RECRUITMENT TRAINING AND DEVELOPMENT OF STAFF

(A CASE STUDY *OF AFRIBANK NIGERIA PLC)*

B Y

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CERTIFICATION

This project entitled "RECRUITMENT, TRAINING AND DEVELOPMENT OF STAFF, A CASE STUDY OF AFRIBANK NIGERIA PLC" by Lawal Aliyu Kangiwa, meets the regulations governing the award of the degree of Master of Business Administration (M.B.A.) Of Ahmadu Bello University, Zaria and is approved for its contribution to knowledge.

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DECLARATION

I, Lawal Aliyu Kangiwa, hereby declare that this project have been written by me and that it is an effort of my own research work and has not been previously presented for the award of a degree. That all information not original to this research have been duly acknowledged by way of reference.



Signature

03-08-2000

Date

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DEDICATION

This project is dedicated to my father for his effort towards my education.

ABSTRACT

This is a study of Recruitment, training and development of staff process in Afribank Nigeria Plc. A brief history of the bank was highlighted and the entire recruitment, training and development systems were studied with a view to identifying the positive and negative consequences of those sys.ems.

The main method used to obtain information for this study was through direct structured interview administered to seventy-five (75) staff including top management staff. I have based on the findings of the research provided some recommendations to enabie the organisation take corrective action for better performance.

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CHAPTER ONE

INTRODUCTION

1.1 INTRODUCTION

Human beings are seen to be the greatest asset of any organisation. And therefore, it is often argued that the success or failure of organisations depends upon the quality of workers that makes those organisations. This area of research become interested to me because human beings are observed to bee the only active parts of the organisations the other resources such as finance, materials etc are passive in nature. Thus for any organisation to remain viable and dynamic it needs the right people in its employment.

In the light of the above therefore, the process of recruitment, training and development of staff becomes paramount. If only organisations are to be efficient and effective the human element has to be effective and efficient. In this regard quite a number of organisations were observed to be ineffective despite having a large number of staff in their services. Therefore for a satisfactory performance to be achieved in an organisation the workforce has not only got to be adequate in number but must also be of the required quality. In large measure the efficiency of an organisation is a function of a good recruitment, training and development of the workforce within the organisation. Thus the process of evaluating each applicant and hiring the best person for the job is as important as the job itself. The process of recruitment usually starts when an important position in an organisation becomes vacant or a new job has been created. To fill it the management wants the most qualified, effective and proven individual available. This occurs when there is no internal prospect to fill the job.

Over the last few years a number of companies have been discovering a relatively untapped opportunity for increasing productivity and profits. The source of these profits is company resources which do not appear on the balance sheet and which often go unrecognised by top management. These hidden resources are the company's human resources. How is it possible for valuable resources to be unrecognised? Simply because many managers have grown accustomed to thinking of the workforce as a necessary cost of production rather than a company asset representing a sizeable investment. The fact however, that many companies which take the trouble to add up their total investment in human resources (including costs of recruitment, selection, training and development) are shocked to discover that their investment in human resources is greater than their investment in physical resources.

Companies that have begun viewing their human organisations as resources have started searching for better ways to utilize these resources and to realize their full potential. They have discovered a whole lot of new technology for managing and utilizing human resources which has evolved within the last few decades. This technology has the same potential impact as automation or the new information technology. While much of the potential of automation and information technology has already been realized, however, we have only begun to apply the new technology of human resources management.

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1.2 STATEMENT OF THE PROBLEM

To a large extent the type of staff employed by organisations and the level of training and development they received from the workplace has some positive and negative implications in meeting organisational objectives. Thus the ability to recruit the right personnel and at the same time giving the

right type of training and development have some cost as well as performance implications on organisational objective.

Afribank Nigeria Plc has a number of objectives to be achieved and they include:

I. Providing comprehensive services which meet the changing needs of customers,

II. Maintaining high calibre personnel within the service of the bank,

III. Ensuring optimum returns to shareholders.

In general terms, the company's objectives are the achievement of efficiency and increased productivity in all its functional departments.

Lack of quality staff resulting from poor recruitment exercise as well as inadequate training and development has been identified as key problems affecting staff performance on the job and by extension hindering the achievement of company's objectives.

1.3 OBJECTIVES OF THE STUDY

The major objectives of this study is to attempt to find out how recruitment of staff is carried our in Afribank Nigeria Plc, and also to see whether the recruitment process have impacted positively on the bank performance. Similarly, it is the objective of this study to look into the different types of post recruitment training and development given to staff that are newly recruited and the other older experienced members of staff. In like manner this study intend to determine whether:

I. Training and development improved employee performance,

II. Training and development is geared towards achieving individual needs, organisational needs or both,

III. Those trained and developed are given the opportunity to practice what they learned on training. The study will in addition recommend where necessary for possible adjustment, in the current recruitment, training and development practice for improved efficiency in meeting company goals and objectives.

1.4 SIGNIFICANCE OF THE STUDY

The Banking industry of today is becoming complex and sophisticated in its various areas of operation and competition has become the order of the day among banks. Studies in the field of personnel recruitment, training and development are constantly becoming important in all field of business in Nigeria today, because organisations are striving against all odds to improve their profit levels.

In the light of the above, the importance of having efficient and effective procedures for recruitment, training and development can hardly be exaggerated. If for example, organisations are able to find, employ and train staff who consistently fulfil their roles and are capable of taking increased responsibilities, they are immeasurably better placed to deal with opportunities and threats arising from their operating environment than competitors who are always struggling to build and maintain their workforce.

The study is also more important now than ever before due to the ailing nature of our economy today which had in the recent past resulted in the failure of many banks (distress syndrome). In a related study it was argued that part of the causes of banks failure is inefficiency resulting from poor recruitment (of right people), training and development of staff prevalent in many organisations.

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It is my conviction that the findings of this study will strengthen the need for having efficient and effective recruitment, training and development systems for every organisation. It is also my belief that the outcome of the study will encourage top management to give the needed attention on the recruitment, training and development systems of their organisations.

1.5 RESEARCH METHODOLOGY

In order to successfully assess the recruitment, training and development of staff at Afribank Nigeria Plc, the research method to be used in this study is survey research method.

Survey research studies both large and small populations by selecting and studying samples chosen from the populations to discover the relative incidence, distributions and interrelationships of sociological and psychological variables. Surveys covered by this definition are often called sample surveys. probably because survey research developed as a separate research activity. along with the development and improvement of sampling procedures and processes.

Survey research focuses on people, the vital facts of people and their beliefs, opinions, attitudes, motivations and behaviour.

The researcher therefore, intend to make use of the following social scientific instruments allowed by the survey research method:

1. a. **Primary Source**

   Personal Interview: Personal interviews is the most usual and frequent method of collecting data in social surveys. It is very similar in nature and purpose to the questionnaire. Personal interview is widely used in individual test intelligence and employee selection.

b. **Secondary Source**

The author of this study also intend to use library sources for the general understanding of the literature on the subject, file records, Afribank official reports brochures, house journals and newspapers publications.

2. **Population**

The entire staff members of Afribank Nigeria Plc are to be covered by this study. However, in consonance with the survey research method the researcher will only study samples drawn from thee population with the hope that inferences could be made from the characteristics of the population being studied.

3. **Sampling**

The researcher intend to use random sampling procedure in this study. The choice of which is based on thee following:-

a. It is easy to apply

b. The elements in the population have equal and independent chance of being investigated.

c. With many samples sampling errors would be minimised.

Description of Research Methodology

Direct structured personal interviewing of respondents was used to obtain the relevant information needed for this research. The questions administered were designed and structured on the basis of the literature reviewed.

The interview covered the three main thrust areas of the research .i.e. Recruitment, training and development of staff in Afribank. The views

of the employees as well as employers on Afribank's recruitment, training and development were considered. Similarly, it assesses the perception of employers and employees on training as an instrument used in the enhancement of job performance, organisational growth as well as individual growth or otherwise other issues such as appraisal's and individual productivity were also considered.

The questions asked were generally structured and open ended type in order to accommodate wide range of views. However, the responses obtained were in some cases moderated in order to suit the requirement of the study. The bulk of the responses were obtained from the Human Resources Management and Training Departments.

Procedure

The interviews were personally carried out by the researcher himself during office hours. Respondents were contacted at random and the participation was voluntary so that near best or best result could be obtained from each respondent. However as was said earlier on, some answers/responses obtained were moderated in order to make the study meaningful and relevant to the objectives of the study.

4. **Analysis of Data**

Simple percentages will be used in carrying the analysis of data. Responses on each area of the study will be weighed by the use of percentages to determine its relative weights as a proportion on the whole.

