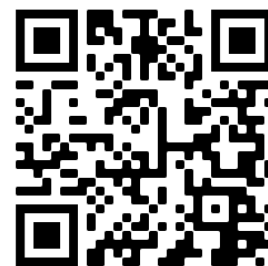


Modeling a Sustainable Framework on Human Capacity Development of Selected Commercial Banks in Cameroon

Alain Vilard Ndi Isoh, Egota Willy Nyambi & Vivian Neba Akosso

Abstract

Human capacity development is a vital predictor of workers' performance. Though limited scholarly attention has been devoted to this subject within the context of Cameroon, this study is geared towards modelling a sustainable framework on human capacity development of selected commercial banks in Cameroon. The research is qualitative case study design supported by the philosophies of subjectivism ontology and interpretivism epistemology covering ten (10) focus group involving thirty (30) employees sampled purposively from five commercial banking institutions in Cameroon. Data was sourced via in-depth-interviews and analysed using grounded theory. The validation of the analysis was supported by the concept of theoretical saturation involving open coding, axial coding and selective coding processes. The study revealed that seminars, education and coaching programs explained human capacity development structures in Cameroon commercial banks while; effectiveness and efficiency were identified benefits of human capacity development programs. Major constraints relate to language, time and financial supports. In order to improve on human capacity development, the study opined the needs for financial benefits and facilitation after training. This study recommends that an effective human capacity development program should incorporate both internal and external programs with specific attention on: seminars, education and coaching. Provision for linguistic, financial and time resources must be integrated. Lastly an effective training process must be sustainable for both the trainees and the bank.



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About Author (s)

Alain Vilard Ndi Isoh, Ph.D (corresponding Author), ICT University, Cameroon.

Egota Willy Nyambi, ICT University, Cameroon.

Vivian Neba Akosso, ICT University, Cameroon.

1.0 Introduction.

Capacity development is the process where individuals, as well as organisations set out strategies to enhance their capabilities to attain development goals (Wignaraja, 2009). It is progressively being recognised as a multi-dimensional process (Bokhoven & Acquaye-Baddoo, 2011). This goes beyond the transfer of knowledge and skills at individual level to include organisations. An essential ingredient of capacity development is transformation. The transformation process goes beyond performing only tasks, but also involves changing mind-sets, and attitudes (UNDP, 2009). By extension, the sustainability of commercial banks in Cameroon does not depend solely on its financial health but hugely on human capital. In Cameroon, many financial institutions have collapsed such as: Credit Agricole, Cofinest, FIFFA and a host of others (Fotabong, 2012). Given the importance of banks and their contributions to the economic growth in Cameroon, it is imperative that the notion of sustainability must be integrated in all banking operations (Beattie, 2019).

The banking sector of Cameroon, historically was the monopoly of the government bank; Banque Internationale Pour le Commerce et de L'Industrie` du Cameroun (BICIC). However, this changed in the 1990s following the denationalisation of the commercial banking sector. The objectives were to enhance the private sector and boost performance. Unfortunately, it failed, as indigenous banks recorded deplorable outputs. Commercial Bank of Credit Lyonnaise (SCB-LC) merged with Cameroon Bank Corporation (SBC) while the Standard Chartered Bank Cameroon (SCBC) received assets from the Bank of Credit and Commerce Cameroon (BCCC). There was the liquidation and closure of the Rural Development Fund (FONADIS), the Development Bank of Cameroon (BCD), the Banque Paribas (Paribas), and the Bank of Cameroon all in 1989. In 1996, a merger between the Meriden Cameroon Bank (MCB) and the International Bank for West Africa that created WB-BIAOC was liquidated. Credit Lyonnais acquired Credit Agricole du Cameroun that replaced FONADE in 1997. Banque Internationale du Cameroun pour L'Epargne et le Cr  dit (BICEC) replaced the liquidated Banque Internationale Pour le Commerce et de L'Industrie` du Cameroun (BICIC) whereas, the Attijariwafa bank from Morocco acquired Societe` Commerciale de Banque Cameroun (SCB).

The most current development was the case of the National Financial Credit bank (NFC) which is 100% indigenous private ownership. The decision D-2013/011 of 21/11/2012 reclassified the bank under provisional administration shifting ownership and management to the supervisory authorities of COBAC and the government of Cameroon COBAC (2018). The performance predicaments of commercial banks in the CEMAC region within the past five years revealed that four commercial banks have had their licenses withdrawn due to financial instability and ethical practices.

