocentrism were identified by Sayers and Ang (2012) as having the potential to affect an organisation positively or negatively. These according to her may be direct, indirect or structural (Sayers & Ang, 2012). The direct form may be either verbal or non-verbal, whereas the indirect form appears in various organisational policies, procedures or practises which seem to disadvantage other people within the organisation. The structural form is usually systemic. That is particularly so when a network of organisational rules and practices disadvantage other people within the setup. It is in the light of these that she highlights the need to manage diversity to the benefit of the organisation. She outlines the benefits of managing diversity to include:

Increased retention, reduced absenteeism, better recruitment pool improved productivity, improved staff loyalty, morale and job satisfaction, greater customer satisfaction and sales, access to wider markets, improved public relations, making the business more attractive to investors, lower risk of discrimination claims and lowered risk of safety and health claims. (Ibid 2012)

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In a paper presented to the *Institute for the Study of Labour,* Ganero underscores the need to ensure that diversity is properly managed. He states, "Properly managing HR also (and perhaps mostly) implies finding the right workforce mix and to make the most of workers' skills. A diverse workforce, with respect to education, experience or physical stamina, is often needed due to the variety of tasks that have to be performed within firms." Ganero (2003) He explains that in recent times many countries, companies have come under legislative pressure to diversify their work force.

Ganero (2003) discusses labour diversity pari-passu productivity with Belgian linked employer- employee panel data for the years 1999-2006. The data obtained from the panel which comprised a huge chunk of the private sector, provide accurate information on average productivity and displayed a wide variety of worker and firm characteristics (which include education, age, sex, tenure, occupations, working time, labour contracts, firm size, capital stock and sector of activity). On the other hand, it enables to compute various diversity indicators and to address important methodological issues such as firm-level invariant heterogeneity and endogeneity.

He agreed with Alesina and La Ferrara (2005) that there exist varied economic forces underpinning the relationship between workforce diversity and productivity. These forms may flow from individual preferences, individual strategies or characteristics of the production function. The theoretical model developed by Lazear (1999) is cited to buttress Ganero's view on the diversity and productivity nexus. He pontificates that labour diversity is beneficial for firm performance if skills and information sets are

group-specific. It is evident from his paper that whereas educational diversity may improve productivity, demographic diversity may not.

To this end, it is suicidal to conclude on bloc that labour diversity has a positive or negative impact on productivity.

Chapter Summary

Human Resource diversity management has gained momentum because of the pressures on business that become internationally competitive, the changing labour force composition, growing awareness of the importance of human resources management and a backlash created by perceptions of special treatment for women and ethnic minorities. Critically reviewing the literature, this study reveals three prominent features of HR diversity practices. First, despite growing commitment to EEO in many organizations, there is wide discrimination in employment. This is evidenced by low employment of women and minorities and the lack of minority representation at higher organizational levels. Also, female and minority employees are always disadvantaged in training, performance appraisals and remuneration. Second, HR diversity is often restricted to hiring by numbers (Agocs & Burr 1996). Relatively, little is done on other HR activities including training, management development and individual-based appraisal and pay. Often, minority employees are recruited for lower positions and provided few promotion opportunities.

While many organizations provide diversity training most training programmes reinforce norms and values of the dominant organizational culture. Organizations normally do not take individual differences into consideration when formulating and implementing training, appraisal and pay

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policies. Pay inequality, especially gender income inequality, still remains a significant issue in diversity management. Ethnic minorities are frequently not comfortable with open expression of their opinions. Empowerment of a truly diverse workforce is not yet a norm. Third, an important focus in HR diversity management is placed on the notion of equality, usually described as fairness or workplace discrimination. Most companies do not really have effective diversity management practices that value and make use of diversity. The major incentive for implementing EEO and AA is to gain greater marketing capability and attract ethnic minority customers by mirroring increasing diverse markets. Therefore, most organizations have not built the requisite diverse workforce nor launched diversity programs to unleash the potential of the diverse workforce they employ.

The findings of this study have significant practical implications. The review indicates that there is a continuing need for effective diversity management and for HRM to play an irreplaceable role in this regard. Effective diversity management through good HR practices and procedures leads to positive outcomes. Ineffective diversity management in HR is most likely to result in conflict, demotivation, higher employee turnover and low organizational performance. Therefore, diversity management must become a priority agenda in HRM practices for all organizations. Due to the fact that most organizations consider diversity mainly as an issue of compliance with legal requirements and recruiting ethnic minorities, there is a great need for improved HR diversity strategies focusing on appreciating and making use of diversity.

In order to do so, as the proposed framework suggests, at the strategic level, top management is required to have a philosophy and foster organizational culture that recognizes diversity, and commits resources and leadership so as to implement diversity policies. At the tactical level, organizations should adopt a range of HRM policies incorporating EEO and AA and simultaneously making use of diversity. At the operational level, organizations should pay attention to educating employees, networking, communications and flexible employment. At all levels, line managers should be actively involved in HR diversity management.

This study has identified several avenues for further research. Despite wide recognition of its significance, diversity management in HR has to date received surprisingly little attention in the diversity management literature. There are some HRM studies concerning diversity issues. However, the fact that these studies are normally regarded only as part of the HR literature makes it difficult to draw complete conclusions on HR diversity management by analysing only the diversity management literature. Also, interestingly, although scholars have emphasized the differences between diversity management and EEO and AA, past studies have focused on EEO and AA in HRM policies and practices.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter of the study comprises a critical appraisal of the findings obtained from administering the questionnaire. The questionnaires were divided into four main segments, namely, Bio data, GCB Bank Ltd and the wider society, Diversity and Organizational Policies and Managing diversity. Twenty respondents were selected out of eighty four (84) staff of GCB stationed in the Sekondi - Takoradi Metropolitan Area.

Kothari (2004) explains research methodology as a way to scientifically solve the research problem. "It may be understood as a science of studying how research is done scientifically. In it we study the various steps that are generally adopted by a researcher in studying his research problem along with the logic behind them''. In like manner, this segment of the study seeks to examine the procedures deployed in gathering the required data for analysis. It provides an overview of the research design, population, sampling method, and data collection techniques and data analysis.

As stated in the first chapter the study is aimed at providing insight into Ghanaian perception of a diverse workforce, identifying the policies (if any) that guide diversity management of corporate organisations in Ghana with special reference to the GCB Ltd and the various mechanisms put in place to manage diversity in human resource.

Research Approach

Kothari (2004) points out that a research may adopt either a quantitative or qualitative approach. The former, according to him, involves

the generation of data in measurable form which can be subjected to rigorous quantitative analysis in a formal and rigid fashion. "This approach can be further sub-classified into inferential, experimental and simulation approaches to research. The purpose of inferential approach to research is to form a data base from which to infer characteristics or relationships of population" (Kothari 2004). Qualitative approach to research on the other hand deals with subjective assessment of attitudes, opinions and behaviour. The study in such a situation is a function of researcher's insights and impressions. Such an approach to research generates results either in non-quantitative form or in the form which are not subjected to rigorous quantitative analysis. (Tbid, 2012).

This study is a combination of both the quantitative and qualitative approaches. In attempting to assess whether GCB Ltd is diversity compliant, the study relies heavily on available organizational documents such as annual reports, newsletters, collective bargaining document, documented policies, the labour act and code of ethics. The analysis of these documents and various corporate practices is subjective.

The study assumes a qualitative dimension with the analysis of the impact of diversity on productivity. Given the small size of the population, identified variables are analysed in Microsoft Excel. Frequency tables, bar and pie charts are used to examine the demographic attributes of the respondents and further analyse their responses to questions relating to the conformity of GCB Ltd to contemporary issues relating to diversity.

Research Design

The research design used is explanatory, conducted in order to identify the extent and nature of cause- and- effect relationships. Explanatory research

also known as causal research, can be conducted in order to assess impacts of specific changes on existing norms, various processes etc. It focuses on analysis of a situation or a specific problem to explain the patterns of relationships between variables.

Kothari (2004) explains research design as "the conceptual structure within which research is conducted; it constitutes the blueprint for the collection, measurement and analysis of data. As such the design includes an outline of what the researcher will do from writing the hypothesis and its operational implications to the final analysis of data''.

Singh (2007) adds "that the research design is the choice of an investigator about the components of his projects and development of certain components of the design". He argues that a research design does not have a sequential ordered step-by-step procedure but rather what he calls the "planning stage of research", where the research is made logical by visualizing the practicability of the study. He however, confirms Kothari's view that the design process is mainly dependent on the research objectives. The design, according to Singh, should include, research method or strategy, sampling design, choice of research tools and choice of statistical techniques.

