



Research Paper

Human Resources Development an Instrument for Enhanced Industrial Productivity: A Case Study of Orient Bank of Nigeria PLC

*IYIDA M.N.

Registry unit Enugu state university of science and technology Enugu, Nigeria.

ABSTRACT:- This research focused on human resources development of the Orient Bank of Nigeria PLC, Nigeria. It also deals with Human Resources Development and the allied productivity enhancement. For the purpose of this research, data were collected through primary and secondary sources. The primary data was collected through interviews and otherwise from the staff and customers of Orient Bank. The secondary data was also collected from research in books from libraries and otherwise. The data collected was analyzed and appropriate interpretation given to represent the opinion of the staff as well as the customers of Orient Bank. Tables were used in the analysis of the responses. The researcher found among other things that human resources developments programme existed in Orient Bank.

Keywords: Orient Bank, human resources, Industrial productivity and Nigeria.

I. INTRODUCTION

Banking business in Nigeria started in 1892 with African Banking Corporation [1, 2 and 3]. It was later taken over by British Bank for west Africa in 1894 and incorporated as a Limited Liability company in London on 31st March 1894 [4, 5,6 and 7]. It later changed to First Bank of Nig. Ltd in 1979 and to First Bank of Nig. PLC in 1991 [1, 2, 3, 4, 5, 6 and 7]. Others began to follow like Union, Wema, ACB etc. Many indigenous banks that were established between 1929 and 1952 failed due to poor management, lack of staff training and development apart from low capitalization and stiff competition from foreign owned banks [8, 9, 10, 11 and 12]. Only three indigenous banks and two foreign owned banks survived the period. Orient Bank of Nigeria PLC which the researcher in particular focuses attention on was incorporated on 20th December, 1984 as a private limited liability company with an authorized share capital of Ten million naira (=N= 10m). The bank is engaged in commercial business. Presently, it has ten branches located in different parts of the country; Lagos, Onitsha, Aba, Port Harcourt, Kano, Nnewi, Abuja and Enugu. The head office is located at 20 Garden Avenue GRA Enugu and it has one central office at Lagos. It has more than three hundred employees and seven board of directors.

Human Resources Development vary as many as there is different organization and definitions organizations ascribed to it [13, 14 and 15]. Consequently, different approaches are adopted in fashioning this development in organizations. Human Resource Development is very important in any organization as it is very vital to the enhanced productivity level of the organization. To this and therefore, organization should as a matter of fact encourage and participate in the development of the human resources available to them. The need therefore arises to articulate a method of looking at Human Resources Development not as merely a fraction of an operating agency or organizations but as a fraction of the economy [16, 17, 18 and 19]. The importance and need of Human Resources in organization cannot be over-emphasized. Every organization depend more on this resource for the attainment of its objectives. However, the objectives and aims cannot be achieved unless the organization is made up of the crop of employees who have skills, knowledge and abilities to work. Although employees may have the know-how to work but find it difficult to cope in the long run with the demands of the job due to many factors. These includes:

- Organizational changes which could be in terms of changes in the objectives of the organization.
- Changes in the job.
- Changes in technology [20 and 21].

Therefore, Human Resource Development involves manpower training and development as a vital way of tackling these changes. These changes which affect the smooth running of the organization need to be kept in

check always for an enhanced industrial productivity. It is for this purpose that Orient Bank of Nigeria PLC always keep tag on the level of Human Resources in their company and also at the available ways of harnessing these resources. For an organization to be successful, it has to ensure at all times that there is appropriate supply of human skills. It therefore stands to reason that since the degree of achievement in any organization depends immensely on the quality of its members, hence, the need for selection of high quality human resources by the organization. This involves determining manpower needs of the organization, then its procurement, followed by appropriate orientation, training and development [21, 22, 23, 24, 25 and 26].

II. PURPOSE OF THE STUDY

The purpose of this research was to throw more light on the issue of Human Resource Development and its effect on output as it relates to Orient Bank of Nigeria PLC. One thing that gives room for concern is the rate at which many staff of Orient Bank of Nig. PLC go for further knowledge, in the sense that majority of the staff are engaged in one form of education or another. They enter in for either regular or part-time studies in many higher institutions so as to widen knowledge, acquire more certificates and skills. On the part of the management, they organize seminars, symposium and courses etc all geared towards achieving the corporate goals of the establishment. One question which one might ask is why the alarming rate of these things and how far does it help in achieving these set objectives. The answer to the above question lies on how well the trainers structure the trainees learning experiences in such a way that progress will be achieved with minimal difficulties towards the desired objectives.