Table 1: List of Institutions with Licenses Withdrawn in the Past Five Years in the CEMAC Region

| Institution | Category | Decision | Date | Country |
|------------------------------|-----------------------|---------------|------------|----------|
| Bank of Africa (BDA) | Bank | - | - | Cameroon |
| Africa Leasing Company (ALC) | Financial Institution | D-2018/304 | 11/05/2018 | Cameroon |
| BICI-Bail Gabon | Financial Institution | 001/CI/18/CNL | 05/02/2018 | Gabon |
| Amity Bank | Bank | - | - | Cameroon |

Source: COBAC (2018)

Table 2: Commercial Bank Ownership and shareholding in Cameroon

| BANK NAME | OWNERSHIP | MAJORITY SHAREHOLDER |
|-------------------------------------------------------------------|---------------|------------------------------------------|
| Afriland First Bank | Local-private | SBF and co |
| Atlantic Bank Cameroon | Foreign | Atlantic Finance Group Central and East |
| Banque International du Cameroun pour l'Epargne et Cr dit (BICEC) | Foreign | Banques Populaires Caisses d'Epargne |
| BGFI Bank Cameroon | Foreign | BGFI Bank SA |
| United Bank for Africa (UBA) | Foreign | UBA Plc |
| National Financial Credit Bank(NFC) | Local-Private | Awanga Zachariah |
| Ecobank Cameroon | Foreign | Ecobank Transnational Incorporated (ETI) |
| Union Bank of Cameroon(UBC PLC) | Foreign | Oceanic Bank International Plc |
| Commercial Bank of Cameroon(CBC) | Foreign | CFH Luxembourg |
| Citibank | Foreign | Citibank , New York |
| Societe General de Banques au Cameroun (SGBC) | Foreign | Societe General |
| Credit Agricole-Commercial Bank Corporation (SBC-CA) | Foreign | IUB Holding |
| Standard Chartered Bank Cameroon (SCBC) | Foreign | Standard Chartered Bank Plc |
| Cr dit Communautaire d'Afrique (CCA Bank S.A) | Local-private | N/A |
| Banque Camerounaise des Petites et Moyennes Entreprises (BC-PME) | Local-public | The state of Cameroon |

Source: BEAC, COBAC, 2019

To integrate capacity development programs in the banking industry, it is incumbent to recognise relevant indicators including; career profiling, skills development, coaching and orientation. The absence of the above indicators will mean the non-existence of the notion of sustainable human capital. Financial institutions without governance structures on human capacity building; inevitably create situations of human capacity inertia. The idea that finance is the sole competitive advantage in the banking industry has been challenged in varied perspectives. Investment in human capital is indispensable to secure global financial systems. To this effect, this study is aimed at modelling a sustainable framework on human capacity development for commercial banks in Cameroon.

2.0 Review of relevant literature

2.1 Definition and components of human capacity development

Human capacity development is the process of developing an individual's capabilities to become effective and efficient (May, 2000). The process includes classifying needs, constructing knowledge and understanding skills that lead to sustainable performance (FAO, 2004). Equality is a key feature of capacity development. If improvement is regarded in terms of increasing individuals' basic capabilities, then people must appreciate equitable. To safeguard equality-related competencies, capacity development framework must be inclusive. Every worker must have equal opportunity to training, workshops, and seminars in any institution. Effective training programs should provide employees with vital skills and increase productivity. The training and development of employees is critical to the future success of the company (Casey, 2015). Investments in human capital enhance employees' efficiency (Schultz, 1979; Nickolas, 2019). In addition, empowerment should complement individuals' capacity development (Aminur, 2013). It is essential that staff should receive financial incentives, promotions opportunities and recognitions after capacity building.

2.3 Importance of human capacity development.

Firms seek to boost workforce capabilities through inclusive human capital development packages not only to achieve business targets but most importantly for long-term sustainability (Haq, 1995). Workers become capital only when they are capable to accomplish organisational activities (Kozlowski, 2019). Appropriate human capacity development programs provide indefinite benefits to organisation. It builds competent and skill staff. The implementation of human capacity development programs will mean workers become skilful in performing assigned tasks (Wignaraja, 2009) as new sets of skills, knowledge, and attitude are developed. This promotes professional growth and equipped employees with problem-solving competencies. In addition, capacity development encourages staff commitment (Steers, 1977). With appropriate human capacity development programs, employees become more committed to their jobs (Ying, 2012). Workers commitments significantly play vital role in employee performance. Furthermore, highly committed workers' perform more than less committed workers (Steers, 1977).