In the light of the outlined research objectives, varied methods were adopted in the data collection process. The study relies on a combination of primary and secondary sources of information. In eliciting information from managers and head of operations regarding policies and efforts being made by the bank to manage diversity, face-to-face interviews were resorted to. Questionnaires were sent to selected branches to gather information on employee perceptions on diversity. The aspects of diversity examined in the

questionnaire design include but not limited to age, gender, education, disability, output of work and ethnicity. These were used to test the hypothesis that diversity has a huge impact on productivity.

The secondary sources of information range from policy documents, annual reports, aspects of the labour act, company code of ethics, newsletters and collective bargaining agreement document.

Sample Population

A research population is usually a large pool of individuals or entities that constitute the crux of any scientific enquiry. In other words, all the subjects the researcher aims at studying. Usually, it is expedient that members of the research population bear similar characteristics to ensure objective analysis of variables. The selected population for this study is the staff of GCB Ltd. The bank has over 160 branches and over 3600 staff across the country with the same administrative structure. The head office houses the human resource management, marketing, public relations and national administrative directorate, whereas the various branches see to the day-to-day customer relations or consumer banking operations. The branches have the same structures and categories of employees across the entire length and breadth of the country.

The selected branches are mainly located in the Sekondi-Takoradi Metropolis: these are the Takoradi Main, Market Circle, Habour and the Sekondi branches with a total of eighty-five employees and twenty respondents. Statistical tools used were mainly questionnaire and face-to-face interviews. The statistical method used in the selection of employees was random sampling based on those in the main-stream. By this, employees in the

lower classes such as cleaners, messengers and the security were exempted. These branches are under the control of one Area Manager. The management and operational structure is comparable to any other area in the country. As a result the findings can be seen as a reflection of what pertains in the region or any other part of the country.

Sampling Techniques

Gay (1987) explains sampling as the process of "selecting a group of subjects for a study in such a way that the individuals represent the larger group from which they were selected". Due to time and financial constraints it is impossible to involve all employees from the one hundred and fifty-nine (159) branches of the bank. The study seeks to select a representative sample for analysis.

Coyne (1997) cites Schatzman and Strauss in their analysis of selective and purposive sampling. Selective sampling according to the latter is a "practical necessity" shaped by the time available to the researcher, "by his framework, by his, starting and developing interests, and by any restrictions, placed upon his observations by his hosts". This form of sampling can therefore be referred to as purposive sampling.

In their argument on sampling people, they state that the investigator chooses people according to the goals of the study. Given the limited time available for the study, the research focuses on the main branches of GCB Bank Ltd within the Sekondi-Takoradi municipality.

The selected population was further stratified into smaller units to ensure balance in representation. Yount (2006) explains that stratified sampling permits the researcher to identify sub-groups within a population and

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create a sample which mirrors these sub-groups by randomly choosing subjects from each stratum. Data collections were done mainly using questionnaires. The staff in the chosen branches were segmented into two; namely, officers and junior staff. Questionnaires were distributed to randomly selected respondents from the various strata.

Data Analysis

Data obtained from respondents were analysed under various captions namely; demographics, perceptions of diversity, managing diversity, diversity and productivity. The study relies on the use of Microsoft Excel to generate varied statistical analysis of responses obtained. Pie and bar charts are used to assess the diversity of staff by way of demographic distribution. Frequency tables are used to analyse perceptions of diversity compliance by the bank and correlation analysis is also used to examine the relationship between workforce diversity and productivity. Finally, the report will seek to confirm the hypothesis that workforce diversity has a profound impact on organizational productivity. Report will be compared with other studies on the same subject but conducted in other organisations.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

Bio Data

Sayers (2012) in her explanation of the primary aspect of diversity indicates that the subject may include gender, religion, ethnicity, race, sexual orientation, age, and mental or physical abilities. This aspect of diversity is referred to by other authorities as demographic diversity. For the purposes of this study, the Bio data of the respondents captured information on Gender, nationality, ethnicity, educational background and disability.

Gender

Table 4 looks at the gender distribution of respondents from the four branches studied. Out of a total number of twenty randomly selected respondents, there were nine (9) males and eleven (11) females.

Table 1: Gender Distribution of Respondents

Gender	Male	Female	Total
Number of Respondents	9	11	20

Source: Field survey (2016)

The percentage distribution of males and females in all four branches are forty-five (45) and fifty-five (55) per cent respectively. A visit to various branches revealed that all respondents were engaged in consumer banking. Further discussions with various branch managers bring to the fore the fact that no particular consideration is given to any gender and that the bank recruits staff on the basis of competence. This notwithstanding, a critical

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assessment of the organisational hierarchy indicates a concentration of males in the top level.

Ethnic Background

In order to examine the ethnic diversity of the branches under the study the respondents were expected to indicate their ethnic background. Table 4.1 below explains the ethnic orientation of these branches. The study shows the presence of three main ethnic groups, namely, Akan, Ewe and Ga.

Table 2: Ethnic Background of Respondents

Ethnic Background	No. of Respondents
Ewe	2
Ga	2
Akan	16
Total	20

Source: Field survey (2016)

The Akans who formed eighty (80) per cent comprise indigenes from Ashanti. Fanti, Akuapem, Akyem, Nzema, Kwahu, Bono and Akwamu. The Ga and Ewe groups formed ten (10) per cent each. Some of the respondents indicated that though they have worked in other branches outside the region, it has been mainly within the Southern part of Ghana. Only about ten per cent of the respondents had worked outside the south, specifically in the Brong-Ahafo and Ashanti regions.

Those who have experienced transfers indicated that their transfers from various reasons were based on organisational policies rather than personal request.

Educational Background

Table 4.shows the educational background of the respondents. From the available data 13, 3 and 4 of them are first degree, post graduate degree holders and professional respectively.

Table 3: the Level of Education

Level of Education	No. of Respondents
MSLC	0
Secondary	0
HND	0
1ST Degree	13
Post Graduate	3
Professional	4

Source: Field survey (2016)

From the above, 13 employees were selected from the clerical group, 3 from managerial and 4 from the Officers group. Though polytechnic graduates could also be recruited for consumer banking purposes, there were none among the respondents. The implication is that respondents interviewed have qualifications skewed towards the above lines even though other branches may have qualifications in the realms of HND. Staff in the category of MSLC and Ordinary levels have been phased out. By implication, people in the category of cleaners, messengers etc. are outsourced. This was discovered in an interview with the branch manager for the Market Circle branch.

Ten per cent of the respondents in a face-to-face interview admitted that their varied educational backgrounds enabled them to share experiences on the job as well as learn from each other.

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Years of Experience

The table 4. Shows the number of years respondents had served the bank. Experiences gathered by various respondents span between one and thirty five years. Out of the twenty respondents ten (10) had been with the bank between one and five (5) years, whilst Six (6), between 6 to 10 years. Whilst two (2) of them had served the institutions six to ten years and eleven to fifteen years respectively.

Table 4: Years of Experience

Years of Experience	No. of Respondents
1-5	10
6-10	6
11-15	2
16-20	0
21-25	1
26-30	0
31-35	1
Over 36	0
Total No. Of Respondents	**20**

Source: Field survey (2016)

Experience levels of respondents with work experience ranging from twenty one to twenty five years, thirty one to thirty-five years recorded one (1) respondent each.

The demographic backgrounds of branches under studied disclosed a satisfactory level of diversity. According to the operations manager for the Sekondi Branch, the banks policies on equal opportunity and diversity is

derived from the Ghana labour law and the collective bargaining agreement. It is expected that various employees will apply their experiences from assorted backgrounds in line with ethnicity, education and years in experience to bear as far as achievement of corporate objectives are concerned.

GCB and the Wider Society

This segment of the study sought to evaluate the extent to which GCB Ltd as an organisation engages the wider society and adopts measures which indicate its commitment to diversity in the society.

Questionnaires were administered and responses collated for assessment. The questionnaire was divided into three segments, namely, GCB and the Wider Society, Diversity and organizational policies and managing diversity. Responses were characterized into five forms, i.e. Strongly Agree. Agree, not sure, Disagree and Strongly Disagree. Since some respondents failed to answer some questions, a category known as unanswered was created to record such occurrences. The table below indicates the views of respondents with regards to the level at which GCB influences perception of diversity within the broader society.

