

# Corruption, Nepotism or the “Whom You Know” Factor and How it Affects Recruitment in the Banking Sector of Ghana

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## Abstract

A review of literature on corruption and nepotism shows there is still much to be learned and studied. The political and legal aspects of nepotism, as well as its impact on public sector, particularly in areas such as police, political parties and justice systems seem to be the more reported issues. However, nepotism's impact on human resource management has not been studied. This research aims to fill this gap by investigating to what extent nepotism (the "whom you know" factor) as one of Ghana's cultural and social practices impacts on recruitment issues. This research was carried out in the qualitative paradigm, making an explanatory analysis based on a case study of the banking sector in Ghana. The research results based on 101 in-depth interviews, confirm the widespread existence of “Whom you know” when trying to secure a position in the banking sector. It was found that 80% of the 50 bank sector employees interviewed obtained their employment through “Whom you know”. The researcher strongly recommends that the Ghana Anti-Corruption Campaign Coalition (GACC) must push for the full implementation of the National Anti-Corruption Action Plan (NACAP), which was recently ratified by Parliament. The research contributes an increased awareness of nepotism and its impact on individuals and the society in addition to suggesting strategies for combating it.

**Keywords:** Corruption, nepotism, GACC, banking sector, NACAP, employment, Ghana.

## 1. Introduction

This research work focuses on the impact of a specific phenomenon within the business practices popular in Ghana – commonly called “Whom you know”. This signifies the presence or lack of connections and interest which can help or hinder a person in obtaining a new job or gaining a business opportunity or short-cutting official procedures to achieve some business or personal goal. It can be said to fall within the area of nepotism, which is itself regarded as an aspect of corruption. All these issues come under the general heading of business ethics, corporate social responsibility and transparency in business practices. The purpose of this research work has been to examine and document the existence of the “Whom you know” problem, to consider the negative effects of this practice on the economy and society of the State of Ghana, and to suggest recommendations on how this practice might be tackled by the authorities, and its worst features minimized. This has been carried out in the qualitative paradigm, making an explanatory analysis, based on a case study of the banking sector in Ghana.

### 1.1 Background and Overview

The family occupies an important place in the life of a Ghanaian. Therefore, it is a highly valued social unit of the Ghanaian society. The significance of the family can be perceived from high to people who are not educated in both rural and urban living. Family interests in these societies come before self interest (Adu-Febiri, 1995). The importance of the family has been accentuated by African traditional religion. Every individual is expected to maintain cordial relations with family members as well as with relatives and must offer help to them when the need arises rather than being charitable and generous to others. This condition of mutually reliant on each other gives security to people through commitment and affection to their respective groups, more than individuality, separateness and seclusion. The emphasis put on the group and family collectivism requires leaders to act in a “paternalistic” manner and offer job opportunities and privileges to the social group, relatives as well as fellow family members and employees (Sidani & Thornberry, 2013). Many leaders are criticized for offering privileges and opportunities to their employees who are entirely unproductive and this is seen as unethical behaviour. A person occupying a more powerful position is required to solve the personal problems of followers as well as his/her dependents such as helping them to find job opportunities or obtain a hospital bed for a sick family member (Adu-Febiri, 1995). It is based on this background on the Ghanaian context that nepotism or “Whom you know” concept, a variant of corruption emerged.

### 1.2 Definitions

Corruption has several definitions; Deflem (1995, p.243) in his article about "corruption, law and justice" said corruption could be seen as a strategic action in which two or more actors undertake an exchange relationship by way of a successful transfer of steering-media (money or power) that sidesteps the legally prescribed procedure

to regulate the relationship. Thus two or more people are involved in an activity to avoid normal procedures in hiring people, procuring supplies, arranging official documents, etc. This is where “Whom you know” is used: the exploitation of relationships and family connections to effectively sidestep “normal” procedures which others are forced to use, and which are, by contrast, increasingly inefficient (Deflem, 1995, p. 243).

One of the most active international organizations involved in trying to identify and combat corruption worldwide is Transparency International. This body is well known for its regularly-updated index of the presence or absence of corruption in specific countries of the world, based on well-developed criteria.

According to Transparency International (2014, FAQs), the cost of corruption can be political, economic, social, and environmental. On the political front, corruption can constitute a major obstacle to democracy and the rule of law. Economically, corruption can lead to the depletion of national wealth. It is often responsible for the funnelling of scarce public resources to uneconomic high-profile projects without benefit to the society. According to Transparency International (2014), the effect of corruption on the social fabric of society can be the most damaging of all. It can undermine people's trust in the political system, in its institutions and its leadership. It can lead to frustration and general apathy among a disillusioned public, resulting in a weak civil society. Often, environmentally devastating projects are given preference in funding, because they are easy targets for siphoning off public money into private pockets. “Whom you know” can be seen as a key part of such corrupt activities. Unqualified people reach senior positions in government and business. Supplies are purchased at uneconomic rates. Elitism is supported. Worthy projects are knocked back in favour of activities promoted by those with more “Whom you know”.

The causes and effects of corruption, and how to combat corruption are issues that are increasingly on the national and international agendas of politicians. In each country we can find anti-corruption groups or organizations working against corruption. These take many forms, according to aspects of tradition, culture and society. According to the World Bank (2014, FAQs), "Corruption sabotages policies and programs that aim to reduce poverty, so attacking corruption is critical to the achievements of the Bank's overreaching mission of poverty reduction. They also believe that an effective anti-corruption strategy builds on five key elements: Increasing Political Accountability, Strengthening Civil Society Participation, Creating a Competitive Private Sector, Institutional Restraints on Power, and Improving Public Sector Management" (World Bank, 2014, FAQs).

The main aspects of corruption common in Ghana are bribery and nepotism. Bribery is regarded by some as the quintessential form of corruption, while nepotism also a paradigmatic form of corruption (Stanford Encyclopedia of Philosophy, 2008; Noonan, 1984; Pritchard, 1998). Nepotism, seen as “Whom you know” in Ghana is defined as favouring relatives or personal friends because of their relationship rather than because of their abilities. It is a common accusation in politics when the relative of a powerful figure ascends to similar power seemingly without appropriate qualifications. It is also widespread in business, in terms of the distribution of jobs, consultancy contracts, and the procurement of supplies (Sule, 2012).

