The Effect of Training and Development Programmes on the Performance of Employees –A Case Study of United Bank for Africa (1997 - 2012)

Author's Details: Hassan, Olanrewaju Makinde
Department Of Business Administration, Faculty of Management Sciences,
Kogi State University, Anyigba, Kogi State, Nigeria

Abstract
The study examines the effect of training and development programme on the performance of employees in United Bank for Africa Plc. The study is timely because of the persistent complaint over dwindling performance of employees in the banking sector and this has been attributed to lack of effective training and development. Corporate Organizations now realized the need for their employees to undergo training and development to be able to cope with modern work challenges and perform excellently in line with global best practice; as it has been generally assumed that lack of proper training and development programme is responsible for employees' inefficiency and low performances. The main source of data is primary source which include personal interview and questionnaire used to elicit workers' responses on training and development issues. The study recommends that training and development programme should be carried out on a continuous basis for all categories of staff. The sampling procedure used is probability random sampling because UBA is a very big organization with the Chi-Square analysis used to test the hypotheses. The Study revealed that training has become increasingly popular as a human resource tool for improving employee and managerial performance in any Organization. This account for the reason why most Organizations today spend a large chunk of their revenue on training and development. The study revealed that there exist a significant relationship between training and development and the performance of employees of UBA Plc.

Keywords: Training, Development, Performance, Global best practice, Human Resource tool, Sampling Procedure.

1.1 Background of Study

Training is one of the important aspect of managing people. This is mainly as a result of the needs of the Organization which is identified after thorough performance appraisal. Training and development is aimed at developing competencies such as technical, human, conceptual and managerial for the furtherance of Organizational growth. Training is a systematic process of altering the behaviour of trainees in a direction which will ensure effectiveness, while development consists of activities that increase the competence and activity of employees.

The excellence of the services provided by banks to their customers depends entirely on the competence of their staff in their jobs. Banks recognize their dependence on the competence of their staff and this explains the large amount of money spent on training and developing them. Good managers look into the future and prepare for it. One essential way to develop managers in order to cope with new problems and new demands is by training. In fact, for managers to reach their own potential, they should be effectively trained.

The study therefore examines the effect of training and development programmes on the employees' job performance in the banking industry; with particular reference to UBA Plc. The study is timely because of the persistent complaint of poor performance of employees in the banking sector and this has been attributed to lack of effective training and development facilities in the sector.

1.1 Statement of the Problem

Over the past few years, there has been persistent complaint of dwindling performance of employees

in Corporate Organizations and this has been attributed to lack of effective training and development facilities in the Organizations. Owing to the rate of technological changes in the business environment, various Corporate Organizations have now realized the need for them to incorporate an effective and efficient training and development programme in order to be able to cope with the changing business environment.

It has now been realized that as the firm expands, there has to be re-training of staff to enhance positive adjustment and to add varieties of workers' equipment or tools and all other new demands on the firm and human resources.

It has been observed that the low productivity in the economy is the inability of many of our goods, products and services offered to face the quality and competence that exist and competition in the world market. The inadequacies of technical skills and knowledge base, may be due to low priority given to training for improved efficiency. Therefore, the need to re-examine the quality and quantum of training in the organization and also the need to execute training programmes that will enable employees understand, interpret, adapt and implement policy decisions occasioned by changes in our operating environment and the improvement of low productivity in the economy has become necessary.

1.3 Objectives of the Study

The main objective of the study is to examine the way training and development can efficiently or effectively solve the problems that are retarding the progress of efficient and optimal productivity of goods and services cum high staff performance and find out possible ways of improving or correcting the problems. Furthermore, this research will equally find possible solution to this problem of low staff performance and productivity.

In summary the purpose of this study can be identified as follows:

  a. To appraise the problems of inefficiency in production of goods and services in both private and public sector of the Nigerian economy, a case study of UBA Plc;
  b. To ascertain the effect of training and development on staff performance in UBA Plc;
  c. To determine the prospects of training and manpower development; and forecast its future progress on the economy;
  d. To ascertain whether training and development can boost workers' morale and enhance their commitment to organizational objectives;
  e. To determine the extent to which training and development will ensure the survival and growth of UBA Plc.

1.4 Scope and Limitation of the Study

The study will cover the period between 1997 to 2012. The need for formal training with a view to ascertain the impact of training and development in organization will be carried out in UBA Plc. The findings of the study shall however be limited to UBA Plc to generalize and make useful policy recommendation.

