

AKENTEN APPIAH-MENKA UNIVERSITY OF SKILLS TRAINING AND
ENTREPRENEURIAL DEVELOPMENT

THE INFLUENCE OF HUMAN RESOURCE MANAGEMENT PRACTICES ON
EMPLOYEES OF COMMUNITY-BASED CREDIT UNIONS IN THE KUMASI
METROPOLIS OF THE ASHANTI REGION



EMMANUEL KOJO OPPONG

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and Communication Sciences, submitted to the School of Graduate Studies,
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award of the Master of Arts (Educational Leadership) degree**

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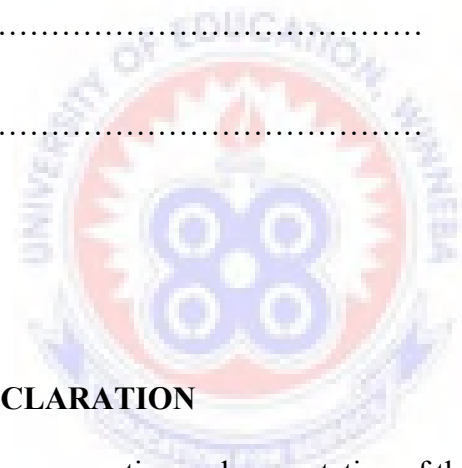
DECLARATION

STUDENT'S DECLARATION

I, EMMANUEL KOJO OPPONG, declare that this project report, with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

SIGNATURE:

DATE:



SUPERVISOR'S DECLARATION

I hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines for supervision of project report as laid down by the Akenten Appiah-Menka University of Skills Training and Entrepreneurial Development

NAME OF SUPERVISOR: DR. STEPHEN BAFFOUR ADJEI

SIGNATURE.....

DATE:

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My appreciation goes to God Almighty for granting me spiritual and physical direction, strength, knowledge and understanding in my educational pursuit.

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DEDICATION

To my wife; Mrs. Regina Owusu and my children; Francis Oppong Akomeah, Pius

Oduro Boateng and Stephane Oduro Boateng.



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ABSTRACT

This purpose of the study was to investigate the influence of human resource practices on Credit Union employees in the Abrepo Area of the Suame Municipality. The objectives of the study were to find out the human resource management practices on employees of Credit Unions, determine the influence of human resource management practices on employees of Credit Unions and to establish the factors that promote employee retention in organizations. Descriptive survey design was used for the study. The target population of the study was all the staff in five cooperative credit unions in the Abrepo Area of the Suame Municipality. Census sampling technique was used to select all the 45 staff of the five cooperative credit unions for the study. Closed ended questionnaire was used to collect data for the study. The data were analysed descriptively and presented using tables with frequencies and percentages. The study found that opportunities for employees career growth and promotion and provision of staff training and development were human resource management practices of the credit unions. Also, human resource practices helped to improve performance level of staff and also helped to motivate staff to give off their best to increase productivity. Factors that promoted employee retention were availability of salary increase and other staff benefits and existence of training and development opportunities. Based on the findings it is recommended that the Credit Union Association should make sure that there is serene working environment for all employees to enable them feel comfortable and also to motivate them to remain in the organization to increase productivity.

CHAPTER ONE

INTRODUCTION

1.0 overview

The chapter presents the introduction of the study which includes, the background to the study, statement of the problem, purpose of the study, research objectives, research questions, significance of the study, delimitations and limitations of the study, definitions of terms and organisation of the study.

1.1 Background to the Study

In recent years, human resources are regarded as the most vital of an organization either public or private. Human resource management (HRM) has become vital since it has a lead role of competitiveness in organizations over others (Sendogdu, Kocabacak & Guven, 2013). HRM is therefore considered to be important because without it organizational vision; workforce's potentials and chances will be unexploited, misspent and the other resources will be wasted (Akbar, 2013). Every organizations requires HRM, however HRM is probably to be taken earnestly if it has effect on organizations, therefore the linkage between HRM and outcomes is so necessary (Guest, 2013).

Nowadays, organizations are competing through implementation of unique and exceptional HRM practices and as a result of globalization; many organizations are adopting recent human resource practices to help achieve their organizational goals. As succinctly put by Antwi, Antwi, Ampadu & Osei-Boateng, (2016) excellent HRM practices are advantageous to both employees and employers. HRM is referred to as a method by which employment administration seeks to attain modest improvement through a planned placement of very dedicated and talented personnel, using a unified

structural, cultural and employee's methods (Afroj, 2012). One of the most vital and variable resources in credit union organizations are the employees and the performance and productivity of employees is one of the top factors influencing organizational success (Paşaoğlu, 2015).

Employees are the backbone of any business success, there is therefore, the need to motivate and maintain them in organization by whatever means to enable them to be globally competitive in the provision quality products and services to the people (Ongori, 2007). The performance, attitude and behaviour of employees at their work is impacted by HRM Practices. Different organizational environment may require different strategies as explained by the contingency approach since various HRM practices are context specific (Arthur, 1994). Chakrabarty (2012) argued that, credit unions as a service delivery industry deals with customers and as such HRM is important for credit unions. The key challenges facing the credit union industry is people and risk management since they determine success in the industry. Risk management need to be efficient and may warrant skilled manpower.

Credit unions like the banking industry has always been and will continue be a 'People centred Business'. Chinnadurai (2014) stated that the success of credit unions depends not only on customer satisfaction, but the satisfaction of employees as well. These satisfaction levels can be ensured and enhanced by effective HRM practices adopted to be competitive than ever. Both private and public organizations are competing with each other to perform well by modifying their traditional HRM practices into innovative ones to enhance performance. For organizations to meet the standards worldwide and be competitive the need to create a conducive environment and implement

strategic HRM practices that has quality impact on employee performance. Employees' performance is measured by the quantity of output, quality of output, timeliness of output, presence/attendance on the job, efficiency of the work completed and effectiveness of work completed (Mathias & Jackson, 2009).

Performance management as a function of HRM is a serious and essential element for individual and organizational effectiveness. Without assessment and feedback, we have no basis for focusing our efforts to advance (Asamu, 2013). Qureshi et al (2007) in their study revealed that certain HRM practices has a positive correlated with employee's performance. Mahamood et al (2014) in their findings illustrated that there are a lot of HRM factors that affect employees' performance. But listed recruitment and selection, reward and training as having large effect on employees' performance. Marchington and Wilkinson (2015), argued that improving employees' attitude and conducts, lower level of absenteeism and labour turnover, and higher levels of productivity, quality and customer service is influence by a collection of some HRM practices, for explicit performance to be attained employees 'attitude and strategic HRM policies and practices need to be employed (Nishii, 2008)

Credit unions in developing countries have an impact on their socio economic changes (Sarpong, 2016). Sarpong, (2016) in her study examine the effects of motivation on employee performance and it was revealed that motivation has a positive effect on their work output, profitability, staff retention, customer base enhancement and efficiency of organizational advancement. Pathak, (2012) stated that human resources have an important effect on the profitability, efficiency and entire organizational effectiveness. Pathak further said that organizations cannot function without quality and capable the

human resource to properly exploit other material resources to create excess for existence, development and diversification into new fields taking into consideration the environment in which it operates. This is true of banking, micro-finance and marketing organizations of which the credit union is part.

The study of human resource management practices has been an important and serious area in management and organizational performance from the last several years especially in the credit union as a micro-finance industry. Credit unions in the Suame Municipality was focused because it is a fast growing municipality and the credit unions need to be strategic in dealing with their employees and customers to enhance the performance of both employees and the institution as a whole.

1.2 Statement of the Problem

Kerlinger (1973) suggested that...if one wants to solve a research problem, one must generally know what the problem is. They continue to say that, adequate statement of the research problem is one of the most important parts of research.

For an organization to perform effectively it must not only depend on the available material resources, but also, on the quality and competence of its employees (Mahmud & Idrish, 2011). The role of the Human Resource Management is growing with the change in competitive market environment and the realization that Human Resource Management must play a more strategic role in the success of an organization (Chan, 2004). Recent economic changes as a result of globalization, technology and other factors have encouraged effective HRM practices in various organizations in essence to enhance performances.

In Ghana, HRM is very essential for every organization both private and public especially credit unions which is a service delivery industry. However, turnover rates occur as a result of varied HRM interventions to improve employees' retention and performance.

Unconfirmed reports from the communities indicates that most staff complains a lot about certain HRM practices such as salary, motivation packages and employees' involvement with regards to their performance in the credit unions with some employees leaving the credit unions. Studies conducted in Ghana have also concentrated on specific HRM practices such as motivational impact on employees' performance in the banking sector, with little emphasis on credit unions as micro-finance entity (Antwi et al, 2016; Owusu, 2012). The performance of an organization is mostly determined by the employees' capacity and their willingness to put out their best (William, 2010). The willingness, abilities and capacities therefore need to be developed by HRM practices to enhance performance.

This study seeks to fill the gap in the literature by investigating the influence of human resource practices on employees' in Credit Unions in the Abrepo Area of the Suame Municipality.

1.3 Purpose of the Study

The study was conducted to investigate the influence of human resource practices on employees' in Credit Unions in the Abrepo Area of the Suame Municipality.

1.4 Objectives of the study

Specifically, the study sought to:

1. find out the human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality.
2. determine the influence of human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality.
3. investigate the factors that promote employee retention in organizations.

1.5 Research Questions

1. What are the human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality?
2. What are the influences of human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality?
3. What factors promote employee retention in organizations?

1.6 Significance of the Study

The study will be significant in the following perspective;

The findings of the study will bring to bear the perceived influence of human resource practices on employees. The study will serve as a reference material for researchers and other academicians on human resource practices.

The findings of the study will add on the existing literature on the influence of human resource practices on employees.

The study findings may be useful for developing a model that will help to enhance human resource management in the credit union as an organization.

The finding of this study may help readers to better understand and use as a guide or information to organizations regarding the relationship of effective human resource practices on employees. The information provided may be useful to stakeholders who may wish to identify the major factors that promote employee retention.