### *1.3 Statement of Problem*

There is evidence among the work of local authors and local newspaper editors that corruption and nepotism in Ghana, especially in the form of “Whom you know”, is continuing to grow (Laary, 2014; Osam, 2014; Kwawukume, 2014; Benson, 2013). Sule (2012, p.59) has observed that “if you don’t “know someone” or “someone doesn’t know” you through family, religious, tribal or political ties, you are likely not to be recommended for employment, no matter how competent or qualified you are” (Sule, 2012, p. 59). Speaking to Citi News, Brigadier-General Joseph Nunoo-Mensah (rtd), the leader of the Human Security Department of the National Security Secretariat, has articulated concerns regarding the vast corruption cases prevailing in Ghana and indicates that the situation has attained an epidemic status. “What is happening in Ghana and in the last few days tells me that there is complete rot in our society and we need to do something about it. It is more like an epidemic that is running through the system,” Nunoo-Mensah noted with concern (Osam, 2014).

Despite some official efforts such as e-government, many observers claim that “Whom you know” is as commonplace as ever. Papa Yalae (2006) wrote that in the last few years, nepotism or “Whom you know” issues has continued to affect employment in Ghana in both the private and government sectors.

So the research problem identified in this research work is to investigate nepotism in Ghana, by focusing on the issue of “Whom you know”, especially in the Ghana financial sector among the major banks in Ghana and the impact of this problem on the Ghanaian economy and society. Having explored and diagnosed this problem in detail, based on over 100 interviews, the aim has been to suggest some possible solutions to solve this canker.

### *1.4 Objective of the Research*

The research objective here is thus based on exploring the details of this issue of “Whom you know” in Ghana and presenting suggestions for tackling this problem, especially through using lobbying channels such as the Ghana Integrity Initiative (GII). This group, a local branch of Transparency International [TI], can help to

promote strategies for improving the transparency of business practices in Ghana. Although there is extensive coverage of ethics and transparency issues in the local newspapers and the issue is a subject for conversation across Ghana, there is relatively little scientific and systematic research about the extent of the problem and its effects.

The researcher thus feels that a case study of a particular sector – banking – with over a 100 respondents questioned – can bring a more concrete example to these more general and vague discussions. So far, the people fighting against the lack of business ethics and transparency in Ghana mostly use the evidence quoted by Transparency International that Ghana is the world's 63rd least transparent country out of the 177 countries and ranked 6th most corrupt among 53 African states (Aryeh, 2014). With an extensive survey such as that conducted in this research study, the objective is that lobbyists will have more up-to-date, specific and detailed material with which to argue for change.

### *1.5 Research Questions*

The researcher decided to divide the respondent group into three parts, and set specific questions to be asked of the respondents into three separate areas. The first group of respondents who were asked specific questions were a cohort of bank sector employees (50 in total); followed by the second group, the bank sector Human Resources staff (25 people). Thirdly, other employees (25 people) were asked specific questions related to these general research questions as follows:

#### *1.5.1 Major research questions*

RQ1: What are the reasons for nepotism (“Whom you know”) in Ghana?

RQ2: How serious is this problem?

RQ3: What suggestions can we make to tackle this problem?

#### *1.5.2 Minor research questions:*

- What are the situations in which “Whom you know” is used?
- Where can we find examples of “Whom you know”?
- Do Ghanaian people count on “Whom you know” to get things done? When? Why?
- Can we tackle the issue of “Whom you know”?
- Who is responsible for tackling this problem?
- What is the government doing to solve this problem?

## **2. Literature Review**

This literature review aims to provide a background to this problem of corruption in developing markets – such as Ghana – and why it is important to study this further to tackle the issue in a systematic way. This study of the literature also suggests that a detailed investigation of the existence of “Whom you know” in Ghana, as a local cultural and social phenomenon, will provide valuable insights to the widespread nature of corruption in Ghana and how it might be tackled.

### *2.1 Definitions of Corruption, Nepotism and “Whom you know”*

To define corruption, (Palmier, 2000) in his article in Asian Journal of Political Science, states that corruption is a disease of bureaucracy, found in government organizations of all kinds and place. There are several definitions of corruption. According to Oxford Dictionaries Online, corruption can occur in many forms. It can affect the “physical” being in terms of disintegration or by decomposition, with its attendant unwholesome and loathsome connotations, and it can affect the “moral” being by the “perversion” or “destruction” of integrity. This can occur particularly in the discharge of public duties by bribery or favour, as part of the existence of corrupt practices. Both Transparency International and World Bank have defined corruption as “the abuse of entrusted power for private gain”.

In addition, corruption can be defined as a general concept describing any organized, interdependent system in which part of the system is either not performing duties it was originally intended to, or performing them in an improper way, to the detriment of the system's original purpose (Egweni, 2012). The reason for this non-performance is a deliberate sabotage for personal gain, rather than incompetence or inability to perform the duties.

The Namibia Institute for Democracy (2012) has enumerated nine forms of corruption and provides specific context based characterizations. This catalogue of corruption includes nepotism, bribery, fraud, embezzlement, abuse of power, extortion, favouritism, conflict of interest, and illegal donations such as a group or an individual may offer money to a ruling political party in exchange for some services. Also, Duperouzel (2005) said that corruption is mix of bribery, fraud, extortion, nepotism, patronage, cronyism, embezzlement and graft. Each of these notions describes different manifestations of the same concept. In addition, several factors

cause corruption such as lack of transparency, over-regulation, lack of enforcement, poverty, lack of democracy, prohibition, and other factors (Palmier, 2000; Duperouzel, 2005).

### 2.2 Administrative Corruption

To understand more detail about administrative corruption, which is one of the most well-known kinds of corruption, the researcher consulted the paper of Taboli and Colleagues (2013) entitled “Administrative corruption: Why and how?” The authors explained that due to the spread and diversity of dimensions of administrative corruption, the concept of administrative corruption has become a difficult matter to define. Quoting Taboli and colleagues verbatim, “administrative corruption is a complicated, multi-dimensional phenomenon created by many reasons resulting in many effects, which is exhibited in a variety of roles and aspects” (Taboli, Samieé Darooneh, & Ehsani, 2013, p. 2567).

In addition to the reasons leading to administrative corruption, there is diversity in the types and forms of this corruption such as bribes, favouritism, money laundering, and exploitation of public funds, such as in privatization projects (Mousavi & Pourkiani, 2013).