1.5 Research Questions

This covers all aspect of the study itself and the research questions will be used to draw valuable information and details about the training and development programmes in UBA Plc. The following research questions were formulated for the study:

  (a) Has training and development removed performance deficiencies occasion by excessive wastage and poor work quality?
  (b) Has training and development increased productivity resulting in resourcefulness of resources?

(c) Does it increase the ability to cope with new technological demands on the job?

(d) Does training and development enhance efficiency and effectiveness in the discharge of job performance in the organization?

(e) What effect does training and development has on morale and greater job satisfaction?

(f) Has training and development changed behaviour and attitude of staff for a positive work contribution?

1.6 Research Hypotheses

The following research hypotheses will be tested:

H_O: Training and development enhance productivity.

H_1: Training and development do not enhance productivity.

H_O: Training and Development programmes help employees and management to cope with effects of technological changes in the business environment.

H_1: Training and Development programmes do not help employees and management to cope with effects of technological changes in the business environment.

1.7 Significance of the Study

The significance of the study is to find

(a) The ways of enhancing effective productivity of goods and services in both private and public sector of Nigeria economy;with UBA as a case study;

(b) To ascertain the effect of training and manpower development in UBA Plc;

(c) To determine the prospects of training and manpower development and also forecast its future benefits;

(d) To facilitate the acquisition of the required knowledge, skills and attitude for effective and efficient job performance;

(e) To prepare individual workers for future responsibilities they have to assume;

(f) To improve current performance and provide a suitable trained staff to meet present and future needs;

(g) To stimulate people, allow them to think about problems away from their day-to-day environment, to learn new ideas and to have an opportunity to practice under tension and guidance.

REVIEW OF RELATED LITERATURE AND THEORETICAL FRAMEWORK

2.0 Introduction

This chapter basically reviews relevant literature on the effect of training and development programme on the performance of employees in United Bank for Africa Plc. The chapter discusses the concept of training and development by providing an overview of training and development theories and types of training and development programmes. It also critically analyzes the effects of adequate and effective training of employees on employees' performance, solutions to low employee performance vis-avis methods of training and their effects on employees' performance and productivity. The concept of identifying training needs and systematic approach to training are also discussed with a view to indentifying the relationship between employees' performance and training and development programmes, that is, whether training and development programme is a determinant of efficient and optimal staff performance.

The study also reviews empirical studies on the relationship between training and development of employees and employees' performance in an organization. Besides, the chapter identifies and discusses the theoretical foundation on

which this research is anchored.

2.1 Conceptual Framework

Training according to Frank E. Williams (1994), is a systematic intentional process of altering the behaviours of organizational members in a direction which contributes to organizational effectiveness, while Development consist of activities that increases the competence and ability of employees to progress with the organization as it changes and grows.

The excellence of the services provided by banks to their customers depends entirely on the competence of their staff in their jobs, in all diversity that we see in the banking industry. Banks recognize their dependence on the competence of their staff and they invest large amount of money on training and developing them. Good managers look into the future and prepare for it. One essential way to develop managers in order to cope with new problems and new demands is by training. In fact for managers to reach their full potentials, they should be effectively trained. According to Ubeku, (1993), the United States face a shortage of managerial talent that could threaten the growth and effectiveness of major enterprises. This has led to a need for manager development and training even more urgent than that of the past management. In an effective and efficient training programme, managers determine management objective and integrate them with developmental needs of employees.

The principle in which development can proceed suggest that a fast changing and competitive modern management cannot stop being trained instead they have to update their leadership knowledge continuously, re-evaluate their attitudes and improve their leadership skill and performance to achieve management goals. Every member of the management training research and development has the same zeal with which it has changed such objectives and improved condition of services.

All human activities are goal oriented and such activities are influenced by the goals we want to achieve. Every organization has objective that are clearly defined. This required that training or personnel development should be defined in terms of management's goals, the fulfillment of which the organization is concerned. Besides, training must be evaluated in terms of its contribution to these goals.

If a machine or equipment used for production or services is left without maintenance it will absolutely lead to a loss in productivity, sales and profit. So also is the body of a worker employed without adequate training and development. It will attract low labour turnover, low morale; low productivity and these can render the company unpopular among other competitors. To define training, it is assumed that the organization under analysis were able to determine what the company wants to accomplish.

Conceptual definition under the analysis defines staff training in a short-term as training of workers which is aimed at bridging the gaps or deficiency between the skills required for their jobs and skills that they actually possessed.

