

The Impact of Human Resource Management Practices on Employees Performance of Microfinance Banks in Jos, Plateau State

Adamu Nasiru, Oki, E. U., Reuel J. Dakung
University of Jos, Nigeria

Abstract: Human Resource Management practices have been studied extensively among banking sector and small and medium enterprises, but no research so far conducted on the microfinance banks particularly in plateau state, especially with a focus on the impact of HRM practices. Therefore, the main objectives of this study was to; examine the impact of Human Resource Management practices on employee performance of microfinance Banks in Jos. The study was anchored on human capital theory and supported by resource-based theory and Maslow's need hierarchy theory. The study adopted descriptive research design to establish the problem that was under investigation. The target population of the study was 12 Microfinance banks operating in Jos, Plateau State. Stratified sampling technique was adopted to select the sample of the study due to homogeneity of the population. Structured questionnaires were instruments of data collection used due to their effectiveness of capturing respondents. Data was analyzed using Statistical Package for Social Sciences (SPSS version 23) software using descriptive and inferential statistics. t-test, Pearson correlation as well as multiple regression analysis used to analyze the data. The T-test was used to test the hypothesis of the study. The analyzed data was presented in form of tables. It was revealed that Human Resource Management Practices had a positive relationship on performance of Employees in Microfinance Banks in Jos despite small extent of adoption. The study concludes that unless microfinance banks realized the value of recruiting highly qualified workers, review compensation policies, adequately training of it staff, appraising the performance of the employees as well as ensuring proper career management into the system and assessing labour market conditions before compensating workers, gaining competitiveness will be a herculean task. Therefore, the study recommends that Microfinance banks should allocate adequate funds to recruit competent staff, train workers, form proper performance appraisal policies, implement change and review compensation policies for them to remain competitive.

Keywords: Performance, Human resource management, Microfinance banks, Recruitment

I. INTRODUCTION

The greatest challenge that faces organization irrespective of its size, nature of ownership and control today is mostly attributed to the sourcing, utilization and development of the single most needing resource at its disposal-the human resources. Human resource is the most critical factor in every organization which is recognized as the most important asset possessed by the progressive organizations, and perhaps the

most strategic and critical determinant of growth of any organization. This is especially true for service-oriented organizations like banks, where the improvement in service have to be made to meet the rising expectations of the society. Organizations including banks exist for the people and their effectiveness depends on the behavior and the performance of people constituting them.

Performance is what the organization hires one to do, and do well (Campbell et al., 1993, p. 40). Employee job performance is about the timeliness, effectiveness and efficiency in completion of tasks set out by an employer to the employee. Productive workers are what every organization is aspiring to obtain as its best asset. They serve as the lifeblood of the business. Monitoring employee performance is a matter of setting the right performance index; based on the type of work they do as well as the responsibilities and tasks they perform to facilitate the organizations' continuous and successful operations. The quality, quantity, teamwork, dependability and attendance of employees at work are some of the essential indicators of their performance as well as major bases for rewards or disciplinary actions. To form a result oriented, productive and efficient workforce, for any organization, proper HRM policies and practices are necessary. Satisfied and efficient human resources are the key factors for any organization to face the challenges of today's ever-changing environment. Moreover, the growth, development and expansion of the organization are highly dependent on their performance. There are various relevant HRM practices that should support the organization's commitments in terms of analyzing and designing jobs and evaluating the employees performance (performance appraisal), determining how many employees with specific knowledge and skills are needed and to attract and choose potential employees (recruiting and selection), teaching employees how to perform their jobs and preparing them for the future (training and development), rewarding employees (compensation), and creating a positive work environment (career management). An organization performs best when all of these practices are managed effectively. With effective HRM, employees and customers tend to be more satisfied, and this affect positively their performance which in turn make them to be more innovative, have greater productivity, and develop a more favourable reputation in the community.

The Microfinance banks are amongst the most important unit of the banking sectors in Nigeria. It is characterized by the small size of loans and savings, near absence of asset-based collateral and simplicity of operations. According to statistics from National Association of Microfinance Banks (NAMBs), “The microfinance banking sub-sector has grown over the years with 968 Micro Finance Banks (MFBs), over four million clients, as at December, 2016. The total staff strength of the banks stood at over 28,000. According to the CBN, the total assets of the microfinance banks rose from N55 billion in 2006 to N343 billion in 2015, indicating an average yearly growth of 24%. Also, loans and advances rose from N16 billion to N149 billion, deposits from N34 billion to N159 billion and shareholders’ funds from N13 billion to N91 billion between 2005 and 2015. The number of reporting banks increased from 750 in 2006 to 948 in 2015.

However, the sector has witnessed a decline in its performance indices owing to the closure of 224 Microfinance Banks and a drop in the GDP growth rate to 5.3 percent. These setbacks were witnessed as a result of certain number of challenges which are more related to the performance of the employees of these microfinance banks. One of the most fundamental difficulties identified to militate against the performance of microfinance banks in Nigeria is limited support for human an institutional capacity building. The paucity of human capacity in the microfinance sub-sector in Nigeria has been an issue from the days of community banking, (CBN, 2008). According to Ikeanyibe (2009), one of the major problems of the microfinance sub-sector is recruitment of effective and appropriate manpower. This he ascribed to the inability of the sector to adequately remunerate staff. Other human resource problems faced by microfinance banks include lack of training opportunities and poor conditions of service. The quality of manpower in these banks is reflected in the poor performance of many of them, inefficiency and high levels of frauds and forgeries. The banks also suffer from high labour turnover a further indication of low staff motivation and poor personnel practices.

Despite being faced with numerous challenges, the sector was not left without corrective measures. The government made efforts to ensure better performance of the employees of the microfinance banks. These efforts include improved regulatory environment in the microfinance sub-sector, which involve the implementation of training programmes for regulators, promoters and practitioners by the Central Bank of Nigeria (CBN), the adaption by CBN of the suggestion to subsidize the training of practitioners in the sector to reduce the burden on the banks. The CBN also pays 60 per cent of the cost of training the management staff of these banks; it was aimed at improving capacity in the industry. Funding windows were established under the CBN’s Micro, Small and Medium Enterprise Development Fund (MSMEDF) and by the Bank of Industry (BOI) Bottom of the Pyramid (BOP) program. While these subsidized funding sources provide a lifeline to some Microfinance Banks, they are highly distortive of the Microfinance Banks business model.

This study seeks to investigate how the HRM practices influence the performance of employees in Microfinance banks. Human resource management is concerned with providing services and programs to develop and facilitate employee performance and growth, and to get maximum satisfaction from the work and give their best efforts to the organization. (Shadare et al., 2009). Therefore, the key to sustaining a profitable organisation or a healthy economy is the productivity of the workforce which can be achieved through improved HRM practices.

In my study, the situation can be explained by the following combination of Human Resource Management Practices: (recruitment & selection, reward and compensation, career management practice, performance appraisal and training and development), and examines their impacts on employees’ performance in the microfinance banks in Jos.

Most scholars have looked at one or two dimensions of human resource management practices but not the same dimension as in the case with this study. Ibrar(2014) used reward management on employees performance in a different study; Mugambi(2017) used reward and compensation, job evaluation and recruitment and found that reward and compensation plays greater role in increasing the productivity of an employee in organisation; Al-Qudah et al. (2014), used compensation and recruitment and selection, on employees performance and their findings revealed that there is positive relationship between employees performance and compensation; Bowra et al. (2011), focus on Performance evaluation, Promotion practice and compensation their findings shows that there is significant relation on the Performance evaluation, Promotion practice but not on compensation. Mahmood et al. (2014) used reward, employee training and development and recruitment and selection; their findings showed that the roles of these practices are very critical to employees’ job performance. Looking at these studies, none of the scholars has looked at the five (5) dimensions of Human Resource Management practices in a single study. Therefore, this study seeks to look at the five dimensions of the Human Resource Management practices in predicting employee performance in Microfinance Banks to see which of the dimensions has the most predictive power in explaining the study phenomenon. This study is therefore timely and relevant. The study answer the call of Andrew (2014), Mugambi(2017) and Hassan(2016) to extend the study of Human Resource Management practices and employee performance.

Statement of the Problem

The Microfinance sub-sector is one of the most important financial institutions in Nigeria and particularly in Plateau State. In 2016, this sector employed 28,000 workers directly, and was a major source of income to over 120,000 small scale businesses and supported over 2 million people indirectly. The sector has potential to contribute even more to the economy. The sector is discovered to have some important factors which are identified to militate against its performance, the major

challenges which have been identified and which critically affect the performance of employees of microfinance banks in Nigeria is limited support for human and institutional capacity building, which contributed greatly in the paucity of human capacity in the sub-sector. For that reason, there has been high absenteeism due to health problems such as anxiety; emotional disorder; work life imbalance; depression and other forms of ailment which eventually affect their work performance. The microfinance banks also experienced high labour turn over, poor adaptability of staff to eligibility requirements for bonus schemes, reduced output from employees and low morale which makes employees dissatisfied with internal operational environment which its impact result to retardation of the bank's performance and sluggish in the general banks growth. This has been ascribed to the inability of the sector to adequately remunerate staff. Other human resource problems faced by microfinance banks include lack of training opportunities and poor conditions of service which leads to high rate of error and poor quality of work among employees. The quality of manpower in these banks is reflected in the poor performance and closure of many of them, inefficiency and high levels of frauds and forgeries. For instance, according to NDIC Annual Report of 2018, over 153 MBFs lost operating licenses.

The banks also suffered from high labour turnover a further indication of low staff motivation and poor personnel practices. Among the major causes of de-motivation is lack of proper reward and compensation. Others causes of decline in productivity include shortage of skilled labour and inability to retain top-performing employees so as to attain profitability and thus maintain rightful position in the eyes of stakeholders. In today's highly competitive world, it is necessary to retain skilled workers in the organization by efficient HRM practices. The overall performance of an organization depends on the extent to which human resource is utilized. According to Armstrong (2010), application of HR practices can have a major influence on enhancing job performance and hence improve productivity. The wide disparity in application of HRM best practices is one reason that certain institutions continue to perform poorly compared to others.

Despite the overall implications of Human Resource Management practices and regardless of studies indicating that best HRM practices are a cause of employee performance, HRM practices still remain a tactic not employed much by organizations to improve employee performance. Indeed, there are limited studies to demonstrate that best HRM practices can enhance employee performance in Microfinance banks in Jos.