Perception of Diversity within Broader Society

The figure below depicts the assessment of the banks appreciation of diversity within the wider society.

Table 5: GCB Influences Perception of Diversity in Broader Society

Respondents	Percentages %	Results
11	55	Agree
4	20	Not Sure
3	15	Strongly Disagree
1	5	Strongly Agree
1	5	Disagree
Total	**20**	**100**

Source: Field survey (2016)

On the question of whether the bank influences perception of diversity in the broader society, fifty-five per cent of respondents agreed that the bank influences perceptions of diversity in the broader society. Notwithstanding the case where more than half the respondents agree, it is relevant to note that about twenty percent of them indicated their uncertainty. For such a substantial proportion of staff to be indefinite about perceptions relating to their employer's operations, the point can be made that the bank has not done enough to publicize their activities in line with perceptions of diversity.

Affirmative Action Oriented Projects in Less Privileged Communities

When asked whether the bank conducts affirmative action oriented projects in less deprived communities, a greater number of the respondents indicated they were. The aggregate of those who agreed and strongly agreed were less than those who showed their uncertainty. Figure 4.5 below shows as many as forty per cent (40%) of respondents not being sure.

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Table 6: Conducts Affirmative action oriented projects in less- privileged communities

Respondents	Percentages %	Results
8	40	Not Sure
6	30	Agree
4	20	Unanswered
1	5	Strongly Agree
1	5	Disagree
0	-	Strongly Disagree
Total **20**	**100**	

Source: Field survey (2016)

Respondents who failed to answer this question explained though they understood diversity as well as the objective of the question; they did not know what answer to choose, thus, showing the inability of the respondents to appreciate the concept within the context of the banks activities. This category of answers can therefore be analysed in line with respondents who selected "unsure". Though some respondents insisted on their strong belief in the banks reports of affirmative action oriented projects, they could not cite any project to buttress their views.

Public Demonstration of Commitment to Diversity

This question sought to examine the role GCB plays in the society with particular reference to policy implementation, affirmative action and improving public perception about the bank. A greater proportion of the respondents were of the view that the bank adequately demonstrates commitment to diversity in its operations. Instances cited to buttress the view point were corporate social responsibility projects embarked on by the bank and support for challenged clients. Those who disagreed contended the non-

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existence of any official document which directs these acts, thus restricting activities to the discretion of various management teams.

Publicly demonstrates commitment to diversity

PUBLICLY DEMONSTRATES COMMITMENT TO DIVERSITY

■ Strongly Agree ■ Agree ■ Not Sure ■ Strongly Disagree ■ Disagree ■ Unanswered
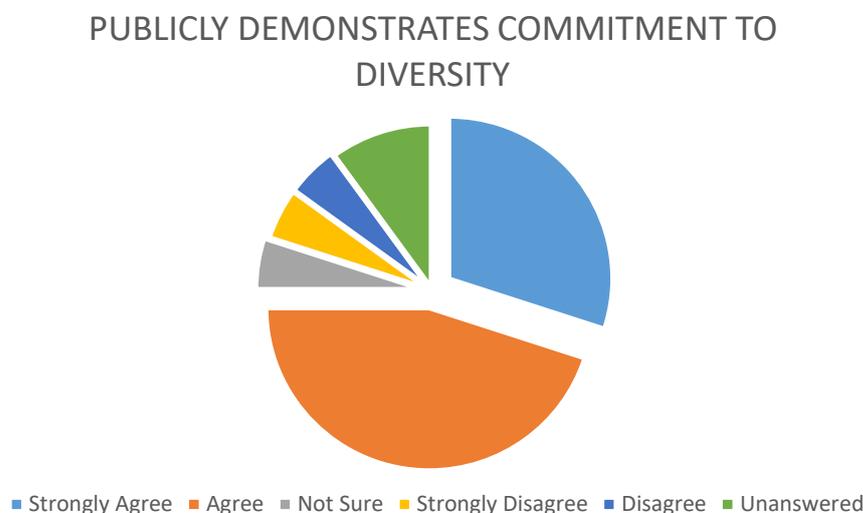
Figure 2: Publicly demonstrates commitment to diversity
Source: Field survey (2016)

Stands Up Against Inequality in the Society

Another means the bank can demonstrate its commitment to diversity includes standing up against inequality in the society or collaborating with groups and organisations to fight against inequality in the society. When this question was put to the respondents, thirty-five and ten percent agreed and strongly agreed respectively. The unsure and disagree answers recorded thirty-five and fifteen per cent respectively. A critical look at figure 4.6 shows that the aggregations of those who are uncertain and disagree outweigh the total of those who answered agreed and strongly agree, further deepening the doubts around public perception of the bank's appreciation of diversity.

STANDS UP AGAINST INEQUALITY IN THE SOCIETY

Strongly Agree   ■ Agree   ■ Not Sure   ■ Strongly Disagree   ■ Disagree   ■ Unanswered
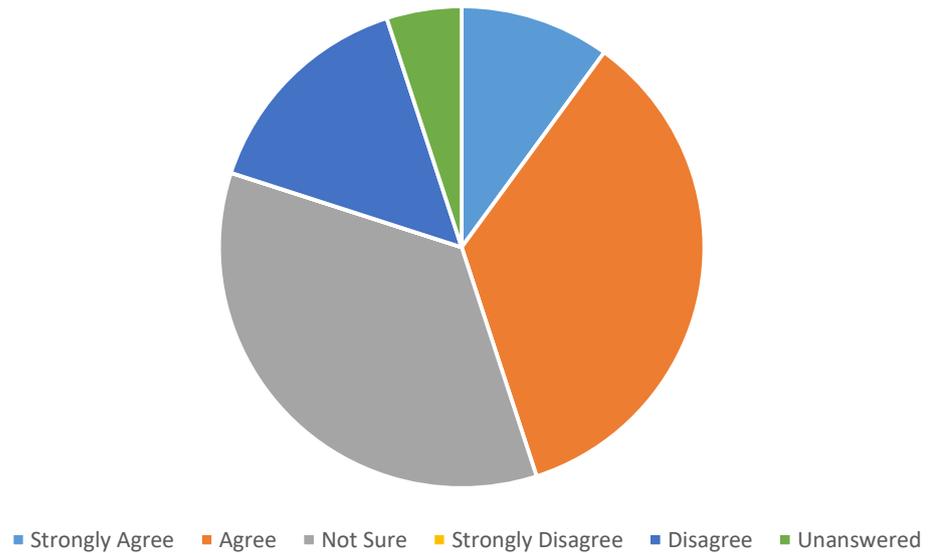
Figure 3: Stands up Against inequality in the society

Source: Field survey (2016)

Takes Leadership in Diversity Initiatives

The figure below shows a greater proportion of respondents surveyed agree that GCB Ltd assumes leadership diversity initiatives. The total of those who agreed (forty per cent) and those strongly agree are is more than those who disagree (five percent) and strongly disagree (zero).

Takes leadership in diversity initiatives

The difficulty is the number of respondents who are unsure (forty percent)- it equals the number of respondents who claim the bank is takes leadership in diversity. This casts doubts on staff belief that the bank demonstrates an appreciation of diversity within the wider society.

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Diversity and Organisational Policies

The extent to which the banks organizational policies guide diversity compliance was examined in this segment through series of questions captured in the diagram below. The areas assessed include, addressing inequality in the society, accessibility of work place to staff, supporting diversity, creating awareness of inequality in the workplace, promoting company brand as diversity supportive, using strengths of diverse employees, staff demographics and organizational culture, protecting whistle blowers and the existence of diversity mission and diversity goals, strategies and schedule.

Addressing Inequality in the Society

With reference to the figure 4.8, the percentage of respondents who disagreed with the assertion that the bank takes responsibility to address inequality in the organization is equal to the respondents who agreed on the question.

TAKES RESPONSIBILITY TO ADDRESS INEQUALITY IN THE SOCIETY.