Staff development on the other hand is a long-term programme that is set to meet the anticipated changes and need of any organization as a whole. It is aimed at adding to the skill of workers and improving their general knowledge and altering their attitude.

2.2 Theoretical Framework

Kings (1996), suggest that training surely amount to providing the conditions in which people learn effectively what management required of them; providing the condition in which learning occurs.

Learning occurs all the time, and the individual employee does not wait for his manager or the training

department to create effective conditions. He might at times be influenced by his manager, supervisor and subordinate. King (1996) refers to it as the primary learning process. This learning as King suggest is a function of the basic executive relationship between supervisors and subordinate.

King sees company training as an occurrence through three channels: **CHANNEL A:** The direct training of a subordinate and his supervisor through the primary learning process.

CHANNEL B: Training may be delegated by the immediate manager to an individual or competent body within the organization e.g. A company training center or personnel department.

CHANNEL C: The delegation of training outside the organization e.g. to the local training school (Technical College).

As a result, the work of psychologist is to impact knowledge on how to train the individual in different fields of data variety level which has grown considerably over recent years. The crucial problem for industrial training is how to make the most effective use of such knowledge in an organization. This problem relates to the nature of organizations to their formal or informal structures and to the conflicting interest and power groups that normally exist within them. This was the point made by King (1996) in his distinction between a technique and a procedure. He also said that a technique may be described as the method by which a person puts an idea into practice in which it operates on personal and psychological level and impact one individual skill or knowledge to others.

2.3 Purpose and Reason for Training

Training is required to make people work efficiently. Under favourable circumstances, training has the important function of utilization and motivation; by improving employees' ability to perform the tasks required by the organization. Training allows better use of human resources, giving employees a feeling of confidence over their work and of recognition by management which makes their job satisfaction to increase. On the other hand, Obisi (1996) cautioned that when circumstances are unfavourable, the results may not be obtained. For example, when an employee does not give any importance to his training, it is regarded as a punishment or sign of displeasure or when training seems irrelevant to the employee's need. Training cannot be imposed to the person undergoing training. It should be motivated or persuaded and the benefits to the individual should be made clear to him.

Obisi (1996) enumerated the details of gains which training is hoped to bring as follows:

 i. Greater productivity and quality;
 ii. Less scrap or spoiled work;
 iii. Less need for close supervision;
 iv. Greater job satisfaction showing itself in lower labour turnover and less absenteeism;
 v. Fewer accidents;
 vi. Greater versatility and adaptability to new method.

On different occasions, training can be routine; that is all new employees in certain jobs automatically go through a training course. In the opinion of Obisi (1996), training is given as response to some events in the examples of which he gave as follows:

 (a) A realization that performance is inadequate;
 (b) A change in working methods;
 (c) Labour shortage necessitating the upgrading of some employees;
 (d) The installation of new equipment or technique, which require new or improved skills;
 (e) A desire to reduce the amount of scrap and to improve quality;

(f) An increase in the number of accidents;
(g) A change in product, which may necessitate training not only in production method but also in the marketing function of the company;
(h) Promotion or transfer of individual employees.

Warren(1991)in his own contribution identified three important missions for administrative training system.

The first Mission is to bring about a specified standard of performance for new employees that enter into job classification without the necessary skills. The second Mission is to specify on the task of training new employees with certain entry skills for a job.

The third Mission is training employees in the system with a certain level of skills in current assignment to upgrade and prepare them for more complex job assignment. While Wright (2004) in his ten principles of individual growth warned that emphasis of training should be on present job and not on promotional ladder. He said when the promotional ladder is accorded too much importance; people begin to devote most of their attention to next rank instead of the job at hand.

2.4 Systematic Approach to Training

Like any other business process, training can be very wasteful if it is not carefully planned and supervised with a logical systematic approach, some training may be too small or too great.

When training is completed, Obisi (1996) suggested that validation will show whether it has been successful in achieving its aim and evaluation will attempt to measure its cost benefit. Obisi (1996) lists the following programmes, which the systematic approach of training should follow:

(a) The job is analyzed and defined;
(b) Reasonable standards of performance are established, perhaps by reference to experienced employees;
(c) The employees being considered for training are studied to see if the required performance standards are being attained;

(d) The difference (if any) between (b) and (c) is considered. It is often called the training gap though it may be partly due to faults in the organization, poor materials or defective equipment;

(e) Training programmes are devised to meet the training need in (d);

(f) The performance achieved after training is measured. If the training programme is successful and the performance has been successful the performance standard set in (b) should be achieved (validation).