In addition, trust and respect are embedded in human capacity development. Organisations need to be allied with their employees. Trust makes such connections possible (Rothwell, 1988). It is necessary for organisations to understand their employees and make use of their skills, talents and capabilities (Dennis & Reina, 2006). Trusts makes workers excited and are fully committed to their jobs (Dennis & Reina, 2006). Human capacity development in workplace enhances job satisfaction, commitment and organisational performance (Williams, 2003). It also instils team spirit and collaborative efforts amongst employees (Dernbach, 2003). When workers support each other they become strong and committed (Felix, Dougna, & Diallo, 2011). Human capacity development creates efficient and effective culture in an organisation (Felix, Dougna, & Diallo, 2011). Organisation with effective and efficient staffs easily maximise profits without significant waste (Kini, Kracaw, & Mian, 2004)

2.4 Challenges of Human Capacity Development.

Many organisations have failed due to disregard of the importance of staff in achieving organisational objectives (Akpan, Ntukidem, & Etor, 2009). In the process of developing human capital, the following challenges are likely to occur. Firstly, the lack of management commitment to implement policies on capacity building often results to inadequate trained staff as there are no policies on training programs (Akpan, Ntukidem, & Etor, 2009). In addition, some staff often decline to share skills and capacities with team members on the premise that they were self-trained. This therefore, impedes capacity development as newly recruits will have to work harder to acquire knowledge and learn from their own experiences. Most often companies will prefer to recruit ready-made workers and avoid spending on human capacity development programs. Furthermore, staff altitude is a key challenge. The success of capacity development programs depends on staff attitudes which may be positive or negative towards such programs. Educated employees often think they have had appropriately training at the university and therefore capacity development is a waste of time.

Excellent performance can only be achieved through continuous capacity building process. Capacity development can be inhibited by inadequate resources. Training can take diverse strategies either internally or externally. The method of training depends on the means of the organisation (Singh, 1997). It is not usually an easy task for organisations especially minor ones to develop their employees because of insufficient funds. In addition, due to high labour

turnover, organisations may not want to invest in employees' development because some will leave for greener pastures immediately after training. This discourages and often caused management to recruit qualified and experienced resources rather than developing inexperienced workforce (Lisa & Abrams, 2003)

3.0 Methodology

This study is guided by the philosophy of interpretivism epistemology and objectivism ontology. It follows the systematic grounded theory research design (Strauss & Corbin, 1998). Data collection was through in-depth-interviews. The study applied theoretical sampling as prescribed by (Strauss & Corbin, 1998) which is a process of continuous sampling of opinions through open coding, axial coding and selective coding processes with the intention to define themes. A sample of ten focus groups (10) consisting of thirty (30) participants mainly of employees, personnel managers and directors of human resource departments of NFC, UBA and SGBC banks were observed. Data was analysed using the provision of grounded theory. Theoretical saturation was ascertained at all levels of coding process to indicate the suitability of the sample size (Creswell, 2012). Data analysis in qualitative research consists of organizing text, transcripts, or image data into themes through coding, and condensing of data (Creswell, 2012). The data analysis approach of Huberman & Miles (1994), was adopted as it provides detailed steps in developing marginal notes, drafting summaries of field notes, and noting relationships among categories (Creswell, 2012) Open, axial and selective coding processes were manually done leading to development of themes and models.

4.1 To identify existing human capacity development programs.

The existing human capacity development programs are shown below.

4.1.1 Opening Coding Process / Theoretical Saturation:

The accounts of existing human capacity development programs of selected mainstream commercial banks in Cameroon are established below:

Table 3: Theoretical Saturation / Open Coding Process

| FG | CATEGORY | ABBRE | NARRATIVES /CODES |
|----|------------------------|-------|----------------------------------------|
| 1 | Seminars | SEM | [...]Training seminars, |
| | Education | EDU | [...]Further studies |
| 2 | Seminar | SEM | [...]Seminars |
| | Education | EDU | [...]Refresher courses (online) |
| | Coaching and Mentoring | COM | [...]Coaching |
| 3 | Seminars | SEM | [...]Seminars |
| | Coaching and Seminar | COM | [...]Coaching |
| 4 | Coaching and mentoring | COM | [...]Coaching |
| | Seminar | SEM | [...]Seminar |
| | Aptitude Test | APD | [...]Online quiz |
| 5 | Education | EDU | [...]Further studies |
| | Seminars | SEM | [...]Seminar |
| | Exchange Training | EXC | [...]Exchange training, network |
| | Aptitude Test | APD | [...]Take home assignment, online quiz |
| 6 | Seminars | SEM | [...]Seminar |
| | Education | EDU | [...]Education |
| 7 | Seminars | SEM | [...]Seminar |
| | Education | EDU | [...]Further studies |
| | Exchange Training | EXC | [...]Exchange training |
| 8 | Seminars | SEM | [...]Training workshops, seminars |

| | | | |
|----|--------------------|-----|-----------------------------|
| | Education | EDU | [...]Further studies |
| 9 | Seminars | SEM | [...]Seminar and workshops |
| | Coaching | COM | [...]Coaching |
| | Aptitude | APD | [...]Pop-up quiz |
| 10 | Coaching Mentoring | COM | [...]Coaching and mentoring |
| | Seminars | SEM | [...]Seminars and workshop |
| | Education | EDU | [...]Education |

Source: Researchers Field Data (2019).

