# MANPOWER DEVELOPMENT IN NIGERIAN FINANCIAL INSTITUTIONS: A CASE STUDY OF AFRIBANK NIGERIA PLC, KADUNA

**BY**

**ODUNZE, EMMANUJEL KANAYOCHUKWU**

**G92BAP7180**

**A PROJECT SUBMITTED TO THE POSTGRADUATE SCHOOL, AHMADU BELLO UNIVERSITY, ZARIA**

**IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF THE DEGREE OF**

**MASTER OF BUSINESS ADMINISTRATION (M.B.A.)**

**DEPARTMENT OF BUSINESS ADMINISTRATION**

**FACULTY OF ADMINISTRATION**

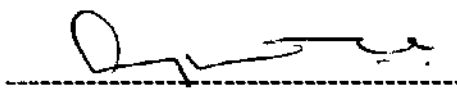
**AHMADU BELLO UNIVERSITY**

**ZARIA, NIGERIA**

**AUGUST, 1997.**

## DECLARATION

I hereby declare that this thesis titled **"Manpower Development in Nigerian Financial Institutions: A Case Study of Afribank Nigeria Plc, Kaduna"** is an original work undertaken by me as a fulfillment of the requirements for the award of the Degree of Master of Business Administration of the Ahmadu Bello University, Zaria. I had neither copied someone's work nor has someone else done it for me. Writers whose work are referred to in the thesis are duly acknowledged.



Odunze, Emmanuel Kanayochukwu
(G92PAB7180)

16/8/98

Date

## CERTIFICATION

THIS Project titled **"Manpower Development in Nigerian Financial Institutions: A Case Study of Afribank Nigeria Plc Kaduna"** meets the regulations governing the award of the degree of Masters of Business Administration (M.B.A.) of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

| | |
|---|---|
| SUPERVISOR | DATE |
| EXTERNAL EXAMINER | DATE |
| HEAD OF DEPARTMENT | DATE |
| DEAN, POST GRADUATE SCHOOL | DATE |

**DEDICATION**

TO MY FATHER, **REV. NATHANIEL B.C. ODUNZE,**

WHO ALWAYS WOULD WANT TO BEAR MY BURDEN FOR ME;

A CARING FATHER WHO CONTINUES TO SHOWER SUPPORT ON ME.

## ACKNOWLEDGEMENT

I would like to register my gratitude first and foremost to my Supervisor, Mr. Dalhatu Iman for his advice, direction and patience. I am even more grateful to him for allowing me draw from his wealth of knowledge and inspiration.

There are also a number of people without whose ready co-operation and assistance this work would not have come to fruition. I would therefore like to thank the following: Mrs. Solaja (Branch Manager, Afribank Plc, Panteka Branch, Kaduna), the Afribank Training Centre's Manager, Mrs. Abdullahi, Mr. Amaugo, Credit Officer, Afribank (Nig.) Plc, Kaduna South Branch and Mr. Bitrus, an Office Assistant with the Training Centre.

My gratitude also goes to some of my friends who contributed to the success of this project, especially my 'colleague-friends' of the Business School such as Gab Uche Nome, Sam Okolie, and Goddy Udechukwu whose informal discussions with me were exceedingly illuminating.

My profound gratitude goes to Dr. Leo Nyam for his moral support and to Mr. Emmanuel Nnamani, for doing all the word processing in spite of his busy schedule.

And finally to my wife Benedeth, whose support and encouragement made the completion of the MBA programme possible. And to my parents Rev. and Mrs. N.B.C. Odunze and my siblings (Kanayo, 'Agoziem, 'Dimma and 'Kachi), who in various ways made this work possible.

## ABSTRACT

Through a case study of the Afribank Pic, Kaduna, this study examines Manpower Development in Nigerian Financial Institutions. Financial institutions form a major intermediary through which Government delivers its economic responsibilities to the citizens. Therefore, the effectiveness and efficiency of the Financial Institutions have a direct impact on the economic health/ of the citizens and it could be a parameter for measuring the effectiveness of the government too.

Since the calibre of manpower resource available to any organisation has a direct effect on the organisation's performances, the importance Of Manpower Development can never be over-emphasised. The study, through the survey method, was carried out through consultation of relevant published materials, personal interviews and administration of questionnaires.

The study reveals, among other things, that the manpower Development programmes of Afribank Pic, Kaduna need to be improved in order to meet the customers' and the Bank employees' expectations more effectively. A number of flaws in the planning

and execution of the programme were identified. Recommendations were also made which if carried out, would make for the improvement of the Manpower Development of Afribank Pic, Kaduna in particular and Nigerian Financial Institutions in general.

## TABLE OF CONTENTS


| | | PAGE |
|---|---|---|
| | TOPIC | i |
| | DECLARATION | ii |
| | CERTIFICATION | iii |
| | DEDICATION | iv |
| | ACKNOWLEDGEMENT | v |
| | ABSTRACT | vii |
| | **CHAPTER ONE: INTRODUCTION** | |
| 1.1 | General Overview of the Study | 1 |
| 1.2 | Purpose of Study | 3 |
| 1.3 | Significance of Study | 4 |
| 1.4 | Statement of Problem | 6 |
| 1.5 | Hypothesis | 9 |
| 1.6 | Limitations and Scope of Study | 9 |
| | **CHAPTER TWO: LITERATURE REVIEW** | |
| 2.1 | Evolution of Modern Financial system | 11 |
| 2.2 | History of Commercial Banking in Nigeria | 15 |
| 2.3 | Afribank (Nigeria) Plc | 18 |
| 2.4 | Afribank Training Centre, Kaduna | 23 |

PAGE

2.5 Manpower Development and Manpower Planning 26

2.6 The Need for Manpower Development 33

2.7 Determining Manpower Development Needs 38

2.8 Selecting the Appropriate Manpower Development Techniques 52

2.9 Evaluating Manpower Development Programmes 66

2.10 The ITF and Manpower Development 72

**CHAPTER THREE: RESEARCH METHODOLOGY AND STUDY DESIGN**

3.1 Introduction 76

3.2 Types of Research Methods 77

3.3 Methods of Data Collection 82

3.4 Methods of Data Analysis 84

3.5 Study Design 86

**CHAPTER FOUR: PRESENTATION AND EVALUATION OF THE MANPOWER DEVELOPMENT PROGRAMMES** PAGE

4.1 Presentation and Evaluation of the Manpower Development Programme 92

4.2 An Evaluation of the Quality of Services Rendered 101

**CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATION**

5.1 Summary 112

5.2 Conclusion 114

5.3 Recommendations 116

Bibliography 122

# CHAPTER ONE

## 1.0 INTRODUCTION

## 1.1 GENERAL OVERVIEW

The logic of any financial system is based on a common denominator of value which is fungible. In a subsistence economy where each man literally produced all which he consumed, it was possible for life to go on without a generally accepted pattern of exchange relations. In this subsistence situation, production is theoretically equal to income or savings equal to investment. As man's needs and wants expanded, there was need for exchange of products between persons for the purpose of satisfying those needs which people had but which they were unable themselves to produce. Early exchange relations were carried out through barter. Society grew more complex with the march of civilisation and the need arose for a more fungible means of exchange. Money then emerged. Money is therefore that common denominator which links all transactions in an economy. Most monetary transactions have to do with buying, selling, borrowing, lending, savings and investment, all of which in concert affect the size of production and consumption and consequently the overall well being.

To optimise the well-being of the people within an economy, a capital economic unit in the twentieth century and an efficient relationship between these monetary activities need to exist. The possibilities of this efficient configuration of the monetary activities derive from the structure within which they inter-relate. This structure is known as the financial system (O. O. Olashore, 1988). The financial system is a complex network that includes payments mechanism and the borrowing as well as lending of funds. From a broad perspective, the composition of a financial system incorporates financial instruments, financial markets and the institutions and organs which operate within the system. Perhaps most viable and therefore more readily identified by the public as the "life wire" of the financial system are the financial institutions. The key role of the financial institutions in the system is that they are intermediaries chanelling funds from those wishing to save to those wishing to borrow.

The financial system comprises financial institutions, financial instruments and financial markets and its role is to mobilze funds from the surplus spending units (savers) and channel them to the deficit spending units (investors) for investment in profitable economic activities. The instrument

available in the financial system must satisfy or meet the preferences and requirements of both the deficit and surplus units with assets tailored to the need of lender or borrower, particularly in terms of maturity, price, marketability, risks, etc.

At the apex of any financial system is the Central Bank. It directs and regulates the system on behalf of the government.

## 1.2 PURPOSE OF STUDY

This study aims to evaluate the Manpower Development programmes of the Afribank Nigeria Plc, using their staff training school in Kaduna as a focal point. It is the researcher's intention to find out whether the accusations of non-performance against the financial institutions are unfounded or not. The study will attempt to critically determine whether inadequate or ineffective manpower development is a contributory factor to the alleged poor performance. The crux of this study which is the most important purpose of the study is to identify manpower development deficiencies and make recommendations in order that the bank might be able to serve their customers more satisfactorily.

## 1.3 SIGNIFICANCE OF THE STUDY.

The government owes two basic obligations to the public in any form of political entity. These are political and economic responsibilities. The government in carrying out its political functions has to protect lives and property, establish a system of justice that is both fair and expeditious. In short, the political function of government entails that human rights are guaranteed and protected and that the general welfare of the people is protected.

On the other hand, government has economic functions which Mind has identified as "to promote a maximum production of desired goods and services and to provide prices and incomes in harmony with public interest (Mind, V.A., 1965). The inter-relatedness of the political and economic functions of the government is self evident. Financial institutions, starting with the Central Bank, are intermediaries through which government delivers its economic responsibilities to the citizens. Therefore, the effectiveness of financial institutions bears directly on the performance of the government and this in turn also bears directly on the

economic health of the citizens. So, if the allegations of inefficiency against the financial institutions are substantiated, this could set in motion a vicious circle which could have a devastating effect on the financial institutions, the government and the citizenry. It then devolves on management practitioners to find a means of preventing the occurrence of such an unpleasant situation. One of such means is through the improvement of the quality of manpower that is engaged in carrying out the economic functions of the government on behalf of the citizens.

In concrete terms, sustained manpower development programme is bound to improve the quality of services of the financial institutions and be of immense advantages to the banking industry as a whole. The public would also benefit from improved services. Well planned and executed manpower development programmes would definitely contribute to the desired improvement. If such manpower development needs are identified and attended to, the vicious circle might be forestalled.

## 1.4 STATEMENT OF PROBLEM

The effectiveness of any organisation, be it manufacturing or service, depends to a large extent on the calibre of human resources or manpower input into the organisation. It is only when the manpower is adequately qualified for the job that the material resources input can be effectively deployed and utilised in the most beneficial manner. It is only through a well planned and an equally well-executed manpower development programme that such effective deployment and utilisation can be achieved.

Every organisation, be it manufacturing or service embark on manpower development programme in one way or the other. This fact is seen in Flippo's observation that "no organisation has a choice of whether to develop employees or not; the only choice is that of method (Flippo, E.B., 1982). Even if there is no formalised manpower development programme, the establishment would, at the very least, afford the employee the opportunity of self-development while learning on the job.

Considering the range of activities carried out by financial institutions in general and commercial banks in

particular, it is certain that a systematic manpower development programme is imperative for satisfactory services. But as elaborate as the arrangement of financial institutions is, there has been a wide allegation that the institutions have been unable to render satisfactory services to their customers. Constantly identified by customers as reasons for dissatisfaction are: poor public relations, delays in according attention to the requests of customers, nepotic practices and preferential treatments and a host of other reasons.

In spite of these complaints, there has been an upsurge in the number of customers and in the variety of services demanded of the financial institutions. This fact goes on to underscore the importance of the financial institutions to national development. Since customers are largely dissatisfied with the level of service rendered, there is a high spate of criticisms levelled against the management of the financial institutions without the management being able to absolve themselves from such allegations.

The problems that probably militate against the efficiency of financial institutions that would be looked into are:

1. Whether the workers possess adequate prior education and training for the job they are employed to undertake;

2. Whether there is adequate on-the-job training;

3. Whether the increase complaints could be traced to an increase in the number of customers or to mere inefficiency as a result of inadequate training;

4. To appraise the training programmes and policies in the establishment with a view to determining the extent to which workers and management have benefited from such training programmes;

5. Identify defects (if any), in the current execution of training programmes;

6. To assess the extent to which the Industrial Training Fund (ITF) has contributed to making the workers adequately trained for their jobs.

## 1.5 THE HYPOTHESIS

In order to facilitate an appraisal of the manpower development programmes of the Afribank Nigeria Plc, Kaduna, the following hypothesis on which the research is based would be tested:

(i) Customers are satisfied with the services rendered in the establishment

(ii) Bank employees are satisfied with the Bank's manpower development programmes.

## 1.6 LIMITATIONS AND SCOPE

The study would sample opinions from a large number of customers of the bank. The concentration of study shall be on commercial banks with specific focus on Afribank Nigeria Plc. The Industrial Training Fund (ITF) would also be studied to ascertain whether manpower development in financial institutions receive adequate assistance from the body.

## LIMITATIONS

Limitations in this research work is mainly in terms of time, that is there is no time to widen the scope of the case study to include other Commercial Banks.

# CHAPTER TWO

## LITERATURE REVIEW

### 2.1 EVOLUTION OF MODERN FINANCIAL SYSTEM IN NIGERIA.

In looking at the evolution of Nigeria's financial system, one is tempted to consider the system as being made up of banking institutions alone. This is because the system was until recently, dominated almost completely by commercial banks which alone accounted for about 60% of the total assets of the financial system and 98% of its total liabilities (O.O. Olashore, 1988).

