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TITLE PAGE

**TRAINING AND DEVELOPMENT IN
THE BANKING INDUSTRY.**

A CASE STUDY OF U.B.A. PLC

**BEING A PROJECT PRESENTED TO THE DEPARTMENT
OF
BUSINESS ADMINISTRATION**

BY

ADAMU ALL. D G93BAP/7135

**IN PARTIAL FULFILMENT OF THE REQUIREMENT
FOR THE AWARD OF MASTERS DEGREE
IN
BUSINESS ADMINISTRATION (MBA)**

FEBRUARY 1998.

DECLARATION

I hereby declare that this project has been written by me and it is a product of my own research work. To the best of my knowledge it has not been presented previously for a higher degree.

All sources of information and data have been duly acknowledged by means of reference and the bibliography.

ALI. D. ADAMU

Name of Student

[Handwritten Signature]

Signature

27/11/98

Date

CERTIFICATION

This project entitled "TRAINING AND DEVELOPMENT IN THE BANKING: A CASE STUDY OF UNITED BANK FOR AFRICA (UBA) PLC" by ADAMU ALI DAN'ASABE meets the regulations governing the award of the degree of MASTER OF BUSINESS ADMINISTRATION (MBA) of Ahmadu Bello University and is approved for its contribution to knowledge and literacy presentation.

Mr. I. F. Okiji

SUPERVISOR

27.11.98

DATE

EXTERNAL EXAMINER

DATE

HEAD OF DEPARTMENT30/11/98

DATE

DEAN, POST-GRADUATE SCHOOL27/4/99

DATE

DEDICATION

THIS PROJECT IS DEDICATED TO ALL THOSE WHOSE IMMENSE CONTRIBUTION TO THE COMPLETION OF THIS PROGRAM CANNOT BE QUANTIFIED.

ACKNOWLEDGEMENT

MY special thanks goes to the ALMIGHTY ALLAH (SWT) for enabling me start and complete this program.

To my able supervisor MIFO, I give a lot of thanks.

To Mallam Shehu Abdullahi Araga and Malechy Daudu I will forever remain grateful for their kind assistance and guidance towards the completion of this course.

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ADAMU ALI. D

ABSTRACT

Management training and development sets out to remove performance deficiencies; this research therefore will focus on assessing how staff in organisations view their training and the extent to which it has helped to improve their performance.

In carrying out this study, U.B.A. PLC was chosen.

Employees were found to have consideration improved on their performance, after undergoing both externally conducted and in-company training programmes. It was found that a significant relationship exist between training, employee commitment to their job and performance.

The conclusion from the cases is that training and development are generally regarded as instrumental in the achievement of organisational objectives.

They make employees effective in the performance of their jobs by bridging the ability-gap of where they are and where they ought to be. They do create in the employee the feeling that the organisation is interested in their welfare and achievement and thus productive.

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CHAPTER ONE

1.1 INTRODUCTION

The training of all newly procured personnel is an essential instrument used by most organisations in their desire to optimize productivity and overall efficiency. Training at any level is geared towards preparing the worker to have requisite knowledge that will enable him to perform his duty better than when he had not received training. Training is therefore used to provide knowledge, skills, techniques attitudes and experience which people need to carry out the jobs in which they are employee satisfactorily, and prepare them for future jobs they may be involved in adequately.

All employees regardless of their previous training, education and experience need to be introduced to their employer's work environment and shown how to perform specific tasks. Moreover, specific occasions for retraining arise when employees are transferred, promoted or when job change and new skills must be learnt, especially as a result of new technology.

The aim of every reputable organization is therefore to develop an active, effective and appropriate work force so as to achieve its organisational goals and objectives. In a number of cases lack of proper training could be costly and tantamount to a loss of productive ability and consequent short fall in target returns to the organisation.

The organisation as a part of its duty in the organisation should contend to maintain a highly qualified work force. In essence, a well developed work force is an indispensable potential in the drive towards increased productivity and overall goal actualization.

Training is therefore acquisition of the technology which allows employees to perform their tasks satisfactorily or to some specified standards. In essence, the emphasis of training is on the acquisition of new

predetermined behaviour. As Nedler notes:

"The basic premise of training is that it concerns people already employed and whose jobs are sufficiently defined that we are able to identify the appropriate job behaviours. the focus should be on enabling the individual to perform more efficiently on the job he now has. Training may be needed if a person is lured without requisite skills, attitudes and knowledge. Or after being on the job performance deficiencies were identified which were amenable to training. On the other hand the employee may be performing very well but a change in procedures materials or processes will stimulate a need for training."

As it is in most organisations, training and development of staff in the banking industry is very crucial to the task of banking as a whole. This is because the excellence of service provided to the customers depends entirely on the competence of staff on the jobs. The competence on the job is partly a function of the training given or acquired. The banking industry is competitive in nature and requires dynamic and knowledgeable staff so as to meet the growing needs of the society and attract customers that could have turned elsewhere. Consequently, training and development in the banking sector is a continuous process aimed at equipping staffers for the challenges of everyday business transactions.

The place of properly guided overall staff development is crucial to a good banking system. The implication for the worker is also vital. This is even so, as the feeling of competence enhances the worker's productivity and general attitude to work. It is in the interest of management therefore to encourage the maintenance of a stable work force, which has a reasonable level of job enrichment and training. This ensures that the worker is seen to be competent. He therefore becomes a formidable force in yielding results

and reducing labour turnover brought about by frustration on the job.

All organisation, be they public or private (as in the banking sector) exist and grow because they provide the community with services that the community sees as worthwhile. For this to be efficiently done the organisation need to function at an optimum level of productivity. This said level is a direct result of the collective efforts of all the employees. However, not all employees deliver an input that correlate to the established level of the standard of performance for the job held. Even the group as a whole may not produce up to its standards.

Thus, when there is a difference or gap between performance and what is expected, productivity is affected. Training is meant to minimize if not eliminate this gap. It does this by changing the behaviour of individuals, by giving them whatever additional knowledge, skill or attitude they need to perform up to that standard. The terminal objective is to help achieve the goals of the organisation through optimum use of manpower.

Manager in the banking industry give pride of place to matters of "innovation" and "unique ideas" all of which are injected into their workers through staff training and development programmes. It is therefore believed that a thoroughly trained and developed banker will easily cope with the demands of a dynamic banking system; and will be willing to accommodate new ideas that will generate corporate growth.

1.2 STATEMENT OF THE PROBLEM

As it is the case with every private sector, business organisation, the aim of the banking industry is profit maximization. Since each bank has competitors, it will need to attract and retain its customers. However, not all banks can afford the cost of the inputs needed to maintain standards. Since the ability to provide excellent service is partly due to the existence of

a crop of competent staff, bank therefore are faced with the problem of how to attract the most valuable pool of workers to their establishment.

Furthermore, there is the basic problem of how to apply the training policies and programmes that will enhance the overall goal of staff development, and enhance the bank's success.

Finally, it has been established in other studies, that whatever training given or acquired may or may not change the behaviour of the worker. The bank therefore will need to understand the problems created by any deficiencies in their training programmes, and how to develop its staff specifically to cope with the challenges that will make them achieve stated objectives.

Finding solution to these problems is the principal reason for undertaking this study. Therefore, views abound as to the role of training and development in the banking industry. Lack of training is generally assumed to make workers deficient in some relevant skills. Whereas, training is considered as a waste by some others. What therefore comes readily to mind is the need to understand why training and development should be undertaken.

Opinion is also divided as to the end result of training and development as it affects the objectives of any organisation like the bank for the purpose of this study therefore a number of research questions need be raised thus:

- i. Can the lack of training affect the efficiency of the worker and the output of the organisation?
- ii. Can training therefore improve the productivity, reduce mistakes and enhance the morals of the staff?
- iii. How does the organisation determine the type of training needed to change the behaviour of the worker?

- iv. How far has training input generate the desired outcomes for the organisation?

1.3 OBJECTIVE OF THE STUDY

The main purpose of this study is to examine the training and development programmes given to the staff of the United Bank for Africa PLC. This is with a view to establishing the following:-

- i. How the Bank's training policies and objectives have been well guided and implemented.
- ii. To outline the types of training in the bank and the objectives they intend to achieve.
- iii. To examine the extent to which the Banks make available training and development programmes to all categories of staff.
- iv. I will analyze how the staff development programmes have achieved set objectives over the years.
- v. The study will also examine problems that may have inhibited both the policies and implementation of the training programmes of the bank.
- vi. Finally, the study will make some suggestions and recommendations that may enhance the realization of the Bank's training objectives.

1.4 RESEARCH METHODOLOGY

The subject of the Research is "Training and development in the banking industry". While the mode of writing will be descriptive; it will also be analytical to the extent that the researcher will evaluate the outcome of the training and development programmes of the UBA. In any case, the data will be subjected to tests will come mainly from:

(1) Primary Sources: Which will include:

- a. Interviews with the trainers of the training centre out of a population of 20 trainers 8 were interviewed. (Two trainers for each of the 4

- teams in the training centre).
- b. Discussions with the management of the training department of the bank.
- (2) Secondary Sources: Including:
- a. Evaluation Results: of the different training programmes held in the training centre.
 - b. Programme Evaluation Forms: that seek the opinion of the trainees on the programmes they participated in.
 - c. Other secondary sources like; UBA publications on training instructional objectives, journals, Annual reports and such other facilities available in the Library of the training centre.

1.5 SCOPE AND LIMITATION OF THE STUDY

The scope of the study will be to examine training and development in the UBA. The bank established in 1949 and incorporated in Nigeria in 1961 has a policy to train and develop its staff in order to achieve the overall objectives of the organisation.

The study will therefore examine the programmes of the UBA training department and its training centres located in Apapa, Kano and Porthacourt. (Apapa being the co-ordinating Centre).

The study will be limited largely to the types of formal training programmes organised by the bank. Because of the policy of the bank to train and develop all categories of staff employed, the study will cover Junior officers and managements cadre of workers. However, the emphasis of the bank's training programme is largely on the clerical and officer grade of workers our attention will be directed towards the types of training programmes available to them.

NOTES

LEONARD NADLER: DEFINING HUMAN RESOURCES DEVELOPMENT.
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CHAPTER TWO

LITERATURE REVIEW

INTRODUCTION

As man invented tools, weapons, clothing, shelter and language, the need for training become an essential ingredient in the march of civilization. With training, man developed the ability to pass on to others the knowledge *and* skill gained In mastering circumstances. This was done by deliberate examples by signs, by words.

Through these devices the development process called training was administered; and when the message was received by another successfully, we say that learning took place and knowledge and skill were transferred. As C. S. STEINMETS noted.

It is generally thought that man began amassing knowledge at the beginning of the stone age for reasonably logical reasons especially since it marked the advent of the industrial resolution, the date 1750 has been selected by thoughtful people as signalling the close of the first period of man's knowledge accumulation and the beginning of a phase.