III. RESEARCH METHODOLOGY

RESEARCH METHODS AND DESIGNS

The researcher used survey method. Oral interview and questionnaires was the instrument used.

SELECTION OF SUBJECT

This selection follows the major procedures namely describing the population, the process of selection of the samples to represent the population and kinds of sampling.

SAMPLING PROCEDURE

The probability sampling technique was applied, giving everybody the opportunity to try to be selected. Furthermore, the multistage cluster sampling has been selected to choose the branches to be used and the stratified sampling was employed to reduce the population to a manageable size since the population cut across the different cadres in the organization. Since Orient Bank has branches in Lagos, Enugu, Onitsha, Aba, Port Harcourt, Kano, Abuja, Cluster sampling was used to divide the branches into three clusters: that is those in the north, west and east. The Enugu main branch and Onitsha branch were selected. Enugu branch has a total number of forty two (42) staff while Onitsha has thirty eight (38) and head office has a total number of sixty staff (60), making a total of one hundred and forty staff (140). The researcher further used the stratified and simple random sampling to select a sample size of ninety three (93), that is two third of the sample population. This number was spread through the various departments in the bank. The opinions of seven customers were also sampled.

INSTRUMENTATION

Since the researcher wants to ascertain the effect of human resources development on productivity, questionnaire was used and oral interview conducted on some employees of the case study, including some customers. A good number of research questions were formulated and distributed to some employees of Orient Bank. The questionnaire was of two types: One for the staff and the other for selected customers. The customers include those who started with the inception of the bank. These people form part of the sample size. When the information was collected, each question especially those relating to the topic of study was critically analyzed. A total of eighty questionnaires were properly completed out of the one hundred administered questionnaires that were used for analyses making provisions for about 5% sampling error.

$$\begin{aligned} \text{Sample Size } N &= \frac{N}{1+N(e)^2} \\ \text{Where } N &= \text{sample number} = 100 \\ e &= \text{error} = 0.05 \\ \therefore N &= \frac{N}{1+N(e)^2} = \frac{100}{1+100(0.0025)} = \frac{100}{1.25} \\ &= 80 \end{aligned}$$

It is important to mention that the instruments used in this research were tested to ascertain the validity and reliability via pilot test. The test was successful and proved the adequacy of the instruments used in this research.

SOURCES OF DATA AND DATA COLLECTION

The information obtained, came from different sources. The two paramount means were the primary and secondary sources.

THE PRIMARY DATA SOURCE

The primary data were collected through the following ways:

- Oral interviews;
- Questionnaire or survey method;
- Observation;

The primary data collected by the researcher can be said to be original or considered to be authentic because the data came directly from the personnel of Orient Bank of Nigeria Plc.

ORAL INTERVIEWS

The researcher in order to get first hand information or original information conducted some series of oral interviews. Some members of the bank spread through the management and non-management staff were involved in the interview. Also included were the Personnel Manager and the Manpower Development and Consultancy Division Manager. It cut across the various cadres of the employees in the bank. Twenty four (24) customers were also interviewed. The oral interview proved beyond all reasonable doubts the most important of all other data sources because it gave the respondents the opportunities to respond to every question in detail. It also proved a better way of collecting data than the questionnaire because most employees of the bank, which under the bank law was regarded as classified in writing (questionnaires) were very much at ease discussing the topic orally. This is because the things discussed orally cannot be held against them. The oral questions asked the respondents were in some ways similar to those contained in the questions of the questionnaire. All said and done, the interview proved to be a better way of collecting data.

QUESTIONNAIRE OR SURVEY METHOD

The questionnaire or the survey method was also very useful in making the completion of the research work a success. Under this survey method, the research structured both open-ended and close-ended questions for use in the collection of the needed information from the employees of Orient Bank of Nig. Plc. The researcher in designing the questionnaire, tried as much as possible to make the questions simple, easy to understand and answer. To avoid ambiguity, care was taken in structuring the questions since the research population cut across different literacy levels. The use of professional and technical languages was also reduced to the barest minimum in order to enable all literacy levels to understand it. The researcher also made effort to include open-ended questions which was meant to allow the respondents to air their views or give their opinions without being restricted in any way. A total of one hundred (100) questionnaires were distributed to the sample population.

