AN EVALUATION OF THE RECRUITMENT AND SELECTION POLICIES AND

PRACTICES OF THE NATIONAL HEALTH INSURANCE AUTHORITY. A

CASE STUDY OF THE BRONG-AHAFO REGION.

KNUST

By

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DECLARATION

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

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ABSTRACT

Performance output of employees of the National Health Insurance Authority is of prime concern to management of the organization as it affects productivity and the development of the health insurance and the health status of the people assessing the scheme. Importantly, some employees who are not able to improve and adjust to their new working environment resigned leading to employee turnover and some of them were also laid off after change of government which affected the organization in terms of cost and productivity. Therefore, the researcher intends to evaluate the recruitment and selection policies and practices at the National Health Insurance Authority (NHIA) in the Brong-Ahafo Region.The objective of the study was to evaluate the recruitment and selection policies and practices of the NHIA, Brong-Ahafo Region.Data collection methods such as interviews, questionnaires, and observations were combined for this study.The target area of the study was restricted to the Brong-Ahafo Region of the organization with its staff as the target population. Both the probability and non-probability methods were used for the sampling. The Statistical Package for Social Sciences (SPSS) was used in the analysis of the data that were collected.The results indicated that, advertising of job vacancies and employee referrals were the frequent mode for recruiting potential employees. The study also revealed that the recruitment and selection processes were also characterized with lots of challenges.

Among the recommendations made were that; issues of favouritism should be avoided. Employee referrals though a good idea should be minimized rather than it being the organization's norm. Finally, training and development programmes must also be organized for employees to equip them with the emerging trends in the labour force.

ACKNOWLEDGEMENT

DEDICATION

Unto God alone be all the glory and honour. This piece of work is dedicated to the Most High God for HIS love, protection and the honour done me throughout these years. Thank you GOD for fulfilling your promise.

I also dedicate this work to my dear parents who contributed immensely towards my Education. Dad and Mum, more grease to your elbows, May the ALMIGHTY GOD continue to bless and keep you strong.

Finally, I will like to dedicate this piece of work to the lovely family I intend to have in the near future.

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LIST OF ABBREVIATIONS

G.A.B.E.T.	Ghana Association of Business Education Teachers
GRIDCo	Ghana Grid Company Limited
HR	Human Resource
HRD	Human Resource Development
HRM	Human Resource Management
NHIA	National Health Insurance Authority
SPSS	Statistical Package for Social Sciences

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CHAPTER ONE

INTRODUCTION

1.0 Background to the study

The survival and progress of every organization depends on the nature of its workforce, since the success of a business or an organization is directly linked to the performance of those who work for that business. Making sure the right people are employed to work in an organization depends on the quality of recruitment and selection policies and practices that are put in place.

In this era of organizational competitiveness, much circumspection should be given to the recruitment and selection policies and practices since the employer is always vicariously liable for the caliber of people that are employed. Improper recruitment, selection, training and development of employees result in waste, absenteeism, high labour turnover, poor morale, grievances, decreased quality and inferior quality of products which will affect productivity as well as achievement of organizational goals but when there are proper recruitment and selection policies and practices, things tend to be vice versa.

"Recruitment, selection and employment related activities ensure that an organization gets the required labour force to work with. The pool of job seekers recruited has to be screened through various methods such as tests and interviews so that the best is selected and given the job advertised", (Turkson 2007:272). Managers use recruitment and selection to attract and hire new employees who have the abilities, skills, and experiences that will help an organization achieve its goals.

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Recruitment is the process of identifying and attracting potential candidates from both within and outside an organization and evaluating them for future employment. Selection then begins when the right caliber of candidates are identified. Recruitment and selection is the process of attracting individuals on a timely basis, in sufficient numbers and with appropriate qualifications. Recruitment includes all the activities managers engage in to develop a pool of qualified candidates for job openings.

Selection is also the process through which organizations make decisions concerning who will be allowed to join the organization and vice versa. Thus while recruitment is concerned with assembling a pool of potentially qualified job applicants, selection deals with the actual exercise of choosing those who are considered as the most suitable, based on valid information and systematic evaluation. The selection process may vary from organization to organization, job to job, as well as country to country. Some of the processes include screening applications and resumes, testing and reviewing work samples, interviewing, checking references and background investigation. Organizations use these procedures to increase the likelihood of hiring individuals with the right skills and abilities to be successful at their jobs.

Following the initial selection of incumbents they are likely to be retained to further develop their interest in the organization which will later encourage them to apply for other jobs. Using appropriate techniques, the suitable candidates could be recruited and selected during their career development. It has been argued that in order for the firm to build and sustain the competitive advantage and proper staffing, critical recruitment and selection is the major Human Resource Management (HRM) function as it encompasses all organizational practices and decisions. Modern technology, globalization, social

trends and changes in organizational structures have brought new challenges so far as recruitment and selection is concerned.

According to Dessler (2003), there has been a significant amount of research examining what skills and qualities employers value most in job applicants. Qualifications, work experience and communication or interpersonal skills are the most frequently identified qualities. Work experience and qualifications are measures of competence in relation to an applicant's technical skills, whereas the concept of communication skills appears to be a generic term incorporating many different specific skills. Indeed, communication in the workplace encompasses team skills; leadership skills; an ability to negotiate with or persuade others; problem solving skills; organizational skills; crisis management skills; and presentation skills. Other communication competencies include cultural adaptation, social competence and language proficiency.

To manage a diverse workforce effectively, an organization must hire and promote the most suitable candidate for a job, while being heedful of the necessity to build a workforce that will serve as a representative of the greater business community. This may only be achieved through the use of more appropriate and inclusive recruitment and selection strategies.

In Ghana and other parts of the world, recruitment and selection processes are practised to some extent even though job placements in both public and private organizations are more or less affiliated to networking and political influences. It is still essential that organizations select people with the qualities needed for continued success in this

modern competitive global village. The only means of achieving this success is through proper recruitment and selection practices.

Recruitment and selection process is really important to any organization desirous of attracting and appointing qualified personnel. Getting the right people in the right place at the right time to do the right job is an essential element of recruitment and selection process in organizations. In order for the recruitment and selection process to meet the desired goals, it must be valid and measurable, with minimum adverse impacts.

Organizations exist not because of their desire to be benevolent but the paramount objective is to make profit and also to satisfy their customers as well as seeking for the welfare of their employees. Once it is crucial for organizations to achieve their goals, there is the need to plan strategically to cater for the short, medium and long term growth of the organization not forgetting the human assets that will sphere head all other activities to achieve these organizational goals.

1.1 Problem Statement

The success of organizations in this modern business environment depends on the caliber of the manpower that steers the day to day affairs of the organizations. The process of recruiting and selecting all categories of employees into both private and public companies has been an issue of concern to many and needs to be looked at. Even though it is the desire of every organization to attract the best human resource in order to direct their collective efforts into excellent performances, unconventional selection practices can mar any business plan.

The challenge for many researchers is how to scientifically determine the value addition from recruitment and selecting practices to organization's performance. Recruiting and selecting staff is expensive both in terms of time and money, and it is therefore important that the process is carried out smoothly and efficiently and results in the appointment of a person who befits the job.

Managing people is a definite challenge both at strategic or even organizational levels. Thus, human resources are well managed and developed in alignment with the organizational goals and strategies. It has been observed that for any organization to achieve its stated objectives, there is the need for management to put in place policies or strategies that will help attract the best of employees to strive towards the achievement of organizational goals.

Performance output of employees of the National Health Insurance Authority is of prime concern to management of the organization as it affects productivity and the development of the health insurance and the health status of the people assessing the scheme. Importantly, some employees who are not able to improve and adjust to their new working environment resigned leading to employee turnover and some of them were also laid off after the change of government which affected the organization in terms of cost and productivity. Therefore, the problem the researcher intends to look into is to evaluate the recruitment and selection policies and practices at the National Health Insurance Authority (NHIA) in the Brong-Ahafo Region.

1.2 Objectives of the Study

The objectives of the study are grouped into two, and they are General objective and Specific objectives.

1.2.1 General Objective

The General objective of this research is to evaluate the recruitment and selection policies and practices of the National Health Insurance Authority in the Brong-Ahafo Region.

1.2.2 Specific Objectives

The Specific objectives of the research are:

a. To identify the recruitment and selection policies and practices of the National Health Insurance Authority.

b. To evaluate the effectiveness of the recruitment and selection policies and practices of the National Health Insurance Authority.

c. To examine how recruitment and selection policies and practices affect the performance and development of National Health Insurance Authority and the Health sector.

d. To assess the challenges associated with the implementation of the recruitment and selection policies and practices of the National Health Insurance Authority.

e. To identify factors that will improve upon the recruitment and selection policies and practices at the National Health Insurance Authority.

1.3 Research Questions

The research questions which served as a guide to the study are:

a. What are the recruitment and selection policies and practices of the National Health Insurance Authority?

b. What is the effectiveness of the recruitment and selection policies and practices of the National Health Insurance Authority?

c. How do recruitment and selection policies and practices affect the performance and development of the National Health Insurance Authority and the health sector?

d. What are the challenges associated with the recruitment and selection policies and practices of the National Health Insurance Authority?

e. What factors will improve upon the recruitment and selection practices of the National Health Insurance Authority?

1.4 Significance of the Study

A study of this nature will help the National Health Insurance Authority and other insurance schemes to adopt measures in the context of recruitment and selection.

The study is very significant because it will add to the existing literature or stock of books and works already written on recruitment and selection. It will also afford the National Health Insurance Authority and other insurance schemes the opportunity to identify the benefits of human resource and challenges facing their members and find lasting solutions to them. It will also be beneficial to the academic community and decision makers who deal directly with the health sector and make meaningful proposals and suggestions to improve health services in Ghana. Also the study is important because it will reveal the importance of the insurance sector to the socio-economic development of Ghana including offering employment to many people. Furthermore the study will serve as a springboard to those who want to delve much into human resource planning and development. Finally this will give fore knowledge to management of

National Health Insurance Authority before embarking on any recruitment and selection process.

1.5 Brief Methodology

This research is a case study research. A case study is a research strategy which focuses on understanding the dynamics present within single settings. Case studies typically combine data collection methods such as interviews, questionnaires, and observations. Although a case study research is largely qualitative, quantitative techniques will also be used for the data analysis. The target area of this study was restricted to the Brong-Ahafo Region. The target population of this study was the staff of the National Health Insurance Authority of Ghana. The sample frame used was largely restricted to Districts within the region due to the limited time for the research and resources constraints. The sample size for this study was two hundred and seventeen (217) and the selection was based on the simple random and purposive sampling techniques. This study, to a very large extent used primary data and where necessary some secondary data. A structured survey questionnaire with unambiguous questions was used to limit and ease the analysis of response-variation among interviewees. Face to face interview was also adopted to generate the primary data. Secondary data was sourced through the use of books, articles, and journals as well as Electronic search engines such as the internet and Encarta encyclopaedia. The data collected was analyzed using tables to group respondents in order to establish percentages of the groups and interpret those percentages within the conceptual framework. The Statistical Package for Social Sciences (SPSS) was used in the analysis of data.

1.6 Scope of the Study

The main area of study covered the regional directorate of the Brong-Ahafo Health Insurance Authority. The study was limited to investigate recruitment and selection practices of the National Health Insurance Authority in Brong-Ahafo Region because of the availability and accessibility of information.

Also the study was limited to how recruitment and selection practices are carried out in the employees of the Authority since human resource planning and development are nominally targeted at core employees. This will facilitate mobility to target population as well as to cut down cost comparatively. Other factors like time and convenience will also be taken into consideration.

1.7 Limitations of the study

The study is restricted to the recruitment and selection policies and practices of the NHIA in the Brong-Ahafo Region due to proximity of the region to the researcher, financial constraint and limited time. Even though nationwide study in the NHIA within the country might have been more appropriate, there are constraints of financial resources and unavailability of data as well as material which did not make it possible to undertake the nationwide study. Furthermore, it was very difficult to access certain information that may be useful for the research. In addition to the above, the researcher has to combine the research with her regular profession.

Moreover, costs in terms of printing, photocopying, binding as well as opportunity cost were incurred without the requisite bursary from the government.

1.8 Organization of the Study

The study consists of five chapters. Chapter one is on Introduction which covers the Background to the study; Problem statement; Objectives of the study; Research Questions; Significance of the study;   Brief methodology; Scope of the study; Limitations of the study and lastly, the Organization of the study.

Chapter two deals with the literature review.

The chapter three covers the methodology of the study. This chapter deals with issues such as the research design, instrument and data collection tools and data analysis.

The fourth chapter deals with the data presentation, discussion as well as analysis of the results.

The last chapter then indicates the findings of the study, conclusions and recommendations.
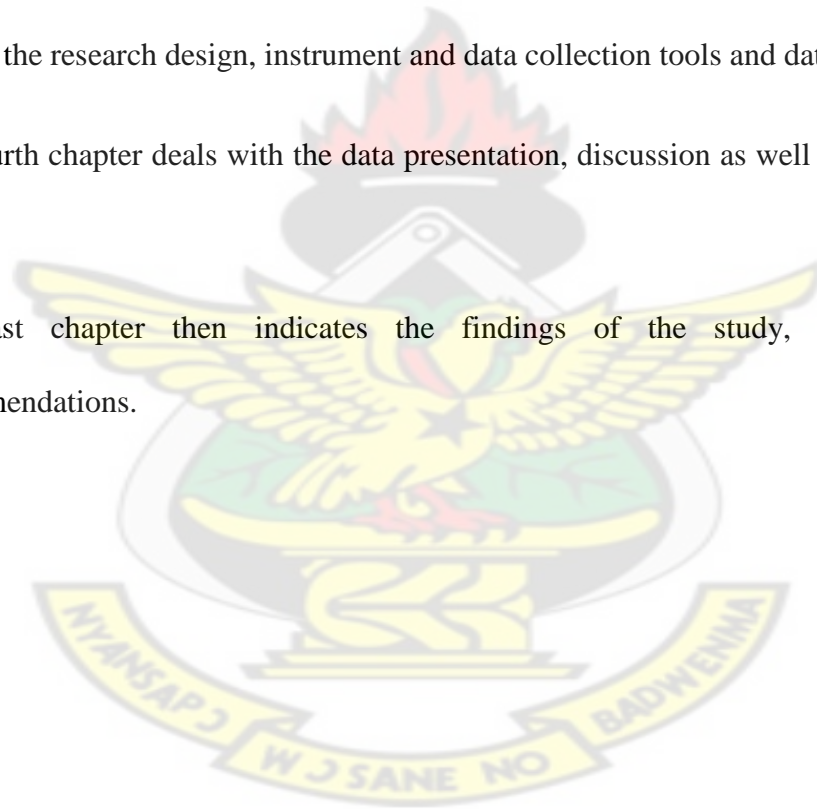
CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In every study a good literature review does not only provide knowledge about what has been done in the research area but also the strengths and weaknesses upon which one can also build an insightful and purposeful study. A recruitment and selection practice is one of the well-researched areas in human resource management literatures, however, the more research conducted in the field the more debatable the concept becomes. This chapter focuses on the various studies conducted in the field of recruitment and selection practices in organizations, revealing the necessary gaps in the literature which this research intends to fill. To begin with, the concept of recruitment and selection is explored in light of what it is said to be and various constitutes and sub divisions.

2.1 The Concept of Recruitment and Selection

Recruitment and selection constitute one of the vital practices in every organization. The survival and progress of every organization depends on the nature of its workforce, since the success of a business or an organization is directly linked to the performance of those who work for that business. Making sure the right people are employed to work in an organization depends on the quality of recruitment and selection policies and practices that are put in place.

In this era of organizational competitiveness, much circumspection should be given to the recruitment and selection policies and practices since the employer is always vicariously liable for the caliber of people that are employed.

This concept involves two interrelated processes, recruitment is the process of generating a pool of capable people to apply for employment to an organization whiles selection is the process by which specific instruments are employed to choose from a pool of applicants, persons most suitable for the job taking into consideration management goals and legal requirements (Bratton and Gold 2003). Armstrong (2009) categorizes recruitment and selection it into three stages: defining requirement, attracting candidates, and selecting candidates respectively. The recruitment and selection process is one of the most important HRM function as it is the point of entry into most organizations and in addition where most organizations recruit talents that drive their goals and interest. It also reflects the requirements and philosophy of the organization as reflected in the caliber of people chosen for the job. Various techniques are employed in the recruitment and selection processes and these include various forms of interviews, assessment centres, curriculum vitae, references amongst others.

Recruitment is described as the set of activities and processes used to legally obtain a sufficient number of qualified people at the right place and time so that the people and the organization can select each other in their own best short and long term interests (Dessler 1987 cited in Richardson, 2012). An efficient recruitment plan will aid in the employment of workers who are capable of increasing the performance of the company. Recruitment is described as the set of activities and processes used to legally obtain a sufficient number of qualified people at the right place and time so that the people and the organization can select each other in their own best short and long term interests. Costello(2006). In other words, the process provides the organization with a pool of potentially qualified job candidates from which judicious selection can be made to fill

vacancies. Successful recruitment begins with proper employment planning and forecasting. It is at this stage that, an organization formulates plans to fill or eliminate future job openings based on an analysis of future needs, the talent available within and outside of the organization, and the current and anticipated resources that can be expanded to attract and retain such talent. Also related to the success of a recruitment process are the strategies an organization is prepared to employ in order to identify and select the best candidates for its developing pool of human resources. Organizations seeking recruits for base-level entry positions often require minimum qualifications and experiences. These applicants are usually fresh students from high schools, or universities or technical colleges, many of whom are yet to take decisions about future careers or are contemplating engaging in advanced academic activity. Internal recruitment is normally used to fill vacancies at the middle levels, senior administrative, technical and junior executive positions. The need for scarce, high-quality talent, often recruited from external sources, has usually been at the senior executive levels. Most organizations utilize both mechanisms to make recruitment effective at all levels.