This review intends to study staff of training and development in an organisation with a view to concluding on how best to make an organisation effective through training and development.

2.2 TYPES OF TRAINING METHODS

Training types and methods are fashioned to suit the aim of the organisation. However, the types that exist have among them those that run across the board. Those methods include:

- (a) On-the job training
- fb) Vestibule training
- (c) Apprenticeship training

(d) Public vocational school (class room) training

(e) Other methods

On-the-training:- is a method of training used to enhance the skill of the new employee: "At its worst it is a trial and error approach when the employee observes the experienced performance for a short and then is left to his own advices. At its best it can be a formal programme conducted by someone versed in training techniques as well as job knowledge"

On-the-job training has a lot of advantage for the company/organisation and the employee. He learns his job correctly, gains greater satisfaction since his performance will meet the requirements and he will be usually rewarded for effective performance. He gains experience in the environment on the job, thereby lessening the adjustment period, which is profitable to the organisation.

Vestibule Training:- is primarily used when large numbers of employees must be trained quickly. An attempt is made to duplicate as closely as possible the actual workroom conditions. According to Kigors and Myers, "one of the advantages of vestibule training is that it permits more emphasis on teaching the best method than on getting out production".

Apprenticeship Training:- precludes a programme of tutelage where the workmen are to learn to become masters of their craft through example. Apprentice training is most desirable because the workmen are expected to become all round craftsmen. Since the training is long and requires continual supervision, this method of training is expensive, standard and rigid. After training, apprentices may not remain in the establishment. The danger with this type of training though, is that a trained apprentice may himself be a poor trainer or in the process fail in passing on the new behaviour passed to him as good as he was given This because every trainee may experience some personal deficiencies.

Class Room Training:- This is most widely used form of training. Here, refresher courses and such geared towards acquiring new pattern of behaviour and skill are held. In the class room training, the new and old staff are opened to knowledge in different areas relating more often to their job. The aim is to correct some deficiencies in the workers, and also to acquire and improve on their skills, knowledge and attitude to work. The trainees are generally tested to be able to evaluate their response to their response to the training given. Class room methods take the form of seminars, conferences, lectures, case studies, programmed instructions and computer instructions.

Other Methods.- In addition to the above, each organisation may devise any training methods that suits its purpose in the bid to achieve organisational goals. Such methods include demonstrations of the instructions to be given, simulations and games.

Trainers need an effective method of well transmitted, defined, but not too complex skill from one person who possess it, to another who does not. Before the instruction the trainer must plan the programme in advance. He should determine which men need instruction, what and how much and when can they be fitted into his schedule. This calls for making up the training time table. Planning allows the trainer to move step by step and for see the difficulties the worker will run into and be prepared to guide the learner through them.

2.3 EVALUATION OF TRAINING AND DEVELOPMENT

The main interest of evaluation is to determine the extent to which the training courses can actually be beneficial to those who attend them, and whether they are of relevance to the needs of these individuals or to the needs of the organisations that have sponsored them. Evaluation of the training programme are conducted or initiated by the establishment itself and

each organisation devises its method of evaluation. One of such methods is the use of questionnaires, meant to weigh the views of the trainers and trainees as to the value of the courses. Trainers are given opportunity to express their views on what they gained, while trainees judge the performance of their students and target achieved.

"Training evaluation is also conducted to judge the needs which were identified and which were expected to be met by the training, the cost involved in training the worker. Also when management accepts training as one of the tools necessary for the efficient operation of the business, then the question of evaluation must be given serious attention and action".

Related to these earlier reasons for evaluation are some questions that usually arise:

- (1) Is money spent producing commensurate result?
- (2) What improvement can be made to the training procedures so as to obtain cost effective, efficient results?
- (3) Whether the type of training is necessary to improve organisational effectiveness and justify cost in the attainment of organisational goals.

Evaluation of training is therefore said to have succeeded when it results in behaviours that furthers the achievement of organisational goals. Also, when a comparison of various possible means and techniques of training are used to determine if any one combination of techniques is superior for the purposes of achieving the desired results.

It is clear from the above, that no one person possesses all the knowledge, skills and work attitudes that guarantee the attainment of the many goals of the organisation. The individual worker may in fact be deficient in one area of the needed talents that guarantee corporate success. There has to be definite attempts therefore to understand the best ways to achieve set objectives and to improve or develop the worker for the good of all.

2.4 ESSENTIALS AND TECHNIC OF MANPOWER DEVELOPMENT

To achieve effective development are the essential outcome to which development can be used to pursue .

- (1) Grooming the worker for the job he is presently doing and for any task he may encounter in future.
- (2) Enlarging both the knowledge and the scope of the task of the worker, thereby enhancing his ability, creating a sense of responsibility and boosting his morale.
- (3) Development encourages a programme of drawing out the individual potentials through the allocation of roles and task that help him to apply his talents in the areas of endeavour.
- (4) Through individual development, the organisation is ultimately benefited and the development objectives of the organisation is constantly guided.

Management Development Programmes

Since the aim of development is total progress. "Development plans should be to develop effective managers for the organisation". In the training of staff for development many companies raise substantial budgets for facilities and trainers. However, many of these companies still fail to get the desired results from their investments.

The failure of development programmes can therefore be attributed to an unsystematic approach to training. It should be noted that in an efficient training programmes managers determine the enterprise objectives and integrate them with the development needs of the employees. Management training and development needs of the employees. Management training and development plans can best succeeded when they extend to the entire organisation beginning from the top management level.

Essentials of the Management Development Process

A management development plan should entail the following stages of implementation:

- (1) Analysis of the organisational needs:- This is with a view to setting realistic targets to match the core of needs in the organisation so as to guarantee positive results.
- (2) Appraising of present management talent:- Where the organisation can not determine its strength and endowment, recognise the short fall and therefore set a plan to improve it, the development plan will lack direction, hence the need for the appraisal of its talent.
- (3) Human Resources Inventory:- When the talent in the organisation have been identified, the next logical step is to maintain an inventory of candidates that may be named as qualified replacements for managerial positions.
- (4) Planning Individual Development Programmes:- It is cardinal to the organisational progress that it should plan the overall development of its workforce and generate the steam for organisational achievement.
- (5) Establishment of Training and Development Programmes:- Proper planning leads to guided implementation of the framework upon which the staff of the organisation can be developed. The articulation of these programmes in a well defined manner can help to achieve the individual and organisation objectives.
- (6) Programme Evaluation:- The development process is complete when management takes time to evaluate the success or failure of the development plan, so as to determine the next step to be taken. Evaluation also require that management provides relevant guideline upon which the organisation can judge its own performance. This is with a view to weighing and establishing the correlation between set objectives and find outcomes.

2.4.1 TECHNIQUES OF MANPOWER DEVELOPMENT

Effective organisations are goal oriented and want most cost effect means to achieve best results. Management can therefore not afford to recruit staff for every available task but will rather choose to develop its workforce to cope with more tasks on the job. Here then, are some of the known techniques of staff development:

- (a) Understudies:- This is a form of on-the-job training programme where the intention is to help the worker acquire the skill for another jobs. He thereby develops himself beyond the present scope for the organisation. It is a measure that protect the worker from becoming an all in all on the job.
- (b) Job Rotation:- This implies that the workers are posted to different tasks at different times to broaden their knowledge. Job rotation also reduces the possibility of labour turnover resulting from repetitive and boring jobs.
- (c) Job Enlargements:- This in effect means giving the manager or operative some additional tasks. Also it should includes giving some additional prerogatives to the worker so as to be able to use his initiatives when necessary.
- (d) Multiple Management:- This is related to job enlargement in that it gives some room to the workers to contribute ideas to the general management of the organisation. In some organisations, it means the middle level management is given opportunity to contribute to policy decisions.
- (e) Coaching:- This is the skill needed by the worker to effectively grow in the organisation. Effective coaches will develop the strengths and potentials of surbordinate and help them to overcome their weaknesses. Coaching requires time which can in effect save time, money and

reduce costly mistakes.

The techniques for manpower development are all part of the measures employed by management to guarantee the success of the development programmes. "The result of good management, terms of increased productivity heightened morale, reduced costs, greater organisational stability and flexibility to adapt to changing external requirements". This is why it is expedient to expose the worker to these listed techniques and thereby ensure that he is fully developed for the good of the organisation.

2.5 MANPOWER TRAINING AND DEVELOPMENT POLICIES ADOPTED BY U.B.A

United Bank for Africa like any other businesses, are establish to serve particular objectives which may vary from one bank to another. For instance, banks give services such as account keeping, leasing, factoring, credit management and a host of others. The basic requirement for efficient services is skilled manpower.

Manpower development can be simply defined as the continued improvement of the skills of employees through formal or informal training aimed at increased efficiency and sustained growth in the output level of the business.

A clear comprehension of the organisational goals by the employee through training is the underlying objective of the manpower development.

Constructive organisation development must take cognisance of the need for investment in human beings as necessary assets for the successful accomplishment of organisational goals classical economists like Adam Smith and Alfred Marshall saw the need for investment in human beings which may not necessarily be reaped in the current accounting period but in the future by way of increased output at lower cost.

The growth in financial services in the West Africa sub-region in the

past few decades calls for an improved manpower situation in the banking industry. The existing manpower is not only overstretched but can not cope with the explosive demand for banking services. The explosive demand for banking services emanated from the tempo of economic growth and development. The concentration of banking services in major towns and cities in Nigerian (as in other West African countries) to the exclusion of the rural areas where a larger percentage of the population resides, necessitated the enactment of the Banking Decree of 1969 which was intend to diffuse branch network of banks in Nigeria, among other reasons. The increase in the branch network necessarily means recruitment and training of qualified individuals for the task of giving efficient banking services.

The United Bank for Africa, in keeping with its commitment to the comprehensive development of the social-economic potentials of the nation, has, for about a decade and a half, consistently facilitated the training of needed manpower in the realm of Finance and Banking. U.B.A. sponsors a chair of finance (with special reference to banking) at the University of Lagos, Akoka, a lectureship in Banking at the University of Nigeria, Nsukka and lectureship at the Ahmadu Bello University, here in Zaria. And in 1993, the Bank began a five-year subvention unequal instalment to the Professional Masters Degree Programme in Banking and Finance at the University of Ibadan.

In pursuance of its human resource objective, the bank provides opportunities for continuous training of staff locally and overseas. This enables staff to keep abreast with the latest skills in banking and other areas required for efficient performance, and also prepares them for higher responsibility.

Moreover, an advance course for inspectors has been organised by the Training Centre, Lagos, in conjunction with AGROEC Consultants (a firm of

management consultants).