1.7. Delimitations of the Study

The study was delimited to the influence of human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality of Ashanti Region of Ghana. The population for the study was employees of five credit unions in the Abrepo Area of the Suame Municipality even though they were other credit unions in the municipality. The outcome of the study may therefore be generalized with caution.

1.8 Limitations of the study

The major problem faced was difficulty in getting the respondents due to the nature of their work. They were always busy attending to customers, therefore the researcher had to give them constant reminders before the questionnaire was completed for collection.

Notwithstanding these limitations, it did not create any doubts about the credibility of the data collected since the researcher was able to collect the needed data for the study.

1.9 Definition of Terms

Challenges – It is the problems that management encounters in the human resource management.

Human Resource – Employees or staff of an organization that help to achieve set objectives

Management – This is planning, organizing, directing, budgeting, coordinating, organizing, controlling and directing the activities of an organization to achieve set goals.

Human Resource Management - It is the use of human resources effectively in a credit union or work setting.

Human Resource Management Practice: Practices that management, organization perform to enhance the organizational performance to its set goals.

1.10. Organization of the Study

This study is organized into six chapters. Chapter One deals with the introduction which comprise of the background to the study, the problem statement, objectives of the study, research questions, significance of the study, delimitation and organization of the study. Chapter Two covers the review of available literature related to the topic under study. Chapter Three captures the research design, description of the population, sample and sampling procedure and research instrument. It also contains the data collecting procedure, data analysis procedure and ethical consideration. Chapter Four also focuses on the result of the study. Chapter five presents the discussion of the result of the study. while Chapter Six contains the summary of findings, conclusions and recommendations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The chapter covers with the review of the related literature on human resource management practices on employees. The review dealt with what has been done internationally and locally on the problem.

2.1 Theories of Human Resource Management and Employee Performance

According to Njue as cited in Mbugua (2015), theoretical framework is a collection of ideas about the reality of phenomena. Various theories have been reviewed in the attempt to explain the vital nature of human resource management practices and their relationship to employee performance. This section reviews theories on HRM practices and performance.

2.1.1 Ability, Motivation and Opportunity Theory (AMO THEORY)

The individual performance is a component of ability, motivation and opportunity (Boxall, Purcell & Wright, 2003). According Boxall et al (2003), effective organizational performance of a firm can be accomplished when the employees establish an outstanding effort in performing their jobs with regards to HRM practices applied. The outstanding effort links highly to the circumstances that; employees have the required talents and expertise for performing their jobs effectively, employees are motivated to go the extra mile in performing their tasks, and they are given with the opportunity to use their skills and are encouraged to express themselves. The AMO model acquires an employeebased perspective for relating people's ability-motivation-opportunity when linking HRM

practices with firm performance (Appelbaum, Bailey, Berg & Kalleberg, 2000). The model suggests that HR practices contribute to effective and efficient employee performance by harnessing employees' abilities (A) and skills execute their job, improving an employee's motivation (M) for discretionary effort, and providing employees with the opportunity (O) to fully use of their skills and be motivated.

Most organizations in some instances have overlooked the well-being of their employees and due to this; they end up not performing well which in turn affects the performance of the organization. This might be as a result of either the managerial style of the line managers, not having a conducive work conditions or even attitude of the employees themselves. According to Gerhart (2005) HRM practices regulate people's ability (by using the appropriate selection, recruitment, training instruments), motivation (using pay for performance), and opportunity (using teams or suggestion views).

Ability refers to the quality of an employee in an organization to perform a task with the available skills to take on any job in the organization, with the premises that jobs would be thought-provoking. Organizations should see to it that their employees have the require skills/abilities to be able to use their own discretionary practice whereby they can participate with little supervision. This is why (Appelbaum et al, 2000) state that organizations must enhance precise recruitment and selection procedure to recruit capable and skilled workers and also see to it that the appropriate training is given, in order for employees to use their own discretionary practice, they need to be motivated with either an extrinsic, intrinsic or trust factor (Appelbaum et al, 2000). Extrinsic can be in financial form such as performance pay or commission, incentive pay. Intrinsic pay may come from inner satisfaction and finally, when an organization has a conducive environment

that makes employee's feel appreciated and needed. If all these motivational factors are not available, then it may result to employees being absent or likely quit the job. The privilege for employees to be involved in the decision-making process in an organization gives them the feel of involvement, engagement and enhances well-being (Appelbaum et al, 2000).

However, it is argued that enough employees must be available with the required skills, experience and knowledge to do all the required work for the benefit of the organization (Appelbaum et al., 2000). Moreover, it is argued for an organization successful and significant in its performance, it needs motivated, committed, and satisfied employees (Paauwe, 2004). According to Wall and Wood (2005), Boxall et al. (2009) and Appelbaum et al. (2000), it is the discovering feature that recognize high performance work practices whereby there will be de-centralization indecision making process with shared responsibility rather than the control of hierarchy. According to Wall and Wood (2007), there are several ways by which employees should be given the opportunity and chance to be give suggestions either being a self-managed team or the opportunity for their voice to be heard. It is therefore important for every organization to ensure that their HRM practices encourage employee's participation and performance at a higher rate to meet organizational goals and to avoid employee turnover, productivity and profit margin issues as well. Looking at the above theory, employees' abilities, motivations and opportunities are incorporated with HRM practices to ensure that employees put out their best performance for the organization, thus this study examined how HRM practices of both public and private are combined to have a positive related effect on employees' performance.

2.1.2 The Human Capital Theory

The Human capital theory is related to how individuals in an organization contribute their knowledge, expertise and talents to improve organizational competence and the effects of that involvement to the future. It refers to the process of strict recruitment and selection processes, performance-contingent incentive, compensation systems, and managing development and training activities linked to the needs of the business (Becker et al, as cited in Armstrong, 2006).

Armstrong (2006) says human capital is referred to as the key asset of an organization and businesses which has to invest in that asset to guarantee their existence and development. HRM seeks to ensure that the organization acquires and maintains the experienced, dedicated and well-motivated employees it requires. This means taking the necessary stages to evaluate and fulfill the future desires of people and to improve and develop the integral abilities of people-their contributions, potential and employability-by providing learning and continuous development chances. Barney (1991) views human capital theory as an association with the resource oriented perspective of the organization. According to this view, to achieve a sustained competitive advantage the human resources should not be imitated or substituted by its rivals in the market. The competitive advantage an organization needs to survive is acquired by creating a niche over its other competitor. It is therefore important for each company to try and find (consciously or not) scarce resources that are unlikely to be imitated or replace. Human resources in organizations have therefore become in time the vector carrying the knowledge that is difficult to replace or imitate (Manolescus, 2003). Armstrong (2002), indicated that, individuals set of expertise, capabilities and experience makes a significant

contribution to organizational success and constitute a significant source of competitive advantage depending on how well their ability and interests are employed in organization.

The human capital theory also relates human resource and the other resources needed for an organization to run smoothly taking into consideration their abilities, skills, experiences in managing those resources. The study examined how employees (human capital) in both public and private banking institutions use their abilities, skills and experience in the provision of services.

2.2 Definition of Concepts

2.2.1 Human Resource Management

The inception of Human Resource Management dates back to the 19th century, when some open-minded developed companies in the USA and Europe engaged well-being officers who absolutely attended to the wellbeing of workers, most importantly women and children. The significance of individuals to the achievement of firms goals was progressively acknowledged during the 1970s and 1980s, where workforces' management became 'personnel management' where, Scott (1989) defined "personnel management as the part of management which role is based on the workforce to concentrate on those facets of relationship among management to employees and employees to employees and with the development of the person as well as the group. The aim is to achieve maximum individual development, needed working relationship among employers and employees and employers and employees, and effective moulding of human resources as juxtaposed with material resources and eventually 'human resource management'. In the late 1990s it was referred to as human capital. Human

capital denotes the human factor in the organization; the joint intelligence, expertise and skill that gives the organization its unique character. The human assets of the organization are individuals that have the ability to learn, change, innovate and provide the inventive thrust which if well motivated and can guarantee the lasting existence of the organization. In the 21st century it is referred to as human resource management (Armstrong, 2006).

Boselie, Dietz and Boon (2005) indicated that, HRM answers perfectly and effectually to the institutions milieu and enhances additional institutional structures (of the contingency theory) and provides ‘added value’ through the strategic development of the organization’s uncommon, inimitable and non-substitutable resources, embodied-literally-in its staff (of the resource-based view). The practice of referring to human beings as assets as if they were any other factor of production is frequently condemned. Dietz and Boon (2006) further opined that human resource administration is a structure of events and tactics that focus on successfully managing workforces at all level of an institution to accomplish institutional objectives.

Human resource management is considered a tactical and logical approach to the management of an institution’s best cherished resources – that is the individuals working there who independently and cooperatively contribute to the achievement of its goals (Armstrong, 2006). Flippo (2007) said Human Resource Management is the designing, organization, guiding and regulating of the procurement, growth, reimbursement, combination, maintenance and reproduction of human resources to the end that separate, institutional and societal goals are achieved. Bratton and Gold (2003) took a different stand by arguing for HRM as a planned method to supervising work relations which laid

emphasizes that leveraging individuals is critical to attaining competitive advantage. This implies that it would be attained through a unique set of combined employment strategies, programmes and practices. Watson (2010) stipulated that HRM is the administrative use of efforts, awareness, abilities and devoted manners which people contribute to a commandingly co-ordinate human enterprise as part of a service exchange (or more provisional contractual arrangement) to perform work responsibility in a way which aids the enterprise to survive till the future.

Human resource management is an idea, strategy, structure and practices that can impact the conduct, attitudes and performance of employees. Thus, Human resources management efforts are strategic, methodical tactics to increasing organizational achievement (Noe et al., 2010). In this study, HRM refers to that delicate assets in an organization needed to coordinate, plan, organized and direct all policies, strategies and activities of the other resources for the realization of organizational goals.