According to Montgomery (1996), the focus of recruitment and selection is on matching the capabilities and inclinations of prospective candidates against the demands and rewards inherent in a given job. Recruitment as a human resource management function is one of the activities that impact most critically on the performance of an organization (Richardson, 2012). Recruiting the right staff is one of the basic processes an organization needs to carry out if it aims at increasing its competitiveness, as it serves as an entry for firms to receive new ideas. In today's business environment, companies need to adjust their processes and methods to catch up with the changes in the business

environment. Constant changes in human resource management and structure of organization increases competitiveness in the industry. Jovanovic (2004) said recruitment is a process of attracting a pool of high quality applicants so as to select the best among them. For this reason, top performing companies devoted considerable resources and energy to creating high quality selection systems.

Recruitment and selection processes are important practices for human resource management, and are crucial in affecting organizational success; Jovanovic (2004). Due to the fact that organizations are always fortified by information technology to be more competitive, it is natural to also consider utilizing this technology to re-organize the traditional recruitment and selection processes through proper decision techniques, with that, both the effectiveness and the efficiency of the processes can be increased and the quality of the recruitment and selection decision improved. Huselid (1995), describes a human resource information system as is a system exploited to acquire, store, manipulate, analyze, retrieve, and distribute relevant information regarding an organization's human resources.

The purpose of the system is to support human resource services from the strategic level down to the tactical and operational levels. Many decision-making problems, including recruitment and selection, are herein involved. The system facilitates automated or computerized procedures to solve the problems, and is of vital importance as an aggressive tool in the information age.

Researchers such as Mullins and Turkson indicate that effective recruitment practices and policies enable an organization to get the required labour force to work with. The

personnel function becomes especially important when recruiting and selecting new administrators. A critical role for human resource management is how to elicit positive reactions from candidates when discussing administrative roles.

2.2 Recruitment Methods

Recruiting and selecting the wrong candidates can have extensive negative cost implications, while effective processes can contribute to a reduction in turnover and therefore increase in productivity. Most businesses would like to benefit from an influx of talent, enthusiasm and fresh ideas. However it comes with an acceptable cost. Armstrong (2009) suggests that the overall aim of the recruitment and selection process should be to obtain at minimum cost the number and quality of employees required to satisfy the human resource needs of the organization. He asserts that the three stages of recruitment and selection are; defining requirements (preparing job descriptions and specifications, deciding terms and conditions of employment), attracting candidates (reviewing and evaluating alternative sources of applicants, inside and outside the organization) and selecting candidates (sifting applications, interviewing, testing, assessing candidates, assessment centers, offering employment, obtaining references; preparing contracts of employment).

Methods of recruitment are either internal or external but an organization's choice will depend on the human resources needs and objectives with each of them having their merits and demerits. Cascio (2010) identifies that in deciding where, when and how to implement recruitment activities, initial consideration should be given to a company's current employees, especially for filling jobs above the entry level. Cascio (2010), conceded that if external recruitment efforts are undertaken without considering the

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desires, capabilities and potential of present employees, both short and long run costs may be incurred. Internal sources could be by job posting, referrals etc (Desslar, 2008; Shillingi, 2010).

Job posting refers to the practice of publicizing an open job to employees (often by literally posting it on bulletin boards) and listing its attributes, such as criteria of knowledge, qualification, skill and experience. The purpose of posting vacancies is to bring to the attention of all interested persons (inside or out of the organization) the job vacancies that are to be filled.

An organization needs to analyze the benefits and disadvantages of recruiting its personnel through internal or external sources and, where the latter is selected, whether formal or informal systems should be used.

There are sound reasons for recruiting from sources within the organization:

a. The ability of the recruit is known so it is easy to assess potential for the next level. By contrast, assessments of external recruits are based on less reliable sources, such as references, and relatively brief encounters, such as interviews.

b. "Insiders" know the organization, its strengths and weaknesses, its culture and, most of all, its people.

c. Promotions from within build motivation and a sense of commitment to the organization. Skilled and ambitious employees are more likely to become involved in developmental activities if they believe that these activities will lead to promotion.

Internal recruitment is cheaper and quicker than advertising in various media and interviewing "outsiders". Time spent in training and socialization is also reduced, however, several disadvantages exist as well. Some of them are:

i. Sometimes it is difficult to find the "right" candidate within and the organization, it may settle for an employee who possesses a less than ideal mix of competencies.

ii. If the vacancies are being caused by rapid expansion of the organization there may be an insufficient supply of qualified individuals above the entry level. This may result in people being promoted before they are ready, or not being allowed to stay in a position long enough to learn how to do the job well.

iii. Infighting, inbreeding, and a shortage of varied perspectives and interests may reduce organizational flexibility and growth, and resistance to change by those who have an interest in maintaining the status quo may present long term problems.

iv. In times of rapid growth and during transitions, the organization may promote from within into managerial positions, regardless of the qualifications of incumbents. Transition activities and rapid organizational growth often mask managerial deficiencies; it is not until the growth rate slows that the deficiencies become apparent and, then, the organization finds it difficult, if not impossible, to undo the damage. The resulting cost of remedial training can prove prohibitive.

Recruitment procedures need not be limited to one method. It is possible and often desirable to combine methods to enhance the recruitment success of a particular project. For example, use of focus groups and pilot studies that involve the community and pre-recruitment publicity can lead to higher rates of consent (Drucker, 1999).

2.3 The Process of Recruitment

Odiorne (1984) indicated that the quality of new recruits depends upon an organization's recruitment practices, and that the relative effectiveness of the selection phase is inherently dependent upon the caliber of candidates attracted. Indeed Smith et al. (1989)

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argue that the more effectively the recruitment stage is carried out the less important the actual selection process becomes. When an organization makes the decision to fill an existing vacancy through recruitment, these are the stages they go through to recruit:

2.3.1 Job Analysis

The first stage in the process involves conducting a comprehensive job analysis. A job analysis refers to the determination of the skills, talents, knowledge, abilities, qualifications, responsibilities, experiences and other human attributes required of the worker for the successful performance of a job (Turkson 2007). An effective job analysis seeks to address the objective facts that explain what a job is, what the specific duties and responsibilities of the job are and what general conditions and situational factors are involved (Job Description). Also, a job analysis should describe the various qualifications that job holders must possess to enable them perform their work adequately, G.A.B.E.T (2009). Once a job analysis has been conducted, the organization has a clear indication of the particular requirements of the job, where that job fits into the overall organization structure, then the process of recruitment to attract suitable candidates for that particular vacancy can begin.

2.3.2 Identifying the Sources of Labour

Sources of labour supply refer to the various avenues from which a Human Resource Manager may employ people. There are two main sources of labour recruitment. These are internal source and external source. According to Cascio (1992) cited in Turkson (2007) some of the factors affecting recruitment needs include source of resumes, the type of position, geographic location, and time constraints.

2.3.2.1 Internal source

Internal source of labour recruitment refers to the supply of labour from within the same organization. Internal recruitment may be done through promotion or internal advertisement. According to Turkson (2007), internal source of recruitment may help an organization by boosting the moral of the existing employees since it assures them of possible future advancement as well as reduces the hiring and training costs of new employees recruited from within the same organization may be familiar with some existing principles, norms and regulations. He however stated that, this source can promote organizational inbreeding where vacancies are constantly filled from within the same organization since new innovations are not introduced into the organization.

2.3.2.2 External Source

This source of recruitment uses personnel from outside the organization to fill the vacant positions. External source of recruitment may take the form of:

1. Media Advertisement

2. Educational Institutions

3. Government Employment Centres (Labour Offices)

4. Trade Union Offices

5. Employment Agencies and Executive search firms

6. Employee Referrals or leads

7. Professional Bodies

8. Unsolicited Application Source

9. Special Events Recruiting

10. The internet or Computer database

Odiorne, (1984) is of the view that, one result of effective recruitment and selection is reduced labour turnover and good employee morale.   Recruiting ineffectively is costly, since poor recruits may perform badly and/or leave their employment, thus requiring further recruitment. In a cross national study of recruitment practices, suggests that, in reality, recruitment practices involve little or no attempt to validate practices. Personnel managers tend to rely on feedback from line managers and probationary periods and disciplinary procedures to weed out mistakes. Firms with high quit rates live with them and tend to build them into their recruitment practices and they do not analyze the constitution of their labour turnover.

A number of recent studies have suggested that some recruitment methods are more effective than others in terms of the value of the employees recruited.

Miyake (2002), indicated that while advertising is usual for job vacancies, applicants were sometimes recruited by word of mouth, through existing employees. Besides being cheaper, the "grapevine" finds employees who stay longer (low voluntary turnover) and who are less likely to be dismissed (low involuntary turnover). People recruited by word of mouth stay longer because they have a clearer idea of what the job really involves. Miyake (2002), reviewed five studies in which average labour turnover of those recruited by advertising was 51%. The labour turnover for spontaneous applicants was 37% and turnover for applicants recommended by existing employees was 30%. One hypothesis proposed to account for this was the "better information" hypothesis. It was argued that people who were suggested by other employees were better and more realistically informed about the job than those who applied through newspapers and agencies. Thus, they were in a better position to assess their own suitability.   Better

informed candidates are likely to have a more realistic view of the job, culture of the organization and job prospects. Burack (1985) argues that recruitment sources are significantly linked to differences in employee's performance, turnover, satisfaction and organizational commitment. In a survey of 201 large US companies, Burack asked respondents to rate the effectiveness of nine recruitment sources in yielding high-quality, high-performing employees. The three top ranked sources were employee referrals, college recruiting and executive search firms. However, Burack (1985) cautions that, while these general results are useful, there is a need for greater internal analysis of the relative quality of recruits yielded by different sources.

In a study assessing the recruitment of new graduates, Kersley et al. (1997) reiterated the anticipatory socialization stage for students planning to enter professions, and in particular the effects of recruitment and selection experiences on career expectations and orientation. They agreed that the nature of students' job search activity, the possession of relevant work experience, and exposure to employers through recruitment and selection activities may form part of the "evolving sequence of a person's work experiences" which contributes to anticipatory socialization. It has been argued that exposure to employers through recruitment and selection is a social process where employers and potential employees gradually perceive a match. Through job search activities and awareness of employers' recruitment literature and events, students gather information about organization's goals, values, climates and work practices to guide their ultimate decision. Exposure to selection procedures provides information about the culture and attributes of an organization, and candidates form judgments from their perceptions of the fairness of the selection methods used. Delery and Doty (1996) argued that

providing students with greater awareness of employment opportunities, and equipping them with the ability to be proactive in approaching potential employers, will lead to more effective career self-management and selection processes.

2.4 The Selection Decision

Selection is a process by which managers use specific instruments to choose from a pool of applicants, a person or persons most likely to succeed in the job(s). This process is carried out to select the most suitable person to fill positions in an organization. Recruitment is concerned with filling the positions but selection deals with the actual exercise of choosing those who are considered as the most suitable, based on valid information and systematic evaluation. According to G.A.B.E.T (2009), the selection process constitutes some procedures and they are:

2.4.1 Advertisement

The vacant position must be advertised on the radio, television or in newspapers. It must be brief, contain all relevant details stated concisely including key duties, level or grade of the job, special working conditions, qualifications, experience, etc. The mode of application should also be stated when advertising.

2.4.2 Application and Short-listing

Normally, many people may apply for an advertised position and it will not be possible to invite all the applicants to an interview. One way of overcoming this problem is to have a short-list out of the long-list of applicants. The short-listing is done by removing from the list of applicants, those who do not qualify for the position or do not meet certain requirement like age, low qualification, higher salaries than the organization can pay, etc.

2.4.3 Filling of Application Blanks

Most organizations have employment application forms to be filled by job seekers which collect vital information from prospective employees in terms of personal history, education, previous employment, etc. The accuracy with which these forms are filled gives a good indication as to the type of person the job seeker is.

2.4.4 Selection Test

They also stated that, in modern business organizations, tests have formed a substantial part of the selection process. Shortlisted applicants will be given tests in their individual fields of knowledge. For instance, Secretaries may be tested on shorthand and speed work.

2.4.5 Employment Interview

This is an oral assessment of a job applicant through interaction between two or more parties for a pre-determined purpose. Information is exchanged usually through questions and answers. This exercise is exhaustive and sizes the applicant up. Information is gathered on the applicant by the panelists through the questions they ask and the observations they make about the applicant.

2.4.6 Investigation of Applicant's Background

This is a means of checking on the history and experience of the applicant to find out how honestly he had exposed himself. It is done by seeking confidential reports from referees. These references can be oral or written. Since the references are normally submitted by the applicants who feel they can write well about them, the later may feel

reluctant to write what he thinks of the applicant and overlooks his shortcomings or over-emphasizes the applicants' good points.

2.4.7 Medical Examination

In some cases, medical fitness tests precede other steps, but with clerical jobs for instance, it comes after employment interview. This is to make sure that the applicant is physically fit for the job. It also guarantees that he does not have any contagious disease that he can easily spread at his workplace.

2.4.8 Final Selection

Sometimes the best person for the job stands out clearly among the applicants. In other situations, the person who most nearly matches the personnel specifications may have a major defect which the employer must accept and "live with" if he recruits him. This stage therefore is difficult to handle and requires tact and experience.

2.4.9 Placement

As a final step, the newly engaged person is given orientation on his job and placed in his specific workplace.

G.A.B.E.T further explained that, the steps listed above can be altered by an organization depending on the nature of the job.

2.5 Recruitment and Selection Process and Development of the Organization

Mullins (2010) exhibited that to be a high performing organization, human resource management must be able to assist the organization to place the right person in the right job. The human resource management practices include recruitment, selection, placement, evaluation, training and development, compensation and benefits, and

retention of the employees of an organization. Businesses have developed human resource information systems that support:

(i)   Recruitment, selection, and hiring

(ii)   Job placement

(iii)   Performance appraisals

(iv)   Employee benefits analysis

(v)   Training and development and;

(vi)   Health, safety, and security.

The first few activities of human resource management are recruiting and selecting which deal with the actions concerned, and the recruiting is also less frequently alerted in human resource information system recently. Besides, e-recruitment on the internet being the current trend for the recruitment and selection processes can further distinguish many activities of the processes. Dessler (2000) lists the essence of these in the following; build a pool of candidates for the job, have the applicants fill out application forms, utilize various selection techniques to identify viable job candidates, send one or more viable job candidates to their supervisor, have the candidate(s) go through selection interviews, and determine to which candidate(s) an offer should be made.

2.6 Recruitment and Selection in Ghana

This is largely influenced by the Ghanaian "*whom you know*" culture (the practice whereby people recommend their own relatives and friends to be employed by their organizations). The recruitment and selection procedure therefore becomes a formality as opposed to an objective means to ensure the selection of the best candidates fit for the

job. Fashoyin (2000) asserts that HRM in Ghana relies heavily on assertive norms, with decisions being influenced by personal relationships between managers and employees and this intend affects the recruitment and selection procedure. However he is quick to add this does not mean merit is out of the question but rather it is in line with personal interest rather than organizational. The criteria normally used in recruitment and selection include; interviews, use of curriculum vitae, and recently written and oral examinations set by the company, which is more academic in nature than the general assessment offered in psychometric testing. A researcher reported that the choked job market in Ghana favours the employer rather than the employee, with most applicants forced to take desperate measures to secure jobs, the employer has a large pool of applicants to select from on their terms of condition.

2.7 The Changing Context of Recruitment and Selection Decisions

Much of the recent literature on HRM has emphasized the necessity for the recruitment and selection of employees who are committed to the goals of the organization. Recent waves of organizational restructuring have dramatically changed and, in many cases, destroyed existing employment relationships. As traditional autocratic structures flatten and organizations utilize multidisciplinary teams to remain competitive, the need for strategic and transparent systems becomes paramount (Bingley et al. 2004).

Bingley et al. (2004) suggested that, increasingly, many organizations are being transformed from structures that are built on functions and jobs, to those where focused, self-directed work teams, made up of empowered individuals with diverse backgrounds, are replacing traditional specialized workers. Cran (1995) highlighted that firms need adaptable people who can adjust to rapidly changing customer needs and operational

structures, while Burton (2001) argues that employees, and the way they work, comprise the crucial difference between successful and unsuccessful organizations. He argues that as technology increases and product life cycles shorten, the major source of competitive advantage will be the individual worker.