1.6 SCOPE OF THE STUDY

The terms recruitment, training and development will be adequately treated

in a wider perspectives. Accordingly, the various aspects of manpower system which includes recruitment, selection, training and development will be examined.

Similarly, different aspects of training such as on the job training, off-the-job training, training for the purpose of knowledge acquisition and training for skills acquisition will be examined.

1.7 DEFINITION OF TERMS

For the purpose of this study the following definitions of terms were considered.

Recruitment

Recruitment is the examination of vacancy in the organisation, the consideration of sources of suitable candidates and making contact with the sources to attract application from them.

Selection

Is the evaluation or assessment of candidates through various techniques and making a choice followed by an offer of employment.

Training

Hasseling (1971) defines training as a sequence of experiences or opportunities designed to modify behaviour in order to attain a stated objective.

Oatey (1974) defines it as any activity which deliberately attempts to improve a persons skill at a task.

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However, for the purpose of this study we can consider training to be any activity which deliberately attempts to improve a person's skill in a job (as opposed to education which is mainly concerned with personal development as opposed to direct job relevance).

Development

Is the all important primary process through which individual and organisational growth can through time achieve its fullest potential. Employee development as part of the organisation's overall human resource strategy means the skillful provision and organisation of learning experiences in thee work place in order that performance can be improved, that work goals can be achieved and that through enhancing ability and enthusiasm of people at every level there can be continuous organisational as well as individual growth.

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CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

A number of studies have been carried out in the field of recruitment, training and development in many organisations. In this studies, the researcher intend to review important literature on the affected areas as follows:

2.2 RECRUITMENT

Logically the organisation's first and perhaps most critical human resource activity is to acquire employees. The supply of qualified people limits organisational success just as sharply as does the supply of money, materials or markets.

Donli J. G (1987) defined recruitment as an attempt to attract individuals from external market who are capable of and willing to fill available job vacancy. The objective of recruitment is to attract a large number of qualified applicants who will take the job if it is offered.

D.A., Decenzo and S.P., Robbins (1989) defined recruitment as the process of discovering potential applicants for actual or anticipated organisational vacancies.[1] Empirical studies also have shown that the degree of the tightness in the labour market influences the sources organisations use in recruitment and the areas covered by recruiting.

Recruitment according to D. Yoder (1960), is the individual firms approach to the basic process of distributing or allocating Society's manpower

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resources. It is the all important means by which Labour is mobilised and aided in discovering opportunities for maximising its contribution to the total product of our society.[2]

From this definition, Yoder appears to have considered the whole employment process which embraces manpower planning, selection and placement.

Recruitment, as part of the process assembles the raw materials .i.e. the Internal candidates, while selection seeks out the right calibre of potential employees sometimes through administration of tests, oral interviews by considering the qualification of individuals, the requirements of the job and by so doing, determine their suitability for engagement. The process is completed when the selected candidates are offered employment letters, placed on the job and inducted into the organisation with appropriate introduction and induction course.

Although all organisations will at one time or another, engage in recruitment activity some do to a much greater extent than other. In a study conducted size was considered to be one of the factors that influence recruitment exercise. For example an organisation with one hundred thousand employees will find itself recruiting potential applications much more often than will an organisation with one hundred employees. However, certain other variables will influence the extent of recruiting. Employment conditions in the community where the organisation is located will influence how much recruiting takes place. Working conditions and salary benefit packages offered by the organisation will influence turnover and therefore the need for future recruitment. Organisations that are not growing or those that are actually declining will find little need to recruit. On the other hand

organisations that are growing will find recruitment a major human resource activity.

It was also noted in another study that organisation's image is a significant factor that influences recruitment. It was observed that some prospective candidates may not be interested in pursuing job opportunities in a particular organisation simply because of negative image. The image of the organisation is therefore regarded as a potential constraint. If that image is perceived to be low then the likelihood of attracting a large number of applicants is reduced.[3]

Many college graduates know that each of those individuals who occupy top dozen positions at International Business Machines (IBM) earn excellent salaries, are given myriad of benefits, and are greatly respected in their communities. Among most college graduates, I.B.M. has a positive image. The hope of having a shot at one of its top jobs being in the spot light, and having a position of power results in I.B.M. having little trouble in attracting young college graduates into entry level positions. But not all young graduates hold positive image of large organisations. More specifically, their image of some organisations is pessimistic. For example in a declining industry or for heavy pollution, poor quality products, unsafe working conditions, or indifference to the needs of their employees. Such reputations can and do reduce these organisations ability to attract the best personnel available.

Certainly, if the job to be filled is unattractive, recruiting a large and qualified pool of applicants will be difficult in recent years, for instance, many employers have been complaining about the difficulty of finding suitably qualified individuals for secretarial positions. Traditionally, these jobs

appealed to females. Today however, women have a wider selection of job opportunities as well as heightened aspirations - a combination that has resulted in a severe shortage of qualified secretaries. Given the status, pay and opportunities inherent in most secretarial jobs, many individuals who previously would have sought such positions now consider them unattractive.

Any job that is viewed as boring, hazardous, anxiety creating, low pay, or lacking in promotion potential will seldom attract a qualified pool of applicants. Even during economic slums, people have refused to take many of these positions.

Other factors that influences recruitment sources include the following:

I. Internal policies
II. Union requirement
III. Government requirement
IV. Recruiting budget etc.

2.3 SOURCES OF RECRUITMENT

A number of sources exists from where organisations can source a reasonable number of job applicants. However, certain recruiting sources are more effective than others for filling certain types of jobs. The most important point to keep in mind is that there will be no good selection procedure which can yield effective workforce if the recruitment procedure cannot or do not provide an adequate group of candidates from which selection can occur. Therefore, it is critical to develop recruitment procedure that will provide a sufficiently large and varied candidates manpower pool so that the selection can at least achieve their maximum potentials.[4]

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The sources to which organisations turn to meet their recruitment needs include the following:-

- Educational Institutions e.g. Colleges and Universities
- Labour office
- national Directorate of Employment
- National Youth Service Corps (NYSC)
- Media Advertisement
- Trade Unions
- Personal contact
- Unsolicited applicants.

Each of the above sources have its advantages as well as disadvantages in terms of costs and quality. It is important to note that no organisation is restricted to use any particular recruitment sources but are free to use any or a combination of these sources depending on the requirement and circumstance of the job concerned.

Goheen. H.W. and Mosal J. N. (1959) indicated that uptill this date, there has been little in the published literature reporting research on why employers choose one recruitment source over another for finding applicants for certain type of jobs. While many large employers undoubtedly conduct research on questions such as which employment agencies send the most qualified applicants. the results of these research rarely find their ways into the published sources.[5]

However. few studies available on some of these sources and their effectiveness in generating adequate manpower pool. Among the studies on this subject was the one conducted by Gannon, M. J. (1971). He linked the relationship between recruiting sources and subsequent turnover of

clerical employees for a New York City bank and provides evidence that employees from certain sources are more likely to continue on the job. Those more likely to stay were re-employed former workers, those referred by their higher school, those referred by their present employers or walk ins. Rapid turnover, characterised those obtained through employment agencies and newspaper advertisement.[6]

More recent studies however relates effect of candidate sources to job search behaviour of employees. J.B. Miner and M.G. Miner (1959) stated that "some more recent studies of job search methods used by individuals seeking employment do provide some information that may be useful to the employers. Data from one of these studies show that direct application is the most frequent method for obtaining jobs in all job categories. The second most frequent method differs considerably among occupations, however with those in Managerial occupation, more likely to answer advertisements, clerical workers are more likely to ask their friends about jobs where they work.[7]

So far. most of the research work carried out on job applicant sources has concentrated on showing that Managerial employees are sought nationally, Clerical employees regionally and locally and craft employees locally.

This research study will examine whether those sources applies to Afribank Nigeria Plc in generating a reasonable number of applicants. The recruitment process does not only limit itself to the sources of getting applicants, but also the message used in attracting applicants is important. The information should be adequate to enable unqualified applicants self select themselves out of job candidacy, that is to say a good recruitment programme should only attract the qualified candidates and not attract the

unqualified applicants. This dual objective will minimise cost of processin unqualified candidates.[8]

It was also suggested by Wannoses, J.P. (1975) that part of the recruiter job is to give prospective employees as clear picture as possible of wha they can look forward to if they are hired.[9]

2.4 SELECTION

All selection activities from the initial screening interview to the physic examination if required, exist for the purpose of making effective selectic decisions. Each activity is a step in the process that forms the predictiv exercise. Managerial decision makers seeking to predict which jot applicants will be successful if hired. Successful in this case mean performing well on the criteria the organisation used to evaluate personne In doing this, organisations employ a number of techniques such a interviews, test, application blank, reference and recommendation. Th selection instruments are the predictors. It is therefore important f organisations to measure the validity of their predictors so as to be able select the best candidates. A lot of studies have been conducted to asse the usefulness of these predictors as selection device.