OBSERVATIONS

Taking into the fact that the researcher is also a staff of Orient Bank of Nigeria Plc. Which happens to be the case study and has consequently undergone similar development and training as is always conducted by the bank. Also that training and development of employees are conducted at regular intervals in the bank, it was very easy to observe the development and training of employees in session and subsequently, the output of the employees after undergoing such process. This contributed in no small measure in helping the researcher to get first hand information about the subject matter of human resources development.

SECONDARY DATA SOURCES

The secondary data sources are already made information collected by the researcher. It therefore shows that the information from secondary sources vary from that of primary sources. The fact being that primary source is from oral interview and questionnaire but secondary data source are those information collected from already written papers on the topic. These include books and journals found in libraries and the information section of the company, including report from the inspectors. This method supplied the researcher with information that she could not gather directly from the staff of the company for the purpose of this study.

LOCATION OF DATA

The data used for this research were collected by the researcher from different places which include:

LIBRARY

- Enugu State University of Science and Technology

- Enugu State Central Library
- National Library
- British council all in Enugu

ORIENT BANK OF NIGERIA PLC.

Data was also collected from the personnel and Training Department of Orient Bank of Nigeria Plc. In Enugu.

IV. RESULTS AND DISCUSSION

Looking at the responses, one can easily deduce that there are more males than females in the company. Seventy percent (70%) of the respondents are males while only thirty percent (30) are females. For the males, fifty one (51%) are staff while (5) are customers. Females include twenty two (22) staff and two (2) customers. For the age distribution, majority of the employees of the bank fall between the ages of thirty one (31) and forty (40) years. We have thirty two (32) staff and one (1) customer within this age range giving us approximately forty one (41%) of the entire population. This is followed by those in the age bracket of twenty (20) and thirty (30) years. In this category, we have twenty seven (27) staff giving us approximately thirty four percent (34%). Ten staff and two(2) customers fall within the age range of forty (41) and fifty(50) years while those above fifty (50) years are eight (8) in number which is just ten percent (10%).

Also the researcher observed that the bulk of the employees of the establishment have spent more than five years in the bank. Those who have spent more than two years have approximately thirty seven percent (37%). It further shows that the establishment is progressing by the fact that new personnel are recruited. If the bank is not growing, instead of employing more people, those already in the service will be disengaged.

The researcher deduced also that most employees of the bank entered the service with WASC/GCE or First Degree. This is represented by thirty two percent (32%) for WASC/GCE holders. Those with RSA have eight percent (8%) while those with TC II and NCE have four (4%) and three percent (3%) respectively. Those above first degree have just eleven percent (11%). This suggests that many started with School Certificates or first degree.

On additional qualification since entering the service, most employees of the bank have added qualifications. It was noted that fifty eight (58) out of the seventy three (73) respondents representing seventy nine percent (79%) of the sample population qualifications have obtained additional qualifications in one way or the other. This shows that employees are aware of the importance of personnel development.

TABLE: 1 DOES THE COMPANY ENGAGE IN ANY FORM OF EMPLOYEE TRAINING

RESPONSES	NO. OF RESPONDENTS		PERCENTAGES
	STAFF	CUSTOMERS	
YES	69	5	92.50%
NO	4	0	5%
NO IDEA	0	2	2.50%
TOTAL	80		100%

From the above, it could be deduced that the company engages in employee training. The responses showed that more than ninety two percent (92%) of the respondents, staff and customers agreed to the fact that the company engages in employee development. This is aimed at aiding in the achievement of the corporate goals of the organization. Just as Oghene Umoru pointed out in an article titled Mobilizing Resources for Development that “proper balance need to be maintained between the objectives, the jobs or functions and self development of the human resources. Without effective and productive human resources, no objective could materialize and no job would be properly done.”

The respondents also pointed out that the fact that the company engages in different types of employee development programs. These include Orientation Courses, on-the-job training, extension and correspondence courses, sending employees to training school, organizing in-house courses.

It was also deduced from the responses during interview that all the programs listed in the questionnaires are available in the company. The Senior Manager, Manpower Development and Human Resources Consultancy Division of the bank also agreed but added that some are given more attention than the others.

On what categories of employees are considered for development programs, majority of the respondents believe that mainly clerks, supervisors, officers and those on managerial levels are those considered for development and training. In the interview with the senior manager, the researcher found out that all the

employees in different categories are considered at one time or another although the type of training given to each category differs.