The following categories of human development programs were identified as shown on the axial coding table below:

Table 4: Axial Coding

| QUESTION | CATEGORY | ABBRE | CODES/NARRITIVES /DESCRIPTION |
|--------------------------------------------------------|------------------------|-------|--------------------------------------------------|
| Existing human capacity development programs available | Seminar and workshop | SEM | [...]Workshops, seminars |
| | Education | EDU | [...]Further studies, Refresher courses (online) |
| | Coaching and Mentoring | COM | [...]Coaching and mentorship |
| | Aptitudes Test | APD | [...]Online pop-up quiz, take home assignment |
| | Exchange training | EXC | [...]Exchange training, banking network |

Source: Researchers Field Data (2019).

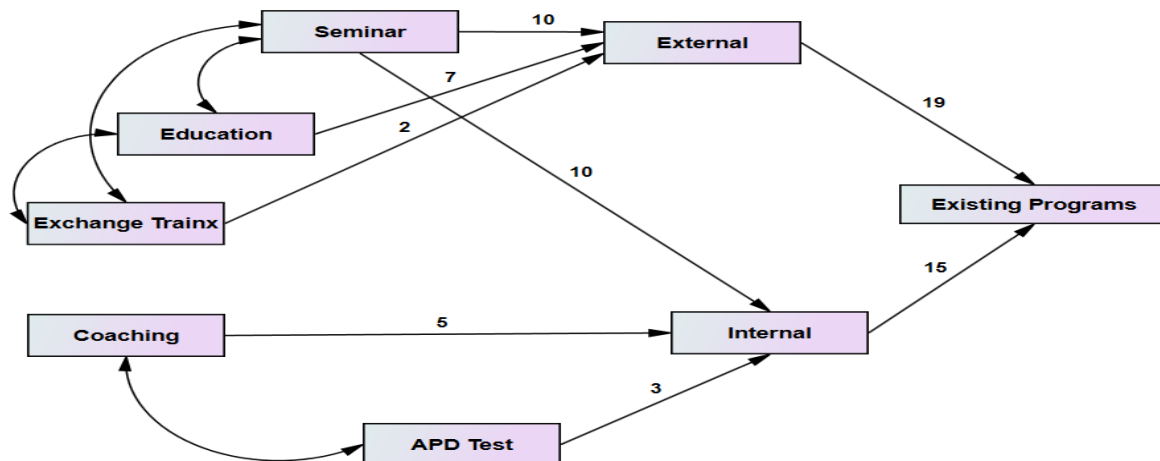
Based on the continuous comparative analyses, five (5) key categories were established: Seminars and Workshops (SEM), Education (EDU), Coaching and Mentorship (COM), Aptitude Test (APT) and Exchange Training Programs (EXC). Seminar and Workshop (SEM) provides platform for employees to discuss on new development in banking activities and operations. The essence of seminars and workshop is to provide skills development opportunities. The benefits usually include: social networking and information sharing on new developments that could affect banking activities. Education (EDU) is another form of training revealed in this study. Here, employees gain further knowledge relating to banking operations. Findings revealed that; some banks provide opportunities for further studies as well as refresher courses in academic institutions and universities. Coaching and Mentorship (COM) is a training program carried out by supervisors and line-managers to improve staff performance. In such situations, employees are subjected to periods of one-to-one mentorship and coaching to develop new positive work skills. Aptitudes Test (APT) relates to the use of online popup-quiz using computer-based system to evaluate workers efficiency. Workers are equally assigned homework. Exchange Training Programs (EXE) allows banks through partnership with other banks to exchange staff and gain professional experiences.

4.1.3 Selective Coding Process. Five categories were established from the axial coding process and ranked as follows

Table 5: Selective Coding Process

| QUESTION | CATEGORY | ABBRE | CODES/NARRITIVES /DESCRIPTION | RANK |
|--------------------------------------------------------|------------------------|-------|--------------------------------------------------|-------|
| Existing human capacity development programs available | Seminar / workshop | SEM | [...]Workshops, seminars | 10/10 |
| | Education | EDU | [...]Further studies, Refresher courses (online) | 7/10 |
| | Coaching and Mentoring | COM | [...]Coaching and mentorship | 5/10 |
| | Aptitudes Test | APD | [...]Online pop-up quiz, take home assignment | 3/10 |
| | Exchange training | EXC | [...]Exchange training, banking network | 2/10 |

Source: Researchers' Field data (2019).

