BANK LIBRARIES IN NIGERIA: A CASE *STUDY* OF SELECTED BANK LIBRARIES OF KANO STATE

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DECLARATION

I hereby declare that this thesis has been written by me and that it is a record of my own research work. It has not been presented in any previous application for a higher degree. All sources of information used in the study are properly acknowledged by means of references.

20/12/91

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CERTIFICATION

This thesis entitled Bank Libraries in Nigeria: A Case Study of Selected Bank Libraries of Kano State by Danladi Garba T/Dankade meets the Regulations governing the award of the degree of Master of Library Science of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

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DEDICATION

This work is dedicated to the following:-

(a) My father and Mother

(b) The memory of my late Grand-father Mallam Garba, whose fruits of good work and training on me have been encouragement to me.

(c) My entire family comprising of my wife Aishatu, my children:- Amina, Kabiru, Mustapha, Sadiya and Bashiru for enduring my absence during the course of my study.

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ABSTRACT

This study was carried out to examine the problems associated with the collections, funding and services of bank libraries with particular reference to Kano and Kaduna States. This is with a view to offering some suggestions on how such problems could be overcomed in order to enhance the services of the bank libraries.

The work is divided into six (6) chapters. The first chapter deals with the problems of the study. The second chapter treats the historical background of the libraries under-study. The third chapter reviewed those related literature to the study. While the fourth chapter provides the various methodologies used for the study. While in chapters five and six the analysis of data, and summary of findings, conclusions and recommendations were made respectively.

To gather the data necessary for this study three instruments were used. These were questionnaires, interviews and direct observations. The questionnaires were of two types. Questionnaire 'A' was administered on the Librarians heading the bank libraries, while Questionnaire 'B' was administered on the users of the libraries randomly selected. The Librarians heading the libraries were in addition subjected to interviews after completing the questionnaires. Direct observations were also made on

the Various environments of the libraries studied.

The population for the study consisted of all the bank libraries in the two States. From which a sample of five (5) bank libraries were selected. Data was gathered, analysed and the findings were later interpreted accordingly. On the basis of these findings the conclusions were drawn. At the end recommendations were made with a view to Improving the collection and services of bank libraries in general.

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CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

Information is considered as a very important commodity of any society. This is because of the basic role which information plays in the development of individuals, organizations, institutions and different nations as a whole. Right from the time when the universe was created to date, there has been increase in research, which resulted in information being accumulated and such is often referred to as "Information Explosion". Clare (1981:1) pointed out that over the last few years, senior management members of successful organizations have come to regard information and data from which it is derived as an important company resource, perhaps as important as machinery, which is vital to the operation of the organization. He went on to add that despite this many managers still have problems in procuring the right information from the right place at the right time. To aid research in whatever field, whether business sector or otherwise, this information must be collected, organized and disse-minated to users. The problem is not lack of information, but how to collect, organize and disseminate it to users effectively, and efficiently.

Bank libraries if fully funded and supported could acquire the right type of materials which ultimately will be used to serve the users. These libraries are expected to

support the banks to achieve their aim of profit maximazation

1.2 PROBLEM STATEMENT

The main aim of banks and other financial institutions is to make profit and the expected aims from libraries to banks is to assist the banks with information to achieve their aims. Maclean (1935:223) supported this idea that "any bank which includes a library in its general organization hopes that ultimately some kind of profit will be derived therefore". Banks in Nigeria are always increasing both numerically and interms of profitability. Nigerian Banking Annual Report (1985:18) confirmed this, that in 1959 eight (8) commercial banks and one (1) merchant bank were established in the country. But in 1983 the commercial banks rose to twenty five (25) with 1,108 branches and offices, while in the same year there were eleven (11) merchant banks with 24 branches and offices in the country. On the profitability of the banks in the country, Umaru (1989:13) indicated that in 1984 first Bank made a net profit of ₦29.1 million, which rose to ₦53.4 million in 1985, and due to structural Adjustment Programme in 1986 the profit rose again to ₦86.6 million and in 1987 it made a profit of ₦106 million. On the part of merchant bank, Umaru said that First City Merchant Bank which took up in 1983 with a capital of ₦2.00 million, declared in 1984 an after tax profit ₦925,000 which in 1985 rose to ₦1.3 million. But in 1986 due to SAP the profit rose to an amazing figure of ₦4.8 million.

Special libraries are always guided by standards on whatever objectives, staff, collection, building and finance, they should have effective and efficient service provision. In Nigeria special libraries and bank libraries in particular need to be guided by such standards in order to have the right type of objectives, staff development, collection, building and financial resources that can meet the required services of the users.

Special libraries are normally attached to certain organisations and their establishment is based on a percieved need on the part of the management of the organisation. In this case staff in the organisation inform the management of the need to establish such a library. Therefore special libraries are tailored to serve and meet the specific and basic information needs of both the management and the users for the betterment of the organisation in general. Hence special libraries are established to cope with the mass of information confronting them. Consequently special libraries serve as the intermediary between information and users in this period of information explosion. Users depend heavily on librarians who analyse the needs of the users and organise the information in such a way that the users will experience no difficulty in locating their required information. In most types of special libraries, the librarians function fully by providing an indepth personal service to the users. Bank libraries

like all other types of special libraries need to have sufficient and relevant collection to render an effective and efficient service, without which they would fail to justify their existence as special libraries. One of the most important objectives of special libraries and bank libraries in particular is the provision of adequate and right type of materials/resources at the right time to the clientele. Without the materials; researchers, government officials, business executives etc. will not be able to carry out their duties successfully. According to Said (1987:2) the whole machinery of library operation is centered around sound resources. It is the duty of the libraries to collect, organise, preserve and dessiminate information. The collection would be in one or more subject areas that are related to the bank's services and activities. The collection must be intensive and extensive and must be capable of meeting the information requirement of the users.

In general, materials found in bank libraries include, among other things, books, documents, manuscripts, pictures, maps also found which include transparencies, slides, records, audio - Cassettes, microfiches, microfilms, filmstrips, motion pictures, Video cassettes etc.

Actually, a library's efficiency can be judged by its ability to provide sources of information whenever they are required by the users. So in acquiring materials, librarians

try to know the users need. This is exactly what special librarians do. Materials and equipments are acquired through purchase, gift and exchanges. Professionals handle all the different acquisition procedures. They engage in professional tasks of scanning through bibliographies and reviews, for selection, verifying and searching information requests. When making the acquisition, the librarians make use of acquisition policies which were normally spelt out within the frame work of the library's main objectives. The collection in the library must be fully guided to enable the users exploit and use it. This is possible through the efficient organisation of the materials and provision of organised catalogue, indexes and guides for prompt and easy access to the materials and information contained in them.

Bank libraries, being special in nature are established to meet the information needs of the management and the other staff. They must therefore assist the banks ways on how to control and manage information effectively and efficiently. The libraries are, therefore, established to help Banks cope with the mass of information confronting them. To successfully become an important part of the organizational structure, the librarian must move the library away from the traditional "warehouse" of knowledge to information center. Such is important because as a result of the present information explosion, bankers and researchers are now looking for ways to manage the rising tide of information.

To meet the above demands, bank libraries are expected to perform the following services:-

(a) Selective dessemination of information

(b) Bibliographic services

(c) Indexing services

(d) Abstracting services and

(e) Photocopying services

Regrettably established bank libraries in the country are finding it difficult to survive in that they have the problem of non recognition from their management, lack of adequate and up-to-date holdings, lack of professional staff, lack of sufficient and standard buildings to house the libraries in addition to lack of sufficient fund for the libraries to undertake their day-to-day activities. Some of the libraries do not meet the standards of being special in nature especially with regards to the services they offer

Because of these stated problems, it is plansible to say that none of the bank libraries under study can meet standards required of special libraries. According to Jackson (1981:65) in his survey of 10 special libraries in Nigeria that exist in the businesse and industry sectors, only that of the central Bank can be called a library.

He also pointed out that all these 10 so called libraries had a total collection of only 50,000 books and journals. Furthermore, he observed that an effective and efficient service was lacking in these libraries.

Since Jackson's study ten years ago there has not been any research on special libraries in the country particularly those in the banks. Our study therefore is directed to finding out what improvement, if any that has taken place over the last decade since Jackson's study. It is hoped that this study will find out the level of commitment on the part of Bank management (to develop the bank libraries.) What kind of services such libraries offer and whether or not the services satisfy the clientele. Furthermore, the study will examine the funding of bank libraries in the light of the current escalation of book prices.

Finally, the study will concentrate on some bank libraries located in Kano and Kaduna States. These two states have been selected because they are the largest states in the northern part of the country in terms of volume of business and industries.

1.3 SIGNIFICANCE/OBJECTIVE OF THE STUDY

The statement that collection is the basic tool for provision of a good and efficient library service is a clear statement. For a library to achieve this it will entail collecting, organizing, preserving and making the

collection available to the users. Taking cognisance of our Bank libraries, there seems to be a lot to be desired as far as their collection and services are concerned. One may even wonder whether the librarians in bank libraries are well informed of the needs and wants of their users, or whether the materials they aim to collect will meet such needs.

The significance/objective of this styd therefore is:-

1. To find out the nature and composition of the collection of the bank libraries.
2. To find out the type of services being offered to the users in the bank libraries.
3. To identify the strengths and weaknesses of the collection and services offered in these libraries.
5. To find out whether the collection and services offered meet the main objectives of the bank libraries.
5. To find out the extent to which the libraries provide their services to their users at both the Bank Headquarters and throughout the Branches.

1.4 SCOPE AND LIMITATIONS OF THE STUDY

This study is limited tc all existing bank libraries in Kano and Kaduna States, and the subject coverage of

the research is ristricted to the collection and services in these libraries. The libraries covered in this study include the following: Bank of the North library, Kano Central Bank library, Kano; First Bank library, Kano; African International Bank library, Kano; Central Bank library, Kaduna; Nigerian Agricultural and Cooperative Bank library, Kaduna, and Nigerian Industrial Development Bank library Kaduna.

1.5 OPERATIONAL DEFENITIONS OF TERMS

BANK LIBRARY

According to Marcus (1969:243) a bank library is a "special library, whose material is devoted to special subject fields like banking, economics, economic conditions, and monetary policy, both national and international. It is organised to serve the needs of a special clientele, the officers and staff of the bank". In the light of the above, this research studies all bank libraries in the two states i.e. Kano and Kaduna, regardless of whether such a library is a branch or a headquarters library.