2.2.2 Recruitment and Selection

When HRM realizes the need for additional labour, they recruit and select either internally or externally. Recruitment and selection forms an essential aspect of the main events underlying human resource management which includes acquirement, improvement and remuneration of employees. Recruitment is referred to the process of attracting people based on time, in adequate numbers and with suitable experiences, to apply for employments with an institution (Armstrong, 2006). Selection is the process of selecting individual best suited for a precise position from a group of applicants for an organization. Bratton and Gold (2003) distinct the two terms while making a perfect relationship between them as follows: ‘recruitment is the process of creating a pool of

gifted people to apply for employment in an organization. Selection is the procedure by which managers and others use precise instruments to select from a pool of applicants an individual or individuals are probably to be successful in the job given management aims and legal requests.

Foot and Hook (2005) argued that although the two functions are closely linked, each needs a distinct variety of talents and skills, and might be achieved in practice by different staff members. Ballantyne (2009) stated that recruitment and selection has a vital role to play in making sure that employee performance and organizational results are positive. It is frequently demanded that, selection of workers happens not just to replace departing employees or add to a workforce but rather aims to put employees who can perform and are commitment at a high level. Clear knowledge of a job helps the prospective staffs to offer their best when employed because it is only when you identify what you are going to do that you can appreciate not only ways to do it but ways to do it best (Yaro, 2014).

Ahmed, Zia, Huda and Rizwan (2015) in their study of HR practices in public organizations stated that with regards to the increasing competitions in recruitment and selection procedures such as accurate job analysis and selection is done on the basis of job requirements are required because they have an impact on employee performance. Omisore and Okofu (2014) found in their study that recruitment and selection exercises in the Public Service are conducted when the need arises but not annually or biannually. The necessity may arise when persons go on retirement; leave the service as a result of gaining improved employment elsewhere or due to corrective measures. In the study of

Sharna (2014) recruitment in private organizations is done internally and externally taking into consideration all processes and procedures required.

2.2.3 Training and Development

According to the predictable wisdom of ‘nuts and bolts’ employees’ management, having recognised personnel desires (taking into account labour turnover, retirements, sales projections, and the effect of technological modifications on productivity), recruitment, selection, and training follow as a linear trilogy. Johnson and Winterton (2000) stipulated that contemporary HRM might highlight the necessity for continuous training and development to sustain the dynamic skills supporting organizational approach and make infinite caveats about choices to be made among recruitment, training, and outsourcing. According to Noe et al as sighted in Towseef (2013) in the financial side of work, the advanced consideration of management is one which provides opportunities for the improvement of human capital. Workforces can be best partners in any enterprise if they are extremely advanced and when they reach their optimum potential. They further said, employment aspirants when hired, intentionally or unintentionally, should consider how they can develop on the job and organization. It is not sufficient that whatever knowledge and expertise employees bring to their organization when newly hired are entirely exploited. They should acquire extra capabilities for more duties in their current and prospect positions. The benefit by improving employee job performance is in two ways: by guiding employee conduct toward organizational objectives and by monitoring. Khan (2010), said though training offers benefits to both the organization and employee as a whole, training is expensive

and at times takes a long duration to be realized, which makes it a challenge for numerous organizations.

Aguinis and Kraige (2009) viewed in their study that training leads to significant outcomes for individuals and teams, organizations, and society. They proposed that these outcomes range from individual and team performance to the economic prosperity of a nation. Aguinis and Kraige (2009) opined that training and development takes two forms, thus job training whilst working or training before the start of job. Sarpong (2016) in a study concluded that the role of training and development programmes in financial institutions leads to increased productivity, reduction in supervision, efficient performance of jobs, stability and flexibility of an organization. Rizwan et al (2013) in their study on the relationship between HR practices and employee performance indicated that employees get more training schedule, extensive training programs, yearly training programs and new knowledge training programs to increase their performance.

It is very important to place training and development at the heart of the industry strategy, in order to permit the banks to build its competence as a domestic and internal player. It has also been realised that the training system in some institutions pre-emptive and has the anticipation of the transformed milieu for future growth; they therefore concluded that there is certainly an effect of training on the performance. Training and development is now regarded as more of retention tool than cost. Training and development programmes help to remove performance insufficiencies in employees and also, they are well-regarded resource of an institution like the credit union and achievement or failure of their operation depends on the performance of employees.

Appropriate appraisal of the success of employees' training and development programmes are most significant.

Farog and Aslam (2011) in their experimental research studied the influence of training and response on employees' performance and found that training programs are effective tools for the improvement of employees' performance and therefore should be taken seriously in every organization either private or public.

2.3.4 Rewards System

Reward supervision is the devising and execution of plans and policies with the aim of rewarding people honestly, equitably and regularly in accordance with their worth to the organization and thus enable the organization to accomplish its strategic objectives. It deals with the strategy, execution and preservation of reward structures (reward processes, practices and procedures) that aim to meet both the organization and its stakeholder's needs. Reward systems seen as a competitive advantage and thus an actual organizational reward structure will help create an experienced, committed, competent and well-motivated staff, one who ensures that the organization has an advantage over its competitors (Farog & Aslam, 2011). Reward is therefore necessary because it helps motivate employees to put out their best to enhance performance. An effective reward program might have three elements such as instant, interim and long term, which suggest the instant notification of a good performance, interim rewards for performance can be presented monthly or quarterly and long-term rewards are given for showing fidelity over the years (Schoeffler, 2005).

Rewards are in two forms extrinsic and intrinsic. Extrinsic rewards are also known as monetary rewards such as; salaries, bonuses, allowances and benefits. It is a well-known fact that, rewards have a relationship with performance of employees in any organization. Intrinsic rewards or non- financial rewards on the other hand are individual development; responsibility and accomplishment of task, attainment of objectives and employee independence over job etc. Most organizations are predominated by the extrinsic rewards systems. Edirisooriya (2014) found out that, extrinsic rewards, intrinsic rewards and employee performance have a positive relationship. It suggests rewards offered to employees in an organization are greater than before, and then there would be an equal improvement in work motivation and employee performance, this will entice and maintain their employees, organizations need to create enhancements in their current reward structure by combining reward strategy with human resource strategy. Moreover, reward as a performance booster and a part of organization's industry strategy should be necessitated. The study concludes that reward plays an essential part in employee performance in organizations, considering the fact that management is the accountable party to improve a special reward strategy with the purpose of attaining competitive advantage which is sustainable.

2.3.5 Performance Appraisal

Gupta and Kumar (2012) as well as Bratton and Gold (2003) emphasized that human resource is a critical aspect of an organization and for that matter it is authoritative to study the role of appraisal in the effective and effectual use of resources and this aid in leveraging individual's competences to achieve a competitive advantage. The dominant purpose of performance appraisal is to increase motivation and workers' self-respect.

Sels, De Winne, Maes, Faems, Delmotte & Forrier (2003) indicated that performance appraisal increases worker's productivity which in turns increases organizational performance. Performance appraisal enriches professional development by indicating the area of performance it enhances. Carrell, Elbert and Hatfield, (2000) therefore admit that performance management is the preliminary point and view it as "a box of tools" containing range of tools which is used by management to direct, regulator and improve performance of employees, such tools comprises of the reward schemes, leadership, job design, training and performance appraisal.

Bassioni, Price and Hassan (2004) stated that performance assessment which they called the three C's; that is consistency, coordination and control, these factors have been used as an aspect of appraisal and performance relating to pay which constitute an aspect of performance management. Zhang (2013) and Cheng (2013) in their study determined that performance management is perceived as the back bone of strategic HRM since it creates convenient data on performance to enable HR make knowledgeable decisions in the area of placement, promotion, career development, training and development and rewards all for the purpose of adding value to the employees. Cheng (2013) reveals the significance of performance appraisal (PA) in human resource management practices. He posits that Performance Appraisal results in the accessibility of data that impacts crucial decision making procedures by the HR with regards to activities and results. Performance appraisal thus is the dominant way of managing human resource. Ahmed et al (2015) found that performance appraisal is not vital in public sector organizations since it does not affect employee performance based on these reasons, activities within the

sector are carried out in an orderly and harmonised way, employees should therefore expect their efforts to be accepted and promotions and rewards are based on seniority.

2.3.6 Motivation

According to Rashid and Rashid (2012), motivating of the employees in an organization to work very effectually towards the realisation of organizational objectives is possibly the greatest fundamental task of management. Motivation refers to the forces that are within or outside to an individual who stimulate eagerness and perseverance's to pursue a certain way of act. Motivation is focused to the mobilization and utilization of the full capabilities of employees towards the achievement of the goals and objectives of an organization. Rashid and Rashid (2012) continued that motivation in an institution involves forces both within and outside the individual member. He further stated that while individual differences certainly create the bounds on human performance, motivation is also seen vividly as an influential determinant of human behaviour. Motivation can therefore be categorized into two forms intrinsic motivation and extrinsic motivation. Sharma (2013) findings from his study states that of all the constituents, basic salary and benefits and services are perceived to play an essential role in increasing the motivation level to work in respect of public employees at all the managerial levels, while in private sector basic salary and incentives both interim and long-term are found to motivate more at all managerial levels.

Sobia, Muhammad, Tahira and Aneela, (2012) in their study of motivation in public and private organization taking into consideration motivation factors which include salary and benefits, rank level, work sovereignty, working hours and willingness, working milieu, propose that there are dissimilarities in work motivation between public

and private sector employees, however they found that motivation level of public sector employees is great as compared to private sector employees in a helpful environment. Maybe the most distinguished finding is that employees in the public sector are no more selfless and no less self-interested than employees in the private sector.

2.3.7 Employee Involvement

Employee involvement is defined as a process of authorising employees to participate in managerial decision-making and enhancement activities to their levels in the organization (Apostolou, 2000). The McGregor's Theory Y first brought to managers the notion of a participative management style, employee participation has taken many forms, including the job design approaches and special activities such as quality of work life (QWL) programs. He therefore said one of the greatest fundamental factors in the success or failure of any organization is the power of its people, and how well that power is focused towards meeting the organization's objectives.