Research Questions

- i. What is the effect of recruitment and selection on performance of employees in the Micro finance Banks in Jos?
- ii. What is the effect of reward and compensation on performance of employees in the Micro finance Banks in Jos?

- iii. What is the relationship between career management and employee performance of Micro finance Banks in Jos?
- iv. What is the effect of performance appraisal on the employees' performance of microfinance banks in Jos?
- v. What is the relationship between employee training and development and employees' performance of Microfinance Banks in Jos?

Objectives of The Study

The main objective of this study is to find out the impact of HRM practices on employee performance among Micro finance Banks. Specifically, the research seeks to:

1. To examine the influence of recruitment and selection on performance of employees in the Micro finance Banks in Jos.
2. To establish how career management influence performance of employees in the Microfinance banks in Jos.
3. To examine how reward and compensation influence performance of employees in the Micro finance Banks in Jos.
4. To examine the influence of performance appraisal on performance of employees in the Micro finance Banks in Jos.
5. To examine the influence of employee training and development on performance of employees in the Micro finance Banks in Jos.

Research Hypotheses

The study was guided by the following hypotheses:

H₀₁: Recruitment and selection have no significant impact on employee performance in the Micro finance banks in Jos.

H₀₂: Career management has no significant influence on employee performance in the Micro finance Banks in Jos.

H₀₃: The reward and compensation system has no significant influence on employee performance in the Microfinance Banks in Jos.

H₀₄: Performance appraisal has no significant influence on employee performance in the Micro finance Banks in Jos.

H₀₅: Employee Training and development have no significant influence on employee performance in the Micro finance Banks in Jos.

II. LITERATURE REVIEW

Conceptual Review

This section reviews the literature related to human resource management practices, both theoretical and empirical by describing the relationship between Human Resource Management practices (HRMp) and employee performance.

Concept of Human Resource Management (HRM)

The term human resource management (HRM) has relatively adopted in business organizations in place of personnel

management. HRM can be defined as “the management of activities under taken to attract, develop, motivate, and maintain a high performing workforce within the organization” (Harvey & Bowin, 1996, p.6). HRM involves following characteristics. First, it focuses on horizontal authority and reduced hierarchy. The second characteristic is that the role of human resource professionals is to support and facilitate line managers who have the direct responsibility of managing personnel. Thirdly, HRM is proactive and fused with corporate level planning. The fourth characteristic is that employees are seen as subjects who have potential to develop and grow. The purpose of Human Resource Management is to specify employee’s potential and develop it in line with the needs of the organization.

The development of HRM in the 1980s is reflective of an increased realization of the importance of human element in organizations. Goss (1994) stated that the evolution of HRM could be linked to socio-economic factors such as changes in international competition, restructuring of industrial sectors and organizations, and changes in the concept of managerialism. According to Goss (1994), during the 1970s and the early 1980s the US and the UK industries became incompetent at international markets because of increasing domination of Japanese manufacturers. Therefore, Western managers began to analyze the Japanese industry and concluded that Japanese organizations value people as the key asset of business. In short, this conclusion opened the way for the development of HRM

Human Resource Management Practices

Human Resource Management Practices (HRMP) is a method used in managing people, and organizations ought to execute best HRMP that suit how it operates (Armstrong, 2012). Delery and Doty (1996) described HRM practices as internally dependable policies that are designed and executed to ensure that organizations human resources add in to the realization of the set goals. Wright (2003) explained HRM practices as techniques an organization uses in order to manage their human capital by ensuring the competency and skills are specific to the firm needs and in turn foster competitive advantage. For an organization to survive, attracting qualified staff, motivating, coaching and mentoring as well as retention should be the key focus (Jackson & Schuler, 2008). Nzube (2007) argues that Human Resource Management Practices should be aligned with the strategy of the organization so as to encourage organizational and personal performance.

Human Resource Management Practices have considerably changed in the preceding two decades owing to global environment, privatization, competition and technological advancement as well as the unstable social, political and economic factors that have ensured organizations implement innovative practices that guarantee performance that is top notch. Paul (2003) postulates that human resource (HR) practices are fundamental for any organization to grow and recognized several crucial HR practices such as; rewarding

enhanced training, procurement of employees, evaluations, and security in employment. Hundley (2008) further notes that HRM has become an important facet to attain and sustainable competitive advantage. Human resource management opts for the finest recruits and coaches them with the precise expertise and capabilities that can notably equal the firms. Jackson and Schuler (2008) argue that procuring, training, rewarding and retention of employees is a crucial aspect in ensuring the survival of any organization. HRMP should be consistent with the strategies of the organization so as to stimulate enhanced performance. This study used best HRM practices identified by Kidombo (2007) which include: performance review; internal career development; training & development; retention strategies; employee relations and compensation strategies.

Recruitment and Selection

Recruitment and selection are one of the most important HRMPs. It is a process of finding, assessing, and having the right people in the right job. A positive relationship has been reported among recruitment, selection, and other procedures that are used for selection of the applicants effectively which have a significant effect on the firms’ profits (Hausdorf and Duncan, 2004). In addition, it is the process of searching the applicants for employment and encouraging potential candidates to apply for jobs (Jain and Saakshi, 2005). Carroll et al. (1999) have divided recruitment process into four stages. (a) A review of the need to hire a new staff for an unoccupied post, (b) job analysis, (c) job description, (d) candidate’s specifications and qualifications. This selection process affects the employees and organizational performance.

Compensation and Rewards

Compensation refers to consideration that is paid to an individual who is working for the organization. Compensation for internal employees is managed by compensation system of the organization which in turn plays an important role in fostering employees’ performance and increases their productivity (Kramer and Briffault, 1991). Organization’s strategy and business requirements are the main determined of compensation practices (Boyd and Salamin, 2001). Similarly, there are different factors that have effect on the individuals’ incentives based on their necessity, education, social position, or environments (Gerhart and Rynes, 2003). According to Dubrin (2008), maintaining and establishing an effective compensation system is an important function for the organization. Hence, linking employees’ performance with compensation system leads to an overall firm’s performance.

Training and Development

Training is one of main HR activities in the organization and helps the firm to achieve its goals. According to Grossman and Salas (2011), training is an organized task of information, skills, and attitudes lead to enhancing performance in a particular situation. Hence, next step follows recruitment and selection is training and development of employees. This

process should involve the new recruited and existed employees. However, careful selection of employees does not guarantee that the new staff will perform the tasks effectively, thus, firms should design and implement proper training programs for those employees in order to achieve the tasks assigned to them (Dessler, 2009). Training and development are designed to improve employee performance, competency level and ultimately leads to foster organizational performance. In addition, training refers to a systematic approach to learning and development to improve individual, team, and organizational effectiveness (Goldstein and Ford, 2002).

Career Management Policies

This is the process by which individuals gather information about a specific carrier by assessing its strengths and weaknesses so as to develop a career goal which will concentrate on strategies to increase the profits. Greenhaus, Callanan and Godshalk (2008) found out career management process to include discovery, developing career goals, and applying career strategies so as to achieve career goals. Institutions require employees with necessary skills and knowledge so has to take advantage of their competitors. Greenhaus et al (2008) agrees that in the changing world, organizations need ongoing professional and managerial development programs. Parties involved will have to put in place structures and processes to support the development of employees.

Performance Appraisal

Cumming (1993), pointed out that a performance appraisal is an approach to assessing the employees' work performance in a measurable way. The objective of this assessment is to improve the efficiency of an enterprise by attempting to mobilize the best possible efforts from individuals employed in it. The primary objective of a performance appraisal is to ensure the maximum utilization of every employee's skills, knowledge, and interests (Arthur, 2008).

Measuring and fostering employees' performance is a key determinant of organizational success and competitive advantage (Ployhart et al., 2006). Thus, performance appraisal has been broadly known as an essential process for the management and development of employees working in an organization (Lee, 1985; Eberhardt and Pooyan, 1988).

Microfinance Banks In Nigeria

The term 'Micro finance' refers to the activity of the provision of financial services to

clients who are excluded from the traditional financial system on account of their lower economic status. These financial services will most commonly be in the form of loans and savings, through some micro finance institution who will offer other services such as insurance and payment services. According to CBN (2004), micro finance is a development tool used to create access for the economically active poor to financial services at a sustainably affordable price. Micro

finance is about providing financial services to the poor who are traditionally not served by the conventional financial institutions. Accessing financial services by the poor enables them to have control over factors of production, be more self-reliant, generate employment, enhance household income and create wealth. Three features distinguish micro finance from other formal financial sector. They are, the smallness of loans advanced, the absence of asset-based collateral and simplicity of the operation. Therefore, micro finance is about providing finance to small scale enterprises.

The practice of micro finance in Nigeria has always existed since time immemorial, mainly through informal micro finance activities, but there were no established government policies and mechanisms for regulating and supervising activities in the sector. The Central Bank of Nigeria (2004) observed that the inability of the formal financial institutions to provide financial services to both the urban and rural poor induced the growth of microfinance institutions. Micro finance institutions provide access to credit for the rural and urban low-income-earners. These institutions are grouped into informal, and formal. The informal micro finance institutions are self-help groups, savings collectors and co-operative societies etc. They generally have limited outreach due to paucity of loanable funds. Babalola (1999) observed that the main aim of micro finance scheme I s to increase the productive capacity of the poor and vulnerable, basically enhancing the place of economic growth and development in the country. Since every administration is always poised to improving the living condition of its people, especially the poor. Several programmes and institutions were established in that direction in Nigeria by various governments. There was a call by governments and non-governmental agencies, for Nigeria to emulate the general worldwide practice, whereby government as a matter of deliberate policy was asked to institute schemes for providing concessionary finance to the poor entrepreneurs in recognition of their highly disadvantaged position in the open market competition for finance and other resources with big companies. In view of this, both government and non-government agencies established series of micro finance programmes and institutions.

The diversity of products and services offered reflects the fact that the financial needs of individuals, households, and enterprises can change significantly over time, especially for those who live in poverty. Because of these varied needs, and because of the industry's focus on the poor, microfinance institutions often use non-traditional methodologies, such as group lending or other forms of collateral not employed by the formal financial sector (CBN, 2012). Most microfinance institutions are Non-Governmental Organisation (NGO) based and derive their capital from original owners.