INTERVIEW

The interview is an almost universal selection device. The interview enable the person responsible for hiring to appraise the candidate and h behaviour directly. However, even at its best, the interview is not a preci technique, and skillful interview is difficult to conduct. Candidates react ve differently to different interviewers.

Surveys on research on interviewing have concluded that the reliability ar

validity of interviews are generally low. Studies conducted on the use interview as a selection device has shown that the device has not be particularly successful. The recurrent results obtained from a number investigations is that interview judgements as they are usually made in t employment situation are not closely related to measures of success on t job. In an overall sense, the evidence regarding validity of the selectio interview yields a distinctly disappointing picture.[10]

In another study conducted by MC Gill University, the researcher found t in the actual employment situation, most interviews tend to make an acce reject decisions early in the interview. They do not wait until all t information is in. But rather a bias is developed and established shortly aft the discussion starts. This bias tend to colour the remaining part of t interview and is not usually reversed.[11]

Summary of research findings on interview is provided below:

a. Interview tend to develop stereotype of a good candidate and th seem to match applicants with stereotype.
b. Bias is established early in the interview.
c. During an interview in which the applicant is accepted, intervie talks more and in a more friendly and favourable tone than in interview in which the candidate is rejected.
d. Interviewers are often influenced more by unfavourable th favourable information.
e. Seeing negative candidates before positive candidates will resu a greater number of favourable acceptances than the other v round.
f. There are reliable and consistent individual differences betw people in the total number of people seen as being acceptable.

g. Factual written data seem to be more important than physical appearance in reaching judgements and this increases with interview experience.

h. Prior knowledge about the applicant will bias the interviewers evaluation.

I. The interviewer tends to favour candidates that share his or her own attitudes.

It has been argued that despite its popularity the interview is "costly, inefficient and usually invalid procedure.[12] From the foregoing information it is clear that interview alone as a selection device is inadequate.

APPLICATION BLANK

This is the process of getting information from the applicants through the use of application forms. In the forms columns are provided where the candidate provide the needed answer/information to the company.

Studies have shown that some of the information requested in the application forms are not job related e.g. age, sex, religion, race, colour etc. and therefore items that are not job related should be omitted.

Although the validity of information reported in application blanks has been studied less frequently than the accuracy of interview information, the findings are much the same.[13]

A review of twenty-one studies using biographical data acquired from application blank found that nineteen had at least one item that successfully predicted differences between short tenure and long tenure employees.[14]

It should be stated here that studies to date on application blank do not yield support for the view that certain responses on thee application blank are verbally predictive of future performance, irrespective of the job and the situation.

On thee other hand, some studies have produced very significant patterns of predictive responses. Appel, V. and Feinberg, M.R. (1969) found that "an analysis of application blank responses of boys doing direct door to door selling indicated that such items as owning a bicycle, family receives newspapers, attending a show with parent, having a telephone at home and saving money earned are highly predictive of success.[15]

REFERENCES AND RECOMMENDATIONS

Many employers require candidates to provide referees from whom additional information about the candidate can be obtained. The suitable persons usually preferred as referees are those who have had long standing relationship with the candidate and are therefore competent to give objective view about the characteristics and other behaviours of the candidate which otherwise could not have been supplied by the candidate himself. Even though the use of references is widespread ion the business world, available research does not provide much basis for optimum in so far as this approach is concerned. However "One study related scores obtained from a standardized recommendation questionnaire to subsequent supervisory ratings of performance on job". [16]

Most researches conducted on this field invariably show that favourable responses are often obtained from respondents.

While research in this area is limited several studies suggest that verifying the "facts" given on application is an activity that pays dividend.

One study sampled one hundred applications made at Bulova, the watch company.[17] It was found that 24 percent of the returned reference checks had discrepancies in dates of employment, job titles, past salary or reasons for leaving a prior position. In the Bulova study discrepancies were defined as deviation of two or more months of service and five or more dollars per week.

Another study looked at (111)(One hundred and eleven) subjects who applied for positions as Nurse's aides at a Nursing Home.[18] In verifying the responses given on the application blank with the applicant's previous working place, substantial disagreement was found in two categories: duration of previous employment and previous salary earned. The two sources disagreed in 57 percent of cases. A typical application overstated both. There was also substantial disagreement on the reasons for leaving the previous job. This however is not surprising for previous research has shown that departing employees in their exit interviews are frequently non committal or distort the actual reasons for leaving. For example, one study revealed that 59 percent of a group sampled months after departure gave different reasons for departure than they had given at the time of their exit interviews.[19]

Two of the most startling findings from the Nursing Home study were that the average over estimation by former employees of time spent on their previous job was sixteen months and that 15 percent of the employers stated that applicant had never worked for them. Two thirds of the applicants whom the previous employer admitted to having employed disagreed with their

employers replies on two of the four categories. (Previous position held, duration of employment, previous salary earned and reason for leaving).

In summary it is generally believed or acknowledged that the reference check as a selection instrument has little value. This is due to employers reluctance to provide negative information about former employees to other employers. Since responses are almost universally positive references do not provide the differentiating information necessary for selection decisions. On the other hand, checking with a former employer to confirm hard data on the application such as previous job title, length of employment and salary earned is a worthwhile endeavour.[20]

Concern by many employers over employee law suits charging invasion of privacy, unlawful discrimination or similar impropriety has led them to simply refuse to give anything but the barest information. "Yes the person worked here".[21] In such an environment it seems unreasonable to expect too much in terms of valid information from the background investigation.

EMPLOYMENT TEST

To many people, tests are synonymous with selection methods, although many companies do not use test at all. Test have been developed in an effort to find more objective means of measuring the qualifications of job applicants. They are also used with employees who are candidates for transfer or promotions. One of their major advantages is that they may uncover qualifications and talent that would not be detected by interviews or by listing of education and job experience.

Many firms use test to eliminate the possibility that the prejudice of interviewer or supervisor, instead of potential ability will govern selection decisions.

Organisations historically relied to a considerable extent on intelligence, aptitude, ability and interest tests to provide major input to the selection process.

Even handwriting analysis (graphology) and lie detector (polygraph) tests have been used in an attempt to learn more about the candidate-information that will supposedly lead to more effective selection.

In recent years, however, reliance on traditional written tests for selection purposes has decreases significantly. This can be attributed directly to legal rulings that now require the employer to justify as job related any test that is used.[22]

2.5 TRAINING

Training is a planned process to modify attitude, knowledge or skill behaviour through learning experience to achieve effective performance in an activity or range of activities. Its purpose in work situation is to develop the ability of the individual and to satisfy the current and future needs of the organisation.

As man invented tools, weapons, clothings, shelter and language; the need for training become an essential ingredient in the march of civilization. Whether our ancestors stumbled upon or invented these facts of civilization is of relatively little significance. What is more important is that man had the ability to pass on to others the knowledge and skills gained in mastering

circumstances. This was done by deliberate example, by signs and by words, through these devices the development process called training was administered.

It is generally thought that man began amassing knowledge at the beginning of the stone age for reasonably logical reasons, especially since it marked the advent of the industrial revolution.

The date 1750 has been selected by many thoughtful people as signalling the close of the first period of man's knowledge accumulation and the beginning of a new phase.

An organisation whether public or private, exists and grows because it provides the community with goods or services the community sees as worthwhile. To do this efficiently the organisation must function at an optimum level of productivity. This level is a direct result of the collective effort of all the employees. Yet not every employee works at the level established by the standard of performance for the job he or she holds. Similarly groups of employees may not consistently produce up to standard.

When there is difference or gap between actual performance and what is needed (the standard) productivity suffers. Training can reduce if not eliminate this gap. It does so by changing the behaviour of individuals by giving them whatever additional specific items of knowledge, skill or attitude they need to perform up to that standard.[23]

Training in business and industry is a specialized and very practical form of education. Basically it prepares workers to do their jobs well. To accomplish this it develops skills for effective work, knowledge for intelligent action and

attitudes that bring a willingness for co-operation with peers and with Management.

Training not only increases production but, properly conducted, it increases self confidence and improves the morale of the workers.[24] Studies conducted revealed that training programmes can standardize the methods of doing the work, reduce the amount of supervision necessary, lower the turnover rate caused by unsatisfactory adjustment to a new job, correct mistaken judgement resulting from hiring interview and increase the interest in the job because of more thorough understanding of the task to be performed.

According to Charles C. Denova (1971), building an efficient labour force requires not only proper selection, but also effective development of employees. Employee talents are not fully productive without training.