Employee participation contributes effectively to decision implementation and creates a conducive environment for belongingness and ownership of the organization, it makes employees feel more accountable for their actions and view themselves as stakeholders who are obligated do all in their power to ensure that decisions are implemented well for the benefit of all. This would ensure that the organization succeeds and survives for generations to come so that the precursors can recall and feel satisfied that they contributed to the fostering and development of the organization. Employees fingered out that their involvement in the decision-making process has also brought about a change in work attitudes and this experience motivates. She therefore concluded that employee involvement as a management tool in decision-making in organizations would

absolutely impact the prosperities of any organization. Any organization that practices employees' participation in decision making may be low when knowledge, skills and abilities on precise problems need to reach a decision are missing, involving them would therefore make the decision making process rather long and unwieldy leading to postponements. Horsford (2013) in his study of participation in public organizations she concluded that if employees are permitted to actively participate in decision making it possibly will reduce turnover, absenteeism and increase productivity. Despite the fact that participation in decision making provide the former points, it also permits management to have a healthier understanding of the mentality of the employee and situate improved plans that would address the anxieties of the employee. From all the individuals interviewed, it is clear that if consulted on issues they would have felt as part of the organization and would have liked to stay in the organization. He questioned one employee who currently resigned as to the reason why and the person quoted *“my employer does not enquire from me anything concerning the business and I am the only person there. He just takes the decisions he thinks are best for the business and require me to go ahead with them, even though he is hardly there. What makes it worse is that we don't have a cordial relationship and now my salary is reduced without course, it makes no sense”*

2.4 Credit Union Movement in Ghana

In Ghana, credit union history can be traced back to the 1920s when the Department of Co-operatives understood the requirement for well-known credit and funds offices, presented Thrift and Loan Societies. They were ineffectively overseen so just few of them survived. In 1961, the then government terminated the operations of the

Department of Co-operatives alongside the Cooperative Bank. After the 1966 upset, the re-organized Department of Co-operatives proceeded; however there were not more than five Thrift and Loan Societies in existence. Parallel to these occasions was the development of another kind of funds and credit development in Northern part of Ghana.

In September 1955, the first credit union in Africa was started at Jirapa in the Upper West Region of Ghana. The thought was mooted by Reverend Father John McNulty, an Irish Canadian who after visiting Sabuli a village 24km away from Jirapa realized the mode of money savings (burying it in the ground) among the people was not proper as they were susceptible to termite destruction. The main Bank in the North-West (now Upper West Region) at the time was the Bank of West Africa, now Standard Chartered Bank, based at Wa, which was 41 miles far from Jirapa. The poor accessibility to banking services necessitated the formation of a sort of institution that can provide avenue for these people to keep their money safe (Kirsch & Goricke, 1977).

Reverend Father McNulty had cause to believe that cash all over Dagaaba-Land was kept in a by burying, holding up just to be devastated by termites. Reverend Father John McNulty went over an article in a handout with data about the presence of the credit union framework in the Diocese of Antigonish in Nova Scotia, Canada. He educated his people on the positive effect the credit union and after that began the first credit union in Jirapa. In his correspondence with the credit union individuals in Nova Scotia, the Knight of Columbus conceded a grant to the Bishop to send some person to do Social Studies, oversee credit union work and the co-operative framework. The Bishop then sent the Reverend Father Derry to learn at the Coady International Institute, St. Francis Xavier University, Antigonish (CUA, 2005).

In the wake of finishing his studies, the Father Derry returned home. In the month of November 1959, Bishop Gabriel Champagne designated him responsible for Social Work, Credit Union and Co-operative Work in the Diocese. He then re-composed the credit union in Jirapa and revived one in Nandom. In March 1960, when Pope John XXIII, appointed Reverend Father Peter Derry as Bishop of Wa, he encouraged the formation of credit union in all the Parishes. Among them were Nandom, Kaleo, Ko, Daffiama, Wa, Lawra and Tumu.

In 1964, a Canadian credit union professional, Mr. Churchill, was employed by Bishop Derry (now Archbishop Emeritus) for a long time in the Wa Diocese in the Upper West Region. With monetary backing from Misereor, Germany, seven young fellows were locked in and prepared, prominently among them were Mr. Stanislaw Zaato, Mr. Alphonse Azaah, and Ignatius Bebele who worked up to the National Office (CUA) for quite a long while. He set up more credit unions and sorted out administration preparing projects for the credit union. This demonstrated so fruitful that by 1968 the eight biggest credit unions that existed around then had an aggregate enrollment of 6,300 and an aggregate funds of \$400,000. In the interim, the credit union development was encountering some development in the South when contrasted with those in the North. In 1959, the Railways and Harbor Employees credit union at Sekondi was set up by one of their pioneers who brought his idea from his studies in the United States. By 1967, there were about eight little credit unions in the South which did not have the advantage of payroll deduction but rather relied on upon the basic bond. One of such credit union was Agona Swedru Teachers and its Treasurer was Mr. Bartholomew Quainoo of blessed memory, then an instructor who later assumed a key part in the credit union development

in Ghana and Africa. In Sampa in the BrongAhafo Region, Our Lady of Fatima Credit Union was one of the eight credit unions in the South (Ofei, 2001; Ahorlu, 2009).

2.5 Credit Union and Development

As already established, credit union through their activities directly or indirectly contribute to development. Empirical evidence from studies conducted over the years suggests that, credit unions have lifted a number of people out of poverty and created employment opportunities for many others. They provide a home for the poor. In Asia and Africa credit unions have more challenging roles to play in advancing the development of the countries within them. The main contribution of credit union to development can be summarized into six broad categories. These are microfinance, savings mobilization, employment, poverty reduction and raising living standards, health and education and corporate social responsibility.

2.6 Conceptual Framework

The researcher reviewed several literatures on the link between HRM practices and employees' performance in organisations. Having reviewed literature, it has been realized that HRM practices affect employee performance (financial and non-financial performance) both positively and negatively depending on the organization and its culture. The researcher has therefore developed a conceptual framework that explains the link between HRM practices and employee performance built on job requirement such as commitment level, ability, willingness and skills. In the conceptual framework, recruitment and selection of applicants is based on their commitments, skills, willing and ability to perform specified jobs. While training and development is done during work,

motivational packages and other rewards schemes such as bonuses are HRM practices aimed at retaining employees' commitments and willingness to work. Periodically, performance appraisal is conducted for employees to assess their performance on the job. Those who perform satisfactorily are rewarded and motivated while employees with low job performances are given in-service training to upgrade their skills for improved job performance.

2.7 Employee Performance

Aguinis and Kraige (2009) stated that although performance is mostly determined by economic statistics, it can also be determined by the combination of estimated behaviour and task-related features. They therefore characterized Employee Job Performance into 'will-do' and 'can-do'. The previous refers to persons' skills, capabilities, knowledge and other features necessary in executing certain job and the latter represents the motivation level that persons may devise in performing their work. Aguinis and Kraige (2009) further argue that performance does not include the outcomes of a worker's conduct, but only the conducts themselves.

Performance is about conduct or what workers do, not about what employees produce or the results of their work". Observed employee performance symbolises the overall belief of the employees' conduct and contribution to the achievement of organizational goals. Employees' performance is allied with measure of output, quality of output, timeliness of output, appearance on the job, efficacy of the work accomplished and effectiveness of work accomplished (Aguinis & Kraige, 2009).

Cheng (2013) identified three forms of performance; one is quantity of output rates with sales over an assumed period of time, the production of a group of employees accounting to a manager and others, the second portion comprises rating persons by somebody other than the individual whose performance is being considered and the third is self-assessment and self-ratings.

2.8 Human Resource Management Practices and Employee's Performance

Several studies have showed an important impact of HRM practices on employee's performance. Employee performance is often linked with performance of the institution. The successful organizations see HRM practices as an essential factor that directly impacts the employee's performance. Pfeffer (1994) argues that organizations need to employ experienced and talented employees to make them successful in today's worldwide environment. Purcell and Kinnie (2007), said actually line managers applied HR practices on a regular basis since they positively impact employee's perception about HRM practices being applied on them.

According to Guest (2011), for HRM practices to be successful implemented or failed it depends on the abilities of the managers. HRM practices denotes the organizational actions focused on supervising the pool of human resources and ensuring that the resources are employed towards the realisation of organizational objectives (Schuler et al, 1987). There has not been a consensus on what constitutes HRM practices let alone an approved set of them, (Boxall as cited in Abubakar & Abubakar 2013). Studies over the years have suggested uncountable various lists of practices however;

there is no consensus on what or which practice is suitable as a facet of HRM (Boselie, Dietz & Boon,2005; Guest, 2013).

Boxall et al, (2007) commented that, human resource management covers a huge range of activities and displays a vast range of differences through works, organizational stages, business divisions, companies, industries and societies. HRM studies conducted by several scholars have numerous practices that can be associated with employee performance positively or negatively as revealed by the studies. Uysal et al (2009) in their study revealed that practices such as performance based pay recruitment and training have a significant positive link with organizational performance. Also, Khan (2010) examined and found a significant positive link between recruitment and selection, training and development, performance appraisals and compensation on one hand and organizational performance on the other.

Armstrong, (2010), stated that Human Resource Practices are accepted methods used in managing individuals. Wall and Wood (2005) drafted HRM practices as class selection approaches, performance appraisal, training and development, teamwork, communications, empowerment, performance related pay and employment security having a positive relationship with employees' performance. Huselid (1995) in his study listed eleven HRM practices which include personnel selection, performance appraisal, incentive compensation, job design, grievance procedures, information sharing, attitude assessment, labour management participation, recruitment efforts, employee training and promotion criteria.

Hafsa, Namrah and Ashraf (2015) in their studies explored nine HRM practices and how they affect employee performance and with regards to their findings, they recommended these practices ought to be revised, renovated and revitalized. It was revealed that a significant relationship exist between Human Resource Management (HRM) practices (Compensation, Career Planning, Performance Appraisal, Training, Employee Involvement) and employee's performance in her study, she added by demonstrating that employee's performance can be better by giving employees the chance to participate effectively in decisions making (Hassan, 2016).