The course, which was the second part of a specialised Training and Development Programme for inspectors, was the first of its kind in the Bank. It covered basic skills in Inspection and Computer Audit. "The Role of Inspectors as Agents of Change". The course had the following objectives:-

1. To equip inspectors with pertinent broad management skills and techniques towards enhancing effective performance of their current corporate functions.
2. To make the participants appreciate their roles as catalysts in the change process.
3. To make participants aware of the duality of their roles firstly as the Banks watchdogs and secondly as bank workers who have to work with, and for others in the course of their jobs.
4. To provide a forum for Inspectors of almost identical background to cross-fertilise ideas with a view to finding possible solution to common operational problems usually encountered on their jobs.

The bank also arrange training programmes with reputable organisations overseas for some members of staff, where necessary, to enable them introduce meaningful changes and improvement to their jobs.

Finally, the Bank motivates its staff to study professional examinations in order to achieve self-development and enhancement of their careers in Bank. It has therefore provided incentives in the form of payment or refund of cost of all tuition, examination fees and reward for the successful candidates. To facilitate staff efforts in this direction, Library services are provided at the Bank and all staff are encourage to use the facility.

2.6. THE IMPACT OF TRAINING AND DEVELOPMENT TO THE ECONOMY.

The training of personnel is a prerequisite of both social and economy progress which is desired by many countries have included in their legislation and development programmes. Intensive training and regular In-service training for those sections of the population that have already received a sound primary education qualifying for the responsibilities of middle-grade personnel in the various sectors of national life is therefore one of the main objectives of lifelong education in the different societies.

United Bank for Africa remains committed to the continued growth and development of the Nigeria economy through its specialised services to vital sectors of the economy, e.g. energy, manufacturing, agricultural and agro allied as well as Federal Government and its parastatals.

This special attention is deliberate; many years ago in recognition of the potentials of these sectors, the Bank segmented its services to achieve a sharper focus in relationship management using staff highly skilled in corporate banking.

Training has helped to promote banking education in the country with a view to helping staff employed in the banking industry to acquire modern banking techniques and prepare them for higher responsibilities in their various institutions within the economy.

Furthermore, further training play a vital role in the economic development of most developing countries such as Nigeria. From time to time workers are called in by further training centres to take courses in new techniques in their field of activity in order to increase their knowledge. This is an effective way of combating one feature of

unemployment which is particularly common in rapidly developing countries, namely loss of occupational skills. In facilitating the acquisition of new skills (retraining), further training helps to modernise traditional structures and increase job mobility within economy.

In respect to this which had been taken by the Monetary Authorities in the past to boost Agriculture which as you know was the mainstay of our economy before the advent of oil some years back, UBA had introduced some Agric Lending Courses for their staff in the area of credit analysts with emphasis on Agriculture. The bank has substantially increased its lending to Agriculture in recent months not only increased in amount but it has increased as a percentage of total advances. Based on this, the image of the bank has been enhanced tremendously with the government and the people. In many instances, state governments, the press, the Central Bank of Nigeria, Permanent Secretaries, University Dons and the public have all attested and praised the UBA for its positive and aggressive pursuance of Agricultural development in the country.

The Bank has identified itself with present farmers in many states where the Bank's branches are and with big farmers also all over Nigeria.

The vocational training activities also play impact to the economy for the fact that, it embraces the training system in which the different methods are combined in a coherent whole, thus serving as an effective tool in the implementation of employment policy and the expansion of the modern banking sector of the economy.

In conclusion, it could be seen that the scope of training and manpower development as a management function is very wide indeed and while the cost involved is extremely high, very little is known about

the pay-offs. Training and manpower development are not an end in themselves. Rather, they provide the necessary opportunity for employees to sharpen their skills and acquire knowledge and experience which they can apply in the execution of their jobs. For example, if you manage by objectives, as you should do, you will have specific goals to accomplish. However, you may not know how to plan effectively, how to organise, how to establish a suitable control system or even what your duties are. These skills and knowledge gaps can be filled by planned training and manpower development activities. If these issues are internalised effectively and efficiently, then the productivity of the programme - training and manpower development - has proved its value.

At the organisation level, too, the so-called organic or healthy body corporate is that organisation which is able to adapt to changes in its external environment through continuous restructuring and renewal of its internal sub-systems. Since the human-resources sub-system is the prime mover of all corporate activities, its planned and purposeful cultivation through training and development, will make all the difference to the capacity of the organisation to innovate, face future challenges with confidence and not only survive but also maintain the vital competitive edge.

NOTES

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CHAPTER THREE

BANKING IN NIGERIA AND THE ESTABLISHMENT OF UBA

3.1 THE HISTORICAL BACKGROUND OF BANKING IN NIGERIA

Before the arrival of Arab and European traders in Nigeria in the 10th Century, trade within the county was carried on by barter. Items like coral beads, Ivory ornaments and cowries were then commonly in use as money. "The Portuguese - the first European to visit West Africa popularised the use of cowry and the manilla in their trading activities in the ancient kingdom of Benin. These two monetary instruments were first introduced into West Africa by Arab traders from North Africa from 1870. The monopoly of trade by the Portuguese in West Africa was broken by the British who arrive a few years later.

The extension of European trading enterprise and rule into West Africa encouraged the use of currency which greatly facilitated exchange and diminished the use of barter. This process was further accelerated by the introduction of banking. With the opening of the African Banking Corporation in 1992, the forerunner of the British Bank of West Africa (BBWA) which took over its assets in 1894.

The process of monetising the economy was carried a stage further by the unification of the currency system in West Africa in 1912. The West Africa Currency Board introduced the West Africa Board replace the varieties of circulating media of exchange in these territories.

Early Currency System

There was monetary system in Nigeria before 1912 when the West Africa existed prior to that time was "mixed barter system" economy. At first the West African Currency Board used United Kingdom's silver coins, but later the Board minted its own coins for

circulation in all the four British territories in West Africa. The West African Currency notes were issued in 1916 to augment the silver coins which were in short supply during the first world war. Initially the notes did not form part of the reserve money. The notes and coins were tied to the sterling and were easily convertible to sterling. Commercial Banking evolved in Nigeria with the establishment of the "The African Banking Corporation which opened its first branch in Lagos in 1892". Messrs Elder Dempster Co., a shipping firm based in Liverpool was instrumental in its formation. The British Bank of West Africa (BBWA) emerged out of this in 1993. It had a share capital of ₦ 10,000.00 which later increased to ₦ 100,000.00 in the same year. It was registered in London as a limited liability company in March 1894 and the first Lagos branch in Calabar in 1900. This was later to be known as Standard Bank and now First Bank.

The Barclay bank DCO (Dominion Colonial Overseas) opened its first branch in Lagos, in 1917. (It is now known as the Union Bank). Soon after, nine more branches were opened and like the BBWA the growth rate was tremendous. The Nigerian Banking scene was therefore dominated by these two British Banks, BBWA AND Barckleys Bank DCO between 1894 and 1933.

The banking industry witnessed another economic boost with the establishment of the British and French Bank, later to be known as the United Bank for Africa Ltd, it was established in 1949, making it the third expatriate bank to dominate early Nigerian commercial banking.

These foreign banks came principally to render services in conjunction with international trade, so their relations at that time were chiefly with the government they largely ignored the development of local African entrepreneurship. "Together these three banks controlled close to 90% of

aggregate bank deposits". From 1914 to early 1930's several abortive attempts were made to establish indigenous banks to break the foreign monopoly in the industry.

Indigenous banking was attempted at many stages by Nigerians. In 1929, the Industrial and Commercial Bank was set up by a handful of Nigerians. It folded up in 1930 due to under capitalization from the expatriate banks. In 1931, another indigenous bank, the Nigerian Merchantile Bank was established. Like its predecessor it went into liquidation in 1936.

With greater courage and planning the same group of pioneers in 1933 launched the National Bank of Nigerian Ltd, which was the first indigenous bank to survive. The next private indigenous bank to be established was the Agbonmagbe Bank founded by Chief Okupe in 1945. This bank was taken over by the Western State in 1969 at its name was changed to Wema Bank.

The fifth bank, the Nigerian Penny Bank, set up in the early 1940's collapsed in 1946 under the weight of mismanagement. This bank was followed by the Nigerian Farmers and Commercial Bank which failed in 1953. The Merchant Bank opened in 1952 and closed in 1960.

Indeed, this was the period of free for all banking. Between 1947 and 1952 a total of twenty two banks registered in Nigeria according to a study conducted by the C.B.N. However, a figure as high as one hundred and eighty five banks was quoted from government record and was confirmed by the Financial Secretary as the number actually registered as banking companies between 1947 and forty in 1952. Most of these banks, however, merely registered without actually commencing operations. In 1947, Dr. Nnamdi Azikwe also founded the African Continental Bank.

The indiscriminate banking activities, the poor control and direction for these banks led to the sitting up of the Patron Commission and the

subsequent Banking Legislation passed in 1952. However, this did not remove banking malpractice as controls were still slack and so government needed to take further action. Consequently, the necessity of establishing a Central Bank to supervise and control the banks became more pressing. Thus the Central Bank came into being in 1959.

Today, Nigeria has well over 58 Commercial, Merchant and Development Bank with over 1,160 branches nationwide. The Banks were established under the law which stipulate conditions including the following:

- I. That the training and succession programme for Nigerian officers should be fully supplied to the satisfaction of the Ministry of Finance.
- II. That the names and curriculum vitae of the share holders and top management of the bank be submitted to the minister for voting.
- III. That a comprehensive feasibility study be submitted to determine the commercial and economic viability of the proposed bank.
- IV. That where there is foreign participation, the equity is shared in the required ratio (i.e 60% Nigeria 40% Foreign) that the maximum holding of any Nigerian individual does not exceed 5% and that the ownership must reflect Federal Character.
- V. That the Company is incorporated under the Companies Act, 1968 and,
- VI. That the promoters are not public officers.

The history of banking in Nigeria is an interesting one. From the stages of trading by barter, the introduction of currency, escalated foreign trade, the Nigerian banking industry has now grown in leaps and bounds. Because foreign technical participation is still needed to establish a bank, ownership and control is yet to be placed totally in Nigerian hands. Today the banking industry has witnessed computerisation, Credit Card System and advanced corporate and merchant banking. The United Bank for Africa Ltd.,

(U.B.A) stands out as one of the three big lending banks in the commercial banking sector with an impressive drive towards expanding its operations.

3.2 THE HISTORY AND ESTABLISHMENT OF U.B.A. PLC

The bank started operation in Nigeria in 1949 as the British and French Bank Limited. The first branch established in the country was the Lagos Central Branch opened in 1949. This branch was to be followed by the opening of the Kano Branch in 1954. The period 1949 to 1961 saw the opening of four additional branches within Lagos metropolis at Ebute Metta, Anapa, Lagos East and Ikeja. From then on, it expand to Ibadan, Kaduna, Port-Harcourt in 1961. The bank therefore expanded to the major urban centres of the country and was soon to become the third largest foreign bank. The Bank, a branch of the British and French, London was also affiliate of the Banque Nationale de Paris, the largest commercial bank in France. The Bank's issued share capital at that time was ₦4 million which was subscribed to by a consortium of five large banks namely:

- i. British and French Bank Limited.
- ii. AMRO Bank (Amstaerdam and Rotterdam Bank, Holland, which ceased to be shareholders in 1973).
- iii. Bankers Trust Company Limited, New York.
- iv. Banca Nazionale del Lavoro, Italy.
- v. Monta dei paschi di siena, Italy.