Employee training and development is a very important human resource strategy and according to Glueck (1982), training is only of the Management strategy. According to Glueck, "both Drucker and Mc Gehee believes that training should be done both as a strategy to achieve organisational goals, and as a responsibility to the employee".

In a dynamic business environment, tasks demands are unstable, leading to changing jobs. This requires more training in order to enable employees meet current effectiveness standards. These changes in task demands have thus increased the demand for training and retraining in organisations. Beatty and Schneier (1977), states that "Training like selection, is an activity made necessary by the nature of the environment in which the organisation exists, as well as by the changes that occur in its human resources."

Beatty and Scheier (1977) and Glueck (1982) views training as a sequential three phase process, namely:-

- The Assessment phase, the training and development phase, and the evaluation phase. First training needs must be assessed in order to ascertain whether training would be an effective strategy for thee problem at hand (e.g. low productivity, need to fill new position etc). In the training and development phase, objectives are established, hopefully in behaviourial terms, training methods chosen and/or designed and the training programmes are implemented.

  In the third phase training programme is evaluated to determine its effectiveness.

Training will be judged by its contribution to performance where performance is a function of skills, abilities, motivation and the opportunity to perform. Managers must compare the value received from the increase in performance that can be attributed to training with the costs incurred in that training. The desire for improved workers productivity cannot be approached in a vacuum. The benefits that accrue from training must exceed the costs incurred.

SIGNIFICANCE OF TRAINING TO AN ORGANISATION

the primary purpose of training is to provide for the organisations manpower needs. Its aim is to help avoid persistent and economically damaging shortages of skills which would inhibit development.

"It is significant to state that training is aimed at task or job improvement" (Dotse, 1989). Paul Mali (1981) believes that employees are rarely born and

equipped with the specific knowledge, skill and attitude to deliver peak performance at the time of hire. Training is therefore needed by an organisation in planning and implementing situations, programmes designed to impart knowledge and skills to employees as may help them become more competent in their present positions and prepare them for heavier responsibilities.

Employee training is as important as the twin concept of effective recruitment and selection. As noted by O.G. Stahl (1962), "In any personnel Policy Worthy of the name, the development and training of staff is bound to occupy a most important place. Since it is the very essence of supervision, it assumes a role along with pay and the human aspect of Management, and of great significance to the quality of service and output. Initial recruitment and selection are hardly more important.[25]

O.G. Stahl's position above, buttresses the stand that no organisation can take the issue of staff training lightly. It is a mandatory function for an organisation which aims to raise a first rate workforce to render first rate services.

TRAINING FOR ORIENTING NEW EMPLOYEES

Glueck (1982) believes that while schools provide training in many skills new employees may still require additional training to learn skills specific to the job. Beatty and Schneir (1977) explains that training is often required immediately after selection.

TRAINING IMPROVES AND MAINTAINS PERFORMANCE

Mumford (1972) points out that training is carried out after recognising that performance in an existing job is unsatisfactory. Glueck (1982) states that

the decision to offer training to improve performance follow the indicators such as productivity turnover, production costs, quality labour costs etc.

Glueck (1982) further states that obsolescence can exist when an individual holding a position has not kept up with the changing techniques of doing their job effectively due to lack of current skills. This is what Koontz and O. Donnel (1975) termed "Managerial obsolescence" which can be reduced through additional training to maintain or improve performance.

Companies anticipate vacancies in their organisation through succession plan for replacement. While this is on course, "training is used in preparation for actual or intended promotion of staff" (Mumford, 1971).

According to Beatty and Schneir (1977) training is used to improve future job performance as workers are groomed for promotion.

In another study Cureton Newton and Jesolowski (1986) suggest that since Managers are nerve centres of organisation, the most effective method of keeping an organisation healthy is to maintain its Managers welfare, through keeping watch on Managers needs of which training is one.

TYPE OF TRAINING

there are basically four methods of imparting training. These are on the job training, off the job training, training for the purpose of knowledge acquisition and training for skills acquisition.

On the job training, according to E.B. Flippo (1980) is a widely used method which has the "advantage of strongly motivating the trainee to learn since it is not located in thee artificial situation of a classroom.[26] The success of

this system depends entirely upon the employee's immediate supervisor who does thé training by showing his subordinate empirical ways of performing the job.

O.G. Stahl (1970) associates off thee job training with group or vestibule training where the employees are withdrawn from their duty posts and sent to a formal place or classroom to be instructed by an expert on the subject of instruction.

Group training according to O.G. Stahl is (1970) the most readily understood form of training which is recognised as such is that in which people are brought together in groups. They include formal courses with outside study class discussion and quizzes, formal lectures, conferences, seminars, demonstrations, laboratory practice and group field trips.[27]

Training for the purpose of knowledge acquisition as Pigors and C. Myers observe is different from the conventional forms of training in which the trainer guides the training process, because the material to be learned is presented in a manner which the student himself can control. It is knowledge to broaden ones horizon.

P.Pigors and C. Myers (1973) liken training for skills acquisition to apprentice training where the training is long and requires continual supervision. The method of training is expensive, standards are rigid and are defined in an apprentice agreement. There is usually no assurance that the trainee will remain with the firm that trained him upon completion.[28]

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An organisation which trains its staff is seen to enjoy a harmonious industrial atmosphere in which the goals of the company can be achieved. In relation to this P. Pigors and C. Myers make the following observations.

> ... They can experience the direct satisfactions associated with a sense of achievement and the knowledge that they are developing their inherent capabilities at work.[29]

The feeling of satisfaction surely reduces to a minimum in the organisation dissatisfaction, complaints, absenteeism, labour turnover, accidents, spoiled work, damage to machinery and equipment and other deliberate sabotage at work.

IDENTIFYING TRAINING NEEDS

The first step in training programme is to determine the training needs and set objectives for these needs. According to Cureton Newton and Tesolowski (1986) a managerial needs assessment can provide an early warning of those factors which affect Managers performance and facilitates organisational development. This involves anticipating, researching and evaluating the needs of the management staff by identifying the gaps between the present and the desired situations. A good analysis provide relevant information to five issues outlined by the encyclopedia of professional management as follows:-

- It identifies the training group or individual
- It identifies the type of change desired
- It identifies the topical area (content) of the training
- It identifies the overall priority placed upon the particular programme

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Mumford (1971), Glueck (1982) and Dotse (1989) agreed that the term "Training need" may be applied to three main levels namely:- Organisational, operational and individual.

At the organisational level, the content of the job satisfaction and the conditions are analysed. that is needs may be evaluated in terms of changes in the functioning of the organisation.

At the operational level. need may arise through the inability to meet the job specification. At this level the skills, knowledge and attitude necessary for the performance of specific jobs are analysed and attempts are made to find out specific, deficiencies before individuals are involved in appropriate training experiences.

Glueck (1982) believes that by the time one moves to individual level it is necessary to recognise the importance of individual employee effectiveness. Managers must be aware that individual differences affects not only needs, but also reactions to training programmes. Glueck states that gaps between expected performance and actual performance at all the three levels can suggest training needs.

METHODS OF ANALYSING TRAINING NEEDS

Mumford (1971), claims that statistical information on present performance and future needs can be a starting point. This he said is generally done by drawing up a manpower inventory which is a statement of the total manpower situation starting with the review of the resources currently available. He stated that another starting point can be the statement of company objectives or the more specific targets given in the annual business

plan. Individual needs can be identified through analytical approach in which jobs are defined and the required skills and knowledge indicated.

The encyclopedia of professional Management suggests that each organisation should use approaches that are practical and effective, and outline the following approaches to be used on analysing managers needs.

- Universal needs
- Ask managers themselves
- Ask the bosses
- Ask the subordinates
- Analyse the managers job
- Use advisory committee
- Use of performance appraisal information
- Analyse problems and records

SELECTION OF TRAINING METHODS

Training methods are usually selected based on certain considerations such as costs and time. Some methods are more time consuming and costly, and appropriate for certain jobs than others. However, Beatty and Schneier (1977), stated that such factors as training objectives, trainee characteristics (attitudes), trainee skills, cost, time and the nature of job may favour the use of one method over the other.

Glueck (1982), suggests that if there are only few trainees, individualized programmed instructions may be considered, and if none of the trainers are capable of giving certain instructions, outside trainers may be contacted. Glueck adds that the method should reflect the degree of active participation desired for the programme.

EMPLOYEE DEVELOPMENT

The term development tends to be applied to learning experiences designed for high level employees, possibility of longer duration and with less structure than the usual training.