In fact, Nigeria never had a true financial system under the colonial administration. What we had was a set of financial arrangements within the financial system of the metropolis of Great Britain - the colonial masters. Since independence, however, new institutions have emerged in response to growing, diverse and more sophisticated needs of intermediation functions. We now have a growing number of merchant banks, development banks, money and capital

market institutions such as the stock exchange, the security and exchange commission and a number of stock broking, finance and investment companies.

Table 1: Numbers of Financial Institutions established In Nigeria by Years:

| Financial Institutions | 1960 | 1970 | 1980 | 1987 |
|---|---|---|---|---|
| Central Bank of Nigeria | 1 | 1 | 1 | 1 |
| Commercial Banks | 12 | | 20 | 33 |
| Merchant Banks | 1 | 1 | 6 | 16 |
| Development Banks | | 5 | 5 | 5 |
| Insurance Companies | | 43 | 75 | 84 |
| Federal Savings Bank | 1 | 1 | 1 | 1 |
| Stock Exchange | | 1 | 1 | 1 |
| Stock Brokers | - | 8 | 10 | - |

Source: CBN Economic and Financial Review (various years)

Financial institutions carry out wide scope of activities; the need therefore of a well-planned and systematically executed manpower development programmes can not be over-emphasised. For an appreciation of the complex nature

of functions of financial institutions, a look at the categories of such institutions would be of help.

In Nigeria, the financial institutions can be categorised into:

(i) Commercial Banks - these are engaged in money creation and provision of various transaction services to customers. The transaction services include the following:

a. The provision of facilities for domestic and foreign remittances

b. The collection of cheques, notes and other obligations for their customers

c. The provision of paying and receiving stations for hand to hand currency

d. The provision of savings department for their customers and

e. The provision of facilities for safe-keeping of valuables (Ajayi, S.I and Ojo, O.O, 1981).

(ii) Merchant Banks - these provide short term finance to investors, giving companies financial advice. They are also engaged in government finance and in giving investment and management services to both government and the public.

(iii) Specialised Banks - this group is usually established by the Federal Government for the sole aim of promoting specific areas of the national economy. Examples include Nigerian Industrial Development Bank (NIDB), Nigerian Bank for Commerce and Industry (NBCI), the Federal Mortgage Bank of Nigeria (FMBN) and the Nigeria Agricultural and Co-operative Bank (NACB).

(iv) Non-Bank Financial Institutions - these group deal in instruments which are substitutes for money. Such establishments include the Post Offices and Insurance companies, Investment companies and

Credit and Co-operative Societies. These institutions are channels of credit and they issue and deal in liabilities that are not true money but are actually indistinguishable from money. These instruments include negotiable instruments of credit e.g. I.O.U, Certificates of deposit, Treasury bills and Treasury certificates. Other instruments dealt in are Bills of exchange, Postal and Money order.

## 2.2 HISTORY OF COMMERCIAL BANKING IN NIGERIA.

Commercial banking in Nigeria dates back to 1892 when, what emerged as the Bank of British West Africa (now First Bank of Nigeria) was established. This was followed in 1917 by the Barclays Bank now Union Bank of Nigeria. The Nigerian banking scene was monopolised by these two banks until 1933 when the National Bank of Nigeria Ltd., the first successful indigenous commercial bank in the country was established. Prompted by the success of this first indigenous bank, several Nigerians made attempts to set up commercial banking institutions between 1933 and 1951. Indeed, the period experienced wild cat banking activities characterised by the rapid rise and failure of many banks largely attributable to

mismanagement and under-capitalisation. In fact, as Ajayi and Ojo (Ajayi S.I and Ojo O.O, 1981) observed, "the development of indigenous bank within the Nigerian economy was indeed a very turbulent one." The collapse of many of these indigenous banks weakened public confidence in them (Nwankwo G.O, 1980).

This development was hardly surprising since there was no regulation of any kind to guide the operations of the banks. Besides, there was no Central Bank to supervise and assist in stabilising the banking system. The Banking Ordinance of 1952 was the first attempt to provide a regulatory framework for the development of a sound banking industry in Nigeria.

By 1959, the Central Bank of Nigeria was established. Also in 1959, the foundations of the Nigerian money and capital markets were laid. By 1960 at independence, there were 12 banks operating in the country with a total of 160 offices and branches in scattered locations. The number of banks and branches increased to 15 and 253 respectively by 1966 (O.O. Olashore, 1988). By 1977, the number of banks rose to 19 while bank branches increased to 492. And by 1988, the number of banks operating in Nigeria stood at:

Commercial Banks 33, Merchant Banks 16, Development Banks 5 with over 1,400 branches and offices.

It should be noted here that the indigenization of Nigerian banking from 1970 made the evolution of Nigerian banking activities take a great stride forward. Many States of the Federation established their own banks. The growth in the assets portfolio of the banks was equally impressive. The banking system assets holding which stood at N238.5M in 1960 had hit the 1 billion Naira mark by 1970. They nearly quadrupled in the succeeding five years rising to N4,308M in 1975. Thereafter, it rose to a peak of about N12,238.7M in 1979. The total assets and liabilities of these institutions by 1988 stood at over N40 billion Naira. The growth in the major financial claims against the banks has been equally dramatic. Overall total deposit as at 1988 stood at over N26 billion. Loans and advances issued by the banks remained on the upward trend from 1960 - 1970 with only a slight displacement in the war years (1967 - 1970). It rose from N114M in 1960 to N298.1M in 1966, declined to N242.7M in 1969 and recovered to N351.3M in 1970 shooting up to N1,121.5M in 1975. Also by 1988, the total loans and advances by banks stood at over N15 billion.

The Nigerian financial system, despite the phenomenal growth since 1960 is still dominated by the commercial banking sector which accounts for a large portion of the transactions within the system. The share of commercial banks assets to the total assets of the financial system as a whole has remained dominant having fluctuated from 46.8% in 1962 to 62.6% in 1974/75, and 60% by 1988. The pre-eminence of commercial banks in the system is also visibly based on the size and network structure of the banks which have grown tremendously thereby overshadowing other members of the system.

## 2.3 AFRIBANK NIGERIA PLC

Afribank received banking licence on October 20, 1959 and opened the first branch in the city of Kano on January 4, 1960. It was then known as Banque Internationale Pour L'Afrique Occidentale (BIAO). The origin of BIAO dates back to around 1853 when the Bank was first established in Senegal. It was then known as "Eanque du Senegal." Later, this was changed to Banque L'Afrique Occidentale (BIAO). The word "Internationale" was added later when the Bank's ownership included the First National City Bank.

BIAO was one of the first banks to set up shop in West Africa. At a point, the Bank's activities in the area were so pervading that she was given the authority to issue currency notes (a Central Bank function) in the French speaking West African countries.

IBWA/Afribank was established as a subsidiary of BIAO. In compliance with Federal Government's order, the bank's headquarters was in 1960 set up at 94, Broad Street, Lagos. It has remained there till today. The establishment of Afribank coincided with the emergence of the country's oil industry. The Bank soon developed links with some oil companies and in order to serve their needs more promptly, the bank set up two more branches in Port Harcourt and Aba just before the outbreak of the civil war in 1967. With the promulgation of the Nigerian Companies Decree in 1968, it became imperative for all firms operating in Nigeria to be incorporated as Nigerian Companies. On May 30, 1969, BIAO was incorporated in the country as a limited liability company under the name International Bank for West Africa (IBWA) - the English equivalent of BIAO.

On account of indeginisation, the Federal Military Government in 1976 acquired 60% of the equity structure, and those of all banks for that matter. This left BIAO with 40% of IBWA/Afribank equity capital. By December 1976, the bank got her share increased from N3.6 million to N6 million. In 1971, the bank got her first Nigerian Chairman in person of Alhaji T. Galadima. That same year, BIAO herself experienced changes in her own equity structure. The Union Bank of Switzerland bought over 20% of the 49% of BIAO equity capital, held at the time by Citibank N.A. A further 20% of this portion was taken up by Banco da Brazil, while the remaining 9% was bought by the "Campaigine Internationale Africaine de Banque Holding S.A. Luxembourg. The year 1979 saw the paid up capital of Afribank increasing to N15 million. Also, that year saw for the first time, the appointment of a Nigerian as the Bank's Managing Director in the person of Mr. O. O. Olashore. In 1980, the Federal Government gave up 10% of her equity holding in the Bank to staff. Two years later, the bank adopted Afribank as her subname. The name "AFRIBANK" is common to all banks in the BIAO Group. The Bank changed its name finally to Afribank Nigeria Limited with effect from January 1,

1990. From January 1, 1993 the bank became a Public Liability Company after the sale of Federal Government shares and since then the Bank is being called Afribank Nigeria Plc.

Over the years, Afribank has grown into a group currently made up of:

- AFRIBANK Nigeria Plc
- AFRIBANK Internationale Limited (Merchant Bankers)
- AFRIBANK Insurance Brokers
- AFRIBANK Estate Company Limited

- IBWA Finance Company Limited, Dublin (Off-shore Investment Company).

Afribank Nigeria Plc is the parent company of the group and performs the role of a holding company in addition to its main activity as a Commercial Bank. Thus Afribank has grown into a financial supermarket and now has over 120 branches located throughout the country. The present issued and paid up capital is N225 million.

Source: AFRIBANK'S Success Story - A Brief Review (a special publication by Corporate Affairs Department of AFRIBANK NIGERIA PLC, Lagos).

Side by side with the expansion programmes has been an increase and improvement in the manpower strength and quality. The bank recognises the importance of qualified staff in order to meet the public and competitors' demands. The recruitment and Training policies of the bank lend credence to that fact.

For the purpose of training, Afribank has established five training schools located in Lagos, Ibadan, Benin, Kaduna and

Kano. Each of these training schools caters for the training needs of the Regional Offices where they are located. Kaduna Training School however serves both the Kaduna and the Abuja Regional Offices.

Again, the bank's policy for management staff places emphasis on development from within the establishment. A good many of the bank's management staff are products of progressive development through the Staff Training Scheme. This fact, however, does not preclude the moral and financial support given members of staff to acquire more educational and professional qualifications. The broad aim of the Training policy is to ensure improvement of services through adequate training and to cater for expansion in the establishment.

## 2.4 AFRIBANK NIGERIA PLC TRAINING SCHOOL, KADUNA.

The Afribank Training School, Kaduna, was established in 1986 to cater for the training needs of the Northwest region of the bank. The Northwest region comprises Kaduna, Sokoto, Abuja, xxx. There are four other training schools of Afribank

Plc located in the other regions. They include Lagos, Ibadan Benin and Kano.

Afribank Plc recognises the importance of qualified staff in order to meet the public and competitors' demands. The recruitment and training policies of the bank lend credence to that fact. The junior staff are recruited from the applicants after oral interviews. The basic educational requirements of such staff depend on the position he/she is expected to occupy.

Members of staff are usually trained in the training school in areas pertinent to their jobs. Seminars are also conducted on matters bearing upon the bank's business and related transactions. The training policy of Afribank also encourages staff for in-country long term courses such as Certificate courses, Diploma and Degree courses, apart from the training received from the staff training school. Management staff also undergo overseas short courses from time to time to acquaint them with modern advances in banking. The bank's policy for management staff places emphasis on development from within the establishment. A good many of the bank's management staff are products of

progressive development through the Staff Training Scheme. This fact, however, does not preclude the moral and financial support given members of staff to acquire more educational and professional qualifications.

The broad aim of the Training policy is to ensure improvement of services through adequate training and to cater for expansion in the establishment.

The Training School is headed by a Training Manager, who reports directly to the General Manager (Administration) in the Head Office. However, for administrative convenience, she usually reports through their Northwest Regional Manager. The Training Manager is assisted by an Assistant Training Manager. There are other support staff which include Secretaries, Messengers, Drivers and Guards.

Training programmes are usually designed based on inputs from the various branches of the banks. Usually, training requests are made by branch managers based on shortcomings or otherwise of their various staff, or expected job elevations. These requests are then put together by the

General Manager in the Headquarters. Based on the various requests, training courses are designed to satisfy the training needs of the various categories of staff. And these programmes are then sent to the various training schools for implementation.

In-house manpower are usually used in the training schools. Also outside training consultants and resource persons are used in certain cases. Training programmes are usually tailored to suit the various banking and financial transactions of Afribank Plc.

## 2.5 MANPOWER DEVELOPMENT AND MANPOWER TRAINING.

To most management practitioners, 'Manpower Development' is a based term usually used to mean 'Training and Manager Development.' The distinction between the two concepts is a fine one. While training aims at increasing skills

and knowledge to do a particular job, manager development involves both training and education. In other words, manager development is general while Training is specific.

Training and Manager Development (manpower development) form a central function of manpower management. There is the need for an efficient manpower development apparatus in any organisation for such an organisation to attain its objectives.

During the Second World War, there was an overriding need to rapidly acquire a large level of manpower - large in both quality and quantity - to perform various factory and military jobs. The available manpower was grossly lacking as well as skills to carry out the duties to which they were assigned. Hence there was the need to train civilians to become satisfactory workers. This need typifies the first aspect of manpower development. Training is skill acquisition so as to be able to perform manual or automated duties effectively.

The second aspect of manpower development also became evident during the Second World War. This aspect relates to the development of managers and executives and is therefore called manager development. Manager development aims at imbuing managers with the right attitudinal dispositions, and managerial and entrepreneurial skills. As a result of the obvious dearth of those with these skills during the period of the Second World War, the United States Government embarked on sponsoring courses in office management and personnel administration. The dearth of managers with such skills in Nigeria led to the establishment of numerous University faculties and allied institutions to promote the dissemination of such skills.