Figure1: Modelling Sustainable Training Programs

Source: Field Data (2019)

Based on the aforementioned narratives as illustrated on the structural model, this study opined that, both internal and external training programs were observed: seminar and workshop, education, coaching and mentoring, aptitudes and exchange programs. However, a sustainable human capacity development program must consist of both internal and external training strategies which should include: seminars/workshop, education and coaching/mentorship as shown above.

4.2 Challenges faced in human capacity development program.

The challenges face in human capacity development programs are shown on the initial coding process table below.

4.2.1 Initial coding and Theoretical saturation

Table 6: Initial coding and theoretical saturation

| RE | CATEGORY | ABBRE | NARRITIVES |
|----|-----------------|-------|---------------------------------------------------------------------------------|
| 1 | Linguistic | LIN | [...]Language |
| | Financial | FIN | [...]Financial |
| | Time | TIM | [...]Time factor |
| 2 | Linguistic | LIN | [...] Language |
| | Time | TIM | [...] Time factor |
| 3 | Time | TIM | [...] Time to assimilate |
| | Materials | MAT | [...]Inadequate training materials |
| | Linguistic | LIN | [...] Language difficulties |
| 4 | Time | TIM | [...] Training Time |
| | Material | MAT | [...] Inadequate training materials |
| | Linguistic | LIN | [...] Language barriers |
| | Management | MGT | [...] Procedures |
| 5 | Financial | FIN | [...] Financial difficulties |
| | Management | MGT | [...] Opportunities not available for every staff, no assessment after training |
| | Personal Factor | PER | [...] Lack of personal interest to acquire training |
| 6 | Linguistic | LIN | [...] language problem |
| | Financial | FIN | [...] Financial problem |
| | Personal Factor | PER | [...] family separation during training |

| | | | |
|----|------------|-----|----------------------------------------------------------------------|
| | Management | MGT | [...] Opportunities not available to every staff |
| 7 | Linguistic | LIN | [...] Language difficulties |
| | Time | TIM | [...] Training time often too short |
| | Financial | FIN | [...] Financial difficulties |
| 8 | Linguistic | LIN | [...] Language barrier |
| | Time | TIM | [...] Time |
| 9 | Financial | FIN | [...] Inadequate budget for staff training |
| | Management | MGT | [...] opportunities not available for every staff, no career profile |
| | Linguistic | LIN | [...] Language Barrier |
| 10 | Linguistic | LIN | [...] Language barrier |

Source: Researchers' Field data (2019).

4.2.2 Axial Coding Process

Table 7: Axial Coding Process

| QUESTION | CATEGORY | ABBR | CODES/NARRITIVES /DESCRIPTION |
|---------------------------------------------------------|-------------|------|-----------------------------------------------------------------------------------|
| Challenges faced in human capacity development programs | Linguistics | LIN | [...] Language difficulties |
| | Financial | FIN | [...] financial difficulties , Inadequate budget for staff training |
| | Time | TIM | [...] Short time for training, inadequate time to assimilate. |
| | Material | MAT | [...] Inadequate training materials. |
| | Management | MGT | [...] Opportunities not available for every staff, no career profile, Procedures. |
| | Personal | PER | [...] Family separation during training, Lack of personal interest. |

Source: Researcher's Field data (2019).

Six categories of challenges were observed: language, financial, time, material, management and personal challenges.