These five banks were represented on the Bank's Board of Directors and among its staff working in Nigeria. The bank was incorporated in Nigeria on February 23rd 1961, when the british and French Bank changed its name to the united Bank for Africa Limited, in conformity with the Nigerian Companies Incorporation Act, 1960. U.B.A. was the first among the international banks operating in Nigeria to be registered under the

Nigerian law.

U.B.A. has been playing a leading role in the implementation and achievement of government objectives. It was the first expatriate bank to sell its share to the Nigerian public. In 1970, U.B.A. sold 11% of its share capital to Nigerian citizens. By 1970, the bank started initiating Nigerians into management positions. In 1961, there were 55 expatriates and 16 Nigerian officers. Total staff strength was 329. Ten years later the staff strength grew up to 945, with the expatriate staff decreasing up to 45, while in 1973, the Federal Government decided to acquire an equity share in major international banks in Nigeria U.B.A. was the first to conclude an agreement providing for the sale by the share holding banks, to the Federal Military Government of 1,705,000 shares being 37.89% of the issued share capital.

In September 1964, the U.B.A. Trustees Limited was incorporated. The body act as a trustee both for corporate and individual customers. Its principal activities include acting as debenture holder, trustee for corporate debt offerings and administration of pension funds, trusts and estates. In May 1978, the U.B.A. also participated in the establishment of the Nigerian Merchant Bank Limited (NMB) holding a 40% share. The NMB is the successor of the Union Dominion Trust of Nigeria Limited. NMB provides corporate financial advisory services, conduct leasing activities and offers specialised trade finance programme in addition to the usual banking services of merchant banks.

Growth of UBA Banking and Finance Activities

From the routine of saving deposits and daily currency exchange transactions, the bank's departmental transactions grew over the years. This was due largely to the growth of economic activities in the country itself. UBA's banking activities include branch or Domestic banking which covers

book keeping, computerisation of accounts and operations procedures for opening and closing various types of accounts. It also includes stocks, share, securities and investment. The international of foreign banking, buying and selling of foreign currencies, travellers cheque, processing cable, transfer credits, emigration forward exchange among others.

The bank also developed in the areas of lending which is a complex process that demands measures to guarantee loan repayment. Agricultural banking grew from a small department of the bank to become a big division. UBA also introduced a housing savings scheme and opened up a housing loans department. Between 1962 and 1976, the bank succeeded in opening up to twenty two urban branches, and by 1977, it started a drive for rural banking which has yielded over sixty eight branches till date.

In terms of its financial strength, at incorporation in 1961. The bank had total asset deposits of ₦4.5million. By its twentieth anniversary in 1981 the total assets had risen to 2.24 billion and by march 1986, they stood at 3.9million. Presently, the assets base is put at over 5million. Its branches grew from 10 in 1961 to 77 in 1981 and over 180 branches now with an international branches in New York, and London. Its staff strength increased from two thousand and thirty nine in 1976 to four thousand four hundred and nineteen in 1981 and it is presently put at over seven thousand members.

3.3 THE ORGANISATIONAL STRUCTURE OF UBA PLC

Since decision making is crucial to nay organisation, then the design of appropriate organisational structure is as well important. decisions made must be properly organised into effective work groups so as to carry out their duties.

Organisational structure involves "The grouping of activities

necessary to attain a set objectives, and the assignment of a lead to each group with the authority needed to supervise it and the provision of coordinations horizontally and vertically in the organization's structure. The organisational structure helps to clarify the chains of command in the work environment so that everyone knows what to do and who is responsible for what result. In essence, the structure, helps to define the role played by each unit or person in carrying out the different tasks or jobs in the organisation.

The UBA PLC, is partly owned by the Nigerian Government represented by an arm of the Federal Ministry of Finance, tagged "Ministry of Finance Incorporated". There are also Nigerian share holders, and foreign banking partners. The banks head office like most others, is located in Lagos. UBA has eight major Area Offices in Ibadan, Enugu, Benin, Kaduna, Jos, Port-Harcourt and Abuja. The main organisational unit of the bank is a sector, within which are Divisions, departments, Groups, Sections, Teams and Units.

Each of these sectors is shaded by an Executive Director, except for two of them headed by deputy General managers. The sectors comprise of the Lagos Banking sector, International Banking Sector, Corporate Services Sector, Corporate Resources Sector and States Banking Sector. The next units under the sectors are the Divisions, headed by Deputy General manager and Assistant General managers. The general management team comprising of the managing Director and Chief Executive, Executive Director, the Deputy General Managers, and Controller of Lending form the policy making body of the bank next to the Board of Directors.

Before March 1980, the bank's General management, responsible for policy formulation was made up of the Executive Vice-

Chairman; the Managing Director; the Deputy General Manager Commercial; the Deputy General manager Administration; and the Company Secretary/Legal Adviser. Then, the structure below was loosely defined. There were departments but without standardization as to who should head them, thus was therefore reconstituted in March 1980.

In 1980, Division were created and were headed by Executive Directors, however this rationalisation stopped at the level of Divisions. a new step was taken in 1983, when the structure of UBA was now enlarged and this also brought about new nomenclatures and corporate titles. The Executive Directors were now to head the newly created sectors. The Divisions, which were now under the sectors were split some as much as four. "The structure has gone through further rationalisation in 1984, 1986, and plans are presently in the offing to create a new structure in 1989. The new structure in the words of the Managing Director is with a view to re-examine the whole structure vis-a-vis corporate strategies and objectives to come up with an organisational set up that would be adopted for UBA of the late 1980s and early 1990s.

The present organisational Chart of UBA PLC consists of the following:

THE BOARD OF DIRECTORS

The board of directors is at the head of the chart of the organisation. It is the highest policy making body of the Bank. It is headed by the chairman of the bank and comprises of the Managing Director of the bank, Executive Directors and other Directors. The Chairman and the Managing Director are usually appointed by the government, which is the major share holder, while the share holders

on the recommendation of the board, appoint the Executive and non-Executive Directors. The board statutorily meets before each Annual General Meeting of the bank and at other occasions deemed fit to examine the general policies of the bank and also to make recommendations, to the share holders as to the audited accounts of the bank at the end of each financial year.

2. GENERAL MANAGEMENT SECTORS

With regard to decision making and the general management of the bank, at the apex of the Bank's organisational structure are the members of the general management. This include the Managing Director and Chief Executive, Directors, the deputy General Managers and the Controller of Lending.

- a. The Managing Director and Chief Executive:- He is charged with the total responsibility of the day to day running of the bank. He therefore wield more power than any other officer of the bank. He may seek the advice of any of the other principal officers of the bank or delegate duties to them in the performance of his duties.

b(i) Executive Director (Lagos Banking Sector):

Next to the Chief Executive are the Executive Directors of the units who themselves act as the Chief Executive of the units under them. However, each of them is responsible to the managing director. The Executive Director (Lagos Banking Sector) supervises the operations of banking service to cooperate and individual customers in the Lagos Clearing Area Branches of the Bank.

ii. Executive director (international banking Sector):

The officer supervises the international Banking Sector consisting of Foreign Operations Division (Exchange Control, Credits, Foreign Accounts; International Banking Division, Foreign Offices.

International Business and Customer Services and Research).

iii. Executive Director (Corporate Sector):

He oversees the operations of the Corporate Services Sector which consist of the Finance Division and Legal and Share Registration Services Division.

iv. Executive Director (Corporate research Sector):

Apart from being a member of the General management Team, he is head of the sector comprising of the personnel Division and the Property Division of the Bank.

v. Executive Director (States Banking Sector):

As a director, he has responsibility to oversee the three divisions that make up the sector; viz State Banking Division I (Kaduna, Abuja, Kano and Jos Area Management Offices and Branches); State Banking Division II (Benin, Enugu, Ibadan, port-Harcourt Area Management Offices and branches); Agriculture and Housing Division.

In addition to Executive Directors whose number is regulated by statute to not more than five, there are officers in the rank of Deputy general Managers that head divisions and are part of the General Management. These are:-

vi. Deputy General Manager (Corporate Development Division)

This officer heads the Corporate Development Division consist of strategic planning, Economics, Public Relations, Library and Market Departments.

vii. Deputy General Manager (Operational Services Division)

He supervises the operation services divisions made up of the Administration Divisions; Organisation and Data Processing Division.

The five Executive Directors are next in rank to the Managing Director of the bank. However, as sectors in the bank the Director's

Office are all horizontally at par even with the office of the Managing Director. However, the Executive Directors come before that of Deputy General Managers, even though the Deputy Managers and the Controller of Lending function on the same level as the sectors which are under Executive Directors.

viii The Controller of Lending:

In the office of the Managing Director is an officer appointed as the Controller of Lending. He is directly responsible to the Managing Director and his duty is to maintain the policies of the bank guiding lending and the payment of the loans given by the bank.

Divisions

Next in the line of the organisational structure are the divisions mostly headed by Assistant General Managers.

The divisions include: Administrative matters.

- a. Property Division: which lists, procure, sell, repair, value all the property of the bank and its staff when they require the bank financial assistance.
- b. Personal Division: Involved mainly with the staff matters of recruitment and selection, training, promotion, discipline as well as staff benefits.
- c. Finance Divisions: Prepares salaries, pay entitlement, settle bills, execute, approved budgets and provide loans to the staffers of the bank.
- d. Legal and Share Registration Divisions: mainly handles all legal matters concerning the bank including the procurement of pension matters for ex-workers. It also registers and execute the share holdings of share holders on their behalf.
- e. Inspection Division: is a regulatory division in charge of investigating

frauds, verifying every account of branches and departments in the bank.

- f. Corporate Division: supplies corporate finance services to its corporate customers and engages in loans syndication for gigantic capital projects.
- g. Financial Service Division: which is responsible to the Managing Director and offer advice to who grant loans. It also supplies information as to what steps the other Divisions could take in a request for financial assistance.
- h. Lagos, States Banking Division: This divisions oversee the basic Branch Banking activities of the over 180 branches of the bank. The divisions are therefore split for administrative convenience.
- i. Foreign Operations Divisions: handles Exchange control credits and foreign accounts transfer matters.
- j. International Banking Division: is in charge of the foreign offices of the bank, providing assistance for international Business. It also provides customer services and Research on the international scene.
- k. Agriculture and Housing Division: provides credit facilities for farmers, inspect on going projects, provides experts advice on agricultural projects. also, the division is in charge of the housing loan scheme. The loan entitles the saver to borrow up to four times his target savings after a minimum period of two years.
- l. Lending Policy and Control Division: guarantee the observance of laid down regulation and also control the lending activities of the bank. It also retrieve loans or liquidate the properties debtors.
- m. Organisational Data Processing Division: Takes care of the computer systems of the bank which is used in the virtually every department of the bank.