Various definitions have been given to the word "Training", which is constant part of 'Manpower Development.' The pervading idea in all the definitions is that "Training is any means of changing behaviour" (Dale Yoder et al, 1958). Training entails the inculcation of right attitudes, infusion of knowledge, motivating and eliciting desired morale. No matter the technique employed, Training aims at mediating between human inputs and behavioural outputs that contribute to goal

attainment. Miner and Miner point out that "the primary intention ... is to change and improve the input so as to maximize the amount of productivity and profit and at the same time ensure the stability of the organization itself" (Miner J.B. and Miner M.G., 1977)

But on the other hand, manager development in general sets out to increase the overall productivity of the organisation. The two types of manpower development - Training and manager development - are dichotomized. While training is focused on those who are not immediately in a position to achieve a successful level of performance, i.e. those who lack the "manual skills" needed to perform satisfactorily, manager development is directed towards the reduction of conflict within the organisation and to ameliorate internal stress (Koontz, et al, 1982).

In further distinguishing between Training and manpower development, Koontz et al defines manager development as "the progress the manager makes in learning how to manage." Obviously, the implication is that manager development enables the manager to perform his managerial duties more

effectively. The managerial duties under reference are planning, organising, staffing, leading and controlling. It is in the light of this definition that we see that manager development is general in nature and is very akin to education.

In contrast, Training which Dale Beach defines as "the organized procedure by which people learn knowledge and/or skills for definite purpose" (Dale S. Beach, 1965), is more specific in nature.

Training is oriented towards increasing physical capabilities. A major distinguishing factor between Training and manager development lies in the fact that the latter is more of self development than the former. For manager development to be any effective, the managers themselves must be willing to undergo the development programme: they must be motivated; they have to be self-interested. Therefore, "a large part of a successful training is the desire to learn" (E.C. Ryterband and B.M. Bass, 1974). The increase in desire to learn could easily be achieved through the use of job enrichment which exposes the manager to challenges. This is in line with Herzberg's position.

Professor Hezberg has emphatically stated that "the only way to motivate ... is to give him challenging work in which he can assume responsibility" (Frederick Herzberg, 1970). Herzberg goes on to give a two-factor explanation of motivation. One set of factors is called dissatifiers; the other satisfiers. Satisfiers are the motivators and they are to be found in the job content while job-environment related factors are not necessarily satisfiers; rather they merely lead to pain-avoidance behaviours.

It is only job content related factors that motivate while others are mere hygiene factors, job-enrichment becomes a must. Job-enrichment which provides opportunity for the employees psychological growth is achieved by bringing the job up to the level of challenge commensurate with the skill and capability of the worker. Otherwise, the worker would not feel the need for development.

However, in broad terms, both Training and Manager Development aim at developing the workers. But in management literature, Training is used for development that

is applicable to the operatives while manager development is "... a plan for development of all members of management" (Henry L. Sisk, 1973).

The British Institute of Management Development Schemes Committee elucidates the distinction between Manager Development and Training by postulating that manager development is "a systematic and integrated approach to the whole problem of recruiting, selecting, and training of managers so that their personal attributes, knowledge and experience can combine to fit them to carry out their present and future functions efficiently" (British Institute of Management Development Schemes Committee, 1963). From this we see that manager development is more of a systems approach in that it is more involving than training in which specific remedial or anticipatory actions are taken to bridge the gap between the actual and the desired levels of performance. The manager development is systematic rather than contingent on operational needs is borne out by the asserverations of Sonerville (J.D. Sornerville, 1969) in an article "A System Approach to Management Development." He points out that the contents of manager development are needs, assessment,

personnel development and appraisal, key personnel identification, drawing management succession charts and executing executive development programmes. This scope is to be contrasted with Training which merely attempts to bridge the gap between the current operational performance and anticipated operational performance.

In sum, manager development is a "range of actions which management may take consciously and intentionally to speed or improve the development of managers" (Robert K. Stolz, 1966).

## 2.6 THE NEED FOR MANPOWER DEVELOPMENT.

Manpower planning is a technique aimed at securing and improving an organisation's human resources to meet present and future needs: three principal stages can be distinguished; evaluation of existing resources, forecast of failure requirements and finally action plan (G.A. Cole, 1986). The planning of manpower need is the start-off point of manpower development.

Since the calibre of the work force of an organisation largely determines its strength and success as an enterprise, manpower planning is consequently inseperably tied with manpower development. The link between the two is not in the least tenuous: manpower development is an outcome of manpower planning; it is dependent on it; it emanates from it.

The most important asset of most organisations is the human resources. The extent of efficiency (or inefficiency) of an organisation is almost a direct function of the calibre of the human resources input and the effort exerted by them (i.e. how motivated they are). Hence, there should be integrated in manpower planning a systematic manpower development programme. This will ensure that the right calibre of human resources is made available for a particular job at the right time. The fact that manpower development is inseparable from manpower planning is further underscored by the overlapping objectives of the two concepts. As A.K. Ubeku (A.K. Ubeku, 1975) points out the aims of manpower planning are:

a) to ensure the optimum use of the human resources currently employed; and

b) to provide for the future manpower needs of the organisation in terms of skills, numbers and ages.

Achieving a most efficient use of current manpower and supplying future manpower needs efficiently is the objective of manpower development which is basically making people suitable for efficient discharge of present and or anticipated job. Doubtlessly, the two concepts complement each other. It is from the inter-relatedness of the aims of manpower planning and manpower development that it becomes crystally clear that while one is executing a manpower planning programme, he is at the same time executing a manpower development programme. The converse of this assertion is astonishingly equally true.

Stressing further the inter-relatedness of these two concentric concepts, it should be pointed out that outside the recruitment programmes of an organisation, the placement and promotion aspects of manpower planning should be seen as

executing the programmes of, and utilising the advantages of manpower development.

Manpower planning "requires the collection and analysis of data pertaining to the volume and kind of company activities in the present and the future" (Dale S. Beach, 1965). It also entails knowing the right calibre - the qualifications and abilities of the workers who are to be given a specific job position. In short, job specifications and job analysis are integral parts of manpower planning. Among other factors, manpower needs are influenced by variables such as employee turnover, nature of present work force and the rate of growth of the organisation. The rate of growth of the organisation is the factor that has the greatest bearing on manpower development. This is not to input that employee turnover and present work force nature are inconsequential for development programmes. For instance, there might be need for manpower development intensification if the turnover is high. The purpose of such manpower development would be for replacement.

A fast expanding organisation would certainly need to fill certain job openings equally fast. The management policy, if it emphasises promotion from within the organisation would lead to a need to set up manpower development programme. This fact is not dependent on the cause of growth or expansion. The greatest advantage of promotion from within is that workers are positively motivated and this imbues them with a favourable disposition and co-operative attitude to manpower development programmes.

But for an organisation to reap the advantages of the policy of promotion from within the organisation, must have in operation, a comprehensive manpower development programme that would afford those on low level jobs to acquire skills that qualify them for the higher responsibilities of the higher positions. The development programmes must also be comprehensive enough to offset the disadvantages of promotion from within. Promotion from within does not lead to the infusion of novel ideas from other establishments.

A good number of companies, especially the small ones argue that they cannot afford the expenses of training their

workers, rather they allow other establishments to do the training for them. Such companies forget the fact that where workers with aptitude and potentials for higher positions are not promoted such workers are frustrated and their morale dampened. Hence the most fruitful policy is probably that of filling the majority of vacancies from within, but going outside when fully qualified talent is not available within the organisation. The advocacy of the preponderance of promotion from within and the case of inseparability of manpower development from manpower planning underscore the importance of manpower development within the context of manpower management.

## 2.7 DETERMINING MANPOWER DEVELOPMENT NEEDS.

Having competent personnel is indispensable to any organisation. As earlier pointed out, manpower is the most valuable resource available to any organisation. That is why management has to invest on manpower development. Otherwise the manpower would certainly be under-utilised

since management would not be able to exploit the potentials and make maximum use of the employees.

Again, no organisation can afford to neglect completely the development of its manpower. The manpower had to be adapted to the use the organisation wants to put it. It is the responsibility of each organisation to develop her manpower along the desired objectives. No educational system is designed for performance in any specific job or skills for position in any particular companies or organisations. Rather, an educational system is designed to teach broad knowledge areas which make it easier for recipients of such education to adapt to novel situations.

In Nigeria, this assertion is especially true. Olayide (S.O. Olayide, 1976) points the fact out saliently by saying that "the primary and secondary educational systems lack vocational and occupational orientation" and this has led to a "low rating given their graduates in labour market." For this reason, "it is rarerly possible to have a new employee who can immediately do the work expected (J.A. Litterer, 1981). Almost all fresh employees or anyone placed in a new position has to

learn how to go about doing their jobs. Each entrant into a new job needs to be trained by the employers.

Each work situation is peculiar and unique. Even those employed to do exactly the things they were accustomed to doing in school need to be orientated to company policies, practices and peculiar ways of the employing organisation. When an employee is first employed, he feels socially alienated. But for him to perform effectively, he needs to be socially integrated; he needs to feel as part of the organisation if he is to work at his best. This is why he needs to undergo socially integrating training at his onset on the new job. Furthermore, a lot of job anxiety is attached to a new job situation. Training allays such anxiety in that training infuses confidence in the recipient of such training.

For those who have been on the job, continually retaining is needed for them to come to grasp with innovations and advancement in both technology and management. Surely, every establishment is increasingly realising the importance of manpower development. As Ejiofor (P.M.O. Ejiofor, 1981) observes, "in modern times, the apprentice

watches quite alright but he also listens to formal instructions, analyses cases, plays business games, carry out in-basket exercises, ... etc." The same writer observes that the traditional methods of "watch-the-master-perform and perform-after-he-is-done" has given way to the modern approach.

The old method of developing managers solely through observation has given way to systematic manpower development programme. This trend is further accelerated due to increasing complexity of organisations and the numerous advantages to be reaped through embarking on such programmes.

Effective manpower development programme helps employees to acquire fast the sills or managerial dispositions needed for effective performance. This leads to costs minimization during the learning period. If the training programme is not well designed and executed, skill acquisition is left to chance through the "trial and error" method. Trial and error method of learning is not only expensive, it unnecessarily prolongs the learning period, it decreases productivity and it increases wastage. In short, it is counter productive. It is

antithetical to the norms of management that stress production at minimum cost.

A good manpower development programme leads to the achievement and maintenance of the standard and quality of work required by the company. Furthermore, the employees themselves benefit from good manpower development programmes. It creates job satisfaction. This leads to high morale and congenial working atmosphere which is conducive to production. It results in improved job performance. Effective manpower development programmes help in solving operational problems. It could lessen or remove frustration, labour turnover, absenteeism, accident and grievance rates.

In Nigeria, the importance of manpower development is aggravated by various factors. There was the dearth of managers versed in managerial concepts, theories, and practices. This has necessitated the enhancement of development programmes within organisations. It is only recently that concerted efforts are being made to develop human resources to match the high demands made of them. This is the point that Ubeku (A.K. Ubeku, 1969) underscores

when he assets that "the concept of organised management is new to Nigeria, though the concept of management is not new."

The rapidity with which new technologies and ideas emanate makes obsolete equally rapidly the methods that have been in use. Complexities of modernity make it imperative that extensive manpower development programmes be embarked upon to enable management cope with the changes.

That there is a perpetual need for manpower development is borne out of the fact that retirement and turnover make it imperative to replace with capable employees, those leaving their jobs. It is the realisation of these vital facts that the Nigerian Institute of Management (NIM), the Centre for Management Development (CMD), the Industrial Training Fund (ITF) and a host of other institutions were established to bridge the yawning gap between available and needed manpower.

Manpower development is one of the core functions of manpower management. It centres around the need to solve problems that would detract from efficiency should such problems remain unsolved. The determination of the content and scope of the manpower development programme of any organisation is the duty of line managers; manpower development is a line responsibility.

On the other hand, organising, structuring and ordering the manpower development programme is a staff responsibility. The responsibility of actual implementation of the programmes for manpower development devolves on staff managers. Manpower development is therefore a line responsibility that relies heavily on staff advice. In discussing who determines manpower development needs the point should be underscored that much acrimony or frictions in many organisations could be traced to role conflict as regards who determines development needs. If line managers who actually do the job are not allowed to identify and determine training needs, such managers are likely to feel their roles usurped. Line managers possess the specialized technical know-how and are advantageously placed to identify job-related

deficiencies than the staff managers. Furthermore, if line managers are allowed to determine and execute training programmes, interest and enthusiasm are generated. The operatives are motivated and the desired behavioural change is easier to attain.

Training, as earlier stated, is a line responsibility that is highly dependent on staff advice. The staff advice is imperative because the staff is better technically equipped in the techniques of executing training programmes. The staff have specialist knowledge and expertise in assessing training deficiencies and devising relevant training policies and plans. Determining manager or executive development needs on the other hand, is a management responsibility. It devolves on the top executives to identify lags in the management cadre that should be bridged through development activities.