Akinyele (2010) is of the view that almost 80% of low productivity and performance is produced by the work milieu of the organization and so, proposes that when the milieu of an organization is favourable, it endorses that the well-being of the employees will be enhanced and would warrant a higher level of productivity for the organization.

According to Jeet and Sayeeduzzafar (2014) training, compensation, performance appraisal and team work have significant positive correlation with job satisfactions and performance of employees of banking institutions while employees' participation has not. Bowra, Bilal & Affan (2012) studied three HR practices, Compensation practices, Performance evaluation, Promotion practices and employee performance and concluded that the above mentioned practices have a positive significant linkage with performance. Ahmed et al (2015) also studied three HR practices such as, recruitment and selection, career planning and performance appraisal and it was revealed that selection and recruitment as a robust driver of employee performance in public sector organizations in Pakistan. The second practice that is career planning in the organization has no positive

effect on employees' performance. All employees wish to develop in their office continuously if there are sufficient chances. The third HR practice, performance appraisal does not affect the employee's performance in public organization because performance appraisals should be planned in an orderly and harmonized manner. Promotions and rewards in public sector organizations are seniority based. This study disagrees with their findings because in every organization whether public or private should have performance appraisal for all employees and it could be either financial or nonfinancial depending on the organization.

Various human resource practices, which are perceived to have effects on employee performance in terms of their productivity have been identified and designated based on their importance in Ghana. These practices include selection and performance appraisal, motivation, communication, teamwork and participation recruitment, training and development and compensation. Chinnadurai (2014) stated that the success of credit union depends not only on customer satisfaction but the satisfaction of employees as well. These satisfaction levels can be ensured and enhanced by effective HR practices adopted.

Maqsood, Chaudhry and Ilyas (2014) from the findings of their research implied that incorporation and fusion of effective training strategy, performance appraisal scheme, and feasible compensation program consist of an effective group of HR practices that can bring about higher performance outcomes. The practices of career planning and employee involvement appear unimportant for this study in advancing workers' insights about employee performance and demonstrated subjectively by the data collected from the study. Also Muhammad et al (2013), study of HR practices in private institutions in

Pakistan confirmed that HR practices which include training, participation, performance appraisal and compensation have a significant positive effect on employee performance.

2.9 Human Resource Management in Ghana

The modern scheme of human resource management in Ghanaian establishments has progressed from the schemes employed by the British colonial management. As a result, HRM in Ghana has been seriously affected by historical and governmental factors. The British colonial government, European missionary organisations and profitable enterprises introduced modern work administration practices into Ghana however old-style workforce's administration were present, in some way before pre-colonial and colonial periods. Aside the colonial effect, the socio-economic growth plans of the several post-independence regimes likewise shaped the HRM in Ghana.

Clearly stating the HR manager's duty cannot be achieved in an empty environment. However, Cunningham and Debrah (1995) stated that HRM is affected by both interior and exterior milieu factors. These, interconnected factors can confuse the administration of human resources. In Ghana, the two key exterior milieu factors that interfere on the management of HR include, the government's principal role in the economy both economic and political and nationwide socio-cultural factors. According to Cunningham and Debrah (1995), the roles of the HR manager in Ghana are still universal managerial and bureaucratic ones; managers are now performing further as transformation agents. This is essential in view of the contemporary globalization trend, unions, and privatization happening in Ghana. It has been debated that in Ghana as at today HRM is still mainly managerial and bureaucratic role but, possibly, the contracting out of services indicate the commencement of a crisis in HRM as managers begin moving

from a pluralist to a unitarist view point or outline. It deals basically, with rudimentary issues about workers' recruitment, training and development, performance appraisal, and internal employee relations such as discipline, transfer, and reward/remuneration systems, as well as others.



CHAPTER THREE

METHODOLOGY

3.0 Introduction

Methodology is essentially the steps that will be taken in order to derive reliable and valid answers to the research questions (Leedy & Ormrod, 2005). The chapter presents the methodology used to conduct the study. It includes the research design, area of the study, population, sample and sampling techniques, data collection instrument, validity and reliability of the instrument, data collection procedure, data analysis plan and ethical consideration.

3.1 Research Design

A research design indicates the basic structure of the study, the nature of the hypothesis and the variables involved in the study. In every research, answers are obtained to the research questions or hypothesis formulated through a plan or research design which specifies how the data relating to the study should be collected and analyzed (Creswell, 2007).

The researcher used descriptive survey design for the study. Descriptive survey design was considered as the most appropriate for conducting the study because it is concerned with conditions that exist, practices that prevail, beliefs and attitude that are held, processes that are on-going and trends that are developing as the study seek to achieve (Gay & Airasian, 2003).

Nevertheless, like any other research design, the descriptive survey has its own strengths and weaknesses. The major strength for using the descriptive design is that it

provides researchers with a lot of information from various respondents. Also, the data collected are easy to analyze. On the other hand, a weakness of descriptive survey design is how to retrieve all questionnaires that have been administered.

3.3 Population of the Study

According to Kusi (2012), population is a group of individuals or people with the same characteristics and in whom the researcher is interested. It may also be defined as a group of individuals that the researcher generalizes his or her findings to. The target population of the study was all the staff in the five cooperative credit unions in the Abrepo Area of the Suame Municipality, namely; Abrepo St. Patrick cooperative credit union, Asuofua St. Patrick cooperative credit union, Asuofua Assemblies of God cooperative credit union, Bohyen circuit Methodist cooperative credit union and Ampabame circuit Methodist cooperative credit union.

3.4 Sample and Sampling Procedure

Borg and Gall, (2007), defined sampling as a technique used for selecting a given number of subjects from a target population as a representative of the population in research.

This study adopted census sampling technique to select all the 45 staff of the five cooperative credit unions in the Abrepo Area of the Suame Municipality to participate in the study. This was because the researcher was interested in those who have rich information such as the staff who may experience human resource practices of management. Creswell (2007) posited that census sampling is used to find out

respondents opinions on possible issues. The procedure increases sample and it covers the whole population. Census technique is unbiased and is totally representative.

3.5 Data Source

The researcher used both primary and secondary data for the study. The primary data collected was basically used for the analysis, while the secondary data enabled the work to be based on academic perspective, taking into consideration the possibility of biases of the research such as socio economic factors and subjective opinions.

Primary Data

The researcher used closed ended questionnaire as the techniques for primary data collection. The close-ended questionnaire was meant to assist respondents to provide uniformity of response and to enable more information to be gathered.

Secondary Data

The secondary data was gathered through books, encyclopedias, published and unpublished materials. The main sources of the secondary data gathered were obtained from University of Education, Winneba library, various text books and from the internet.

3.6 Data Collection Instrument

The researcher used questionnaire as the data collection instrument for the study. White (2005), described questionnaires as instrument designed to collect data for decision making in research. A questionnaire can also be described as a systematic compilation of questions that are administered to a sample of a population in research. The researcher personally designed the questionnaires with the help of his supervisor for the respondents based on the literature.

The closed ended questionnaire was self-administered to the respondents to collect data for the study. The close-ended questionnaire was meant to assist respondents to provide uniformity of response. They also provide easier and accurate analysis of the data obtained precise interpretation of the responses and a high degree of respondent's objectivity. A questionnaire is cost effective and less time consuming as compared to other research tools. The main reason for using questionnaire was to obtain factual information, opinions and attitudes from large number of subjects within a short period of time (White, 2005). One disadvantage of questionnaire is how to retrieve all the questionnaires distributed.

3.7 Pilot -Testing of the Instrument

The reliability and validity of the instrument was obtained by piloting the instrument on staff of three cooperative credit unions in the Kwadaso Municipality which was outside the study area. Bell (2008) stated that piloting is to get the bugs out of the instrument for respondents not to experience difficulties in filling the questionnaire and also to have preliminary analysis to see if the wording and format of the questionnaire

items are appropriate. Questionnaires were administered to 30 staff of three cooperative credit unions in the Kwadaso Municipality. The purpose of the pilot was to enable the researcher to make necessary changes to items which may be inappropriate, determine the level of ambiguity of the questions for corrections and determine the percentage of responses. Ambiguous items were modified and inappropriate items were deleted.

Validity

The researcher tested the face and content validity of the questionnaire. Validity is the degree to which a test measures what it is supposed to measure. Face validity is the likelihood of a question being misunderstood or misinterpreted. Content validity is whether an instrument adequately covers all the topics concerned. The validity of the instrument was established through expert opinions, my supervisor, literature searches, and pilot-testing of the questionnaire.

Reliability

Reliability is a measure of the degree to which a research instrument yields consistency in its results or data after repeated trials. The questionnaire was administered to the same group of respondents twice in the pilot study with a two week interval between the first and the second test and the coefficient of reliability from the two tests correlated. The reliability test yielded Crombach alpha of 0.81 which meant that the instrument was highly reliable.

3.8 Data Collection Procedure

The researcher sought permission from the head of Credit Unions Association (CUA) to conduct the study after the University has given approval of the study with an introduction letter from the head of department of Educational Leadership, UEW-K. After permission was given by the head of Credit Unions Association (CUA) the researcher visited the sampled population to interact and explained the purpose of the study to them. The questionnaires were then administered to the respondents during break time of each of the unions. The respondents were given a grace period of two weeks to answer the questionnaire, before it was collected.

3.9 Data Analysis Plan

The data collected through the questionnaire was edited to check contradictions to ensure consistency. A codebook for the questionnaire was prepared to record the response. After sorting out the questionnaires, the data were entered into the computer and processed using the Statistical Package of Social Sciences (SPSS) version 20.0. The researcher analysed the data descriptively and presented in tables with frequencies and percentages to explain the responses from respondents based on the research questions.

1.10 Ethical Considerations

The respondents were in no way forced to participate in the study. They participated in the study on their own volition. The intent and purpose of the study was personally explained to respondents, even though the questionnaire itself contained a request for respondents' cooperation in providing the required information for the study.