Delery and Doty (1996) further developed this view of the prevailing business environment and reiterated that: with the sweeping changes in today's business climate and the rise of re-engineering to meet the needs of organizations in the area of cost reduction, firms must be equipped to recruit individuals who can operate in a non-structured or "virtual" organization. Even in today's technically advanced business environment, the human factor will always be instrumental to the success of an organization. Furthermore, Drucker (1999) indicates that, as companies downsize, and try to boost productivity with fewer people, those that remain are being asked to assume more tasks, roles and responsibilities. He proposes that, as this trend continues, companies will be asking fewer employees to know more, do more, change more and interact more and thus interest is increasingly focused on identifying the recruiting sources that are most likely to yield high quality employees and the selection methods that best predict future job performance. Arguments such as these have led to suggestions that the critical organizational concern today is the hiring or promoting of the best qualified people while still meeting all regulatory requirements. A study into the operations of the health insurance scheme in the past revealed a number of common failing's factors in the recruitment and selection process. Included among these failings were:

a. No obvious link with HR strategy, resourcing strategy and broader business and organizational goals;

b. Use of referencing for short listing;

c. Unclear use of structured interview design and application;

d. Increasing use of invalid prediction methods;

e. Lack of widespread monitoring and lack of remedial action in those organizations that did monitor recruitment;

f. Lack of validation of situation specific selection procedures.

These results are suggestive of an inability or unwillingness to appreciate the strategic imperative of effective recruitment and selection practices. Smith and Robertson (1993) argue for greater precision in recruitment and selection and caution that a company can be dragged to its knees by the weight of ineffective staff which decades of ineffectual selection methods have allowed to accumulate. Smith and Robertson (1993) further noted that the problem of inefficiency may be as a result of a difficulty in distinguishing good practice from common practice. Should this be the case then the problem may lie less with the processes utilized and more with the traditional perception of what constitutes effective, valid recruitment and selection practices. The traditional perspective on recruitment and selection assumed a rational framework, where the largely objective qualifications of the individual were matched to the requirements of the job (Stoner and Freeman 1992). The assumptions of the rational model imply that those making the decisions have real knowledge about the job, real knowledge about the applicants' job relevant qualifications, can objectively compare these qualifications with the job demands and select the applicant with the best match.

However, more recently, there is growing evidence to suggest that the notion of 'fit' as it relates to suitability has assumed heightened significance in organizational settings. Kersley et al. (1997), defines 'fit' as the degree to which the goals and values of the applicant match those of individuals considered successful in the organization. they further highlights this notion of fit as the key to job success: (Armstrong 2001) identify the "organizational chameleon" as a corporate creature who embodies the perfect fit in terms of organizational demands for values, beliefs, attitudes and so forth, while advocating that an organizational analysis be carried out prior to making staffing decisions to identify the dominant values, social skills, and personality traits required of potential job applicants. Such an approach challenges the rational model of recruitment and selection and brings into focus the "form versus substance" issue.

According to Armstrong (2001), the core of this problem is associated with the difficulties involved in distinguishing candidates who are truly qualified (i.e. substance) from those who simply construct images of qualifications and competence (i.e. form). This problem is compounded in a situation where candidates actively seek to alter and manage images of competence, with the result that the decision maker is attempting to hit a moving, rather than a stationary, target. In an attempt to explain why the rational model has limited application in the current business environment, Delery and Doty (1996) find three particular arguments:

a) In an increasingly competitive environment the content of jobs may change quickly over time, because of shifts in corporate strategies or technological innovations. Stable person/job match is unlikely in such unpredictable organizational environments.

b) The increasing use of self-managed teams makes it difficult to view individual jobs as the key unit of analysis. Team members may be given the responsibility of allocating tasks between members and engage in collective problem-solving efforts that can be more meaningfully understood at the group level of analysis.

c) Research has documented that person/job match may not be sufficient to achieve high job satisfaction, commitment and job performance among employees. It is also necessary that employees hold values that are congruent with those of the organization. Delery and Doty (1996) concluded that this requirement for 'fit' encapsulates the congruence of the personality traits, beliefs, and values of the employee with the culture, strategic needs, norms and values of the organization and thus reinforces the necessity for greater empirical evaluation of the mechanisms employed to measure such characteristics.

2.8 Recruitment and Selection Practices and Performance

To ensure worker performance and positive organizational outcomes, it is important to undertake proper recruitment and selection practices. Ballantyne (2009) opines that selection of workers occurs not just to replace departing employees or add to a workforce but rather aims to put in place workers who can perform at a high level and demonstrate commitment.

Recruitment and selection play a pivotal role in shaping an organization's effectiveness and performance. if organizations are able to acquire workers who already possess relevant knowledge, skills and aptitudes and are also able to make an accurate prediction regarding their future abilities, recruiting and selecting staff in an effective manner can both avoid undesirable costs for example those associated with high staff turnover, poor

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performance and dissatisfied customers and engender a mutually beneficial employment relationship characterized, wherever possible, by high commitment on both sides.

'The recruitment and selection of employees is fundamental to the functioning of an organization, and there are compelling reasons for getting it right.'(Pilbeam and Corbridge 2006). This indicates that there are positive and negative effects in the recruitment and selection process. Inappropriate selection decisions reduce organizational effectiveness, invalidate reward and development strategies are frequently unfair on the individual recruit and can be distressing for managers who have to deal with unsuitable employees.

Recruiting and selection is very important for the survival of every organization but that does not end there, new recruits need to be developed and appraised from time to time in order for them to be abreast with new trends and challenges. "*Training is the formal and systematic modification of behaviour through learning which occurs as a result of education, instruction, development and planned experience*" (Armstrong 2001:543). Training can be on the job or off the job depending on the need in question. Appropriate training is required for various needs such as: to solve pertinent problems, to boost performance, and also for continuous development of human resource. When employees are developed, it helps increase their performance and help sustain the growth of organizations.

2.9 Challenges of Recruitment and Selection

Recruitment and selection like every other Human Resource practice also faces some challenges and some of these challenges are:

2.9.1 Poor Human Resource Planning

Kaplan and Norton, (2004) are of the view that, a common problem in recruitment and selection is poor Human Resource planning. Painstaking HR planning translates business strategies into specific HRM policies and practices. This is particularly so with recruitment and selection policies and practices. HR planning aims at getting the right number of people with the right skills, experiences and competencies in the right jobs at the right time and at the right cost. Comprehensive recruitment and selection policies, such as recruitment and selection procedures, assessing criteria, talents auditing and processing the information about the labour market are important in recruiting appropriate employees at the right time. Research shows that the recruitment and selection is influenced by the competency level of HR managers and experienced HR experts within the HR department, they help not only to shorten vacancy duration, but also improve the quality of the applicants.

2.9.2 Ineffective Job Analysis

Effectively conducting job analysis and targeting right potential candidates ensures a good match between applicants and the jobs. Argument has been given that under qualified employees may not be able to effectively perform their job positions due to lack of knowledge and competencies, while on the other hand over qualified employees tend to experience less job satisfaction due to their higher qualification than a desired level for a given job. For the organization to recruit the best applicant, a thorough job analysis, which includes job description and job specifications, is necessary and based on this, an appropriate selection criterion is vital. The job description indicates the duties

to be undertaken, and the job specification prescribes relevant personal qualities and attitudes as well as skills and knowledge required for the job (Johnston 1999).

2.9.3 Inappropriate methods of selection

A range of methods, such as application forms, interviews, formal tests, references, assessment centres and official transcripts are used by firms in the selection process. A firm needs to choose a method that is most appropriate to the job positions. Also HR experts generally drive the staffing process and the purpose of the staffing is to fulfill the requirements of business, and the skill levels presented by each new recruit is likely to be judged better if the line managers are involved in the recruitment and selection process. (Dess and Jason 2001) suggest that in business strategy implementation the involvement of line managers in the entire staffing process is vital for ensuring recruitment and selection to meet business needs. In other words, the line managers should be the focal point around which recruitment and selection process evolved with HR playing a facilitator role.

2.9.4 Efficiency, Control and Social Justice

There is the argument of other key issues and controversies that run through analysis of human resource management and recruitment and selection: efficiency, control, and the difficulty of orienting practice towards social justice. The first two problematic, as Burton (2001) noted, have been central to the management of people for as long as managers have been present in organizations. The latter is also common across all organizations, but is a particular academic and policy concern for smaller or growing organizations (Burton 2001). In recruitment and selection practice the construction of

formalized selection frameworks and norms of acceptable discrimination may be seen as an attempt to enable managers to navigate between efficiency, control and social justice.

In their advice on how to achieve the perfect fit of person, organization and job, they argue that selecting on the basis of managerial opinion is 'utterly unscientific and unreliable and that managers are 'liable to be turned this way and that by the most inconsequential of considerations'.

2.9.5 Adaptability to Internal Recruitment

Recruitment may be conducted internally through the promotion and transfer of existing personnel or through referrals, by current staff members, or friends and family members. Where internal recruitment is the chosen method of filling vacancies, job openings can be advertised by job posting, that is, a strategy of placing notices on manual and electronic bulletin boards, in company newsletters and through office memoranda. Referrals are usually word-of-mouth advertisements that are a low-cost-per-hire way of recruiting. Internal recruitment does not always produce the number or quality of personnel needed. This practice also promotes organizational inbreeding; in such an instance, the organization needs to recruit from external sources, either by encouraging walk-in applicants; advertising vacancies in newspapers, magazines and journals, and the visual and/or audio media; using employment agencies to "head hunt"; advertising on-line via the Internet; or through job fairs and the use of college recruitment.

2.10 History of Health Insurance in Ghana

The National Health Insurance Scheme is a form of <u>Health Insurance</u> established by the Government of Ghana, with a goal to provide equitable access and financial coverage for basic health care services to Ghanaian <u>citizens</u>.The National Health Insurance Scheme in Ghana is deemed as one of the legacies of the John Kuffour's administration. Seeking the mandate of the people in the 2000 elections, Kuffour promised to abolish what was known at that time as the "cash and carry system" of health delivery. Under this system, patients who were even taken to the hospital on emergencies cases were required to pay money at every point of service delivery. Imagine being sent to a hospital with a bleeding accidental wound and being asked to pay before a doctor attends to you? People really died! In some cases, lives were lost for the simple reason that friends and relatives were not around to make the required advanced payment. (www.nhia.org.gh.com)

Despite President Kuffour's determination, his government was only able to pass the National Health Insurance Act about three years after his election. Under the law, there is a National Health Insurance Authority which licenses, monitors and regulates the operation of health insurance schemes in Ghana. Like many countries in the world, Ghana's health insurance was fashioned out to meet specific needs of Ghanaian <u>citizens</u>.

2.11 NHIS Policies in Ghana

The health insurance was set up to allow Ghanaian citizens to make contributions into a fund so that in the event of illness Ghanaian contributors could be supported by the fund

to receive affordable health care. Under this policy, three types of health insurance schemes were set up. They were:

1. The District-Wide Mutual Health Insurance Scheme.

2. The Private Mutual Health Insurance Scheme.

3. The Private Commercial Health Insurance Scheme.

In order for the system to function well, the government decided to support the District Mutual Health Insurance Scheme concept to ensure that:

a) Opportunity is provided for all Ghanaian citizens to have equal access to the functional structures of health insurance.

b) Ghanaian citizensdo not move from an unaffordable 'Cash and carry' regime to another unaffordable Health Insurance one.

c) A sustainable Health Insurance option is made available to all Ghanaian citizens.

d) The quality of health care provision is not compromised under Health Insurance.

Like all insurance schemes, different types of premiums are available under the country's NHIS. Ghanaian contributors are grouped according to their levels of income. Based on the group a Ghanaian contributor may fall in, there is specific premium that ought to be paid. This was done since the socio-economic condition scheme contributors is not the same and the Ghanaian contributions was to be affordable for all to ensure that nobody is forced to remain in the "*cash and carry* system". This meant that Ghanaian contributions payable could vary from one district to the other as even the disease burden was also not the same in all the districts. To ensure that all Ghanaian citizens made some contribution to the scheme, a 2.5% Health Insurance Levy on selected goods

and services was passed into law so that the money collected could be put into a National Health Insurance Fund to subsidize fully paid contributions to the District Health Insurance Schemes.. (National Health Insurance Scheme Magazine: September 2012 – February 2013 Edition).

2.12 Types of Health Insurance Schemes

There are three (3) main categories of health insurance in Ghana. These are discussed below:

2.12.1 The District-Wide Mutual Health Insurance Scheme

The first and most popular category is the district mutual health insurance scheme, which is operational in every district in Ghana. This is the public/non-commercial scheme and any resident in Ghana can register under this scheme. If you register in 'District A' and move to 'District B', you can transfer your insurance policy and still be covered in the new district. The district mutual health insurance scheme also covers people considered to be indigent – that is too poor, without a job and lacking the basic necessities of life to be able to afford insurance premiums.

Apart from the premium paid by members, the district mutual health insurance schemes receive regular funding from central government. This central government funding is drawn from the national health insurance fund. Every Ghanaian worker pays two-and-a-half percent of their social security contributions into this fund and the VAT rate in Ghana also has a two-and-a-half percentage component that goes into the fund.

To sign up for the district mutual health insurance scheme, you need to get to the district assembly where you reside or look for the offices of the scheme and register. You will fill a form, offering some basic personal information and you will be asked to present at least two passport pictures. You will need to fill forms for dependents above below 18 as well.

2.12.2 The Private Commercial Health Insurance Schemes

The second category of health insurance comprises the private commercial health insurance schemes, operated by approved companies. You can just walk into any of such companies and buy the insurance for yourself and dependents – just as you would do for a car. Commercial health insurance companies do not receive subsidy from the National Health Insurance Fund and they are required to pay a security deposit before they start operations.

2.12.3 The Private Mutual Health

The third category of health insurance is known as the private mutual health insurance scheme. Under this, any group of people (say members of a church or social group) can come together and start making contributions to cater for their health needs, providing for services approved by the governing council of the scheme. Private mutual health insurance schemes are not entitled to subsidy from the National Health Insurance Fund.

2.13 Recruitment and Selection of Staff in NHIA, Ghana

Before the national insurance law was passed in 2003, there used to be some selected Districts that practiced the health insurance for their community. In those days the

recruitment and appointment was based and centered in the district by the management board that were overseeing the scheme. Later when it was passed into a law for its national operation most of the recruitment became purely political and therefore in some cases, the right calibers of staff were not recruited.

The Authority ensured that it takes away the politics of recruitment where in the past recruitment was based on members of the party in government which did not considered the goals and objectives of the organization. Recruitment and selection was done just to satisfy the foot soldiers of the parties in government without considering their fitness to do the job at stake. It was until it became an authority that the right procedures for recruitment and selection were followed but still have some elapses which needs to be addressed. (www.nhia.org.gh.com).

2.14 Conclusion

Griffen (2006) explained management as a process of managing the resources of the organization. These resources he mentioned are financial, physical, information and human. Mathis and Jackson (2010) admitted that, of all resources available to organizations, humans are the glue that hold or bind the other resources. This implies that, without the right personnel, NHIA will be found wanting in terms of performance. Since NHIA is service intensive, recruitment and good selection practices are inevitable. Bratton and Gold (2007), recruitment and selection practices involve two interrelated processes. Recruitment is the process of generating a pool of capable people to apply for employment to an organization whiles selection is the process by which specific instruments are employed to choose from the pool of applicants the most suitable for the

job taking into consideration, management goals and legal requirements. Recruitment therefore provides the organization with a pool of potentially qualified candidates from which selection can be made to fill job openings. Recruitment and selection are therefore a crucial part of every organization's success.

Therefore is very important to note as human resource practitioners in the area of recruitment and selection procedures, when dealing with issues in respect to National health insurance hiring the right employees for specific roles which can have positive impacts on the organization and the socio economic development of the country as a whole. However, NHIA would be found wanting in terms of performance if such measures are not put in place because it is service intensive and therefore; good recruitment and selection practices must be seriously taken into consideration for rightful discharge of duties.
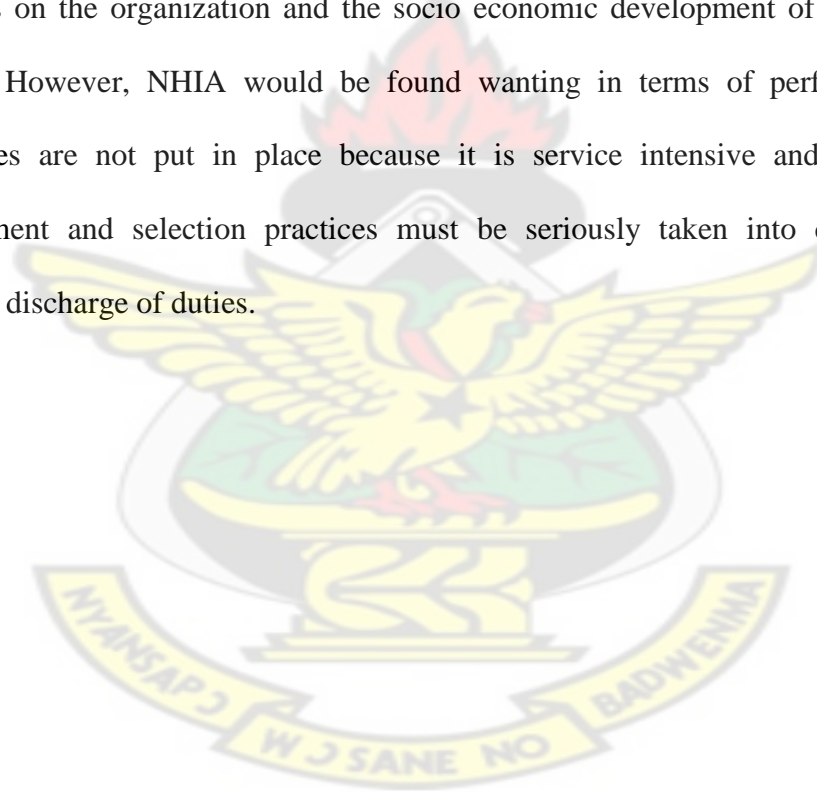
CHAPTER THREE

METHODOLOGY AND ORGANIZATIONAL PROFILE

3.0 Introduction

This chapter deals with the methodology adopted in conducting the study. A research methodology must be systematic, methodological, rigorous, conventional and unbiased if research is to be considered scientific (Mason and Marchal, 1999). The chapter is organized as follows; research design, sources of data, population and sampling, data collection instruments (data collection technique), data analysis techniques and organizational profile.