TABLE: 2 ON WHY THE COMPANY UNDERTAKE SUCH DEVELOPMENT PROGRAMMES

RESPONSES	NO. OF RESPONSES		PERCENTAGES
	STAFF	CUSTOMER	
BECAUSE THE COMPANY HAS MONEY FOR SUCH PROGRAMMES	0	0	0%
BECAUSE OF GOVERNMENT EQUIPMENT	6	0	7.5%
BECAUSE IT IMPROVES EMPLOYEE PERFORMANCE	65	6	88.75%
BECAUSE OF TRADE UNION REQUIREMENT	2	1	3.75%
TOTAL	80		100%

The above table points out the fact that the company undertakes development programmes because it improves employee performance as could be seen from the opinion of seventy one (71) of the eighty (80) respondents. Only six (6) believe it is because of government requirement while three (3) said it is because of trade union requirement. Pigors and Myers are also of the opinion that the quality of a company's personnel is frequently the single factor that determines whether it will reach its basic objectives. They therefore suggest that it is important that the personnel of an organization is well equipped in the necessary skill required for the job. Also in the interview with the Senior Manager Training and that of personnel Departments, both said that orientation and induction training are given to fresh employees of the company to enable them acquaint themselves with the procedures of work in the company. From the questionnaire also, many respondents disclose the fact that they have benefited from the development programmes of the company and equally believe that productivity level of the company which is above average has been on the increase. The employees who have benefited from one training or the other constitute those who have stayed in the company's service for quite some time now. Those, though very insignificant in number who have not benefited from any training constitute some drivers and security men. Some customers are of the opinion that the company started embarking on this programme about three years after its inception. They also disclosed that the productivity level of the establishment is far below average in the first few years of the bank. In comparison with what is obtainable now, they point out that the positive change has been very significant and this could be observed by the quality service being rendered by the staff of the bank. They also are of the opinion that the fact that customers spend less time during business transactions in the bank and the good staff-customer relationship that exist could be attributed to the fact that the staff are more equipped both physically and mentally now than before. Ninety percent (90%) of the respondents also agree that the choice of who goes for training is being determined by the performance evaluation result which is generated from the annual appraisal being carried out by the company. This is mainly the criteria for selecting who is best suited for a particular type of program. Also from the responses in the questionnaire, we can deduce that the employees of the bank are completion of a training programme. They also point out that the compensation takes the form of salary increase and fringe benefits including promotion where necessary but all of them go with added responsibilities. This is because after training, an employee is better equipped to meet the challenges of and able to handle the new task. The personnel manager also agree to the said fact and further and further elaborated on why the employees should be adequately compensated. The compensation will then boost the morale of the workers to be able to meet up with the challenges of the added responsibilities. Although he said that the compensation however does not come immediately after the training courses but is normally taken into consideration during the annual performance evaluation. He also pointed out that training is not aimed at the achievement of promotions but to widen the employees horizon in the performance of the job.

TABLE 3: HAS THE DEVELOPMENT PROGRAMMES YIELDED POSITIVE RESULTS

RESPONSES	NO. OF RESPONDENTS		PERCENTAGES
	STAFF	CUSTOMERS	
YES	71	6	96.25%
NO	0	0	0%
NO COMMENT	2	1	3.75%
TOTAL	80		100%

Table 3 above showed that seventy seven (77) responded positively, nobody answered negatively and three (3) gave no comment. The researcher found out that those who indicated that they do not know are

employees who have not stayed long in the company and most of them have not benefited from the development programs of the company. The reason given by those who agreed to the fact that the programs have yielded positive results in the company are that development and training gives the employees an insight on the new techniques and new methods of doing their work effectively. This they said increases the productivity of the company because the employees learnt from the training programs will be implemented on the job.

TABLE:4 ON WETHER EMPLOYEES ENGAGE IN SELF SPONSORING PROGRAMMES

RESPONSES	NO. OF RESPONDENTS		PERCENTAGES
	STAFF	CUSTOMERS	
YES	71	4	93.7%
NO	2	1	3.75%
NO COMMENT	0	2	2.50%
TOTAL	80		100%

From the above table, it is clear that most employees of Orient Bank of Nigeria PLC. engaged in self sponsoring programmes apart from the ones sponsored or organized by the bank. This is indicated by the responses from seventy one (71) staff and four (4) customers representing approximately ninety four percent (94%) of the total population sampled. Only three (3) persons disagreed that staff engaged on such programmes though the respondents gave no reason for their answer. Those who pointed out that self sponsoring programmes existed among staff believe that staff immensely from such, adding that not only do staff widen their knowledge but also acquire more certificates which will help them to advance in life even when they leave the service of the establishment. Others noted that following the trend of things in the country, the rate of unemployment and the rate many establishment rationalize staff is skyrocketing and so, to keep up ones head above water, one has to have better qualification. This will favour them in the midst of competitors. Also the advancement in technology has made many establishments to go computerized. As a result, establishments began the rationalization of staff. So that one does not get involved, one has to put in more effort by having what others do not have in the form of added qualification. This they do by going in for part time studies and Uniair programmes as well as professional exams like AIB, ICAN etc. Above all, the company is aware of what it benefits them from staff undergoing such programmes as such they encourage staff along that line. The Senior Manager Training further explained that the bank encourages staff in such programmes by reimbursing the staff whatever expenses made in the course of running the programmes.