Due to the fact that administrative corruption is a wide-spread and complex phenomenon, then its origin and emergence cannot be attributed to one reason, but rather to several reasons. We can briefly specify the key reasons behind administrative corruption as follows (Mousavi et al., 2013):

Firstly, the expansion of public institutions, which cover a basic aspect of the national economy in developing countries, has made the management and organization of such institutions a problem. This has contributed to complicating procedures and techniques which, in turn, has led to the emergence of bureaucratic corruption first, then malfeasance of powers and breach of laws. Secondly, there are negative traditional values, as business rules are still affected by traditional values, sectarian and party based relations and favouritism without utilizing the tools of modern technology (such as e-government, for example). Thirdly, there can be weakness in the selection of directors and employees, which is a key reason for administrative corruption, where the corrupted selection of employees, especially for the leadership positions, represents a strong source for creating corrupted groups. Therefore, selection must be based on efficiency, not on a tribal or sectarian basis (Mousavi et al., 2013).

There are also reasons related to laws and regulations where we can find an overlap of certain laws and regulations, giving opportunity to exploit them in administrative corruption. There is also weakness in administrative reform programs and corruption combating approaches, where some institutions tend not to give corruption cases any consideration (Taboli et al., 2013; Villoria, Van Ryzin & Lavena, 2012). We find that the penalties do not constitute any strong deterrent punishment against administrative corruption. Meanwhile, administrative corruption has serious effects to the extent that it has an adverse impact on the personnel morale and belief in the officials and their ability to solve such problems (Mousavi et al., 2013)

### 2.3 Nepotism

Nepotism is a part of corruption, and can be found in all societies and countries. Wong & Kleiner (1994), and William & Laker (2003) in their reports have discussed the definition and implications of “nepotism”, and within the wider topic of corruption, this is the main area of focus in the current study, especially in its local form, “Whom you know”. Nepotism has several meanings, including giving preference to relatives (either families or friends) in distributing favours associated with official duties (Padgett & Morris, 2005). According to the *Wikipedia* encyclopaedia, the word “nepotism” comes from the *Latin* word “*nepos*” meaning “nephew” and it should be appreciated that nepotism may be acceptable in some countries or societies because of socio-cultural factors. It is defined as favouring relatives or friends because of their relationship with the person dispensing favours, rather than their abilities. Nepotism is a common accusation in politics when the relative of a powerful figure ascends to similar power levels seemingly without appropriate qualifications or abilities (Sidani et al., 2013). For example, if a manager employed or promoted a relative rather than another who is more qualified but a non-relative, the manager would be guilty of nepotism.

This is a highly contentious issue, because if nepotism – a form of corruption – is actually condoned in societies, it actually validates and encourages corrupt practices. Despite being widely acceptable in many societies, there are a number of local organizations and societies fighting nepotism by setting anti-nepotism policies, because nepotism or “Whom you know” and especially the hiring of relatives can cause some problems to organizations. There have been cases where it can compromise the efficiency and effectiveness of the organization, especially when it affects employee morale - the hiring of an unqualified nephew can seem to be an injustice if there are more qualified and able people to do the job (VVeinhardt, & Petrauskaite, 2013).

Another damaging impact of nepotism is when co-workers might sense inequities when they work with employees related to someone in the organization. They feel that one person has obtained employment or special favours as a result of nepotism. In addition, the organization will be unattractive in the market for high quality candidates and can lose valuable executives (Sidani et al., 2013). So, many organizations have started to set



some policies to tackle these problems. For example, in one of the policies stated as best practice (Policy Sampler for Massachusetts Charter Resource Center, 2014) is a refusal to hire the immediate family members of an executive, especially in the same department or in the organization as a whole, defined as father, mother, brother, sister, husband and wife. If a couple of employees get married one of them has to quit their job. These are some small efforts to reduce the effects of “Whom you know” through trying to officially minimize nepotism, but it can be seen as only part of a larger problem. The subject of this research – “Whom you know” – is arguably prevalent in Ghana because the several factors behind it are rooted in society (William, M & Laker, D, 2003; Wong, L. & Kleiner, B., 1994).

#### *2.4 Corruption in Ghana*

Some examples of daily corruption, such as bribery and extortion, are well known to Ghanaians. It is common place in Ghana that to get things done, bribe must be offered to an official before a duty for which the official is paid can be done. Well known corrupt activities by government officials are misappropriation of public funds such as granting of loans that obviously cannot be repaid, excessive spending on security, comfort and image enhancement, excessive, expensive foreign trips, hiring of superfluous number of highly paid Special Government Advisors, the acquisition of private property when it is blatantly obvious that past and current earnings do not support the acquisition of such property (Sule, 2012; Kwawukume, 2014). These are examples of pillage of the national coffers by government officials. Other well known corrupt activities are over pricing of government contracts and diversion of state funds to finance political activities.

There is also private sector illegal activities such as illegal supply of goods and services to cronies, parents bribing school officials of elite schools to get academic placements for their wards, customs officers demanding bribes from traders at ports of entry, and commercial drivers instead of paying the full amount at toll booths pay half of the toll, which goes straight into the pocket of the toll teller because a receipt is not given. The result is meagre amount is collected for the road fund far short of expected revenues. Also, travellers in Ghana are too familiar with frequent police barriers mounted on road side mainly to extort monies from commercial drivers.

#### *2.5 Theoretical Framework*

The researcher argues for the use of the Transparency International approach to providing a framework for the investigation of ethical issues such as corruption. As discussed in the Introduction, TI looks at these aspects of the impact of corruption (of which the researcher has chosen “Whom you know” as an example) and this seems to be a useful context to view the Ghana case study:

##### *Politically*

“Whom you know” can compromise democracy and the rule of law. Ghana is a fledgling democracy, more advanced than other African States, even having votes for women. But this development can be compromised by “Whom you know” seen as undermining the respect people have for government representatives and officials.

##### *Economically*

“Whom you know” can lead to waste of national wealth and human resources. Ghana is a rich country, with huge natural resources and quite a relatively small population. But its wealth is often squandered, rather than being invested to provide security for the future. It is not being used on developing the talents of its people to the maximum, with many jobs occupied by unqualified and inexperienced Ghanaians. In these cases, often the “real job” is carried out by an “expatriate”. In other instances, excellent young Ghanaians are stuck in unfulfilling and boring jobs because they lack “Whom you know” to make real headway in their careers (Sule, 2012).

##### *Socially*

“Whom you know” can encourage elitism and a lack of fairness, can undermine trust in the political system, in its institutions and its leadership, leading to frustration, apathy and disillusionment. In Ghana, relationships are important and the society is stratified with certain families enjoying high status. The use of “Whom you know” is encouraging elitism, and a perception of the “haves” and the “have nots”.