4.2.3 Selective Coding Process

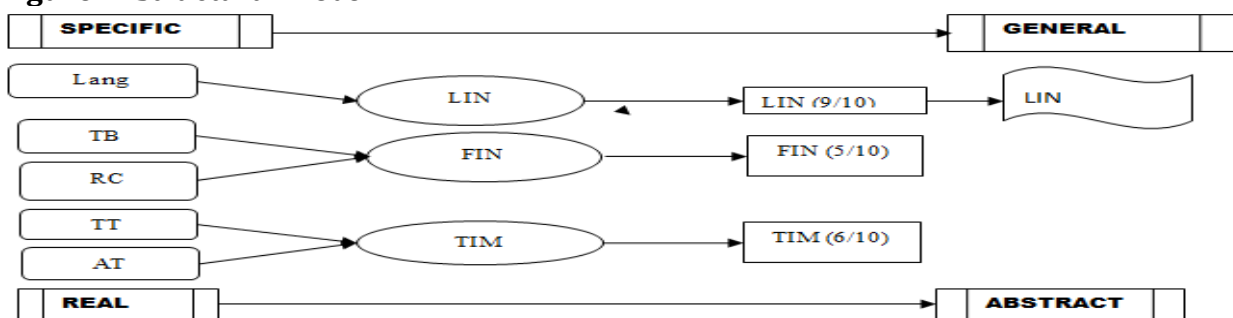
Table 8: Selective Coding Process

| QUESTION | CATEGORY | ABB | CODES/NARRITIVES /DESCRIPTION | Theme |
|---------------------------------------------------------|-------------|-----|-----------------------------------------------------------------------|-------|
| Challenges faced in human capacity development programs | Linguistics | LIN | [...] Language difficulties | 9/10 |
| | Financial | FIN | [...] Financial difficulties , Inadequate budget for staff training | 5/10 |
| | Time | TIM | [...] Short time for training, inadequate time to assimilate. | 6/10 |
| | Material | MAT | [...] Inadequate training materials. | 2/10 |
| | Management | MGT | [...] Opportunities not available for every staff, no career profile, | 4/10 |
| | Personal | PER | [...] Family separation during training, Lack of personal interest. | 2/10 |

Source: Researchers' Field data (2019).

Based on the aforesaid narratives, this study revealed that the core challenge of capacity development programs is language problem. Other difficulties identified are time and financial issues as shown on the structural model below:

Figure 2: Structural Model



Source: Field Data (2019)

4.3 Importance of human capacity development:

4.4.3.1 Open Coding / Theoretical Saturation

Table 9: Open coding / Theoretical saturation

| RES | CATEGORY | ABBR | NARRITIVES/DESCRIPTION/CODES/ |
|-----|----------------|------|-----------------------------------------------------------------------------|
| 1 | Efficiency | EFF | [...] Improved output |
| 2 | Efficiency | EFF | [...] Increase in employees output |
| | Satisfaction | SAT | [...] Staff satisfaction |
| 3 | Efficiency | EFF | [...] Improved performance, increase output |
| 4 | Retention Rate | RR | [...] Improved retention rate |
| | Efficiency | EFF | [...] Increase output ,Reduces Outsourcing of expert |
| | Satisfaction | SAT | [...] Job satisfaction |
| 5 | Efficiency | EFF | [...] Improved skills, reduces risk of errors, knowledge, add company value |
| 6 | Efficiency | EFF | [...] increase performance, reduces risk of errors in operations, |
| 7 | Efficiency | EFF | [...] Increase output |
| 8 | Efficiency | EFF | [...]increase performance |
| 9 | Efficiency | EFF | [...]increase output |
| | Satisfaction | SAT | [...]job satisfaction |
| 10 | Efficiency | EFF | [...]Improved performance |
| | Satisfaction | SAT | [...] employees satisfaction |
| | Retention Rate | RR | [...]improved retention rate |

Source: Researcher's Field data (2019).

4.3.2 Axial Coding Process

Table 10: Axial Coding Process

| QUESTION | CATEGORY | ABBRE | CODES |
|------------------------------------------|------------------------------|-------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Importance of human capacity development | Efficiency and effectiveness | EFF | [...]Improved performance, increase output, reduces outsourcing of expert, improved skills, reduces risk of errors, increase knowledge, add value to the company |
| | Employees Satisfaction | SAT | [...] Job satisfaction |
| | Employees Retention r | RR | [...]improved retention rate |

Source: Researchers' Field Data (2019)

When workers received capacity building, they become efficient and effective. In addition, capacity development causes job satisfaction and employees retention.

4.3.3 Selective Coding Process

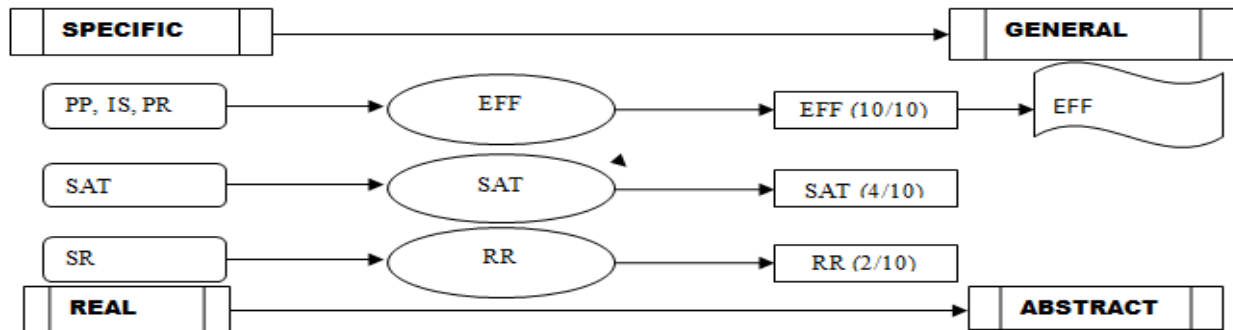
Table 11: Selective Coding Process

| QUESTION | CATEGORY | ABBRE | CODES | THEME |
|------------------------------------------|------------------------------|-------|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|
| Importance of human capacity development | Efficiency and effectiveness | EFF | [...]Improved performance, increase output, reduces outsourcing of expert, improved skills, reduces risk of errors, increase knowledge, add value to the company | 10/10 |
| | Staff Satisfaction | SAT | [...] Job satisfaction | 4/10 |
| | Staff Retention | RR | [...]improved retention rate | 2/10 |

Source: Researcher's Field data (2019).