TABLE: 5 ON WHETHER THE COMPANY IS AWARE OF ITS HUMAN RESOURCE DEVELOPMENT NEEDS

RESPONSES	NO. OF RESPONDENTS	PERCENTAGES
YES	69	94.52%
NO	4	5.48%
TOTAL	73	100%

The table above proves that the company is aware of its human resources development needs. This is seen by the responses from sixty nine (69) respondents who answered in affirmative. They believe so by the regularity of these programmes in the company and emphasize being placed on them, coupled with the encouragements the staff received by attending such programmes.

TABLE: 6 ON HOW THE PROGRAMMES ARE RATED

RESPONSES	NO. OF RESPONDENTS		PERCENTAGES
	STAFF	CUSTOMERS	
VERY GOOD	11	1	15.00%
GOOD	51	4	68.75%
FAIR	9	2	13.75%
POOR	2	0	2.50%
VERY POOR	0	0	0.00%
TOTAL	80		100%

From the above table, it could be seen that majority of the respondents believes that the development programmes of the company is good. This is seen from the responses of the fifty one (51) staff and four (4)

customers of the total eighty (80) respondents. Twelve (12) people are of the opinion that it is very good and eleven (11) said it is just fair. The number who believed the programmes are poor is two (2) representing just approximately three percent (3%) which is very negligible. On whether the employees recommend the development programmes of the company, seventy three (73) respondents comprising sixty eight(68) staff and five (5) customers representing ninety one (91%) of the population agreed with the development programmes while seven (7), five (5) staff and two (2) customers disagreed. Those who are in affirmative are of the opinion that the company has many programmes channeled towards human resources development and that the company tries every year to allocate a certain percentage of its budget to manpower development. They equally try as much as possible to implement it. Some however pointed out that on some few occasions the company has failed to carry out one or two planned programmes but it is due to logistic problems. On the other hand, those who are of the contrary opinion do not sanction the company's programmes geared towards human resources development. While some of them gave no reason for their answer, others merely said the programmes are not adequate enough. All said and done, the general opinion is that the programmes are okay since it achieves the desired results.

V. CONCLUSION AND RECOMMENDATIONS

CONCLUSION

It is generally believed that a trained worker is an asset in a company and an effective and efficient tool. As a result, every organization should see the development of its employees as its responsibility not only because the employees benefit from it but because the organization stands also to gain from it as it increases productivity. Human Resource Development should be a continuous process as there is no limit to development and as money invested in it is money well invested. It is the hope of the researcher that the recommendations of this study will serve as a means of correcting weakness associated with the company's manpower development and also give management a new idea in planning for human resource development. In addition, the findings will also be useful to companies and other establishments having problems with human resources development programmes. To other students and scholars, the door is equally open to further study and investigation on the issue of human resources development in banking and other industries. From the analysis of data in this research, the researcher found out the following:

- That majority of the employees of Orient Bank of Nigeria PLC. are males.
- That most of the employees are between the ages of 30years and 40years.
- That a good number of the employees are married
- That most of the employees have been in the service of the bank for more than two years.
- That a good number of them were employed with WASC/GCE. And first degree certificates.
- That most personnel give attention to acquiring additional qualifications.
- That the company undertake training programmes.
- That several training programmes are available namely; on-the-job, extension/symposia/conferences in the company. Some personnel are also sent to its staff training school.
- That every staff has equal opportunity of benefiting from training programmes available in the company and that type of training given to each staff depends on the staff rank, or position in the company.
- That such development leads to increased productivity and growth of the company.
- That performance evaluation carried out on yearly basis determines who should be trained for what.
- That training is meant to increase staff skill and knowledge.

RECOMMENDATIONS

From the above analysis of human resources development in Orient Bank of Nigeria Plc. It shows that the establishment gives attention to the issue of human resources development. In the light of the above, the researcher deemed it necessary to make the following recommendations, which if implemented, will lead to stable, vibrant and productive manpower in the bank.