##### *Environmentally*

“Whom you know” can lead to worthy environmental projects being discarded in favour of those promoting the interests of persons with more “Whom you know”. The potential profitability of many projects is being undermined by “Whom you know”, and also many exciting new projects never reach fruition because of a lack of “Whom you know”.

Here, the researcher is focusing particularly on the economic results, suggesting that the excessive use of

“Whom you know” in the hiring process in the banking sector can lead to inefficiency in human resources (the wrong person in the job) and waste in human resources (well-qualified, able and competent people left jobless). Other aspects of the downside of corruption, especially focused on the outcome of the use of “Whom you know” discovered in the interviews carried out are also discussed in the findings to follow.

The research proposition is that nepotism (or “Whom you know”) is indeed a problem in Ghana, that most of its effects are negative, that sometimes it does lead to unemployment of qualified people and a needless waste of talent, and that there are ways in which it can be reduced, as long as the government, organizations and individuals are sincere in their efforts. It will always be with us to a certain extent, as it is part of Ghanaian culture, but this does not justify the damage being caused politically, economically, socially and environmentally. It is assumed that the banking sector in Ghana is one of the most successful and most attractive sectors for recruiting manpower because of the more positive advantages of working in this sector are widely seen to override the disadvantages. There is a high standard of administrative level in addition to the vocational security standards provided by the sector. Thus it is assumed that the banking sector is seen as a preferred employer.

### **3. Research Design and Methodology**

The research is fused on investigating issues affecting recruitment in the banking sector, which calls for a qualitative methodology. Researchers frequently select participants when searching for specific vital issues with an aim of identifying, explicating and understanding the underlying issues (Ginsburg, 2009). Expected outcomes consist of rich information, describing complicated issues and explaining differences that exist between them (Saldana, 2011). Qualitative research demands that the investigator is immersed with the subject matter to be investigated, and focused on collecting information from respondents who give an account of occurrences and communication involving participants (Creswell, 2014; Saldana, 2011; Cooper & Schindler, 2011). Thus the researcher talked with each respondent using open-ended questions in order to understand how nepotism, popularly known as "whom you know" affect recruitment practices in the banking sector in Ghana. The reason why this study is considered a qualitative research was its fit with a remark made by Mills (2011), that researchers use the qualitative method when they are interested in obtaining deep knowledge and insight into a phenomenon, particularly where little or no research data is available. Furthermore, a researcher will prefer a qualitative study as the methodology of choice when the phenomenon or event is unique.

This study employed a qualitative approach to data-gathering through semi-structured interviews by creating an interview protocol to cover aspects of the phenomenon, especially nepotism or “Whom you know”. As a semi-structured interview guide, it seeks to maximize participant responses. This is generally explanatory in approach based on anecdotal evidence that the practice of “Whom you know” is indeed widespread.

#### *3.1 Target Population and Sampling Method*

The study targeted employees of the banking sector in Ghana. Thus, the sample for this current study consisted of 75 bank employees of whom 25 were Human Resource personnel. Potential participants were mainly selected from among the 30 licensed banks operating in the country. In addition, the researcher interviewed 25 employees from other organizations as well as the Executive Secretary of the local Transparency International as an additional data source.

The study employed purposeful sampling strategy to select participants. This means that the researcher selected sites and individuals for study because they can purposefully inform an understanding of the research problem and central phenomenon in the study (Creswell, 2007, p. 125).

#### *3.2 Data Collection*

Data gathering involves a chain of interrelated activities designed at collecting high-quality data to address emerging research questions and also to achieve the purpose of the study. Several scholars (Creswell, 2007; Crouch & McKenzie, 2006; Lee & Lings, 2008; Moustakas, 1994) are of the opinion that interviewing is one of the most commonly used strategies to collect information. This gives opportunity to people to share their stories and also allow their voices to be heard. Face-to-face in-depth interviews originated from the fields of psychoanalysis and psychology, which facilitates detailed answers that concentrate on specific issues, feelings, opinions and experiences (Lee & Lings, 2008). For this reason, the researcher employed this approach in gathering information on the practice of "Whom you know" in recruitment within the banking sector in Ghana. It was through the face-to-face interview process that the researcher sought to listen to each participant carefully in order to obtain a thorough understanding of the phenomenon (Creswell, 2014). Each interview lasted roughly 30-45 minutes. Probing questions were employed to clarify and reveal additional information from various statements.

Since the research theme is Nepotism (or “Whom you know”) and its effects on recruitment in the banking sector, the researcher selected questions related to the experience of respondents with the recruitment policy of banks in Ghana. The researcher sought information from current bank employees in order to get

acquainted with the bank policy on recruitment. This was followed by the researcher holding interviews with selected bank employees to know the method they used to obtain their jobs, and whether this way was purely based on the ordinary application procedure system or through the use of “Whom you know”. Also some personnel from the HR department were approached to find out their banks recruitment policy. The researcher was looking to see if there was favouritism in recruitment? Or is there a law forbidding this? In case there was a Law, how effective was it complied with? The researcher also interviewed selected individuals from other organizations to understand their opinions concerning favouritism and the use of “Whom you know” and its effects in the course of daily life, especially in recruitment in the banking sector and the difficulties people encounter to gain employment.

### 3.3 Data Analysis

The researcher's method in analyzing the responses started with categories the responses into four groups based on the research questions. The first group was related to ordinary bank sector employees, the second group was Bank HR personnel, the third group consisted of employees from organizations outside the banking sector, and the last was the Executive Secretary of the Ghana Integrity Initiative (GII). The questions addressed to the Executive Secretary of the GII were used for general comments on the problem, its effects and proposed solutions.

### 3.4 Validity and Reliability

The data collected was considered as valid and reliable as it was conducted through unofficial channels, as the official channels turned out to be impossible. That the researcher had to collect unofficial information in this way means that he can rely more on the validity of the results. The evidence gathered has been more varied and from people in a wider range of banks. To increase confirmability of the research, bracketing exercise was utilized. Previous to the interview process, the researcher made a deliberate attempt to identify any biases and personal worldview concerning the subject matter. In the course of the data gathering and analysis process, the researcher made an effort to keep conscious attentiveness to arrive at objectivity (Lincoln & Guba, 1985).

## 4. Analysis of Results

### 4.1 Description and Analysis: Banking Sector Employees

Through the nine (9) questions addressed to the final number of 50 employees, responses were as follows:

The first question was: “How did you get your present job? Through your experience, qualifications or who you know?”