3.1 Research Design

In order to find facts and to assess and evaluate the recruitment and selection practices, the assessment and evaluation types of research designs were used to enable the researcher make judgment about the recruitment and selection practice of the NHIA.

These types of research designs used for the study were adopted after the orientation of a survey conducted by the researcher to obtain information on the recruitment and selection practices of the NHIA. Since the purpose of the study was to assess and evaluate the recruitment and selection practices of the NHIA, a multiple perspective approaches were used. Both quantitative and qualitative data collection techniques and analysis procedures were used in the research design. Mixed method research used quantitative and qualitative data collection techniques and analysis procedure either at the same time (parallel) or one after the other (sequential) but does not combine them.

Bryman (2006) conducted an examination of over 200 social science articles reporting research in which quantitative and qualitative method were combined. An examination

of the research methods and the research design employed suggest that on the quantitative side, structured interview and questionnaire research within a cross sectional design tends to predominate; whiles on the qualitative side, the semi-structured interview within a cross-sectional design tend to be the prevalent.

The researcher adopted the use of questionnaire to identify the recruitment and selection policies and practices, how vacancies are dealt with, the impact of the practices on employees' performance and appropriate recommendation of filling vacancies.

3.2 Sources of Data

The data of the study were gathered from two main sources; the primary and secondary sources.

3.2.1 Primary data

The primary sources of data were the first-hand information the researcher obtained from respondents through the use of the designed research questions and in-depth interview guides.

3.2.2 Secondary data

These constituted the external data that the researcher used for this study and they were books, articles, journals and annual reports of the schemes, all in relation to the topic under study.

3.3 Population

The Regional Directorate of the Brong-Ahafo Health Insurance Authority was selected for the study. Some of the districts that come under this Regional Directorate used

included Bechem, Duayaw-Nkwanta, Sunyani, Berekum, Dormaa, Drobo, Kintampo, Nkoranza and Techiman. The population of the study consisted of employees from the various departments of the   Brong-Ahafo Regional Directorate of the National Health Insurance Authority (NHIA) including the department that deals with the recruitment and selection practices (human resource department). The total population from the selected Region was made up of Five hundred and eighty-three (583) employees consisting of:

EMPLOYEES' POPULATION IN NHIA – BRONG AHAFO REGION

CATEGORY	NUMBER	PERCENTAGES (%)
Management staff	46	8
Senior staff	152	26
Junior staff	268	46
Menial staff	117	20
TOTAL	*583*	*100*

SOURCE: NHIA Magazine (2013)

3.4 Sampling Techniques

The simple random sampling technique was used to select respondents from the stated schemes and the Human Resource Department of the Regional Directorate. This is so because; basically the population will have an equal chance of being selected. Significantly, the purposive sampling technique, which is a non-probability sampling technique, was used to select respondents who deal directly with recruitment and

selection from the Human Resource Department. This was because the researcher wanted to deal with only typical issues based on the objectives of the study.

According to Saunders et al.(2009), every population used in a research has its margin of error based on the sample you select out of it. With the population of 583, the 5% margin of error is by selecting a sample of 217 out of the population, 3% will be 340, 2% will also be 414 while 1% will be 475. Looking at the difficulties associated with the administration of questionnaires, the researcher decided to go in for the 5% margin of error. Therefore, Two hundred and seventeen (217) employees out of the population were selected as the sample for the study of which twenty (20) consisting of both Management and senior staff were strictly selected from the Human Resource Department of the Regional Directorate while the remaining One hundred and ninety-seven (197) were junior and Menial staff selected from the Bechem, Dua-Yaw Nkwanta, Dormaa and Sunyani District and Municipal schemes respectively since they are the areas closer to the researcher

3.5 Data Collection Instruments

This study, to a very large extent, used primary data and where necessary some secondary data were also used. The researcher used questionnaire and interview. The prepared- questionnaires were responded by the sampled employees of the organization. The questions were designed to make the purpose of the study successful after the results have been ascertained. These instruments really helped by giving expected information about the recruitment and selection procedures or practices at NHIA.

3.5.1 Questionnaires

A questionnaire is a research instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents. The questionnaires of this study were design taking into consideration the objectives of the research.

Structured, surveyed questionnaires with unambiguous questions were used to limit and ease the analysis of response-variation among respondents. A number of question formats were used in designing questionnaires so as to elicit appropriate information from the respondents. Closed and multiple choice questions with a little open-ended questions were mostly used to limit the respondents to choices to be selected from. Closed-ended questions were largely used because of the fact that it will make completion of questionnaires very easy. This enabled the researcher and her assistants to read out the questions and explain the questions before the person made a choice which was either ticked or circled. A few open-ended and rating scale questions were also used to elicit information on opinions, attitudes and beliefs of the respondents towards the evaluation of recruitment and selection practices within the NHIA.

3.5.2   Interviews

An interview is a conversation between two or more people (the interviewer and the interviewee) where questions are asked by the interviewer to obtain information from the interviewee.

To complement the data gathered by the questionnaires, the researcher employed both structured and unstructured face-to-face interviews to elicit more information on the recruitment and selection practices of the NHIA. Interviews were very critical as it took

a lot of patience and persuasion for people to freely and openly talk on how they were recruited into the NHIA.

3.6 Data Analysis techniques

The collected data were statistically analyzed, using the Statistical Package for Social Sciences Software (SPSS). Representations like tables and charts were used to ensure easy and quick interpretation of data. Responses were expressed in percentages. Data from the completed questionnaires were checked for consistency. The items were grouped based on the responses given by the respondents and were coded for easy usage of the Statistical Package for Social Sciences (SPSS). This method was used because it is the best instrument to identify, compare, describe and reach a conclusion.

3.7 ORGANIZATIONAL PROFILE

3.7.1 Brief History of NHIA

The National Health Insurance Scheme is a form of Health Insurance established by the Government of Ghana, with a goal to provide equitable access and financial coverage for basic health care services to Ghanaian citizens. The National Health Insurance Scheme in Ghana is deemed as one of the legacies of the John Kuffour's administration. Seeking the mandate of the people in the 2000 elections, Kuffour promised to abolish what was known at that time as the "cash and carry system" of health delivery. Under this system, patients who were even taken to the hospital on emergencies cases were required to pay money at every point of service delivery. Imagine being sent to a hospital with a bleeding accidental wound and being asked to pay before a doctor

attends to you? People really died! In some cases, lives were lost for the simple reason that friends and relatives were not around to make the required advanced payment.

Despite President Kuffour's determination, his government was only able to pass the National Health Insurance Act about three years after his election. Like The National Health Insurance Authority (NHIA) was established under the National Health Insurance Act 2003, Act 650, as a body corporate, with perpetual succession, an Official Seal, that may sue and be sued in its own name. As a body corporate, the Authority in the performance of its functions may acquires and hold movable and immovable property and may enter into a contract or any other transaction.

A new law, Act 852 has replaced Act 650 in October 2012 to consolidate the NHIS, remove administrative bottlenecks, introduce transparency, reduce opportunities for corruption and gaming of the system, and make for more effective governance of the schemes. Under the law, there is a National Health Insurance Authority which licenses, monitors and regulates the operations of health insurance schemes in Ghana.

The scheme until it became an Authority, initially concentrated in the Districts before it was given a National coverage. Like many countries in the world, Ghana's health insurance was fashioned out to meet specific needs of Ghanaian citizens. It was to replace the cash and carry system which was becoming a health hazard for the majority of the "Poor" and "average" Ghanaian Citizens who could not afford the cost of basic health care.

Mission and Vision Statement of the NHIA

Mission

"To provide financial risk protection against the cost of quality basic health care for all residents in Ghana, and to delight our subscribers and stakeholders with an enthusiastic, motivated and empathetic professional staff who share the values of honesty and accountability in partnership with all stakeholders ".

Vision

" To be a model of a sustainable, progressive and equitable social health insurance scheme in Africa and beyond".

3.7.2 Staffing Situation in NHIA

The National Health Insurance Authority in Ghana was passed into the Act in 2003 with about One thousand, five hundred (1500) employees as at that time which has now generated to four thousand, nine hundred and fifty-four (4954) employees. The staffing situation in this organization is moderate since there are employees at almost every designation. Though they are not under-staffed yet the population is also not overwhelming. Almost every hand is busy in a day. Employees comprise of both males and females with their qualifications ranging from Diploma in Business Studies (DBS) to Master's Degree Level. The Directorate selected for this study including its sub Districts, is made up of Five hundred and eighty-three (583) employees. The entire population of the organization can be summarized into:

EMPLOYEES' POPULATION IN NHIA
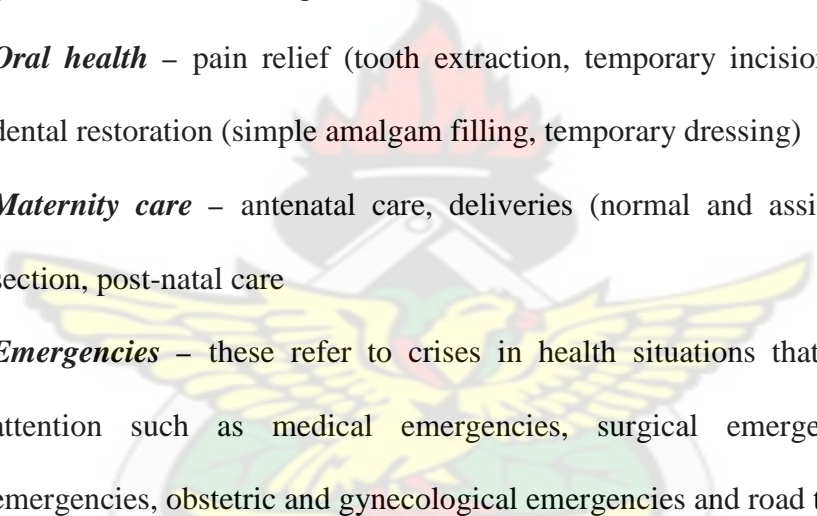
CATEGORY	NUMBER	PERCENTAGES (%)
Top Most Management	49	1
Management staff	396	8
Senior staff	1,239	25
Junior staff	2,527	51
Menial staff	743	15
TOTAL	*4,954*	*100*

SOURCE: NHIA Magazine (2013)

3.7.3 Main Activities in NHIA

The main activities of NHIA is to register new clients into the system, renew the contract of already existing ones whose premiums have expired, filling claims for patients to enable them get free medical treatment, paying and reimbursing health centres and pharmaceutical shops respectively for the services they provide to their clients. The organization also educates the general public about the Authority and the need to come on Board, because as at now, about 15 million Ghanaians who represent 65% of entire population in the country haven't joined the scheme.

In all, the paramount activity for which NHIA was established was to provide Health Services for Ghanaian Citizens. Whatever form of health insurance you sign up to, entitles you to some minimum services. These are:

i. ***Out-patient services*** – general and specialist consultations reviews, general and specialist diagnostic testing including, laboratory investigation, X-rays, ultrasound scanning, medicines on the NHIS Medicines list, surgical operations such as hernia repair and physiotherapy.

ii. ***In-patient services*** – General and specialist in-patient care, diagnostic tests, medication-prescribed medicines on the NHIS medicines list, blood and blood products, surgical operations, in-patient physiotherapy, accommodation in the general ward and feeding (where available).

iii. ***Oral health*** – pain relief (tooth extraction, temporary incision and drainage), dental restoration (simple amalgam filling, temporary dressing)

iv. ***Maternity care*** – antenatal care, deliveries (normal and assisted), Caesarean section, post-natal care

v. ***Emergencies*** – these refer to crises in health situations that demand urgent attention such as medical emergencies, surgical emergencies, pediatric emergencies, obstetric and gynecological emergencies and road traffic accidents.

However, your health insurance does not entitle you to all medical procedures and health services. If you require any of the following, you may need to pay more:

a. Appliance and prostheses including optical aids, heart aids, orthopedic aids, dentures etc.

b. Cosmetic surgeries and aesthetic treatment

c. Anti-retroviral drugs for HIV

d. Assisted Reproduction (e.g. artificial insemination) and gynecological hormone replacement therapy.

e. Echocardiography

f. Photography

g. Angiography

h. Dialysis for chronic renal (kidney) failure

i. Organ transplants

j. All drugs that are not listed on the NHIS list

k. Heart and Brain Surgery other than those resulting from accidents

l. Cancer treatment other than breast and cervical

m. Mortuary Services

n. Diagnosis and treatment Abroad

o. Medical examinations for purposes other than treatment in accredited health facilities (e.g. Visa application, Education, Institutional, Driving license etc)

p. VIP ward (accommodation)

3.7.4 Recruitment and Selection of Staff in NHIA

Before the national insurance law was passed in 2003, there used to be some selected Districts that practiced the health insurance for their community. In those days the recruitment and appointment was based and centered in the district by the management board that were overseeing the scheme. Later when it was passed into a law for its national operation most of the recruitment became purely political and therefore in some cases, the right calibers of staff were not recruited. The Authority ensured that it takes away the politics of recruitment where in the past recruitment was based on members of the party in government which did not considered the goals and objectives of the organization. Recruitment and selection was done just to satisfy the foot soldiers of the

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parties in government without considering their fitness to do the job at stake. It was until it became an authority that the right procedures for recruitment and selection were followed but still have some elapses which need to be addressed.

To be able to ensure proper health delivery to Ghanaians, it is important we ensure that the right calibers of staff are recruited to provide the needed services for people to benefit from the scheme and its health interventions.

CHAPTER FOUR

DATA PRESENTATION ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter explains information gathered from the field through the use of questionnaires and interview. Two different set of questions were designed, one for the Human Resource Management team (Appendix A) and the other for the staff (Appendix B) in some selected areas of the NHIA. The data collected were analyzed using tables and figures. The Statistical Package for Social Sciences (SPSS) was used in the analysis of data.

4.1 Questionnaire for the Human Resource Management Team

This questionnaire was designed purposely for the Human Resource Management team on the Brong-Ahafo Regional Directorate of NHIA. Twenty out of the management officials were selected as the sample for this study. This questionnaire comprises of twenty-four set of questions using close-ended questions and open-ended questions. The responses of these questions are analyzed below:

Table 4.1.1a

Gender of management respondents

Sex	Frequency	Percent
Male	17	85.0
Female	3	15.0
Total	**20**	**100.0**

Source: Researcher's own work (2014)

Table 4.1.1a clearly indicates that the human resource management team of the NHIA is dominated by males who constitute 17(85%) of the total sampled population compared to females representing 3(15%) of the population. This clearly shows that more males have managed to rise to the top management level of the organization. This account for more male participants than female in this survey as confirmed by Table 4.1.1a above. This fact was also buttressed by the researcher's observation findings during the administration of the questionnaires at the organization's premises.