■ Strongly Agree ■ Agree ■ Not Sure ■ Strongly Disagree ■ Disagree ■ Unanswered
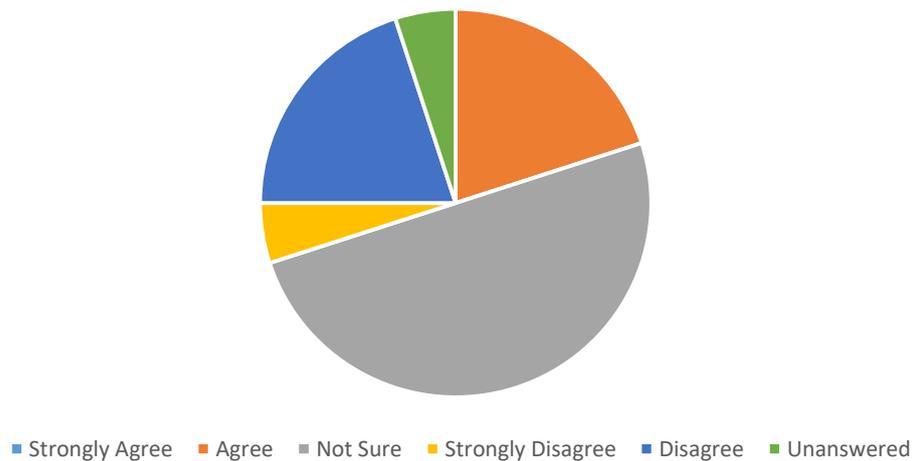
Figure 4 : Takes Responsibility to address inequality in the society

Source: Field survey (2016)

Interestingly, respondents who answered "not sure" amounted to fifty per cent of the responses obtained. Respondents who strongly disagreed and unanswered accounted for five per cent (5%) apiece of the population studied, whilst there were no strong agreements.

Accessibility of Workplace to Staff

On the banks accessibility to all staff, there were forty (40) percent agreements, twenty-five (25) percent not sure, fifteen percent (15%) strongly agree, zero disagreements, fifteen percent (15%) strongly disagree and five percent unanswered.

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DESIGNED THE WORKPLACE TO BE ACCESSIBLE
TO INDIVIDUALS.

■ Strongly Agree ■ Agree ■ Not Sure ■ Strongly Disagree ■ Disagree ■ Unanswered
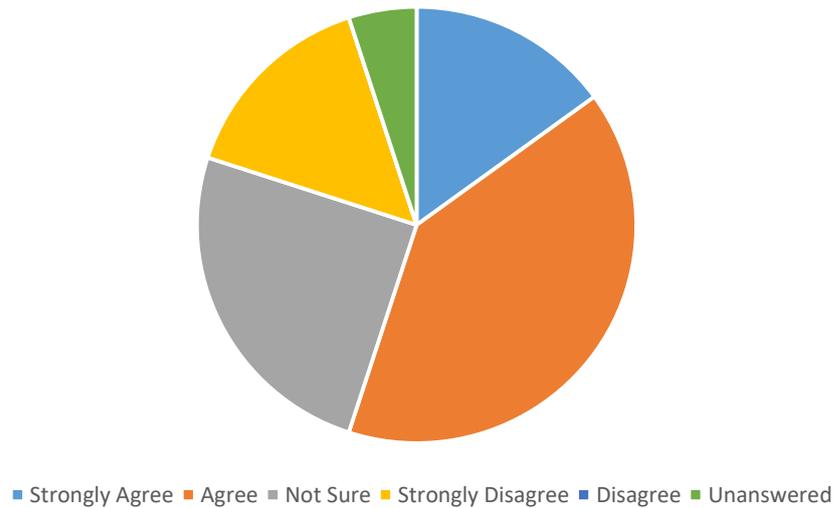
Figure 5: Designed the workplace to be accessible to individuals
Source: Field survey (2016)

Takes a Stand on Support for Diversity

In reference to whether or not the bank takes a stand on support for diversity, forty five percent (45%) of respondents were "not sure", thirty percent (30%) "Agree", ten percent (10%) "Strongly agree" and ten percent (10%) "Disagree" .There were a few interviews to give the respondents the platform to explain issues they felt could not be captured in their responses.

Takes stand on supporting diversity

■ Strongly Agree ■ Agree ■ Not Sure ■ Strongly Disagree ■ Disagree ■ Unanswered
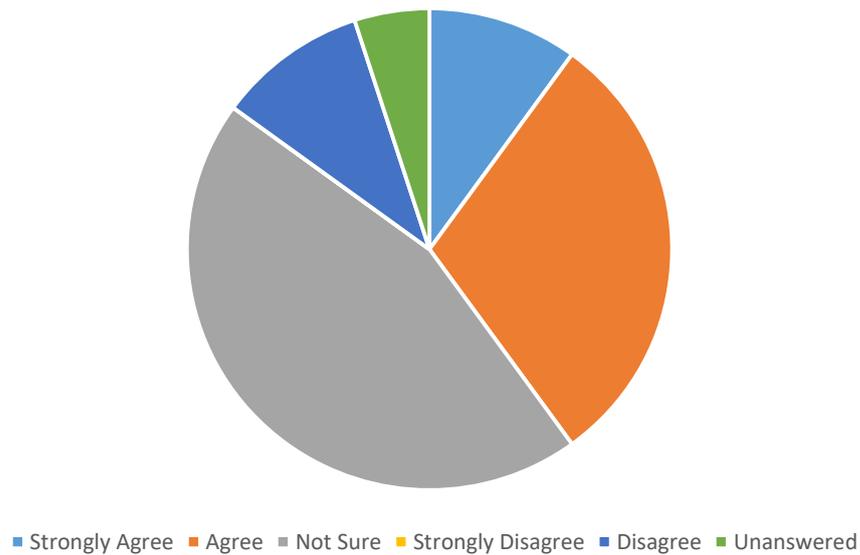
Figure 6: Takes stand on supporting diversity

Source: Field survey (2016)

Whilst respondents who agreed or strongly indicated that the bank takes a stand on supporting diversity, particularly, in support of minority groups those who expressed their disagreement and uncertainty explained there was no official document which indicates the banks stand on the subject. To them there were no visible organisational structures which indicate the bank's support for diversity.

Promoting Company Brand as Diversity Supportive

Respondents in sharing their views on the bank's brand as diversity supportive again shared varied opinions. According to figure 4.12 forty percent (40%) of respondents agreed and ten percent (10%) strongly agreed that the institution promotes the company brand as diversity supportive mostly through the publication of various documents like annual report, newsletters and circulars.

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Promotes a company brand as diversity supportive

■ Strongly Agree ■ Agree ■ Not Sure ■ Strongly Disagree ■ Disagree ■ Unanswered
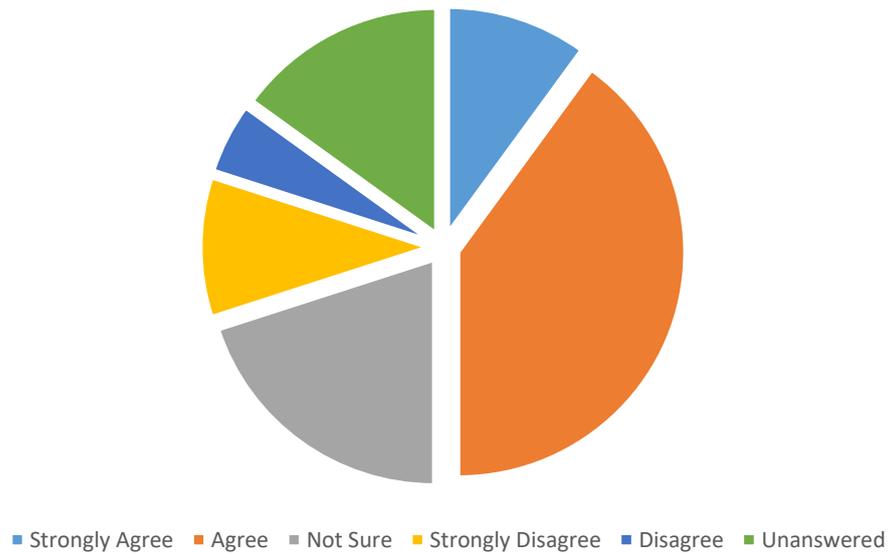
Figure 7: Promotes a company brand as diversity supportive

Source: Field survey (2016)

Those who dissented amounted to ten percent (10%) and five percent (5%) strongly disagree and agree respectively. Those who answered not sure were twenty percent. The not sure and disagreeing groups were quick to point out that though they have seen a number of official documents which sought to promote a diversity compliant brand, there were no measures in the branches to show.

Using Strengths of Diverse Employees

As shown in the diagram below thirty-five percent (35%) of the people surveyed agreed that the bank strategizes to identify and use the strengths of diverse employees to ensure improved productivity.