It was found that 80% of the employees in this category were appointed by “Whom you know”, especially the new employees. As for the existing staff, their qualifications and experience helped them to secure their positions, but this did not prevent them using “Whom you know” for obtaining certain vocational titles or selecting their preferred workplace. When being asked about the importance of “Whom you know” in employment, they said that to work in banks in any job requires “Whom you know”. As we have seen, although work in this sector is seen as exhausting and hard (compared with the easier government jobs), there is a large number of applicants for jobs in this sector. The banking sector (especially blue chip banks such as Commercial Banks in Ghana) offer attractive opportunities to Ghanaian youth, such as high salaries, bonuses, annual increases, effective training and vocational development opportunities.

The need to resort to “Whom you know” was mentioned by an employee saying,

*My qualifications are not suitable for the vocational specialties required in the banking sector, and I would like to work in a bank, so I had to seek ‘who you know’ to get in, and I obtained my wish because ‘who you know’ facilitated possession of the job for me.*

Another banking sector employee said “we were more than 25 applicants for the few advertised positions. I fulfilled the conditions for this position but I resorted to ‘who you know’ to secure obtaining such a position, because of the benefits it has and most important the salary” and in case the high number of applicants meant that he may not get the job. Another employee, a female, said

*I am an employee at the bank, and I wished to move to another department and because of the difficulties I faced in transferring and the red tape involved, I asked my boss to write a letter of recommendation so that I can be interviewed by the department director to which I would like to move. I was interviewed and passed the requirements, and then I moved to that department while my colleagues had still not moved because of the slowness of the transaction procedure.*

From the above, the researcher found out the banking sector in Ghana is a sector attracting youth, especially fresh graduates. Although it is seen as one of the hard and difficult work fields, love of status and materialism override the perceived hardships, so vacancies in the banking sector have become far less than the number of job seekers. Due to of “Whom you know”, vacancies are usually filled prior to being advertised. Thus the applicant has to prepare his or her “Whom you know” or letter of recommendation when preparing his or her personal

documents, otherwise he or she will have no chance of admission. The stronger the “Whom you know”, the greater possibility that the one who possess the “Whom you know” will obtain the vacancy, even if he or she is not qualified and his or her experience is not applicable to the conditions of employment of the job.

From another aspect, the following question was asked: “Was the applicant advised by a friend or a relative about the importance of finding favouritism in applying for a job?” The response of 90% of those interviewed was “yes”, it is important to prepare your “Whom you know” before applying. There is no need to bother yourself submitting the documents as these documents will be neglected and will not be considered, with no “Whom you know”. A number of the interviewees said that while submitting their documents for a position it became clear that “Whom you know” or a relative's recommendations were of vital importance.

One of these interviewees said:

*While going to submit my papers for the position, I noticed that each applicant was accompanied by another person, then I recognized that the accompanying person is the intermediary or “who you know person” who will help achieve the wishes of the job applicant as per his powers and authority.*

In looking at the importance of “Whom you know”, the question arises, “were you used by one of your friends or relatives to obtain a position in the bank?” Fifty percent (50%) of those interviewed said “yes”, that they played the role of an intermediary or “who you know person” in the recruitment of their relatives or friends, after ascertaining that the applicant was efficient and skilled. Twenty percent (20%) said that their job positions did not allow them to play the role of an intermediary but this does not mean there is no recommendation or nominations as per the relationship between employees in the human resources department or officers in other sections. Also they mentioned that they may act as “who you know person” in the future, if required.

The remaining portion, the 30%, said that they do not like to play the role of “who you know persons” for fear of the recruitment of inefficient persons which may negatively impact on their personal reputation in the bank. But only a minority felt this way.

As for the use of “Whom you know” inside the work scope i.e., inside the bank or in its management, the question asked was, “Do you think that your relationship with your manger will be better if there is a recommendation or “Whom you know” used; where you will have priority in having distinguished training programs or promotions or the like?” Sixty percent (60%) of those interviewed replied saying yes, in the case where there is a recommendation or “Whom you know” for an employee, his/her conditions will be much better than his/her colleagues.

The employee with “Whom you know” is often designated to attend distinguished training programs, and especially programs outside Ghana, regarded as the most sought-after and prestigious. Furthermore, there is a distinction in the evaluation system where those holding excellent evaluations lead to employees being entitled to having promotions, increases in salary or having a big award or bonus. Such employees are generally known for having more or better “Whom you know” than others.

Forty percent (40%) of the interviewees said that bank officials in their work place are concerned first with the performance and efficiency level of the employees, and that “Whom you know” is not an issue they care about in this stage, as the bank will dismiss the employee from his/her work in case the employee’s work productivity is less than the required standard even in case of “Whom you know”. But these views were held by a minority only.

The last question for this group related to “how far is the effects of ‘who you know’ on our life? What do you think of issuing a law forbidding the use of ‘who you know’?” There were several and different responses to this question, however most agreed that “Whom you know” has positive and negative impacts. From the positive side, “Whom you know” accelerates the deal procedures regardless of whether it is used with the aim of recruitment or conducting a deal or anything else. Also “Whom you know” helps in overcoming setbacks. Sometimes there could be a violation of the law, but ‘who you know’ can enable people to obtain whatever they need or save them from problems.

As for the negative side, “Whom you know” can be seen as a form of injustice, as some people's rights are taken out. Also “Whom you know” is contradictory to the common saying “each one obtains his/her right” as some people take things they are not entitled to. “Whom you know” leads to random recruitment which leads to employing persons with lower skills. Thus, a group of employees is found in the establishment and this group is dependent on the establishment without real productivity, so it causes loss to the organization, because of a lack of the proper person in the proper position. This observation was made by several people who were interviewed.

As for the question related to applying a law for forbidding “Whom you know”, the answers stated that it is difficult to apply such law, especially in the banking sector, as banks are run by persons who have developed their careers through holding “Whom you know”. The persons in the higher positions have a prominent role in “Whom you know”, whether in recruitment or promotion or in various other fields.

Therefore, it has been shown to the researcher in the foregoing discussion that the use of “Whom you know” is an inherent disease in the veins of the Ghanaian banking sector. This is especially true in the employment of staff, and that its effects lie from the early steps of recruitment and even during the employee's



level of activity in his/her work. This disease cannot be eliminated easily, but it would be of lighter severity according to the power influence of the intermediary and the extent of compliance with law within the bank. It is also noted that "Whom you know" negatively affects the performance level of some employees due to frustrations of not having "Whom you know" that can help them through.