Management development as it is often called is more future oriented and more concerned with education, than is employee training, or assisting a person to become a better performer. The term education used here means that Management development activities attempt to instill sound reasoning processes to enhance one's ability to understand and interpret knowledge rather than imparting a body of serial facts or teaching a specific set of motor skills. Development therefore focuses more on the employees personal growth.[30]

A related study by David A. Decenzo and Stephen P. Robbins observed that successful Managers have analytical, human, conceptual and specialised skills. They are able to think and understand. It was also observed that training per se cannot overcome a Manager's or potential Manager's inability to understand cause and effect relationships, to synthesize from experience, to visualize relationships, or to think logically.[31] Therefore, management development is predominantly an education process rather than a training process, which is aimed at fostering the Manager's analytical and conceptual abilities in solving problems.

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CHAPTER THREE

HISTORICAL BACKGROUND/STRUCTURE OF AFRIBANK NIGERIA PLC

3.1. HISTORY OF AFRIBANK NIGERIA PLC

Today's Afribank Nigeria Plc received her banking licence on October 20th, 1959 and opened the first branch at Kano City on January 4th, 1960. The name of the bank then was Banque International Pour Afrique Occidentale (BIAO).

The origin of the bank, dates back to 1853 when the bank was first established in Senegal. It was then known as Bank du Senegal. Later, this was changed to Banque Pour L' Afrique Occidentale (BIAO). The Word Internationale was added later when the banks 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 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. Afribank was established in Nigeria as a subsidiary of BIAO.

3.2. SUBSEQUENT DEVELOPMENTS IN THE BANK

The Federal Government in 1960 has given a directive that all commercial banks must set up their Head Office in Lagos. Therefore in compliance with the order the bank's headquarters was in 1960 set up at 94 Broad Street, Lagos. It has remained there uptill today. The establishment of Afribank coincided with the emergence of the country's oil industry. The bank soon developed links with some of the oil companies and in order to serve their needs more promptly, the bank set up ~~low~~ 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 30th, 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). In 1971 the bank got her first Nigerian Chairman in the person of Alh. I. Galadima. That same year BIAO herself experienced changes in her own equity structure. The Union Bank of Switzerland bought over 20 percent of the 49 percent of BIAO equity capital held at the time by Citibank N.A. A further 20 percent of the portion was taken up by Banco du Brasil, while the remaining 9 percent was bought by thee Compaignie Internationale Africaine de Banque Holdings S. A. Luxembourg.

With the promulgation of thee Indigenisation Decree, thee Federal Military Government in 1976 acquired 60 percent of the equity structure of Afribank and those of all other banks for that matter. This left BIAO with 40 percent of the Afribank equity capital. By 1978, Afribank had developed a branch network of twenty-one (21) with six rural branches. Staff strength had also grown to 710. The bank's organisational chart was restructured and new departments - general control, Legal, Commercial and Marketing were added. In 1979, the paid up capital of Afribank increased 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 percent of her equity holding in the bank to staff. In 1982, the bank adopted "Afribank" as her sub-name. The name Afribank is common to all banks in thee BIAO group.

As approved by the Federal Government based on thee recommendation of the Technical Committee on Privatization and Commercialization (TCPC) the Ministry of Finance incorporated in 1993 relinquished all of its holding in Afribank Nigeria Limited for sale to the public. The shares of Afribank Ltd were admitted and listed on thee first tier market of the Nigerian Stock Exchange on 29th October, 1993.

Over the years, Afribank has kept on growing from strength to strength, and now have 137 branches with 4265 staff strength. Indeed Afribank is now a financial supermarket consisting of:

- Afribank Nigeria Plc (Commercial Bankers)
- Afribank International Ltd (Merchant Bankers)
- Afribank Insurance Brokers
- Afribank Estate Company Limited
- Afribank Finance Company, Dubiin (Offshore investment company)
- Afribank Trustees and Securities Limited

3.3 ORGANISATIONAL OBJECTIVES A CRITICAL REVIEW

Afribank as a Financial institution was primarily set up at Kano to provide wide range of financial services to the agricultural sectors namely, groundnut and cotton growers. However, with the emergence of oil resources, Afribank quickly extended its services to some major oil companies such as Total Nigeria Plc and Elf Nigeria Plc which led to the establishment of Port-Harcourt and Aba branches.

As part of the banks contribution towards the economic recovery of the country in recent years special efforts were made towards supporting agriculture and exports especially of the non-oil types. Many farmers and

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other agricultural concerns received well deserved attention from the Bank in the form of credit facilities and other type of assistance.

This development has culminated into the establishment in 1990 a special department called the Development Agricultural Finance (DAF) to provide for the wide range needs of Nigerian farmers.

Over the years Afribank have consistently maintain its usual supports to agricultural sector. Even though the bank has since diversified its areas of operation to the oil sectors, manufacturing, construction, foods and beverages, textiles, ginneries, etc.

Afribank mission now is to achieve the position of a leading International Financial group providing comprehensive and quality financial services which meet the changing needs of its customers through the employment within the group of high calibre personnel and utilization of up-=to-date Technology while ensuring optimum returns to its shareholders.

Among other objectives in line with the above mission statement are the following:-

a. To provide the best possible banking services in Nigeria

b. Consciously pursue policies which are capable of protecting the value of the investments of shareholders and guarantee fair return on such investments

c. Promotion of welfare programmes for Nigerian children, sports, music and culture, education by way of supporting research activities in our Universities as a proof of a good corporate citizen

d. The development of a high state of staff morale and to inculcate a sense of belonging to them

e. The establishment of a unique and sophisticated image projection package and a strong intellectual posture in policy dialogue. It was because of the belief that the bank has come to be widely known as "The efficient and courteous bank"

f. Constantly develop and market new financial services/products to cope with the ever dynamic business environment.

3.4 ORGANISATIONAL STRUCTURE

Afribank has four directorate structure, each headed by an Executive Director as follows:

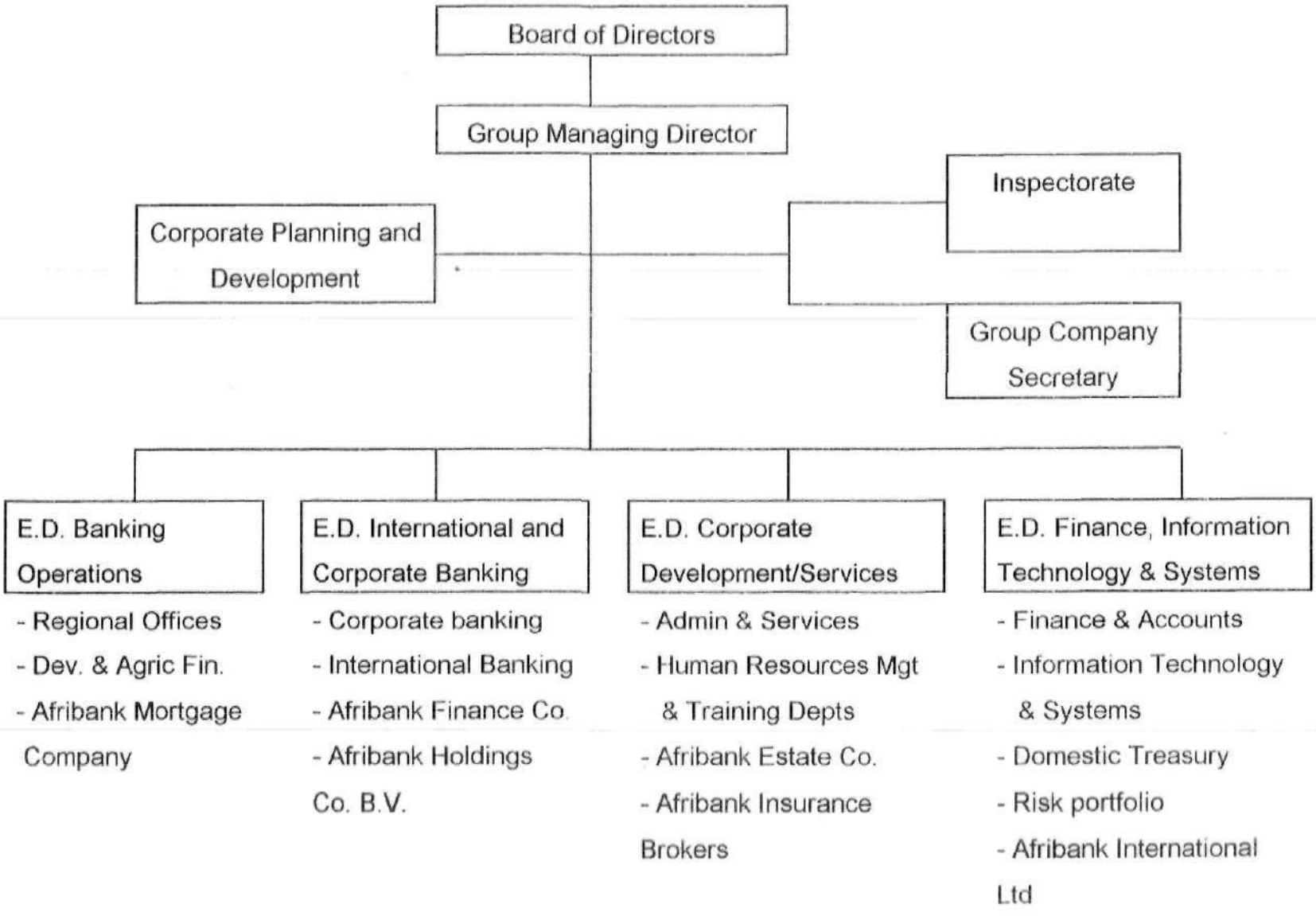
Banking Operations: Responsible for the operations of all the branches in all regions and also oversees the activities of development and Agricultural Finance Department.