SPECIAL LIBRARY

Harrod's Librarians Glossary (1987:734) simply defined special library as "A collection of books and other printed, graphic or record material dealing with a limited field of knowledge, and provided by a learned

society, research organisation, industrial or commercial undertaking, government department or educational institution". In this study, bank libraries are regarded and referred to as special libraries.

STATES

The Oxford Universal Dictionary (1973:2112) defined a State as "The territory, or more of the territories ruled by a particular sovereign". Kano and Kaduna were the two states studied, to find out the bank libraries existing in the states and how such libraries are organised and managed.

STANDARD

Halm (1978:9) quoted Musiker saying that standard is something that is established by authority, custom, or general convent, as a model or example to be followed. Based on this statement, standards of special libraries are used to measure the libraries under study.

1.6 ORGANIZATION OF THE STUDY

The work has been divided into six chapters, thus:- Chapter one is the introduction and the problem statement. The introduction talks about the problem studied and its background. The significance and objectives of the study, plus the subject coverage of the research. Chapter two provides the background of the libraries under study. The chapter deals with the historical perspective of the libraries, their nature, composition and processes with reference to their environment. Chapter three deals with

the literature review, where some related literature to the study were reviewed. While chapter four enumerates and discusses the various methodologies used in data collection. Chapter five and Six present the analysis and interpretation of findings; and summary of findings, conclusions and Recommendations respectively.

The data so far collected is analysed to give a clear picture of the libraries' collection in relation to services offered to the users. The findings would make it possible to make recommendations and draw reasonable conclusions about the libraries.

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CHAPTER TWO

HISTORICAL BACKGROUND OF THE STUDY: GENESIS AND GROWTH OF BANK LIBRARIES IN NIGERIA

2.1 INTRODUCTION

Basically speaking there is need for individuals at all levels particularly Business Executives, Government Officials, Scientists etc. to have well organized information that will make them function effectively in their work. Information must be effectively managed just as financial, physical and human resources are managed to enhance productivity and achieve operative objectives and goals.

Special Librarian is the exploitor of his resources, this means that his main job is information service rather than document or data delivery. Special Libraries are therefore established in organizations, banks inclusive to help create and manage information services and resources for the benefit of the workers and customers. The Special Library concept reflect the organization's goals, at the same time aim at serving the information needs of its clientele. Handy (1911:5) see the special library as "the power to furnish the required and necessary information where it will do good at the right time, and in the right direction and in the right shape with minimum expenditure of time and energy on the part of those whose business it is to use the information furnished".

The existence and development of Special Libraries in Nigeria has been uneven. Though the date of establishment

of the first special library in the country cannot be accurately determined, according to Ajibaro (1978:20) "the first special library in Nigeria was the Law Library of the Federal Ministry of Justice, Lagos which was established in 1900".

Due to expansion in Nigeria's educational institutions, establishment of special Libraryies and production of highly specialised people to use the libraries became possible. Also due to the call for researches in the agricultural sector, establishment of many special libraries to support the various programmes and research projects became possible. Oguara (1975:85) listed 56 Special Libraries with dates of their establishment where such dates could be determined. Among them were Bank Libraries. Oguara indicated the rate of growth from 1900 - 1975 as follows:- From 1900 - 1950, 11 Special Libraries were established, 1950 - 1959, 19; 1960 - 1975; 32. However not many bank libraries were established in the country to cater for the information needs of their users. The trend of special libraries development in the country has not been encouraging. Majority of the Libraries were owned by both Federal and State Government. Out of the 56 Libraries listed by Oguara only three were owned by Private associations, 38 by Federal Government and 15 by State Governments. Many of such Libraries were small in size, collection and building. Many business and financial agencies that were concerned with the country's development, finance and investment, whichh was an area viewed by the government to be important, did not

have standard libraries.

2.2 BANK LIBRARIES IN NIGERIA

Banks in Nigeria had their origin from the colonial period. The Central Bank itself was established in 1958 during the pre-independence period. From then Banks in the country continued to be established and expanded. Both indigenous and non-indigenous banks sprang to cater for the needs of the country. Giving the history of commercial banks in Nigeria, the Nigerian Banking Annual (1985:18) said "the number of commercial banks operating in the country rose from eight (8) in 1959 to twenty-five (25) in 1983, while bank branches and offices increased from 160 to 1,108 during the second period". In the case of Merchant Banks it went on to say that"Merchant Banking began in Nigeria in 1960 with the establishment of Philip Hill (Nigeria) Ltd., which later merged with the Nigeria Acceptances Limited (Now NAL Merchant Bank) in 1969. At the end of 1983, there were eleven (11) Merchant Banks with 24 offices and branches in the country".

It can be observed that there has been a great increase in the profitability of the Banks compared to other sectors of the economy especially in the case of the three major banks i.e. First Bank, Union Bank and United Bank for Africa. The significant increase in profit has especially been recorded from the introduction of the structural adjustment programme SAP in 1986. On this Umaru (1989:13) said "In 1984, the net profit of the First Bank was N29.1 million.

This went up to 53.4 million in 1985. And by the first SAP year, i.e. 1986, this profit had swelled to N86.6 million. The bank has now declared an after-tax profit of N28.5 million in 1984 and N34.5 million in 1985. By 1986 this had (rose) to N55.8 million. The Union Bank's pre-tax profit for 1987 is N82.9 million. At the UBA the profitability picture has been equally rosy. In 1985 (the bank) made a profit of N34.1 million, only to be over-shadowed by 1986's declared after tax profit of N42.00 million. UBA in 1987 had declared a pre-tax of N105.9 million for the year". On the part of Merchant Banks Umaru added that "It is however, at the Merchant Banks that the most (outrageous) profits in the industry are being declared. First City Merchant Bank took off in 1983 with an initial capital of N2 million. In 1984 it declared an after-tax profit of N725,000. This rose to N1.3 million in 1985. But in 1986 when SAP began, its after tax profit stood at an amazing N4.8 million. In 1985, Continental Merchant Bank declared N5.4 million as its after tax profits. By 1986 this had risen to N9.9 million. The Nigerian Merchant Bank posted N3.7 million as its after-tax profits in 1985. By 1986 its after-tax profits had swelled to N6.1 million".

From all the above, it could be noted that Banks in Nigeria are making substantial profits to be able to establish and maintain standard special libraries to cater for their information needs.

Bank Libraries are seen as special libraries that deal with information selection, acquisition, organisation

and dessemination to some special groups of users. Bank libraries are new "product" in the society in that they emerged in the 20th Century in America. Marguis (1969: 242) said "One of the earliest Bank libraries was established in 1907 by the National City Bank of New York (Now First National City Bank) and is generally recognised as the oldest commercial bank library in the United States". In 1911 the American Bankers Association formed its Library for the Association and its member banks. The period from world war I to 1935 showed an increase in the number of bank and commercial libraries, among those established in the period included Bankers Trust Company Library in New York and First Wilconsin National Bank Library in Milwarkee both in 1917; Chase National Bank Library (now Chase Merchattan Bank) in New York and Continental Illinios National Bank and Trust Company Library Chicago in 1919, Security First National Bank Library in Los Angeles in 1921 and First National Bank Library of Chicago in 1931. By 1935 the number of Bank Libraries listed in Special Library resources had grown to 31, more than twice the number listed in the Special Libraries resources in 1921. Though it is difficult to determine the number of Bank Libraries in existence today. It is clear that more, of them are continually being established.

Gradually after the Bank Libraries became established in America, the idea spread to other countries notably Britain, France, Canada, and a host of other countries of

the industrialized world and gradually it spread into the developing countries especially the Anglo-phone countries like Nigeria, Ghana, Tanzania, Uganda etc.

In tracing the historical development of special libraries in Nigeria, in particular Bank Libraries, it could be noticed that such libraries are new in the society and most people see their existence and growth as questionable due to their few numbers collections and sizes. The introduction of Bank Libraries into the country was motivated by some fundamental reasons. Most important among the reasons was ensure that the type of information required by bankers was made readily available. The libraries were also aimed at educating the staff of the Banks so as to enhance their output and services. Through the libraries the staff could know some of the problems existing within their environment and try to come up with certain solutions to them. Lastly the libraries assist researchers within and outside the Banks with materials which will defenitely improve their general knowledge and learning capabilities.

Bank Libraries in this country started in the 20th century as earlier mentioned. The Central Bank which was established in 1958 by a parliament act started full operation in July 1959. As part of its efforts to see that it achieved its aims and objectives, it established a research library in April 1961 which occupied an approximate area of 1,125 sq feet, in an old building.

When the new building of the bank was completed the library was moved to occupy more spacious area of over 6,000 square feet on the 7th floor of the eleven storey building.

On 11th February 1963 the National Bank of Nigeria was founded by a group of Nigerian Nationalists, and in 1968 its library was established although it was not officially opened until February 2nd 1970, with the main objective of serving both the staff in the bank and other researchers.

The Nigerian Industrial Development Bank was established on January 22nd 1964 due to the reorganisation of the Investment Company of Nigeria Limited (ICON). In order to assist the Bank to meet its objectives a library was established as an arm of the Bank in 1967. It was termed as Technical and Information Library, and was used as a Laboratory of the Department of Economics and Statistics of the Bank.

2.3 BANK LIBRARIES IN KANO STATE

Kano State that came into existence in 1967 consisted of four emirate councils viz Kano, Hadejia, Gumel and Kazaure, presently (1990) it has 46 Local Government areas. According to the Nigerian year Book (1989:5) Kano State has an area of 43,070 square kilometres, as at 1963 Census the state had a population of 5.775 million people, while in 1980 its projected population stood at 8.91 million.

However the commonly accepted population figure for today is 10 million people. The State is lying $10^{o}25$ North of Kaduna State.

For centuries Kano, the State Capital has been leading the rest of Northern Nigerian towns in commercial activities. Despite the economic slump in the country the position of the State in terms of commercial activities has not diminished. The environment of the State provided the chance for establishment and proliferation of banks and other commercial houses. The Bank branches that are existing in the state as at the present period are up to 40 in number.

9 Bank Libraries in Kano state are among the special Libraries existing in the state. Garba (1987:4) has listed them as follows:- "Bank of the North Library, Central Bank of Nigeria Branch Library, First Bank of Nigeria Library and Bank of Credit and Commerce Library".

2.4 BANK LIBRARIES IN KADUNA STATE

Kaduna was the Headquarters of the defunct Northern Region and now the Capital of Kaduna State. It has an area of 70,210 square kilometres when it was first created in 1967 but presently with the carving out of Katsina State, Kaduna State has an area of only 38,002 square kilometres. The State has a unique cultural heritage bequeathed to it by history Kaduna State is an agriculturally oriented State and as such there is not much commercial activities that

will encourage the establishment and development of Banks and other commercial institutions. Nonetheless, there are at present about 30 branches of major banks in the country.