According to the statements of these interviewees, with no "Whom you know" or recommendations, they could not obtain the position they seek or the one that suits their specialization. Additionally, without "Whom you know", some employees in certain bank departments may have their rights oppressed in terms of increments, promotions or remuneration increases, as these benefits will be limited to individuals with influence and effective relations. On the other hand, "Whom you know" has a positive aspect, especially for individuals with contacts who, due to "Whom you know", obtained a position suitable for their experience and qualifications. But this is not always the case.

#### *4.2 Description and Analysis: HR staff in the Banking Sector*

Recruitment in banks is based on the banks' need for employees as per the needs of each department, and according to the recruitment plan. Producing this plan is a part of the Human Resources Department functions.

To recognize the details of the recruitment process in banks and whether "Whom you know" has anything to do with this or not, a number of questions were prepared to be addressed to personnel of the Human Resource Department in the banks. However, during the researcher's attempt to submit a request for permission to conduct the interviews, it was met with complete rejection by Human Resource managers. The reason according to their statements was that the matter is critical and they do not want to be involved in troubles even if the bank's name is not mentioned on the research.

In an attempt to convince respondents their responses were conclusive and represented answers to certain questions which have no relation to the reality. They said:

*The bank and the departments' recruitment policy is to attract qualified individuals with experience and qualifications suitable for the declared job vacancies, according to the position requirements, and extremely away from "Whom you know" and recommendations. The Human Resources Manager refuses all forms of "Whom you know" whatever the influence of the intermediary, and we say it frankly to them that their "Whom you know" is rejected. Upon the bank's stated need for employees, we proceed to search in our CV's files. However, there are certain positions for which nomination is made internally by sections heads or managers and sometimes we resort to recruitment agencies.*

Anecdotal evidence collected from many employees suggests that this is not necessarily correct. The HR manager continued to explain:

*Recruitment starts through the employee who receives the application form for job applicants, and he/she is requested to fill in the form with personal data along with attaching all required personal documents such as C.V. and certificates of experience and qualifications, then the HR staff sorts such applications according to the qualification and experience and keeps the same till needed. Whenever the bank needs staff, the selection is made from the existing C.V's. Then they are interviewed and the best ones are selected in terms of experience and qualifications and sometimes salary limits.*

Again, it was clearly stated by many interviewees that this is often not the case.

From the foregoing discussion, the researcher found that the answers given by Human Resource Departments are ideal and highly positive, but far away from reality, because what the researcher has seen and heard during the research has no relation to what the HR people indicated. While the researcher was in banks and monitoring what was going on, it had been shown that job applicants were usually accompanied by a person who is an intermediary. Even there were some people accompanied by a bank employee who worked on facilitating registration procedures and ensuring that the papers reached the scheduled officer. The findings from previous interviews with the bank employees have revealed that "Whom you know" is important and is required in each stage of the recruitment process. This begins with the submission of the relevant papers, ensuring receipt thereof, being routed to the scheduled officer and going through the interviewing process until the selection is completed. The last step depends on the extent of the intermediary's influence and identity.

One of the bank employees said, "the human resources officer throws away the C.Vs that he did not like, even before the person is interviewed", mainly because they lacked "Whom you know". Another employee said:

*She tried to be an intermediary to one of her relatives, but due to the non-existence of influence and effective relations, and the existence of competitors with stronger influence, her nomination and recommendation of the applicant were rejected even though the applicant has higher qualification and experience than those who applied for the same job.*

So having "Whom you know" is not enough in itself. It is important to have a more influential "Whom you know" than others with whom the applicant may be competing.

#### 4.3 Description and Analysis: Employees from Other Sectors

Employees of other companies and state ministries and holding different job titles were interviewed to find out the extent of “Whom you know” in their daily course of life. This was meant to expand the study beyond just the banking sector. Their responses were as follows: Concerning the first question which states, “What is your definition of ‘whom you know?’” The answers varied but respondents’ agreed on one thing: that it is the means through which people can obtain what they want either finalizing a transaction, recruitment, recommendation for something at the workplace or outside it, or anything people want without necessarily using official channels or legal means.

There were diverse and unique responses. One respondent said, “‘whom you know’ is vitamin (O) or the thing without which our personal interests get crippled and break down”. Another respondent said: “‘Whom you know’ is a tool or a means to transgress laws and attain what the law forbids”. On the other hand, there was another employee who defined “Whom you know” as a positive issue and said “‘Whom you know’ is the means to expedite completion of a transaction in case the employee is a laggard in performing his/her job and his/her slow performance causes harm to the transaction holder”. Ninety percent (90%) of people resorted to “Whom you know” to facilitate their life affairs, whether through an intermediary or by recommendations until they obtain what they want. “Whom you know” is the use of a person who has many social connections, influence or authority that will give them the ability to get what they want even with no grounds of right to having that want.

When the researcher asked whether “the intermediary request a consideration for the services he/she renders”, i.e. do people have to pay for the use of “Whom you know”? Eighty percent (80%) of persons interviewed in this category said that it is often the case of a service for a service where the intermediary renders a service for the recipient at the present time and the recipient reimburses the same to them in the future according to the field that suits their abilities, influence and connections. On the other hand, the remaining respondents said that the consideration given to some people is to ensure that the intermediary gets votes during elections (whether it is the elections of parliament or other). A few other people said that the intermediary asks for a financial consideration, especially if the task required for intervention is a difficult and crucial one (e.g. public property and defalcation cases, obtaining of senior posts in sensitive work positions, etc.).

Upon moving to the next question, “Do you resort to the same intermediary who previously rendered a service to you when you need “Whom you know” again? Do you disclose the intermediary's name or do you prefer that the matter should remain confidential?” The answer to the first part of the question was that 13 respondents said that they resort to the same intermediary upon the need for “Whom you know” on repeated occasions, especially if the “whom you know person” is known for the extent of his/her ability and influence in the field needed and the consideration they want is acceptable. It is preferable to deal with a person with whom they have mutual trust. The remaining 12 respondents said that it is preferable to look for another intermediary in order to avoid embarrassment or the situation of the intermediary person does not allow returning to him/her once again.

As for the second part of the question, it has been shown that 60% of respondents were reluctant to mention the intermediary's name due to several reasons. One of the reasons was to avoid embarrassment to the intermediary. A second reason was that the intermediary requested not to mention his/her name. Some people, for selfish reasons, preferred not to mention the intermediary's name in order to retain him/her for themselves and resort to him/her at any time when the need arises.

Forty percent (40%) said that there was no objection to mention the intermediary's name, especially if “Whom you know” is related to good deeds and for a positive thing within the limits of law and to allow others to benefit from the same person. This emphasized the entrenched use of “Whom you know” in society, for both good and bad purposes.