Whilst there no extreme disagreements or agreements, twenty percent of respondents disagreed on the question and explained the bank is not flexible and that directives on staff engagements emanate from the human resource

directorate without recourse to differing demographics that emerge after recruitment.

Strategizes on how to use Strengths of Diverse Employees.
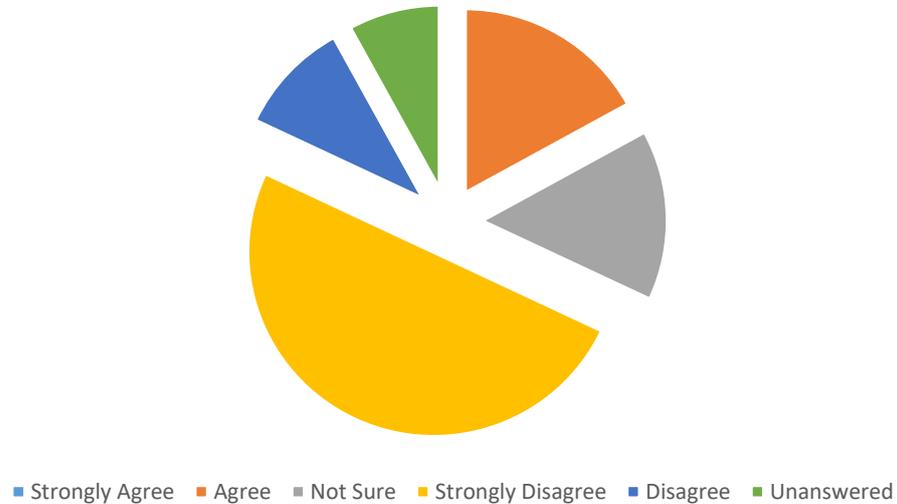
Strongly Agree ■ Agree ■ Not Sure ■ Strongly Disagree ■ Disagree ■ Unanswered

Figure 8: Strategizes on how to use strengths of diverse employees
Source: Field survey (2016)

They cited cases of the banks operational attitudes towards female employees who marry, pregnant and nursing mothers and change in educational or professional qualifications. Thirty percent (30%) of respondents answered not sure and agreed with both standpoints.

Staff Demographics and Organisational Culture

The question of whether or not one's demographic group matters was a quite challenging to the respondents, hence thirty percent (30%) of them decided not to answer. Many of them indicated that it is dependent on the manager a branch has and the leadership style he adopts.

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In this company, your demographic group matters
more than how good you are.

■ Strongly Agree ■ Agree ■ Not Sure ■ Strongly Disagree ■ Disagree ■ Unanswered
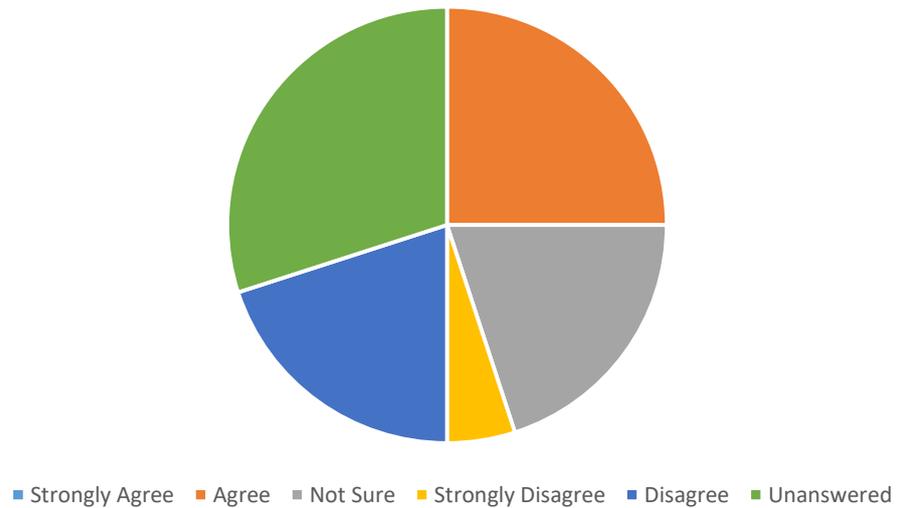
Figure 9 : In this company, your demographic group matters more than how good you are

Source: Field survey (2016)

Twenty-five percent (25%), twenty percent (20%), twenty percent (20%), five percent (5%), answered agree, disagree, not sure, and strongly disagree restively. Those who disagreed explained that the bank does not support this practice and has procedures for dealing with such tendencies.

Protecting Whistle Blowers

The organisation's capacity to people who blow the whistle on wrong doing was examined and thirty Percent (30%) of people studied agreed that there is an organizational policy to protect whistle blowers.

Thirty-five percent (35%) were not whilst five percent (5%), five percent (5%), and ten percent (10%) strongly agreed, disagreed and strongly disagreed respectively. This is explained in the diagram below.

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Has written policy to protect whistle blowers.

■ Strongly Agree ■ Agree ■ Not Sure ■ Strongly Disagree ■ Disagree ■ Unanswered
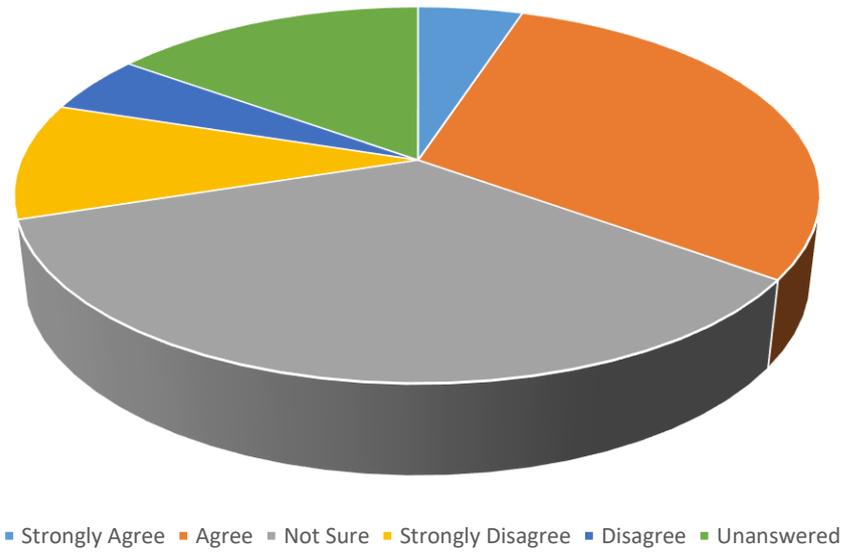
Figure 10: Has written policy to protect whistle blowers

Source: Field survey (2016)

Has a diversity mission and diversity goals, strategies and schedule.
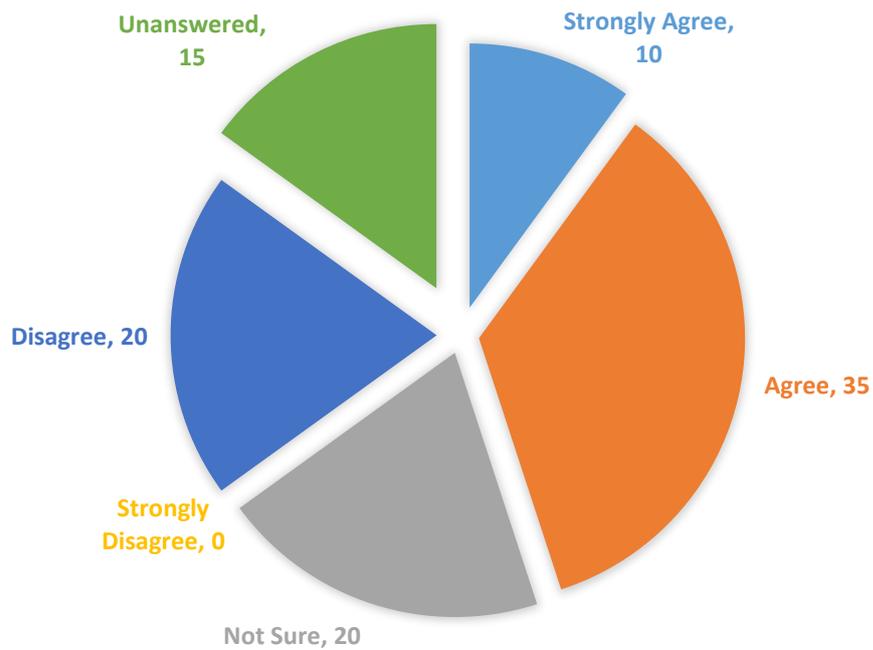
Figure 11: Existence of Diversity Mission, Diversity Goals, Strategies and Schedule

Source: Field survey (2016)

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Figure 11 above shows the distribution of respondents in line the existence diversity mission and diversity goals, strategies and schedule. Those who strongly agree, agree, not sure, disagree and strongly disagree amounted to ten percent (10%), thirty-five percent (35%), twenty percent (20%), twenty percent (20%) and zero respectively.