- n. Company secretary's Department: This division performs the administrative functions that support the office of the Managing Director. It publishes the Annual General meeting and handles information about the bank and the organisations it relate with. Unlike other divisions, which has Assistant General Managers as their heads, the Inspection Division is headed by Chief Inspector, Company secretary Department is headed by company secretary, Lending policy and Control Division, headed by the controller of lending.

All the divisions are virtually below the General management, and horizontally operate as equals. (150)

Area Management Departments.

Next to the Divisions are the many Department under each and the Area managements of the state Banking sector. The officers in this category form the apex of the middle management cadre with a designation as G.M.I. They oversee the departments under them and are answerable to their respective Assistant General Managers (16)

Unit Heads:

Under the Department are the various units of the bank and these units are headed by of varying grades depending on the size of the units and the duties to be performed. The unit heads from the lowest level of the management structure. However in each unit, the structure extends as each manager works with Teams of assisting managers who themselves control supervisor, clerks and of course the rank and file.

The UBA Training centre Apapa is an example of a unit, and it is headed by senior manager. There are four teams in the centre. The senior manager is assisted by the two managers and next to them are assistant mangers, some of whom are heads of the teams. Next to the assistant

mangers are sub-managers, officers, a supervisor, and then clerks the rank and consisting of messengers, cleaners, adestach rider and a security guard. (17) There are also non-statutory but commonly used committees, boards, groups for the purpose of carrying out the Bank's activities.

NOTES

1. FEMI ADEKANYE: ELEMENT OF BANKING IN NIGERIA.
(BEDFORD SHIRE: GRAHAM BURM 1984(P. 35.)
2. Ibid. P. 81
3. Ibid. P. 82
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5. "This is UBA" - published by the UBA information Department Lagos,
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6. UBA. Annual Report: Lagos 1988 P. 5
7. "This is UBA" P. 6
8. Ibid. P. 6
9. Ibid. P. 12
10. Op. cit FEMI ADEKANYE 1984 P. 93
11. Op. cit This is UBA P. 7
12. Ibid. P. 14
13. Ibid. P. 14
14. Ibid. P. 15
12. Ibid. P. 15
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CHAPTER FOUR

DATA ANALYSIS

4.1 MANAGEMENT POLICY AND THE NEED FOR TRAINING IN U.B.A.

Within the past three decades of its existence the United Bank for Africa (UBA) has greatly developed its banking operations. However, the success of the bank is largely dependent on the level of requisite skills acquired by its staff. Management therefore feels committed to formulating relevant Training and Development policies and objective to guide its operation and enhance productivity and efficient service.

The United Bank for Africa Plc (UBAO) established a training Department in 1975. The department organised staff development programmes, both within and outside the bank. At this initial stage the services of other bodies were largely utilised. The training bodies included Nigeria Institute of Management Correspondent banks like Bank Nationale de Paris.

The training Department has become one of the major units in the newly created corporate Resources sector. The main purpose of the unit is to ensure on a continuous basis, effective human Resources Development and utilization throughout the entire bank network. Its activities range from training needs identification through programmes design and implementation to formal on-the-Job training.

The UBA's Human Resources policy objectives have a basic focus which explains the banks commitment in this direction, it is;

To provide opportunities for new and existing staff to acquire as rapidly and economically as possible, the banking and other skills required to do their Job efficiently and also to prepare them for higher responsibilities.

The basic functions of the Training Department is guided by laid down management policy. These functions are informed by the perception of the staff in the training process. They include the following:-

- a. To formulate training and staff development philosophy and policies, and make proposals for improvement.
- b. To determine from time to time the overall training programmes.
- c. To develop and design, or re-design requisite training programmes.
- d. To implement training programmes evaluate both programmes and the trainees.
- e. To evaluate or review continually, external training programmes used by bank.
- f. To ensure the continuous training and update of trainer to enable them execute their training functions efficiency.

TRAINING POLICY

While the functions of the training department helps to identify, assess and plan the implementation of the training programmes. The bank also has basic requirements guiding its training policy. The Bank aims at training every member of its staff from the messenger to the General management cadre. This is with a view to equip each individual with the necessary skills both technical and management, as would be essential for the effective Bank.

The training policy of the bank includes the following:-

- a. All employees should benefit from some from of responsibility of training.
- b. Each officer or supervisor has the primary responsibility of

training employees under his supervision.

- c. Formal classroom training should be provided as necessary in the bank established training facilities or elsewhere.
- d. Employees should be trained to take over any of a number of tasks or responsibilities and do them well (Job Rotation).
- e. Employees should take the initiative for staff development through private tuition and membership of professional bodies.
- f. The need for training is continuous.

4.2 BACKGROUND TO THE DEVELOPMENT OF THE UBA TRAINING CENTRE.

After independence the indigenous elite that formed the ruling government in Nigeria realised that it was duty bound to charge the tide of the control of industry and the private sector leadership and hand it over to Nigerians. In the banking industry there was the same need to put Nigerians into key management positions and leadership of vital sectors of the economy. To enhance this important task, the constraint of inadequate manpower possessed locally had to overcome at the appropriate levels.

In 1971, the United Bank for Africa (UBA) started with a lead, Nigerianising both its share holding and extending the Nigerian staff strength. It was this that generated in 1975, a need to start locally the training of its workers. The world ORT Union of Geneva was given a contract to introduce well established Training system and to develop Nigerian Trainers and Training specialists who would take over the training Department.

During the tenure of this body (ORT), was a basic emphasis on staff orientation (Induction Training) programmes and other clerical technical skills courses. However, this programme was able to achieve

the initial policy plan to provide opportunity for staff both new and old to acquire some level of banking and other skills required for job efficiency. With time the department itself develop its own training programmes.

In extending the training programmes of the bank, especially those that deal with branch operations, Regional Training centres were established in Port-Harcourt and Kano in November 1977 and March 1978 respectively to assist the Lagos training centre to cope with clerical training that was urgently required. As at August 1979, the Lagos training centre had about twenty four (24) training staff while both Port-Harcourt and Kano centre had two trainers each. At the time of this study the total staff strength apart from the principal manager and two senior managers in charge of Apapa and Kano respectively stand as follows:

Training Officer	34
Other officers (support staff)	6
Clerical/Typists	14
Messengers	14
Supervisors	2
<u>Total Staff Strength</u>	<u>70</u>

The current training and development efforts of the centre is aimed at bringing the training needs of some specialised departments, which have otherwise been turned to external bodies. The headquarters of the UBA Training Department is situated at the Elephant House on Broad Street Lagos, under the supervision of a principal manager. The department supervises all training activities of the three training centres of the bank situated in Apapa, kano, and Port-Harcourt. The Apapa Training centre is the main and biggest of

the centres. It acts as the coordinating centre for training information about the three centres. Also, while the Kano and Port-Harcourt centres handle mainly training for branch operations, the Apapa centre handles all forms of UBA training types. It means that the staff still have to come to Apapa for most of their training and development programmes.

Training centre programmes are sectionalised for operational effectiveness as follows:

1. Domestic Transaction Training team
2. Foreign Transaction Training team
3. Lending/Securities Training team
4. Supervision/Management Training Team.

These teams will be discussed in details later.

4.3 TYPES OF TRAINING AND DEVELOPMENT PROGRAMMES IN U.B.A.

In pursuance of its policy of establishing effective training and development programme for its staff, the UBA designed a number of training programmes that will suit the different needs identified in the bank. To date, the bank develops its staff in the training centre, though Head office or branch programmes and with the aid of other training bodies.

The current training programmes of the bank consist of :-

1. On-the-Job training (for clerical and officer grades).
2. Local overseas course for clerks and officers.
3. Overseas External Courses.
4. Attachment to correspondent banks overseas.
5. Supervision special Training programmes.
6. Officers special Training programmes.

7. Management training structured Training programmes.
8. Programmes organised by other training bodies.
9. Internally run formal classroom courses for clerks and officers.

These courses are often reviewed to suit the changes that occur from time to time in the banking industry. For the purpose of our study the last type of training mentioned, that is the internally run formal classroom courses for clerks/officers will form the bulk of our discussion. This is because this type of training programme constitute seventy percent of the UBA training programmes. While the other agamete this type of training organised by the training centre of the UBA. However, the other types will be discussed briefly.

1. ON-THE-JOB TRAINING (CLERKS AND OFFICERS).

Every clerk officer of the bank is expected to move round the different desks in his branch within a period of four to five years (4-5yrs). The bank consequently formalised a system of Job rotation in the training programm for its staff.

In formalising on-the-job training through such methods as job rotation, guided by management supervision, a training department has been newly created for on-the-job training/a manager is to head the department.

The method of moving round the jobs is a prerequisite for promotion to the post of a supervisor (for clerks) and officers (for officers). This is apart from any qualification obtained.

The bank also ensures that it keeps a new employee on a desk for twelve to fifteen months so as to give him opportunity to grabs the skills on the job. While on their jobs, the bank create opportunities for a delegation of duties to staff so as to broaden their knowledge of banking activities.

2. Local/External courses for clerks and officers.

As part of its training in Nigeria. The bodies include: Industrial Training Fund (ITF); Centre for Management Development (CMD); Financial Institution Training Centre (FITC); Administrative Staff College of Nigeria (ASCON); Nigerian Institute of Management (NIM); among others.

The training centres, draw up training programmes every time and send in their brochures to bodies like the UBA. The training department of the UBA examines these programmes and approves the relevant ones for its staff. Employees are then nominated to participate in these training programmes. A report of general performance and training acquired are then noted.

External courses are also offered by the bank through the aid of bodies like "The industrial society of London, Manchester Business school, among others. However, subscription for overseas course have gone down over the years. Partly because of the foreign exchange problems preference is now given to top management staff in terms of overseas training programme.

3. Attachment to Correspondent Banks Overseas.

To reinforce its banking strength, UBA organises overseas attachment training through its correspondent Banks. The bank include Bank Nationale de Paris (BNP); Bankers Trust Company (B.T.Co) and French American Banking Corporation of New York. UBA send officers overseas on attachment to these training venues. This kind of training ranges from three months to upwards of twelve.

The aim of these kind of attachment is to give the officers opportunity to acquire new skills already in use in these banking institutions. The officers receive training and learn to be adapted to

the banking system of UBA in Nigeria.

4. SUPERVISORS/OFFICERS SPECIAL TRAINING PROGRAMMES.

Once every year, junior staff of the bank are appraised as to their performance and output. Out of these, those due for elevation to the supervisor grade are selected. These selected number proceed on training as supervisory trainees, and are put through all aspects of general banking procedure. This training experience is preceded by a two week orientation called trainee orientation course, held at bank's training centre.