An attempt is made to calculate the cost of training and compare it with financial benefit gained by the improved performance of the employees. The training programme may be revised if a method can be seen as achieving the same result at lower cost (Evaluation).

2.5 Training Assessment

It is common to hear people attribute one's behaviour to lack of home training if the importance of training and development is neglected. This statement is true to industry as well at to human beings.

Dwivedi in his book "Superficial commitment to training", stresses that the basic problems of training

are caused because of "an unattainable top and a confused middle and frustrated bottom in the management".

The personnel manager's task in this aspect is to ensure that training and retraining is organized for all categories of workers no matter what their previous experience and qualifications are.Training is not just for a selected few "Crown princes and princesses", nor is training only for those at lower or top level management.

2.6   Types of Training

On the Job Training: This is the kind of training commonly use in our respectful places of work. With this system, an employee is shown the job together with rules by more experienced supervisor. The supervisor virtually has to tell the trainee everything about the organization. This method is advantageous because no specific facilities are required and the trainee also carries out his/her normal duties during the training period. This is a method of killing two birds with one stone. It is also less expensive than the off the job training.

Examples of On the Job Training are:

(a) Assistantship/Understudy assignment;
(b) Coaching;
(c) Job rotation;
(d) Job instruction;
(e) Committee assignment;
(f) Lecture;
(g) Film/Video tapes.

2.6.1   Apprenticeship

Naturally some jobs are complex and this kind of job require complex and diverse range of skills and knowledge, a period of apprenticeship training is usually required e.g. such jobs as carpentry, plumbing printing, welding, tool making, engraving and other jobs that require long period of practice and experience. For these kinds of jobs, apprenticeship programmes are highly necessary for the trainee to fully grasp or understand the intricacies and complexities of the job once and for all. Since it is necessary to master such skills, it permits the integration of the best features of on the job and off the job training. It gives the apprentice an opportunity to earn something while learning.

2.6.2   Coaching

This is the process by which a supervisor, on a continued basis assist and instruct the trainee to perform his work and responsibility more effectively through the process of guiding, answering their view point by setting the right example and as well as providing them with feedback on how well they are doing.

2.6.3   Job Rotation

Job rotation, by this method, an individual trainee learns different types of job within a work place unit, section, division or department and performs each job for a specific period of time. This is also known as cross training job rotation. It allows for job flexibility of duty. This is because it gives an individual an opportunity to fit into another work unit easily when the incumbent is absent from duty. This technique is mainly used for management training to enable them experience a wide range of operations technique within the organization.

2.6.4 Films/Video Tapes

This involves using a projector and screen to demonstrate appropriate behaviour or to communicate essential details of a job procedure. They are shown for group discussion by a group and it increases trainees' participation. They are mainly used to provide feedback to trainees on their actual behaviour on their job.

2.6.5 Off the Job Training

This is the kind of training whereby a trainee leaves his/her environment to another place to acquire necessary skills, attitudes and behaviour needed for good job performance. This type of training could be in another organization, an institution of learning, consulting firms, and vocational school. To name but a few example of off-the-job training are as follows:

(a)   Role playing;
(b)   Demonstration;
(c)   Simulation;
(d)   Management games

2.6.6   Role Playing

This is a technique which involves students in assuming roles and acting them. Two or more trainees are assigned parts to play before their group. The role players are supplied with written or oral description of a situation and the role they are to play. It provides an ample opportunity for the students to actually put into practise the knowledge they have acquired from the text books, lectures and discussion. It helps people to appreciate others point of view when roles are switched, trainees are given opportunity to learn human relation skills through practice and develop insight into their own behaviour and its effect on others.

2.6.7   Demonstration

Here the instructor carefully and methodically shows and tells the trainees how to do things; usually physical skills. The task is broken into easily assimilatable stages with key points within each stage carefully stressed. The trainee is given the opportunity to perform the task under supervision until he shows proficiency at doing the task after making errors and correcting them.

2.6.8   Simulation

This is a broad range of techniques in which trainees act out samples of organizational behaviour in order to get used to the concept of togetherness as a group. It is a form of vestibule training because it is more realistic than case study. It may entail greater involvement on the part of the trainees. Besides, simulation is involvement on the part of the trainees. The best way of simulation is the organizational game principally designed to teach the trainees how to make better decision, how to select and analyze relevant data and how to choose from among the alternatives.