Manpower development is a dynamic function. It cannot be static since it aims at solving occurring or anticipated problems. Training is needed whenever there is a specific operational employment problem to be solved. Manpower development activities are not to be embarked upon for

cosmetic reasons rather they should be embarked on when the needs arise. This point is well articulated by Price (Norman Price, 1973) in his assertion that "Training need exists in an organisation when there is a gap between the existing performance of an employee and the desired performance." Therefore, whenever there is a performance gap actual or anticipated, a development programme should be put in place. McFarland (Dalton E. McFarland, 1958) corroborates that position in his statement that though assessing the needs of manpower as far as training is concerned is a difficult task, it is dangerous and costly to decide on particular training programmes simply because they are observed to be present in other companies, or because packaged programmes of training are widely available for purchase.

In establishing development needs, decisions of activities to be undertaken entail analysing the entire organisation - the people, the jobs, the technology and the opportunities. It is in this regard that it is evident that determining training needs is closely related to job analysis, selection, merit rating, safety administration, etc. Training needs should always be determined in terms of a specific

problem for which Training is an appropriate solution. Reilly's (Reilly, 1979) recipe for determining training needs is the assessed needs of the worker, the felt performance deficiency of the worker on assumption of the particular job. He points out that in an ideal situation, the objectives of training programme and its consequent design are based entirely on the assessed needs of the personnel in the organisation when they are employed.

The crux of identifying manpower development needs is assessing and remedying them in order that performance could be matched with requirements. The process of identifying development needs depends on establishing disparities between role prescription and role behaviour; between description and job specification.

Job description - employee's present skill = Development needs.

Training schemes are usually based on the principle that each job required analysis in the form of work and method studies to determine the skills and knowledge required and

from this decide the appropriate training methods. McGchee and Thayer (McGchee and Thayer, 1965) give an outline of the criteria needed for establishing training needs. They are:

1. Organisational analysis
2. Operational analysis; and
3. Man analysis.

By organisational analysis, it is implied that manpower development programme should make for faster and cheaper attainment of organisational goals. Each establishment has goals. If the goal attainment proves elusive, the demise of the organisation is imminent. It is to enhance the realisation of the goals that manpower development programmes are embarked upon. Organisational analysis also entails that the resources in terms of human and material, are considered and juxtaposed against the goals. Determine whether the resources are qualitatively and quantitatively adequate for the set goals. In analysing the organisation, constant review of the objectives must be carried out. The review should also concern itself with allocation of the resources so that the objectives are met at minimal costs.

It is also helpful to specify the long term objectives - social, economic and technological objectives are stated in broad functional areas of the organisation. The functional areas are marketing, production, manpower, finance, etc. From the specifications, the specific foals should be stated and juxtaposed with the expected activities of each department and section. Organisation analysis in respect of manpower is the description of the company's effort to meet the specific objectives and goals through the use of its human resources. Vital for this purpose are pieces of information obtained from manpower inventories.

Operational analysis refers to deciding how to carry out the specific activities. It related to ordering the sequence, arrangement of tools, machines, etc. It relates to questions of how much to produce, when to produce, how to produce it, etc. Operational analysis is carried out just like job analysis. "Job analysis is the process of studying and collecting information relating to the operations and responsibilities of a specific job" (Flippo E.B., 1982). Job analysis is therefore made up of "job description" and "job specification."

Job description is "an organised factual statement of the duties and responsibilities of a specific job" while job specification is "a statement of the minimum acceptable human qualities necessary to perform a job properly" (Flippo E.B., 1982).

It is job specification that McGhee tags "man analysis." Manpower development programmes set out to remove the gap between job description and job specification. Job analysis is a very highly useful tool in Management. Apart from the utilisation of pieces of information gathered from job analysis directly for manpower development purposes, other uses of job analysis which have an indirect bearing on manpower development are: job evaluation, management and labour union relationship, etc. Apart from job analysis which is the most prominently used method of determining manpower development needs, other methods used in determining manpower development needs include: psychological tests; moral surveys; personnel audit; activity analysis; and Group therapy.

Another method that is gaining prominence in the establishment manpower development needs is management by objectives. Various definitions of management by objectives have been advanced but the prevalent ideas

embodied in the concept is that MBO is "a method of management whereby the supervisor and subordinate managers of an organisation, agreed on broad goals, translate these goals into a chain of specific short-term goals, define each individual's major areas of responsibility in terms of result expected, continually review the accomplishment of the subordinate and use goal accomplishment as the sole basis of assessing and rewarding the subordinate (P.M.O. Ejiofor, 1981). Since the responsibilities of each individual is defined, the individual's development needs become evident once he is perceived to lack qualities that would enable him discharge such responsibilities.

Manpower managers could also use other methods as put forward by Nwachukwu (C.C. Nwachukwu – unpublished), to determine manpower needs. They include:

1. Analysis of Personnel Reports
2. Employee Attitude Surveys
3. Discussion with Supervisors, and
4. Interviews.

Irrespective of the method employed, certain fundamental questions have to be answered. Having identified deficiencies between actual and desired performances, the manager has to determine whether the deficiencies are caused

by manpower inadequacies. It is not all deficiencies that could be rectified through manpower development. The introduction of new equipment; methods; personnel; etc. could be used.

1. What skills, knowledge and attitudes should be taught?
2. Who should receive such development?
3. How should the development be established?
4. Where and when should the development be carried out?

All in all, for any manpower development to be carried out successfully, it has to have the full support of the management of the organisation. Usually management develops on negative attitude due to variety of reasons. Among the reasons are an undue reliance on experience to the detriment of progressive functional training. Again, negative attitude of management might be caused by an unsatisfactory experience with previous training programmes. It might also be due to the fact that such programmes are considered too expensive and that management is not convinced that the programmes aid the realisation of organisational objectives. It is a must for the personnel and industrial relations department of an organisation to remove these objections. To overcome such management objections, the results of each development programme have to be demonstrated. Actually, in fashioning the objectives, the objectives should be in measurable and demonstrable terms. The improved performance that is attributable to development could be brought out by displaying

the disparity in performance of workers before and after employees have undergone such programmes.

Again the objections would largely be overcome if line managers are allowed to determine the specific manpower needs. They should be involved in executing and assessment as well

## 2.8 SELECTING THE APPROPRIATE MANPOWER DEVELOPMENT TECHNIQUES.

There are many techniques used in carrying out manpower development. The choice of a particular technique or a combination of techniques is largely dependent on a number of factors. These factors include how suitable that method is for the purpose of the programme. For instance, if the purpose is to disseminate certain information, a straight forward lecture might be appropriate. But if new skills are to be taught, the chosen method must allow practice. Other constraining factors include finance, time and space available to the organisation.

In manpower development practice, certain techniques are more popular than others. In a survey (E.C. Ryterband and B.M. Bass, 1974) of techniques used to manpower in 49 American organisations, it was found that 96% use on-the-job

training, 93% use conference and discussion, 76% use job rotation; 71% use special projects; 49% use case studies; 49% use problem solving; 18% use management games; 18% use role playing; 16% use programmes instruction; and 9% use sensitivity training. Various parameters have been used to categorise manpower development programmes. Categorisation is for convenience of description. Irrespective of categorisation parameter used, the objective of any worthy manpower development programme remains the same - eliciting desired behavioural change.

Development programmes are either directed on the operatives or the executives of the organisation. Boyce-Martins (J. Boyce-Martins, 1977) has grouped development for workers into the following classes:

a. Operative Training: this relies on the use of work study and method study to determine the skills lacking in the operatives. The trainee is exposed to a combination of 'off' and 'on' the job training before he is left to practice on his own.

b. Craft Apprentice Training: this relies on the workman's observation of a master. It devolves on work-mates and supervisors to guide the craftsman. The supervisor has to work out a

systematic approach to the inculcation of the skill. Craft apprentice training is of vital importance in a situation of rapid technological changes.

c. Induction Training: used to break-in new employees into the policies and practices of an organisation. The new employees are informed of their job-contents and how each job relates to the department and the entire organisation. Induction Training socially integrates the worker to whole system.

Apart from Training programmes for operatives, the same writer has identified development for the executives. They are:

a. Supervisor Training: The supervisors form the bridge between the operatives and the management. The training forms the bridge between the operatives and the management. The training for supervisors is usually a combination of observing the manager's approach and of formal training in the arts of overseeing. Supervisors are leaders, hence they are trained in leadership and communication arts.

**b.** Management Training: Aims at making managers better adaptable to coping with organisational dynamics. There is a constant need for review of practices, objectives, goals, etc. An ill-equipped manager would use arbitrary procedures. The content of management training includes Human Relations, Information systems, Communication systems and general principles of management.

Yoder et al (Dale Yoder, 1958) have highlighted certain parameters for categorising manpower development programmes. One of such parameters is on the basis of the recipient of the development programme. The use of the recipient parameter yields a trainee-centre categories. It deals with such issues as:

- who gets trained
- how he gets trained
- where he gets trained
- when he gets trained; and
- what he is taught.

Another classification parameter for development programmes is whether the programmes are intended to teach "general ideas" or specific skills. Usually, the training programmes for the operatives are fashioned to inculcate skills

and consequently they are specific in content; while that of managers are to elicit attitudinal changes and consequently they are general in content. using this scope centred parameter, we can identify the following categories of training programmes:

Programmes for new employees

Programmes for current operatives

Programmes for line supervisors and executives

Programmes for staff specialists; and

Programmes for others connected with the organisation e.g. input suppliers and product distributors.

Typology could also be on the basis of who is responsible for the execution of the training programmes. When this trainer-centred parameter is applied, development programmes can be categorized thus:

Training by colleagues

Training by line supervisors or executives

Training by staff specialists; and

Training by specialists outside the organisation e.g. management consultants.

Differentiation of manpower development programmes could be on the method of training. The method-centred classification is very popularly used. This parameter yields a host of classes among which are:

Apprenticeship

Role-playing

Conference

Job rotation

Sensitivity training, etc.

In fact, content-centred approach which classified development programmes on the basis of subject matter might be used. When this approach is applied programmes are classified into:

Safety Training

Executive Training

Human Relations Training, etc.

Obviously, these categories overlap. But that does not counteract their usefulness for descriptive purposes. Meanwhile, consideration would be given to some of the more popular training and development programmes.

**I) On-the-job training:**

This method is usually the commonest method used in training employees. It is usually used to bring employees to the point where they can perform efficiently, safely and with minimal waste of time and highest cost efficiency. This

training method sets out to develop and maintain workers at their greatest capacity. The popularity of this method derives from the fact that it borrows freely from the fundamentals of learning process. It used the principle of learning by doing; it eliminates the need for transfer of learning and therefore makes learning more permanent. Again, it is an individualized approach to training and so, each learner is allowed to progress at his own pace.

On-the-job training is usually carried out by a supervisor or any experienced employee. But it is helpful if the instructor is versed in the art of disseminating information and imparting knowledge. The programme has to be handled by a competent personnel because for it to be effective, it should be a continuos, systematic and well organised programme relating to a single individual. By design, it should set out to meet definite objectives. It is only if these are observed that the numerous advantages of on-the-job training to both the workers and the organisation can be tapped. The worker is motivated; he develops self-assurance and self-confidence.

The advantages to the organisation are many. The learning situation is the same as the work situation; the worker is trained with the same machine, the same equipment he is going to work with. And since learning and producing are simultaneous, the cost of learning incurred in the process is minimal. Added to those benefits is that on-the-job training

requires relatively little attention from the supervisor and this further reduces the cost.

However, on-the-job training is not without its shortcomings. The learner may cultivate habits that contribute negatively to production. And once a bad habit is formed, it is always very difficult to correct. Another disadvantage is that although the trainer himself may be competent in performing those skills he is required to teach, he may be incompetent in disseminating the knowledge. This may lead to the learner's acquisition of wrong method and might lead him into making very expensive mistakes e.g. damaging expensive machinery, disrupting production process, etc. To remove this disadvantage, the use of this training method should be confined to the teaching of relatively simple skills. It should be limited to simple production, clerical and sales skills, and most of the jobs for which this method could be used can be learned in relatively short period of time and with relative ease. Furthermore, training specialists i.e. specialized instructors should be engaged.

Another drawback of this method is that it might record limited success when used for a category of employees. People who are naturally over-careful and have pathological fear for making mistakes may not be able to learn effectively on the job. So also are people with ambition, drive and are potentially capable but initially slow learners. On the whole, on-the-job training may not be sufficient and might need to be

supplemented with other methods. Complex and highly skilled jobs require a considerable amount of training that cannot be advantageously given on the job.

2.8.2 **Apprentice Training:**

This method has a lot to recommend it. It combines elements of on-the-job training with regular instruction and thereby offsets some of the highlighted draw-backs of that type of training method. It uses a dual-media approach in that it combines theory with practice. Therefore, it infuses knowledge and skills ensuring a higher degree of permanence. The apprentice training method enhances professionalism since it used an "aggressive" training method. It integrates "on" and "off" the job learning. The classroom part of the programme is conducted at a vocational school with an experienced journeyman acting as an instructor; the practical aspect is carried out on the job. This method has the added advantage of giving the learner an opportunity to practice what has been taught. This method of training is of particular use for skills that are non-routine and are not simple. It is used to teach extensive skills. The method is more akin to education than training in that it does not merely give practice in that particular skill, it gives the general principles as well.

2.8.3 **Orientation Training:**

Many writers usually lop orientation with the selection, recruitment and placement processes. Sartain and Baker (A.O. Sartain and A.W. Bakaer, 1978) maintain an ambivalent

position by treating the topic along with Training but at the same time arguing that "the process of induction ... synonymous with the term orientation is usually a pre-training process." However, since the purpose of orientation is to "elicit a change of behaviour" (our functional definition of Training in this work), we shall hold the term not to be ambivalent but to be a part of the training process. Again, since orientation could also be for experienced employees who need to refresh or update their facts, it cannot but be part of training.