Work experience

- 1- 6 years
- 7-12 years
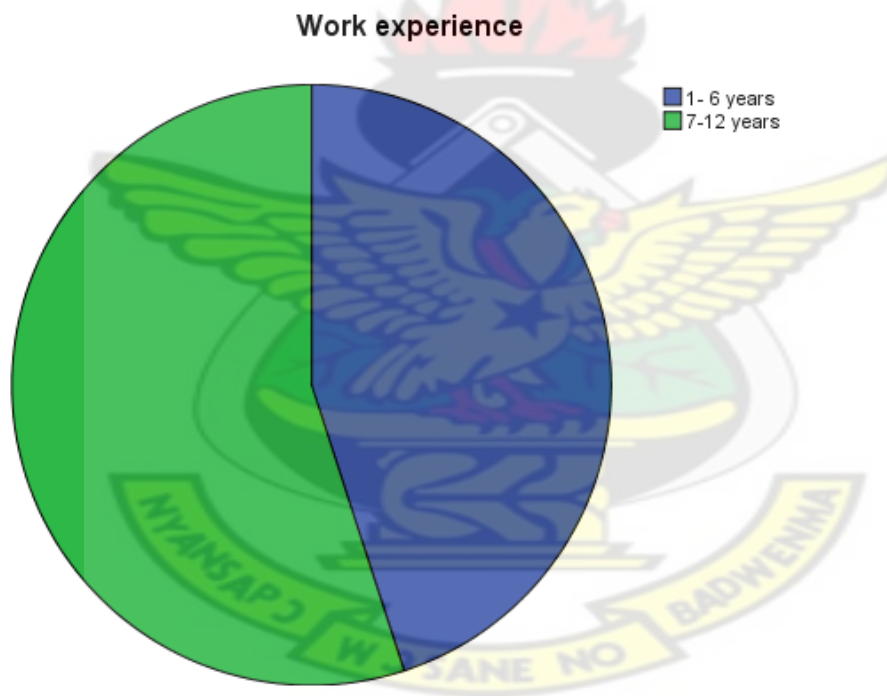
Figure 4.2.1a: **A Pie chart showing work experience of management**

Source: Researcher's own work (2014)

The pie chart above was designed to analyze question two on appendix A. It depicted that 9(45%) of the respondents have worked in the organization between 1– 6 years and

the remaining 11(55%) of the respondents have been with the NHIA for between 7 and 12 years. This is an indication that labour turnover rate has been low and that workers were able to rise through the necessary occupational levels or ranks before getting to the top. It was realized that their experiences have helped the growth and sustainability of the organization through an interview with two of them.
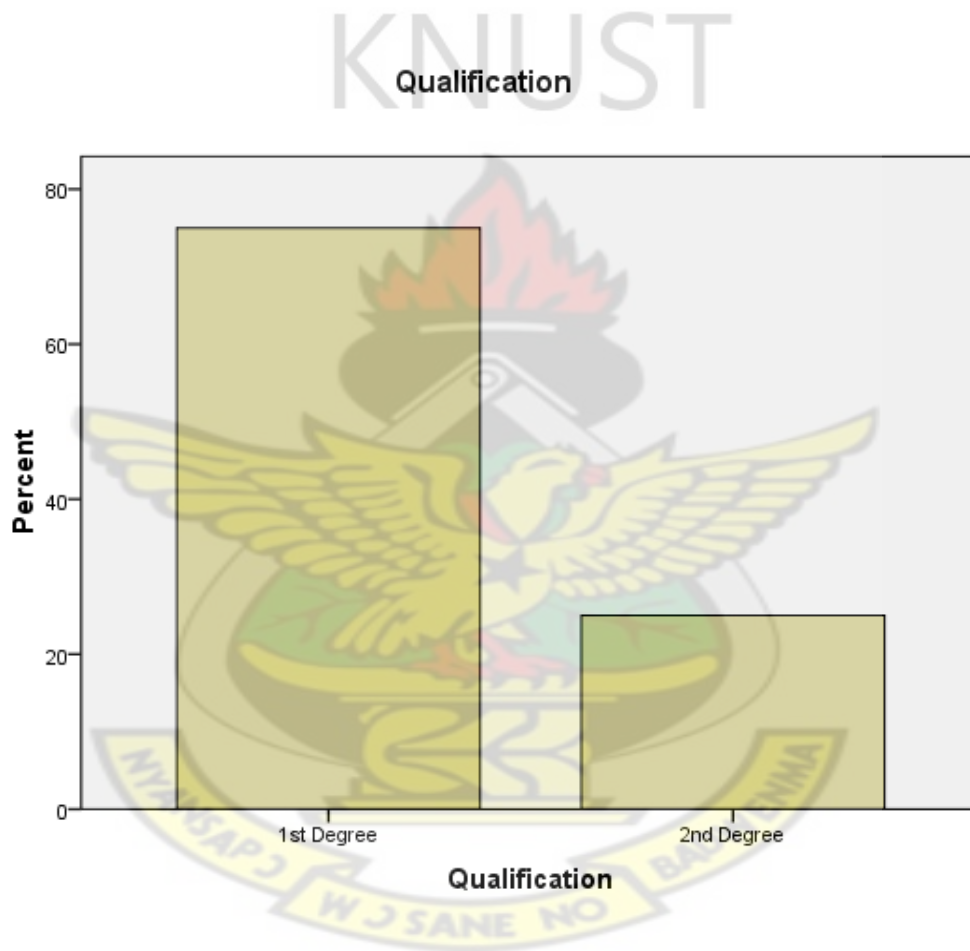
Figure 4.3.2a: **A bar chart showing the qualifications of HR management team**

Source: Researcher's own work (2014)

On the issue of the qualifications of the Human Resource management personnel, Figure 4.3.2a indicates that 15(75%) of the respondents have their first degree and 5(25%) of

the respondents have acquired their second degree in various fields. Comparing Figures 4.2.1a and 4.3.2a clearly indicate that, one does not really rise in NHIA based on qualification but rather through long working experiences.

Table 4.4.2a

Formal policy on recruitment and selection

Responses	Frequency	Percent
Yes	20	100.0
No	0	00.0
Total	20	100.0

Source: Researcher's own work (2014)

All the human resource management staff interviewed were of the view that NHIA had a formal policy on recruitment and selection of its employees as shown in Table 4.4.2a. Referring to the above table, one can realize that the NHIA does its recruitment and selection based on the approved procedures for hiring and placement. Table 4.5.3a below confirms this assertion since all the 20(100%) staff responded positively to the question on whether the NHIA adheres to formal recruitment and selection policy.

Table 4.5.3a

Adherence to recruitment and selection policy

Responses	Frequency	Percent
Yes	20	100.0
No	0	00.0
Total	**20**	**100.0**

Source: Researcher's own work (2014)

As to whether NHIA follows its laid-down recruitment and selection policy, all respondents (100%) answered affirmatively. Referring to the section of "recruitment and selection in NHIA" in the literature, it was realized thatrecruitment and selection was done just to satisfy the foot soldiers of the parties in government without considering their fitness to do the job at stake until NHIA became an authority that the right procedures for recruitment and selection were followed but still have some elapses which needs to be addressedmaking the background information the researcher gathered before her research valid.

Table 4.6.4a

Job analysis before vacancy declaration

Responses	Frequency	Percent
Yes	20	100.0
No	0	00.0
Total	**20**	**100.0**

Source: Researcher's own work (2014)

Inferring from table 4.6.4a, all the respondents, 20(100%) answered in the affirmative that the NHIA outlines job analysis like the roles, duties and responsibilities before looking for candidates to fill vacant positions. It is a good practice for organizations to let the public be aware of what is expected of a particular position before advertising. *Johnston (1999)* heightens this argument by saying, "For the organization to recruit the best applicant, a thorough job analysis, which includes job description and job specifications, is necessary and based on this, an appropriate 'selection criterion is vital".

Table 4.7.5a

Outsourcing recruitment and selection practices

Responses	Frequency	Percent
Yes	0	00.0
No	20	100.0
Total	**20**	**100.0**

Source: Researcher's own work (2014)

Table 4.7.5a was designed to find out whether NHIA outsources its recruitment and selection practices, even though some of the employees, 19(10%) of the respondents according to figure 4.7.5b, was of the view that, the NHIA outsources its recruitment and selection practices, the HR management team 20(100%) on the contrary stated that NHIA does not outsource its recruitment and selection practices as indicated in table 4.7.5a above. The above contradicting responses from both management and employees indicate that employees of NHIA are not really exposed to some of the Human Resource practices of the organization so far as recruitment and selection are concern.

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Table 4.9.6a

Recruitment within the organization (internal recruitment)

Responses	Frequency	Percent
Yes	15	75.0
No	5	25.0
Total	20	100.0

Source: Researcher's own work (2014)

From the distribution above, majority of the respondents numbering 15(75%) claimed that when there are vacancies, consideration is given to the existing employees first before it is being advertised for the public to apply when there is no one within to fill that vacancy. This affirms Cascio (2010)'s opinion that in deciding where, when and how to implement recruitment activities, initial consideration should be given to a company's current employees, especially for filling jobs above the entry level. Cascio (2010) further conceded that if external recruitment efforts are undertaken without considering the desires, capabilities and potential of present employees, both short and long run costs may be incurred. "Insiders" are also believed to know the organization's strengths and weaknesses, its culture and, most of all, its people.

Public advertisement
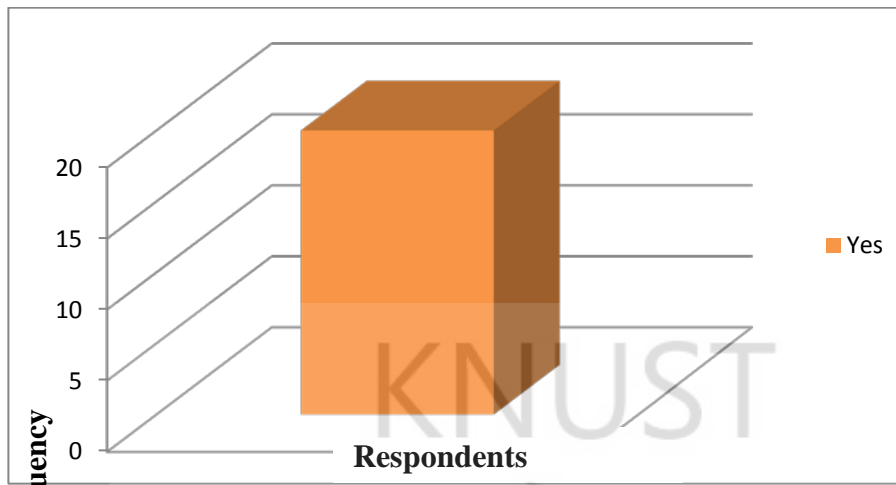
Figure 4.10.3a: **A bar chart showing vacancy advertisement to the public**

Source: Researcher's own work (2014)

 It is clear from the analysis above that NHIA apart from recruiting internally also advertises its vacancies to the general public. All HR management respondents 20(100%) confirmed that vacancies are also advertised to the general public. NHIA's practice to recruit externally too will help the organization in a situation like, difficulty in finding the "right" candidate within the organization and also to help fight against inbreeding.

Methods of recruitment

Legend:
- Radio advert
- TV advert
- Newspaper advert
- Professional associations
- Employment agencies
- Employee referrals
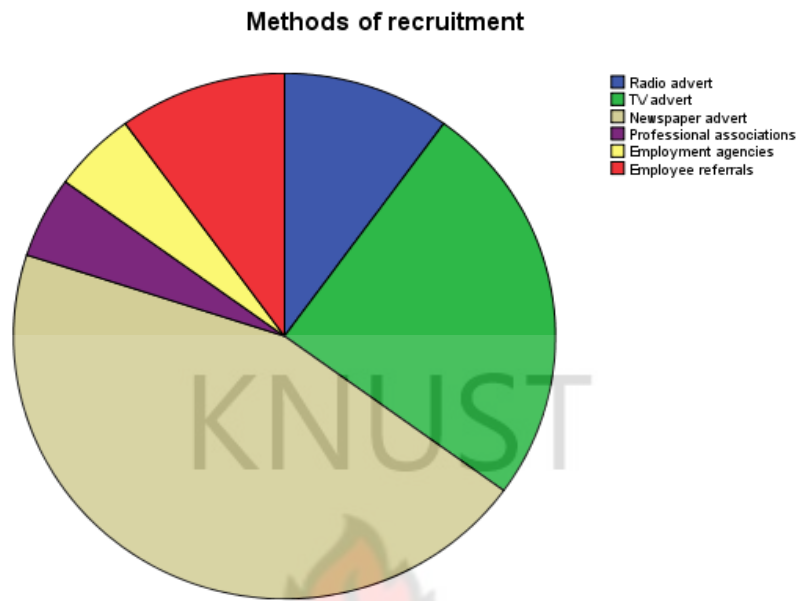
Figure 4.11.4a **A pie chart showing method of recruitment**

Source: Researcher's own work (2014)

 Figure 4.11.4a is purported to discover the methods of recruitment NHIA used to attract its applicants. Majority of the respondents; 9(45%) chose the newspaper as the recruitment tool NHIA mostly uses, an interview with some of the HR management team further explained that lots of people are covered through this media because its reading serves as a daily routine for most Ghanaians especially those "haunting for jobs". Another set constituting 5(25%) of the respondents opted for Television adverts, 2(10%) of the respondents were of the opinion that the NHIA uses employees' referrals as a means of recruiting, that is, employees inform their friends and relations about the vacancies within the organization. Some of the respondents, 2(10%) affirmed that Radio advert was also a form of recruitment practices used by NHIA. The last group, represented by 1(5%) of the respondents was also of the view that recruitment was done

through employment agencies whereas the same number of respondents shared the view that professional associations also serve as another method of recruitment in NHIA.

Selection Practices
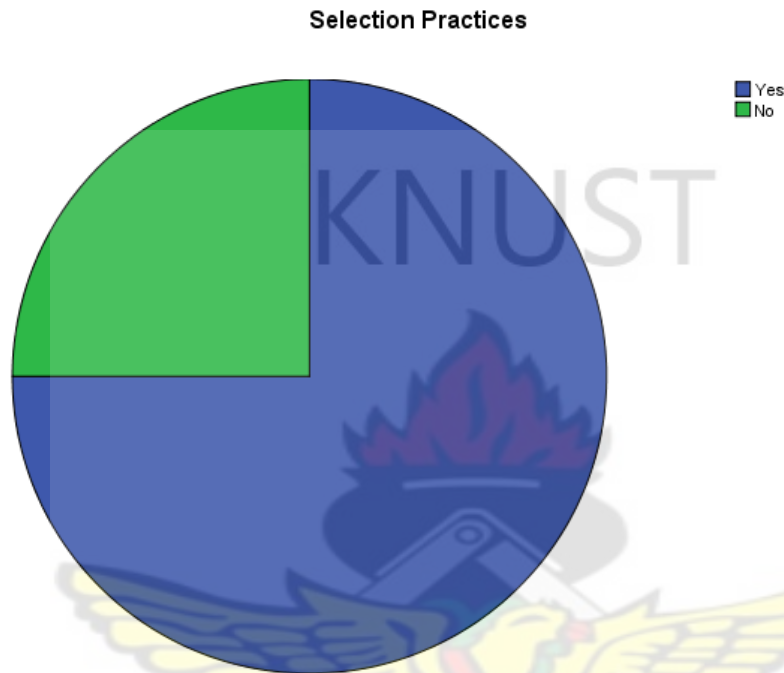
Figure 4.12.5a: **A Pie chart showing selection practices for new employees**

Source: Researcher's own work (2014)

Inferring from figure 4.12.5a, 15(75%) out of the total respondents confirmed that the NHIA have structured recruitment and selection practices for its new employees whereas 5(25%) of them tried to nullify the confirmation above. The researcher was of the opinion that those who said there was no structured recruitment practices were those who were employed contrary to the approved management practices. They might have been there due to their political affiliations, religious or other forms of consideration. Fashoyin (2000) even asserts that HRM in Ghana relies heavily on assertive norms, with

decisions being influenced by personal relationships between managers and employees and this intend affects recruitment and selection procedures.

For those who answered "yes" to the selection practices as question 13 in appendix A demands cited some of the following recruitment and selection practices as the persisting ones. These practices could be grouped into three main stages namely; defining requirements (preparing job descriptions and specifications, deciding terms and conditions of employment), attracting candidates (reviewing and evaluating alternative sources of applicants, inside and outside the organization) and selecting candidates (sifting applications, interviewing, testing, assessing candidates, assessment centers, offering employment, obtaining references; preparing contracts of employment).

Factors for selection
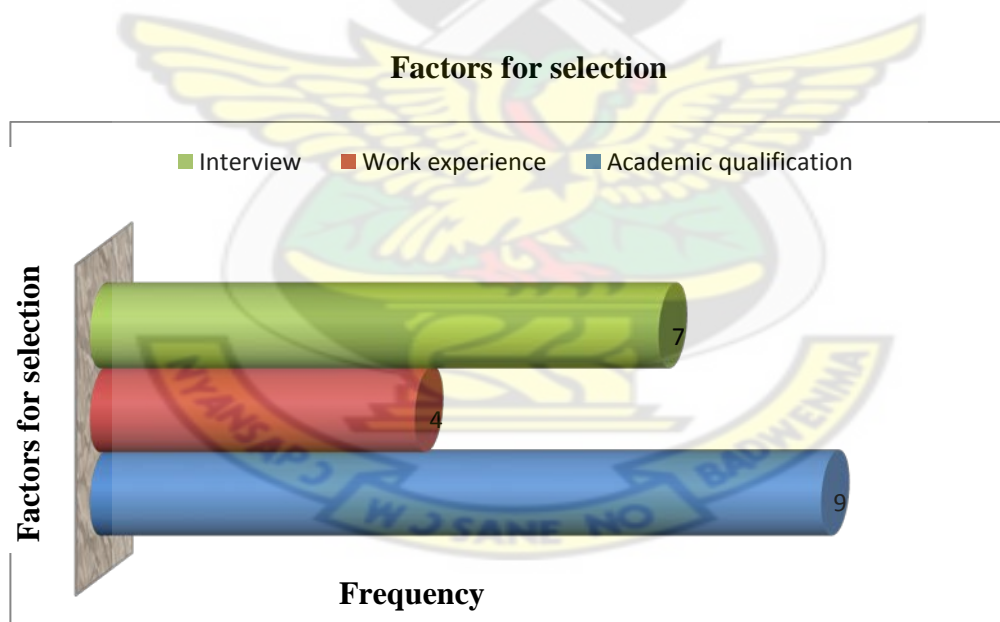
Figure 4.14.6a: **Bar chart showing factors for selection**

Source: Researcher's own work (2014)