2.6.9   Management Games

This is where two participants are trained in handling situation or events that involve competition between two equally strong opposing groups to achieve a given objectives. Team of students in a given class competes against each other or against an environment to achieve given objectives. These games are basically a kind of close representation of real life condition. The managers in business work environment make use of these games in decision making based on the relatedness to the subject matter. The essence of this approach is to develop the manager to know or appreciate the fact that the conduct of a company's business is mostly in form of a game or competition between many market participants and that business thrives better depending on the tactical capability of its managers in decision making and in devising optimum strategies that would allow maximum

possible benefits to accrue to the organization. Consequently, the managers should not only be capable of performing effectively even under stressful and competitive atmosphere, but also have the alertness in thinking of the future situation, because having the organization ability alone is insufficient.

2.6.10   Job Instruction

This involves teaching the employees procedures or steps to carry out the job of the organization efficiently. Greenlaw and Biggs (1994) , itemized four (4) steps of job instruction training (JIT) as follows:

(1)   Careful selection and preparation of both trainee and the trainer for the learning experience to follow:

(2)   A full explanation and demonstration by the trainer on the job to be done by the trainee.

(3)   A trail on the performance by the trainee.

(4)   A thorough feedback or evaluation section between the trainer and trainee to discuss the whole training process.

2.6.11   Special and Committee Assignment

The best way to train is sometimes to allow the trainees to practice whatever they are taught during the certain special task or assignment. M.sC students of Computer Science during their internship have been assigned to find out reasons for Computer fraud in some Industries.

2.6.12 Lecture

This is the traditional method of teaching which allows the trainer, the greatest degree to give specific information about certain subject to the trainees. The trainees derive a lot of knowledge from it, thereafter, they will implement what they have learnt during the training on the job routine.

2.7 Training and Development

Staff training and development should be a continuous process, which will help each employee in the organization to develop his or her capabilities. It involves:

(a) Helping employees improve their job performance;

(b) Fixing employees for greater responsibilities

(c) Helping senior employees particularly in their career planning

(d) Develop supervisory and managerial skills as well as technical and specialist skills.

(e) Influencing attitudes towards the job and the organization.

Training and retraining have helped to enhance better manpower utilization. Training is an activity which deliberately attempt to improve previous skills at a given task.

Hesseling (1989) said that training is a sequence of experience and opportunity designed to modify behaviour in order to obtain the stated objectives.

Bass and Vanghan (1990), also suggest that the primary objective of training is to promote human learning as a relatively permanent change in behaviour that occurs as a result of practise or experience. Training should be systematically planned to enable employees acquire the necessary knowledge, skill and attitude for their various jobs and for new employees to become acquainted with the organizational goals, policies, product and services. Training could also be arranged when new procedure, policy or technology is introduced.

The term training and development are not mentally exclusive, but they do suggest a difference in emphasis or level of abstraction.

2.10   Profile of UBA Plc

The UBA Plc is one of Nigerians top three commercial banks and its head office is located at 57, Marina Lagos. It was established in 1961 by a consortium of 5 International Banks to take over the banking business carried on in Nigeria since 1949 by the British and French bank limited with 728 branches spread all over Nigeria, the bank has recorded an impressive growth rate.

UBA Plc is active in all aspect of commercial banking and provides international banking trusteeship, share registration, corporate finance and computer services through specialized divisions and subsidiaries.

An aggressive business promotion strategy coupled with a willingness to innovate has earned the bank an enviable position in the industry. Unity Bank Plc is strongly committed to its social responsibilities and identifies with the communities in which it is represented.

A Nigerian interest constitutes 60% (percent) of the shareholding of the bank, while the remaining 40% (percent) is owned by four of the founding international banks namely:

Banique Nationale de-paris;

Bankers International Corporation, New York;

Banka Nazionale del lavero;

Monte dei Paschi di siena.

These international banks are also represented on the Board of Directors and continue to make their expertise and resource throughout the world available to assist the bank and its customers.

UBA Plc has branches in New York and Grand Cayman Island. It also maintains correspondent relationship with many banks in Africa and in major countries in the world.

The bank, in keeping with its commitment to the comprehensive development of socio-economic potentials of the nation has for two decades consistently facilitated the training of needed manpower (with special reference to banking) at the University of Lagos, a lectureship in banking at the University of Nigeria, Nsukka and lectureship in Finance at the Ahmadu-Bello University Zaria and in 1983, the bank began a five-year subvention in equal installments to the professional masters degree programme in Banking and Finance at the University of Ibadan.