- The company should further encourage its staff especially WASC/GCE holders to obtain additional qualification in order to enhance their knowledge on the job. This will equally enable them to deal with the ever growing challenges in the industry.
- The company should keep up with their employment of Diploma and degree holders since these categories account for virile work force.
- The company should maintain the idea of selecting people to be trained based on performance evaluation. This is in view of the fact that performance evaluation is the best tool for determining the training needs of a company.
- The company if possible should sponsor with full pay, its employees to full time courses in colleges and universities.

- In addition, the company should not relent on its efforts to get its staff trained this increases their performance.
- The management should make human resources development programmes more effective so that it will continue to serve its purpose.
- The idea of different categories of staff should be maintained.

REFERENCES

- [1]. Adebayo A. (1981). PRINCIPLES AND PRACTICE OF PUBLIC ADMINISTRATION IN NIGERIA (Ibadan : Spectrum Books Ltd).
- [2]. Beach D.S. (1981), PERSONNEL AND MANAGEMENT OF PEOPLE AT WORK (New York : Macmillian Publishing Company).
- [3]. Black A. (1990), DEVELOPMENT OF COMPETENT SUBORDINATES (Chicago: University of Chicago Press).
- [4]. Carter R. (1989). BUSINESS ADMINISTRATION. A TEXTBOOK FOR THE COPUTER AGE (New York : McGraw Hill Books).
- [5]. Dale Y. (1979), PERSONNEL MANAGEMENT AND INDUSTRIAL RELATIONS (Berkley: California University Press).
- [6]. Druker P.F. (1977), THE PRACTICE OF MANAGEMENT (New York : Macmillian Publishing Company).
- [7]. Edgar A. (1979), STAFF REPORTING AND DEVELOPMENT (New York : Free Press).
- [8]. Filippo E.B. (1976), PERSONNEL MANAGEMENT (London Longman).
- [9]. Gareth S. (1992), MANPOWER PLANNING (London Heineman Press).
- [10]. George S. and Sayles L.R. (1973), THE HUMAN PROBLEMS OF MANAGEMENT (New Jersey : Prentice Hall Inc).
- [11]. Glueck W.F . (1992), TRAINING METHODS AND TECHNIQUE (New York : Macmillian Publishing Company).
- [12]. Nwabuokei P. (1986), FUNDAMENTALS OF STATISTICS (Enugu: Chuka Printing Press).
- [13]. Nwachukwu C.C (1988), MANAGEMENT THEORY AND PRACTICE (Nigeria: Africa Feb Publishers Ltd).
- [14]. Ogundale B.B (1990), CORPORATE OBJECTIVES AND SELF DEVELOPMENT (Ile Ife: University of Ife Press).
- [15]. Oghene U. (1991), MOBILISING RESOURCES FOR DEVELOPMENT (Lagos : Longman Press).
- [16]. Okoye O. (1975), THE COAL CITY (Enugu: Fourth Dimension publishers).
- [17]. Olowe B.N. (1995) DEVELOPMENT ADMINISTRATION (Aba: Evangel Press).
- [18]. Ozonegwu M.O. (1992), GUIDE TO PROPOSAL WRITING IN SOCIAL AND BEHAVIORAL SCIENCES (Enugu: Snaap press).
- [19]. Pigors and Myers (1982), PERSONNEL ADMINISTRATION A POINT OF VIEW AND METHOD (London: Longman).
- [20]. Roger F.H (1983), IDENTIFYING MANAGERIAL POTENTIAL (Eaglewood: prentice Hall).
- [21]. Sikure A.F. (1981), PERSONNEL ADMINISTRATION AND HUMAN RESOURCES MANAGEMENT (A Wiley / Hamilton Publication).
- [22]. Stammer J. and John (1979), THE PSYCHOLOGY OF TRAINING (London: waterlow Publishers).
- [23]. Students Library (1979), A HISTORY OF CLASSICAL SOCIOLOGY (Moscow: Progress Publishers).
- [24]. Ubeku A.A (1980), PERSONNEL MANAGEMENT AND PRACTICE IN NIGERIA (Nigeria : Ethiopie Publishing Corporation).
- [25]. Udentia J.O.E. (1994), ELEMENTS OF GOVERNMENT AND PUBLIC ADMINISTRATION (Enugu : New Generation Ventures).
- [26]. Orient Bank of Nig. Plc. Annual reports (1990-1996).