The respondents were further assured of confidentiality of the information provided and that the study findings were to be used for academic purposes only. Respondents were further assured of their anonymity as their names were not required on the questionnaire.



CHAPTER FOUR

RESULTS OF THE STUDY

4.0 Introduction

The chapter presents the results of the study based on the research questions. The results are presented in tables with frequencies and percentages. The purpose of the study was to investigate the influence of human resource practices on employees' in Credit Unions in the Abrepo Area of the Suame Municipality of the Ashanti Region of Ghana. Forty-five questionnaires were administered to the respondents. The researcher was able to retrieve all the 45 questionnaires administered, getting a response rate of 100%.

4.1 Demographic Characteristics of Respondents

The demographic characteristics of respondents' gender, age, educational qualification and length of service are presented in Table 4.1-4.4.

Table 4.1: Gender of respondents

Variable	Frequency	Percentage
Gender		
Male	18	40
Female	27	60
Total	45	100

Field Data, 2020

Table 4.1 shows that 40% of the respondents were males while 60% of the respondents were female. The result shows that more females participated in the study than males.

Table 4.2: Age of respondents

Age	Frequency	Percentage
21-30	8	18
31-40	15	33
41-50	10	22
51-60	12	27
Total	45	100

Field Data, 2020

On respondents' age, 33% of the respondents were aged between 31 and 40 years, 27% of the respondents were aged between 51 and 60 years, 22% of the respondents were aged between 41-50 years while 18% of the respondents were aged between 21 and 30 years. The result implies that the majority of the respondents were aged 31 years and above which shows that the respondents were experienced workers to take part in the study.

Table 4.3: Educational Qualification of Respondents

Educational Qualification	Frequency	Percentage
SSSCE	10	22
Diploma	12	27
Bachelor's Degree	17	38
Master's Degree	6	13
Total	45	100

Field Data, 2020

On respondents' highest qualification, 38% were holders of the Bachelor's Degree, 27% were holders of the Diploma certificate, 22% were holders of the SSSCE while 13% were holders of the Master's Degree.

Table 4.4: Work Experience of Respondents

Work Experience	Frequency	Percentage
1-5 years	6	13
6-10 years	12	27
11-15 years	15	33
16 years and above	12	27
Total	45	100

Field Data, 2020

On respondent working experience, 23% had been working for 11-15 years, 27% had been working for 6- 10 years, another 27% had been working for more than 16 years while 13% had % had been working for for between 1- 5 years.

4.2 Answers to the Research Questions

4.2.1 Research Question 1: What are the human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality?

The respondents were asked to agree or disagree with the following statements regarding human resource management practices on employees on a 4-point likert scale.

The results are presents in Table 4.5.

Table 4.5: Human Resource Management Practices

Statements	Strongly	Agree	Disagree	Strongly
	Agree			Disagree
	N (%)	N (%)	N (%)	N (%)
Opportunities for employees career growth and promotion	14(31)	25(56)	6(13)	-
Provision of staff training and development	24(53)	21(47)	-	-
Provision of compensation and other benefits to motivate staff	13(29)	24(53)	8(18)	-
Provision of Reward System for staff	19(42)	22(49)	4(9)	-
The training needs of the staff are assessed on the basis of performance appraisal	21(47)	14(31)	6(13)	4(9)
Vacancies for recruitment is based on job specification and description	23(51)	12(27)	6(13)	4(9)
Provision of safe and conducive working condition	17(38)	18(40)	10(22)	-
Opportunity for staff to participation in the decision-making process	29(64)	16(36)	-	-

Field Data, 2020

Table 4.5 shows that 31% of the respondents strongly agreed that opportunities for employees career growth and promotion was one of the human resource practices in the credit union, 56% of the respondents agreed to the statement while 13% disagreed. The result implies that opportunities for employees career growth and promotion is part of the human resource practices in the credit union.

Again, 53% of the respondents strongly agreed that provision of staff training and development was one of the human resource practices in the credit union while 47% of

the respondents agreed to the statement. The result implies that provision of staff training and development is part of the human resource practices in the credit union.

Further, 29% of the respondents strongly agreed that provision of compensation and other benefits to motivate staff was one of the human resource practices in the credit union, 53% of the respondents agreed to the statement while 18% disagreed. The result implies that provision of compensation and other benefits to motivate staff is part of the human resource practices in the credit union.

Furthermore, 42% of the respondents strongly agreed that provision of reward system for staff was one of the human resource practices in the credit union, 49% of the respondents agreed to the statement while 9% disagreed. The result implies that provision of reward system for staff is part of the human resource practices in the credit union.

Besides, 47% of the respondents strongly agreed that training needs of the staff that are assessed on the basis of performance appraisal was one of the human resource practices in the credit union, 31% of the respondents agreed, 13% disagreed to the statement while 9% strongly disagreed. The result implies that training needs of the staff that are assessed on the basis of performance appraisal is part of the human resource practices in the credit union.

Also, 51% of the respondents strongly agreed that vacancies for recruitment which is based on job specification and description was one of the human resource practices in the credit union, 27% of the respondents agreed, 13% disagreed to the statement while 9% strongly disagreed. The result implies that vacancies for recruitment which is based on job specification and description is part of the human resource practices in the credit union.

Moreover, 38% of the respondents strongly agreed that provision of safe and conducive working condition was one of the human resource practices in the credit union, 40% of the respondents agreed to the statement while 22% disagreed. The result implies that provision of safe and conducive working condition is part of the human resource practices in the credit union.

Finally, 64% of the respondents strongly agreed that opportunity for staff to participation in the decision-making process was one of the human resource practices in the credit union while 36% of the respondents agreed to the statement. The result implies that opportunity for staff to participation in the decision-making process is part of the human resource practices in the credit union.

4.2.2 Research Question 2: What are the influences of human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality?

The respondents were asked to agree or disagree with the following statements on the influence of Human Resource Management Practices on employees on a 4-point likert scale. The results are presents in Table 4.6.

Table 4.6: Influence of Human Resource Management Practices

Statements	Strongly	Agree	Disagree	Strongly
	Agree			Disagree
	N (%)	N (%)	N (%)	N (%)
Help to improve employee performance due to internal recruitment and selection	23(51)	18(40)	4(9)	-
Enable management to treat staff with fairness and respect to co-exist peacefully to increase productivity	27(60)	12(27)	6(13)	-
Help to improve performance level of staff due to provision of training and development	19(42)	22(49)	4(9)	-
Help to motivate staff to give off their best to increase productivity	26(58)	19(42)	-	-
Give staff the boldness and confidence to go the extra mile due to safe work environment	12(27)	20(44)	9(20)	4(9)
Help to increase staff level of commitment due to salary increase and other incentives	17(38)	18(40)	10(22)	-
Enable staff to participate in decision making to own decisions made to implement them well with boldness	22(49)	13(29)	6(13)	4(9)
Enable authorities to communicate effectively with staff to boost their morale	17(38)	18(40)	10(22)	-
Reward systems and other incentives put in place motivate staff to work with confidence	19(42)	14(31)	12(27)	-
Performance appraisal encouraged staff to work effectively to increase their output.	21(47)	18(40)	6(13)	-

Field Data, 2020

Table 4.6 shows that 51% of the respondents strongly agreed that human resource practices helped to improve employee performance due to internal recruitment and selection, 40% of the respondents agreed to the statement while 9% disagreed. The result implies that human resource practices help in improving employee performance due to internal recruitment and selection.

Also, 60% of the respondents strongly agreed that human resource practices enabled management to treat staff with fairness and respect to co-exist peacefully to increase productivity, 27% of the respondents agreed to the statement while 13% disagreed. The result implies that human resource practices enable management to treat staff with fairness and respect to co-exist peacefully to increase productivity.

Again, 42% of the respondents strongly agreed that human resource practices helped to improve performance level of staff due to the provision of training and development, 49% of the respondents agreed to the statement while 9% disagreed. The result implies that human resource practices help in improving performance level of staff due to the provision of training and development.

Besides, 42% of the respondents strongly agreed that human resource practices helped to motivate staff to give off their best to increase productivity while 58% of the respondents agreed to the statement while 9% disagreed. The result implies that human resource practices help in motivating staff to give off their best to increase productivity.

Further, 27% of the respondents strongly agreed that human resource practices gave staff the boldness and confidence to go the extra mile due to safe work environment, 44% of the respondents agreed, 20% disagreed to the statement while 9% strongly

disagreed. The result implies that human resource practices give staff the boldness and confidence to go the extra mile due to safe work environment.

Furthermore, 38% of the respondents strongly agreed that human resource practices helped to increase staff level of commitment due to salary increase and other incentives, 40% of the respondents agreed to the statement while 22% disagreed. The result implies that human resource practices help in increasing staff level of commitment due to salary increase and other incentives.

More so, 49% of the respondents strongly agreed that human resource practices enabled staff to participate in decision making to own decisions made to implement them well with boldness, 29% of the respondents agreed, 13% disagreed to the statement while 9% strongly disagreed. The result implies that human resource practices enable staff to participate in decision making to own decisions made to implement them well with boldness.

Moreover, 38% of the respondents strongly agreed that human resource practices enabled authorities to communicate effectively with staff to boost their morale, 40% of the respondents agreed to the statement while 22% disagreed. The result implies that human resource practices enable authorities to communicate effectively with staff to boost their morale.

Again, 42% of the respondents strongly agreed that human resource practices helped to motivated staff to work with confidence due to reward systems and other incentives put in place, 31% of the respondents agreed to the statement while 27% disagreed. The result implies that human resource practices help in motivating staff to work with confidence due to reward systems and other incentives put in place.

Finally, 47% of the respondents strongly agreed that human resource practices encouraged staff to work effectively to increase output due to performance appraisal, 40% of the respondents agreed to the statement while 13% disagreed. The result implies that human resource practices encourage staff to work effectively to increase output due to performance appraisal.