The first Bank library in the state is that of the Nigerian Agricultural and Cooperative Bank library. Musa (1987:34) in his effort to trace the historical development of special libraries in Kaduna state said "The Nigerian Agricultural and Cooperative Bank was established and its Library was also opened that same year (1973). The Library is to assist in research to boost agricultural production.

2.5 LOCATION OF THE BANK LIBRARIES

(A) NIGERIAN AGRICULTURAL AND COOPERATIVE BANK LIBRARY KADUNA

The Head office of the Nigerian Agricultural and Cooperative Bank Limited is located in Kaduna, the capital of Kaduna State. The bank is situated about 5 kilometres away from the main market of Kaduna thereby cutting it off from the manacing noise and bursting of the market area. It occupies a very large premises in the heart of Kaduna town which is approximately 2.31 acres, with its multi-purpose 6 storey building. The Bank was opened on 6th March 1973 and thus marked the beginning when the library was opened and made a full-pledged department under the controller of Administration, but headed by a librarian. The library is located on the 2nd floor of the building occuping a large hall measuring about 30 feet by 50 feet.

(B) NIGERIAN INDUSTRIAL DEVELOPMENT BANK LIBRARY KADUNA

Nigerian Industrial Development Bank was first set up in the country in Lagos in January 1964 with an initial capital of N4 million. It was established to provide medium and long term finance to limited liability companies registered in Nigeria and in compliance with the Nigerian Enterprises Promotions Decree, the Bank finance projects in any location in the country. It also encourages the even spread of such industries within the country. In the head office, a library was established to cater for the information needs of the staff and researchers. The bank maintains an area office in Kaduna known as North-western Area Administation office which is located in a seven (7) storey building at No. 18 Waff Road, Kaduna. The Area Office on its part maintains a branch library on the 6th floor of the building under the direct control of the Administrative Officer. The room housing the library measures 35 feet by 30 feet.

(C) BANK OF THE NORTH LIBRARY, KANO

Bank of the North Limited was incorporated on 17th September 1959 with an initial capital of £12,500 (N25,000). It is owned by the Northern States of Nigeria. The Bank's headquarters is located in Kano and due to tremendous growth which the bank has realised, it has now built a magnificient 18 storey building at No. 1 Zaria Road, Kano

The Bank has a well equiped training center at Civic Centre in Kano, where the Bank's Library is located under the control or an officer who is responsible to the Assistant General Manager (Training and Development). The room being used as the library measures 15 feet by 10 feet. However a new building measuring 60 by 40 feet has been proposed so as to expand the library facilities.

(D) FIRST BANK LIBRARY, KANO

First Bank, as its name implies is the Bank which was the first to be established in the country. It was established in 1893 as a trust organized by Merchants of Elder Dempster Company. It started operation with an initial capital of £100,000.00 now N200,000. It was formerly known as Standard Bank of Nigeria Ltd. Today it is one of the largest bank in the country with a total assets of 5.05 billion as at 1986. In 1985 a major re-organization was made in the bank's structure which resulted in the creation of Regional offices including the Kano Regional Office. At the Head Office in Lagos there is a standard Library and when the Regional Office was opened in Kano, a branch library was also opened in 1974 to cater for information needs of staff and researchers. The library in the Regional Office occupies a room at 20 by 13 room. The library is being manned by an officer.

(E) AFRICAN INTERNATIONAL BANK LIBRARY, KANO

Bank of Credit and Commerce International now African International Bank was established in Nigeria in 1979 with an initial capital of N3 million with an area office located

at 13C Murtala Muhammed Way, Kano and a Main office in Lagos. Kano being the head office of the bank was provided with a well equiped Training Center located along Race Course Road. At the Training Center there is a well established library set up in 1982 in a room measuring 18 by 14 feet, under the control of an officer.

CONCLUSION

In conclusion, it is evidently clear that all the bank visited have libraries. However, although the researcher is aware that the Central Bank branches in Kano and Kaduna have libraries, he is unable to obtain any information about those libraries due to lack of response from the banks.

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CHAPTER THREE

LITERATURE REVIEW

1.1 REVIEW OF RELATED LITERATURE

Over the years quite a large number of studies have been undertaken on the activities of Special Liberaries whose main activity is to provide effective and efficient service through the use and maintenance of relevant collection. Though not much has been written about Bank Libraries in particular, there has been some published and unpublished works that discuss some other special libraries in general. As Bank Libraries are considered to be Special Libraries. It is good and worthwhile to note how other special libraries function in resemblance to it. For the purpose of this study all the existing Bank Libraries in Kano Kaduna States have been looked into indepth particularly their collection and the services they offer to the users. Though the study concerns itself with the seven (7) Bank Libraries existing in the two States. Other issues in relation to the collection and services of special libraries in general have been dealt with.

Jackson (1981) in a paper titled "Special Libraries in Nigeria" which was incorporated the International Handbook of Comtemporary Development in Librarianship, carried out a study of all Special Libraries existing in Nigeria. Jackson's study evaluates the existence and collections of Special libraries in the country, the services offered by the libraries were however ignored. The study reported that the number of existing Special Libraries in the country

right from 1960 to 1973 was 34 with a total collection of 200,110 volumes, out of which 10 of the libraries were in the business and industrial sector, they have a total collection of 50,000 volumes. The writer concluded that despite some progress made in the special libraries sector if compared to the situation in the past, Special Libraries in Nigeria still have a long way to go more especially if we consider that Nigerian Special Libraries are "research" oriented and most of them are located in government departments or government owned or sponsored institutions. There were not many private commercial or business libraries of consequence, nor were many in industrial establishments. Out of the Special Libraries existing in 1977 - 78 in Nigeria, only one was located in a bank. This was the library of the Central Bank of Nigeria which had a collection of only 20,000 volumes in that year, 1977, and had a total number of 1,200 users. The above has clearly indicated the problems Nigerian Special Libraries have, especially the business and Industrial Sector Libraries.

Ajibero (1987) in a Lecture presented at Bayero University Kano titled "Special Libraries in Nigeria", assessed the position of collection and services of Special Libraries in the present period of economic crisis. Though the paper does not give some statistical data to show the extent of problems militating against development of special libraries services in the country, it has nonetheless

analysed the problems that hinder such development. According to the paper Special libraries in the country have been responsible for the information needs of geometrically expanding agriculture, legal profession, government, medicine, commerce and industries as well as science and technology. Despite the fact that special libraries were the first to develop in the country they are presently lagging behind in terms of collection and everything else. Ajibero has clearly indicated that special libraries have of recently been affected more severely by economic recession in the country than other libraries have been. This is mainly due to the fact that prices paid by Special libraries for materials and equipments have more than tripled since 1983, while in some cases the library materials and equipments are no longer available in the country. To import such materials will cost of the libraries a fortune due to the low exchange rate of the Naira.

In the end, Ajibero made a strong appeal to the management of parent organisations of those special libraries to have full commitment to the well being of the libraries. Such commitment should be translated into the provision of adequate finance to enable the libraries to provide the right kind of services to the right type of users at the right time. On the part of the special libraries, Ajibero drew their attention that in future there is need for them to make use of computers in order

to meet the users' demands of services.

Payiga (1988) in reviewing the present state of special libraries in Nigeria, highlighted the constraints that hamper the smooth take off and running of special libraries. His paper also demonstrated the contributions indexes, abstracts and reviews are making towards the promotion and realisation of the objectives of those institutions that set up the special libraries. In the paper, suggestions were also offered which could help to overcome the present difficulties experienced by the special libraries. Cooperative activities and sharing of resources have been suggested as possible ways that could improve the libraries. The paper has also taken note of the new media and advanced technologies such as computer, microfilm etc., which are available in the advanced countries and the efforts being made in Nigeria to put them to profitable use. Efforts being made in the past coupled with changes of the present, and the forvent desire of professional librarians to catch up with improved Special Library Services in the 21st Century Nigeria were indicated in the paper.

Garba, (1987) in a paper titled "List of Libraries in Kano State", traced the existence and development of Special libraries, in Kano State, and bank libraries were included. The writer however failed to give the strength of the collections of the libraries or the types of services they offer. He only gave the names and number of those bank libraries that existed in Kano State up to 1987. These were

Bank of the North Library, First Bank Library, Central Bank Library and Bank of Credit and Commerce Library.

Marquis, (1969) in an article on Bank Libraries published in Encyclopedia of Library and Information Science, described what a bank library is and how it developes in the Western World. The article also explained the types of resources bank libraries should hold and the type of services they should offer to users. Though the article fails to give some practical know-how on bank library, it has provided a broad general knowledge on what a bank library should be and should look like. According to the writer a bank library is a special library whose materials are devoted to special subject fields, that is, monetary policy, both international and national affairs, organised to serve the needs of special users. According to him this kind of library is seen as the one that selects, acquires, organizes, and disseminates information to some special group of users.

Marquis ended the article by providing a historical background of how bank libraries started, which according to him, started in the United States with the establishment of the National City Bank of New York (now First National City Bank) in 1907. He gave the historical development of bank libraries in the European countries up to certain period.

Jegede, (1985) in his paper titled "Special Libraries: their role and place in legal, political and social development in Nigeria", gave the major characteristics of special

libraries as limited in subject coverage/collection, serving specific group of users, located in some peculiar places and usually their materials are arranged in subject order. Jegede identified the basic functions of special libraries which are dissemination of information services through reference service, current awareness service, selective dissemination service, library accession list compilation of bibliographies and translation service. In the end Jegede suggested that a way must be found by which special libraries are allowed to continue to function properly in order to provide needed services to better interprete the complexities of today's societies in continuous search for better economic, political and social development of the country under the rule of law.

Zakari (1987) carried out a study of the problems of special libraries in Nigeria. According to him these problems include lack of concern of the librarians to influence policy makers on the importance of special libraries, lack of comprehensive collection for the libraries, and lack of adequate publicity of the services being provided by the special libraries. Though the paper has provided solutions to some of these problems it failed to indicate the particular special libraries in the country in which these problems are prevalent. The paper also failed to give some statistical data to support the points raised

Ashworth (1979) in his book titled, "Special Librarianship", has provided a theoretical framework of

what a special library is. He said it is one which is established to obtain and exploit specialised information for the private advantage of the organisation which provides its financial support. Such organisations could be a government agency, business or industrial company or group of companies, a non-profit organization, private society or institution, a research association or a hospital. He went on to give other important differences which distinguished the special libraries from the academic and public libraries. Special libraries tend to be smaller in size of collection, the space they occupy and the number of their staff. At the sametime, there clientele belong to a special community in terms of the objectives of their parent organization and the type of services expected of the library.