Managing Diversity

The measures adopted by GCB Ltd to manage diversity were subjected to analysis. Procedures discussed include purposefully assembling diverse employees, capitalizing on employee diversity to serve unique market segments, assembling work teams to capitalize on diversity, using diverse employees as a resource for learning, considers both diversity and productivity in people related decisions and applying the quota (numbers) game. Other measures are using human resource (hr practices) that encourage equal opportunity, ensuring equitable notification of all job openings, ensuring that advertisements of positions are accessible to designated groups, addressing and eradicating stereotypes and prejudices, availability of grievance procedures to deal with related concerns, monitoring unfair discrimination in policies and practices and the existence of a diversity committee/council that oversees diversity management and process.

Assembling Diverse Workforce

In order to assess whether or not staff know about any organizational policies or measures which seek to create a pool of diverse workforce, respondents were asked if there is any such move to ensure the workforce assembled is diverse.

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As shown in figure 12, there twenty percent (20%) strongly agree and fifteen percent (15%) agree respondents totalling thirty-five percent (35%) of the sample population.

Purposefully assembles diverse employees.

■ Strongly Agree ■ Agree ■ Not Sure ■ Strongly Disagree ■ Disagree ■ Unanswered
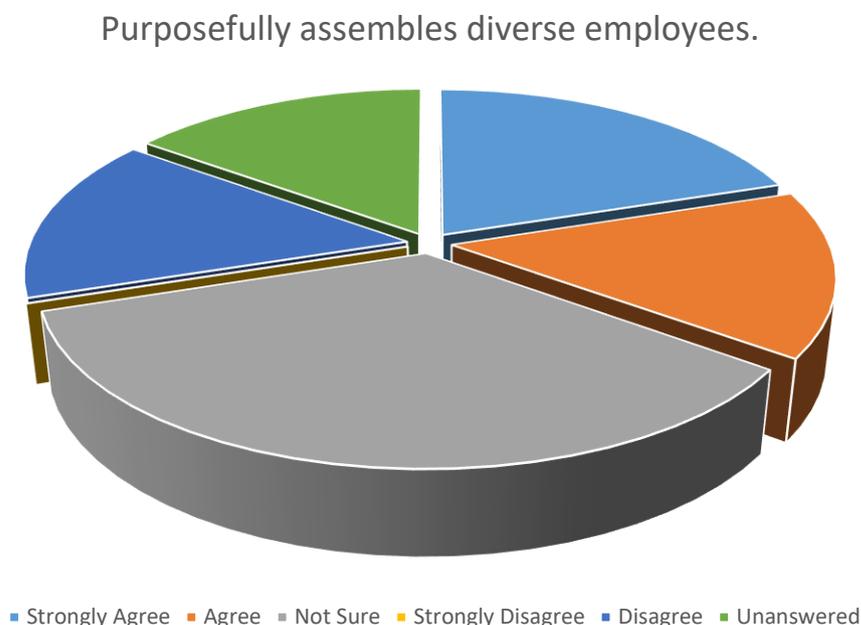
Figure 12: Purposefully assembles diverse employees
Source: Field survey (2016)

Respondents, who were on the contrary, included fifteen percent (15%) disagreement and zero strong disagreements. As mentioned in earlier sections the number of respondents who answered

not sure is still high, i.e. thirty-five percent, meaning there is a huge proportion of staff that are not aware as to whether or not the organization has any policy to assemble a diverse workforce.

Capitalizes On Employee Diversity to Serve Unique Market Segments

The extent to which the bank exploits the diversity of its workforce to serve unique market segments is modelled in figure 4.18 below. Respondents who selected strongly agree and agree were fifteen (15%) and twenty-five

percent (25%) respectively, whereas those who disagreed amounted to twenty

percent (20%) with twenty percent indicating their improbability.
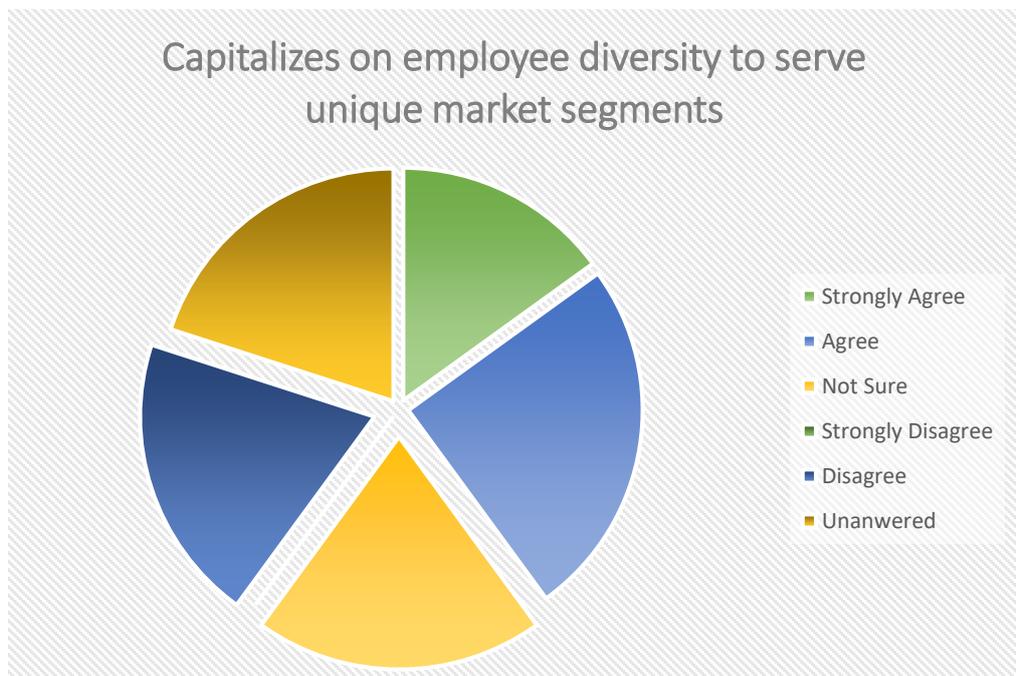
Figure 13 : Capitalizes on employee diversity to serve unique market segments

Source: Field survey (2016)

Findings

This section seeks to put thoughts into the Figures obtained from the

survey. The areas of focus include GCB Bank and the wider society. Diversity

and Organizational Policies and Managing Diversity.

GCB and the Wider Society

Respondents were made to comment on the society's perception of the

bank in relation to the concept of diversity in organizations. Parameters

examined were,

- the bank influencing perception of diversity in broader society,

- conducting affirmative action oriented projects in less privileged

  communities,

- publicly demonstrating commitment to diversity,

- standing up against inequality in the society and

- taking leadership in diversity initiatives

From the various diagrams it is obvious that majority of the respondents i.e. fifty-five percent (55%) shared the view that the bank is able to influence the societies perception of the latter as diversity compliant. The actions adopted in influencing the perception include publications in the annual report, newsletters which are mostly circulated throughout the bank's branches and statements or press releases by prominent officials of the organisation. These notwithstanding, the bank stumbled in the other parameters- actual actions like conducting affirmative action oriented projects in less privileged communities, publicly demonstrating commitment to diversity, standing up against inequality in the society and taking leadership in diversity initiatives were not visible to the employees. The most selected response was ''not sure" and the explanation given by respondents is to the effect that if the bank really engaged in any of the above-listed actions, then they were yet to be seen. Other responses which showed a lack of action on the side of the bank were the "disagree" and "strongly disagree" choices. These, coupled with the "Not sure" and unanswered comments shows that though the bank is able to influence it's perception by the society as being diversity compliant, there was little to show to its own staff as regards the bank's commitment to diversity.