When HR management respondents were asked of the factors that were considered before selection was made, majority of the respondents consisting of 9(45%) stated that recruitment and selection were normally based on academic qualifications. 7(35%) of the respondents were of the conviction that selection was based on the work experiences of the applicants whereas the remaining 4(20%) held the view that selection was based on applicants' performance during selection interview. As opined by Ballantyne (2009), "selection of workers occurs not just to replace departing employees or add to a workforce but rather aims to put in place workers who can perform at a higher level and demonstrate commitment." This explains why highly qualified applicants are always selected by organizations to help improve their knowledge bank.
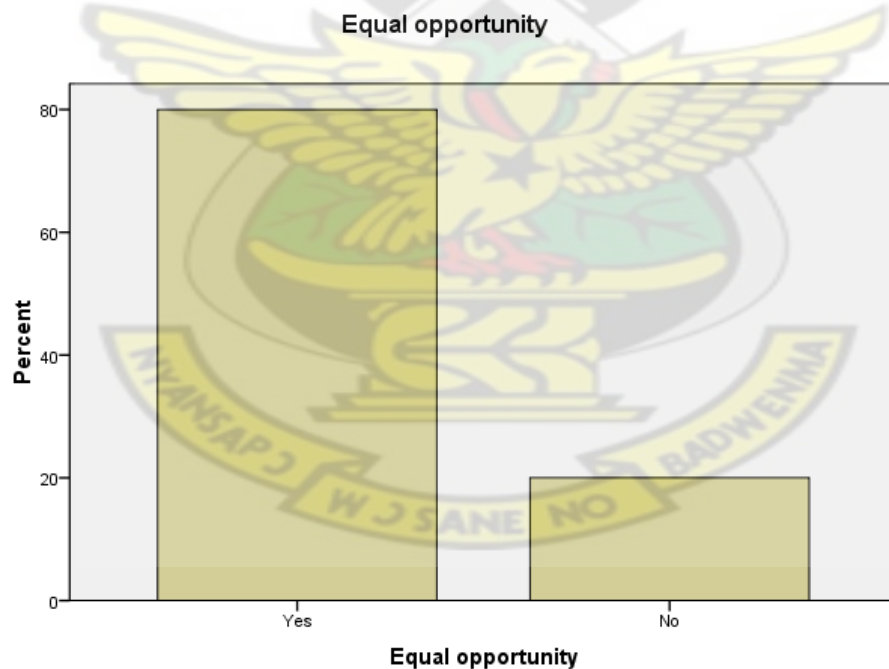
Figure 4.15.7a: **Bar chart showing equal opportunities for potential employees**

Source: Researcher's own work (2014)

As indicated in figure 4.15.7a above, respondents constituting 16(80%) of the total HR management sample believed that when there are vacancies within NHIA, applicants are given equal opportunities to fill those vacancies since recruitment practices are been followed. This assertion made by majority of the management team was confirmed by some of the employees' responses to question 15 in appendix B (figure 4.15.9b). The remaining minority 4(20%) respondents however disagreed to the assertion above, thereby buttressing their opinions with some reasons like; political interference in the recruitment process especially when there is a new government in place, some positions were also claimed to be filled by relatives and friends of the top management and other factors required by question 16.

Table 4.17.7a

Acquisition of well-qualified candidates

Responses	Frequency	Percent
Yes	17	85.0
No	3	15.0
Total	**20**	**100.0**

Source: Researcher's own work (2014)

Out of the 20 respondents, 17(85%) affirmed that the recruitment and selection practices adopted by the NHIA have helped to acquire well qualified candidates for the organization by helping it to achieve its mission and vision statements. Notwithstanding the affirmation of the majority, 3(15%) of the respondents also stated that candidates

hired were not all that suitable. They argued that, well-qualified candidates have not been attracted through these recruitment and selection methods. These 3(15%) respondents according to question 18 in the same appendix backed their stance on this issue with reasons that some recruitment and selection practices such as professional associations, employment agencies and employee referrals as well as interviews on the other hand respectively restricts more qualified potential applicants and also helps the extroverts rather than the introverts who may not necessarily be good on the field.
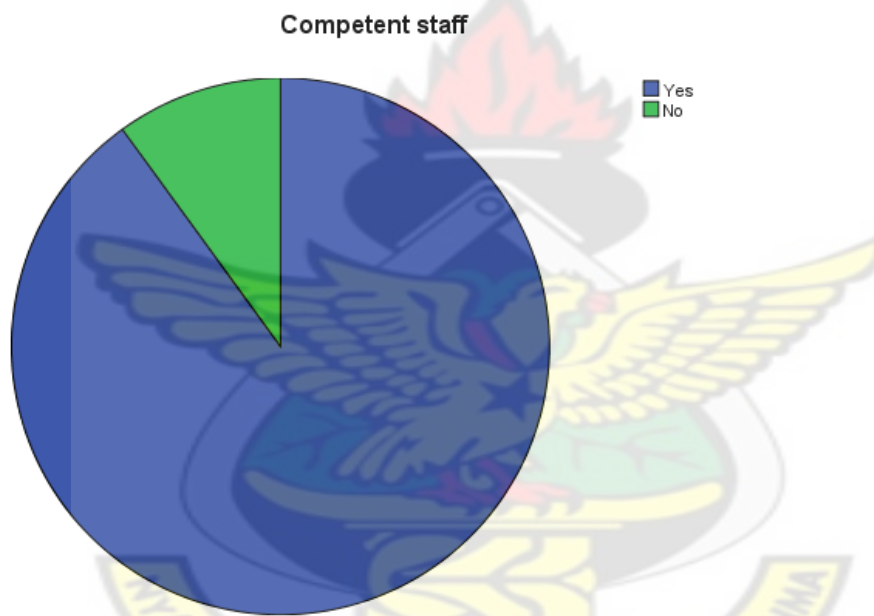
Figure 4.19.8a: **Pie chart showing hiring of competent staff**

Source: Researcher's own work (2014)

As to whether the recruitment and selection practices in the NHIA has led to the hiring of competent staff, 18(90%) of the respondents confirmed that the practices have led to the hiring of competent staff whereas only 2(10%) of the respondents disagreed to the above. They argued that, those candidates were not recruited through the right

recruitment and selection methods. The researcher was of the opinion that it could be some of the same respondents who disagreed with their colleagues that equal opportunities were been given to potential employees that had gone further to detect the shortfalls of those who came through the back-door. These two respondents went further to support their notions as question 20 in the same appendix demanded with reasons like practical observations of some employees' outputs and reports from their immediate supervisors been crowned by the findings they got when they tried to trace the history backing their existences in the organization.
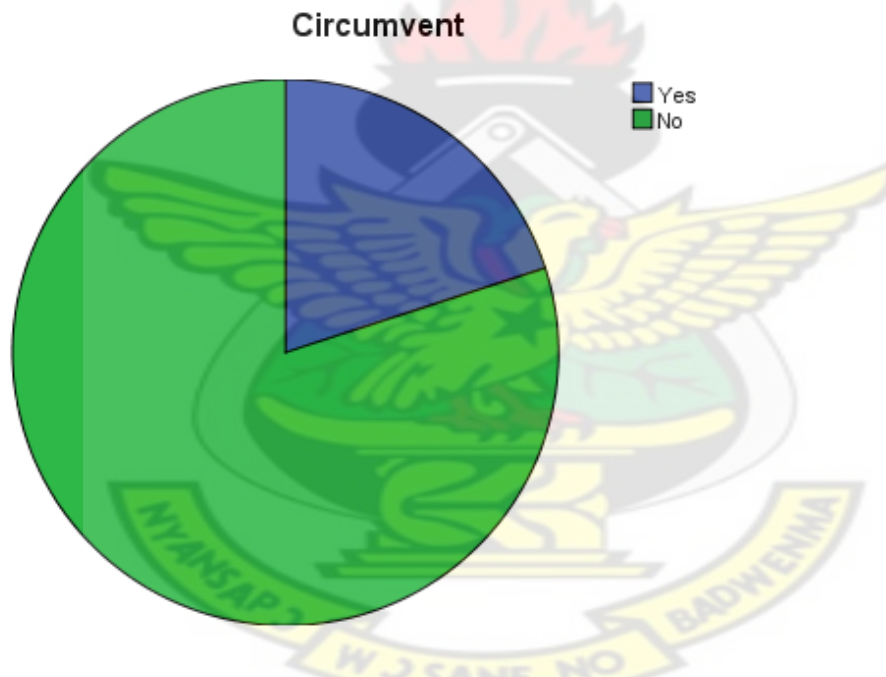
Figure 4.21.9a: **Pie chart showing whether management circumvent the process**

Source: Researcher's own work (2014)

Figure 4.21.9a was designed to find out whether management by any means circumvent the laid down recruitment and selection practices and the results showed that 16(80%) of the respondents were of the view that the process was not changed no matter the

situation at hand; rather the right practices were followed to attract the best candidates for the organization but 4(20%) of the respondents had the view that the process of recruitment and selection were sometimes circumvented to allow the personal interests of some management personnel to clarify themselves in question 22. This affirms Miyake's (2002) position that "while advertising is usual for job vacancies, applicants were sometimes recruited by word of mouth, through existing employees."

4.1.23Analysis on theChallenges of Recruitment and Selection Practices at NHIA

The researcher wanted to find out from the HR department the challenges the department encounters with its recruitment and selection of employees. Responses to this question were as follows:

i. Majority of the respondents; 8(40%) claimed that, the challenge facing recruitment and selection practices at NHIA was the availability of key talents on the job market to fill specialized areas within the health insurance sector since it is quite new in our system. Some of the respondents shared their views by stating that "NHIA as an institution was in need of key talents to help run the insurance scheme but and that was quite difficult to find on the job market."

ii. Another group of the respondents; 2(10%) were also of the opinion that the NHIA had not experienced any competition from other institutions. The two respondents explained that the NHIA was the first of its kind and because of its national nature there was no competition from any other sector and therefore recruiting the best in order to stay on top was sometimes looked down upon.

iii. Another challenge according to 4(20%) of the respondents was the rate of labour turnover. The respondents explained that most employees leave the institution

shortly after been offered appointment which goes a long way to affect the NHIA as money has to be spent again for another recruitment and selection process.

iv.   The remaining 6(30%) respondents also stated that the problem regarding these practices was those that emerged from the political angle. Every new government tries to bring on board some of their parties' activists to fill some key positions in the organization.

Reflecting on the critiques above, the NHIA's recruitment and selection practices the researcher may say it is not an exception when we talk about organizations been faced with the "whom you know" systems in its recruitment and selection practices.

4.1.24 Analysis on Improving Recruitment and Selection Practices in NHIA

To find out how recruitment and selection could be improved, respondents were asked to give factors that would help improve recruitment and selection practices at the NHIA. Respondents gave varied responses and some of them are presented below:

i.   About 5(25%) of the respondents emphasized that vacancies should be advertised early and should be detailed enough for prospective applicants to assess themselves whether they could do the job required of them. Respondents further stated that vacancies were not made known to the public on time and the duties and roles were most often not properly specified.

ii.   A respondent (5%)was also of the view that adequate background check on all potential employees should be thoroughly done. He explained that the department should not solely rely on the qualifications and experiences but

lifestyles and background of all would-be employees should be checked to make sure the best is being recruited for the bank.

iii. Another group of respondents 2(10%) also stated that the procedure for the selection of potential employees should be strictly adhered to. They explained that job requirements and its relevant experience should be adopted in the selection of new recruits to reduce cost and save time as well.

iv. Majority of the respondents; 6(30%) were of the opinion that all applicants should be given an equal opportunity of been selected and treated fairly eliminating all favouritisms and biases to ensure that all applicants get fair chances of been selected and employed in the NHIA.

v. A group of 3(15%) respondents were also of the opinion that existing employees should be given the priorities before outsiders are also considered for recruitment and selection.

vi. Finally, 3(15%) of the respondents were of the opinion that the recruitment process must be made separate from political appointments and that the interference from politicians must stop to allow efficiency and effectiveness of work at the NHIA.

Taking the above suggestions into consideration, one could realized that the HR management team in NHIA really had solutions to some of the challenges facing their recruitment and selection practices but it seems their hands are tied especially when it comes to issues concerning political interferences.

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4.2 Questionnaire for the Staff/Employees

This questionnaire was also designed purposely for some the employees in some selected areas (Bechem, Dua-Yaw Nkwanta, Dormaa and Sunyani District and Municipal schemes) in the Brong-Ahafo Region. One hundred and ninety-seven (197) of the employees were selected as the sample for this study. This questionnaire comprises of 17 set of questions with both close and open-ended questions with one leading to the other. The responses of these questions are analyzed below:
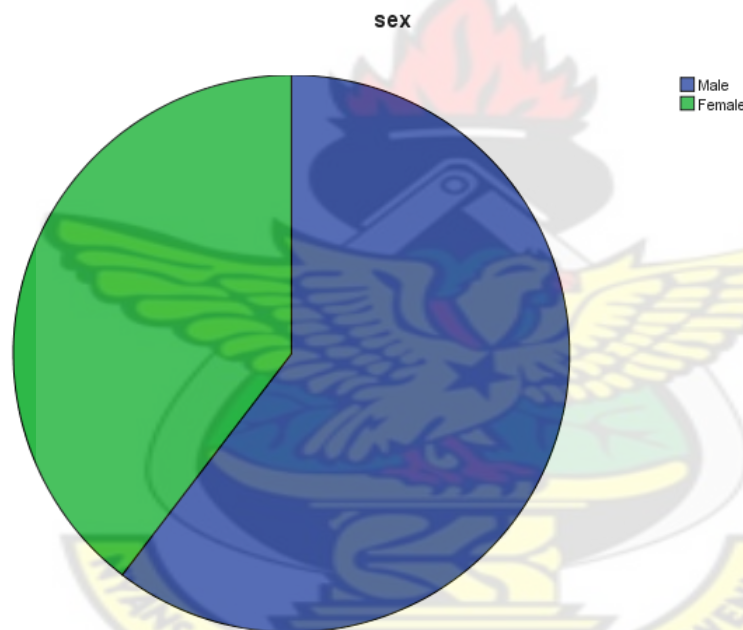
Figure 4.1.1b: **A pie chart showing the sex of respondents**

Source: Researcher's Field Survey (2014)

Figure 4.1.1b clearly indicated that the organization was dominated by male employees who constituted 119(60%) of the total sampled population compared to females representing 78(40%) of the population as question one in appendix B seek to find out.

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A comparison between this analysis and that of figure 4.1.1a clearly signified that it was not only the Management level of NHIA that has been dominated by men but rather the entire organization.

WORKING EXPERIENCE OF EMPLOYEES
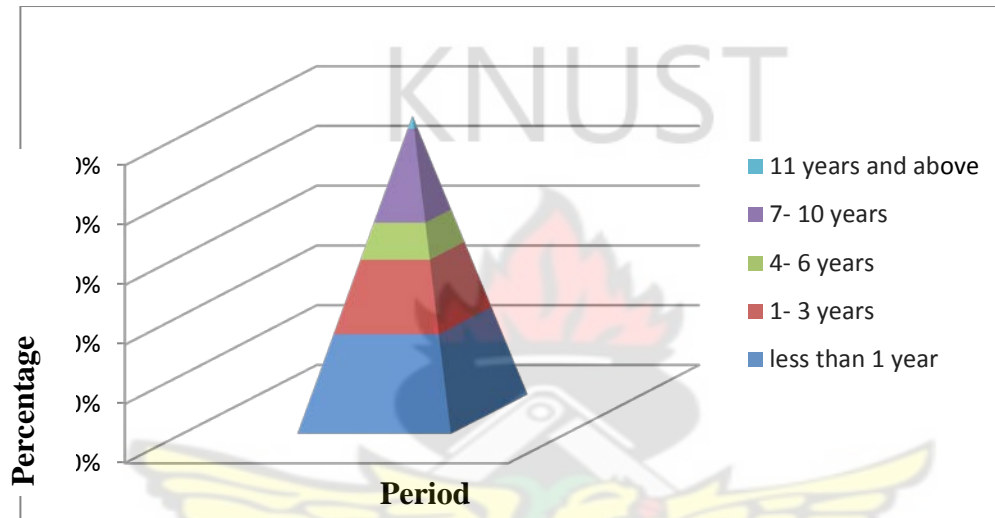
Figure 4.2.2b: **A column chart showing working experience of employees Researcher's Field Survey (2014)**

The column chart above was designed to analyze question two of appendix B. It depicted that 62(32%) of the respondents have worked in the organization for less than one year, 58(29%) of them have worked between 7– 10 years. Employees who have been with the organization for 1 – 3 years constituted 46(23%) of the respondents, those who have been with the organization ranging from 4 – 6 years represented 23(18%) while those who have been with the organization since its inception constituted only 8(4%) of the population. It could be inferred from the data above that the organization has expanded in the last 6years since more than 60% of its employees were hired within that period.