Then the researcher moved to the next question: “Do you accept to be the intermediary? What would be the consideration you would want?” The answers to this question were varied. Seventy percent (17 of the 25 respondents) said yes. Accordingly, they would accept to play the intermediary's role to help others but on the condition that the use of “Whom you know” shall be within the limits of the law and away from suspicious circumstances. The consideration that they want is the knowledge of providing a charitable deed, to earn rewards from God, to gain people's love and provide a service in exchange for another service. During this discussion, 30% of respondents said they refrained from using “Whom you know” as a service, fearing being involved in problems with third parties, because of their limited connections or other sensitive career locations which do not allow them to provide such service. But these were in a minority.

The last question posed to this group was, “Do you accept a law that prohibits favouritism?”

The answer varied and majority (20 respondents) agreed that “Whom you know” has become an integral part of people's daily life in Ghana and is considered negative, particularly when used outside the framework of the Law. “Whom you know” can be prohibited if the state institutions themselves applied the Law in all their dealings. The existing gaps in the Law allowed for “Whom you know” to be used. For example, an employee's non-performance of his/her task assignment and sluggishness in work, random recruitment where

job requirements conflict with the employee's qualifications, not giving rights to those entitled to them, in addition to non-existence of continuous monitoring, and many other gaps that must be considered, encourage the use of "Whom you know" in the workplace.

However, in their point of view, it is difficult to apply an anti-"Whom you know" law. This is because without "Whom you know" some individuals would not attain top leadership positions, without "Whom you know" some members of governmental councils would not have own positions (such as the National Assembly, Municipal Council etc..) and without "Whom you know" many people would not have influence, because the influence holders themselves are responsible for creating "Whom you know", so that their influence remains dominant and people remain in need of them. Thus those who would be needed to create a law prohibiting "Whom you know" have themselves reached their positions through "Whom you know" and would therefore not be interested in bringing about such a law.

Therefore, this study found out through the interviews conducted with the employees working for various institutions and companies in Ghana that "Whom you know" is a double edged weapon, as it serves some people but at the same time it kills others. For example, it causes somebody to be employed even if he/she is not qualified and kills the ambition of another person who has high qualifications. Further, "Whom you know" becomes like a drug, as people complain, and do not want it, but at the same time they do not want a law prohibiting the same. Even if the law was enacted, it will fail in dealing with those who are more powerful than the law due to the fact that "Whom you know" has become an indispensable part of the way they operate.

#### *4.4 Description and Analysis: Interview with the Executive Secretary of Ghana Integrity Initiative*

In an interview with the Executive Secretary of the Ghana Integrity Initiative, many questions related to corruption in general and "Whom you know" in particular were raised. The responses were somehow below the level expected by the researcher. The reason is that the GII is "freshly" established to the extent that its life does not exceed two decades. In addition, the GII is still unknown to the various institutions but it diligently endeavours to spread through participation in conferences and forums on both local and global levels. Perhaps the GII is not fully aware of how widespread the issue of "Whom you know" really is in Ghana.

At the beginning of questioning, there was a request for an introduction to GII and an enquiry into its relation to international organizations for combating corruption. The Executive Secretary stated that the GII was established in December 1999 as a non-partisan, non-profit civil empowerment organization. By transparency, he said it means "the right of whoever has a legitimate interest to know" and corruption is "misuse of power entrusted to the person in any sector in the State so as to attain personal benefits or cause damages to interests of the State and society in illegal ways". There is a stable relation between the GII and the parent organization, Transparency International. Both are working on combating corruption through conferences and seminars as well as following up all issues related to corruption and rectifying the same using the best methods.

As for the questions related to the objective of establishing the GII, it was revealed that it aims to improve Ghana's image locally and internationally in the field of reforming the current situation and encouraging transparency and corruption opposition, spreading values throughout GII calling for reform and corruption opposition as well as promoting the GII's organizational culture. This is achieved through spreading the principles and values, calling for creating a society free from all forms of corruption through boosting the transparency principle and activating all laws supporting it. The GII also aims to expose corruption areas in the Ghanaian society as well as diagnosing cases of corruption and considering the reason thereof along with recommending means of treatment and prevention thereof.

The foregoing objectives are attained through available mass media whether visual or audio; supporting government and civil society efforts in the field of reform, preparing and organizing participation in relevant conferences, seminars and discussion sessions locally, regionally and internationally; and transferring experiences and expertise of other countries in combating corruption and utilizing any other means within the limits permitted by regulations and legislations applicable in the state.

The next question asked was about the GII's viewpoint on "Whom you know". The reply was that "Whom you know" is a disease that has infected the Ghanaian society and is evident in the entire world. It is difficult to get rid of it and such a matter requires a long period during which awareness is presented to the society, especially the youth category. The Executive Secretary pointed out that there is a need to activate enforcement laws, and questioning the defaulting parties. Activating E-government projects can contribute to electronically finalizing all transactions and avoiding the use of "Whom you know". In addition, it was pointed out that the various religious faiths urge people to adhere to good morals and avoid unacceptable deeds which lead to corruption.

#### **5. Limitations of the Study**

The study which the researcher has conducted required him to carry out personal interviews with bank employees in addition to employees from non-banking organizations to get acquainted to their various points of

view related to favouritism, “Whom you know” and employment issues in the banking sector. After the researcher had prepared the interview questions and paid visits to the banks to request for permission to conduct interviews, the researcher was denied access. Bank authorities tried to insinuate that their recruitment and employment practices were fair and transparent and that there was no way for corruption. Officially, the researcher had no chance to ascertain this personally or even know the recruitment policies and procedures followed. However, without formal approval the researcher still gained access to many bank employees to have interviews with them by searching for them from outside the bank, i.e. through acquaintances and friends.

A few banks later agreed to allow the researcher to carry out the interviews but with some conditions and reservations, such as making the selection of employees for the interviewing. The researcher realized that while carrying out the interviews some of the employees were not frank in their answers and there were lots of contradictory answers. This compelled the researcher to repeat the question in other forms to elicit trustworthy information. A number of participants were excited and positive because of what they had suffered from the recruitment problem for not having any personal connection or “Whom you know”. These participants shared freely their stories pertaining to the research questions.

## 6. Conclusions

In this section, the study presents a summary of the conclusions and responses of the interviewees relating to corruption in general and nepotism (“Whom you know”) in particular. Based on in-depth interviews with different categories of banking sector employees in Ghana, employees from other organizations outside the banking sector as well as from the Executive Secretary of the Ghana Initiative Integrity, the following is a summary of the study.