Ogunsheye (1987) carried out a survey in which she traced the development of library service in the country over a period of 21 years. She reported the development of special libraries as part of the network of libraries of the country. She also noticed so many problems with collections and services of special libraries among which are outdateness inadequacy etc. She therefore strongly advised that there is need to get out of the conventional groove of libraries for the educated elite, to multimedia centres and information bureau services for the farmers, businessmen and artisans. Special libraries should become specialised information consolidation as well as referral

centres identifying information sources and referring clients to centers relevant to their needs. Referral centres should identify sources of information and create a file of such centers for future utilization.

Adeniran (1987) in his "Survey of Computer in Librarianship in the 21st C-ntury, with Reference to Special Libraries", addressed the issue of what library computerization would be in the 21st century for improvement of services. He focussed attention on those factors that he believed could affect special libraries in the country. Such factors include the economic situation of the country, present and future happenings in the computing world, special Librarianship and socio-economic factors of today and the 21st century will affect library automation.

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After examinigg the factors mentioned above, the writer discovered that there is a bright future for all these important ingredients of automation. But they would only be available to libraries that can go out of their way to get them. Recommendation of how to get prepared for the automation of libraries in the 21st century are also outlined.

Drake (1982) in her paper titled "Information Management and Special Libraries", clearly indicated the role of special libraries in information management for betterment of services. The writer also pointed out the role of information to all corporations. Not only

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that also the changes in information technology and attitudes of Managers and Information users was highlited, which form the basic concepts of information management in special libraries.

The writer pointed out that as information users grow in computer literacy, the information management function must grow with them, but the information managers will have to recognise and deal with varying levels of needs of the users. So special libraries are uniquely qualified to broaden their value to their employees by implementing information management programmes.

This paper provides a theoretical background to information management in special libraries and also it gives an inside source of what the subject of information management is as it relates to special libraries.

Thompson (1984) in his paper titled "Futuristic Vew of Library Services: the Special Library Situation", tried to discuss the problems of serving the information needs of research scientists and possible approaches to alleviate these problems. The writer then called for more active participation in research activities and dissemination of information along the lines for better services. According to him without the dissemination of information there is no service at all. The paper concentrated most on ways to improve the service in special libraries without any mention of the ways to collect and organise the resources to provide the services.

Campbell (1975) in his work titled "Manual of Business Library Practice", attempts to fill the gap created by lack of information on management of commercial libraries. The manual considers how the structure of business information provision should be particularly through the development of schemes for inter library cooperation. Some of the major problems of acquisition and use of materials encountered are dealt with. The manual is a very important instrument for practising business and commercial librarians, as it does not pin point a study of a particular business/commercial library.

Osundina (1976) in his paper titled "Elements of Special Librarianship", emphasised the importance of "Services" in soecial libraries. He made an attempt to define a special library as distinct from specialised library, in which arguments were provided to support the hypothesis that special library practice implies special service tailored to the needs of the users. He argued that it is very important for the librarian to participate in the library research activities of the users. The basic element of service, document storage and retrieval, and continuous self-education are discussed. He concluded that the distinguishing characteristic of special librarianship is service which produces information readily on request or without request in a manner which inspires confidence and respect for the librarian. The paper has dwelt the importance of service on the part of special librarian

which is the prerequisite of his existence as a professional.

Awoniyi (1977) in his work titled "Survey of the Special Libraries of Central Bank of Nigeria and other Banks in Lagos," examined closely at the resources and services of some bank libraries. He found that like any type of special library, the function of a bank library must always justify itself by demonstrating its necessity to the individual or the community for whose benefit it is established and maintained. Because of the premium placed on up-to-date information in special libraries generally, bank libraries keep current reports, pamphlets, magazines and periodical articles in basic subject areas that pertain to bank and banking. Any commercial bank would normally engage in three basic functions of banking. These are loans, deposits and investments. So books and periodicals kept in the bank library would fall within this scope. Dictionaries, Encyclopaadia, Dire tories are also kept because they are standard library tools and always very essential, those that have to do with the specific subject area of the organisation.

According to Awoniyi the Central Bank of Nigeria (CBN) for instance as at the time of the survey had 18,029 volumes, which included books, government documents, pamphlets, micro text documents, and backset of journals. In addition, it maintains files of a number of miscellaneous or loose leaf documents including processed documents of

International Monetary Fund (IMF), which require careful analysis, classification, filling and in some cases binding other loose-leaf services that are regularly assembled in the library. The library carries out selective dissemination of Information services and as such a great deal of time is spent in acquiring current materials or data to help in responding to requests or in anticipation of demand. Among the library journals are all Nigerian dailies, especially those that are business and economic inclined. Foreign magazines are also subscribed to, though some are obtained through gifts. The National Bank Library and the Nigerian Industrial Development Bank (NIDB) technical and information library both of which were part of the survey, have substantial collection which have grown to include all the necessary reference tools, as well as the latest periodicals on the subjects in which banks are interested.

Awoniyi noticed that all the bank libraries offer reference services, bibliographical, photocopying, selective dissemination of information (SDI) and indexing services. Central Bank Library however, offers foreign language translation in addition to all the above. NIDB library operates between 8.00 a.m. and 4.45 p.m. on Mondays to Fridays. National Bank Library on the other hand operates from 7.30 a.m. to 5.00 p.m. on Mondays and 7.30 a.m. to 3.30 p.m. on Fridays, while the Central Bank Library opens at 8.00 a.m. and closes by 4.00 p.m. Mondays to Fridays.

In his overall judgement, Awoniyi condemns the fact that none of those libraries is located at a convenient

location for the users. Most of them are on the upper floors of the storey buildings of the banks instead of the ground floor for easier accessibility. This affects the users full utilization of the services.

Strable, (1975) sees the functions and services of special libraries as being carried out on different levels depending on the extent of information need of the organisation, and how well the library can be financed. Financial resources is an important backbone because it decides the quantity and type of materials that a library can gather. Strable said scattered documents of an organisation are brought together, a simple list of such is kept and the users quickly scan through to get what they want. At a more advanced level, the librarian uses it and gives the patrons what they want. He draws their profile, selects materials to match their needs. He acquires the materials through purchase or other means and arranges them in a more complex manner, but in a way a user can easily retrieve what he wants, while the librarian is always there to help solve anticipated problems.

Banjo (1987) in a book titled "Social Science Libraries in West Africa: a Directory", analysed some of the bank libraries activities in the country. He covered Central Bank Library; Nigerian Industrial Development Bank Library; and United Bank for Africa Library all in Lagos. He revealed that Central Bank Library had a total collection of 30,000 volumes of books, 10 bound volumes and 1200 unbound

periodicals as well as 1000 thesis, 370 government documents, 10 maps and 800 microforms. Banjo stated that the materials are on Banking, economics, accounting, finance, law and business studies. All other user services are rendered by the library. In NIDB there are 5,000 volumes of books, 4080 bound volumes, 200 periodical titles, 8 thesis, 25 government documents. The materials covers subject such as economics, business management, applied engineering, law, banking and finance, and accounting. Also all services are being provided to users. In the case of UBA library 611 bound volumes, 150 periodicals, 8 thesis, and 30 government documents all on social sciences, banking, finance, management and international trade, while also all types of services are being provided to the clientele. This study is a very important yardstick for measuring collections and services of some bank libraries in Nigeria.

Clare (1981) in his book titled "Businesses Information System", emphasised the importance of maintaining systematic information systems for organisation, considering the fact that information is an essential commodity for the development of individuals, organisations and nations as a whole. Clare views strongly that senior management specialists in all organizations must have information system in order to succeed. He noticed that despite this, many managers still have problems in procuring the right information from the right place at the right time. He noticed that the problem is not that of information availability but how to collect, organise and disseminate the information.

Clare vividly presented the various roles which information system could play in a business setting and these include market research analysis, investment analysis, mergers and take over analysis, and credit and purchasing analysis. He ended up with an important recommendation that business organisations should endeavour to set up and maintain effective and efficient information systems.

Davidson (1988) in his book titled "Reference Service", analysed in detail what services are required from a librarian in order to serve his clientele on their request. The writer provides valuable advice on what makes a capable reference librarian. This includes developing the ability to discover the real needs of each user and this is not always quite as easy as it might appear. The professional must always take the long view of the nature and structure of the reference and/or research collection. This helps to deal with how to provide for the possible needs of the future. Davidson pointed out that the better the service is provided the better the needs of users will be fully satisfied. The writer made a clear distinction of what reference service is and should be. He emphasised the on Librarian - user relationship where by he enumerated the various methods used to serve the users including enquiries, search for answers, interview, etc. Although Davidson's book only deals with reference service, yet it is a valuable material for special librarians, bank librarians inclusive

in assisting them to provide an efficient and effective service.

Oguara (1975) in his paper titled "Special Libraries in Nigeria", made a critical study of special library collection and services in the country. In the study, he listed 56 special libraries with their dates of establishment. The study is quite comprehensive. Oguara also indicated the rate of growth of those libraries from 1900 - 1975 as follows:- Between 1900 and 1950 11 libraries were established, 1950 - 1959; 19 and 1960 - 1975; 32. From then on special libraries continue to expand in terms of numbers, resources and services.

Oguara indicated that the trend of special library development in the country has not been encouraging especially as regards the private sector. Majority of the libraries are owned by both the Federal and state governments. Out of the 56 libraries listed only 3 (three) were owned by private associations, 38 by Federal Government and 15 by state governments. Many of these libraries are small and highly specialised, and users access to holdings of other libraries is limited. Many business and financial agencies that are concerned with the country's development and investment hardly establish and maintain good libraries. Oguara pointed out that these special libraries have collections mainly made up of books, periodicals, newspapers, magazines, pamphlets, documents, manuscripts, pictures, etc. geared towards providing services and used as sources of information for users.

He concluded with that problems exist in the adequacy of collections in our special libraries, so also in the services rendered by the libraries. He observed that the services provided by the libraries do not match the needs of the users and such is mainly due to the non-availability of the materials on one hand and some other reasons cc. outdateness on the other hand.

From the study undertaken by Muogilim, (1981) on the problems of collection development in Nigerian Special/ Government Libraries, many problems were highlited especially those that hinder the full acquisition, organization and preservation of resources in special libraries for betterment of services. The study has clearly brought out the fact that special libraries in Nigeria lack current and up to date materials which is a pre-requisite for better service. Though the study failed to give the extent of the up-to-dateness of the collections of special libraries in Nigeria, it provided an insight into what the problems are. The study also reveals the inadequacies of special library collections in the country especially that there are not many of such libraries.