4.2.3 Research Question 3: What factors promote employee retention in organizations?

The respondents were asked to agree or disagree with the following statements on factors promote employee retention in organizations on a 4-point likert scale. The results are presents in Table 4.7

Table 4.7: Factors that Promote Employee Retention in Organizations

Statements	Strongly Agree N (%)	Agree N (%)	Disagree N (%)	Strongly Disagree N (%)
Availability of salary increase and other staff benefits	24(53)	13(29)	8(18)	-
Existence of training and development opportunities for staff	22(49)	23(51)	-	-
Presence of internal recruitment opportunities	24(53)	21(47)	-	-
Availability of reward systems for staff	23(51)	12(27)	10(22)	-
Presence of participatory decision making	26(58)	19(42)	-	-
Existence of serene working environment	16(36)	15(33)	10(22)	4(9)
Use of performance appraisal system for promotions and other rewards	14(31)	17(38)	14(31)	-
Presence of recruitment and selection based on job specifications and not favoritism	13(29)	22(49)	10(22)	-

Field Data, 2020

Table 4.7 shows that 53% of the respondents strongly agreed that availability of salary increase and other staff benefits was one of the factors that promoted employee retention in organizations, 29% of the respondents agreed to the statement while 18% disagreed. The result implies that availability of salary increase and other staff benefits is a factor that promotes employee retention in organizations.

Again, 49% of the respondents strongly agreed that existence of training and development opportunities for staff was one of the factors that promoted employee retention in organizations while 29% of the respondents agreed to the statement. The result implies that existence of training and development opportunities for staff is a factor that promotes employee retention in organizations.

Also, 53% of the respondents strongly agreed that presence of internal recruitment opportunities was one of the factors that promoted employee retention in organizations while 47% of the respondents agreed to the statement. The result implies that presence of internal recruitment opportunities is a factor that promotes employee retention in organizations.

Besides, 51% of the respondents strongly agreed that availability of reward systems for staff was one of the factors that promoted employee retention in organizations, 27% of the respondents agreed to the statement while 22% disagreed. The result implies that availability of reward systems for staff is a factor that promotes employee retention in organizations.

Further, 58% of the respondents strongly agreed that presence of participatory decision making was one of the factors that promoted employee retention in organizations while 42% of the respondents agreed to the statement. The result implies

that presence of participatory decision making is a factor that promotes employee retention in organizations.

Furthermore, 36% of the respondents strongly agreed that existence of serene working environment was one of the factors that promoted employee retention in organizations, 33% of the respondents agreed, 22% disagreed to the statement while 9% strongly disagreed. The result implies that existence of serene working environment is a factor that promotes employee retention in organizations.

Moreover, 31% of the respondents strongly agreed that the use of performance appraisal system for promotions and other rewards was one of the factors that promoted employee retention in organizations, 38% of the respondents agreed to the statement while 31% disagreed. The result implies that the use of performance appraisal system for promotions and other rewards is a factor that promotes employee retention in organizations.

Finally, 29% of the respondents strongly agreed that presence of recruitment and selection based on job specifications instead of favoritism was one of the factors that promoted employee retention in organizations, 49% of the respondents agreed to the statement while 22% disagreed. The result implies that presence of recruitment and selection based on job specifications and not favoritism is a factor that promotes employee retention in organizations.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.0 Introduction

This chapter discusses the results/findings of the study in relation to the objectives of the study. The study sought to address three research questions:

1. What are the human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality?
2. What are the influences of human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality?
3. What factors promote employee retention in organizations?

On research question one which sought to find out the human resource management practices on employees, the study found that opportunities for employees career growth and promotion was one of the human resource practices in the credit union. The finding implies that employees will have opportunity for career growth and promotion to improve performance. The result is in line with Choo and Bowley (2007) indicated that career minded employees consider career growth and development as a crucial deciding factor in their decision to remain in an organisation or leave. Where career growth and development cannot be guaranteed, employees leave for alternative employment.

It was found that, provision of staff training and development was one of the human resource practices in the credit union. The result means that staffs are given training and development to be abreast with time. The result is in tandem with Johnson and Winterton (2000) stipulated that contemporary HRM might highlight the necessity

for continuous training and development to sustain the dynamic skills supporting organizational approach and make infinite caveats about choices to be made among recruitment, training, and outsourcing.

The study also found that, provision of compensation and other benefits to motivate staff was one of the human resource practices in the credit union. The result means that compensation and other benefits are provided to motivate staff. The result is in conformity with Bamby (2006) compensation is all forms of financial returns and benefits that workers receive as part of the working relationship. Benefits are indirect financial and non-financial payments employees receive for continuing their employment with an organization (Ofoegbu, 2004).

It was revealed that provision of reward system for staff was one of the human resource practices in the credit union. The result means that there is a reward system for staff to boost their morale reward system for staff is part of the human resource practices in the credit union. The result agrees with Farog and Aslam (2011) who indicate that reward systems seen as a competitive advantage and thus an actual organizational reward structure will help create an experienced, committed, competent and well-motivated staff, one who ensures that the organization has an advantage over its competitors.

The study revealed that training needs of the staff that are assessed on the basis of performance appraisal was one of the human resource practices in the credit union. The result means that performance appraisal is based on the training needs of the staff. It was also found that vacancies for recruitment which is based on job specification and description was one of the human resource practices in the credit union. The result means that vacancies for recruitment is made based on job specification and description. The

result substantiates the assertion of Yaro (2014) that clear knowledge of a job helps the prospective staffs to offer their best when employed because it is only when you identify what you are going to do that you can appreciate not only ways to do it but ways to do it best.

The study found that provision of safe and conducive working condition was one of the human resource practices in the credit union. The result means that provision of safe and conducive working condition will help staff to work comfortably to increase productivity. The result is in line with Schwartz (2001) that those working conditions, which include physical and psychological factors surrounding a job, vary in importance as a motivator and the absence of such motivating factors, employees and in this case teachers will exit.

It was revealed that opportunity for staff to participation in the decision-making process was one of the human resource practices in the credit union. The result means that staff will get the opportunity to participate in the decision-making process in order to implement them well. The result is in tandem with Apostolou (2000) that employee participation contributes effectively to decision implementation and creates a conducive environment for belongingness and ownership of the organization, it makes employees feel more accountable for their actions and view themselves as stakeholders who are obligated to do all in their power to ensure that decisions are implemented well for the benefit of all.

On research question two which sought to find out the influences of human resource management practices on employees, the study found that human resource practices helped to improve employee performance due to internal recruitment and

selection. The result means that when it comes to further recruitment, existing employees will have the opportunity to apply. The result is in line with Armstrong (2006) that when HRM realizes the need for additional labour, they recruit and select either internally or externally. The necessity may arise when persons go on retirement; leave the service as a result of gaining improved employment elsewhere or due to corrective measures. Recruitment and selection forms an essential aspect of the main events underlying human resource management which includes acquirement, improvement and remuneration of employees.

The study also found that human resource practices enabled management to treat staff with fairness and respect to co-exist peacefully to increase productivity. The result means that management treats staff with fairness and respect to improve cooperation to increase productivity. The study found that human resource practices helped to improve performance level of staff due to the provision of training and development. The result means that staff will receive training and development to improve their performance level. The result is in tandem with Rizwan et al's (2013) study on the relationship between HR practices and employee performance indicated that employees get more training schedule, extensive training programs, yearly training programs and new knowledge training programs to increase their performance.

It was revealed that human resource practices helped to motivate staff to give off their best to increase productivity. The result means that staff will give off their best to increase productivity due to motivation. The result is in consonance with Rashid and Rashid (2012), motivating of the employees in an organization to work very effectually towards the realisation of organizational objectives is possibly the greatest fundamental

task of management. Motivation refers to the forces that are within or outside to an individual who stimulate eagerness and perseverance's to pursue a certain way of act. Motivation is focused to the mobilization and utilization of the full capabilities of employees towards the achievement of the goals and objectives of an organization.

It was also found that human resource practices gave staff the boldness and confidence to go the extra mile due to safe work environment. The result means that staff will have the boldness and confidence to go the extra mile due to safe work environment. The result is consistent with Sobia, Muhammad, Tahira and Aneela, (2012) who indicated that motivation level of public sector employees is great as compared to private sector employees in a helpful environment.

The study again revealed that human resource practices helped to increase staff level of commitment due to salary increase and other incentives. The result means that staff level of commitment will be increased due to salary increase and other incentives. The result is in line with Sharma's (2013) findings from his study states that of all the constituents, basic salary and benefits and services are perceived to play an essential role in increasing the motivation level to work in respect of public employees at all the managerial levels, while in private sector basic salary and incentives both interim and long-term are found to motivate more at all managerial levels.

The study revealed that human resource practices enabled staff to participate in decision making to own decisions made to implement them well with boldness. The result means that staff will have the opportunity to participate in decision making to own decisions for implementation. The result agrees with Apostolou (2000) that employee participation contributes effectively to decision implementation and creates a conducive

environment for belongingness and ownership of the organization. Employees fingered out that their involvement in the decision-making process has also brought about a change in work attitudes and this experience motivates.

The study found that human resource practices enabled authorities to communicate effectively with staff to boost their morale. The result means that authorities will communicate to staff in a friendly manner to boost their morale to perform better. It was found that human resource practices helped to motivate staff to work with confidence due to reward systems and other incentives put in place. The result means that staff will work with confidence due to reward systems and other incentives available. The result in conformity with Edirisooriya (2014) who found out that, extrinsic and intrinsic rewards and employee performance have a positive relationship. Reward plays an essential part in employee performance in organizations, considering the fact that management is the accountable for devising a special reward strategy with the purpose of attaining competitive advantage which is sustainable.

The study finally revealed that human resource practices encouraged staff to work effectively to increase output due to performance appraisal. The result means that staff will be encouraged to increase output due to performance appraisal. Muhammad et al (2013), study of HR practices in confirmed that HR practices which include training, participation, performance appraisal and compensation have a significant positive effect on employee performance.