In pursuance of its human resource objective, the bank provides opportunities for continuous training of staff, locally and overseas.

This enables staff to keep abreast with the latest skills in banking required for efficient performance and also prepare them for responsibility.

The need for formal training underscores the establishment of a training department in 1995 to facilitate the acquisition of the required knowledge, skill and attitude for effective and efficient job performance and prepare individual worker in future responsibilities they may have to assume.

This need is further reinforced by the bank's policy that every member of staff should attend formal training In-house or otherwise to supplement the on - the-job exposure as regularly and as practicable.

The bank has three training centres located in Apapa, Kano and Port Harcourt with a total staff of about 4,500 of which half constitute trainers who are experienced and continually being developed. There is manpower training and development unit in UBA. It is the responsibilities of the division to see that adequate and effective training programme is given to all categories of its workers for both present and future needs of the organization.

The efficiency of workers in this bank depends on how well its member are trained and developed to carry out their duties. Money spent on training is money well invested. So also, worker who understand their job are likely to have high morale and the very fact that management is confident enough of their abilities to invest in training provides a sense of assurance that they are valued members of the organization. Workers who have not received adequate training before being assigned with responsibilities lack the necessary confidence with which to carry out their duties.

Reorganization given to staff training and development generally in both private and public sector in Nigeria was until recently minimal. However, the relevance of training and development becomes clearer when one observes that the Nigeria business environment has witnessed many technological change in recent past. Many technological breakthroughs have rendered many old practices and procedures obsolete while new skill and techniques have necessitated the need for training and retraining.

RESEARCH METHODOLOGY

3.1   Introduction

The objective of this Chapter is to state clearly the methods employed in collecting and analyzing data on the training and development programme in the banking sector with special reference to United Bank for Africa (UBA) Plc.

This chapter discusses the methods in which data will be collected, the population of the study, the sample and sampling procedure, research questions and tested hypotheses, the method in which data shall be analyzed and the limitation of the study.

3.2   Method of Data Collection

The research methodology deals with procedures used in carrying out the research. Data will be from primary and secondary sources. The primary source include personal interview with the training and development officers, administration of questionnaires to elicit workers responses from a sample of about 100 employees chosen randomly selected data will be taken from the use of company's records (UBA Plc) Journals, textbooks and other sources.

3.3   Population of the Study

The population of study refers to the workers, which the researcher reached and gathered information from. This consists of a combination of staff with low and high educational qualifications in both head office and other districts of Unity Bank Plc. The questionnaire administered took care of 100 (hundred) staff in both the head office and other branches. 50 (fifty) questionnaires will be administered to the head office and 50 (fifty) to other branches; in other locations.

3.4   Sample and Sampling Techniques

UBA has a large number of employees. In order to sample these employees, 100 (hundred) questionnaire were randomly administered on the workers in Abuja and Kogi development offices and branches. 50% of these questionnaires were distributed in Abuja while the remaining are divided among other branches in Kogi.

The information collected from this sample will be used to analyze the questionnaire and test for hypotheses. The sampling procedure is probability random sampling because UBA Plc is a very big organization.

3.5   Research Instrument

The instrument applicable here is questionnaire. The questions were structured in relation to the hypotheses formulated; in order to enable one know the opinion of each worker of the organization.

3.6   Method of Data Presentation and Analysis

Simple statistics like standard deviation, percentages and averages, bar charts and pie charts will be employed; each variable will be tested with the findings from tables in the next chapter (Chapter 4). Hypotheses will be logically tested and interpreted using CHI-SQUARE.

RESULTS AND DISCUSSION

4.1   Introduction

Having gathered the data from all necessary and reliable sources, the researcher proceeds towards the drawing of conclusion by logical inference. At this stage, those data are only a mere individual responses or observation; not capable of interpretation until converted into significant statistical information.

We therefore need to understand the fundamentals of data analysis if we are to draw appropriate conclusions from our research effort.

Therefore, this chapter aims at presenting, analyzing and interpreting the research findings.

Presentation and analysis is so vital that it serves as the core of any research since it gives meaning to the raw data.

The administered questionnaires were analyzed with the use of percentages, bar charts and pie charts; where the information given by the respondents was quantified with numerical scores that were converted to percentages. The Chi-Square method is employed for testing data relating to the hypotheses.