3.2 CONCLUSION

All the works reviewed focused on the services and resources of special libraries. Also all that has been discussed so far is aimed at the fact that the basic objective of any special library is good service provision to the clientele through relevant resources. In as much as

they dwell on special library of one type or another, none of them particularly discussed the resources and services of bank libraries. However since they are works on related field, i.e. special libraries they are examined to see the relevance therein. This work hopes to examine specifically bank libraries, which are not exactly the same as those libraries already studied.

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CHAPTER FOUR
METHODOLOGY

4.1 PROCEDURES FOR DATA COLLECTION

Research of whatever kind aims at providing useful and dependable solutions to problems through a planned and systematic collection, analysis and interpretation of data. Osuala (1982:1) is of the view that "Research is a most important tool for advancing knowledge, for promoting progress, and for enabling man to relate more effectively to his environment, to accomplish his purposes, and to resolve his conflicts". Researches are oriented toward the discovery of the relationships that exist among the phenomena of the world we are in. Researches are devoted to finding out the conditions under which a certain thing occur or not.

This research aims at examining and evaluating bank libraries, their collection and services in the two states, namely, Kano and Kaduna. Collection of data is very essential in all types of research, survey research inclusive. This research made use of the following instruments for collecting data.

(a) QUESTIONNAIRE METHOD

Questionnaire method of data collection is perhaps the most commonly used but perhaps it is the most problematic method in that some respondents do not report the actual situation when answering questions. But questionnaire method is common and constitute the first attempt at true scaling. Whenever the sample

size is large it is more often used for economic reasons, so as to save time, energy and money as it is not possible to interview every subject. Questionnaire method is not always free from bias especially when less than the total number in the sample actually respond. Despite the shortcomings of the questionnaire method, this study has made use of it because it is the most commonly used method. This is regardless of the fact that the subjects under study are few in number.

Two types of questionnaires were administered, one for the librarians and the other was administered randomly on the ten library users to ascertain the relevance of the collection and the effectiveness of the services to the users.

(b) INTERVIEW METHOD

Interview is also a method commonly used in data collection when undertaking a research. It is quite similar in nature and purpose to the questionnaire method. Answers obtained through interview method could also be bias, moreover the method can only be used on a small group of sample. This method was used to support the questionnaire method. The questions asked in the interview are structured, precise and direct to the point. All the librarians in charge of the libraries were interviewed but mainly to clarify certain issues raised in the questionnaire.

(c) OBSERVATION METHOD

Observation method is used in any descriptive type of research. It is used to observe how things are. It may be direct or indirect. It may be used on the subject under study or on records regarding the subject under study. In applying it one must be specific, systematic, record what was observed immediately, quantify the value of what was observed, identify the most important aspects of the phenomenon under study and verify the observation made.

The subjects under study were observed so as to see the relationship of the answers given in the questionnaire and interivews and to find out the accuracy of the information/data provided. Available records in relation to the study were also examined.

4.2 PROCEDURES FOR ANALYSING DATA

On collecting back questionnaire and data from the interview, the author carefully studied and tabulated the items asked there in. These were finally expressed in percentage or tables showing which activity is carried out more and by which library, what type of resources, and how useful it is to each of these libraries. This has given us a clear picture of effectiveness of the services and similarities and differences in the different libraries as earlier mentioned.

4.3 THE POPULATION

This study covered the entire bank libraries in the two states mentioned viz: Kano and Kaduna. The population of the study comprises all the bank libraries of which they are seven (7) in number namely Bank of the North Library located in the training center of the Bank, Kano: Central Bank Library located in the Main Branch, Lagos Street Kano; African International Bank Library located in the Training Centre, Kano; First Bank Library located in the Regional Office, Lagos Street Kano; Central Bank Library located in the Branch Office Kaduna; Nigerian Agricultural and Cooperative Bank Library located at the Main Headquarters Office Kaduna and Nigerian Industrial Development Bank Library, Kaduna.

4.4 THE SAMPLE

This study involved itself in the study of all bank libraries in the two states, as such a sample of the libraries were carefully selected, so 5 out of the seven (7) existing libraries were selected based on random sampling. 3 were selected from Kano and the remaining from Kaduna State. The sample when looked at represents 71.4% of the entire size of the bank libraries as such is expected to be an adequate size for generalisation on the bank libraries.

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CHAPTER FIVE

ANALYSIS AND INTERPRETATION OF FINDINGS

5.1 PROBLEMS ENCOUNTERED IN DATA COLLECTION:

This chapter analyses the responses obtained for this research work as contained in the returned questionnaires, and data collected from interviews held with the librarians in-charge of the libraries, as well as observations made by the author on the libraries' environments. There were generally no problems encountered in data collection, except that two of the bank libraries did not return their questionnaires, and as such they were taken care of through interviews held with the librarians.

Out of the seven (7) libraries studied, five responded fully to the questionnaires and granted interviews. They include Bank of the North Library, Kano, African International Bank Library, Kano, First Bank Library, Kano, Nigerian Agricultural and Co-operative Bank Library, Kaduna and Nigerian Industrial Development Bank Library, Kaduna. The Central Bank Libraries in Kano and Kaduna were covered by means of interviews. In that case the findings were only based on those five (5) libraries that responded fully. Below is the total responses from respondents.

Table 1 - Responses from Respondents

NAME OF LIBRARY	Interview held with Librarians	Questionnaires to users and Librarians	Total Responses	
			No	%
1. Bank of the North Library Kano	1	11	12	100
2. African International Library Kano	1	8	9	75
3. First Bank Library Kano	1	9	10	83.3
4. Central Bank Library Kano	1	-	1	8.3
5. Nigerian Agricultural and Co-operative Bank Library Kaduna	1	11	12	100
6. Nigerian Industrial Development Bank Library Kaduna	1	11	12	100
7. Central Bank Library Kaduna	1	-	1	8.3
GRAND TOTAL RESPONSE	7	50	57	474.9

Considering the data presented above, it is evidently clear that the average response received in percentage stands at 67.8%.

5.2 FINDINGS:

(a) Objectives of the Libraries:

Apart from the fact that all the libraries were set up to help create, organise and disseminate information to their parent organisations to achieve their primary objectives, which are for business and financial growth,

all the respondents indicated also that the libraries were for reference purposes and not for individual study by either the bank staff or outsiders. 3 (or 60%) of the libraries have indicated that the main objective of their existence is to supplement the training centres of their banks with materials, while 2 (or 40%) of the libraries have as their main objective as serving the information needs of the entire bank staff. Users are not encouraged to stay and read in the library. As one of the librarians said, "Efforts are made to see that users are not allowed to stay and read in the library." Most of the libraries' shelves are closed. In which case lending activities are only carried out occasionally. It was also observed that all the libraries were established at different times. For instance Nigerian Agricultural and Cooperative Bank Library, Kaduna was established in 1973, First Bank Library, Kano in 1974, African International Bank Library, Kano in 1982, while the exact dates for the Nigerian Industrial Development Bank Library Kaduna and Bank of the North Library, Kano were not known.

(b) Location of the Libraries and Accommodation:

In trying to find out how convenient and suitable to the users the libraries are, the librarians were asked to specify the location of their libraries within the building housing the banks. Moreover they were requested to specify the accommodation capacity and the number of seating for the users. 2 (or 40%) stated that their

libraries are located in the headquarters of the banks. All the buildings housing, the libraries are fairly good, well ventilated and well lighted. However 3 (or 60%) of the libraries cannot accommodate large number of users at a given time. For instance, Bank of the North Library is housed in a room of 15 by 10 feet and can only accommodate 4 users at a time. It must however, be mentioned that another accommodation has been proposed to serve as the new library. African International Bank Library seats 6 users, Nigerian Agricultural and Cooperative Bank Library 11, Nigerian Industrial Development Bank Library 8 and First Bank Library accommodate 10 users at a time. Table 2 presents the libraries seating accommodation.

Table 2 - Libraries Seating Accommodation

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	Name of Library	Size of the building	No. of users seated at a time
1.	African International Bank Library	18 by 14 feet	6 Users
2.	Bank of the North Library	15 by 10 "	4 "
3.	Nigerian Industrial Development Bank Library	35 by 30 "	8 "
4.	Nigerian Agricultural and Cooperative Bank Library	50 by 30 "	12 "
5.	First Bank Library	20 by 13 "	10 "
6.	Central Bank Library, Kano	No Response	No Response
7.	Central Bank Library, Kaduna	"	"

Kashim Ibrahim Library,
Ahmadu Bello University,
Zaria, Nigeria.
2
675.B8

From the above, it shows that the more spacious libraries are those that accommodate the larger number of users at a time. However, some of the libraries are better planned which placed them at a more advantageous position upon the other ones. The libraries were not planned initially along with the banks, rather, they were set up as an after thought hence they face the problem of lack of standard accommodations. However most of the libraries are conveniently located at central points for easy access by the users e.g. Nigerian Agricultural and Cooperative Bank Library is located on the 2nd floor of the 7 storey building of the bank, and First Bank Library Kano is located in the middle of the Training Centre. The Bank of the North Library, is located also in the middle of the Training Centre of the Bank.

(c) Staff:

The author found out the number of staff the libraries have and their category in order to relate them to the services they render.

The responses revealed that 1 (or 20%) of the libraries has a professional staff i.e. degree holder in librarianship as the head, 1 (or 20%) has para-professional as the head, while 3 (or 60%) of the libraries have non-professionals as the heads. Nigerian Agricultural and

Cooperative Bank Library Kaduna has a library officer, while Bank of the North Library, African International Bank Library Kano, and Nigerian Industrial Development Bank Library Kaduna have only clerical staff as the heads. Table 3 below reveals the staffing structure of the bank libraries.

Table 3 - Staff Structure of the Libraries

No. of Library	No. of Staff	Category/Rank
1. Nigerian Agricultural and Cooperative Bank	6	1 Professional 3 Para-professional 2 Clerical staff
2. First Bank	3	1 Professional 2 Clerical staff
3. Bank of the North	2	2 Clerical staff
4. African International Bank	2	2 Clerical staff
5. Nigerian Industrial Development Bank	3	1 Admin. Officer 2 Clerical staff
6. Central Bank of Nigeria, Kano	No Response	No Response
7. Central Bank of Nigeria, Kaduna	No Response	No Response

One common thing is that these libraries are small in size, typical of most special libraries, when compared to college and other types of libraries. The staff are equally small in number. The largest number of staff (4) according to the responses is in Nigerian Agricultural and Cooperative Bank Library Kaduna where a librarian is heading the library with 3 Para-professionals assisting him. It can be seen that 4 (or 80%) of the

libraries are under-staffed and as well their staff are not qualified to offer the required services as they are not trained librarians. An example is the case of African International Bank Library Kano which has 2 members of staff who are either clerical officers or attendants. This is a prominent case in some special libraries. Situations of this nature explain why some of these libraries are very much in poor state of development. Hence their services are not carried out as they are supposed to and the libraries are left in bad state of information dissemination.