Orientation or Induction is usually carried out by the personnel department of an organisation. It is usually a classroom affair, but supplemented with group tours of the facilities. The purpose of orientation is to introduce the new worker to his co-workers and the new working environment. It is also to provide the new employee with information about issues that are likely to have effect on his work. He would during orientation be briefed on company organisation, company history, practices, policies, etc. The new employee is also informed about pay and benefits procedures. Other pieces of information made available to the new employee are those on names of top executives, co-operative and labour unions, and grievance procedures. The sole purpose of orientation is to ease the new worker into the novel environment. Where this is not properly carried out, it could result in high job-anxiety, high turnover figure, high rate of

absenteeism, dissatisfaction and frustration. These ultimately decrease productivity.

2.8.4. **Vestibule Training:**

This is an off-the-job training method in which the worker is removed from the work situation and environment to another situation and environment which is identical to the work situation and environment. Once off the job, the method then employs on-the-job training methods to teach the new skills. It is in this sense that Vestibule Training is seen as an intermediate between "on" and "off-the-job" training. And actually, this method is used to teach same types of skill for which on-the-job training method might be appropriate. Vestibule training is often not used because of its expensive nature. It is expensive in that machines, equipment, tools and even personnel might have to be duplicated. Cost is also incurred in respect of item.

Coupled with that factor is that vestibule training does not enhance simultaneous training and producing. And again, no matter the extent of similarity of the learning and producing situations, there will be the need for some transfer of learning. This detracts from producing efficiently. However, Vestibule training has a lot of strong points to recommend it. The most outstanding of these is the elimination of mistakes that might have far reaching effects on production. But in Vestibule training, mistakes made do not have any repercussion on

production. Furthermore, since it is removed from actual production, learning does not disrupt the production process. Vestibule Training has the added advantage of being individualized. Each learner is allowed to progress at his own pace. To enhance the individual instruction, there is specialized learning situation which makes learning faster.

2.8.5 **Conferences:**

This is another training method which is often times used for non-beginners. It is usually used for "remedial" purposes. Workers lean more about their jobs, correct erroneous impressions and are made to internalize the correct procedure and policies. However, the success of this method is largely dependent on the way the leader handles the discussion sessions. The leader should be stimulating, he must be well-grounded in group psychology. He equally needs to be skilled in communication. A lot depends on the learners themselves. The learners should be willing participants i.e. they should be motivated. They would be the more motivated if the subject of the discussion is one in which they are interested and also, if they have all had similar background and exposure.

2.8.6 **Programmed Instruction:**

This is an individualized training method. It relies on the use of machines e.g. projectors, close circuit television. Books and manuals are also used. Programmed instruction uses the audio-visual approach and this enhances its effectiveness. Apart from the high cost of instructional materials and a gross

lack of qualified technicians and instructors, the method is a very functional one. Once the content is programmed to make for individualized rate of progress, learners find this training method very exciting. Being individualized, gainful competitive spirit could be engendered through the use of programmed instruction.

### 2.8.7 Management Development Programmes:

Although Training and manager development have similar objectives, the techniques used to develop the two are not exactly the same. Manager development is usually carried out through the methods that do not emphasise practice. The following are some of the methods used for manager development:

**a) Job Rotation:**

Each manager occupies a position in which he contributes to the goals of his department. It is these departmental goals that come together to form the organisational objective. Job rotation is a type of manager development which makes each manager work in each department of the organisation so that he can understand how each department of the organisation contributes to organisational objectives. Job rotation is therefore used to enable the manager to conceptualize the organisational set-up.

It provides development of a perspective of the overall inter-relatedness of the various functions within the organisation. Job rotation exposes managers to great understanding of the problems of various departments. Attitudinally, it leads to a greater identification with the company as a whole rather than have sectional interest . It must be pointed out that often-times, departmental goals work at cross-purposes with one another and it takes a manager who has undergone job-rotation development to be able to synthesize the goals and synchronize them with organisational objectives.

Moreover, job-rotation programme enhances open communication. It removes mysteries caused by ignorance. Since each manager understands what is expected of the other manager, communication is open and free. However, for effective job-rotation programme, the programme should be well-planned in such a way that a manager progresses from the simple to the more complex responsibilities. This helps in the discovery of the potentials and capabilities of each manager.

Ill-planned job-rotation could lead the organisation into incurring very high avoidable costs in that time and resources are wasted. Again since human capacities are limited, mistakes that would have serious consequences for the organisation as a whole could be committed.

**b) *Sensitivity Training:***

This is also called T-group (T stands for training). The aim of sensitivity training is to develop leadership and teamwork behaviour. It also improves self-awareness and sensitivity to others. Such training helps develop positive attitude to criticisms.

**c) Business Games:**

These are approximations or simulations of real business experience in which participants are made to make decisions they would have made in real business situations. This method aims at sharpening participants capacity in understanding the ramifications of a problem. Business games also enhance business competitiveness and in this it approximates the more the real business situation. Apart from those methods mentioned, manger development is also carried out through special courses, case studies and membership of professional bodies. All these methods aim at circulating new ideas, concepts and approaches in the discipline.

## 2.9 EVALUATING MANPOWER DEVELOPMENT PROGRAMMES.

Once a development programme has been implemented, there is the need to evaluate the training programme to determine the effectiveness of the implemented programme. Evaluating development programme is necessary because certain benefits are usually expected from such

development programmes. The only rationale for embarking on a development programme is the expectation of benefits that outstrip costs. And it is through evaluation that one could determine which of benefits and costs are more. Also, it is always through persuasion of executives that development programmes are undertaken. It is the duty of training personnel to show the effect of training to the management that is rather reluctant to manpower development programmes.

The most apparent proof of training effectiveness is whether the operatives can perform effectively the jobs they were unable to perform before undergoing the training. In this light, the evaluation of training can be objectively carried out. Once can determine the extent of effectiveness of such a training programme. This is unlike the evaluation of manager development which is of a subjective nature. It is subjective in that the result is not ostensible since changes are not reactional and might not be measurable. Since manager development programme effectiveness is not easy to measure once can only use some procedures to obtain convincing evidences that such programmes have been successful. Among the procedures that could be used is the use of control versus experimental groups. Although the usual day to day developmental method like coaching and conferences are difficult to evaluate, they could be used.

For both Training and manager development programmes, evaluation could be carried out by sampling

opinions and interviewing participants. The reliability of results from such an exercise might, however, not be very high.

For the purpose of training evaluation, use could be made of various indices of work performance before and after training to show the extent of transfer of learning. A variety of this is administering same questions before and after the training. The flaw in the use of test-retest and score matching approach is that is might be impossible to isolate the factor(s) responsible for such changes and the changes might be erroneously attributed to training alone. The use of an experimental and control group could be illuminating. But the result got from such exercise cannot have 100% reliability because for it to have total reliability the two groups must be at par before training. The two groups should have equal level of education, prior experience and background, skills, job conditions, etc. It would be extremely difficult to get such groups.

In evaluating a development programme the criteria to be used should include relevance, reliability, freedom from communication, i.e. ability to perform with minimal supervision and control (E.J. McCormick and J. Jiften, 1974).

Hackett (P. Hackett, 1979), agreeing with McCormick (E.J. McCormick and J. Jiften, 1974) identifies four levels of evaluating training. The levels are:

i. Reaction Level: It measures how well trainees like the programme. It does not only measure learners enjoyment of the programme, it also measures the perceived advantages. Evaluating at this level could yield a very unreliable result.

ii. Immediate Outcome (Learning) Level: This is designed to sample the type of learning that has taken place. It measures the extent to which facts, principles, concepts and approaches have been learned.

iii. Job Behaviour Level: This measures the extent to which job behaviour has changed due to the influence of the training programme. For this type of evaluation to be carried out, the gap to be filled through training must have been clearly identified.

iv. Ultimate Outcome/Organizational Level: This is also referred to as result level. It measures whether the desired organisational goals or objectives are met through the training programmes. Such organisational objectives could be cost reduction, time saving, less turnover, less grievance rate, etc.

According to Crane (D.P. Crane ._._.), training effectiveness could be evaluated either formally or informally.

Immediate evaluation which is carried out while the training is still in progress could be carried out informally through observation and analysis of students' gain. Question techniques, performance critique which appraises how well the skill taught is performed; short quizzes with which progress could be tested and discussion with outside appraisals could be employed for the purpose of informally evaluating a training programme.

To evaluate a development programme formally, opinion surveys, pre-test and post and final performance could be used. Since it is formal evaluation, scores are recorded and correlated with pre-set score targets or such scores could be used in grading learners performances. At the intermediate level of evaluation, various methods are usually used to test learners retention over a limited period of time; usually just after the conclusion of the administration of the development programme. Often used at this level is the reaction of employee's supervisors; performance curves; opinion over time and questionnaire over time. At the final level of evaluation, the only thing that is evaluated is the benefit vis-à-vis the cost. That is, how much has the programme contributed to the organisational goal attainment. However, evaluating a programme should not be confined to the use of a particular method since "no one method has proved to be superior in all situations (L.C. Byars and L.W. Rue, 1979)." Global measures should not be used; rather, clear-cut direct indicators of effectiveness should be used.

Many evaluation exercises fail because the goals are ambiguous and not measurable. Torrington and Chapman (D. Torrington and J. Chapman, 1979) points out that "although some outcome of training are difficult to anticipate, predict or measure, problems often occur due to ambiguous or unstated goals."

## 2.9 THE INDUSTRIAL TRAINING FUND AND MANPOWER DEVELOPMENT

The Industrial Training Fund (ITF) was established for the purpose of developing both intermediate and high level manpower. The organisation, when established (along with two other organisations) during Nigeria's Second National Development Plan period (1970 - 1974), was charged with the responsibility for manpower development. Established along with the ITF in 1971 were the Nigerian Council for Development and Training (1972) and the Administrative Staff College of Nigeria (1973). The ITF's enabling decree No. 47 of 8th of October, 1971, spells out the responsibilities of the Fund. The ITF was charged with the broad responsibility for manpower development and training. The Act states "the Fund may be utilized to promote and encourage the acquisition of skills in industry or commerce with a view to generating a pool of indigenous trained manpower sufficient to meet the needs of the economy" (I.T.F. Act No. 47, 1971).

In an effort to bridge the apparent theory-practice gap, the organisation started in 1973/74 session to co-ordinate students' industrial attachment programme. In this programme, students undergoing formal education in practice-oriented disciplines were attached to industries for practical experience and development. In precise terms, students of Engineering, Technology, accounting, Banking and Secretarial Sciences were developed in this way. In order to carry out these broad objectives, the governing council of the ITF was empowered (Alh. Lawal Tudunwada, 1982):

1. To provide facilities for training of persons employed in industries or commerce.

2. To approve such courses and facilities provided by other persons. This includes the appraisal of courses and facilities provided by persons or organisations.

3. To consistently and regularly consider the operational areas of industry or commerce that require special manpower development actions and to recommend the kind of training needed; the standards to be attained and to ensure that such standards are met.

4. To assist persons in finding facilities for training in order to qualify them for employment in industry or commerce.

5. To conduct or assist other persons to conduct research into any matter relating to training in industry.

The ITF has made it imperative for all organisations participating in the development programmes of the Fund to ensure that:

(a) training is incorporated as an integral part of each company's operational policy;

(b) that corporate organisations identify their training needs and develop appropriate training plans and programmes;

(c) that appropriate opportunities and facilities are provided to enable employees to acquire the skills relevant to their job performance and efficiency;

(d) that training levy paid to ITF is seen as investment in manpower development and co-operative venture between employers and the Federal Government of Nigeria and not to see it as an indirect tax.

# CHAPTER THREE

## 3.0 RESEARCH METHODOLOGY AND STUDY DESIGN

## 3.1 INTRODUCTION

Research can be described as the most important tool for advancing knowledge, for promoting progress and for enabling man to relate more effectively to his environment, to accomplish his purposes, and to resolve his conflicts. It is the process of arriving at dependable solutions to problems through a planned and systematic collection, analysis and interpretation of data (Osuala, 1993).

It must be noted that research is oriented towards the discovery of the relationship that exists among the phenomena of the world in which we live. It is devoted to finding the condition under which it does not occur. The aim of any research is to contribute to knowledge. It is in this light that data will be analysed to achieve the above stated objective.

## 3.2 TYPES OF RESEARCH METHODS

There must be a thorough knowledge of the basic methods of research to guide the researcher in the choice of a primary research method to be used in solving his problem. The following are the various types of research method:

### a Historical Research:

History is any integrated narration or description of past events or facts written in a spirit of critical inquiry for the whole truth. Historical research may be considered as embracing the whole field of human past as broad as life itself, although the data must be viewed with historical perspective as part of the process of social development rather than as isolated attitudes, events or facts. The researcher must exercise extreme caution in using historical sources for various reasons. First, such data may have been overtaken by recent events, new information, recent findings, more advanced and more accurate techniques and methodology. Secondly, such pieces of research may have been time borne. Also, they may have

been culture specific which tends to limit their general applicability.

Despite the above limitations, historical research afford the researcher to gain a clearer perspective of the present and a greater appreciation of the culture and of the role which new knowledge can play in the progress of society. Also it enhances the scholarly desire of the Scientist to arrive at an accurate account of the past. This involves the interest in truth, that is, the desire to know what happened in the past, and how and "why the men of the times allowed it to happen."