Diversity and Organizational Policies

Actions and strategies aimed at promoting diversity and utilizing the advantages that come with a diverse workforce were critically examined

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within the context of GCB taking responsibility to address inequality in the society, designing the workplace to be accessible to individuals, taking stand on supporting diversity, creating awareness of inequality in the workplace, promoting a company brand as diversity supportive, strategizing on how to use strengths of diverse employees, in this company, your demographic group matters more than how good you are, the existence of a written policy to protect whistle blowers and above all, the presence of a diversity mission, diversity goals, strategies and schedule.

As indicated in appendix 2, apart from designing the workplace to be accessible to individuals, promoting a company brand as diversity supportive, strategising on how to use strengths of diverse employees and the presence of a diversity mission, diversity goals, strategies and schedule, where the bank gathered forty percent (40%) , forty percent (40%), thirty five percent (35%), thirty-five percent (35%) respondents respectively to top all the assessment criteria, all the other indicators were not favourable to the bank. Those respondents who shared the view that there exists diversity mission, diversity goals, strategies and schedule, argued that it was a guide for recruitment, promotion, professional growth and transfers.

The "not sure", "disagree", "strongly disagree" and unanswered overshadowed the positive responses. In instances where particular actions are expected of the bank to demonstrate commitment to diversity, the respondents indicated disagreement and uncertainty about the action in question. Explanations given by the respondent show that they are oblivious of any conscious step or strategy being pursued by the bank to ensure that the benefits of having a diverse workforce is fully realised.

Some of the respondents indicated that since they joined the organisation, there has not been any survey to find out if employee demographics have changed in any form. Often times, employees had notified the bank of changing statuses ranging from professional, through academic to marital but the usual response is a congratulatory message. No specific steps are taken to ensure the employee brings the benefit of improved professional or academic status to the benefit of the bank. Other respondents, particularly the females, indicated that when they married, they were not transferred to join their families when they requested as in line with the national labour act and organizational policy. As a result, they kept travelling every weekend to join their families. This according to them was very stressful and sapped so much of their energies.

Two of the managers *(see appendix 4 for interview list)* interviewed sought to clarify the situation with the explanation that given the size of the organisation requests in line with transfers were subject to organizational strategies and had to go through various channels of communication so affected staff experienced delays rather than refusal. According to the operations manager for the market circle branch, 'the bank ensures that all employees are given fair treatment'. He added that 'even managers are subjected to the same policies implemented by the human resource directorate'.

Managing Diversity in GCB

This segment aims at evaluating the banks operational policies regarding managing its diverse workforce. Aside the views of respondents various officials were interviewed regarding diversity and productivity in

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people related decisions, human resource practices and equal opportunity, managing daily operations, strategic decisions like recruitment, transfers, addressing and eradicating stereotypes and prejudices, monitoring unfair discrimination in policies and practices and diversity management procedures. The results of the survey performed on staff shows a very critical scenario. Apart from the question which sought to find out if GCB capitalizes on employee diversity to serve unique market segments, all other question relating managing diversity produced "not sure" dominant responses. This gives credence to earlier assertions that though the bank seeks to project a diversity compliant image, staff do not see the bank as such. Measures alluded to by various officials in the interview session were not supported by staff views. For instance, on the question of whether or not the bank purposefully assembles diverse employees, whilst managers insisted the workforce is diverse, fifteen percent (15%), of respondents disagreed, thirty-five percent (35%) not sure, fifteen percent (15%) agreed and twenty percent (20%) strongly agreed. The "not sure" responses alone dwarfing the aggregate of the "agree" and "strongly agree" answers, thus, making it apparent that staff was unconscious of organizational strategies if any existed.

Practical measures such as addressing and eradicating stereotypes and prejudices, establishing grievance procedure to deal with related concerns and monitoring unfair discrimination in policies and practices also had "not sure" as the highest response. These questions were aimed at assessing the compatibility of the bank's practices with modern strategies for managing a diverse workforce. Quite significantly, respondents asserted the non-existence of any known grievance procedures aside the activities of the labour union to

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which they were members. Appendix 3 gives a clearer explanation of answers given by respondents.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Introduction

This chapter encapsulates the general work done, conclusions drawn based on findings made and recommendations made in respect of measures necessary to strengthen organizational or institutional implementation of issues bordering on human resource diversity and the way forward.

Summary of Key Findings

The study revealed that the bank is able to influence perception of the bank as a diversity compliant institution through public demonstration of commitment to diversity, promoting a company brand as diversity supportive through social responsibility activities, press statements, bulletins and organisational newsletters. This may send positive signals to governing and regulating agencies.

This notwithstanding, employees hold the view that the bank may only boost its image in the corporate lenses but enjoy little or no real benefit from its diverse workforce if practical measures are not taken to address diversity issues. The responses obtained from the survey show that the bank excelled in matters of creating the impression that there exist internal mechanisms for addressing diversity related concerns but no laid down procedures to achieve same.

Konrad (2003) presented four scenarios of the business case for diversity. First, competition for the best talent requires organisations to reach out and embrace an increasingly diverse labour pool. Second, a global economy requires that organizations have a diverse workforce so that they can

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effectively deal with an increasingly diverse customer base. A third argument is that demographic diversity unleashes creativity, innovation, and improved group problem solving, which in turn enhances the competitiveness of the organization. He finally added that, that in a multicultural society, attempting to increase workforce diversity is simply the right and ethical thing to do as corporate citizens, regardless of the economic implications.

It is clear from all the discussions that GCB Ltd as an institution is fully appraised of the benefits of diversity in its operations and the resultant impact on job performance. The critical query, however, is the extent to which the bank goes in managing its diverse workforce towards organizational growth. What is apparent is that the bank is very able to influence this perception but the absence of a clear cut policy on diversity related matters makes the pursuit of various strategies quite difficult. This also means that the bank is not well placed to assess the impact of its diverse workforce on productivity. As some of the respondents indicated, apart from those instances where they had to notify the bank of changes in their demographic status, the bank has not travelled any length to explore the probability of using these changes to inform its strategies. As a result many resourceful and intelligent brains have been poached by other banks who appreciate the potentials of such employees.

Given, the literacy and unemployment rate in Ghana potential employees do not care much about the level of conformity to diversity related policies. The Ghana Labour Law which serves as the regulatory instrument for labour related matters has little to offer by way of driving the wheels of diversity. Apart from sections IV, V, VI which touch on the employment of

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persons with disability, women and young person's respectively, there is no substantial material on diversity compliance of employers. There are no clauses to which organisations could be referred or cited in breach. This explains the unavailability of diversity missions, goals, strategies and schedules. The impression is that the whole country has little to offer its labour force as far as diversity is concerned. It is obvious the corporate environment in Ghana as imported a "foreign construct" without first creating the structures to contain it.

These notwithstanding there are other banks which consciously adopts strategies not only to influence perception but to consciously strategize to exploit the diversity of their staff. Contrary to the prevailing situation, Standard Chartered Bank (the parent company for Stanchart in Ghana) has the following on its' website:

"Our diversity is our strength. We employ over 75,000 individuals, representing 125 nationalities worldwide, of which 45 per cent are women. Currently women represent 20 per cent of senior management and 35 per cent of middle management. This year we have proactively driven gender diversity in a number of specific markets and functions with a range of initiatives and are delighted that women represent 47 per cent of our International Graduate intake, a significant increase from 32 per cent in 2005. Looking to the future, we have a strong female pipeline of talent, with 43 per cent of female representation in our junior high potential talent pool."

The above is an excerpt of a comprehensive report on the Standard Chartered Bank's diversity initiatives (2012). Workers indicated their delight in knowing they are valued aside the fact that the bank deliberately takes steps

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to create a diverse workforce. The bank creates a forum for budding executives to meet other executives from differing nationalities to share ideas, gain experiences and acquire job related skills.

Barclays bank equally has clear stated diversity policies on their website. The introduction to the policies read, "Barclays ensures that employees of all backgrounds are treated equally and contribute fully to our vision and goals. By deploying a global diversity and inclusion (D&I) strategy which now plays a significant part in our Balanced Scorecard, the diversity of our employees is embedded into our journey to becoming the 'Go-To' bank. Our five global agenda pillars of gender, LGBT (Lesbian, Gay, Bisexual & Transgender), disability, multigenerational, and multicultural, ensures that we cater for the entire network of diverse employees at Barclays." Among other related issues attended to by Barclays are diversity and inclusion, enhancing decision making, human rights, multigenerational, multiculturalism etc.