(d) Placement:

The study also sought to find out the placement of the libraries within the banking structures. 3 (or 60%) of the responses indicated that the libraries were placed under the training schools, while 2 (or 40%) indicated that the libraries were part of the Administration Department. The libraries could have been better placed if they either formed part of the Managing Director's Office or were made seperate units of their own. This arrangement would enable the librarians to be able to organise and carry out their responsibilities in the unit effectively, instead of being responsible to other officers of the bank.

(e) Equipments:

The author here wanted to know how well equiped these libraries are; the type of the equipments and their

general nature. From the responses, it was shown that all the libraries have wooden shelves and cupboards with exception of Nigerian Industrial Development Bank Library Kaduna that has the metal standard type of shelves used by most libraries. Though all the libraries have catalogue cabinets, yet only 2 (or 40%) are in an orderly arrangement. In each of the libraries a long table is used for the users use, and such is on the belief that only few users will visit the library at a time, as such the seating facilities are convenient. None of the libraries has a circulation table except the Nigerian Agricultural and Cooperative Bank Library Kaduna that has a small table for the library officer, who is assisting the librarian and takes charge of reference and circulation services. All the libraries have closed access with exception of Nigerian Agricultural and Cooperative Bank Library Kaduna that has open access. All the libraries are well lighted, ventilated and air-conditioned. In addition, all are carpetted.

On the whole, the equipments in these libraries are fairly adequate but there is need for improvement. Table 4 below gives an insight of the equipments the libraries posses.

Table 4 - Equipments at the Libraries

Name of Library	Equipment	No.	Nature	Adequacy
1. Nigerian Agricultural and Cooperative Bank	Table Shelves Cat.Cab.	2 6 1	Wooden Iron Wooden	Yes
2. Nigerian Industrial Development Bank	Table Shelves Cat.Cab	1 3 1	Wooden " "	"
3. First Bank	Table Shelves Cat.Cab.	1 4 1	Wooden " "	"
4. African International Bank Library	Table Shelves Cat.Cab.	1 3 1	Wooden " "	"
5. Bank of the North	Table Shelves Cat.Cab.	1 2 1	Wooden " "	"
6. Central Bank, Kano	No Response	-	-	-
7. Central Bank, Kaduna	"	-	-	-

(f) Budget:

According to the librarians there is enough money to manage the libraries. However, it was found that with the exception of Nigerian Agricultural and Cooperative Bank Library, Kaduna none of the libraries has a budget of its own. 4 (or 80%) of the libraries have no annual budget and hence they are in a "No budget situation."

Nigerian Agricultural and Cooperative Bank Library Kaduna has recorded annual budgets of N25,000.00, N32,000.00 and N50,000.00 for 1988, 1989 and 1990 fiscal years respectively.

(g) Library Co-operation:

Attempt was made to find out if library co-operation programme exist among the bank libraries under study or between them and other libraries around their localities. The response indicated that 4 (or 80%) are involved in library co-operation programmes, while 1 (or 20%) is not. The libraries co-operating with other libraries are Bank of the North Library Kano, the First Bank Library Kano and the African International Bank Library Kano that have a link with Kano State Library Board in terms of request for professional advice and re-organisation for the better-ment of their services. The Nigerian Agricultural and Co-operative Bank Library Kaduna also cooperates with other libraries in Kaduna in resource sharing, while the Nigerian Industrial Development Library has none of such programme.

(h) Collection:

This study also sought to know the details about the collection the libraries maintain in terms of size, scope and acquisition policies as well as persons responsible for building the collections. The table below shows a

detailed response provided by the respondents.

Table 5 - Size and Scope of the Collection of Libraries

Name of Library	Scope of Collection	Size of Collection	Guideline
1. First Bank Kano	Covers Business Management and Banking	1200	Based on selection by management staff
2. Nigerian Agricultural & Co-operative Bank, Kaduna	Covers all subjects with emphasis on Business Studies & Agriculture	3500	Based on the Librarian and Management Decision
3. African International Bank Library, Kano	Covers Business Management, Finance and Banking	500	Based on the staff of the training centre
4. Nigerian Industrial Development Bank	Covers project analysis, Management & Banking	400	Based on selection by management staff
5. Bank of the North, Kano	Covers Business Management, Finance and Banking	500	Based on the views of the training manager
6. Central Bank, Kano	No Response	-	-
7. Central Bank, Kaduna	"	-	-

All the bank libraries maintain collections on only business management, banking and finance as can be seen from Table 5 above.

From the table above it was observed that none of the bank libraries has up to 4000 volume of books. The Nigerian Agricultural and Co-operative Bank Library which

has the highest collection, has in it's possession 3500 volumes, while the Nigerian Industrial Development Bank Library has the least number of books i.e. 400 volumes. Bank of the North Library though is located in the headquarters of the bank in Kano but has only 500 volumes of books. Despite the fact that number of collection does not matter much in special libraries but the contents and up-to-dateness of such collection, it is worthwhile maintaining adequate collections for the libraries. Perhaps, the failure of most of these banks to develop their libraries may be explained by lack of adequate and standard book selection tools. It was observed that only Nigerian Agricultural and Co-operative Bank Library Kaduna make use of the required tools. This is naturally because a qualified librarian is heading the library. In all the libraries materials are acquired through purchase and gift.

The format of the materials found in the libraries are in book and non-book forms. 3 (or 60%) of the libraries maintain collections in book and non-book forms, while only 2 (or 40%) maintain collection in book forms only. For instance, First Bank Library Kano, Bank of the North Library Kano, and African International Bank Library Kano maintain collections in book and non-book forms. Some of the non-book materials include video sets and cassettes, slides and slide projectors; radio and

television sets. While Nigerian Agricultural and Co-operative Bank Library Kaduna and Nigerian Industrial Development Bank Library Kaduna maintain collections in only book forms. In the case of journals and magazines, all the bank libraries subscribe to few titles, which include African Concord, Financial Post, Economist and Business magazines. The libraries have designated suppliers who supply these materials along with daily newspapers to the libraries. Another observation made is that 2 (or 40%) of the libraries collect and keep reports and gezzettes, while the rest 3 (or 60%) don't. Nigerian Agricultural and Co-operative Bank Library Kaduna, and First Bank Library Kano are those libraries that collect and organise such reports and gazettes.

2 (or 40%) of the respondents indicated that their collections are well organised in an orderly manner according to the librarianship principles. On this First Bank Library Kano, and Nigerian Agricultural Co-operative Bank Library Kaduna, catalogue and classify their materials. Both of them use the Dewey Decimal classification scheme. While the Nigerian Industrial Development Bank Library Kaduna, African International Bank Library Kano and Bank of the North Library Kano only arrange their materials on shelves/cupboard by subjects on broader terms. All the libraries have either

accession register or note book which they use in recording the materials. The method of arrangement used by 3 (or 60%) of the libraries as indicated above is not in consonance with the librarianship principles, in that it makes the location of materials difficult.

(j) Services:

The type of services offered by special libraries are of paramount importance. The responses indicated that services provided by the libraries are aimed at promoting the services provided by the banks. In most cases reference and circulation services are carried out in all the bank libraries. However the users end up doing the literature searching for themselves at times, especially when the question is not just a short direct reference question. To help the users carry out their searches, attempts were made by some of the libraries to provide the materials through photocopying services but with some form of restriction to some documents for security reasons.

A critical look at the other services rendered by the libraries, the following findings were made:

i) Selective Dissemination of Information:

It was recorded that only 2 (or 40%) of the libraries studied offer the selective dissemination of information, while 3 (or 60%) don't. It

is the Nigerian Agricultural and Co-operative Bank Library Kaduna and First Bank Library Kano that offer the service and that is because of the advantage of having a librarian and a library officer as the head respectively.

ii) Reference and Circulation Services:

All the libraries studied indicated that they offer reference and circulation services to their patrons. These are the type of services that are common to all libraries. In the case of circulation, books are loaned out to users for a period ranging from 2 to 3 weeks, while the number ranges from 2 to 3 volumes at a time. For instance the charging out system varies from library to library; for Bank of the North Library Kano, materials are loaned to the users by writing their names in a register. So also in African International Bank Library Kano, and Nigerian Industrial Development Bank Library Kaduna. While in Nigerian Agricultural and Co-operative Bank Library Kaduna and First Bank Library Kano books are loaned out in the normal way.

iii) Indexing and Abstracting Services:

2 (or 40%) of respondents reported that they provide indexing and abstracting services, while

3 (or 60%) reported that they don't. It could be observed that some of the heads of the libraries don't know what indexing and abstracting services mean. Nigerian Agricultural and Co-operative Bank Library Kaduna and First Bank Library are the only two that provide indexing and abstracting services to their users. This is also attributed to the advantage of having qualified librarian and library officer as their respective heads.

iv) Bibliographical Services and File Maintenance:
Of all the libraries studied 2 (or 40%) indicated that they maintain files of documents as well offer bibliographical services only in the field of business, management, finance and current affairs. The libraries are Nigerian Agricultural and Co-operative Bank Library Kaduna, and First Bank Library Kano.

v) Photocopying Services:
This is a common service that is provided by all the libraries studied. All the libraries have rules and regulations governing the provision of such service, so as to ensure that classified documents are safe guarded.

vi) Current Awareness Service:
Although this is a very important service in that it informs users about current happenings

within and outside the environment, only 2 (or 40%) of the libraries indicated that they offer the service. It is the Nigerian Agricultural and Co-operative Bank Library Kaduna and First Bank Library Kano that does such service. So 3 (or 60%) of the libraries don't provide the service.

(k) Users:

One other important issue the author was interested in finding out was the extent of use made of these libraries. The responses revealed that all the libraries are aimed primarily at providing information service to bank staff and in some few cases to some outside researchers, but with written permissions to use the libraries. This order is strictly enforced in order to ensure that only staff of the banks, especially those on training programmes utilise the services.