Concept of Employee Performance

The key concern of an organization is its viability to sustain itself in competitive market arena and hence its efficiency (Cole, 2000). The effective functioning of any organization

goes along way where employees perform their jobs at a satisfactory level of proficiency and also the organization provide opportunities for the continued development and training of employees not only on their jobs, but as well develop them for other jobs for which they might later be considered (Armstrong, 2008). Maslow (1971) observed the hierarchy of needs and satisfaction for individuals as key to their individual performance. Humes (2000) observes that people are unique in that they have different needs, different ambitions, different attitudes, and different desires for responsibility, different levels of knowledge and skills and different potentials. Similarly, Katanbutra and Avery (2003) observed that when employee's needs have been satisfied, then their performance have to be felt drastically in the organization and these brings the element of individual measurement in their respective duties and should be done in a timely basis while using appropriate tool. Biddle and Evenden (2002) describe performance as a pattern of behavior which a manager or supervisor use in relationship with others, particularly subordinates or those of more junior status. It is concerned with the way the authority and leadership is exercised by the manager and the response that come from other people. Performance is the essence of management and relate to all functions, since performance goes with style.

The passing of chain of authority, the reversal of a decision and setting of the head office against branches and reverse by senior people are all defeating the spirit of organization vitality. Cohen concludes by saying that generally only directors and senior executives can prevent the onset of some of these malpractices that heavily weigh on employee performance. When observing performance appraisal, Stoner (2002) notes that individual's job performance is compared to standards developed for the individual's position. Kim (2005) concludes that low performance may prompt corrective action like additional training or demotion while high performance may merit reward, such as bonus or promotion.

Organizations need highly performing individuals in order to meet their goals, to deliver the products and services they specialized in, and finally to achieve competitive advantage (Pulakos, 2009). Performance is also important to an individual. Accomplishing tasks and performing at a high level can be a source of satisfaction, with feelings of mastery and pride. Low performance and not achieving the goals might be experienced as dissatisfying or even as a personal failure (Vanscotter & Cross, 2006). Moreover, if performance is recognized by others within the organization will definitely motivate individuals.

Employees Performance indices

Quality of Work

Work quality is the value of work delivered by an individual, team or organization. This can include the quality of task completion, interactions and deliverables. The quality of an employee's work is very important. Poor quality can result in lost customers or inferior products. Therefore, it makes sense

to incorporate this as an important employee performance management metric.

Quality metrics should be in sync with the type of work an employee does. What and how it is measured is dependent on the industry and the specific duties and tasks of the employee. In a setting where productivity matters, quality can be gauged by the percentage of work output that is rejected or must be redone.

Employees whose work quality is poor can cause frustration for both customers and coworkers. Also, these employees may struggle to meet their performance goals because their work quality is not meeting standards. When this is corrected, they can more easily achieve their goals. So the ability to gauge a team member's work quality is very useful.

Quantity

The quantity of Work is the amount of work accomplished by an employee against the expectations set by the employer. This variable discriminates between two employees who do equally good quality work, achieving their job performance requirements, but have different levels of output.

For example, two code cutters in an Information Technology (IT) company may have similar quality of work with regard to rework and fixes required. However, one employee may take 30% longer to create code to the same quality. Or a restaurant server may be able to handle twenty covers with good feedback and revenue per customer, but other struggles to handle more than ten covers to get the same result.

Discriminating between quality and quantity allows a manager and the employee to focus on what needs to change, rather than getting involved in a poor-quality discussion about "performance". One can praise the quality and seek suggestions to improve quantity or vice-versa.

Teamwork

Teamwork is the collaborative effort of a group to achieve a common goal or to complete a task in the most effective and efficient way. Colleagues who work effectively together on group projects and initiatives are generally seen as strong and contributing team players. Examples of ways in which employees exhibit a strong sense of team commitment include:

Participating in group brainstorming,

Volunteering for roles on team projects,

Taking up the slack when necessary,

Sharing credit,

Supporting others' ideas and approaches,

Being willing to step into roles others don't want.

Indications of poor teamwork, on the other hand, include:

An unwillingness to participate in group undertakings. A poor attitude toward project objectives or approaches. Lack of

participation. Efforts to undermine group work. An unwillingness to share credit and a propensity to place blame or shift responsibility.

How can teamwork be measured?

Teamwork is not a quantitative metric. But there are ways to track it. For example, HR can use pulse surveys. Pulse surveys measure the impact of events, both small and large. It gives organizations the freedom to measure whatever they think is important to measure on a regular basis. It is often used to refer to everything that’s not an annual or bi-annual. Pulse surveys can be used to get employees to self-report events they have helped their teammates or solicit feedback with questions like “who would you like to thank for going the extra mile?” Managers can also keep track within their project management software of the number of projects assigned vs. the number of projects the employees volunteer for.

Attendance

Attendance and punctuality are essential if an employee is to perform effectively. There is a need to arrive at work on time, attend meetings and take the allocated time for breaks. Provided there is efficient timekeeping, it is easy to review an employee on their punctuality and attendance. Measuring attendance doesn’t always make sense. If you’re a results-driven team, counting minutes or sick days might be a waste of time. Measuring attendance makes sense for time- and location-sensitive roles. If you have customer inquiries flooding in, you expect your customer support reps to be available. If they’re not, your response time and customer experience may suffer.

Example attendance measurements are:

Percentage of day’s employees checked-in late, how frequently (and how long) employees are absent, Percentage of contracted working time lost due to absence (crude absence rate, usually measured for the entire team)

Dependability

The fifth variable is dependability. Dependability is doing what you said you would do. Directly, this means completing projects, assignments, and tasks on time and on budget. Indirectly this means coming to work every day, attending meetings you are supposed to attend, not making mistakes, and staying out of trouble (Forcash, 2019). People who regularly do not meet agreed deadlines are a drag on team culture and productivity. The same is true for people who regularly arrive late at work. People who deliver high quantities of good quality work without help and who use their initiative, still need help to improve their performance if they are not dependable

Conceptual Framework

The conceptual framework of this study includes five independent variables and one dependent variable. Independent variables are factors that (probably) cause, influence, or affect outcomes. They are also called treatment, manipulated, antecedent, or predictor variables while dependent variables are factors that depend on the independent variables or outcomes or results of the influence of the independent variables. Other names for dependent variables are criterion, outcome, and effect variables (Cresswell, 2007). The independent variables in the study consisted of recruitment and selection, career management practice, reward and compensation system, employees training and development and performance appraisal, which are aspects of HRM practices. The dependent variable is employee performance. The independent variables thus affect the dependent variable, which is employee performance. The study therefore, seeks to determine how the independent variables influence the dependent variable among Micro finance Banks in Nigeria.

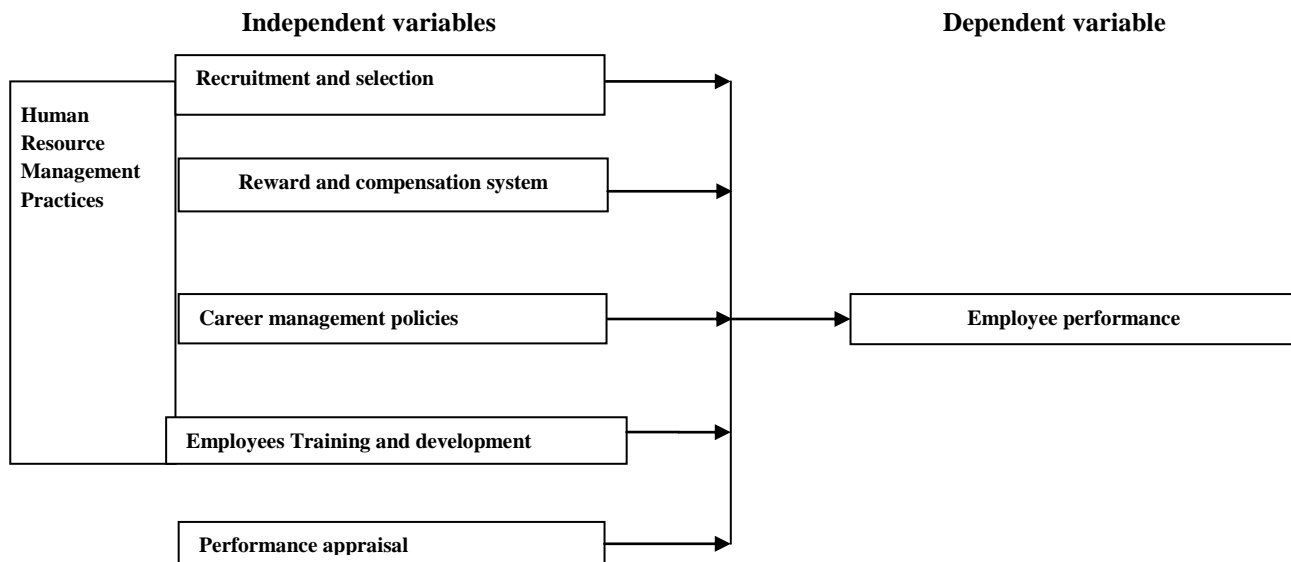


Figure 2.3 Conceptual Framework

Theoretical Review

A significant body of research has suggested specific HRM Practices which are expected to promote inimitable attributes in human resources that can help an organization to obtain a competitive advantage and enhance its performance (Ahmad & Schroeder 2003; Guest et al., 2003). All the practices that lead to superior performance have been termed as “best HRM practices” (Marchinton & Wilkinson, 2003), high performance work systems or practices” (Delery & Shaw, 2001), high investment practices” (Yahya & Goh, 2002), and finally “higher productivity and product quality practices” (Gloet, 2006). All these terms highlight the increased improvement in employee decision making and the improvement in employee motivation and commitment. The study, therefore, adopted the following theories; resource-based view theory, needs hierarchy theory and the human capital theory. With the Resource-based view as the underpinning theory

Resource-Based View Theory

Resource-based theory examines performance difference of organizations based on their resources (Peteraf & Barney, 2003). The theory makes two main assumptions: (1) organization within an industry may differ in their resources, and (2) these resources may not be perfectly mobile across organizations, so organizational differences in resources can be very long lasting (Barney, 1991). Resource-Based View (RBV) Theory claims that a company must have valuable, rare, inimitable and non-substitutable resources (VRIN) to have a sustainable competitive advantage, and that these resources include everything internal to the firm. Barney (1986) listed all of the assets, capabilities, organizational processes, firm attributes, information, knowledge, and so on, as resources. The application of this theory to HRM illustrates the role that people play in building a company’s competitive advantage.