On research question three which sought to find out the factors that promote employee retention in organizations, the study found that availability of salary increase and other staff benefits was one of the factors that promoted employee retention in

organizations. The result means that availability of salary increase and other staff benefits will enable employees to remain in organizations. It was also found that existence of training and development opportunities for staff was one of the factors that promoted employee retention in organizations. The result means that staff will be motivated to remain in organizations due to existence of training and development. Sarpong (2016) concluded that the role of training and development programmes in financial institutions leads to increased productivity, reduction in supervision, efficient performance of jobs, stability and flexibility of an organization.

It was found that presence of internal recruitment opportunities was one of the factors that promoted employee retention in organizations. The result means staff will feel comfortable to remain in organizations due to the presence of internal recruitment opportunities. It was revealed that availability of reward systems for staff was one of the factors that promoted employee retention in organizations. The result means that availability of reward systems for staff will enable staff to be motivated to remain in organizations. Reward as a performance booster and a part of organization's industry strategy should be necessitated for the retention of employees (Edirisooriya, 2014).

It was revealed that presence of participatory decision making was one of the factors that promoted employee retention in organizations. The result means that presence of participatory decision making will motivate employees to remain in organizations. Horsford (2013) in his study of participation in public organizations concluded that if employees are permitted to actively participate in decision making it possibly will reduce turnover, absenteeism and increase productivity.

The study also revealed that existence of serene working environment was one of the factors that promoted employee retention in organizations. The result means that existence of serene working environment will enable employees feel comfortable to work and remain in organizations. It was found that the use of performance appraisal system for promotions and other rewards was one of the factors that promoted employee retention in organizations. The result means that the use of performance appraisal system will enable employees to get promoted and rewarded for good work done to motivate them to remain in organizations. Gupta and Kumar (2012) as well as Bratton and Gold (2003) emphasized that human resource is a critical aspect of an organization and for that matter it is authoritative to study the role of appraisal in the effective and effectual use of resources and this aid in leveraging individual's competences to achieve a competitive advantage. The dominant purpose of performance appraisal is to increase motivation and workers' self-respect leading to retention.

The study finally found that, presence of recruitment and selection based on job specifications and not favoritism was one of the factors that promoted employee retention in organizations. The result means that presence of recruitment and selection based on job specifications devoid of favoritism will encourage employees to remain in organizations. Ballantyne (2009) stated that recruitment and selection based on job specifications has a vital role to play in making sure that employee performance and organizational results are positive. It is frequently demanded that, selection of workers happens not just to replace departing employees or add to a workforce but rather aims to put employees who can perform and committed at a high level to remain in the organization.

CHAPTER SIX

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

6.0 Introduction

The chapter presents the summary and main findings of the study based on the objectives and purpose of the study.

6.1 Summary

This purpose of the study was to investigate the influence of human resource practices on employees' in Credit Unions in the Abrepo Area of the Suame Municipality. The objectives of the study were to find out the human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality, determine the influence of human resource management practices on employees of Credit Unions in the Abrepo Area of the Suame Municipality and to establish the factors that promote employee retention in organizations.

Descriptive survey design was used for the study. The target population of the study was all the staff in five cooperative credit unions in the Abrepo Area of the Suame Municipality. Census sampling technique was used to select all the 45 staff of the five cooperative credit unions to participate in the study. Closed ended questionnaire was used to collect data for the study. The reliability test yielded Crombach alpha of 0.81. The data were analysed descriptively and presented in tables with frequencies and percentages.

6.2 Key Findings

The study revealed that opportunities for employees career growth and promotion provision of staff training and development, provision of compensation and other benefits to motivate staff, provision of reward system for staff, training needs of the staff assessed on the basis of performance appraisal, vacancies for recruitment based on job specification and description, provision of safe and conducive working condition and opportunity for staff to participation in the decision-making process were human resource management practices of the credit unions of the study area.

The study further revealed that human resource practices helped to improve employee performance due to internal recruitment and selection, enabled management to treat staff with fairness and respect to co-exist peacefully to increase productivity, helped to improve performance level of staff due to provision of training and development, helped to motivate staff to give off their best to increase productivity, gave staff the boldness and confidence to go the extra mile due to safe work environment, helped to increase staff level of commitment due to salary increase and other incentives, enabled staff to participate in decision making to own decisions made to implement them well with boldness, enabled authorities to communicate effectively with staff to boost their morale, reward systems and other incentives put in place motivated staff to work with confidence and that performance appraisal encouraged staff to work effectively to increase their output.

The study finally revealed that factors that promoted employee retention in organizations were availability of salary increase and other staff benefits, existence of training and development opportunities for staff, presence of internal recruitment

opportunities, availability of reward systems for staff, presence of participatory decision making, existence of serene working environment, use of performance appraisal system for promotions and other rewards and the presence of recruitment and selection based on job specifications and not favoritism.

6.3 Conclusions

It is concluded that, based on the findings there exist laudable human resource practices in the study area. Notable among them were opportunities for employee's career growth and promotion, provision of staff training and development, provision of compensation and other benefits to motivate staff, provision of reward system for staff and training needs of the staff assessed on the basis of performance appraisal.

It is also concluded that human resource practices greatly influenced employees in the study area as it helped to improve performance level of staff due to provision of training and development, gave staff the boldness and confidence to go the extra mile due to safe work environment, helped to increase staff level of commitment due to salary increase and other incentives and also helped to motivate staff to give off their best to increase productivity which is very laudable.

It is finally concluded that the human resource practices that promote employee retention as revealed by the study, if implemented rigorously, would go a long way to further motivate employees to remain in organizations.

5.4. Recommendations

Based on the findings and conclusions, the following recommendations are made.

1. The Credit Union Association should ensure that there are various human resource management practices in all the credit unions. This is so, because even though most of the respondents agreed on this statement, a few of them disagreed.
2. The Credit Union Association should make sure that there is serene working environment for all employees to enable them feel comfortable and also to motivate them to remain in the organization to increase productivity.
3. The Credit Union Association should educate the various heads of the credit unions on the need to implement human resource practices that promote employee retention as suggested by the study to further enhance employee retention in the credit unions.

6.5 Suggestions for Further Study

The study was conducted to investigate the influence of human resource practices on employees' in Credit Unions in the Abrepo Area of the Suame Municipality. So, further study should be conducted to investigate the influence of human resource practices on employees' in Credit Unions in the remaining Metropolis, Municipal and Districts of the Ashanti Region for comparative analysis.

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APPENDIX A

QUESTIONNAIRE FOR RESPONDENTS

I am pursuing a postgraduate program in partial fulfilment for the award of Master of Arts in Educational Leadership. This questionnaire is therefore to help me complete a thesis intended to investigate the influence of human resource practices on employees' in Credit Unions in the Abrepo Area of the Suame Municipality of the Ashanti Region.

May you please complete this questionnaire to help the researcher to gather information for the study. Your name and school are NOT to be disclosed here as the study is purely for academic purposes.

Thanks for your co-operation.

SECTION A: Demographic Characteristics of Respondents.

Please tick () as appropriate

1. Gender

Male []

Female []

2. Age group (in years)

21-30 []

31-40 []

41-50 []

51-60 []

3. Highest educational qualification
- a. SSSCE
 - b. Diploma []
 - c. Bachelor's Degree []
 - d. Master's Degree []
4. Work Experience:
- 1 – 5 years []
 - 6 – 10 years []
 - 11 years and above []



SECTION B: HUMAN RESOURCE MANAGEMENT PRACTICES

Please use the following 4-point likert scale of 4=Strongly Agree, 3=Agree, 2=Disagree, 1=Strongly Disagree to answer the statements on human resource management practices by ticking the right number which you think is more appropriate. Kindly be as objective as possible.

	Statements	SA	A	D	SD
1	Opportunities for employees career growth and promotion				
2	Provision of staff training and development				
3	Provision of compensation and other benefits to motivate staff				
4	Provision of Reward System for staff				
5	The training needs of the staff are assessed on the basis of performance appraisal				
6	Vacancies for recruitment is based on job specification and description				
7	Provision of safe and conducive working condition				
8	Opportunity for staff to participation in the decision-making process				

SECTION C: INFLUENCE OF HUMAN RESOURCE MANAGEMENT

PRACTICES ON EMPLOYEES

Please use the following 4-point likert scale of 4=Strongly Agree, 3=Agree, 2=Disagree, 1=Strongly Disagree to answer the statements on the influence of human resource management practices by ticking the right number which you think is more appropriate. Kindly be as objective as possible.

	Statements	SA	A	D	SD
1	Help to improve employee performance due to internal recruitment and selection				
2	Enable management to treat staff with fairness and respect to co-exist peacefully to increase				
3	Help to improve performance level of staff due to provision of training and development				
4	Help to motivate staff to give off their best to increase productivity				
5	Give staff the boldness and confidence to go the extra mile due to safe work environment				
6	Help to increase staff level of commitment due to salary increase and other incentives				
7	Enable staff to participate in decision making to own decisions made to implement them well with boldness				
8	Enable authorities to communicate effectively with staff to boost their morale				
9	Reward systems and other incentives put in place motivate staff to work with confidence				
10	Performance appraisal encouraged staff to work effectively to increase their output.				

SECTION D: FACTORS THAT PROMOTE EMPLOYEE RETENTION IN ORGANIZATIONS

Please use the following 4-point likert scale of 4=Strongly Agree, 3=Agree, 2=Disagree, 1=Strongly Disagree to answer the statements on the factors that promote employee retention in organizations by ticking the right number which you think is more appropriate. Kindly be as objective as possible.

	Statement	SA	A	D	SD
1	Availability of salary increase and other staff benefits				
2	Existence of training and development opportunities for staff				
3	Presence of internal recruitment opportunities				
4	Availability of reward systems for staff				
5	Presence of participatory decision making				
6	Existence of serene working environment				
7	Use of performance appraisal system for promotions and other rewards				
8	Presence of recruitment and selection based on job specifications instead of favoritism				

THANK YOU