QUALIFICATION OF EMPLOYEES
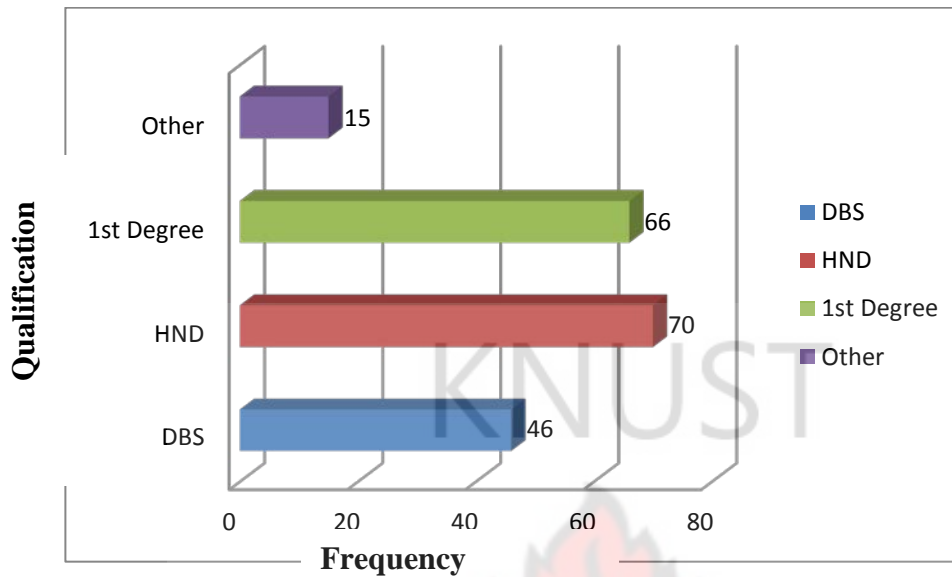
Figure 4.3.3b: **A histogram showing the qualification of employees**

Source: Researcher's Field Survey (2014)

On the issue of the qualifications of employees within the organization, figure 4.3.3b indicated that respondents representing 66(34%) were working with 1st Degree whereas as many as 70(36%) held HND certificates within the organization, 46(23%) of the respondents had DBS and other certificate holders numbered 15(7%) out of the respondents. Looking at the qualifications of the respondents, it could be said that the organization had used the appropriate recruitment and selection processes to be able to attract such classes of employees also a comparison between this data and that of question three (figure 4.3.2a) in appendix A showed that, one does not really rise in NHIA based on qualification but rather through enough working experiences since some these junior staff were also having their 1st degrees as some in the Management team.

RECRUITMENT POLICY IN NHIA

Policy for recruitment
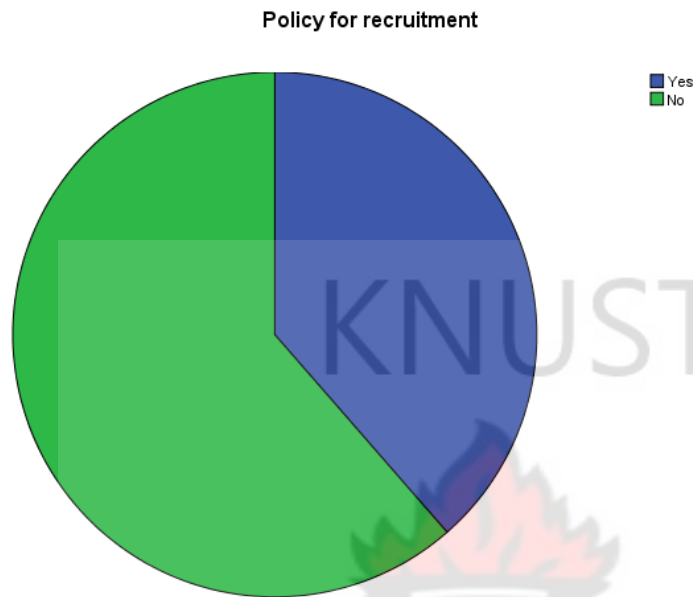
Figure 4.4.4b: **A pie chart showing recruitment policy**

Source: Researcher's Field Survey (2014)

On the policy of recruitment for the National Health insurance Authority a lot of the respondents 121(61%) answered in the negative to show that they were not aware of any formal policy on recruitment and selection of employees within the organization. Respondents who constituted 76(39%) also showed that they were aware of the policy of recruitment within the organization. When further asked to indicate some of the policies of the NHIA as question five in the same appendix demanded, out of the 76(39%) that knew of the policies, 36 of them responded that recruitment were normally done internally through an internal assessment of the employees' outcome and the requirements of the job in question, employees who qualified were normally promoted to fill those vacancies before "outsiders" were considered. This affirmed Smith et al (1989)'s position that "when an organization makes the decision to fill an existing

vacancy through recruitment, the first stage in the process involves conducting a comprehensive job analysis." The rest of the respondents also believed that the policy of the organization was to make vacancies available to the public for interested applicants to go through the normal procedures for recruitment and selection in order to fill vacant positions within the organization.

Table 4.6.1b

Effectiveness of recruitment practices

Responses		Frequency	Percent
	Very Effective	15	7.6
	Good	128	65.0
	Not Effective	15	7.6
	Indifferent	28	14.2
	Bad	7	3.6
	Total	193	98.0
Missing	System	4	2.0
Total		**197**	**100.0**

Source: Researcher's Field Survey (2014)

From the distribution above, 193(98%) out of the respondents responded to question 6 which seeks to find out how effective recruitment and selection practices had been in NHIA . Out of the number, 15(8%) of them were of the view that, the recruitment

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practices by the NHIA was very effective, a majority of the respondents; 128(65%) held the assertion that recruitment practices had been good so far as NHIA was concerned. Exactly 15(8%) of the respondents, same as those who said the practice was very effective also said the practice was not effective and that it gave rise to some employees being selected to fill some positions which they do not qualify for; thereby creating inefficiencies within the NHIA's operations. A significant number of 28(14%) of the respondents were not sure whether the practice was very effective, good, bad or not effective. This I believed should be a source of worry to the organization and steps must be taken to address it so that everybody within the organization would be sure of what was going on in the organization so far as recruitment and selection practices were concerned. Quite a number of the respondents said the practice was bad and they constituted 7(3%) of the respondents.

OUTSOUCRING OF RECRUITMENT AND SELECTION PRACTICES

Figure 4.7.5b: **A Pie chart showing outsource recruitment**

Source: Researcher's Field Survey (2014)

The pie chart was designed to find out whether NHIA outsources its recruitment and selection practices. The responses of 166(90%) of the respondents were in line with the unilateral response of the HR management team to question seven in appendix A whereas 19(10%) of the respondents answered affirmatively that the NHIA outsources its recruitment and selection practices. Contrasting the responses to questions seven in both appendixes revealed that the NHIA does not outsource its recruitment practices but have a strong human resource department capable to undertake its own recruitment processes. This made it more glaring when the respondents who answered positively couldn't state the consultancy in charged if the practices if they were outsourced as question eight highlighted.

DECLARATION OF JOB VACANCIES IN NHIA
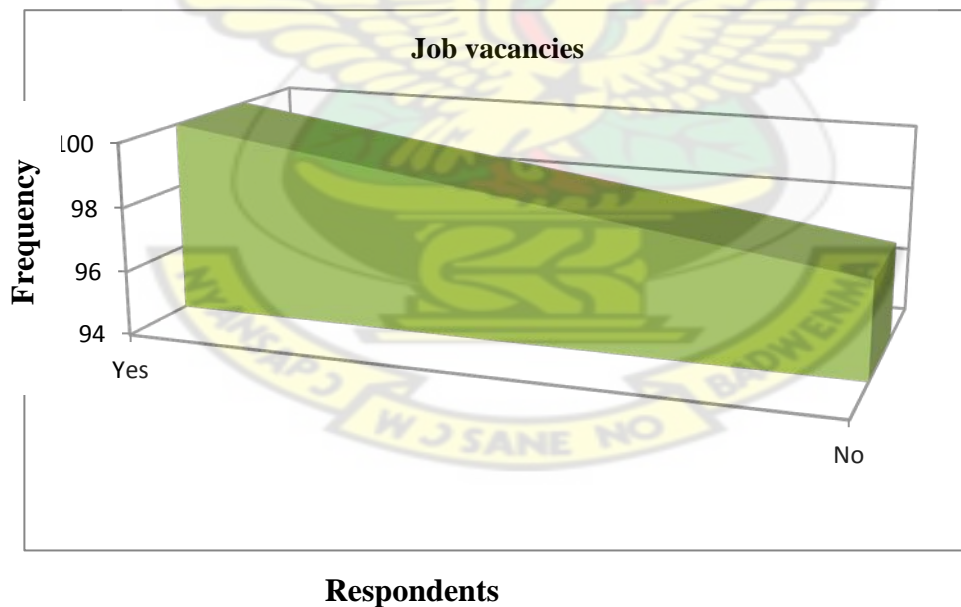
Figure 4.9.6b: **An area chart showing openness of job vacancies**

Source: Researcher's Field Survey (2014)

Inferring from the area chart above, 100(51%) of the respondents had the conviction that when there are vacancies within the NHIA, those vacancies were made open to the public for those interested to apply and be selected. Interestingly, 97(49%) was also of the opinion that vacancies were not made open to the public for outsiders to know rather the vacancies were made known to people who are closer to management and highly connected staff within the NHIA and that breeds favoritism and nepotism in the recruitment and selection practices of the NHIA.

METHODS OF RECRUITMENT PRACTICES IN NHIA
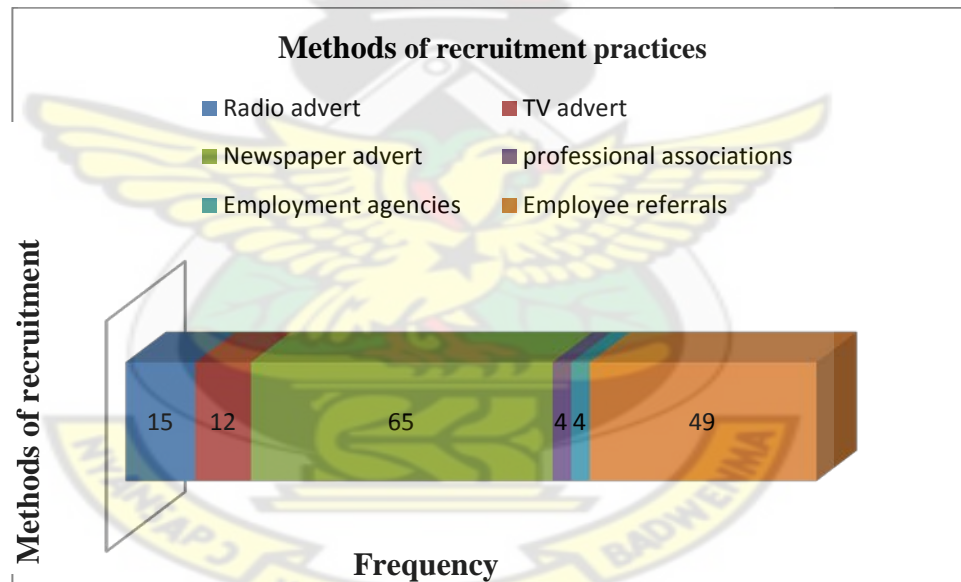
Figure 4.10.7b: **A bar chart showing methods of recruitment in NHIA**

Source: Researcher's Field Survey (2014)

Figure 4.10.7b was purported to discover the methods of recruitment NHIA used to attract its applicants. Out of the one hundred and ninety-seven (197) respondents, 149(76%) of them responded to this question. Affirmatively, majority of them; 65(43%)

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was of the view that the NHIA used the newspaper as its recruitment tool. Respondents further explained that newspapers were been read by lots of people and therefore the organization often grasped that opportunity to make vacancies known to the public. 49(33%) of the respondents were also of the opinion that some employees alert their friends and relations about vacancies within the organization (employees' referrals) whereas 15(10%), 12(8%) and 4(3%) chose Radio adverts, TV adverts and professional associations as forms of recruitment in NHIA respectively not forgetting the same 4(3%) that went in for employment agencies. These responses buttressed their earlier responses to question nine where majority of the respondents 100(51%) confirmed that vacancies were made publicly for all interested job seekers.

Looking at the statistics above, one could realized that for cost reduction and conveniences , NHIA used more of the advertising methods as compared to the other ones as suggested by Armstrong, (1991).

Probing further with the next question (eleven), most of the respondents said they were recruited through the methods they had stated and went through the three stages of recruitment and selection practices as stated earlier by management as their responses to question twelve in appendix A. These were: defining requirements (preparing job descriptions and specifications, deciding terms and conditions of employment), attracting candidates (reviewing and evaluating alternative sources of applicants, inside and outside the organization) and selecting candidates (sifting applications, interviewing, testing, assessing candidates, assessment centers, offering employment, obtaining references; preparing contracts of employment).

As demanded by question twelve, on the issue on employees impressions about the recruitment and selection practices, there was a break even in this analysis, half of the respondents stated these practices in the organization needed to be looked at for the second time to reduce the favouritisms and all sorts of unfairness while the other half nullified these statements that recruitment and selection practices in NHIA were on track.

EFFECTS OF RECRUITMENT AND SELECTION PRACTICES ON EMPLOYEES' PERFORMANCES
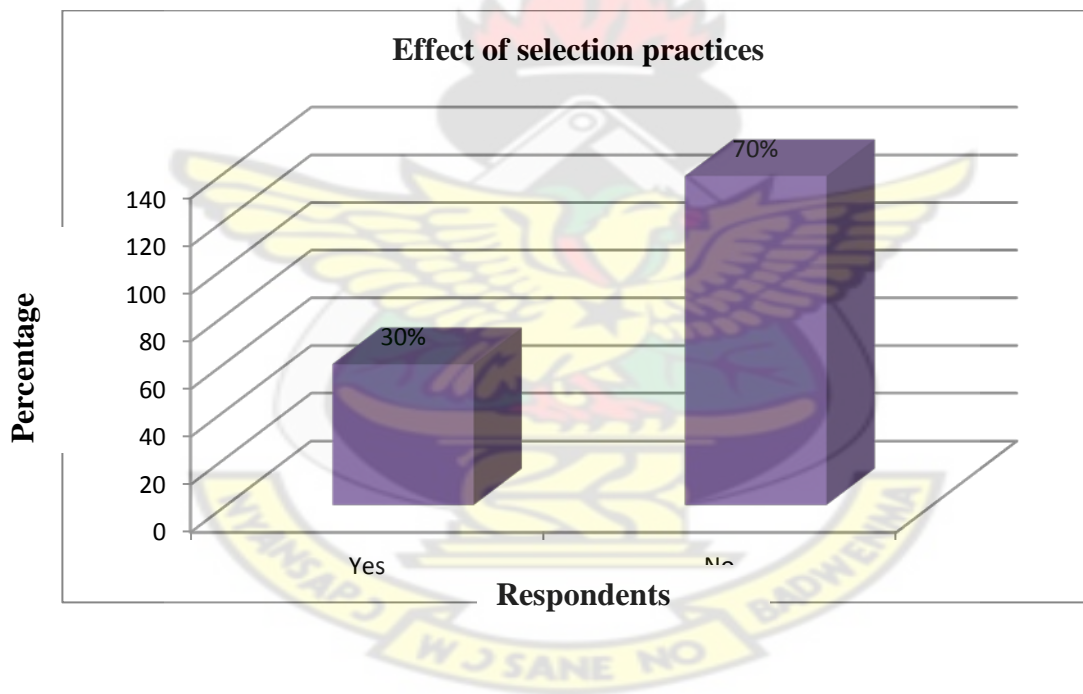
Figure 4.13.8b: **A bar chart showing the effect of recruitment and selection practices on employees' performances**
Source: Researcher's Field Survey (2014)

Figure 4.13.8b showed that, concerning question thirteen; as to whether the recruitment and selection practices of the NHIA have affected employees' performances, 59(30%)

of the respondents said the way they were recruited have had an effect on their performance. Some explained that because they were not selected through the normal process most of them were placed in areas in the organization where their competences were not exhibited and this made them struggled to manage the work load associated with their portfolio. Others explained that the recruitment and selection practices had no bearing on what they were doing at the moment; this has also made their work difficult and hampered their performances at work.

The remaining 138(70%) respondents were of the view that, the practice of recruitment and selection of the NHIA had no effect on their performances and the explanations they gave were that, they got the information about the job, read the requirements and applied to be selected and the employment process that they went through had prepared them for the task ahead and therefore were performing according to standards without any difficulty. Others explained that the orientation and job training given them really added to their stock of knowledge thereby increasing their outcomes as question fourteen further demanded.

EQUAL OPPORTUNITY FOR POTENTTIAL EMPLOYEES

Figure 4.15.9b: **A line graph showing equal opportunity for potential employees**

Source: Researcher's Field Survey (2014)

Question fifteen was used to ask respondents if there were equal opportunities for all potential employees. As depicted from figure 4.15.9b, it was realized that, out of 189(96%) respondents who answered the question, 103(55%) agreed that there were equal opportunities for all potential employees while 86(45%) disagreed that such opportunities existed. Some potential employees according to them already knew their fates before interviews were conducted (favouritisms and nepotisms).

For the respondents that answered "No" to question fifteen as sixteen required gave reasons such as; some employees been even selected before they applied for the vacancies. Some also said that, vacancies were sometimes not declared publicly and others also cited the situation whereby politicians bring employees to fill vacancies.

Taking these issues into consideration, the researcher was of the view that though NHIA had a well structured recruitment and selection practices, yet it sometimes circruimvent

these laid down structures due to one or two reasons as agitated by two or three HR management respondents to question twenty-one and twenty-two in appendix A.

On question seventeen, talking about the way forward for the recruitment and selection practices in NHIA, employees gave the same suggestions as the HR management respondents did in question twenty-four of appendix A. Based on the analysis, it was so clear that the employees of the organization had a lot to be said should they be given the platform to voice out their grievances and suggestions as well.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter comprises of three phases, the first phase looks at the summary of the findings, The conclusion of the study is highlighted in the second phase while the third phase is concerned with the recommendations to address the issues raised in the study which was undertaken with the view of evaluating the recruitment and selection policies and practices of the National Health Insurance Authority. The data collected from the 217 respondents were analyzed using the Statistical Package for Social Sciences (SPSS) and interpreted with the help of frequency distributions, simple percentages, tables, diagrams and charts.