Finance, Information, Technology and Systems: Enhances quality services to customers through computer application. It enforces fiscal discipline in all the departments of the bank. It also oversees the bank's interest in Afribank International Limited (Merchant Bankers) which is a subsidiary of Afribank group.

Corporate Development and Services: Is charged with management of human and material resources. It co-ordinates Afribank Insurance Brokers Company and Afribank Estate Company Limited.

International and Corporate Banking: Charged with the management of the bank's international banking activities/operations.

AFRIBANK GROUP ORGANIGRAM



As can be seen from the above organogram, Afribank group is headed by the Managing Director and Chief Executive who reports directly to the Board of Directors. Afribank group has four divisions, each headed by an Executive Director who in turn reports to the Managing Director and Chief Executive. The four divisions are:

Banking Operations Division, Corporate Development and Services, International and Corporate Banking Division and Finance and Information Technology and System Division. There are also a number of departments under each division. However, our major area of concern for the purpose of this study is the Corporate Development and Services Division which comprises of the human resources and training departments.

Although in the office bureaucracy the human resources department and training department are treated as different units. The human resources department oversees the activities of the training department. The Human Resources Department is headed by the Deputy General Manager, while the Training Department is headed by an Assistant General Manager. In order to demonstrate Afribank commitment to staff training and development, staff training centres were established in all the five regions of the bank while a staff development centre is maintained at the head office training department to cater for the training and development needs of senior managers.

3.5. STAFF RECRUITMENT AND MANPOWER DEVELOPMENT POLICY OF AFRIBANK

From time immemorial Afribank has recognised the benefits of a sound recruitment programme. Therefore, it has been the policy of the bank that any staff to be recruited must have the desired qualification for each job vacancy. And for a job applicant to be offered employment as officer he or she must write and pass employment test followed by an interview. During

the interview process the panel of interviewers will among other things assess the physical fitness of the job applicant, social behaviour, initiative, leadership abilities, endurance, ability to work long hours, communication ability etc. It is also the bank policy that any staff to be employed after passing the test and interview must undergo medical test to determine his/her medical fitness.

It is also the policy of the bank to collect additional information on the successful applicants through the use of application blank forms to be filled by two referees appointed by the candidate himself/herself. It is a condition that one of the referees must be the candidate's former school or employers.

Having observed all the above protocols the newly recruited staff are placed on a mandatory probationary period of one year during which the general conduct of the staff are closely monitored to confirm to the Management that the right persons have been chosen and employed. The appointments of the staff being considered satisfactory are therefore confirmed with the bank, while those otherwise are dropped. All the above policy procedures are observed to ensure that only the right calibre of candidates are permanently employed into the services of the bank.

On the other hand the training and development policy of the bank requires that all clerical and supervisory staff newly employed must be placed on a six months training period which involves:

1. On the job and 2. Off the job training sessions.

While the newly employed graduate officers usually undergo a two year training programme which also involves on the job as well as off-the-job training method. In certain cases attachment training is also offered.

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CHAPTER FOUR

DATA COLLECTION, FINDINGS, ANALYSIS AND EVALUATION

4.1 DATA COLLECTION

A total of seventy five staff (including Management staff) were interviewed. The respondents were randomly selected and responses received immediately.

4.2 METHOD OF ANALYSIS

The recruitment, training and development processes were carefully analysed from thee data obtained during the interview. An analysis into whether the recruitment exercise is adequate or not was undertaken and variable that affect recruitment exercise were also studied. In like manner analysis was also made on the relevance or otherwise of staff training and development as a role factor in enhancing superior performance on the job. From the findings conclusions and recommendations were proffered.

4.3 ANALYSIS OF RECRUITMENT, TRAINING AND DEVELOPMENT PROCESS IN AFRIBANK

The recruitment function is a very important area of concern to the top management of Afribank, hence the recruitment of staff is only done by top management themselves. This function is given special attention and was never delegated. According to the view of the Deputy General Manager, Human Resources Department in the person of Alhaji Shehu Usman, "Recruitment of staff is such a sensitive and vital area that it is the sole responsibility of top management, this was so because in his views no organisation will survive overtime without a sound recruitment procedure.

He further stated that "Recruitment process is the building block of organisations, thus if correctly done organisations are sure to survive and weather the storm; but if poorly done organisations are most likely going to fail.

It is in the light of the above that, Afribank set up a special committee at the Human Resources Department which is saddled with the responsibility of research into the areas of better recruitment process to ensure that the best talents are employed into the services of the bank. Accordingly, the committee discovered that graduate employment policy of the bank is paying dividends as those graduates employed by the bank have performed satisfactorily well both during and after training. It was further established that graduate employees are found to be more effective and efficient on the job and also very easy to train than other staff employed with lesser qualifications.

It was in the light of the above observations that in 1980, Afribank management made it a policy that all operational staff to be employed by the bank must be degree holders or at least National Diploma holders.

4.4 DATA ANALYSIS AND INTERPRETATION

A critical look at the responses obtained on the interview administered on recruitment process of Afribank show that all the respondents agree that the bank has a recruitment policy of employing only graduates and recruitment is done annually. Responses were also unanimous that certain factors such as existing staff strength, financial disposition of the bank, Boardroom politics and CBN guidelines on staff strength of banks affect when to employ at certain periods.

It was further observed through the interview that Afribank does not advertise for job vacancies, indeed all applications received from applicants were through the staff of the bank. On weight basis 80% of the respondents agreed that the process of obtaining applications through staff has been quite satisfactory as records shows that candidates employed through the process have proved their worth. However, 20% were against the procedure because it does not provide equal opportunities to all interested job applicants and also it does not provide wide area network from where the bank will choose the best of talents for its services.

Factors influencing Recruitment

All the staffers interviewed bears their minds that the following factors are the major determinants of recruitment in the bank.

a. **Degree/HND Qualification**

All applications received are scrutinized to ensure that only graduates are enlisted for graduate employment test (First stage in the recruitment process).

b. **Age Limit**

No candidate will be considered if he or she is more than thirty-five years.

c. **Existing Staff Strength**

It was also reported that at one time or another organisations may experience staff shortages due to:

I. Voluntary retirement or resignation by staff from the organisation.

II. Organisation retiring its old employees who attain the maximum years of service (35 years).

III. Termination of appointment or outright dismissals of staff resulting from unwanted behaviour by staff and

IV. Death of employees etc.

d. Boardroom Politics

It was mentioned by the respondents that for political reasons (though not predominant) certain clients through their influence on the top management can secure jobs for their interested parties, this is usually done through the back door, sometimes even the executive management do employ their relations and other interest group for selfish reasons.

e. Government Regulatory Authority

Sometimes Central Bank of Nigeria through their routine inspection on the activities of banks can direct the bank to employ, transfer, or even retire some employees for obvious reasons such as understaffing, overstayed staff and years of service respectively.

SELECTION PROCEDURE FOR SUCCESSFUL APPLICANTS

All the respondents agreed that the successful candidates must perform satisfactorily on the underlisted areas before they are selected for permanent employment in the bank.

a. Investigation on completed application forms
b. Interview

c. Confidential report from two referees

d. Medical reports

e. Branch Managers (Head of Departments Confidential Reports).

a. **Investigation of Data Provided in the Application Form by the Candidates**

The Human Resources Department of the bank usually scrutinize such information provided by the applicants on the application forms, such information include age, previous education (subjects, degrees and grades) and training; previous work experiences, including nature of duties, salary, length of time on the job and reasons for leaving and such personal items as club/association memberships, police/court case if any, indebtedness to former employer or any other sources and health history. These information were found to be very useful in the selection process.

b. **Interview**

Each successful candidate at the graduate employment test must undergo a selection interview which is conducted by a team of experienced top management staff of the bank. The interview is considered to be essential because it enables the panel of interviewers to further appraise the candidate and his behaviour directly (face to face).