This view found that HR practices or HR systems could easily be replicated by other firms whilst the knowledge skills and abilities possessed by individuals within a firm (human resources) would be harder to imitate. The view focuses on the unique resources an organization possess and explains why the rarity, inimitability, non substitutability and valuability of the human resources might lead to a sustained competitive niche, thus leading to enhanced organizational performance. with its focus on the internal resources possessed by a firm has given the field a theoretical understanding of why human resource systems might lead to sustained competitive advantage that cause a better firm performance. It further contends that the HR systems can be easily imitated but the resources are hard to imitate as they differ and are unique in their own way. However, RBV has been criticized for not having looked beyond the properties of resources to explain sustained competitive advantage. In particular, it has not examined the extent to which an employee becomes a resource.

Lado and Wilson (2004) studied human resources as source of competitive advantage in an organization. In this way, the resource-based view of the firm is giving a new perspective to human resource management. The firm creates and implements new measures in areas such as recruitment and selection, training and career development, compensation among others. On training and career development, an enterprise will usually train its employees in order to increase productivity. For this reason, an enterprise will only train employees in those abilities and skills that are crucial to making tasks better and faster (Grant, 2004). On compensation, the focus is compensating individual performance and the value created by an employee. The resource-based view theory has thus made it possible to mark the importance of human resources for an enterprise because it is able to create competitive advantages. Consequently, human resource management is developing and implementing HRM practices which motivate employees, increase their abilities and develop new capabilities.

Need Hierarchy Theory

The behaviour of an individual at a particular moment is usually determined by his strongest need. Psychologists claim that needs have a certain priority. As the more basic needs are satisfied, an individual seeks to satisfy the higher efforts to satisfy the higher needs. Abraham H. Maslow, a famous social scientist has given a framework that helps to explain the strength of certain needs. According to him, there seems to be a hierarchy into which human needs are arranged as shown in the model below:



Figure 2.1 Maslow’s need hierarchy (Source: Adapted from Harper and Row, 1954).

1. *Physiological Needs*: The physiological needs tend to have the highest strength until they are reasonably satisfied. Until these needs are satisfied to the degree needed for the efficient operation of the body, the majority of a person’s activities will probably be at this level and other levels will provide him little motivation. Dalton and Farland (2000) suggest that human beings first try to acquire necessities for survival. Develis (2011) argue that organizations should recruit employees with basic skills necessary to perform various tasks. Juang and Morissette (2008) indicate that organizations with effective HRM practices such as reward system and staff

welfare necessary for staff retention and motivation have high chances of achieving their objectives.

2. *Safety Needs*: Once the physiological needs are satisfied to a reasonable level, it is not necessary that they are fully satisfied and the degree of reasonableness is subjective since other levels of needs become important. In this hierarchy, comes the need for safety that is, the need for being free of physical danger or self-preservation. In the industrial Society, safety needs may take considerable importance in the context of the dependent relationship of employees to employers. As pointed out by McGregor, the safety needs may serve as motivators in such circumstances as arbitrary management actions, behavior which arouses uncertainty with respect to continued unemployment and unpredictable administration of policy (Campion & Thayer, 2004). Peter E. Drucker has suggested that one's attitude towards security is an important consideration in choosing a job. Organization can influence these security needs either positively through pension plans, insurance etc or negatively by arousing fears of being fired, laid off or demoted (Campion & Thayer, 2004).

3. *Social Needs*: After the first two needs are satisfied, social needs become important in the need's hierarchy. Since man is a social being, he has a need to belong and to be accepted by various groups. When social needs become dominant, a person will strive for meaningful relations with others. If the opportunity for association with other people is reduced, men often take vigorous action against the obstacles to social intercourses. In the organization, workers form informal group environment. Such environment develops where the work is routine, tedious or over-simplified. This situation is made worse when workers are closely supervised and controlled, but have no clear channel of communication with the management. In this type of environment, workers depend on informal groups for support of unfulfilled social needs as affiliation (Campion & Thayer, 2004).

4. *Esteem Needs*: The esteem needs are concerned with self-respect, self-confidence, a feeling of personnel worth, feeling of being unique and recognition. Satisfaction of these needs produces feelings of self-confidence, prestige, power and control. The satisfaction of esteem needs is not always obtained through mature or adaptive behaviour. It is sometimes generated by disruptive and irresponsible actions. Some of the social problems have their roots in the frustration of the esteem needs (Campion & Thayer, 2004).

5. *Self-actualization*: Self-actualization is the need to maximize one's potential whatever it may be. This is related with the development of intrinsic capabilities which lead people to seek situations that can utilize their potential. These include competence which implies control over environment factors, both physical and social, and achievement. A man with high intensity of achievement needs will be restless unless he can find fulfillment in doing what he is fit to do. As Maslow has put it, "this need might be phrases as the desire to become more and more one is to become everything that one is capable of becoming (Campion & Thayer 2004). Maslow

suggests that the various levels are interdependent and overlapping, each higher-level need emerging before the lower level need has been completely satisfied. Since one need does not disappear when another emerges, all needs tend to be partially satisfied in each area. When the peak of the need is passed, that need ceases to be primarily motivator thus the next level then begins to be dominated. Even though a need is satisfied, it still influences behaviour because of interdependent and overlapping characteristics of needs.

Human Capital Theory

Recent challenges such as globalization, a knowledge based economy and technological evolution have promoted many countries and organizations to seek new ways to improve performance in the work place to maintain competitive advantage (Allan et.al, 2008). In response, the prevailing sense is that the success depends in large part on the people with higher levels of individual competence. At the end, people are becoming valuable assets and can be recognized within a framework of human capital. Thus, this is the reason why organizations invest a lot on their employees through training and development programs and appropriate reward systems. Broadly, the concept of human capital is semantically the mixture of human and capital. In the economic perspective, the capital refers to factors of production used to create goods or services that are not themselves significantly consumed in the production process (Boldizzom, 2008). In the bank, effective HRM practices should, therefore, be put in place in order to improve employee effectiveness.

HRM practices are viewed as interventions that can improve employee performance. Torrington (2008) explains that human capital signifies the combined intelligence and experience of staff as a source of competitive edge that cannot be initiated by rivals. He specifically indicates that effective HRM practices are an organization's source of competitive edge. The theory has, therefore, cross cutting significance in HRM practices such as recruitment and selection, training and development, career management practice among others that are meant to help organizations achieve their goals. Along with the meaning of capital in the economic perspective, the human is the subject to take charge of all economic activities such as production, consumption and transaction. Human productivity should thus be improved through effective HRM practices (Rastogi, 2009). It can also be recognized that human capital means one of the production elements which can generate added values through effective HRM practices. Throughout the investment of human capital, an individual's acquired knowledge and skills can easily transfer to certain goods and services (Ronner, 2005).

Considering that accumulation of knowledge and skills through effective HRM practices take charge of important role for that of human capital, there is a widespread belief that learning is the core factor to increase human capital. This implies that learning is an important component to obtain such knowledge and skills through effective HRM practices

(Sleezer et.al, 2006). Currently, it is acceptable that the conceptual foundation of one's human capital is based on something like knowledge and skills acquired through effective HRM practices. Assuming that knowledge can broadly include other factors of human capital such as skills, experience and competency, human capital and knowledge therefore, has a broad implication that organizations should invest in their employees through effective HRM practices.

Empirical Review

Several studies have tested the relationship between HRM practices and organizational performance with generally supportive results that HRM practices affect organizational performance. However, recent reviews of the reason on the relationship between HRM practices and organizational performance have questioned the methodological rigour of these studies. Bae and Lawler (2000) conducted studies on two different frameworks of HRM practices. These were the internal development framework and the acquisition framework. These frameworks correspond respectively to high involvement HRM and traditional or the commitment and the control HR systems. The study tries to look at the combinations of the human resource management practices and employees' performance from the view point of other researchers.

RECRUITMENT AND SELECTION PRACTICES AND PERFORMANCE OF EMPLOYEES

Recruitment is a component of human resource function that affects input of employees towards organizational performance. Anderson and Cunningham-Snell (2001) established that even though known, insufficient decisions on recruitment affects employee performance making it difficult for organizations to achieve the set targets. Recruitment strategies by organizations should be tailored towards specific positions to be filled. These strategies in the modern global environment include advertisements in electronic and print media, agencies and services, schools and colleges/universities forum, professional associations and internal resources. All the strategies will produce particular employees with varying performances (Ndlovu et al, 2003).

In a study carried out in Pakistani Banks by Haroon (2010) it was noted that obtaining and maintaining high-quality talent is important to organization's success. That is, it involves hiring employee with right qualifications, positive attitude and sufficient work experience. Haroon (2010) stated that as a result of employees being in the same scale for long and exiting job due to old age, many organizations are not able to identify the right candidates to fill vacancies left.

This implies that recruitment and selection processes are currently the best way to ensure that applicant with the requisite skills and qualities are successfully attracted to banks. In a study conducted in Nairobi County, Okoth (2014) reports that such effectiveness is achievable if the Ministry of Health can hire staff in possession of the required skills and are ready

to determine their destiny as far as knowledge acquisition is concern in order to reduce on training expenditure, staff turnover, poor performance and dissatisfied customers. However, Okoth (2014) as did other empirical studies have not articulated how different recruitment practices adopted by the Micro finance banks impact on performance of employees; hence the need for the study.

CAREER MANAGEMENT PRACTICES AND PERFORMANCE OF EMPLOYEES

This is the process by which individuals gather information about a specific carrier by assessing its strengths and weaknesses so as to develop a career goal which will concentrate on strategies to increase the profits. Greenhaus, Callanan and Godshalk (2008) found out carrier management process to include discovery, developing career goals, and applying career strategies so as to achieve career goals. Institutions require employees with necessary skills and knowledge so has to take advantage of their competitors. Greenhaus et al (2008) agrees that in the changing world, organizations need ongoing professional and managerial development programs. Parties involved will have to put in place structures and processes to support the development of employees.

In a longitudinal study carried out amongst 124 employees in five Commercial Banks in the United States, Hall (2014) revealed that banks which provided opportunities for their employees to undergo continuous professional training leave for personal development and exchange programmes registered higher productivity compared with their competitors who did not. Okoth (2014) stressed the importance of career development management to employees and the institution. However, this is not the case among micro finance Banks in Plateau State which is characterized by undefined career advancement which has killed morale of employees.