The importance of human capacity development is primarily explained by improvement in employees' effectiveness and efficiency. Other benefits include: job satisfaction and retention rate as shown below.

Figure 3: Structural model



Based on the structural model, this study indicates that the importance of human capacity development programs is improved efficiency and effectiveness.

4.4 Proposed solutions to the challenges face in human capacity development

4.4.1 Open coding and Theoretical saturation

Table 12: Open coding and Theoretical Saturation

| RES | CAT | ABBR | CODES.NARRATIVES |
|-----|-------------|------|---------------------------------------------------------------------------------|
| 1 | Time | TIM | [...]prior notification before start of seminars |
| 2 | Education | EDU | [...]Encourage online studies |
| | Time | TIM | [...]Reduce work hours for those studying |
| 3 | Time | TIM | [...]Provide enough time to study seminar materials |
| 4 | Time | TIM | [...]Enough time to assimilate by means of work leave after training |
| 5 | Financial | FIN | [...]Financial assistance after training |
| | Management | MGT | [...]Provide training opportunities to every staff, follow-up after training |
| | Financial | FIN | [...] Provide budget for staff training, Salary increase after training |
| 6 | Management | MGT | [...]provide training opportunities to all staff, |
| 7 | Linguistics | LIN | [...]recruitment of bilingual works |
| | Financial | FIN | [...]Budget for staff training |
| 8 | Financial | FIN | [...]budget for training , financial assistance during training |
| 9 | Financial | FIN | [...]Banks should budget for staff training |
| | Management | MGT | [...]Equal training opportunities for all staff, career profiling for all staff |
| 10 | Management | MGT | [...]Continuous follow up after training, |
| | Financial | FIN | [...]Financial compensation after training |
| | Linguistics | LIN | [...]Recruit bilingual workers |

Source: Researcher's Field data (2019).

4.4.2. Axial Coding Process

Table 13: Axial Coding Process

| QUESTION | CATE. | ABBRE | NARRATIVES |
|-------------------------------------------------------|-----------|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What are proposed solution to the challenges faced in | Time | TIM | [...]Prior notification before start of seminars, reduce work hours for those studying, Provide enough time to study seminar materials, enough time to assimilate by means of work leave after training |
| | Education | EDU | [...]Encourage online studies |
| | Financial | FIN | [...]Financial assistance after training, Provide budget for staffing training, Salary increase after training , financial assistance during training, |

| | | | |
|----------------------------|------------|-----|--------------------------------------------------------------------------------------------------------------|
| human capacity development | | | Financial compensation after training |
| | Management | MGT | [...]Provide training opportunities to every staff, follow-up after training, career profiling for all staff |
| | Language | LIN | [...] Recruit bilingual workers. |

Source: Researcher's Field data (2019)

The proposed solutions to solve time issues include: providing notification to workers before the start of seminars, reduce work hours for those studying, provide enough time to study seminar materials and assimilate newly acquired competences. With respect to education, online studies should be encouraged. Financial assistance must be provided to workers after training, and management should provide yearly budget for staff training, and salary increase after training. Equally, training opportunities should be available to all staff, evaluate trainees after seminars, follow-up after training, and career profiling for all staff.