The interview is usually a two way communication process. It permits the interviewers to learn more about the applicants background, interests and values, and it also provides opportunity for the candidates to ask questions about the organisation and the job.

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Ideally at the end of the interview a valid sample of the candidates behaviour, motivation and interpersonal skills are obtained which enables the committee to decide on the final employment.

c. **Medical Report**

It is the policy of the bank that successful applicants are always referred to approved hospital of the bank who conduct a comprehensive medical tests on the health position of the potential employees. At the end of the tests a report is issued in confidence on the physical and mental fitness or otherwise of each candidate. This is further to ensure that only healthy individuals who can cope with the rigours of the job are absorbed.

d. **Branch Managers/Heads of Departments Final Confidential Reports**

Having satisfied the conditions A-C above, the candidates are absorbed and placed on probationary period of one year. During this intervening period the successful candidates are posted to various branches/departments where they will be assigned duties and are being closely monitored/understudied. This process of observing the way and manner in which they go about their assigned duties is sustained until the expiration of the probationary period. It is based on the candidates overall performance in meeting targets sets that a report which is considered final in the selection process is written by the Branch Manager/Head of Departments recommending or rejecting the candidate for permanent employment with the organisation. By and large very few cases of misconduct were reported by the Branch Managers/Heads of Departments. This was because candidates selected will do all that is possible to scale through during the

probationary period. Hence candidates were observed to be on guard of their behaviour during the probationary period.

BIAS APPLICATION IN THE SELECTION PROCESS

Indeed all the respondents have acknowledged the application of bias in the selection process of new employees. The study confirmed that the top management of the bank have in recent years employed a technique of employing graduate supervisors (the highest rank in the junior cadre) who are mostly their relations and close associates as temporary staff only to be confirmed as permanent staff through the back door. This tendency of bias is also found to be applied in disciplinary procedures of the bank. Where staff employments are hastily terminated or even summarily dismissed on smaller offences in order to provide for more vacancies for the relations and close associates of the top management who are immediately employed to replace those staff terminated or dismissed. Some of the respondents added that this biased system of employment adopted by the management is responsible for widespread indiscipline in the bank as those sons and daughters of the executive management employed in the organisation are given unlimited protection and thus they exhibits uncontrolled behaviour without bound. It is the candid opinion of all the respondents that the only means to overcome this anomaly is by strictly enforcing merit criterion in all employment situations.

THE RELEVANCE OF PERFORMANCE APPRAISAL IN THE SELECTION PROCESS

Findings of the study have shown that the use of performance appraisal in the selection process is almost as old as the bank itself. The understudy of

information provided by candidates on the application forms whereby past employment history (records) are investigated; as well as the rating of candidates by the Branch Manager/Head of Departments during the probationary period are all aimed at correlating the perceived employees potentials with the actual performances on the job. In the overall candidates are appraised on their general conduct, ability to meet set targets/objectives (i.e. effectiveness as well as efficiency on the job). Candidate's personality traits such as personal appearance, interpersonal relationships, customer relation, job knowledge, initiative, dependability, integrity, punctuality, leadership, other attitudes and training needs are also assessed.

From the study it was also established that so far the appraisal methods being used by Afribank to assess potential candidates performance has been very effective and helpful. As majority of the candidates finally selected proved worthwhile on their job both in the short-run and long run situations. To further support this view it was discovered that a number of organisations in the industry have been offering mouth watering offers to the staff of the bank, in order to lure them into their employment. This was because ex-Afribank staff working in other organisations have proved very effective, resourceful and have demonstrated outstanding quality of jobs which contributes in large measure to the success of those organisations. These observations have provided the basis for the general belief that Afribank is blessed with highly skilled and mobile workforce. To this extent a number of banks in the industry have followed suit by adopting the system of graduate employment in meeting their staffing needs.

The responses collected from the study further revealed that there is a direct relationship between employees productivity and organisational productivity. The argument was upheld for the fact that employee is productive when

targets set forth for him or her by the organisation are achieved. It is only logical so state here that the individual targets set for the employees represent the total organisational objectives. And invariably if all targets set for the employees are achieved then total organisational objectives are said to be achieved. Information available from thee study also indicates that the use of performance appraisal in determining the individual as well as organisational productivity will remain valid for time to come. This conclusion was derived from the fact that the ability of employees to meet set targets is responsible for organisational growth and vice-versa. In addition, all the elements that are employed in determining performance in Afribank are generally discret and observable. Thus can be measured with relative degree of certainty and hence quantifiable.

TRAINING AND DEVELOPMENT

The respondents of the study mentioned that right from the onset, Afribank attached greater importance to staff training and development. According to the Managing Director and Chief Executive of the bank once said "The training and development of staff is indeed one of the bank's priority schemes". In enhancing improved performance of the bank, staff have been undergoing training both at the local as well as international levels. To this end it is the policy of the bank to train each member of staff in order to keep them abreast of the ongoing developments. In ensuring this, a special training programme is prepared for new employees which ranges from six months to two years. To further demonstrate the degree of importance Afribank accords training and development of manpower, a separate department has been created to handle the issues relating to manpower training and development. Several training schemes/opportunities abound in Afribank among which are the following:-

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I. Executive trainees programme

II. Graduate supervisors training programme

III. Credit Officers training programme

IV. Management Development programme

To ensure that the effect of training and development is felt at all levels of the organisation, training activities were further decentralised.

This has been successfully implemented through the establishment of training centres at various regions in the network.

The staff training centres are listed as follows:-

1. Staff Training Centre, Kano
2. Staff Training Centre, Kaduna
3. Staff Training Centre, Benin
4. Staff Training and Development Centre, Yaba, Lagos

The decentralisation of the training activities have greatly engendered easy access to training for the various cadre of staff.

TRAINING AND DEVELOPMENT PLAN

The training programmes are prepared well in advance of every financial year and training courses are organised throughout the year. At the beginning of every year training schedules are despatched to all the branches/departments of the bank who in turn slot in the names of their nominated staff against their individual training needs. In other words the Branch Manager/Heads of Departments are responsible for the nomination of staff for training. This is supposedly done on the basis of the individual training needs of the staff.

Other Criteria for Training Selection

Trainees could also be selected on basis of the following:

I. Priority needs of the organisation

II. Seniority

III. Staff motivation

IV. Equity and fairness

V. Training budgets

Establishment of Training Needs

Each member of staff is rated during the annual performance appraisal review. Training needs becomes important where a staff is rated and was unable to achieve his or her target due to certain deficiencies in him or her. At the time of the review process the staff and the sectional heads normally discuss the reasons for the under-achievement or over-achievement as the case may be and the reasons behind each of them. Where the reasons for the shortfall (deficiency) are traced to lack of knowledge of the job such staff is recommended for appropriate training to help him or her acquire the necessary skills for better performance in the future.

EXECUTION OF TRAINING EXERCISE

Having received the nomination from the various units the training department implement the training proposals through the following types of training in their order of importance:-

I. In-house training

II. External training (locally)

III. External training (Overseas)

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In-house training programme

This type of training is conducted through the use of experienced staff of the bank and or in conjunction with the external consultants from the various arms of thee Federal, State and Private organisations. These are support management training institutions in Nigeria and Overseas. The main methods of training here are lectures, symposia, seminars, group discussions, field trips, case studies and other job related management skills.

In the course of this research it was gathered that due to high cash outlay involved in the external training abroad only the top management cadres are sponsored to go abroad for training.

Although some few middle level managers of the bank were opportuned to be exposed to training abroad due to special nature of their jobs, e.g. some staff of information technology and systems departments and those in charge of international transactions are opportuned to attend training courses abroad.

The research also ventured to find out whether the staff of the bank are given equal opportunities to attend training courses.

Sixty percent of the staff were of the view that staff are not given equal opportunities to attend training courses because some managers/head of departments deliberately refuse some staff to go for training under the cover of shortage of staff, but at the same time allowing their good boys to attend.

However, 15% were satisfied with the training programmes of the bank, while the remaining 25% could not give definite answer as to whether staff have

equal opportunity to attend training as they said they do not have sufficient information to prove that.

EFFECTIVENESS OF TRAINING POLICIES IN EMPLOYEE SELECTION

The training programme designed for new employees enable the bank to subject the newly recruited staff to various aspect of job related courses for a definite period of six months to two years. The feedback or responses received from the trainees during the off-the-job and on-the-job training sessions will determine whether the employees will eventually perform with little supervision if given higher responsibilities.

From the available records Afribank training programme has proved very effective as profitability of the bank has been on the increase in recent years. This has been attributed to high level of skilled professional workforce.