The real training takes place in their various branches lasting a period of six to nine months. They will be given responsibility training, during which they will be assigned to particular sections. At this stage they are still trainees. At the end of their responsibility they are finally recalled for a four week pre-promotion course, and afterwards promoted and confirmed if so successful.

On the other hand, while officers go through the same procedure of training, their training is preceded by a two weeks officer training orientation course, after which they are assigned as officer trainees to different responsibilities. However, when they have completed this all round branch training they are confirmed without any pre-promotion course, but after attending a pre-promotion interview.

Management Trainee Course.

As the name implies, this course is designed for a small percentage of the bank's staff. This is a senior management training programme. The would-be management staff are put through a structured programme, where the trainees pass through the different

operations and sections of the bank.

As the end of structured training programme, the management trainee are confirmed as senior management officers. The training of such top management continual as well. One of such training is the senior management Application course.

Programmes Organised by Other Training Bodies.

Although the UBA engages in a number of training programmes, it also engages its staff in various special training programmes with other training bodies. These type of training are organised by relevant training bodies, which could be useful to the UBA. A recent one organised at Sheraton Hotel, Lagos was tagged "free market economy and development".

Coaching For Examinations.

The major banking qualification need in banking industry is the Institute of Bankers Certificate. The qualified is called an Associate of the Institute of Banker (AIB). The UBA organises UBA/AIB evening classes to coach its staff interested in attending this level of banking proficiency and become qualified officers. This is held twice in a year to prepare students towards the April and September Examinations.

Internally Run Classroom Courses For Clerks/Officers.

As earlier mentioned, this training type form the bulk of training programmes of the United Bank For Africa, UBA. The training centers of the bank located in Apapa, Kano, and Port-Harcourt were established for the sole purpose of training the staff with skills, knowledge and behaviour pattern deemed necessary by the bank for the growth and development of its workforce.

At the level of the training centres, classroom course are divided into four major teams. These are;-

- A. The Domestic Banking Training Team.
- B. The Foreign Transactions Training Team.
- C. Lending/Securities Training Team.
- D. Supervision/Management skills Training Team.

The Domestic Training Team Courses are:

Orientation Course (clerks) code 01

Objectives: To introduce clerical recruits to the basics of Nigerian Banking systems and to orientate them into the UBA and its systems.

Population: Between 25 and 30 clerks.

Savings Account (clerk) code 0-6

Objectives: To train clerks in all aspects of clerical work incumbent upon savings and Houses savings/loans scheme) this improving the section's workflow and productivity.

Population: Between 14 and 20 clerks.

Cashiers' Course - code - 02

Objectives: To give training (knowledge and skills) to clerks to enable them perform in Branch operations as with ank customers efficiently and effectively.

Population: Between 12 and 16 clerks.

Current Accounts (Clerks) Course code - 04

Objectives: To train clerks on clerical duties to be performed in the current Account Department (with the exception of machine posting) and productivity.

Population: Between 15 and 20 clerks.

Cash Officers' Course code - 03

Objectives: To train cash officers in effective performance of each duties and control of cashiers for effective customer

services.

Population: Between 8 and 20 officers and cash supervisors.

Account Officers' Course code - 08

Objectives: To train officers in the effective supervision of;

- a. Entries duties
- b. Reconciliation of accounts.
- c. Preparation of various Branch Returns.

Population: Between 10 and 20 officers and supervisors.

Branch Accountants' Seminar code - 05

- Aims and Objectives:
- i. To equip participants with the basic technical skills and supervisory management tools needed to perform their jobs more efficiently and effectively.
 - ii. To train participants on effective supervisory management tools needed to perform their jobs more efficiently and effectively.
 - iii. To train participants on effective Branch Administration.
 - iv. To provide a forum for Branch Accounts of almost identical background to cross-fertilise ideas with a view to finding possible solution to usually encountered on their jobs.

Population: Between 10 and 20 officers.

FOREIGN TRANSACTIONS TRAINING COURSES:

Foreign Exchange (clerks) code - 14

Objectives: To train participants in all aspects of foreign exchange operations in accordance with the current exchange control regulations and UBA standard procedure.

Population: Between 15 and 20 clerks.

Documentary Bill for Collection (Clerks) code - 18

Objectives: To train the participants on all aspects of operational procedures of Bills for collection.

Population: Between 16 and 20 clerks.

Documentary Letters of Credits (Clerks) code - 16

Objectives: To train participants to deal efficiently with customer's application for opening of Documentary Letters of Credits through amendments and settlement of the same.

Population: Between 15 and 20 clerks.

Foreign Exchange (officers) code - 15

Population: Between 10 and 15 officers.

Documentary Bills For Collection (officers) code - 19

Objectives: To train participants in all aspects of Bills for collection and provide them with the essential knowledge and operational skills for effective control of Bills Department/Section.

Population: Between 12 and 18 officers.

Documentary Letters Of Credit (officers) code - 17

Objectives: To improve the knowledge and skills of the participants in handling conclusively the different types of credits with regard to processing of Credit Application Amendment and settlements.

Population: Between 15 and 20 officers.

LENDING/SECURITIES AND SECRETARIAL COURSES.

Commitment Secretarial Courses For Clerks.

Objective: The course aim at training of commitment clerks to acquire the essential knowledge and skill with which to provide credit analyst managers the data/statistics on which tending decision are based.

Population: Not specified.

Charge Securities Course For Officers. code - 23

Objectives: The course aims at training Branch managers and commitment officers to acquire requisite knowledge and skills necessary for taking and effecting a valid charge on securities for Banking lending.

Population: The course is designated for two categories of participants
Viz: Branch managers and commitment/securities officer. It is ideally suitable for those with a cursory knowledge and exposure in securities function.

Lending Officers Course code - 26

Objectives: The course aims at equipping the participating officers with the requisite knowledge and skills in lending functions and to provide the Branch managers with skilled lieutenants, capable of being relied upon in the realisation of branches commercial objectives.

Population: Not specified.

Lending and Credit Analysis For Managers code - 27

Objectives: This course aims at providing participating managers with financial and analytical tools for credit assessment and for enhancing the quality of lending decisions in an increasing

competitive and risk-prone environment.

Population: Not specified.

SUPERVISORY/MANAGEMENT SKILLS TRAINING COURSES.

Supervisory Skills Course code -34

Objectives: To train supervisor Grade 7 and officers Grade 5 and 4 in acquisition and utilization on basic supervisory skills for effective performance.

For Whom: Supervisor Grade 7 and officer Grade 4 and 5.

Management Skills Course code - 35

Objectives: To improve the level of effective leadership manager's responsibility for

- (i) achieving the task.
- (ii) developing the individual.
- (iii) building the team.

Population: Managers, Asst. Managers, and Sub-mangers i.e Grade levels OG 1, OG 2, AND OG 3.

SPECIAL TRAINING ORGANISED BY THE UBA.

Apart from the courses organised by each of the training team of UBA, there are other types of training programmes, that do not necessarily fit into a singular team work neither do they represent just one arm of the training programme. Such types of training often cover all the teams of the training department. These type of training are usually for different cadre of staff attaining new positions. These include:

Officer - Trainees' Orientation code - 12

Objectives: To integrate newly recruited officers into the organization so that they become knowledgeable operative and productive members of UBA family through clear

understanding of their scope of responsibilities and expectations by the bank and vice versa.

For Whom: Officer - trainees about to commence their comprehensive training programmes.

Supervisory - Trainees Orientation code - 11

Objectives: To formally introduce the participants to the important areas of their training programmes and expose them to some intricate areas of banking so as to enable them obtain maximum benefit from their training.

For Whom: Supervisor trainees about to commence or in the early stages of their respective structured training programmes.

Receptionists/Switch Board Operators Course. code - 31

Objectives: This course is designed to enable the Reception/Switchboard operators to gain more understanding of the importance of their functions. - gain knowledge and apply the basic principles of communication, Human Relations and effective customer service.

Population: 10 to 20 participants.

Course For Stenographers and Shorthand - typists code - 32

Objectives: Course participants will be able to

- (i) Understand their roles better and carry out secretarial duties with greater enthusiasm.
- (ii) Organise their work systematically the basis of priorities.
- (iii) Concentrate more on ways and means of improving existing work methods for better performance and productivity.

(iv) Present a good overall image of the Bank.

Pre-promotion Courses. code - 13

Objectives: To revise and reinforce through formal classroom training the skills and attitude acquired by supervisor - trainees during their varied training programmes; and to test thereafter, the terminal knowledge of the trainees and their suitability for a promotion interview.

For Whom: Supervisor trainees who are on the 1st phase of their Responsibility Training, towards becoming supervisor of the bank.

Introduction to Lending For Branch Accountants code - 29

Objectives: This course is specifically designed for officers of Grade level 3 and above who are moving for the first time into commitment functions. The aim is to introduce them generally into the basic principles of lending and the attendant procedures to be adopted.

Population: Not specified.

Agric. Lending Course code - 30

Objectives: To train participants the fundamental requirements of agric lending, cash flow analysis and Balance sheet appraisal.

Population: Commitment officers, Asst. Managers and Managers of up-country Branches who are involved in day to day agricultural prepositions.

Customer Relation Programme code - 13

Objectives: To train staff officers of the bank on the basic concepts of effective customer Relations and courteous satisfying customer services.

Population: Rank and File of the Bank. Unit or Department.

Effective Branch Administration Course code - 36/37

Objectives: The main aim of this course is to expose and provide participating Branch Managers to, and with the basic skills and requirements for effective and efficient Administration and control.

Population: 15 to 20 participants.

Senior Management Appreciation Course. code - 310

Objectives: To gain integrated view of management appreciate the need for maintaining an effective and efficient internal control system in line with the bank's policies and procedures - appreciate the need for making cost effective oriented decisions and ensure innovation. Also to demonstrate leadership behaviour through motivational techniques, situational analysis and efficient management.

For Whom: Officers of GM 03 and 02.

Management Appreciation Workshop code - 311

Objectives: To understand Work mates, cultivate management attitude and values; worth peculiar reference to UBA. To help select leadership styles and utilize psychological techniques for motivating the organisation members to perform effectively, thereby increasing personal and organisation productivity.

For Whom: Officers OG 2 - OG

Improving Interviewing Skills Seminar. code 312

Objectives: i. To introduce Participants to modern interview techniques.
ii. To make participants appreciate their role in the recruitment process.

- iii. To improve the participants ability to gain more information from the interviewee about his capabilities and inclinations.
- iv. To improve the counselling skills to the participants.

For Whom: Personnel Officers, training officers and those involved in recruitment and counselling interviews.