The libraries have some specific operating hours. The responses from all the libraries show that the libraries open for services from 8.00a.m to 5.00p.m from Monday to Friday, in line with the operating period of the banks. Though this is presumed to be done in the interests of the libraries, yet the libraries operating hours may not be suitable for some of the users who may be interested in using the libraries in their own time.

5.3 CONCLUSION:

From all the analysis provided, it is clear that those libraries that are managed by professional librarians offer better services than those managed by non-professional staff.

Another major observation made by the researcher is that most bank libraries maintain collections only on business management, banking and finance which the formal of the materials are in book and non-book forms. Moreover such materials are in organised forms according to subject areas.

The type of services offered by the libraries are of paramount importance. The observation made here shows that the common services provided by all the libraries are reference and circulation services only. While the highly specialized services like selective dissemination of information, indexing services etc are only being provided by the two libraries that have professional and para-professional as the head i.e. Nigerian Agricultural and Co-operative Bank Library Kaduna and First Bank Library Kano respectively.

CHAPTER SIX

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

The purpose of this final chapter is to summarise the findings of this study, draw conclusion and make recommendations which might be of benefit to the management and libraries of the bank as well as to other researchers. The purpose of this study was to examine bank libraries in Kano and Kaduna States with emphasis on their services and collections.

The data collected for this work were mainly on bank libraries. These libraries were considered in this work as special libraries. The primary aim is to find out whether these libraries operated strictly as such i.e. as typical special libraries in terms of the resources, facilities and services as well as to identify their problems. An attempt was also made to determine whether the policies of the parent banks of these libraries could affect the services rendered by them. Based on all the above the work was divided into six main chapters:-

1. Chapter One is the introduction, the significance and objectives of the study, and the scope of the research.
2. Chapter Two is the background information which deals with the historical perspective of the libraries, their nature, composition and their immediate working environments.

3. Chapter Three gives a general review of related literature on the study and Chapter Four describes the procedures used in the data collection, taking into consideration the sample in relation to the population of the study. This is the chapter that deals with the methodologies used in the study.

4. Chapter Five deals with the analysis of data collected taking into account the problems encountered during the data collection. Here the various findings were revealed where the data collected were analysed to find out the clear picture of the libraries' collection in relation to services offered to the users.

5. Chapter Six which is the final chapter summaries the findings obtained and makes conclusion along with some recommendations for the improvement of the collections and services of the libraries where necessary.

6.1 SUMMARY OF FINDINGS:

(a) Objectives of the Libraries:

It was observed that all the libraries aimed at serving only the staff of the banks with the primary aim of supporting their parent organisations with information to survive and maximize their profits. In addition all the libraries were established to provided reference and circulation services.

(b) Location and Accommodation of the Libraries:

All the libraries were found to be housed in seperate buildings, such buildings were not initially designed to serve as libraries and as such 3 (or 60%) of the rooms are not spacious enough to accommodate large number of readers at a given time. This arrangement affect the growth of the libraries.

(c) Placement:

3 (or 60%) of the libraries are under the training centres of their banks. They are not seperate on their own as departments or directly under the Managing Directors' Offices of their banks. This affects them in one way or the other by not allowing them a strong support base to provide and execute the required services.

(d) Equipments:

3 (or 60%) of the libraries do not have the standard equipments as expected of ideal special libraries. Even where the equipments are available, they are not sufficient. This affects the aims of the libraries which is the provision of better services. For instance lack of standard shelves force the libraries to maintain closed access. This practice affects the library services greatly.

(e) Staff:

3 (or 60%) of the libraries do not have either professional librarians as heads or librarians as part

of the staff of the libraries. This greatly affects their growth and hinder them from collecting, organizing and building balanced collections. Consequently, they cannot render effective and efficient services.

(f) Budget:

4 (or 80%) of the libraries have no annual budget for their activities. This is a "No budget situation," and it affects the procurement of materials as well as the services of the libraries.

(g) Library Co-operation:

4 (or 80%) of the libraries studied have, in one form or the other different systems of library co-operation suitable to their different needs. Moreover 3 (or 60%) of the libraries maintain links with state library board within their reach. This enables the libraries to benefit from professional advice as well as professional guidance from the library board.

(h) Collection:

All the bank libraries maintain collections only on areas such as business management, finance and banking while only 1 (or 10%)of the libraries maintain collections in addition to the above i.e. in other subject areas. 3 (or 60%) of the libraries maintain materials both in book and non-book forms.

3 (or 60%) of the libraries are not organized as standard libraries. For instance the libraries do not make use of the principles and practices of cataloguing

and classification in organizing the materials. This greatly affects the collection maintenance of the libraries and affects the services too.

(j) Services:

In all cases referral and circulation services are being offered by all libraries bearing in mind that the libraries are information and referral centers. In cases where materials cannot be loaned out, they are photocopied but with some few restrictions based on the type of materials for security reasons.

3 (or 60%) of the libraries do not provide selective dissemination of information, indexing and abstracting services; while only 2 (or 40%) of the libraries provides such above mentioned services. All the libraries provide photocopying, referral and circulation services; while in the case of bibliographic services, file maintenance and current awareness services, 2 (or 40%) of the libraries provide the services. Though not all the libraries can provide the entire required services at a time, but doing so will provide the libraries with the needed support base to put across their demands to the management whenever the need arises.

(k) Users:

All the libraries indicated that their users are mainly the staff of the banks and in some few cases researchers who are usually required to obtain a written

permission before they can benefit from the services of the libraries. All the libraries are opened for the users from 8.00a.m to 5.00p.m from Monday - Friday. Though this is in line with the operating period of the banks yet there is a need to provide the users with some additional time to use the libraries on their own. Saturday and even Sunday can be included as library operating period.

6.2 CONCLUSION AND RECOMMENDATIONS:

(a) Conclusion:

As evident from the findings and bearing in mind the aims of this research, it could be concluded, that the bank managements pay less attention to their libraries and accordingly do not make them an integral part of their initial plan. The libraries are not provided with suitable accommodation in terms of large space and excellent arrangement of equipments for better concentration.

None of the libraries is a unit in itself such that could be directly responsible to the highest officer in the organisation. However, this does not have much effect on authority and financial positions of the libraries as all of them appear to be well funded as claimed by the library staff. On the other hand as observed most of them do not have standard library equipments as expected of ideal special libraries. Basic practices

are not followed in serving the users. Despite the fact that most of the libraries have some relevant collections, such collections are not well exploited to serve the information needs of the users.

(b) Recommendations:

Based on the above mentioned problems, the following recommendations are made for the improvement of bank libraries:-

1. Objectives:

Although the libraries basically provide referral services, users should be allowed to borrow materials for usage in their respective offices or homes.

2. Location and Accommodation Housing the Libraries:

Though most of the libraries are located on the ground floor, which is a good idea, yet the rooms housing the libraries are inadequate as such it will be worthwhile if better accommodation is provided to each library either separately or as part of the bank buildings.

3. Collection:

The collection of most of the libraries concentrate mainly on business, management and financial subjects which does not cover even in some few numbers collections of other related subject areas. Efforts should be made to ensure that other related subject areas even at a minimum level are catered for, taking into consideration the various needs of the bank staff.

4. Services:

As most of the libraries are just half-way on the issue of service provision to the users, efforts should be made to ensure that all the services that the users might require are introduced and maintained fully so as to serve the users effectively and efficiently. In addition to this efforts should be made to serve the users on Saturday and Sunday, even for some few hours in order to allow those staff of the banks who might be busy, to benefit from the services.

5. Personnel:

The issue of lack of professional librarians in the libraries is a common problem. Efforts should be made by the banks to recruit right type of qualified personnel to man the libraries for better services. This is easy to do because the libraries are owned by financial institutions and are at advantage of strong financial support from their parent organizations.

6. Further Studies:

A study of bank libraries in other parts of the country to find out the extent of their development and the kind of services provided can be carried out.

APPENDIX 'A'

A LETTER TO LIBRARIANS OF THE LIBRARIES

Dept. of Library and
Information Science,
Faculty of Education,
Ahmadu Bello University,
Zaria.

Sir,

TO WHOM IT MAY CONCERN:

REQUEST FOR INFORMATION

I am finishing my Masters in Library Science, of which I am undertaking a research and happen to choose your Bank Library as one of libraries to study. I wish to request for your permission to enable me have the required data for the study.

The study will comprise of:-

(a) Questionnaire to be filled by the Head of the Libraries

(b) Questionnaire to be filled by the users of the Libraries

(c) Interview with the Librarians in-charge of the libraries a

(d) Observations of the various Libraries.

I will be very grateful for your maximum support/ co-operation.

Yours faithfully,

Signed.
DANLADI GARBA T/DANKADE.

APPENDIX 'B'

QUESTIONNAIRE TO THE LIBRARIANS HEADING THE BANK LIBRARIES

TOPIC: A SURVEY OF BANK LIBRARIES IN KANO AND KADUNA STATES

The questionnaire is based on these areas:-

(a) Objectives and Background Information

(b) Staff (qualification, experience, training and strength).

(c) Collection

(d) Services to the users (Bank staff, Researchers and Customers).

(e) Building and other physical facilities.

(f) Budget

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(g) Management system:

i) Leadership styles

(a) Autocratic

(b) Democratic

ii) Supporting the Library base

(a) Friends of the library

(b) Use of Committee in Management

iii) Publicising the Library

(a) Mounting of exhibitions and displays

(b) Preparing of statistical data and Annual Reports.

(b) Participation in major activities of the parent organization.

INSTRUCTION:

Fill this questionnaire according to the way asked, that is; (a) where the question requires some sentences or explanations endeavour to provide the answer please. (b) where the question states yes or No, tick the appropriate one please. (c) where many alternatives are provided i.e. a, b, c, d, etc. tick as many as are applicable to your library. (d) where there are blank spaces fill in the appropriate word there please.

SECTION A: OBJECTIVES AND BACKGROUND INFORMATION OF THE LIBRARY/INFORMATION CENTER:

1. Name of the Library/Information Center:.....
2. Its full Address:.....
3. When was it established?.....
4. Brief history of the Bank and the Library:.....
.....
5. What are the objectives and functions of the Library?
   (a) .....
   (b) .....
   (c) .....
   (d) .....
   (e) .....

SECTION B: STAFF

1. How many staff are in the Library:.....
2. What categories? (a) Professionals:.....
   (b) Para-Professionals:.....
   (c) Non-Professionals:.....

3. What qualification do the staff have?

   (a) Professionals:.....

   (b) Para-Professionals:.....

   (c) Non-Professionals:.....

4. Name the years of experience of the staff

   (a) Professionals:.....

   (b) Para-Professionals:.....