REWARD AND COMPENSATION PRACTICES AND PERFORMANCE OF EMPLOYEES

Compensation is a process of providing monetary value to employees for the work they performed. Compensation can be used to hire skilled employees, reward the performance, encourage company loyalty by reduce turnover. Motivation and interest arouse an employee's curiosity to perform, respond and attend to subject matter. According to Armstrong (2004), employee's ability to perform is affected by both extrinsic motivation, that is, their engagement with an activity in order to receive reward or avoid punishment and intrinsic motivation, that is, engagement because it is personally satisfying and unrelated to the external reward or punishment they might receive.

These points to the fact that strategic motivation practices in most organizations adopted play critical roles in enhancing employee's performance in the organizations. Al-Jabari (2013) posits that the vast amount of research, which has been done

on the relationship between these two types of motivation and performance of employees, indicates that intrinsic motivation is of particular significance to sustained employee performance. In Nigerian banking sector, motivation strategies managers play an influential role in organizations and act as a primary source of gendered messages received by employees (Okoth, 2014). Mogaka (2011) and other empirical studies have fallen short of specifying how motivation practices and approaches enhance performance of employees.

The above studies have dealt with reward in organizations and its relationship with factors such as employee motivation, employee performance, employee satisfaction and influence on quality of work done. Overall, the studies show reward to have a positive influence. However, different rewards seem to have a different impact on employee attitude, satisfaction and performance. There are mixed findings when it comes to individual rewards and their influence on performance.

Performance Appraisal Practices and Employees' Performance

Performance appraisal is a human management technique adopted to evaluate the performance of an employee. According to Nykodym, Simonett and Welling (2009), performance appraisal analyses the achievements attained in regard to the targets set. It further looks into areas where the target was not made to establish the courses for none performance. Through performance appraisal employees are rewarded according to the targets achieved. In a study conducted in the Netherlands, Hackman and Oldham (2000) assert that performance appraisal is a means through which an individual's performance is assessed towards the attainment of organizational goals. It provides necessary information about a worker's performance by identifying the training needs of an individual and reward plans such as advancement, promotion, pay increase, demotion and work or performance improvement plans. In most countries in Africa, Greasley, Bryman, Dainty, Price and King (2005) asserted that several institutions used different methods of appraisal depending on the platforms they were operating on though similar checklists were used on similar skills of employees to ensure employers were receiving their profits.

In most firms in Nigeria, appraisal assists to flag the needed skills required by an employee so as to organize the necessary training. It also sets grounds for salary increment and allowances (Muchiri, 2011). However, appraisal system is hindered by lack of standards, unreliable reward systems and untrained supervisors. For instance, in a study conducted in Lagos amongst middle cadre employees, Waheed (2014) revealed that performance appraisal practice was not considered in improving the performance of the employee. Waheed (2014) noted that most employees who were rated below their expectations were hearted and discouraged as they feel that their supervisors acted with bad intentions. Differences on the inputs and targets may result to conflict which may continue over the years, Nzuve (2007) reported that some banks use performance appraisals to measure the

performance of employees and to access salary and wage increment. However, performance appraisal is also associated with other benefits among them job security, status, eligibility for promotion. However, in some instances it may be associated with biasness. Appraisal shows the capability of the worker as it assesses the performance of the worker. Nzuve (2007) failed to articulate how different performance appraisal practices interplay to enhance performance of employees; hence the study.

Training and Development and Employees' Performance

Training is a systematic approach that enables employees to attain knowledge and skills in order to accomplish their tasks effectively with the resultant improvement in the behavior (Armstrong, 2006). Training and development contribute positively towards organizational growth. Training refers to the methods used to develop skills in the employees required to perform the job (Dessler, 2008). Most organisations considered training and development as an important factor of the human resource activity. Training can be used as a tool to increase employees' performance by developing knowledge and skills. Training can be described as an endeavour to develop additional competencies needed today or in future in order to increase the level of employee's performance (Jackson and Schuler, 2000). Training can be used as a tool to increase efficiency and effectiveness of employees in order to increase organizational performance (Cook and Hunsaker, 2001).

Extensive training programs are conducted by employees to improve the employee's performance in order to achieve strategic position over competitors (Brown, 2005). Training programs play a significant role in achieving organizational goals (Dobson and Tosh, 1998). A desired change can be attained in employees' performance by providing them proper training (Huselid, 1995).

Research Gap

Human Resource practices have been studied extensively among banking sector and small and medium enterprises, but no research so far conducted on the microfinance banks in plateau state, particularly with a focus on the influence of HRM practices. These theoretical and empirical studies have generally focused on HRM practices on employee's job performance (Guest, Michie, Sheehan & Metochi, 2000). Review of previous research on performance appraisals indicates that performance appraisal has significant influence on employee job performance, firm performance, employees' commitment and job satisfaction (Levy & Williams, 2004; Pichler, 2001; Kumar & Gupta, 2012; Brown et al. 2010). But these studies did not give conclusive results on how performance appraisal affects job performance among microfinance banks in Nigeria. Studies on recruitment practice by Ballantyne (2014), Pilbeam and Corbridge (2006), Gupta (2006), Syed and Jama (2012), Omolo et al. (2012), provide a useful overview of potential positive and negative aspects, noting that the recruitment and selection of

employees is fundamental to job performance in any organization.

However, despite more literature on selection and practices as best HR practices, no much information available on the role of recruitment and selection on the performance of employees in the Nigerian micro finance banks. This study, therefore, sought to explore how recruitment and selection impact employee performance in Nigerian micro finance banks.

Most of the researches, including the ones by Colombo and Stanca (2008), Konings and Vanormelingen (2009), Sirota et al. (2005), Battu et al. (2000), Frijters, et al. (2004), Mutua, Karanja and Namusonge (2012) and Otuko et al., (2013) have examined training programs, but very few studies, if any, have addressed the influence of training on employee job performance in the Nigerian micro finance banks. Most studies have focused on the influence of training on organizational performance in manufacturing firms in developed countries, but little research has been done in developing countries. This study assesses the impact of training and development on employee job performance in Nigerian micro finance banks.

Lastly, many HR researchers have turned their attention to HRM practices in conventional banks, but not microfinance banks; however, HR practices in the micro finance banks have not been adequately addressed in the literature. This study addresses this gap in literature.

III. METHODOLOGY RESEARCH DESIGN

The study adopted descriptive research design that made it possible to collect a large amount of data for detailed analysis since the study covered respondents from five microfinance banks which were within Jos City. The study, therefore, focused on getting information on the current status on human resource management practices in Microfinance banks in Nigeria and how they influence employee performance.

Population

The target population consisted of all the licensed microfinance banks formed under the provisions of Section 2(d) of the CBN Act 2007. The total number of these banks according to NDIC report, currently stands at eight hundred and ninety-eight (898) and are spread across the country, but for the purpose of this study, the population was limited to number of microfinance banks in Plateau State. They come in unit MFBs, state MFBs and National MFBs.

The cadres that were selected for the study included sales assistants, credit and loan officer and administrative support staff. The study population was, therefore, 220 employees.

Sampling Frame

Kothari (2006) views a sample frame as all items in any field of inquiry that constitute a Universe” or “Population”. The sampling frame of the study consisted of 220 employees as shown in Table 3.1.

Table 3.2 Sampling frame Table

NAME OF THE MICROFINANCE BANKS	TOTAL NUMBER OF EMPLOYEES
Fadama Farmers MFB	38
Dadinkowa MFB Ltd	25
Blue Whales MFB Ltd	25
Gowan's MFB Ltd	36
Challenge MFB Ltd	23
Bokkos MFB Ltd.	20
Light MFB Ltd	23
Yaneng MFB Ltd.	30
TOTAL.	220

Source: (HR departments of respective Microfinance banks, 2019)

Sample Size and Sampling Techniques

The study adopted stratified sampling technique due to homogeneity of the population. The study grouped the population into various strata according to the categories of various staff. These banks have some common cadres such as, Sales assistants, credit and loan officers and Administrative staff which the study intends to sample. The study adopted Krejcie and Morgan (1970) (see Appendix 4) method to determine the sample size. Therefore, the sample size for this study is 136 and 136 questionnaires were distributed to the respondents.

Data Collection Instruments and Sampling Techniques

Questionnaire designed on a 5-point Likert scales range from strongly disagree to strongly agree, was used to collect data from the employees working in different departments of the selected Microfinance banks. Questionnaire was divided in two parts: first part was comprised of data regarding HRM practices and employee's performance and second part with demographic information of respondents. For this research study, Random sampling technique was used for the collection of data. Questionnaire was distributed among 80 targeted respondents to get the data required for conducting the analysis.

Source of Data

Primary data was gathered from respondents from five Microfinance Banks in Jos, Plateau state which include Dadinkowa MFB Ltd, Fadama Farmers MFB, Blue Whales MFB Ltd, Gowan's MFB Ltd, Gemstone MFB Ltd, who were assumed to give firsthand information on the subject under study.

Data Collection Procedures

Questionnaires were randomly distributed to the target population. In order to obtain information from the respondents, the researcher sought to address the purpose of the study and allay any fears by assuring them that the information was to be strictly used for academic purposes only. With the help of some administrative assistants, the

researcher administered the questionnaires in the selected Microfinance banks. All questionnaires were accompanied by an introduction letter which explained the purpose of collecting information.

Method of Data Analysis

This study adopted multiple linear regressions because it tests relationship, effects, impact and influence, both the independent and dependent variables are continuous variables and the independent variable is more than one. Regression analysis was conducted to examine the impact of human resource management practices on employees’ performance and to test the hypothesis as stated in section one. A multiple Linear Regression model is constructed with employees’ performance as the dependent variable and human resource management practices as independent variables. This study also adopted Pearson product moment correlation because both the independent and dependent variables are continuous variables and test strength and direction. The mathematical expression for the regression model is given as follows: $Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \epsilon$. Where, Y is the dependent variable representing employees’ performance and X₁, X₂, and X₃ are the independent variables representing human resource management practices (training and development, reward and compensation, recruitment and selection, career management and performance appraisal). α is a constant (the intercept). Quantitative data collected were analyzed and interpreted in line with the study objectives through the use of statistical package for social sciences (SPSS) version 26. All the research questions were answered using the data collected from part II of the questionnaire. The mean and standard deviation were used to analyze the data from the responses received

IV. DATA ANALYSIS AND DISCUSSION OF FINDINGS

Correlation Analysis

Correlation analysis was run to establish whether associations exist among the study variables. Results of the analysis, as per table 10 indicate that associations exist between the study variables (Career Management Practice, Training and Development, Performance Appraisal, Reward and Compensation, Recruitment and Selection, Employee Performance).