Effective Staff Appraisal Seminar code 313

Objectives: To provide the Bank's managers, a forum for an interchange of ideas on the need for an effective manpower development and appraisal system in order to enable achieve optimal output from the pool of manpower resources.

For Whom: Branch Mangers/Asst. Managers and their equivalent in the Head office.

Advanced Management Appreciation Workshop code - 314

Objectives: To improve corporate productivity and worker- morale through corporate cohesion, commitment to the goals and objectives of the bank. Evolving a management culture consist with challenges of the industry though corporate planning teams. Attempt a cirque and evolve a virile Management System that facilitate efficient decisions making and policy implementation.

For Whom: Area Managers, Principal Managers I and II, Senior Managers.

4.4 PREREQUISITE FOR THE DIFFERENT CADRE OF TRAINING

There is no stage pre-requisite that ensures the type of training given by the UBA. This is because the policy given by the bank allows

that from the messengers to the Chief Executive, all must need some form of training. However, depending on the type of position presently filled it may need some period of experience on the job before particular training types are administered to trainees.

Here, we may present the future of training requirements by the different teams.

Domestic Transaction Team.

All recruits into the bank will need one form of orientation or the other, which is usually organised by the team to teach skills as to the working environment that new intakes belong to. However, some courses demand specific periods of experience on the job.

- ((1) Saving Accounts Course For Clerks - 3 month experience on the job.
- (2) Cashier Course - Confirmed staff with 12 months banking experience.
- (3) Current Accounts (clerks) course - Not less than 3 months knowledge on double entry and handling of cheques, uses and types of accounts.
- (4) Cash Officers Course - confirmed officers/supervisors with knowledge of cash duties.
- (5) Accounts Officers Course - confirmed officers with knowledge of Negotiable instruments, types of accounts and basic Accounting.
- (6) Branch Accountants Seminar - Not less than 1 month expose as Branch Accountants.

Foreign Transaction Team.

- (1) Foreign exchange (clerks) - Clerks with 2 months experience and

knowledge in exchange.

- (2) Documentary Bills For Exchange Collection Course (clerks) - knowledge of UBA foreign exchange circular.
- (3) Documentary Letters of credit (officers) - Two months experience in handling of letters of credit.
- (4) Foreign Exchange (officers) - 2 months experience in Foreign Exchange duties.
- (5) Documentary Bills For exchange (officers) - knowledge of Negotiable instrument, Exchange control regulation and rules of documentary collection and UBA foreign exchange circular.
- (6) Documentary Letters Of Credit (officers) - Up to 2 months knowledge on Documentary credit bills of collection.

Lending/Securities and Commitment Team.

- (1) Commitment Secretarial Course (clerks) - Senior clerks with interest in commitment as supervisors.
- (2) Charge Securities Course (officers) - Not less than 2 months on the Job exposure in Lending/Commitment function.
- (3) Lending Officers Course - Officers, Asst. Managers, of the commitment branch experienced in securities, with knowledge in Accounting Balance sheet, Profit and Loss Account.
- (4) Lending and Credit Analysis Course For Managers - Managers of medium sized branches, Deputy Managers with knowledge of loan documentation procedures. Basic accounting principles.

Management Team.

- (1) Supervisory Skills Course - Supervisory experience on the job, theory and practice of supervision.
- (2) Management Skills Course - Attendance of supervisory skills course, 4 years previous confirmation as officers.

Special Training Programmes.

- (1) Reception/Switch Board Operators - Recruited as above.
- (2) Srenographers and shorthand typists course- as recruited.
- (3) Supervisory Trainee Orientation- Senior clerks/clerks giving through structured training.
- (4) Pre-promotion course [P.P.C]- General Knowledge of banking, its Laws, UBA Procedures.
- (5) Officer- trainee Orientation- Newly recruited officers.
- (6) Introduction to lending (Branch Accountants)-OG 3 officers, ready to move up as Asst. Manager.
- (7) Agric. Lending Courses - knowledge in Agricultural financing, accounts, Loan documentation.
- (8) Customer Relation Programme - Nil.
- (9) Effective Branch Administration Courses - Branch Managers, Asst. Accountants, OG 3 and above.
- (10) Senior management Appreciation Course - Area Managers/equivalent, attendance of management workshop.
- (11) Management Appraisal Course - promotion or appointment at the general management Grade.
- (12) Improving Interviewing Skills Seminar - Basic knowledge of Interviewing skills.
- (13) Effective Staff Performance Appraising Seminar - Basic knowledge of Staff performance appraisal techniques.
- (14) Advanced management Appreciation Workshop - management positions.

Position in the Bank and Qualifications Required.

It is to be noted that the banking Industry offers room for the staff to rise from clerks/messengers to the top management. However, the

following is the common level of growth largely dependent on educational or professional qualifications.

1. Non-Clerical - Messengers: Primary School Leavers.
2. Clerical: School certificate holders.
3. Supervisors: Same as above with banking experience.
4. Officers: Graduate of any field.
5. Managers: Graduate/Professionally qualified experience.
6. Top management: Apart from experience, appointments through the board of Directors or the Government.

EVALUATION OF TRAINING AND DEVELOPMENT IN UBA.

It is important however, that every organisation should evaluate its staff training and development programme, so as to ensure that it is achieving the desired outcome. The aim of evaluation is to:-

- (i) Validate whether the needs and deficiencies identified were met by the training programmes.
- (ii) That the worker or trainee has successfully translated his training into positive skills.

In order to ensure that these aims are achieved, the trainees will be tested at the time of training and also a feedback would be obtained as to his on-the-job performance after the training.

Training and Development in the UBA is evaluated by a number of methods. These include the use of:

- (1) Training Statistics
- (2) Training Results.
- (3) Evaluation Forms.
- (4) Feedback on the Trainees (Branch Visits).

(1) TRAINING STATISTICS

The bank's Training policies are guided by the records of the Training Statistics. It is a report conducted yearly to know the size of the courses and the number of workers that participate. The bank measures the success of its training programmes through the use of Training Statistics. below is a table of the Training Statistics of the UBA between the year 1985 to 1996 as provided in the records.

YEAR	NO OF COURSES	NO OF PARTICIPANT
1989	90	1,521
1990	90	2,308
1991	91	1,905
1992	74	1,447
1993	63	1,273
1994	Improper records	-do-
1995	86	1,060
1996	76	1,616
Total in 8 yrs	570	11,130

SOURCE: UBA TRAINING DEPARTMENT; OFFICE RECORDS

For the above table, the bank held over 570 courses in a period of eight years. Also in the same period, not less than 11,130 workers of different grades participated in the training programmes. This is quite remarkable and it emphasises the importance of training and development in the bank. The plan in UBA is to train as many of its workers as possible.

2. TRAINING RESULTS

In most cases trainees that pass through the Training centre are not only trained to enhance their job, but they are also tested to assess

their understanding of the Training programmes. An examination of the pattern of the Training Results over the years show that the bank has succeeded in making its staff acquire the required skills. Where the trainees fail to pass at the end of the training, the specific problems they encountered are noted and sent to their superiors who will guide them on the job and prepare them towards another opportunity for retraining.

A look at the Training Results through random sampling showed that the courses organised by each of the Training Teams of the UBA training Centre had identical results. Below is a table of twelve types of courses offered by the four Training Teams of the Training Centre in 1996 and the average results obtained.

Percentage of Results in Selected Courses 1996

TYPES OF COURSES	NO OF PARTICIPANT	AVERAGE OF TRAINEES IN %
1. Clerks Orientation (D)	25	74%
2. Cashiers Course (D)	24	58.3%
3. Supervisor Trainees (F)	21	60.19%
4. Foreign Exchange Courses (F)	27	65%
5. Pre-promotion Courses (F)	30	72%
6. Officer Training Orientation (F)	35	57.63%
7. Supervisory Skills Courses (M)	25	57%
8. Management Skills Courses (M)	30	67%
9. Mid Management course (M)	26	No Test
10. Computer Terminal operation (M)	34	56%
11. Lending Course Officers (L)	17	79%
12. Managers Charged Securities (L)	17	75.4%

NOTE: (D) Domestic Team (F) Foreign Team
(M) Management Team (L) Lending Team

(This course is an example of Senior-Management Courses where the managers are not tested. The aim is to enhance their interpersonal skills which cannot be tested in an examination. Also at their level the intention is not to test but to broaden their understanding).

From the figures in the tables we can deduce that generally of trainees succeeded in passing through the training centre, with na understanding of the skills made available through training. From the table the lowest average mark is 56% while the highest is 79%. This trend characterised the result of the training programme in the year. From this table not only is the bank succeeding in training its staff, but also the training programmes are being understood by the trainees.

EVALUATION FORM

The UBA Training Centre designed a number of forms to evaluate its training programmes. The most relevant one to my study is that, used to evaluate the percentage of training given and what the trainees themselves perceive they have received. Below is a table of courses held and the percentage of the number of participants that view the courses as being relevant and useful to them.

TABLE IV

TYPES OF COURSES	NO OF PARTICIPANT	TRAINING EVALUATION IN %
1. Clerks Orientation	25	98%
2. Cashiers Course	24	87%
3. Supervisor Courses	21	79%
5. Pre-promotion Courses	27	96%
6. Officer Training Courses	30	92%
4. Foreign Exchange Courses	35	92%
7. Supervisory Skills Courses	25	89%
8. Management Skills Courses	30	93%
10. Computer Terminal operation	26	92%
9. Mid Management Course	34	Very useful
11. Lending Course	17	95%
12. Managers Charged Securities	17	90%

Source: Ibid

From the table we can deduce that the trainees benefited very well from the training given to them. The aim of the trainee programme evaluation is to help provide a direction to the bank on how to improve the courses offered for the future participants and to ensure that the trainees consider the training given as being relevant to their training needs.

FEEDBACK ON TRAINING; BRANCH VISITS

This method of evaluation is used largely for the branch operations, therefore it is most commonly used by the Domestic Training Team of the training centre. However, the other teams also use the feedback method on their trainees. During the feedback process, called "Branch Visits", the trainers visit the trainees months after their last training on the job. They will then inquire how the

trainees have succeeded in using new skills and what problems they faced.

Branch visits also include discussions with both the immediate superior of the trainees and their Branch managers. At the end of each branch visit, the trainers are better placed to evaluate the efficiency, and effectiveness of the training given.

4.6 TRAINING AND DEVELOPMENT; PROBLEMS AND PROSPECTS

Like every human organisation, the UBA training and development programme is faced with a number of problems. These include:

- a. Inability to procure all the facilities needed.
 - b. Shortage of classes in the Training Centre
 - c. Shortage of staff
 - d. Problems of staff motivation.
 - e. Inability to train all staff.
 - f. Inability to train trainers as often as needed.
 - g. Financial constraints.
- (a) Due to shortage of funds and scarcity of training aids trainees are sometimes handicapped in training. The solution been attempted is to design some of the training aids locally.
 - (b) The present training centre is small and old. Shortage of classroom facilities is being experienced and at times the trainees may not all be trained at once.
 - (c) As part of the problems of the economic recession, the centre is not employing the services of enough trainees as it should actually do.
 - (d) The problems of staff motivation is based on how both

management and staff perceive the existing compensation arrangements. However, the staff on the Training Centre view the motivation factor as that of the working environment rather than just the pay. presently, the trainers complain of over crowded rooms with little opportunity for privacy, needed to concentrate on their work.