4.4.3 Selective Coding Process

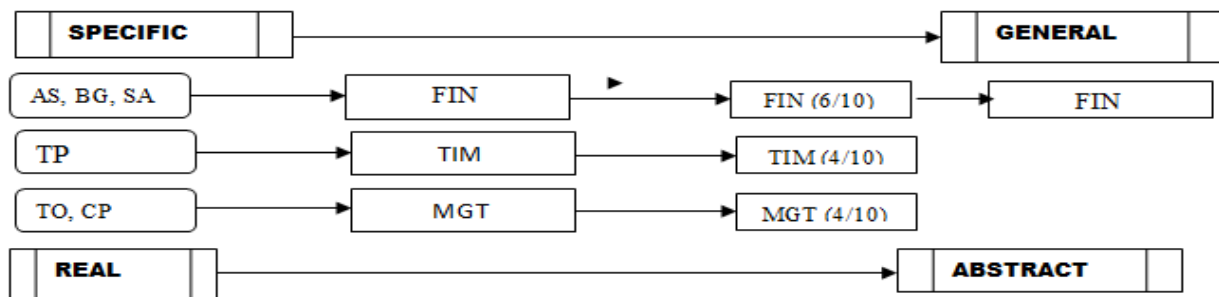
Table 14: Selective Coding Process

| QUESTION | CAT | ABBRE | NARRATIVES | RANK |
|-----------------------------------------------------------------------------------|-------------|-------|----------------------------------------------------------------------|------|
| What are proposed solutions to the challenges faced in human capacity development | Time | TIM | [...]Prior notification before start of seminars, | 4/10 |
| | | | [...]Reduce work hours for those studying, | |
| | | | [...]Provide enough time to study seminar materials, | |
| | | | [...]Enough time to assimilate by means of work leave after training | |
| | Education | EDU | [...]Encourage online studies | 1/10 |
| | Financial | FIN | [...]Financial assistance after training, | 6/10 |
| | | | [...]Provide budget for staff training, | |
| | | | [...]Salary increase after training , | |
| | | | [...]Financial assistance during training, | |
| | | | [...]Financial compensation after training | |
| | Managem ent | MGT | [...]Provide training opportunities to every staff | 4/10 |
| | | | [...]Follow-up after training | |
| | | | [...]Career profiling for all staff | |
| | Language. | LIN | [...]Recruit bilingual workers | 1/10 |

Source: Researcher's Field data (2019).

The core solution to enhance human capacity relates to the provision of financial assistance after training, provide budget for staff training, salary increase after training, and financial assistance during training. Nonetheless, other solutions include: sufficient time relating to the training and development process and management related issues. These are shown on the structural model below

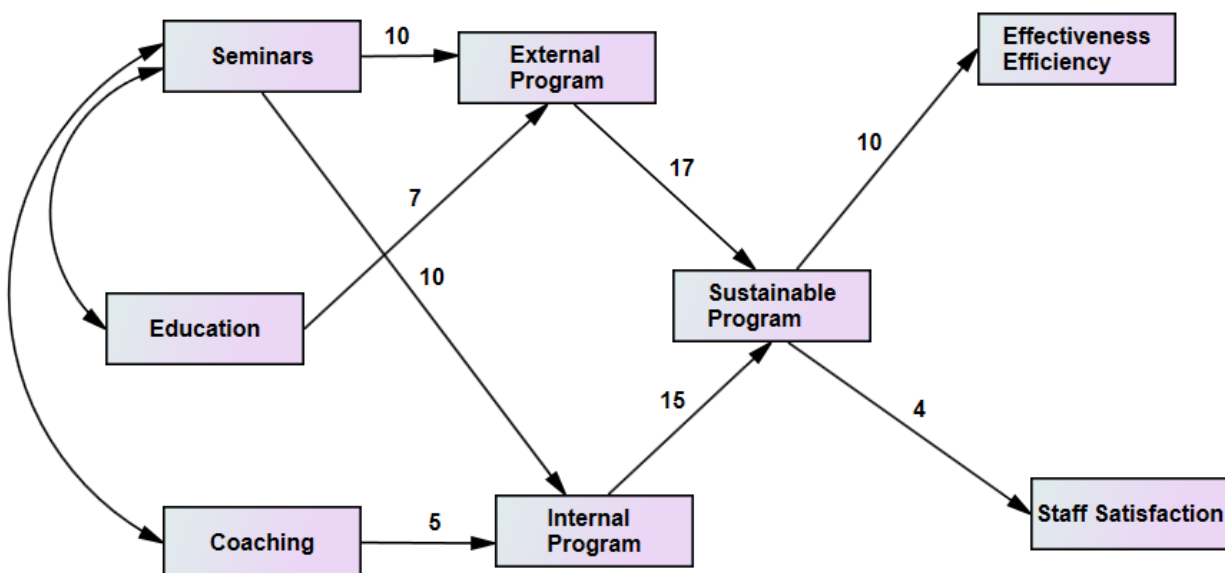
Figure 4: Structural Model



Source: Researchers' Field data (2019)

A sustainable model on human capacity development must integrate both internal and external training programs with specific attention on seminars, workshop, education and coaching. These portfolios of training programs should guarantee effectiveness, efficiency, employees' satisfaction and commitment as illustrated on the model below.

Figure 5: Sustainable Human Capital Development Model



Source: Field Data (2019)

5.2 Conclusion

Human resource is a vital asset and plays essential roles in developing bank's strategy. Regardless of the strategy adopted, one thing is clear; there must be a continuous human capital training and development process to enhance employees' performance. Human capacity development is valuable to both the banks and employees. Unfortunately little attention has been devoted to this by management of some institutions. Capacity development therefore focuses on furthering banks' ability to acquire new knowledge and improve on their operations to continuously stay relevant within rapidly changing business

environment. To this effect, commercial banks must apportion yearly budget on capacity development and prepare career profile for their employees for sustainability.

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