		Career Management Practice	Training and Development	Performance Appraisal	Reward and Compensation	Recruitment and Selection	Employee Performance
Career Management Practice	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	110					
Training and Development	Pearson Correlation	.180	1				
	Sig. (2-tailed)	.060					
	N	110	110				
Performance Appraisal	Pearson Correlation	.292**	.363**	1			
	Sig. (2-tailed)	.002	.000				
	N	110	110	110			
Reward and Compensation	Pearson Correlation	.597**	.160	.322**	1		
	Sig. (2-tailed)	.000	.094	.001			
	N	110	110	110	110		
Recruitment and Selection	Pearson Correlation	.306**	.277**	.137	.492**	1	
	Sig. (2-tailed)	.001	.003	.152	.000		
	N	110	110	110	110	110	
Performance)	Pearson Correlation	.368**	.411**	.470**	.545**	.621**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	110	110	110	110	110	110

** . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS ver.23

Testing of Hypotheses

Decision criteria: The decision rule is that if the p-value is less than the level of significance of 0.05, the null hypothesis will be rejected while the alternate hypothesis is accepted. But if the p-value is greater than the level of significance 0.05, fail to reject the null hypothesis. To test the stated study hypotheses, regression analysis was conducted and the results are presented in table 11.

Table 4.10 Results of Hypotheses Testing

Hypotheses		Relations		Std Beta	S.E.	T-value.	VIF	Decision
H0 ₁	PERS	<---	CMP	.326	.100	2.081	1.734	Supported
H0 ₂	PERS	<---	TRD	.230	.108	2.829	1.498.	Supported
H0 ₃	PERS	<---	PEA	.160	.101	2.441	1.674	Supported
H0 ₄	PERS	<---	RAC	.199	.109	2.538	1.411	Supported
H0 ₅	PERS	<---	RAS	.168	.119	1.411	1.511	Supported

Source: SPSS ver.23

*Interpretation**Hypothesis 1*

H₀₁: Career management have no significant impact on employee performance in the Micro finance banks in Jos. From Table above, the relationship in **H₀₁** reveals a positive relationship ($\beta=0.326$, $t=2.081$) between Career management and employee Performance and is significant since t-statistics is greater than the 1.96 threshold for a one-tailed test.

Hypothesis 2

H₀₂: Training and development has no significant influence on employee performance in the Microfinance Banks in Jos. Secondly, the relationship between Training and development and employee Performance in **H₀₂** was examined, and the results reveal ($\beta=0.2370$, $t=2.828$), indicating that Training and development associates positively and significant with employee performance in the Micro finance Banks in Jos.

Hypothesis 3

H₀₃: Performance appraisal has no significant influence on employee performance in the Microfinance Banks in Jos. Hypothesis three (H₃) examined the relationship between Performance appraisal and employee performance in the Micro finance Banks in Jos. The results reveal ($\beta=0.160$, $t=2.449$), indicating a positive significant relationship between them.

Hypothesis 4

H₀₄: reward and compensation has no significant influences on employee performance in the Micro finance Banks in Jos. H₀₄ tested the relationship of reward and compensation with employee performance, the coefficient reveals ($\beta=0.199$, $t=2.537$) revealing a positive and significant relationship with employee performance.

Hypothesis 5

H₀₅: reward and compensation have no significant influence on employee performance in the Micro finance Banks in Jos. Lastly, H₀₅ tested the relationship of reward and compensation with employee performance, the coefficient reveals ($\beta=0.168$, $t=1.411$) revealing a positive but insignificant relationship with employee performance since the t-value 1.411 is less than the threshold of 1.96 critical ratios in a one-tailed test.

Discussion Of Findings

Based on results of the test of hypothesis 1, it was found that Career management has a positive and significant influence on employee performance. Meaning that the employee performance of Micro finance Banks in Jos. Finding is consistent with the works of Al-Qudah et al (2014), who observed that Career management has a positive impact on employee performance, suggesting that the business that supports employees by constantly upgrading their skills and

education will easily perform well in terms of growth. Also, whenever an employee comes up with a great idea and the knowledge is shared within the firm, it will enhance the growth of the business.

The results of hypothesis 2 revealed that Training and development and employee Performance have positive and significant relationship. Meaning that the Performance of employees is influenced by the level of training and development received. These findings corroborate studies conducted by Delahaye (2005) who indicate that organizations with well trained and developed employees tend to be more innovative, thus improve their productivity.

From the results of the test of hypothesis three, it was found out that there is a significant relationship between Performance appraisal and employees performance of microfinance banks in Jos. This finding is supported by the works of Gupta (2006), Syed and Jama (2012), who see Performance appraisal as major contributing factor of employee performance; their findings showed that the role of these practices are very critical to employees' job performance. The implication of this result is that for employees of Microfinance Banks to perform efficiently, there is the need for the management to assess their performance. Lack of information about the best way to appraise employees will affect their performance which will eventually affect the success of the Microfinance Banks.

From the results in test of hypothesis four, the findings of the study revealed that Micro finance Banks in Jos attach a lot of importance to reward and compensation. Their respective strategic plans recognize the importance of having a motivated workforce. However, the results of the study reveal that the reward system was not influential in improving employee performance in the Micro finance Banks in Jos. The Banks in Jos do link performance with rewards. This is in line with Kessler (2004) who indicate that organizations should put in place appropriate reward systems in order to not only attract qualified individuals from the market, but also retain their most talented work force. The results of the study also revealed that reward system was influential in predicting employee performance in Micro finance Banks in Jos. This implies that the reward system plays a major role in increasing the productivity of employees. The results of this study corroborate studies conducted by Amin and Abu (2010) who found out that organizations cannot be able to achieve their desired objectives unless they put in place appropriate reward systems. However, despite the crucial role that the reward system plays in improving employee performance, Micro finance Banks in Jos are faced with various challenges in ensuring that this assertion is achieved. From the results in test of hypothesis five, the results signify that most of the respondents agreed with most of the aspects under this practice. Only candidates with the relevant skills are considered during the selection process. While they were neutral on the aspect, the organization has a policy which guides in recruitment and selection activities. The findings

thus imply that Recruitment and Selection practices at Micro finance Banks are just and fair. On the contrary employees feel that mechanisms to deal with employee Recruitment and Selection should be established by ensuring transparency in the shortlisting of job candidates to minimize interference and promote efficiency. From the research findings, this is contrary to the universal model of HRM, which argues that these practices are universally applicable and can lead to enhanced job performance. This study brings forth a new aspect with regards to the HRMP and employee job performance; that the HRM Practices should not be generalized or will necessarily lead to employee job performance. Managers should not simply assume that HR management practices and principles can and will work anywhere with the same results. Undoubtedly, from the review of literature, it is evident that the practices adopted by Microfinance Banks in Jos, that is: Career Management Practice, Training and Development, Performance Appraisal, Reward and Compensation, Recruitment and Selection, have significant impact on employee job performance.

V. CONCLUSIONS AND RECOMMENDATIONS

Conclusion

This study aimed at establishing the impact of Human Resource Management practices on the performance of employees in Microfinance Banks in Jos. The study focused on HRM practices that were based on knowledge management effectiveness model. These are regarded as the basic HRM practices and they include; recruitment and selection, training and development, reward and compensation Performance appraisal and career management practice. The findings of the study revealed that Microfinance Banks in Jos undertake HRM practices which are aimed at helping them to achieve their goals. These practices (HRM) were found to be influential in predicting employee performance in Microfinance Banks in Jos. Although these Banks have undertaken the HRM practices, they are not consistent in the application. This implies that they are doing well in some areas, whereas they face challenges in some aspects of the HRM practices. Nonetheless, they do appreciate the fact that they cannot be able to achieve their desired objectives provided that effective HRM practices are not put in place. This is supported by the fact that their strategic plans are aligned on the basis of the best HRM practices. In adopting the best HRM practices, they aim to attract and retain the most qualified employees, continuously develop them and motivate them to achieve the desired objectives.

Recommendations

In view of the stated findings and conclusions, the study makes some recommendations in order to improve the current HRM practices in the Microfinance Banks in Jos. They are based stated Human Resource Management Practices.

Recruitment and Selection

The Recruitment and selection process determine the kind of employees the organization has. The study recommends consistency in recruitment and selection activities. It is, therefore, recommended that the process be objective. Job specifications should, therefore, be developed and strictly adhered to during the process. There is also need to have an interview panel that is professional and not biased

Training and Development

The study recommends consistency in training and development activities. Microfinance Banks should, therefore, ensure that training offered to employees is relevant to their needs, they should conduct a training needs analysis to ascertain the relevance of training to trainees and to ensure fairness in the award of various training scholarships.

Reward and Compensation Practice

Microfinance Banks in Jos have had challenges of staff turnover. It is, therefore, important for them to align their reward system with those of other organisations who provide similar service. When formulating reward polices, employees should be involved so that they can be motivated to work for them for a reasonable period of time. The reward system should also take care of the emerging employee needs.

Performance Appraisal

There is need for Microfinance Banks in Jos to ensure that they have the optimum levels of staff at all times. In order to achieve this, they need to involve line managers when forecasting future human resource requirements. Microfinance Banks, therefore, need to have well defined appraisal procedures and methods. The human resource plan in place should also be consistent with their respective strategic plans which should focus on goals, mission and visions.

Career Management

There is need for Microfinance Banks to have in place Career Management programs that will allow management to properly build up on potentials of their employees' capability as well as harnessing their potentiality. The assessment should be conducive and relevant to emerging employee's needs. When formulating polices regarding career management, the employees should be involved so that the policies should be seen to be objective.

Limitations and Future Research

The most important limitation to this research work was the time frame within which it's not possible for the research to be fully conducted and also the financial constraints in the side of the researcher is also another limitation to consider. The research context was limited to Microfinance Banks in Jos, while the future research can be extended to different sectors of different cities to get more significant results. Small number of respondents has been chosen for this study so a similar study should be conducted by increasing a sample size.

This study examined only five human resource practices (Career Management Practice, Training and Development, Performance Appraisal, Reward and Compensation and Recruitment and Selection), while other human resource practices can also be used for further study to get a clear idea of the important employee's performance determinants. Lastly, the study did not focus on how the HRM practices can be continuously improved and it is, therefore, recommended that further studies be undertaken to address this matter.