   (c) Non-Professionals:.....

5. How adequate are the total staff compared to the Library? .....

6. What duties do you perform as the Librarian?

   (a) .....

   (b) .....

7. To what extent do you perform such duties? .....

8. Do you enjoy working in the Library - Yes / No

9. If No why? give reasons:

   (a) .....

   (b) .....

10. Have you or any of your staff promoted since joining the Library? - Yes / No

11. Can you indicate which of these staff development programmes the bank has for its staff

   (a) On the job training

   (b) In-service training

   (c) Study leave

   (d) Performance appraisal

   (e) If any other specify .....

12. Has any of your staff benefitted? - Yes / No

13. If Yes, how long? .....

14. Are you an active member of the Nigerian Library Association within your reach. - Yes / No

15. If Yes, indicate the benefits you derived from the Association.

    (a) .....

    (b) .....

16. Apart from this Association (NLA) is there any other one which you are a member? Yes/No, if Yes name it and its activities:.....

SECTION C: COLLECTION

1. What type of materials do you keep in the Library?

    (a) Only reference materials

    (b) Rare materials

    (c) Obselete materials

    (d) Current materials

    (e) Serials

    (f) Any other? (Specify) .....

2. What subject area(s) does the collection cover mostly?

    (a) General (b) Special subjects

3. Name the subject area(s)

    (a) ..... (b) .....

4. In what format are the materials?

    (a) Books (b) Journals

    (c) Pamphlets (d) A/V Materials

    (e) Others (specify) .....

5. What is the total number of the materials?

   (a) Books:..... (b) Periodicals:.....

   (c) Pamphlets:..... (d) A/V Materials:.....

6. Who selects the materials?

   (a) The Librarian (b) The Manager of the Bank

   (c) The Users (d) The Publishers

   (e) Any other interested person.

7. How do you acquire the materials?

   (a) By purchase (b) Gift

   (c) Exchange (d) Inter-Library Loan

8. Which among the above mentioned constitute the bulk of acquisition of your materials?

9. Is there any selection and acquisition policy? Yes/No

   acquisition policy? .....

10. Wgat are the selection and acquisition aids you use?

   (a) .....

   (b) .....

12. Do you acquire materials mainly from?

   (a) Overseas

   (b) Locally

   (c) Both

12. Do you subscribe to Newspaper?

   Yes/No, if yes which ones

   (a) .....(c) .....

   (b) .....(d) .....

13. Do you have a supplier? - Yes / No

14. How adequate is he serving you? .....

15. Name the periodicals you subscribe to:

    (a) ..... (c) .....

    (b) ..... (d) .....

16. Are the materials catalogued and classified? Yes/No

17. Which classification scheme do you use? .....

18. Which of the cataloguing rules do you use?

    (a) AACR (b) British C.R.

19. Who does the cataloguing and classification - Professional/ Para-Professional/Non-professional

20. What is the arrangement and form of catalogue in use?

    (a) Dictionary (c) Classified

    (b) Book (d) Card

21. Is there any system of indexing in the Library? Yes/No

    If Yes name it .....

SECTION D: SERVICES TO THE USERS

1. To whom do the Library serve?

    (a) Bank staff only (c) Researchers only

    (b) Bank Customers only (d) All of the above

2. Is the Library mainly for reference or are users allowed to have private studies there? .....

3. What is the total users of the Library?.....

4. By which of these method do the services being provided?

    (a) Abstraction (f) Photocopying

    (b) Indexing (g) Reference

    (c) Compiling bibliography (h) Selective dessimination of information

    (d) Through Computer terminals (j) Through internal memo to staff

    (e) Through telephones (k) By displaying the latest arrival at strategic locations of the Library.

(l) By allowing users to search the catalogue and shelves to obtain what they want

(m) Through foreign language translation

(n) By personal call to the staff to notify them of new arrivals

(0) Others (specify).....

5. Do you charge fees from your users? Yes/No

6. What are your hours of operation? .....

7. Do you offer circulation services? Yes/No

8. If Yes, how long does a user keep a book with him? .....

9. How often do you do stock taking?.....

10. Do you keep statistics of users? Yes/No

11. Do you encounter any losses of materials? Yes/No

12. If yes, have you recovered it? Yes/No

13. Do you have any cooperation with any other Library within or outside the country? Yes/No

14. If Yes name them/it.

(a) ..... (c) .....

(b) ..... (d) .....

15. In what areas do you have the cooperation?

(a) Inter-Library loan (c) Others specify .....

(b) Exchange

16. Do you have these services on commercial basis?

(a) Photocopying (c) Telephone services

(b) Radio message

17. What other services does your library provide to improve its standards and attract more clientless? .....

.....

SECTION E: BUILDING AND OTHER PHYSICAL FACILITIES

1. Where is the Library Building located?
   (a) At the Headquarters
   (b) In a separate building somewhere.

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2. How accessible is it to the users?
   (a) Quite accessible (b) No accessible
3. What is the size of the Library?
   (a) Length ..... (Breadth..... (Area .....)
4. Is it just a room or a whole building on its own .....
5. How adequate is the building .....
6. Does the Library has offices and working area for the staff apart from the reading? Yes/No
7. Was the Library initially planned to serve as an integral part of the parent organization. Yes/No
8. If No, why one was set up? .....
9. Can the building accommodate a substantial number of users at a time? Yes/No.
10. If yes how many? .....
11. Are there adequate equipment (shelves, chairs, reading table etc). in the Library? yes/No
12. Is your Library using closed or open shelves .....
13. Does the Library have a catalogue cabinet? Yes/No
14. What type of shelves are in the Library?
   (a) Steel racks (c) Cupboard
   (b) Wooden
15. How adequate are the shelves to the materials?
   (a) They contain almost all the materials
   (b) Only about half of the materials
   (c) Exactly all the materials

16. Are the shelves labelled? Yes/No

17. Does the Library have a circulation table? Yes/No

SECTION F: BUDGET

1. Does the Library have a budget? Yes/No

2. If Yes, on what basis?

   (a) Annual (b) Otherwise specify .....

3. What then is the annual vote? .....

4. Is it sufficient? Yes/No

5. How is it administered on:

   (a) Books ..... (c) Staff .....

   (b) Periodicals .....

6. Is there any other source of funding apart from that provided by the Governing authority?

   (a) Gift (b) Endowment (c) Grant

7. If annual vote is not completely spent does it revert back to the governing authority or carry forward to next year? .....

SECTION G: MANAGEMENT STYLES

1. What type of leadership style do you adopt to the staff of the library?

   (a) Autocratic (Democratic (c) Both

2. Why do you adopt that style?

   (a) ..... (b) .....

3. What are the results in that respect?

   (a) ..... (b) .....

4. Does your Library have friends of the library - Yes/No

5. If so what benefits? does the library derive from it?

   (a) ..... (b) .....

6. Does the library have library committee? - Yes/No

7. If Yes, what roles does the committee serve to the library?

   (a) ..... (b) .....

8. Do you publicise the activities of the library? - Yes/No

9. If Yes, through which means?

   (a) Provision of good and effective service

   (b) Mounting displays and exhibitions

   (c) Compilation Annual Reports

   (d) Compilation of accession list

   (e) Compilation of statistics of users and services rendered

   (f) Participating in major activities of the parent organization

10. How often do you provide these activities? .....

11. What is the placement of the library in your organization?

   (a) As a department on its own

   (b) Under the top management

   (c) It is a unit of the information department

   (d) Others (specify) .....

12. Name any other problem please

   (a) ..... (b) .....

13. What do you think are the solutions?

   (a) ..... (b) .....

14. What are your future plans?

   (a) ..... (b) .....

Thanks for the assistance you have rendered in answering this questionnaire.

APPENDIX 'C'

QUESTIONNNAIRE TO THE USERS OF THE LIBRARIES

TOPIC: A SURVEY OF BANK LIBRARIES IN KANO AND KADUNA STATES

This questionnaire is based on collection and services of the libraries. As a user of one of the libraries you are expected to fill the questionnaire according to the way asked, that is when the question requires some sentences or explanations endeavour to provide the answer, and where the answer is Yes/No, or a, b, c, d just tick the appropriate one.

1. What is the name of the Library? .....

2. Are you a user of this library? Yes/No, if Yes, what category of user do you belong? e.g. staff, customer, others .....

3. How often do you make use of the Library? ... Very often, quite often, not often .....

4. What do you use the library for?
   (a) To read books (c) Others (specify) ..
   (b) To consult some materials .....

5. Do you find it always difficult to locate the materials?
   (a) No (b) Not always (c) Yes

6. If Yes what have you done to improve the situation?
   (a) I don't know what to do
   (b) I have stopped using the Library
   (c) I normally seek the assistance of the Librarian

7. If you have been seeking the Librarian's assistance, how has been his/her response in answering your inquiries?
   (a) Unfriendly (b) Friendly

8. Are you satisfied - Yes/No

9. How would you rate the collection of the Library?

   (a) Poor (b) Fair (c) Good

10. How would you rate the services of the Library?

    (a) Poor (b) Fair (c) Good

11. Are the collection well organised for easy identification - Yes/No

12. In your opinion what are some problems with regards to the collection and services of the Library? .....
    .....

13. Suggest ways by which some improvement could be made? ..
    .....

14. Give general remarks if any with regards to the library?
    .....
    .....

Thanks for the assistance you have rendered in answering this questionnaire.

(Garba, Danladi T/Dankade),
AHMADU BELLO UNIVERSITY, ZARIA.

APPENDIX 'D'

INTERVIEW WITH THE LIBRARIANS HEADING THE LIBRARIES

TOPIC: A SURVEY OF BANK LIBRARIES IN KANO AND KADUNA STATES

This interview payed much attention to those areas that were touched in the questionnaire and those areas that were not clearly answered in the questionnaire.

1. Name of the Library and the date it was established ....
   .....
2. How would you describe the rate of growth of the Library's Collection and Services? .....
   .....
3. What do you consider is responsible to all these growth?
   .....
4. Do you have fixed/specific budget for materials? .....
   .....
5. How much is it? .....
6. What services do you provide to the users?.....
   .....
7. How do you see the adequacy of the collection in relation to the services offered? .....
8. Comment generally on your users?.....
9. Comment generally on your collection in relation to the services? .....
10. What future plans do you have for the library? .....
    .....
    .....

Kashim Ibrahim Library

11. Give the major problems of your library .....

.....

.....

Thanks for the assistance you have rendered in answering this interview.

(Garba, Danladi I/Dankade),
AHMADU BELLO UNIVERSITY, ZARIA.

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