**b) Descriptive Research:**

This is concerned with the collection of data for the purpose of describing and interpreting existing condition. It gives a picture of a situation or a population. Any consideration of phenomena generally begins with a full understanding (description) of the phenomena. Accurate descriptions are imperative for making a wide range of policy decisions. Descriptive research provides the needed raw

materials or data required for further analytical work. It is merely a pre-requisite to further research. In a virgin field where little or no research has been conducted before, descriptive research proves probably the best approach since phenomena must first be known, described and their nature and behaviour documented before any attempt is made at finding out why they behave the way they do or how they are likely to behave in future.

There are three basic ways of getting data for descriptive research. They are: Direct observation of phenomena to be described, indirect observation and analysis of record maintained for other than research purposes.

Direct observation must be specific, systematic, that is a plan must be predetermined that establish when each observation is to be made and how long the observation is to continue. Also the observation must be recorded quickly and should be direct and not an evaluation of what happened. It must be quantitative and verifiable. Indirect observation entails data from others who have made the observation.

Analysis of records relate to records maintained for on-going activities.

**c) Experimental Research:**

This type of research usually comes from a laboratory situation either in the field or in the pure science laboratory. It is the most scientifically sophisticated research method. And often is confused with the scientific method by the layman who equates experimentation with the physical sciences and further equates the physical sciences with science itself. The reason for this erroneous feeling probably stems from the fact that the first step in setting up experimentation as the ultimate in research were taken in the physical sciences.

In this regard the researcher is conducting experiments to discover trends, new phenomena or to confirm or disconfirm earlier work in the area. In the process of experimentation, the researcher would have both an experimental group on which the research is being conducted and control group to which nothing is done in order to discover any changes that might

occur. Hence experimentation is useful for hypothesis testing and for determining relationships between/among variables. The following steps are followed in experimental study – selecting and defining the problem, reviewing the related literature, drawing up the experimental design, defining the population, conducting the study, assessing the outcomes, analysing and interpreting the results, drawing up the conclusions and finally reporting the result. Experimentation is subject to various errors; these include contamination of the control group by the experimental group. There is also the problem of mortality of members of the experimental group. This occurs when a subject of the experiment dies or leaves the laboratory. It is also costly and time consuming and the results from the experiment may not be realistic or generalisable to every member of the population.

d) **Survey Research**

This kind of research deals with the collection of first hand information and data from primary sources by the researcher. It is done either by observation or inquiry through the use of questionnaire and by interviews. It is usually more accurate than historical source since the researcher is in

control of the actual situation in the field. In short, the accuracy of information so collected depends on the ability and competence of the research, or his honesty and integrity and capability to related questions asked to the objectives of the research. The researcher must constantly be aware of the sampling errors and respondent errors. Quite often, the researcher operating in a non-literate environments may have to translate his questions or engage the services of translators to get his message across to the respondent in order to elicit accurate and useful information.

## 3.3 METHODS OF DATA COLLECTION

Data collection is one of the crucial pillars in research findings. This takes such forms as interviewing, questionnaire, construction, and administration or observation of documentary sources of information and case studies. In collecting information for the research, the research must determine right from the beginning the mode of data collection and the sources of the data vis-à-vis the objectives and methodology of the research.

Primary source of data entails an eye witness in an event while secondary data are those recorded by someone indirectly and less reliable. The collection of facts and figures relating to the population in the census provides primary data. It ensures the attainment of the exact information needed. The terms are carefully defined so that as far as it is humanly possible, misunderstanding is avoided. Looking at the type of the study is obvious that it is of macro-economic perspective in nature. Therefore, the bulk of the work will be based on the macrodata published in the country. It should be noted that most of the information and realistic needed are readily available in published government documents, journals, corporation publications, etc. This study intends to make the maximum use of all these materials.

Information got will be explicitly and adequately explained and verified with the various agencies and organisation concerned. Personal contact will be made where and when necessary. The bulk of the data used as from books, articles written in journals and magazines and published empirical and statistical data from both the

organised private sector and the government. That is to say that secondary source of data is fully utilised here.

## 3.4 METHOD OF DATA ANALYSIS

Research is meant to contribute to knowledge and for this aim to be achieved, the research must be interpreted in light of the conditions under which it was done. Consistency of results should be considered in arriving at conclusions regarding the applicability of the interpretations of various research studies.

Data analysis is the ordering of the break down of data into constituent parts (Osuala, 1993). It consists of the statistical calculations performed with the raw data to provide answers to the questions initiating the research. This interpretation takes the results of analysis, makes inference pertinent to the research relations studied, and draws conclusion about these relations.

The following are the different forms of analysis:

**i) Analysis of Trends:**

This is the process of identifying the point of growth or decline and the rate of growth or decline of a particular state of affairs.

**ii) Structure Analysis:**

This is the process of seeing the arrangements and pattern or organisation of the smaller units as they inter-relate to form a composite whole.

**iii) Analysis of General Aspects:**

It is identifying, comparing and selecting common demerits.

**iv) Analysis of Relationship:**

This is identifying the relationship between aspects of components for the purpose of seeing the whole in terms of parts.

## 3.5 STUDY DESIGN

### 3.5.1 Sources of Information:

This research involves survey method in which samples were randomly selected from the population. The questionnaire and personal interview methods were used. Furthermore, primary data were obtained from the Afribank Plc branches in Kaduna metropolis; while secondary data were collected from published and unpublished sources.

Information relating to Manpower Development activities of the Industrial Training Funds were also got from the Industrial Training Fund (ITF) office in Kaduna.

### 3.5.2 Questionnaires:

Two types of questionnaires were designed and administered for this study. One of the questionnaires was administered to the bank's customers. These questionnaires aims at finding out the customer's rating of the bank in terms of efficiency, whether customers have perceived any improvement in the efficiency level over a period of time and ascertain whether the improvement is attributable to effective manpower development programmes or to some other causes.

The second questionnaire was administered to the bank's employees. This questionnaire aims at serving a dual purpose. The first is for the bank employees to rate the bank's current development programme and second, for the employees to establish relationship (if any) between the levels of their personal development and their job performance.

Each of the questionnaires was designed such that the classification sections asked general questions and then progressively more specific questions relating to the subject-matter of the research were asked.

Again, the questionnaires were designed with in-built control in them. The control, in the form of similar questions variously fashioned, was for the purpose of ensuring the reliability and the validity of the responses.

### 3.5.3 Administration of Questionnaires:

1. CUSTOMERS' QUESTIONNAIRES:

The customers' questionnaires were administered at four (4) selected branches, namely the main branch at Ahmadu Bello Way, Kaduna South Branch, Tudun Wada Branch and Panteka Branch. Due to proximity and convenience all the four branches are within Kaduna metropolis. The questionnaire were distributed to customers to complete while transacting their bank business and they were collected immediately. In all, 500 questionnaires were administered ad 437 were collected back. Out of the 437, 31 were rejected for analysis purposes for lack of reliability and validity. Four

hundred and six (406) questionnaires were used for the analysis.

2. BANK EMPLOYEES QUESTIONNAIRE:

The bank employees questionnaires were administered in four (4) selected branches viz: Main Branch at Ahmadu Bello Way, Kaduna South Branch, Tudun Wada Branch and Panteka Branch, all within the Kaduna metropolis. Because respondents were allowed to take the questionnaires home to complete, only 135 copies were returned out of a total of 200 copies distributed. Out of the 135 copies collected, only 7 were rejected for analysis on the basis of lack of reliability and validity.

### 3.5.4 Personal Interview:

The personal interview was directed at the management and executive of the Afribank Plc, here in Kaduna. The essence of this was to elicit certain information that the questionnaires for bank employees might not be able to elicit. The interviewees are those who are in positions of authority

and therefore capable of reacting very responsibly to the questions asked.

In designing the interview guide, both fixed, alternative and "open-end" questions were incorporated. This helps in verifying some of the responses in the questionnaires. The interviewees were pre-informed of the topic and scope of the interview. Some of them also received advance copies of the interview guide.

Since the purpose of the personal interview was to establish verification and corroboration of responses in the questionnaires, its administration was limited to only 13 Managers.

# CHAPTER FOUR

## PRESENTATION AND EVALUATION OF THE MANPOWER DEVELOPMENT PROGRAMMES

This chapter is discussed under two sections:

(a) Presentation and evaluation of the various development and training programmes of the Afribank Plc, Kaduna, and

(b) Analysis and evaluation of customers' and employees' assessment of the efficiency of the bank in discharging its services and the effectiveness of the Manpower Development programmes of the bank respectively.

Evaluating the customers rating of the effectiveness of the training programme would be carried out through the testing of these two hypothesis:

1. Customers are satisfied with the services rendered by the bank.

2. Employees are satisfied with the bank's manpower development programmes.

## 4.1 PRESENTATION AND EVALUATION OF THE MANPOWER DEVELOPMENT PROGRAMMES

The objective of the development programmes is to ensure that the services the bank renders to the public continue to improve and to provide suitable personnel for the expansion of the organisation (Afribank Plc Training Policy, 1982). The bank's training policy is formulated to cater for all categoties of staff from the Chief Executive to the Mailing and Dispatch Riders course. The training programme is all-embracing.

Responsible for the fromulation of the bank's training policy are the Executive Director (Admin), the General Manager (Admin) and the various Training Managers of their five training schools. Inputs are however expected from the various branch and Regional Managers. They are the Line-Managers who are in the vantage position to determine job-related needs. They also possess the knowledge to be imparted to the employees. It is also the Line Manager who can assess best the effectiveness of a particular training programme.

There are four main types of training under the bank's Trai ning policy:

(a) In-house

(b) In-country

(c) Overseas

(d) On-the-job.

In the in-house training, programmes are usually conducted in the bank's training schools (see Appendix). Resource persons for this type of training can be from outside the bank or from within. Such training programmes are short-term ranging from one week to three weeks.

In-country training programmes could be short term or long term. Short term courses (in-country) include those outside the bank's training schools but organised within the country such as those organised by Financial Institutions Training School, Ogere, Ogun State, Centre for Management Development (CMD), Lagos, etc. While the long term training courses (in-country) include those organised in higher institutions such as Universities and Polytechnics e.g. Degree and Diploma programmes. Long term courses are highly restricted, and usually part-time programmes are encouraged as long as it does not interfer with the job. Examples include studies in preparation for examinations of both the Nigerian Institute of Bankers and the Institute of Bankers, London.

Overseas training programmes are ususally for Management cadre, and does not usually last more than three months. Under this are overseas conferences and seminars for the top management executives.

The fourth category of training is the on-the-job training which is conducted on the job. Though this is an informal method of training, experience has shown that it helps in no small measure in upgrading the job performance of staff. This method involves posting of staff to under-study the performance of a particular job by a more senior and competent staff.

### 4.1.1 In-house Training (Afribank Training Centre, Kaduna Programme)

This programme embraces courses designed and run at the Bank's Training Centres located at Lagos, Ibadan, Kano, Benin and Kaduna. Junior, middle and even some senior level staff benefit from the facility of in-house training programmes. The programme is articulated towards the development of the

staff so that it can readily meet the demands of its customers and equip the staff to be up-to-date with development and changes in the banking industry.

A copy of the training centre's 1998 course calendar is in the Appendix. Some of the courses run at the centre will now be discussed below.

4.1.1 1. **Introduction to Elements of Branch Operations/Accounting & Secretarial Administration:**

This course is designed for Secretaries and Stenographers in the bank, and usually lasts for two weeks. The course contents include:

- functions and responsibilities of a Secretary
- Basic principles of Book-Keeping
- Ledger entries
- Petty Cash/Imprest System
- Trial Balance

- Bank Reconciliation Statement
- Trading, Profit and Loss Account
- Introduction to Afribank Accounting Code
- Elementary branch operations e.g. cash dept. clearing dept., transfer dept., etc.
- Law relating to cheques
- Effective communication
- Corporate appearance and effect in organisational image
- Managing your Boss
- Public Relations
- Fillling and Record keeping.

The objectives of the course is to improve the performance of Secretaries/Stenographers by acquainting them with the day to day activities of the bank.

### 4.1.2 2. Introduction to Credit Analysis:

This course is designed for executive assistants in the bank and usually lasts for two weeks. The stated objectives of the course are:

- Enable staff to identify the impact of credit on the national economy
- Enable staff to generate relevant information for credit analysis
- Enable staff to use common techniques for credit analysis
- Enable staff to implement procedure of credit assessment and administration
- Be able to package and work-out programme for problem loans.

The course contents include:

- the impact of credit on the national economy

- techniques for generating relevant information for credit analysis
- credit policy formulation and administration
- Non-financial assessment of credit proposals
- The preparation and analysis of spreadsheets and the interpretation of financial statements
- Identification and management of problem loans
- Writing credit reports
- Structuring credit proposal and credit risk management.

### 4.2.3 3. Basic accounting Course:

The Basic Accounting Course is designed for supervisors and executive assistants. The duration is two weeks. The objective is to provide the participants with a basic knowledge of relevant financial and accounting records and statements. The course contents include:

- Introduction to Accounting and Accounting concepts
- Introduction to Accounting standards for Banks and Finance Houses
- Double entry Accounting systems and Accounting classifications
- Books of prime entry, Trial Balance and Bank Reconciliation Statements
- Introduction to Final Accounts
- Negotiable instruments
- Preparation and submission of Returns to CBN and NDIC
- Features of Accounting Statements
- Inflation Accounting
- Bank Accounts and calculation of interest charges and commission
- Posting, balancing of Accounts and waste system
- Accounting for payroll.

### 4.2.4 4. Bankers Clearing Course:

This course is a one-week course designed for supervisors and executive assistants. The objective of the course is to intimate participants with the clearing system, principles and operations of the new MICR system and the abuses of the clearing system.