Contribution to Knowledge

This study has contributed to the body of knowledge in the following ways: theoretically, policy wise and practically.

Theoretical Contribution: This study added to the existing literature in the area of Human Resource Management as well as employee performance particularly as it relates to theories such as Resource Based Theory, Human Capital theory and Maslow's Hierarchy of Needs Theory used in this study to explain the relationships among the constructs.

Policy Contribution: The study contributed to an improved understanding of government policies and policy makers on impact of Human Resource Management practices such as Career management, training and development, recruitment and selection, performance appraisal and reward and compensation in enhancing employee performance for stimulating economic growth in the country.

Practical Contribution: The findings of this study have reemphasized the importance of Human Resource Management practices to performance of employee hence provided practitioners, consultants and managers with first-hand knowledge of the kind of practice (s) that is/are useful to banks and their employees.

REFERENCE

- [1] Ahmad, S., Schroeder, R.G. (2003). The impact of human resource management practices on operational performance: recognizing country and industry differences. *Journal of operations Management*, 21(1), 19-43.
- [2] Allen, D.G. (2008). "Retaining Talent: A guide to analyzing and managing turnover", Available at <http://www.shrm.org/about/foundation/research/documents/retaining%20talent-%20final.pdf> accessed on 4th April 2012.
- [3] Al-Jabari, M. (2013), Factors affecting human resource practices in a sample of diversified Palestinian organizations. *Tourism and Management Studies*, 2, 594-603.
- [4] Al_Qudah, M.H., Usman, A., Al-Qudah, E.H. (2014). The Impact of Human Resource Management Practices on Employee Performance in Malaysia Skill Institute. (Journal). School of Business Innovation & Technopreneurship, University Malaysia Perlis, , Perlis, Malaysia.
- [5] Andrew, K.O. (2014). Influence of Human Resource Management Practices on the Performance of Employees in Research Institutes in Kenya. (doctor of philosophy (Ph.D.). Jomo Kenyatta University of Agriculture and Technology, Kenya.
- [6] Armstrong, M. (2000). *Strategic human resource management: a guide to action*. United Kingdom: Kogan Page Limited.
- [7] Armstrong, M. (2006). *A Handbook of Human resource Management Practice*, Tenth Edition, Kogan Page Publishing, London, p. 264
- [8] Armstrong, M. (2010). *Armstrong's Essential Human Resource Management Practice*. India: Kogan Page limited.
- [9] Armstrong, M., & Baron, A. (2008). *Performance management: A strategic and integrated approach to achieve success*. Mumbai: Jaico Publishing House.
- [10] Arthur, D. (2008). *The First-time Manager's Guide to Performance Appraisals*. New York: AMACOM, American Management Association.
- [11] Barney, J. (1991). Firm resources and sustained competitive advantage. *Journal of Management*, 17(1), 99-120. <http://dx.doi.org/10.1177/014920639101700108>
- [12] Biddle, D., & Evenden, R. (2002). *Human Aspects of Management*. London: IPM Publishers.
- [13] Bowra, Z.A., Sharif, B. & Saeed, A. (2011). Impact of human resource practices on employee perceived performance in banking sector of Pakistan. (Journal). Hailey College of Commerce, University of the Punjab, Lahore, Pakistan.
- [14] Boyd, B.K., Salamin, A. (2001). Strategic reward systems: A contingency model of pay system design. *Strategic Management Journal*, 22(88), 777-792.
- [15] Brown, P.B. (2005). The evolving role of Strategic Management Development, *Journal of Management Development*, 24, 209-222.
- [16] Campbell, J. P., McCloy, R. A., Oppler, S. H., & Sager, C. E. (1993). A theory of performance. In E. Schmitt, W. C. Borman, & Associates (Eds.), *Personnel selection in organizations*(p.40).
- [17] Carroll, M., Marchington, M., Earnshaw, J., Taylor, S. (1999). Recruitment in small firms: Processes, methods and problems. *Employee Relations*, 21(3), 236-250.
- [18] Central Bank of Nigeria (2010): Annual Report and Statement of Accounts CBN Lagos.
- [19] Central Bank of Nigeria (2007), Statistical Bulletin Vol 3 No 1 June.
- [20] Cole, G. A. (2000). *Organizational behavior, theory and practice* (6th Ed.). New York: McGraw-Hill.
- [21] Cook, C.W., Hunsaker, P.L. (2001). *Management and organizational behavior*. McGrawHill/Irwin.
- [22] Creswell, J.W. (2007). *Qualitative Inquiry and Research Design: Choosing Among Positive Approaches* (2nd Ed.). Thousand Oaks, CA: Sage.
- [23] Cumming, M.W. (1993). *The Theory and Practice of Personnel Management*. London, Heinemann: William Heinemann Ltd.
- [24] Delery, J., & Doty, D. H. (1996). Modes of theorising in strategic human resource management: Tests of universalistic, contingency and configurational performance predictors. *Academy of Management Journal*, 39, 802-835.
- [25] Dessler, G. (2009). *A Framework for Human Resource Management*. New Jersey: Pearson Education India.
- [26] Dobson, P.C., Tosh, M. (1998). Creating a learning organization: Training and development in British Steel's universal beam mill. *Total Quality Management*, 9(4-5), 66-70.
- [27] Dubrin, J. (2008). *Essentials of Management*. 8th ed. New York: Cengage Learning.
- [28] Eberhardt, B.J., Pooyan, A. (1988). The effects of appraisal system redesign on perceptions of and satisfaction with performance appraisal: Aquasi-experiment. *Journal of Business and Psychology*, 3(2), 230-241.
- [29] Gerhart, B., Rynes, S.L. (2003). *Compensation: Theory, Evidence, and Strategic Implications*. Thousand Oaks, CA: Sage Publications.
- [30] Goldstein, I., Ford, J. (2002). *Training in Organizations*. Belmont, CA: Wadsworth.
- [31] Grossman, R., Salas, E. (2011). The transfer of training: What really matters? *International Journal of Training and Development*, 15(2), 103-120.
- [32] Guest, D.E. (1999). Human Resource Management: The workers verdict. *Human Resource Management Journal*. 9 (3), 5-25.
- [33] Gupta, V., & Kumar, S. (2013). Impact of performance appraisal justice on employee engagement: a study of Indian professionals. *Employee Relations*, 35(1), 61-78.
- [34] Hassan, J.K. (2013). Human resource planning practice in management human resources. *International Journal of Human Resource Studies*, 3(34-47).

- Hassan, R. (2016). Training and Development impact on Organizational Performance: Empirical Evidence from Oil and Gas Sector of Pakistan. *Journal of Business and Management*, 16(67-72).
- [33] Harvey, D., & Bowin, R.B. (1996). *Human resource management: An experiential approach*. New Jersey: Prentice Hall
- [34] Humes, D.A. (2000). *Improving Employee Performance, Motivation and Pay*. New Delhi: Maya Publishers.
- [35] Hundley, G. (2008). *The Global Diffusion of Human Resource Practices: Institutional and Cultural Limits*. Emerald Group Publishing.
- [36] Huselid, M.A. (1995). The impact of human resource management practices on turnover, productivity, and corporate financial performance. *Academy of management journal*, 38(3), 635-672.
- [37] Ibrar, M. (2015). The impact of reward on employee performance (a case study of Malakand private school). (article). Preston university Islamabad, Pakistan.
- [38] Jackson, S.E. & Schuler, R.S. (1990). Human resource planning: Challenges for industrial /organizational psychologists. *American Psychologist*, 45, 223-239.
- [39] Jain, N.C., Saakshi, J. (2005). *Textbook of Personnel Management and Human Resources*. New Delhi: AITBS Publishers.
- [40] Kantanbutra, S., & Avery, G.A. (2003). Enhancing SME performance through vision based leadership: An empirical study. *SME Association of Australia and New Zealand Annual conference paper*.
- [41] Kidombo, H. J. (2007). *Human resource strategic orientation, organizational commitment and firm performance in Large Private manufacturing firms in Kenya*. (Unpublished PhD Thesis), University of Nairobi.
- [42] Kim, S.M. (2005). Individual-level factors and organizational performance in government organizations. *Journal of Public Administration Research and Theory*, 15(3), 142-163.
- [43] Kothari, C.R. (2006). *Research Methodology; Methods and Techniques*. New Delhi: New Age International (P) Ltd. Publishers.
- [44] Kramer, O., Briffault, R. (1991). *Workers Compensation: Strengthening the Social Compact*. New York: University Press of America.
- [45] Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. (*Educational and Psychological measurement*, 30, 607-610). The research advisors (<http://research.advisors.com>)
- [46] Lado, A. A. and Wilson, M. C. (1994) 'Human Resource Systems and Sustained Competitive Advantage: A Competency-Based Perspective', *The Academy of Management Review*, 19(4), p. 699. doi: 10.2307/258742.
- [47] Lee, C. (1985). Increasing performance appraisal effectiveness: Matching task types, appraisal process, and rater training. *Academy of Management Review*, 10(2), 322-331.
- [48] Marchington, M., & Wilkinson, A. (2003). *Core Personnel and Development*. London: Institute of Personnel and Development.
- [49] Maslow, A. (1971). *Motivation and Personality*. New York: Harper and Row.
- [50] Maslow, A. H. (1943). A Theory of Human Motivation. *Psychological Review*, 50, 370-396.
- [51] Munjuri, M.G. (2011). The effect of human resource management practices in enhancing employee performance in catholic institutions of Higher Learning in Kenya. *International Journal of Business Administration*, 2(4), p189.
- [52] Mugambi, G W. (2017). *The Effect of perceived Human Resource Management Practices on Employees Job Performance*. (M.Sc. Degree). University of Nairobi, Nairobi, Kenya.
- [53] NDIC annual report of 2018
- [54] Nzuve, S. N. (2007). *Management of Human Resources: A Kenyan Perspective*. Tech & Pro.
- [55] Nigerian Microfinance Newsletter (Jan–June 2017)
- [56] Ployhart, R.E., Weekley, J.A., Baughman, K. (2006). The structure and function of human capital emergence: A multilevel examination of the attraction-selection-attrition model. *Academy of Management Journal*, 49(4), 661-677.
- [57] Rastogi, P. N. (2000). Knowledge management and intellectual capital – the new virtuous reality of competitiveness. *Human Systems Management*, 19 (1), pp. 39-48
- [58] Shapiro, S.P. (2005). Agency Theory. *Annual Review of Sociology*, 31(4), 14 - 22
- [59] Snell, S., & Youndt, M. (1995). Human resources management and firm performance. *Journal of Management*, 1(4), 738-759
- [60] Stoner-Zemel, M.J. (2002). *Visionary leadership, management and high performing work units: An analysis of workers perception*. Doctoral dissertation, University of Mississippi.
- [61] Torrington, D., & Hall, L. (2008). *Human Resource Management*. Financial Times Prentice Hall.
- [62] Wright, P.M., & Snell, S. A. (2003). Highlights of the human resource planning Society's 2002 State-of-the Art and Practice Study: Managing strategic, cultural and HRM alignment to maximize customer satisfaction and retention. *Human Resource Planning, Journal*, 7(5), 45-55.
- [63] Wright, P.M., Dunford, B.B., Snell, S.A. (2001). Human resources and the resource based view of the firm. *Journal of Management*, 27(6), 701-721.
- [64] <https://www.google.com/url?q=https://managementhelp.org/performance/management/definition.htm&sa>
- [65] https://www.google.com/url?q=https://en.m.wikipedia.org/wiki/Human_resource_management&sa
- [66] https://www.google.com/url?q=https://www.managementstudyguide.com/what_is_motivation.htm&sa