The respondents were also asked to rate their preferences on the following training methods .i.e. off-the-job; on-the-job: and attachment training. All the respondents were favourable to all the methods of training since they said they are reinforcement to one another. Similarly, all the respondents agreed that given the necessary training, employees potential will be actualised for the mutual benefit of the organisation and that of the employees.

Other responses on whether staff are given the opportunity to practice what they learnt during training shows that 75% of the respondents said they were given the opportunity to practicalise what they learnt during training. However, 25% stated that it is not every staff exposed to training is given the opportunity to practice on the job what they learnt on training. This is because some training exercise are geared towards updating staff with

recent developments in the banking industry. In other words some training courses are organised purely for knowledge building. While in some cases staff were deliberately denied opportunity to practice on the job what they learnt on training due to certain preferences of their Branch Managers or Head of Departments.

IMPACT OF TRAINING ON THE EMPLOYEES AND THE ORGANISATION

100% of the staff interviewed agreed that the efficiency of any organisation depend directly on how well its members are trained. They contend that training motivates employees to work harder, and that employees who understand their jobs are likely to have higher morale which in turn enhances organisational growth through improved productivity. While those employees who are exposed to training and are able to do their job effectively have greater chances of ascending to higher positions of responsibility (career enhancement).

THE ADEQUACY OR OTHERWISE OF AFRIBANK TRAINING PROGRAMME

Responses received from the respondents show that 60% of them are not satisfied with the present level of training. According to them training is not in the actual sense given the desired attention as the training administration is not given to the specialist in the field for better organisation and implementation. They also mentioned that the budget allocation to training is not adequate because management seems to believe that training, is a postponeable cost .i.e if not done today it can be done tomorrow. To prove this the respondent said that there are some staff of the bank who have not gone on any training course for over two years.

In order therefore to address the imbalance, respondents suggested that training administration should be given to specialists who will work hand in hand with the training department and that each and every member of staff should be made to attend training course at least twice in a year.

FOOTNOTES

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CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 SUMMARY

Recruitment, training and development are fundamental for the success of any organisation, for this reason in the previous chapters of this study greater importance has been attached to the human element of the organisation. This is so because to survive and prosper an organisation needs well, professionalised and motivated employees at the right time. Therefore, for organisation to remain in business, it must have the right calibre of personnel in its employment. To do this effectively the firm must develop techniques for selection among numerous number of applicants seeking for employment opportunities. In achieving good result, several evaluation instruments are available. Testing, interviews, application blanks, background investigations and the like. All these can serve (some better than other) as a means of predicting potential employee behaviour on the job. Whatever selection technique management decides to apply, the objective is to avoid hiring employee who will either quit or turn out to be unqualified. This is necessary because hiring and training costs are higher and thus organisations put efforts to minimise these costs. Indeed all selection activities from physical examination to interviewing exists for the purpose of making effective selection decisions. Each step in the selection process that forms a predictive exercise is intended to predict which job applicant will perform well from the viewpoint of the organisation.

In the light of the above, therefore, it becomes relevant to once again define the concepts of recruitment, training and development.

According to D.A. Dexez and Stephen P. Robbins, recruitment is the process of discovering potential applicants for actual or anticipated organisational vacancies.

Training on the other hand has been defined as a planned process to modify attitude, knowledge or skill behaviour through learning experience to achieve effective performance in an activity or range of activities. Its purpose is to develop the ability of the individual and to satisfy the current and future needs of the organisation.

Similarly in the course of this study, development has been defined as the skillful provision and organisation of learning experiences in the work place in order that performance can be improved, that work goals can be achieved and that through enhancing ability and enthusiasm of people at every level, there can be continuous organisational as well as individual growth.

The relevance of the above stated facts to the success of my organisation "Afribank" motivated me to carry out this research to find our whether the organisation is performing well in the discharge of its recruitment, training and development functions. This is to help the management to understand the feelings of its employees towards its recruitment, training and development systems currently being practiced

In the literature review, the works of notable writers were considered.

In order to obtain the necessary information on this research, structured interview was administered to seventy-five respondents. The data obtained was analysed.

The experience of the researcher in Afribank as well as secondary sources of data enabled him to highlight the structures and operations of the bank. Thus, the history, objectives and set up of Afribank were briefly outlined.

5.2 CONCLUSION

From the findings of this study we observed that Afribank has a recruitment policy in place and is influenced by certain factors such as graduate qualifications, age, existing staff strength and political considerations.

The study further revealed that there is need for the bank to advertise in order to strengthen the recruitment exercise. We also understand that the use of appraisal method in the recruitment exercise of Afribank have been very successful and has helped greatly in ascertaining training needs of employees. It has also come to fore that there is a direct proportional relationships between employees productivity and organisational productivity hence the need for employees appraisal (i.e. periodic review on employee performance). The findings of the research further explained that training and development are essential for improved employee performance and should be given the necessary attention they deserve. On the one hand training and development promotes individual as well as organisational growth.

Generally the study revealed that staff are favourably disposed to off-the-job, on-the-job and attachment training methods.

The study further revealed that due to high cash outlay involved in training abroad only top management are sent on training overseas. The study also shows that there is inequality in training administration in Afribank. It was also clear from the findings of the research that even though the training

programmes of Afribank appears to be comprehensive, majority of staff are yearning for its improvement so that every member of staff could benefit from it.

5.3 RECOMMENDATIONS

From the findings of this study it becomes necessary to proffer some recommendations which will serve as a guide for the future recruitment, training and development policies of an organisation.

A. In the event of any need to recruit, it is necessary for the organisation to advertise as this will give equal opportunities to all interested applicants. And it gives the organisation the benefit of selecting from a pool of applicants.

B. Merit should be made the basis for every recruitment exercise as this will certainly lead to higher organisational productivity.

C. Responses received from referees nominated by candidates should be carefully scrutinized because they may provide misleading information. It is on record that a number of referees do provide bias information on candidates.

D. Training and development should involve all employees since in our dynamic society of today most jobs are constantly changing due to change in technology and work habits.

E. Training administration should be given to speclialists who will work hand in hand with the internal management.

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F. Training and development should be made a continuous exercise to enable the organisation cope with changing customers demands.

G. Since there is no training method that is right in all situations. A number of trade offs should be made when making the choice of techniques and putting programmes together.

H. Although training may have a much less immediate visible result than many other firms expenditure it should however not discourage investment on training as its long term benefits allows for the ultimate survival of the organisation.

I. In designing training approach organisations should take into consideration the importance of meeting employee's individual needs. Such consideration will transform the employees into better trained, better motivated and committed workforce.

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STRUCTURED INTERVIEW FORMAT ON RECRUITMENT, TRAINING AND DEVELOPMENT ON STAFF AT AFRIBANK

The questions below are aimed at knowing, assessing and analysing the various recruitment, training and development process/policies of Afribank vis-a-vis organisational productivity:-

1. Do you have any recruitment policy or policies in your bank?

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2. Name and define the recruitment policies in use in your bank?

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3. How often do you recruit staff in your organisation? Annually, Bi-annually, periods (specify clearly the time period).

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4. Do other factors affect the established recruitment norm specified in (3) above?

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5. Explain the nature of any factor specified in (4) above/

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6. What is your procedure of inviting applications from prospective candidates for recruitment?

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7. Is it a satisfactory procedure in (6) above?

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8. What factors guide or direct your recruitment procedure after obtaining application from the candidates?

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9. What is your selection procedure after knowing your potential employees or candidates?

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10. Do you experience any bias or partiality in choosing whom to recruit for formal placement in your bank?

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11. How do you overcome such biases if they exist at all?

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12. (a) Do you have any performance appraisal policy/policies or measures?

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(b) What are they? State them clearly:

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13. How effective are these appraisal methods in evaluating the performances of your potential employees.

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14. How effective and beneficial are the appraisal methods in assessing your bank's productivity and that of the recruited staff?

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15. Do you have any training and staff development policy/policies? Name them:

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16. Who select staff for training and why?

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17. How do you design your training programmes/sessions?

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18. Do all staff have equal opportunity to attend training courses?

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19. If not why?

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20. How effective are your training policies in your recruitment exercises? Specify and explain them in their respective order.

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21. Which of the training methods below do you consider most beneficial to the bank as well as the employee?

(a) On the job

(b) Off the job

(c.) Attachment

(d) a and b above

22. Do these training/staff development policies actualise the potentials of your recruited staff?

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23. Are staff given the free hand to practice what they learnt during training?

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24. Do these training/staff development policies bring about productivity and thus organisational growth?

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25. What about individual or workers growth in lieu of the above (24)?

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26. Are you satisfied with the training programme of the bank as it is?

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27. If not what would you suggest in order to improve upon it?

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