The course contents include:

- An introduction to the clearing system and basic accounting requirements.

The training centres receive the co-operation of the top management.

## 4.2 AN EVALUATION OF THE QUALITY OF SERVICES RENDERED AND THE DEVELOPMENT PROGRAMME

This section would evaluate the customers rating of the effectiveness of the quality of services rendered and the employees' rating of the effectiveness of the manpower development programmes. To do this, two hypothesis would be tested:

**Hypothesis I:** Customers are satisfied with the services rendered by the bank.

Question: To test this hypothesis, question No. 6 of the customer's questionnaire is used.

**Analysis of Responses:** Out of the 406 respondents, 265 are not satisfied with the services rendered; 89 are satisfied with the services rendered while 52 do not know whether they are satisfied or not. By implication, a majority of 65.27% are not satisfied; about 21.9% are satisfied while about 12.8% of the respondents do not know whether they are satisfied or not.

**Conclusion:** From the above, it is concluded that customers are not satisfied with the services rendered by the bank because of the high percentage (66%) of dissatisfied customers. The null hypothesis is therefore rejected.

**Hypothesis II:** Employees are satisfied with the bank's Manpower Development programmes.

Question: To test this Hypothesis, question number 10 of the employees' questionnaire is used.

**Analysis of Responses:** Out of the 128 questionnaires valid for the purpose of analysis, 97 respondents need further training, 28 do not know whether they need to be further trained and three employees are of the opinion that further training will not help them to perform any better in their jobs i.e. they do not perceive any need for further training.

The implication of the finding is that the majority of 75.8% are not satisfied with the manpower development

programmes and would need to be further trained; 21.9% of the employees do not know whether or not they need to be further trained and 2.3% are sure that further training will not be of any benefit to them.

**Conclusion:** From the above testing, it is concluded that employees are not satisfied with the Bank's Manpower Development programmes. The high percentage (75.8%) of employees who perceive the need for further training attests to the fact. Therefore, the Null hypothesis is rejected.

The following findings which are contingent on the conclusions drawn from the two hypothesis shall be discussed under the following headings:

1. Quality of services rendered
2. Improvement in services rendered
3. Course attendance frequency
4. Nature of the courses

**A. Quality of Services Rendered:**

From hypothesis I above, it is found out that customers are not satisfied with the quality of services rendered by the bank. Various reasons are, to varying degrees, responsible for this as found out from the responses of the customer-respondents to the questionnaire. Out of 265 respondents who are not satisfied with the quality of services rendered, 235 customers identify long delays in the bank as one of the causes; 60 respondents identify too many customers with too few attendants; i.e. congestion as a cause; while 73 identify incompetent attendants as a cause of their dissatisfaction.

The conclusion to be drawn from this statistics is that customer's dissatisfaction is not mainly attributable to deficiency in manpower development programme; otherwise more than the 73 customers which represents only 27.5% of dissatisfied respondents would have identified incompetent attendants/cashiers as a cause of their dissatisfaction.

Again, it is to be observed from the statistics that the organisation's public relations programmes which form a prominent component of every internal training course is paying off. This fact becomes obvious if one considers that only 35% of the customers feel the attendants are impolite.

**B. Improvement in Services Rendered:**

Out of the 406 respondents, 68.9% (280) feel there is improvement in the quality of the services rendered; 25.8% (105) do not know whether there is any improvement; and 2.7% (11) have noticed some improvement.

Among those who feel that there is no improvement, 7% feel it was due to poor public relations; 35.7% feel it is due to both poor public relations and inadequate manpower development; 43% feel it is due to inadequate

manpower development programme while only 14.2% feel it is due to too many customers and too few workers.

However, it should be noted that although the customers might be in a position to noticed any improvement that takes place in the organisation, they might not be in a position to identify the cause of such improvement correctly i.e. they might attribute it to the wrong reason. But such might be considerably reduced if the customers have been transacting business with the bank for a reasonable length of time.

To this end, an analysis of length of time respondents have been transacting business with the bank was carried out. It was found that out of the 406 respondents, 92% i.e. 375 have been transacting business with the bank for between one and five years and therefore should be in the position to give reliably valid reasons for the perceiv ed improvement or lack of improvement. Therefore, the evidence of the 43% who

identified inadequate manpower development; and another 27.5% who identified both impolite attendants and inadequate manpower development as responsible for lack of improvement is conclusive that the manpower development programmes need to be improved.

**C. Courses Attendance Frequency:**

From Hypothesis II above, it was found out that bank employees are not satisfied with the bank's manpower development programmes. Apparently, one of the causes of dissatisfaction stems from the infrequent attendance of courses. Out of the 128 bank-employee respondents, only eight (8) have attended up to three (3) courses and these eight have put in between 6 and 10 years of service with the organisation.

Again it was found out that only 21 out of the 128 respondents attended any training course before their completion of their first year of employment in the organisation. The reason for this might be due to poor

manpower planning which leads to setting employees at their jobs immediately after employing them without properly inducting them.

From the interview, it was found out that employees are sent on courses at the convenience of the Branch Manager. There is no systematic training procedure for shortlisting participants for the training programmes. The Branch Manager nominates an employee for training if he feels the employee needs a training or sometimes if he likes him/her. Also the Branch Manager releases an employee for training when he feels the employee's substantive duties would not be jeopardized by his absence. This fact also goes on to indicate that participation of an employee in a training programme is not necessarily as a result of an evident performance gap, i.e. it is not as a result of felt performance deficiency.

**D. Nature of the Courses:**

A training session usually lasts about two weeks. Within these two weeks classroom lecture method is predominantly used as the method of imparting

knowledge. The participants' dissatisfaction with the training programmes might have been stemmed had other methods of imparting knowledge been more vigorously used. Use of audio-visuals, study tours, demonstrations and other practical-oriented methods such as the use of case studies should be used.

Again, there should be more of on-the-job training. This give employees the benefit of "doing it" themselves and therefore more result oriented.

Another aspect which is very important is the obvious absence of orientation course. The operatives are usually introduced to their first job through observation. Out of the 128 bank employees respondents, 81 were not taken round all the departments in the bank before being placed on their first jobs; some of the remaining respondents had to rely on their own initiatives to start

their first jobs. One hundred and seven said that they either observed someone else do the job or someone merely explained to them what to do; while twenty one respondents said that they "just started."

Again, it was gathered that there is no defined job rotation scheme. The Managers interviewed said that inter-department transfer is guided by the technicality and certain human factors involved in the job concerned. One who is found to perform competently on the first job is retained on that job while the other may have to be transferred to another department if he is found incompetent on one job e.g. if he is found incompetent in handling cash, he might be transferred to clerical duties.

# CHAPTER FIVE

## SUMMARY CONCLUSION AND RECOMMENDATION

### 5.1.1 SUMMARY

This study tried to examine the Manpower Development in Nigerian financial institutions, using Afribank Nigeria Plc as a case study. The study started by looking at the financial system in general, pointing out that it is a complex network that includes payments mechanism and the borrowing as well as lending of funds. From a broad perspective, the composition of a financial system incorporates financial instruments, financial markets and the institutions and organs which operate within the system. It goes on to identify financial institutions as the most viable and perhaps the 'life-wire' of any financial system.

The evolution of financial system in Nigeria and the history of commercial banking in Nigeria was also traced.

dates

Commercial banking in Nigeria deates back to 1892 when, what emerged as the Bank of British West Africa (now First Bank of Nigeria) was established. This followed in 1917 by the Barclays Bank – now Union Bank of Nigeria Plc. This study also established to us that the first successful indigenous commercial bank in the country was National Bank of Nigeria Ltd.

Then, the study went ahead to look at Afribank Nig. Plc, its establishment on 20th Octover, 1959 and the opening of its first branch in the city of Kano on January 4, 1960. Its name then was Banque Internationale Pour L'afrique Occidentale (BIAO). Afribank (Nig.) Plc growth to its present status was also looked into and stated in the study. The Bank's branch at Kaduna and the Afribank Training Centre also in Kaduna were also looked into. The Manpower Development policy of the bank, its method of training and the various factors affecting training were looked into.

This study also tried to define Manager Development, Manpoer Planning and the need for Manpower Development,

methods of determining manpower development needs in an organisation, and evaluation of manpower development programmes. This paper also mentioned Industrial Training Fund (ITF) and manpower development in Nigeria.

After the above, Research Methodology in general was reviewed including types of research, methods of data collection and even methods of data analysis. The study design employed in this research was then explained and elaborated.

## 5.2 CONCLUSION

The analysis of the collected data leads to the observation that the training courses serve functional purpose and they also have very functional contents. The course adequately cater for certain task needs of the organisation. This is because the body that determines the programmes and execute them is a competent one. The determination of training needs is competently handled by the Executive

Committee, the Executive Director (Administration's) office and the Training Managers of the training centres, while the implementation is carried out by the Line Managers and the Training Managers' office.

Apart from being trained to perform the tasks, employees are usually trained in how to handle customers. This aspect which is incorporated into each of the training programmes is yielding a very positive result for the bank. The bank has a good image as attested to by the customers. The fact that the employees are capable of discharging their duties to the customers' satisfaction (even the dissatisfied customers do not claim bank workers are incompetent) testifies to the functionality of the training programmes.

However, the foregoing facts do not indicate that the Manpower Development programmes are flawless in both the conception and execution.

## 5.3 RECOMMENDATIONS

The following recommendations that would make for improvement of the bank's Manpower Development programmes are hereby proposed:

1. **Manpower Development and Manpower Planning:**

The management of Afribank Plc should take cognisance of the fact that Manpower Planning forms the bedrock of Manpower Development. Admittedly, the organisation realises the aspect of Manpower Planning that necessitates enforcement of training to meet the expansion purpose of the organisation, but that is not all there is to Manpower Planning.

It is due to Manpower Planning flaws that employees, especially the operatives – i.e. cashiers are not formally oriented and have to rely on mere observation; it is due to Manpower Planning flaws that there is no systematic training session, attendance procedure and attendance has to be at the convenience of the seconding Branch Manager.

The Executive Director Administration's office (of which the training centres are under) should critically analyse the aspect of Manpower Planning in order to evolve a procedure of systematically seconding employees for Training sessions.

Again, another aspect of Manpower Planning that needs to be looked into is the timing of employment. Obviously, new employees are employed just at the time they need to start on their new jobs without giving allowances for any period of acclimatization. Placement should take place after about a week of proper induction.

## 2. Determining Training Needs:

Although the organisation states the behavioural objectives and goals of each of the courses very lucidly, such statements can only be translated into effective development instruments when they are consciously directed at rectifying some noticed or anticipated performance deficiencies. As things are now, the organisation relies on the "intuition" of each Branch

Manager for the determination of who needs to attend the courses.

Not only that, sequel to that improper method of determining who needs to be trained is that what each individual trained needs to be trained on is not singled out; the programmes are not individualised.

3. **Evaluation of Training:**

Since the objectives and goals of training courses are stated in largely measurable terms, an evaluation of the success of each training session which leads to an appraisal of each course should not present any difficulty. Apart from the reactional evaluation, the programmes do not incorporate any other type of evaluation e.g. job level and organisational level evaluation. This is responsible for the rather infrequent revision of the course contents. The Managers interviewed regard the courses as 'standard'. But I am of the opinion that had more comprehensive evaluation machinery been

incorporated, such a view as the Managers hold might have been changed.

4. **Need for More Funds:**

All the Managers interviewed agreed that there is the need for more funds to be made available in order to carry out more development training assignments. Management should be reminded of the essence of training for the survival of the organisation especially in the lihght of competition in the banking industry today.

Furthermore, the adverse effects of funds shortage should be drastically offset if a systematic on-the-job training programme is implemented. On-the-job training is usually less expensive and if systematically organised can yield astounding results.

5. **Mode and Organisation of Training Courses:**

The courses over-rely on the lecture method. Banking is a practice-oriented discipline (the ITF regards it as such). There

is the need to diversify the methods of imparting task-oriented knowledge. There should be more use of methods that will not necessitate much transfer of learning. In this connection, extensive use should be made of on-the-job training. The accountants and the supervisors in each branch could be of immense help.

As regards the manager development aspect of Manpower Development, the bank would have a lot to benefit from the introduction of a job-rotation scheme. A well-organised job-orientation scheme will in the long run yield a positive result for the organisation in that the Managers would be able to better cocneptualize the whole system.

Manager's self-development through reading of books, attendance of conferences and seminars should be actively encouraged to supplement the organisation's internal programmes.

6. **Manpower Development as an Incentive:**

An effective implementation of a development programme could motivate employees. In Afribank, expansion of each employees scope of responsibility (job enrichment) is done purely on the basis of length of service. Attendance of courses either internally or externally bears no direct influece on the prospect of promotion of employees.

Little wonder then that the employees are of the opinion that although the courses adequately cater for the organisation's task needs, they do not cater adequately for their own individual needs. The bank should ensure that as soon as one's performance capacity is increased through attendance of a course, a rise in his scope of responsibility, to match the new capacity, should be awarded.

## BIBLIOGRAPHY


1. Ajayi S.I and Ojo, O.O: Money and Banking: Analysis and Policy in the Nigerian Context, London. George Allen and Unwin Ltd., 1981. P. 16.

2. Byars L.C. and Rue L.W: Personnel Management: Concepts and applications USA Philadelphia, W.B. Sanderws Co. 1979, P. 197.

3. British Institute of Management Dev. Schemes Committee. The Making of Managers, London: The Caston Press Ltd., 1963, P. 23.