4.2 Analysis of Returned Questionnaire

Total number of hundred questionnaires (100) were distributed to the staff of UBA Plc; out of the hundred (100), eighty (80) questionnaires were properly filled and returned.

The question-by-question analysis will involve both dichotomous and the multiple choice question in the questionnaire. The questions are into parts. Part A deals with the respondents bio data, while part B is based on the required information.

Section A:

Classification of Respondents According to Their Sex

TABLE 1

Sex	Frequency	Percentage

Male	42	52.5
Female	38	47.5
Total	80	100

The classification of the respondents are shown in the table depicts that 42 (52.5%) of the respondents are male, while 38 (47.5%) were female. The table therefore, reveals that majority of the respondents are male.

TABLE 2

Classification of Respondents by Age

The table below shows the classification of respondents according to their age.

Age group	Frequency	Percentage
Under 25years	24	30
25 – 35 years	40	50
36 – 45 years	10	12.5
46 – 55 years	2	2.5
55 years	4	5
Total	80	100

The distribution of respondents according to age indicates that 42 (30%) of respondent belongs to the age under 25 years, followed by 40 (50%) which falls within the age of 25-35 years, followed by 10 (12.5%) which falls within the age of 36-45 years, while 2 (2.5%) falls within the age of 46-55 years, 55 years and above which is 4 (5%) falls within the above age. The table therefore, reveals that majority of the respondent's falls within the age group of 25-35 years. This shows that the work force of the bank were relatively young people.

Under 25 years $\dfrac{24}{80} \times \dfrac{360}{1} = 108^0$

25 - 35 years $\dfrac{40}{80} \times \dfrac{360}{1} = 180^0$

36 - 45 years $\dfrac{10}{80} \times \dfrac{360}{1} = 45^0$

46 - 55 year $\dfrac{2}{80} \times \dfrac{360}{1} = 9^0$

55 and above $\dfrac{4}{80} \times \dfrac{360}{1} = 18^0$

TABLE 3

Classification of Respondents According to Marital Status

This table shows the responses of the question posed to determine the marital status of the various respondents.

Marital status	Frequency	Percentage
Single	52	65
Married	28	35
Others		
Total	80	100

From the table, it can be seen that 52 (65%) of the respondent are single 28 (35%) are married. This table therefore, revealed that majority of the respondents are single.

TABLE 4

Classification of Respondents According to Educational Qualifications.

This table shows the classification to the responses posed to determine the Educational Qualifications of the various respondents.

Educational qualification	Frequency	Percentage
WASC	6	7.5
OND/NCE	4	5
HND/B.Sc	52	65
MSC/MBA	18	22.5
Total	80	100

From the table, it can be seen that 6 (7.5%) of the respondents are for WASC Certificate, 4 (5%) are for NCE/OND holders, 52 (65%) are for HND/B.Sc. holders while 18 (22.5%) for M.Sc/MBA holder.

The table above therefore, revealed that majority of the respondents 52 (65%) is HND/B.Sc degree holders.

WASC $\quad \frac{5}{80} \times \frac{360}{1} = 27^0$

OND/NCE $\quad \frac{4}{80} \times \frac{360}{1} = 18^0$

HND/B.Sc $\dfrac{52}{80} \times \dfrac{360}{1}$ $= 234^0$

M.Sc/MBA $\dfrac{18}{80} \times \dfrac{360}{1}$ $= 81^0$

TABLE 5

Classification of Respondents According to Department

This table shows the classification of the responses to determine various departments of the respondents.

Department	Frequency	Percentage
Accounts	22	27.5
Personnel	28	35
Marketing	26	32.5
Others	4	5
Total	80	100

From the table it can be seen that 22 (27.5%) of the respondents are from Accounts department, 28 (35%) are from Personnel department, 26 (32.5%) are also from marketing departments while 4 (5%) are from other departments.

This table shows that majority of the respondents are from Personnel department.

TABLE 6

Classification of Respondents According to the Length Of Service

This table shows the classification of the responses to determine the length of service of the respondents.

Length of service	Frequency	Percentage
0 – 5 years	42	52.5
5 – 10 years	20	25
10 – 15 years	10	12.5
15 – 20 years	4	5
20 and above years	4	5
Total	80	100

From the table above, it can be seen that 42 (52.5%) falls within 0-5 years length of service, 20 (25%) falls within 5 - 10 years,10 (12.5%) falls within 10-15 years length of service, 4 (5%) Falls within 15 - 20 years while 4 (5%) also falls within 20 and above years of service.