“Whom you know” is known by all people and classes of society as each person is either a user of “Whom you know” or the intermediary himself/herself. “Whom you know” has become a commonly-used practice for implementing an issue for reasons related to the sect, tribe or the party. It has been observed that there are several reasons for the increasing use of “Whom you know” including the nature and culture of the Ghanaian society where tribalism or sectarianism force people to support and defend a brother or a friend whether they are unjust or aggrieved.

Also, bureaucracy which is endemic in all public institutions slows down the process of executing any transaction thus forcing the transaction holder to search for an intermediary to expedite the task accomplishment. There is a weakness in the monitoring role of public institutions as well as poor general concept of professional ethics: only rarely do they exist.

The Banking Sector in Ghana is an attractive sector for the youth due to the better job benefits it provides compared with other sectors, leading to crowded queues of job applicants wishing to work in this field. “Whom you know” is a double-edge weapon having its positive and negative effects on the individual. The research contributes an increased awareness of the factors of the problem and their impact on individuals and the society, in addition to suggesting methods for solving this problem.

## 7. Recommendations

To solve the problem of corruption in general and the “Whom you know” problem in particular, efforts must unify all public and private sectors to work together to solve such a problem. The researcher presents the following recommendations in waging the war against corruption.

First of all, everybody has a role to play (the government, the private sector, individuals) in combating this problem which bedevils the nation. However, a great part should be borne by the government to activate the reform process and work according to the transparency principle as the monitoring role on all its institutions. The government can achieve this by putting in place in each institution and ministry a monitoring group who will constantly monitor the institution’s general performance and ensure high quality work and efficiency. Related to this, the government should make adequate resources available for the immediate execution of the National Anti-Corruption Action Plan (NACAP). In this way, Ghana stands a better chance of winning the fight against corruption and nepotism. Fighting administrative corruption must also be initiated through analyzing the administrative situation in the institution and observing weaknesses and strengths in the administrative system along with laying down policies and measures to overcome administrative deficiency.

Reform should also be initiated through the application of Electronic Government (e-government), where most transactions are electronically accomplished and are linked among its institutions. In addition, there is a need to follow job circulation policy to keep changing employees’ job descriptions, not only to make their work more interesting but also to cut down on ‘red tape’ and minimize the likelihood of top executives exploiting their current positions for personal gains. If employees’ jobs change frequently, then they have less chance to build up too much influence in one area.

More importantly, there is a need to focus on enlightening the current generation of youth and work on creating a clean generation that deals with full transparency through designing effective educational curricula



with content relating to morals and focus on human rights protection and respect for the rule of law. These curricula must be taught in all the various educational stages with special focus on secondary schools, colleges and universities.

Public and private sector organizations need to apply effective employee training policies including a focus on programs related to professional ethics and theories thereof and harness post-training follow-up policy to ensure practical application of the material on which the employee was trained.

Individuals who have demonstrated an unparalleled commitment to combating corruption in Ghana should be acknowledged and awarded. Recently, three such personalities namely Martin Amidu (Former Attorney-General), Manasseh Azure Awuni (Investigative Journalist Joy FM) and Anas Aremeyaw Anas (Investigative Journalist) were identified and ear-marked to receive national awards for fighting corruption in the country (GACC, 2014).

In the Banking Sector, especially in the HR department where recruitment of employees is done, authorities must be separated. The more separation there is between authorities, the more strictly procedures shall be enforced which will raise confidence in work rules and make it difficult for people to resort to favouritism.

### 8. Direction for Future Research

A challenge for academic researchers is to search for mechanisms to demonstrate the real effects of such practices on the company and society as a whole. Future research should illustrate, empirically where feasible, the damaging effects of modern day nepotism, particularly as firms grow in complexity and scale and become vulnerable to the ever-increasing competitive pressures. In extending this current study, further research work could be carried out in other sectors within the Ghanaian society, particularly in government ministries and departments to compare with the banking sector. Finally, a comparative study could be conducted in other countries, especially in developed countries, to understand the strategies that are employed in fighting corruption and its various forms. This could be a learning point for Ghana and other developing nations struggling to combat corruption.

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## Appendix 1

### Interview Questions

#### A. Interview Questions for Bank Sector Employees

- 1) How did you get your present job? Through your experience, education or “Whom you know”?
- 2) Have you ever applied for a job and did not get the job because you did not have “Whom you know” to help you?
- 3) Do you know some one of your friends get his job by “Whom you know”?
- 4) When you applied for your current job did your family members or friends suggest to you to find “Whom you know”?
- 5) If you want salary increase do you work hard for it or you resort to the use of “Whom you know”?
- 6) Do you accept to be an intermediary in the process of hiring somebody?
- 7) Do you think you will have better relationship with your manager if you have “Whom you know”?
- 8) From your experience, does the practice of “Whom you know” have any negative or positive effects on the life of people in Ghana?
- 9) Would you like to have a Law enacted to prohibit “Whom you know”?

(Supplemental questions added.)

#### B. Interview Questions for Human Resource Personnel in the Bank Sector

- 1) Do you hire staff according to their qualification or their “Whom you know”?
- 2) Why do you accept to be an intermediary?
- 3) If the candidate is without qualifications but with effective “Whom you know”, do you hire him?
- 4) How do you refuse the intermediary?
- 5) How do you inform the candidate you do not accept “Whom you know”?
- 6) If there is a vacant position, do you look for candidates from among your relations before advertising it to the general public?

(Supplemental questions added.)

#### C. Interview Questions for Non-Bank Respondents

- 1) Have you ever heard of the term “Whom you know”? What is it all about?
- 2) Do you use “Whom you know”? When?
- 3) Do you offer anything to the intermediary person for helping you?
- 4) Did the intermediary ask you for a consideration? Give an example.
- 5) Do you go back again to the intermediary if there is need for anyone else?
- 6) Do you accept to be an intermediary for someone seeking a job?
- 7) Have you ever tried to apply for a job without “Whom you know”?
- 8) When you use “Whom you know”, do you keep it secret?
- 9) Can you identify someone who obtained his or her job through “Whom you know”?

(Supplemental questions added.)

*D. Interview Questions for the Executive Secretary of Ghana Integrity Initiative (GII)*

- 1) What is Ghana Integrity Initiative (GII) all about?
- 2) What strategies do you put in place to deal with the “Whom you know” problem?
- 3) Do you get support from the government?
- 4) What are your plans for the future?

**Author Biography**

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