Stanchart and Barclays are two banks who can be compared to the GCB bank due to the years in existence in Ghana and coverage. Unlike the other two, GCB has little to show in terms of its ability to tap into the profits of having a diverse workforce. This authenticates the view that the international banks have a better conception of workforce diversity compared to the traditional banks. Among the challenges GCB bank officials encounter are:

Absence of a diversity mission and diversity goals, strategies and schedule as well as measures to address and eradicate stereotypes and prejudices. No diversity committee/council that oversees diversity management and process the unavailability of established grievance procedure to deal with related concerns and the absence of any written policy to protect

whistle blowers within the organisation. The ability of the decision makers within GCB Ltd to find antidotes to the challenges alluded to by officials will position the bank on a path towards positive action. As mentioned earlier there is a strong business case for diversity and inclusion in organisations.

Recommendation

Smith et al (2012) posits that to manage their increasingly diverse workforces, organisations must encourage both respect for individual differences and also a singular organisational identity. That is to say organisations should deploy mechanisms to appreciate the existence of individual differences within the organisation and harmonize these differences to create a unified organizational identity. It can therefore be inferred that the emergence of individual differences within organisations is inevitable and that it is expedient management adopt effective means to manage the situation to the benefit of the firm. It must be pointed out that the mere existence of a diverse workforce does not automatically translate into excellent performance. Contrary to the arguments made by many writers, Jayne and Diphoye (2004) put out the following arguments:

Increased diversity does not necessarily improve the talent pool.

Increased diversity does not necessarily build commitment, improve motivation, and reduce conflict.

Increased group-level diversity does not necessarily lead to higher group performance.

Diversity does not necessarily improve organizational performance.

They however, proceed to argue that "the probability of success is likely to depend on situational actors such as the organizational culture,

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strategies, and environment, as well as the people in the organization and their jobs." In addition they venture to say that successful diversity programs are based on specific goals with feedback provided on how well the programs achieve these goals. The success of diversity initiatives depends on how they are framed. In the light of this GCB Ltd and other organisations which seek to tap into the advantages of keeping a diverse force may look at the following recommendations:

- Develop a diversity mission and diversity goals, strategies and schedule for pursuing diversity initiatives.

- Strategize on how to use strengths of diverse employees.

- Capitalize on employee diversity to meet organisational aspirations and serve clients' interest.

- Draft written policy to protect whistle blowers.

- Establish grievance procedures to deal with related concerns.

One of the organisations studied by Jayne and Diphoye, Sempra Energy indicates on its website that the firm's conception of diversity goes beyond demographic diversity as others have erroneously assumed. Rather diversity within the orbit of Sempra energy embraces the following:

Human diversity, characterized by our employees' physical differences, personal preferences, or life experiences.

Cultural diversity, characterized by different beliefs, values, and personal characteristics.

Systems diversity, characterized by the organizational structure and management systems in a workplace.

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In the light of this it can be safely argued that Ghanaian organisations, particularly, GCB Ltd, can benefit from workforce diversity by designing policies in relation to recruitment, retention, development, communication, training and the staffing and infrastructure. Strategies to influence society's perceptions on organisations' conformity to diversity may include:

Recruitment - employee referral programs, diverse recruiting teams, internship programs and sponsored scholarships, job posting and advertising initiatives targeting specific groups, minority conference and job fair attendance, recruiting efforts targeting universities and community colleges with diverse student bodies

Development- corporate-sponsored employee resource or affinity groups, employee benefits (e.g., adoption, domestic partner, elder care, flexible health, and dependent, spending accounts), work life programs and incentives (e.g., onsite child care, flexible work schedules, onsite lactation, facilities)

Training - leadership development training programs, mentoring programs, external partnership, minority supplier, programs,

Communication - award programs providing public recognition of managers and employees for diversity achievements, community service outreach, newsletters, internal web sites on diversity, senior leadership addresses, town hall meetings, business updates

Staffing Infrastructure - awareness training on the organization's diversity initiative, issue-based/prevention training (e.g., sexual harassment, men and women as colleagues), team building and group process training dedicated diversity staffs and executive and local diversity councils. Jayne and Diphoye (2004)

In conclusion, recent business activities indicate that diversity does not necessarily lead to improved performance but the ability of management to strategize with the ultimate goal of utilizing the miscellany of talents, individual characteristics, educational and professional abilities to the benefit of the firm.

Direction for Future Research

Future research work should not merely dwell on finding out whether diversity is a perception or a reality but should venture into steps appropriate for the actual implementation of diversity issues in organizations to achieve higher productivity.

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APPENDIX A

ANALYSIS OF QUESTIONNAIRES

	No of Respondents						
DIVERSITY INITIATIVES	Strongly	Disagree	Not sure	Agree	Strongly Agree	Unanswered	
GCB influences perception of diversity in broader society	0	3	4	11	1	1	20
Conducts affirmative action oriented projects in less privileged communities	0	1	8	6	1	4	20
Publicly demonstrates commitment to diversity	1	1	5	9	2	2	20
Stands up against inequality in the society	0	3	7	7	2	1	20
Takes leadership in diversity initiatives	0	1	8	8	1	2	20

APPENDIX B

ANALYSIS OF QUESTIONNAIRES

DIVERSITY &ORGANIZATIONALPOLICIES	No of Respondents						TOTAL
	Strongly Disagree	Disagree	Not sure	Agree	Strongly Agree	Unanswered	
Takes responsibility to address inequality in the society.	1	4	10	4	0	1	20
Designed the workplace to be accessible to individuals.	3	0	5	8	3	1	20
Takes stand on supporting diversity	0	2	9	6	2	1	20
Creates awareness of inequality in the workplace.	2	2	8	5	0	3	20
Promotes a company brand as diversity supportive	2	1	4	8	2	3	20
Strategizes on how to use strengths of diverse employees.	0	4	6	7	0	o	20
In this company, your demographic group matters more than how good you are.	1	4	4	5	0	6	20
Has written policy to protect whistle blowers.	2	1	7	6	1	3	20
Has a diversity mission and diversity goals, strategies and schedule.	0	4	4	7	2	3	20

APPENDIX C

ANALYSIS OF QUESTIONNAIRES

	No of Respondents						
MANAGING DIVERSITY	Strongly Disagree	Disagree	Not sure	Agree	Strongly Agree	Unanswered	TOTAL
Purposefully assembles diverse employees.	0	3	7	3	4	3	20
Capitalizes on employee diversity to serve unique market segments	0	4	4	5	3	4	20
Assemble work teams to capitalise on diversity.	0	2	7	4	4	3	20
use diverse employees as a resource for learning.	0	1	7	5	4	3	20
Considers both diversity and productivity in people related decisions.	0	2	8	4	3	3	20
We play the quota (numbers) game in this firm.	0	3	9	5	0	3	20
Uses human resource (hr practices) that encourage equal opportunity	1	2	9	4	1	3	20
Ensures equitable notification of all job openings.	0	2	7	4	1	6	20
Ensures that advertisements of positions are accessible to designated groups.	0	3	7	6	1	3	20
Addresses and eradicates stereotypes and prejudices.	0	3	10	3	1	3	20
Has an established grievance procedure to deal with related concerns.	1	3	7	6	0	3	20
Monitors unfair discrimination in policies and practices		8	6	2	1	3	20
Has a diversity committee/council that oversees diversity management and process.	1	4	9	2	1	3	20

APPENDIX D

INTERVIEW SCHEDULE

NAME OF OFFICIAL	DESIGNATION	BRANCH	DATE
Mr. Samuel OdameLartey	Branch Manager	Market Circle	03/02/17
John Kofi Ennin	Branch Manager	Sekondi	13/02/17
Mr. Eric Paul Azu	Operations Manager	Market Circle	16/02/17
Mr.Nunoo	Operations Manager	Harbour Branch	20/02/17
Mrs. Gloria Attakorah	Branch Manager	Takoradi Main	22/02/17
Mr.EssuonQuansah	Operations Manager	Sekondi	24/02/17

QUESTIONS

1. Is there a clear cut policy on how to manage diversity related issues in the bank?

2. Does GCB consider both diversity and productivity in people related decisions?

3. How do the human resource practices encourage equal opportunity in your bank?

4. How do you ensure equitable notification of all job openings?

5. Do you ensure that advertisements of positions are accessible to designated groups?

6. How do you address and eradicate stereotypes and prejudices?

7. What grievance procedures has the bank established to deal with related concerns?

8. How do you monitor unfair discrimination in policies and practices?

9. Has the bank a diversity committee/council that oversees diversity management and processes?