- (e) The trainer complained that presently, there is a reduction in the emphasis to "Train the Trainers". This is considered a problem since they need to be exposed to new techniques as Trainers.
- (f) Whereas all category of staff are meant to be trained, the situation still arises where the planners fail to include all cadre of staff the training schedule for the year. Sometimes, the Branch Managers fail to present some of their workers for training.
- (g) Financial constraints have reduced the level of training considerably. While the Training Centre requires large sums of money yearly to finance its training programme, the number of trainees is also on the increase. Linked to this financial factor is the increasing changes in the type of training inputs needed as a result of the dynamic nature of the banking industry.

IMPLICATIONS OF STAFF TRAINING AND DEVELOPMENT FOR STAFF RETENTION

The implications of good staff training and development programmes for retraining the staff of the bank are very important to the bank. Training is expensive, but ignorance could cost more. The bank therefore trains its staff as a measure of guaranteeing that they will stay in the service of the bank. The bank encourages its workers to engage in self-development through the acquisition of professional qualifications. The bank usually pays for the school fees of all workers

that engage in the professional training. This boost staff morale. In addition, the bank organises classes to coach the workers intending to sit for some of the examinations.

At the end of each training programme, the training is observed to see how he employs his new skills and after some specified period reward for the worker usually includes promotion, job enlargement or in some cases, posting to new positions as a result of new skills acquire during training. These motivational factors on the long run reduce staff turnover, and improve staff retention.

There is consensus of opinion held by the workers that the training give at UBA is relevant to their needs and has achieved the desired outcome. This has helped the bank in retaining its workers. Furthermore, the bank has witnessed a progressive increase in staff strength, presently at about 7,500 while labour turnover has been insignificant.

PROSPECTS OF TRAINING AND DEVELOPMENT IN UBA

The bank has plans to tackle efficiently those pressing problems encountered in the process of training and development. To reduce the burden created by shortage of facilities, the bank at the end of 1988 ordered for and procured new training equipments. There are also plans to acquire an annex for the Training Centre, while a more concrete plan has started on the construction of a bigger and adequate training centre.

The bank has also initiated a plan to increase staff development programmes thorough what the management received as a concurrent and simultaneous training programme. This will enhance training of more workers in the bank. This expanded training programme is also to guarantee that the policy requirements of the bank will eventually be met.

NOTES

1. Annual Report of Account, UBA 1985 p.39
2. Annual Report of Account, UBA 1986 p.46
3. UBA Training Department: Training Manual, 1982 p.15
4. Ibid p.15
5. Ibid p.27
6. Annual Report of Account, UBA 1985 p.40
7. UBA Training Department: Office Records
8. UBA Staff Training Department: Instructional Manuals p.3
9. UBA Training Department: Training Manual 1982, p.17
10. Ibid p.18
11. Ibid p.28
12. Ibid p.29
13. Ibid p.29
14. Ibid p.30
15. Ibid p.30-31
16. Ibid p.31
17. UBA Staff Training Department: Instructional Manuals p.9-40
18. pp. 42-59
19. Ibid pp. 9-53
20. UBA Training Department: Office Records
21. Abel K. Ubeku: Personnel Management in Nigeria. London: (Macmillan Publishing Co., 1984) p. 216.
22. UBA Training Department; Training Manual 1982 p.16
23. Discussion with the Training Manager

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5. This chapter is the concluding part of the whole research. The objective here is to conclude the analysis so far made on the preceding chapters and to give rational and objective recommendation where appropriate.

5.1 SUMMARY

The purpose of this study was to focus on the Training and Development in the banking trade industry with a particular reference to the United Bank for Africa (UBA) PLC.

The projects looked into the topic using five different chapters. In the introductory Chapter, discussions were based on the need for training in an organisation, it stated the objectives of the study, the Research Methodology, the scope and limitation of the study as well as the definition of some unfamiliar terms in the project.

Chapter Two was mainly for reviewing of related literature on Training and Development in the banking industry. The chapter also focused on the types and methods of training, evaluation of training and development, the technic of manpower development, manpower training in an organisation should not be limited to new or junior employees only but should involve every employee since there are always new methods of doing things involving almost everyday, and finally focused on the impact of training and development to the economy.

Chapter Three contain the historical background of banking in Nigeria as well as the history and establishment of UBA PLC in Nigeria since when it started operation in 1949 as the British and French Bank Limited.

The Fourth Chapter focused on the presentation of data and

analysis of the available data on training and development with reference to management policy and the need for training in UBA, the background to the development programmes in UBA.

It also focused on the pre-requisite for the different cadre of training and finally, training and development: Problems and prospects.

The final chapter contained the Summary, Conclusion and Recommendation.

5.2 CONCLUSION

In the course of the study we have attempted to present clearly the Staff Training and Development Programme of the United Bank for Africa PLC. We understand that the bank has a Training Policy with laid down objectives to achieve its staff development programmes. Our observation of the existing staff training and development programmes reveal that existing programmes are adequate for meeting the needs of the staff.

The study also sought the views of the trainees and trainers as to the relevance of training received and given to overall performance on the job. An attempt was also made to discuss the problems of training and development in the bank, which rested mainly on shortage of facilities and short comings in training target number of staff. The methods of evaluation employed was to justify the effectiveness of training and development programme in achieving organisational goals.

From the fore going, we have noted the problems and prospects of staff training and development in UBA which we think have guided our study in making some important recommendations for the future of staff development in UBA. It is expected that these recommendations will be of immense value to the Training and Development efforts of UBA.

5.3 RECOMMENDATIONS

A good training programme is one considered to be enshrined in the requirements of the job. It is therefore necessary for UBA to be more interested in training for an optimal and efficient banking system. The management of the bank should therefore create a more conducive environment to qualitative staff training and development.

The banking industry thrives on a principle of prudent and cost-effective use of resources. UBA should attempt to reduce wastage by providing adequate funds for its training programmes so as to enhance the quality of its staff.

From the opinion of the trainers one of the major problems of the training process is the inability of all category of workers to participate in the staff development programmes. This is more problematic because some workers attend training programmes often, while others are deprived. The manpower Development Division of the bank should tackle this problem by scrutinizing the records of the staff recruited and those trained in the same period so as to check irregularities.

The bank should also guide against the placement of workers in tasks they have not been trained for, also those trained for specific tasks should be allowed to apply their new skills on the relevant jobs.

There is also the need to improve on the methods of evaluating staff training. The feed back process should be enlarged so as to ensure that trainers who pass the test administered also apply their new skills effectively.

It is an essential part of the training programme to ensure that the trainers are more exposed and given opportunity to develop themselves to enable them cope with the challenges of training the different category of workers in the bank. UBA should consider the possibility of using

other methods of training its staff rather than concentrate mainly on classroom training programmes.

In the banking industry the emphasis is on services, training methods should therefore allow for participation in an environment not totally devoid of the customers of the bank.

In summary, Training and Development in the banking industry should be measured by its contribution to organisational goals. In other words, the goal of the bank like UBA should therefore be profit maximization through the use of cost-effective and efficient services of the available manpower resources.

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COMMAND SECONDARY SCHOOL
P.M.B 2271
KAKURI, KADUNA.

THE MANAGER
UBA TRAINING CENTER
KANO NORTH, KANO
KANO STATE.

Sir,

PERMISSION TO CARRY OUT A RESEARCH WORK

I am a post graduate student of the Department of Business Administration, Ahmadu Bello University Zaria. In partial - fulfilment for the award of Masters of Business Administration (MBA), I am required to carry out a research work titled: **IMPACT OF TRAINING AND DEVELOPMENT IN THE BANKING INDUSTRY.**

I, have chosen your Bank as a case study and all efforts made in assisting me to get valuable information will be appreciated.

I hereby undertake that this is purely for academic purpose and all information given will be treated with secrecy.

Thanks for your anticipated co-operation.

Yours faithfully,

APPENDIX 1

**INTERVIEW QUESTIONS FOR INTERMEDIATE AND JUNIOR
STAFF OF UBA PLC**

1. Div./Department.....
2. Rank.....
3. Sex.....
4. Age.....
5. For how long have you been in the service of the Bank?
.....
6. How will you rate the present training and development opportunities available to members of staff in the Bank?
.....
7. Is there any contribution between you continued stay with the Bank and a possibility for future training?
.....
8. Do you believe that the training you received had motivated you to say on your job in the Bank?
.....
9. Through what method do you think the Bank can best retain its staff, and ameliorate its staffing problems and production?
.....
10. To what extent do you think that the bank has succeeded in meeting its manpower requirements?
.....

11. Since your appointment to the Bank, have you been opportune to attend any training course?

.....

12. If Yes, state the course(s) and its duration?

.....

13. What is the condition under which you attend the course. Is it under study leave with pay or under what conditions?

.....

14. Did the training you receive increase your productivity?

.....

15. Please, comment generally, or on any specific aspect of the Bank's staff training and development programme.

.....

APPENDIX 2

**INTERVIEW QUESTIONS FOR MANAGEMENT STAFF OF THE
TRAINING CENTRE OF UNITED BANK OF AFRICA (UBA) PLC**

1. Div./Department.....
2. Rank.....
3. Sex.....
4. Age.....
5. Marital Status.....
6. For how long have you been in the service of the Bank?
.....
7. What facilities are available for the implementation of the Bank/s
training and development programmes?
.....
8. How adequate are these facilities?
.....
9. How adequate is the present allocation of resources for training and
development of the Bank's Staff bearing in mind the economic
depression in the country?
.....
10. Do you think there is a positive correlation between staff
training/development and developments and productivity?
.....
11. How do you rate the overall performance of the Staff of the Bank who
have undergone the training and development programmes?
.....

12. What incentive or encouragement do you give to the trained staff in order to retain them in the service of the Bank?
.....
13. (i) Do you think the Bank has succeeded in meeting its manpower requirement through its staff training and development programme?
.....
- (ii) Why?.....
14. If the staff needs of the Bank have not been met adequately over the years, please suggest any measure(s) you think can be taken to remedy the situation.
.....
15. What are the main problems or impediments on the Bank's staff training and development programmes?
.....
16. Please suggest ways and means of overcoming such problems.
.....
17. What is the criterion used in selecting staff for training by the Bank?
.....
18. How effective do you think the Bank's staff training and development programme of the Bank is?
.....
19. Please, comment generally, on any specific aspect of the Bank's training and development programme.
.....
.....
.....