APPENDICES

Appendix1: introduction Letter

FACULTY OF MANAGEMENT SCIENCES
DEPARTMENT OF BUSINESS ADMINISTRATION,
P.M.B. 2084
UNIVERSITY OF JOS
3RD MARCH, 2021.

Dear Respondent,

I am an M.Sc. Student of the above-mentioned institution and department undertaking a research in the field of Human Resource Management. The research topic is titled **The Impact of Human Resource Management Practices on Employee Performance in Microfinance Banks in Jos, Plateau State.**

You have been identified as one of the respondents in this research. The attached questionnaire has been designed to help the researcher gather data from the respondent on the research topic. The information sought will be treated as confidential and will be used solely for this academic research. Your participation is highly appreciated.

Thank you.

ADAMU NASIRU

MATRIC NUMBER: UJ/2017/PGMS/0003

Appendix 2: Questionnaire**PART A: BIO DATA OF RESPONDENTS**

Kindly tick below against the brackets.

1. AGE

- a) 30 years or below []
 b) 31-35 years []
 c) 36-40 years []
 d) 41 – 45 years []
 e) 46-50 years []
 f) Above 51 years []

2. GENDER?

- a) Female [] b) Male []

3. MARRITAL STATUS:

- B) Single [] C) Divorced [] D) Separated

A) Married []

4. YEARS OF SERVICE IN THE ORGANISATION

- a) Below 5 years []
 b) 6- 10 Years []
 c) 11 - 15 Years []
 d) Above 16 years []

5. LEVEL OF YOUR EDUCATION

- a) Masters []
 b) Degree []
 c) Diploma []
 d) Certificate []

6. RANK IN THE ORGANISATION:

- a) Top level managerial [] b) Middle level managerial [] c) supervisory [] d) Lower level []

Part B: Human Resource Management Practices

Rate the extent to which each of the statements presented below correctly describes your organizations' aspect of human resource management practices. The numbers represent the following:

Where 5= **strongly agree** 4 =**agree** 3 = **neither disagree nor agree** 2= **disagree** 1= **strongly disagree**.

CODE	ITEMS	1	2	3	4	5
Career Management Practice						
CMP1	New employees in my organization are recruited mainly at job entry level.					
CMP2	Vacant managerial & technical positions in my organization are solely filled from within.					
CMP3	Advancement of career in my organization is greatly acknowledged.					
CMP4	The organization takes pride in my accomplishment at work					
CMP5	The organization cares about my general satisfaction at work					
Training and Development						
TRD1	In my organization the use of specific training make employees more responsive to the requirements of their position (e.g specialist course) is an activity.					
TRD2	The use of training programmes to make employees more responsive to future needs of the organization is an activity.					
TRD3	Comprehensive training that is formal happens to all employees to enable them achieve the goal of organization.					
TRD4	Training programmes are assessed to establish whether the training objectives have been met.					
TRD5	Training programme helped to increase the productivity of both quality and quantity					

Performance Appraisal		1	2	3	4	5
PEA1	The overall objectives of our organization are coupled to performance targets of employees.					
PEA2	Our organization emphasizes in the appraisal of transparency in appraising staff.					
PEA3	Our organization encourages openness in appraisal process					
PEA4	In my organization, the periodic appraisal/evaluation of employees' performance based on measurable objectives is an activity.					
PEA5	My organization conducts periodic evaluation of employees on the basis of observable behaviour					
Reward and Compensation		1	2	3	4	5
RAC1	Compensation policy at my organization enhances employees job performance.					
RAC2	Employees are given positive recognition when they produce high quality work.					
Rac3	There is fairness in the manner in which the reward system is managed in the organization.					
Rac4	The organization offers good opportunities for promotion.					
RAC5	There is fairness in the manner in which the reward system is managed in the organization.					
Recruitment and Selection		1	2	3	4	5
RAS1	The organization acknowledges all application letters as a sign of seriousness on it part.					
RAS2	The organization has a policy which guides in recruitment activities					

RAS3	The organization fills vacant positions from both internal sources and external sources					
RAS4	There is transparency in the shortlisting of job candidates.					
RAS5	Only candidates with the relevant skills are considered during the selection process.					

PART C: EMPLOYEE JOB PERFORMANCE

Kindly tick the degree to which you perceive that the following aspects has impacted on your job. Where 1 = Strongly Agree 2 = Agree 3 = Neutral 4 = Disagree 5 = Strongly Disagree

CODE	MEASURES/ ITEMS	1	2	3	4	5
Quality						
QUL1	I pay close attention to detailed standards of my work to comply with it					
QUL2	On my job, I know exactly what is expected of me.					
QUL3	I get to do a number of different things on my job.					
QUL4	Conditions of my job allow me to be about as productive as I could be.					
QUL5	Where I work, employees and management work together to ensure the safest possible working conditions					
Quantity		1	2	3	4	5
QUN1	I usually meet the productivity standards.					
QUN2	I always seek opportunities to be more productive.					
QUN3	I offer outstanding suggestions to be more productive.					
QUN4	I usually meet the set targets.					
QUN5	I get to do a number of different things on my job.					
Dependability		1	2	3	4	5
DEP1	I am capable of working independently with minimal supervision.					
DEP2	I take instructions positively while doing my job.					
DEP3	I generally withstand pressure that may arise from my work.					

DEP4	I persistently get the job done always on time.					
DEP5	I have an opportunity to develop my own special abilities.					
	Team work	1	2	3	4	5
TMW1	Every on the team participates at an acceptable level.					
TMW2	Working on our team inspires members to do their best.					
TMW3	Our team works with a great deal of flexibility so that we can adapt to changing needs.					
TMW4	Team functioning does not interfere with getting my job done.					
TMW5	My team is proud of its accomplishment					
	Attendance	1	2	3	4	5
ATT1	I am always punctual about coming to work.					
ATT2	I see attendance management system as an effective way to improve employee's punctuality.					
ATT3	I normally pre-plan my absences					
ATT4	I usually adhere to my work schedule.					
ATT5	The rate of absenteeism by employees in my organization is low					

Source: Adapted Questionnaire (KEPHA OMBUI ANDREW, 2014 & Jemima Kerubo Ombongi,2017)

Appendix3: List of Microfinance banks in Jos, Plateau State

NAME OF THE MICROFINANCE BANKS	TOTAL NUMBER OF EMPLOYEES
Fadama Farmers MFB	38
Dadinkowa MFB Ltd	25
Blue Whales MFB Ltd	25
Gowan's MFB Ltd	36
Challenge MFB Ltd	23
Bokkos MFB Ltd.	20
Light MFB Ltd	23
Yaneng MFB Ltd.	30
TOTAL	220

Source: Central Bank of Nigeria's Data Base of Microfinance banks(may,2020)

Appendix4: KREIJCIE AND MORGAN SAMPLE TABLE

		Confidence = 95.0%				Confidence = 99.0%			
Population Size	Degree of Accuracy/Margin of Error				Degree of Accuracy/Margin of Error				
	0.05	0.035	0.025	0.01	0.05	0.035	0.025	0.01	
10	10	10	10	10	10	10	10	10	
20	19	20	20	20	19	20	20	20	
30	28	29	29	30	29	29	30	30	
50	44	47	48	50	47	48	49	50	
75	63	69	72	74	67	71	73	75	
100	80	89	94	99	87	93	96	99	
150	108	126	137	148	122	135	142	149	
200	132	160	177	196	154	174	186	198	
250	152	190	215	244	182	211	229	246	
300	169	217	251	291	207	246	270	295	
400	196	265	318	384	250	309	348	391	
500	217	306	377	475	285	365	421	485	
600	234	340	432	565	315	416	490	579	
700	248	370	481	653	341	462	554	672	
800	260	396	526	739	363	503	615	763	
900	269	419	568	823	382	541	672	854	
1,000	278	440	606	906	399	575	727	943	
1,200	291	474	674	1067	427	636	827	1119	
1,500	306	515	759	1297	460	712	959	1376	
2,000	322	563	869	1655	498	808	1141	1785	
2,500	333	597	952	1984	524	879	1288	2173	
3,500	346	641	1068	2565	558	977	1510	2890	
5,000	357	678	1176	3288	586	1066	1734	3842	
7,500	365	710	1275	4211	610	1147	1960	5165	
10,000	370	727	1332	4899	622	1193	2098	6239	
25,000	378	760	1448	6939	646	1285	2399	9972	
50,000	381	772	1491	8056	655	1318	2520	12455	
75,000	382	776	1506	8514	658	1330	2563	13583	
100,000	383	778	1513	8762	659	1336	2585	14227	
250,000	384	782	1527	9248	662	1347	2626	15555	
500,000	384	783	1532	9423	663	1350	2640	16055	
1,000,000	384	783	1534	9512	663	1352	2647	16317	
2,500,000	384	784	1536	9567	663	1353	2651	16478	
10,000,000	384	784	1536	9594	663	1354	2653	16560	
100,000,000	384	784	1537	9603	663	1354	2654	16584	
264,000,000	384	784	1537	9603	663	1354	2654	16586	