5.1 Summary of Findings

The data gathered and analyzed revealed the following findings;

5.1.1 A well-structured recruitment and selection policies and practices

The research revealed that the NHIA has a well-structured recruitment and selection policies and practices. These practices could be grouped into three main stages namely:

a) Defining requirements - Preparing job descriptions and specifications, deciding terms and conditions of employment.

b) Attracting candidates - Reviewing and evaluating alternative sources of applicants, inside and outside the organization and;

c) Selecting candidates - Sifting applications, interviewing, testing, assessing candidates, assessment centers, offering employment, obtaining references; preparing contracts of employment.

5.1.2 Improper job analysis before recruitment

This study also revealed that though the Management of NHIA claimed they do proper job descriptions, specifications, and classification of all jobs in their organization, yet most of the new and existing employees do not really know the demands of their jobs in relation to remuneration package.

5.1.3 Effective recruitment and selection practices

Inferring from the responses of the respondents, it was realized that recruitment and selection practices were very effective as it has helped in selecting competent employees. A majority of respondents believed that these practices were good and should be continued by the NHIA. Only few of the respondents believed that these measures were not effective and the reasons raised included favouritism and bias towards potential employees.

5.1.4 Inadequate internal advertisement

An interview in relation to this study also pointed out that employees in NHIA were not generally alerted through media like notices, circulars, memoranda, formal meetings or tasking the various departmental heads who have direct contact with employees to convey any information on job vacancies if any, to their subordinates but rather internal advertisement comes in forms like tip off from top management to whom they know down the organizational ladder, grapevine communication which the sources cannot be

traced and even if it intends to be publicly, it happens very late that employees could not get enough time to set their minds up.

5.1.5 Lack of outsourcing of the recruitment and selection practices

After diving into the recruitment and selection practices of the NHIA, the researcher found out that, under no circumstances does the NHIA outsource its recruitment and selection practices, that is, the organization hiring the services of a private firm to undertake this process on its behalf, rather every issue concerning recruitment and selection is been handled internally by the Human resource department.

5.1.6 Inequalities in the methods of recruitment

The study of evaluating the recruitment and selection policies and practices of the NHIA also revealed that; the organization does not really use the various methods of recruitment equally. Some platforms like newspaper and television adverts and somehow radio and employee referrals are normally used at the detriments of others like professional association and employment agencies.

5.1.7 Impact of recruitment and selection policies and practices on performance

Despite some lapses in the NHIA's recruitment and selection policies and practices, it was realized that these policies and practices have had impact on performances of employees in the organization. Though the few that came through the back door face some challenges at post, yet the mass that were placed based on their job experiences, interview performances and qualifications are really excelling at their various positions. However, their competences dilute after some time due to unsatisfactory orientation and job training.

5.1.8 Circumvention of the recruitment and selection policies and practices.

Even though the management respondents claimed the NHIA does not circumvent its recruitment and selection policies and practices; the researcher through a different data collection instrument found out that, issues likePolitical Interference and 'internal politics' in the organization sometimes make it very difficult for the Authority to fully adhere to the laid down recruitment and selection policies and practices. A further clarification brought it on board that,recruitment and selection is sometimes done just to satisfy the foot soldiers of the parties in government without considering their fitness to do the job at stake.

5.1.9 Challenges Associated with Recruitment and Selection Policies and Practices

Despite the above findings, the research also revealed the NHIA faces some challenges in its recruitment and selection policies and practices. And they are outlined below:

i.   A common problem in recruitment and selection is poor human resource planning. The key goal of human resource planning is to get the right number of people with the right skills, experience and competencies in the right jobs at the right time and at the right cost. Kaplan and Norton (2004) is of the view that comprehensive recruitment and selection policies, such as recruitment and selection procedures, assessing criteria, talents auditing and processing the information about the labour market are important in recruiting and deploying appropriate employees at the right time.

ii. One challenge facing recruitment and selection practices at NHIA was the availability of key talents on the job market to fill specialized areas within the health insurance sector since it is quite new in our system.

iii.   Non competition of recruitment was identified as another challenge. It was found that since the NHIA was the first of its kind and because of its national nature there was no competition from any other sector and therefore recruiting the best in order to stay on top was sometimes looked down upon.

iv.   Another challenge was the rate of labour turnover. It was reviewed that some of the employees leave the institution shortly after been offered an appointment which affect the NHIA as money has to be spent again for another recruitment and selection process.

v.   The challenge of political interference was also an identified mess that needs to be eradicated. Every new government tries to bring on board some of their parties' activists to fill some key positions in the organization.

5.2 Conclusion

The purpose of recruitment and selection is to find the best employees who fit the job. In a bid to finding the job fit candidate, top performing organizations devote considerable resources and energy to create high quality selection systems. Recruitment and selection process are important practices for human resource management, and are crucial in affecting organizational success. The quality of new recruits depends upon an organization's recruitment practices, and that the relative effectiveness of the selection phase is inherently dependent upon the caliber of candidates attracted.

From the data analysis and in order to improve the performance of the NHIA, recruitment and selection is of prime importance to the NHIA to attract the best of employees. However, it faces lots of challenges in its quest to recruit its workforce.

The issue of employee referrals seems to place unfair advantage over others, as most often than not they are favoured compared to those who use different channels. From the study, it was realized that, more employee referrals are employed than those who apply directly or through the agencies.

Despite these challenges it was realized that recruitment and selection policies and practices have been effective in the selection of employees for the NHIA even though much needs to be done to enhance it. Recruitment and selection of employees to a greater extent determines the performance of an institution and it is of great importance if institutions want to achieve their organizational goals.

5.3 Recommendations

Based on the research findings of the study, the researcher recommends the following to help make NHIA's recruitment and selection policies and practices more effective in order to achieve organizational goals.

5.3.1 A well-structured recruitment and selection policies and practices

The study revealed that the NHIA has a well structured recruitment and selection policies and practices ranging from preparing job description to preparing contracts of employment, it is therefore recommended that the organization should hold on to these policies and practices and should not forget to revise them when necessary to meet the changing trends on the labour market.

5.3.2 Proper job analysis

On the issue of improper job analysis, the researcher recommends that, there should be proper determination of the skills, talents, knowledge, abilities, qualifications, responsibilities, experiences and other human attributes required for a particular job

for a successful performance. This will also help to differentiate one job from the other to avoid overlapping and duplication of tasks.

5.3.3 Effective recruitment and selection practices

The study has revealed that NHIA has effective recruitment and selection policies and practices. The researcher thinks this is a healthy development and therefore recommends that the management in charge of the organization's recruitment and selection should maintain it and even make it more effective in order to gain some sort of dignity, trust and reliance both from its employees and the general public as well.

5.3.4 Adequate internal advertisement

It has emerged from the study that, internal advertisement done in NHIA has some short falls like favouritism on the part of top management, inappropriate media of communication and delay in advertisement, and the recommendation however is that; job vacancies should be made publicly to every employee in the organization and on time to enhance equal opportunities among employees. Proper internal recruitment will also help the organization to reduce the hiring and training cost of new employees as well as boost the morale of the existing employees since it assures them of possible future advancement.

5.3.5 Outsourcing recruitment and selection practices for some delicate positions

Lack of outsourcing of recruitment and selection policies and practices in NHIA revealed earlier is not a bad practice for the organization to take full control of the whole recruitment and selection process but the researcher recommends it would be advisable if NHIA tries to hire the services of a private agency when it comes to

delicate and sensitive positions like hiring of top management positions looking at the size and capacity of the organization. The researcher also thinks this will be very difficult to give room for political interferences as the Ghana Grid Company (GRIDCo) and the Volta River Authority (VRA) are practicing now.

5.3.6 Evenly distribution of recruitment methods

Based on another finding which elaborated on the inequalities in the methods of recruitment, the researcher recommends that all the avenues for recruiting should be used equally in order for every potential applicant to get equal exposure to job vacancies in the organization.

5.3.7 A well organized Indoctrination and job training

Talking about the impact of the recruitment and selection practices on employees' performances in NHIA addressed earlier, the researcher recommended that there should be proper indoctrination; i.e. new employees should be well introduced to the organization and its activities. Also proper job trainings should be organized regularly for employees to enhance their effectiveness and efficiency by acquiring new skills and knowledge which they may be lacking prior to the programme.

5.3.8 Adherence to the recruitment and selection policies and practices

The study has revealed that the NHIA sometimes circumvent their laid-down recruitment and selection policies and practices to suit the interest of some ruling party activists as well as top management in the organization. It is therefore recommended that, the procedure for selection of potential employees should be strictly adhered to.

Appropriate job requirements and its relevant experiences should also be adopted in the selection of new recruits to reduce cost and save time as well.

Also there must be fair treatment of all applicants in terms of opportunities; issues of favouritism should be avoided while giving the chance to all. Employee referrals though a good idea should be minimized to carter for a certain number of people rather than a whole scale opportunity that gives room to favouritism and at times employment of individuals who might not contribute meaningfully to organizational output.

5.3.9 Ways to improve recruitment and selection challenges in NHIA Considering the findings about the various challenges facing the recruitment and selection policies and practices, i.e. the issues of poor human resource planning, unavailability of key talents on the job market, non-competition, labour turnover and political interference respectively, the following recommendations are made by the researcher to help solve these challenges:

i.   The researcher's recommendation concerning NHIA's poor human resource planning so far as recruitment and selection is concerned is that, the HR department should ensure that plans are made for the recruitment and selection of the required employees of the right type and number. This plan should also cover some key areas like future labour requirements, acquisition ability and retention ability as stated by Heneman et al (1996), (cited in Turkson 2007).

ii. Refresher courses must be organized for employees for them to be abreast with new trends in the insurance industry and to give off their best in the provision

of service to customers. Though it was revealed from the study that key talents are difficult to come by, the NHIA can help upgrade the skills of some of its staff in areas they find it difficult to recruit on the market. This will also go a long to help staff contribute to the success of the NHIA.

iii.   The NHIA should also try and hire the best on the labour market irrespective of their monopolistic nature. The management should bear in mind that, even though they have no competitors, yet they need to strive towards the achievement of the organizational goals and that can only be visible when they have a competent and committed workforce.

iv.   The human resource department should appraise employees to help them give off their best and help improve performance of employees; this will always keep employees on their toes to give off their best. The right tools for the job should also be provided after the performance appraisal to ensure effectiveness and efficiency.

v.   Again, the era of political recruitment should not be entertained and the process must give room for qualified candidates to be recruited. This will help the organization to retain employees who are committed to work and not to play any tricks with the work because they know they have some political weight behind them.

vi.   Finally, the researcher also recommends that any other research concerning the same topic should rather look at it from a larger scope instead of capturing only a region.

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Appendix A-Questionnaire For The Human Resource Management Team

I am Asafo-Adjei Birago, a student of the Social Sciences Department at the Kwame Nkrumah University of Science and Technology (KNUST), pursuing Masters in Business Administration (MBA). Please I would like to seek for your assistance by being a respondent to this questionnaire in order to assist me to gather the required data for my academic case study (thesis).

This questionnaire was designed to gain more insight into the recruitment and selection practices at the National Health Insurance Authority (NHIA). Kindly complete this questionnaire as objectively as possible. The information given out is solely for academic purpose and would be treated as confidential. Thank you.

Please write or tick (√) the appropriate response to each of these questions:

Section A -Personal Data

1.　　Sex

　　Male　　　　[ ]

　　Female　　　[ ]

2.　　How long have you been working with National Health Insurance Authority (NHIA)?

　　　　a. less than 1 year [   ]

　　　　b. 1 – 6 years   [   ]

　　　　c. 7 – 12 years   [   ]

　　　　d. 13 – 18 years [   ]

　　　　e. 19 years and above   [   ]

3.   What is your qualification?

       a. HND [   ]

       b. 1st Degree [   ]

       c. 2nd Degree   [   ]

       d. Others ……………………………..…………………………

Section B - Recruitment and Selection

4.   Do you have any formal policy for the recruitment and selection of employees?

Yes [   ]

No [   ]

5.   If yes to the above, is the policy been followed?

Yes [   ]

No [   ]

6.   Are you aware the National Health Insurance Authority (NHIA) outline job analysis ((i.e. duties, responsibilities, skills etc required for a particular job) before advertising vacancies for employment?

Yes [   ]

No [   ]s

7.   Does the National Health Insurance Authority (NHIA) outsource its recruitment and selection practices in the organization?

Yes [   ]

No [   ]

8.   If it's been outsourced, state the consultancy.

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9.   Are existing employees considered when there are vacancies?

Yes [   ]   No [   ]

10.   Are vacancies advertised to the general public?

Yes [   ]

No [   ]

11.   Which of these methods of recruitment are applicable to the National Health Insurance Authority (NHIA)? You may select more than one if possible.

     a.   Radio advert [   ]

     b.   TV advert [   ]

     c.   Newspaper advert [   ]

     d.   Professional association(s) [   ]

     e.   Employment agencies [   ]

     f.   Employee referrals [   ]

     g.   Other(s)

specify……………………………………………………………………..

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12.   Does the National Health Insurance Authority (NHIA) have structured recruitment and selection practices in place for new employees?

Yes [   ]

No [   ]

13.   If yes to question 12, what are these recruitment and selection practices?

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14. Which of these factor(s) is/are mostly considered for recruitment and selection of applicants? You may select more than one.
    a. Academic qualifications [   ]
    b. Work experience [   ]
    c. Interview [   ]
    d. Aptitude Test [   ]
    e. Other(s) specify...

15. Are there equal opportunities for all would-be (potential) employees when it comes to recruitment and selection?
    a.   Yes [   ]
    b.   No [   ]

16. If " No" to question 15, why?

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    ....
    ....

17. Are you able to acquire well-qualified candidates to fill the vacancies with these recruitment and selection practices?
    a.   Yes [   ]
    b.   No [   ]

18.   Give reason if "No" to the above question.

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19.   Have these recruitment and selection practices led to the hiring of competent
        staff?
        Yes [   ]
        No [   ]

20.   Give reasons if your response negates the above.

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        …………………………………………………………………………………………
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21.   Are there any situations where management circumvent the laid down
        recruitment and selection practices?
        Yes [   ]
        No [   ]

22.   Please give reasons if the above is the affirmative.

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23.	What are some of the challenges the National Health Insurance Authority (NHIA) encounters with its recruitment and selection practices?

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24.	What is the way forward for the recruitment and selection practices in the National

Health Insurance Authority (NHIA)?

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I am Asafo-Adjei Birago, a student of the Social Sciences Department at the Kwame Nkrumah University of Science and Technology (KNUST), pursuing Masters in Business Administration (MBA). Please I would like to seek for your assistance by being a respondent to this questionnaire in order to assist me to gather the required data for my academic case study (thesis).

This questionnaire was designed to gain more insight into the recruitment and selection practices at the National Health Insurance Authority (NHIA). Kindly complete this questionnaire as objectively as possible. The information given out is solely for academic purpose and would be treated as confidential. Thank you.

Please write or tick (√) the appropriate response to each of these questions:

Section A- Personal Data

1.   Sex

        Male   [   ]

        Female [   ]

2.   How long have you been working in your organization?

        a. less than 1 year   [   ]

        b. 1 – 3 years   [   ]

        c. 4 – 6 years   [   ]

        d. 7 – 10 years [   ]

        e. 11 years and above   [   ]

3.   Which of the following qualifications do you possess?

        a. M.S.L.C.

        b. 'O' Level [   ]

        c. 'A' Level   [   ]

d. DBS

e. HND [ ]

f. 1st Degree[ ]

g. Others specify…………………………………………………..

Section B-Recruitment and Selection

4.   Are you aware of any formal policy for the recruitment and selection of employees?

Yes [ ]

No [ ]

5.   If your answer is yes to question 4, please state some of these policies?

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6.   How effective are the recruitment and selection practices of the National Health Insurance Authority (NHIA)?

a. Very Effective [ ]

b. Good [ ]

c. Not Effective [ ]

d. Indifferent [ ]

e. Bad [ ]

7.   Does the National Health Insurance Authority (NHIA) outsource its recruitment and selection practices in the organization?

Yes [   ]

No [   ]

8.   Please name the consultancy if the above is positive.

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9.   Are job vacancies made open to the general public?

Yes [   ]

No [   ]

10.   If your answer is yes to the above question, which of these methods of recruitment practices are been applied? You may select more than one if necessary.

a.   Radio advert [   ]

b.   TV advert [   ]

c.   Newspaper advert [   ]

d.   Professional association(s) [   ]

e.   Employment agencies [   ]

f.   Employee referrals [   ]

g.   Other(s)

specify…………………………………………………………………………..

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11.   How were you recruited and selected?

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12. What is your impression about the recruitment and selection practices at the National Health Insurance Authority (NHIA)?

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13. Have the recruitment and selection practices of the National Health Insurance Authority (NHIA) affected your performance?

   a. Yes [ ]

   b. No [ ]

14. Kindly explain your answer to question 13

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15. Are there equal opportunities for all would-be (potential) employees to your organization?

   a.   Yes [   ]

   b.   No [   ]

16. If your answer to question 15 is "No", Give reasons.

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17.   What is the way forward for the recruitment and selection practices in the
        National Health Insurance Authority (NHIA)?

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