4. Boyce-Martins J; Personnel Management: Essentials of Management: MacDonald and Evans Ltd., 1977. P. 31.

5. Cole, G.A, Management – Theory and Practice, MacDonald and Evans Ltd., 1986, P. xviii.

6. Crane D.P. Personnel: The Management of Human Resources, USA. California Kent Publishing Co. PP. 400 – 404.

7. Dale Yoder et al. Handbook of Personnel Management and Labour Relations New York, McGraw Hill Book Company, 1958, P. 125.

8. Dale S. Beach, Personnel, The Management of People at work New York, Macmillan Co., 1965, P. 316.

9. Dalton E. Mcfarland, Management, Principles and Practices. N.Y. Mcmillan Co., 3rd Ed. 1958, P. 485.

10. Ejimofor, P.M.O. Management in Nigeria: Theories and Issues, Onitsha, African Educational Publishers (Nig.) Ltd. 1981, P. 30.

11. Flippo, E.B. Personnel Management, Tokyo, McGraw Hill, Kogakusha Ltd., 1982, P. 181.

12. Fredrick Herzberg, "One more time: How do you motivate employees? In Harvard Business Review Motivation No. 1062, 1970, P. 54.

13. Hackett P. Success in Management: Personnel, London, John Murray Publishers Ltd., 1979, PP. 128 – 131.

14. Henry L. Sisk, Management and Organisation, Ohio Southwest Publishing Co., 1973, P. 30.

15. Koontz et al. Management; Mcgraw Hill Inc. Kogakusha Ltd., Tpkyo, 1982.

16. Litterer, L.A. An Introduction to Management, New York, John Wiley and Sons, 1981, P. 212.

17. McCormick and Jiften j: Industrial Psychology, New Jersey, Prentice-Hall Inc, 1974, P. 268.

18. McGehee and Thayer, Training in Business and Industry, N.Y. McMillan W, 1965, P. 316.

19. Mind, V.A. Government and Business: New York, Harper and Row Ltd., 1965. P. 4.

20. Miner J.B. and Miner M.G. Personnel and Industrial Relations: A Managerial Approach, New York MacMillan Publishing Company Ltd., 1977, P. 329.

21. Norman Price, Personnel: Human Resources Management, Principles and Practices of Management, E.F.L. Preech Longman, 1973, P. 572.

22. Nwachukwu, C.C.: Personnel Administration: Concepts and Situation (unpublished) PP. 143 – 144.

23. Nwankwo, G.O.: The Nigerian Financial System, London Basingstoke and MacMillan Press N.J. 1980, P. 48.

24. Olashore, O.O: Perspectives on Finance, Banking and Economic Policy in Nigeria: Ibadan, Heinman, 1988 PP. 3 – 13.

25. Olayide, S.O. Economic Survey of Nigeria (1960 – 75), Ibadan, Aromolaran Publishing Co. 1976 P. 23.

26. Reilly, Training Administrators for development, London: Heineman, 1979, P. 49.

27. Robert K. Stolz "Executive Development – New Perspective" in Harvard Business Review No. 2042, 1966, P. 47.

28. Ryterband E. C. and Bass B.M. Management Development in Contemporary Management: Issues and View Points: J.W. Mcguire (ed), New Jersey Prentice-Hall Inc, 1974, P. 588.

29. Ryterban E.C. and Bass B.M. Op Cit P. 594.

30. Sartain and Baker A.W: The Supervisor and the job: Japan, McGraw Hill Inc. 1978, P. 221.

31. Somerville, J.D. "A System Approach to Management Development in Personnel Journal Vol. 53, No. 5 1969, P. 368.

32. Torrington and Chapman J: Personnel Management, London Prentice-Hall International Inc. 1979, P. 130.

33. Ubeku, A.K. Personnel Management in Nigeria, Benin City, Ethiope Publishing Co., 1975, P. 20.

34. Ubeku, A.K. Development of Effective Managers in the Private and Public Sector in Management in Nigeria, June, 1969, P. 57.

35. ITF Act No. 47, 8th October 1971 (Supplement to Office Gazette No. 51, 58 14th Oct. 1971 Part A. Section 1(2).

36. Alhaji Lawal Tudunwada, Director General ITF, P/H Oct. 1982, P. 9.

## INTERVIEW GUIDES

1. What is your post?
2. What are your duties?
3. Are you aware of the Manpower Development Programmes of this establishment?
4. Have you attended any?
5. What are the usual employment academic/professional qualifications of each of these categories of employees?
6. How do you induct/orientate your fresh employees?
7. How soon after being employed are fresh employees sent on course?
8. Are there separate courses for each of the following categories of employees?
    a. Operatives
    b. Supervisors
    c. Management
9. Do the courses adequately cater for task (Company) needs of the establishment?
10. Do the course adequately cater for individual or personal group needs of the employees?

## BANK EMPLOYEES' QUESTIONNAIRE

Sir/Madam,

In partial fulfilment of requirements for the award of an M.B.A. degree of Ahmadu Bello University, Zaria, I am researching into "Manpower Development in Financial Institutions." I shall be very grateful for your co-operation in filling this questionnaire. I assure you that the pieces of information supplied shall be treated with confidence and will be used for no other purpose than that stated.

I thank you for your co-operation.

Please tick ( ) the correct answers.

1. What position do you hold? .....

2. What was your pre-employment educational/professional qualification?

   a. School Certificate

   b. Higher School Certificate/O.N.D

   c. BA/B.Sc (first degree)

d. H.N.D

e. A.I.B.

3. Do you feel at the time of your employment you had adequate educational/professional qualification for the post you were employed?

   a. Yes

   b. No

   c. Don't know

4. How long have you been in this establishment?

   a. 1 - 5 years

   b. 6 - 10 years

   c. Above 10 years

5. How many training courses have you attended since you were employed in this establishment?

| Training Course | Duration |
|---|---|
| ..... | ..... |
| ..... | ..... |
| ..... | ..... |

6. Which of the courses do you think is the most helpful to your duties?

.....

7. With reference to question 6, please state why?

.....

8. How many months after your appointment did you attend your first course? .....

9. What advantages/benefits do you derive from the course (please tick as many as applicable).

   a. You save time in doing your job

   b. You make less mistakes

   c. You have more job-confidence

   d. Your prospect of advancement on the job enhanced

   e. No specific advantages/benefits

   f. I don't know

10. Do you perceive any need for further training to help you in your present job?

a. Yes

b. No

c. Don't know

11. If the answer to 10 is Yes, what type of training would you like to have?

a. Professional

b. Educational

c. Management

12. Which type of training do you consider more functional?

a. External

b. Internal

c. Don't know

13. In how many departments have you worked? Please list them and specify the duration.

| Department | Duration |
|---|---|
| ..... | ..... |
| ..... | ..... |
| ..... | ..... |

14. In which department(s) did you perceive most of the need for further training? .....

15. In the internal training programme, which one do you prefer?

    a. Classroom/Lecture type training

    b. Training-on-job by Supervisor/Manager

    c. No preference

16. Do you find it easy to cope with your customers' method of approach?

    a. yes

    b. No

    c. Don't know

17. Which set of people do you think should be trained in the aspect of approach?

a. The bank workers

b. The bank customers

c. Both

d. Neither

18. If your answer to question number 16 is No, would you like to be further trained in the aspect of handling your customers?

a. Yes

b. No

c. Don't know

19. Were you taken round all the departments in the establishment before you were placed on your first job?

a. Yes

b. No

20. If the answer to question 19 is Yes, were the jobs in each department explained to you?

a. Yes

b. No

21. How were you introduced to your first job? Please tick as many as applicable.

a. By observing someone else do it

b. Someone explained to you what to do

c. You were asked to read it up

d. You just started

e. By another method(s) please specify:

.....

22. Within the last year, how many banking books and journals have you read?

| Books | Journals |
|---|---|
| ..... | ..... |
| ..... | ..... |
| ..... | ..... |

23. What are your own other job-related self-development plan:.....

.....

24. What other suggestions/comment would you like to make to aid this research?

.....

.....

.....

## CUSTOMERS' QUESTIONNAIRE

Sir/Madam,

In partial fulfilment of requirements for the award of an M.B.A. degree, of Ahmadu Bello University, Zaria, I am researching into "Manpower Development in Financial Institutions."

I shall be very grateful for your co-operation in filling this questionnaire. I assure you that the pieces of information supplied shall be treated with confidence and will be used for no other purpose than that stated.

Please tick ( ) the correct answer.

1. What type of account do you operate?
    a. Current
    b. Savings
    c. Others (please specify):.....

2. Do you transact any other business with the bank?
    a. Yes

b. No

3. If Yes, please specify:.....

4. Do you transact business with any bank other than the Afribank Plc, Kaduna?

   a. Yes

   b. No

5. How long have you been transacting business with this bank?

   a. 1 - 5 years

   b. 6 - 10 years

   c. Above 10 years

6. Are you satisfied with the services rendered in this bank?

   a. Yes

   b. No

   c. Don't know

7. If No, why? (Please tick as many as applicable)

    a. Long delays

    b. Impolite attendants

    c. Too many customers to attend to

    d. Inability of the bank to meet certain requests

    e. Incompetence of Bank officials

    f. Any other reason:.....

8. Have you perceived any improvement in the quality of the services rendered in this bank since you started transacting business with this bank?

    a. Yes

    b. No

9. If Yes, what do you think is responsible for the improvement? (Please tick as many as applicable).

    a. Improved Supervision

    b. Improved Management

    c. Improved Training

    d. Improved Public Relations

e. Reduction in the number of customers attended to by each worker

f. Any other reason:.....

10. If the answer to question 8 is No, what do you think is responsible?

a. Inadequate Supervision

b. Poor Management

c. Inadequate Training

d. Poor Public Relations

e. Too many customers; to few workers

f. Any other:.....

11. Overall, how efficient would you rate this bank?

a. Greatly efficient

b. Just efficient

c. Inefficient

12. If answer to number 11 is C, who do you think is responsible for the inefficiency (if any)?

a. Customers

b. Bank workers

c. Both

13. What suggestions/general comments would you like to make?

.....

.....

.....

.....

.....

.....

# AFRIBANK NIGERIA PLC

## 1998 COURSE CALENDAR FOR

## STC LAGOS,IBADAN,KANO,BENIN & KADUNA

| COURSE TITLES | DURATION | GRADES | JAN | FEB | MAR | APRIL | MAY | JUNE | JULY | AUG | SEPT | OCT | NOV | DEC |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1ST QUARTER | | | | | | | | | | | | | | |
| INTRO. TO ELEMENTS OF BR. OPS./CC. ADMIN | 2 WEEKS | STENOSECRETARY | 29 - 06 | | | | | | | | | | | |
| BASIC ACCOUNTING COURSE | 2 WEEKS | SUPERVISOR/EX. ASST | | 16 - 27 | | | | | | | | | | |
| INTRODUCTION TO CREDIT ANALYSIS | 2 WEEKS | EXECUTIVE ASST. | | | 02 - 13 | | | | | | | | | |
| CLEARING & LOCAL TRANSFERS | 1 WEEK | SUPERVISOR/EX. ASST | | | 16 - 20 | | | | | | | | | |
| 2ND QUARTER | | | | | | | | | | | | | | |
| CASH COURSE | 1 WEEK | EXECUTIVE ASST. (SUPER) | | | | 30 - 03 | | | | | | | | |
| MAILING & DISPATCH | 1 WEEK | CLERK(JNR) CLERKS | | | | | | | | | | | | |
| RIDERS COURSE | | DISPATCH RIDERS | | | | | | | | | | | | |
| CASH COURSE | 1 WEEK | EXECUTIVE ASST. SUPER. | | | | | | 08 - 12 | | | | | | |
| BASIC ACCOUNTING COURSE | 2 WEEKS | EXECUTIVE ASST. | | | | | | 22 - 03 | | | | | | |
| 3RD QUARTER | | | | | | | | | | | | | | |
| CLEARING & TRANSFERS | 1 WEEK | EX. ASST./SUPER | | | | | | | 20 - 24 | | | | | |
| BASIC ACCOUNTING COURSE | 2 WEEKS | EX. ASST SUPER | | | | | | | 27 - 08 | | | | | |
| MAILING, MESSENGER & DISPATCH | | (JNR. CLERKS MESSENGER | | | | | | | 31 - 11 | | | | | |
| RIDERS COURSE | 1 WEEK | DISPATCH RIDERS | | | | | | | | | | | | |
| INTRO. TO ELEMENTS OF BRANCH | | STENOGRAPHER | | | | | | | 14 - 15 | | | | | |
| OPERATION/BASIC ACCOUNTING ADMIN | 2 WEEKS | SECRETARY | | | | | | | | | | | | |
| CASH COURSE | 1 WEEK | SUPER./EX. ASST. | | | | | | | 28 - 02 | | | | | |
| 4TH QUARTER | | | | | | | | | | | | | | |
| INTRODUCTION TO CREDIT ANALYSIS | 2 WEEKS | EX. ASST. SUPER | | | | | | | | | | | | |
| BASIC ACCOUNTING COURSE | 2 WEEK | EX. ASST. SUPER | | | | | | | | | | | | |
| INTRO. TO ELEMENTS OF BRANCH | 2 WEEKS | GRAPHER | | | | | | | | | | | | |
| OPERATION/BASIC ACCOUNTING ADMIN | | SECRETARY | | | | | | | | | | | | |
| CLEARING & LOCAL TRANSFERS | 1 WEEK | | | | | | | | | | | | | |
| BRANCH ATTACHMENT FOR TRAINEES | 3 WEEKS | CLERKS | | | | | | | | | | | | |