This table shows that majority of the respondents have not spent so many years in the bank.

Section B

TABLE 7:

Training and Development Enhance Productivity

Variables	Frequency	Percentage
yes	76	95
No	4	5
Total	80	100

In the table, there is an absolute agreement among the respondents that training and development enhance productivity. Thus, 76 (95%) supported the statement while 4 (5%) disagreed with the statement.

TABLE 8

Training and Development Programmes Helps Employees and Management to Cope with Effects of Technological Changes in the Business Environment

Variables	Frequency	Percentage
Yes	78	97.5
No	2	2.5
Total	80	100

In the above table, it shows that 78 (97.5%) respondents agreed that training and development programmes helps employees and management to cope with effects of technological changes in the business environment while 2 (2.5%) disagreed with the statement. This indicates that Training and development prepares employees and management to be able to cope with the effect of technological changes in business environment.

TABLE 9

Have You Attended any Form of Training Since You Joined Banking Industry?

Variables	Frequency	Percentage
Yes	70	87.5
No	10	12.5

Total	80	100

The above table indicates that 70 (87.5%) had attended one or more forms of training since they joined the bank while10 (12.5%) had no experience on training. This indicates that many have experienced and know the impact of training and development.

TABLE 10:

Do you think that regular training will make .you more effective in the performance of your job?

Variables	Frequency	Percentage
Yes	76	95
No	4	5
Total	80	100

The figure above, indicates that 76 (95%) of the respondents had agreed to the statement that regular training will make them more effective in the performance of their job but the rest 4 (5%) go against the statement.

TABLE 11:

Should training be made compulsory for the employees to ensure higher productivity?

Variables	Frequency	Percentage
Yes	72	90
No	8	10
Total	80	100

In this table, there is an absolute agreement among the respondents that training should be made compulsory for the employees to ensure higher productivity, 72 (90%) of the respondents agreed while the rest 8 (10%) disagreed with the statement.

TABLE 12

Are you sure that, improvement on training on manpower development will improve the inefficiency of poor production and services?

Variables	Frequency	Percentage
Yes	56	70

No	24	30
Total	80	100

In the table above 56 (70%) of the respondent agreed that improvement on training and manpower development will improve the inefficiency of poor production and services, while 24 (30%) of the respondent do not agree to it.

TABLE 13

What is the level of satisfaction with your job?

Variables	Frequency	Percentage
Very high	16	20
High	58	72.5
low	6	7.5
Very low	-	-
Total	80	100

From the table, 16 (20%) of the respondents had a very high satisfaction for their jobs, 58 (72.5%) also had high satisfaction for the job, 6 (7.5%) had low satisfaction for their jobs while none respondent for very low. This implies that the staffs are very satisfied with their jobs.

TABLE 14

How do you find your work situation?

Variables	Frequency	Percentage
Interesting	50	62.5
Good	22	27.5
Very poor	8	10
Bad	-	-
Total	80	100

From the   table, 50 (62.5%) of the respondents find their job situation interesting, 22 (27.5%) find it good, 8 (10%) find it very good   while none of the respondents find their job situations bad.

WORK SITUATION

Interesting $50 \times \dfrac{360}{1} = 225^0$

Good   22   x   360

               $\dfrac{}{80}$ $\dfrac{}{1}$ $= 99^0$

Very good   8   x 360 $= 36^0$

                 $\dfrac{}{80}$ $\dfrac{}{1}$

TABLE 15

Which of the following supervision is adopted to get best result from the subordinate?

Variables	Frequency	Percentage
Force	18	22.5
Persuation	62	77.5
Total	80	100

It is established from the table above, that persuasion is the best supervisor can adopt to get the best results from subordinates. Persuasion has 62 (77.5%) while Force has 18 (27.5%).

TABLE 16

Which of the leadership style named below would you consider being the best?

Variables	Frequency	Percentage
Democratic	66	82.5
Autocratic	8	10
Laissez Faire	6	7.5
Total	80	100

The table indicated that democratic style of leadership is the best as 66 (82.5%) of the respondents choose democratic style. Autocratic had 8 which is (10%) while Laissez Faire had 6, which is (7.5%).

In this Section SA in the analysis means strongly **Agree,** A means Agree, **UN** means Undecided, D means Disagree and **SD** is Strongly Disagree.

TABLE 17

There is a training and development opportunity in this company

Variables	Frequency	Percentage
SA	36	48
A	42	52.5
UD	-	-
D	2	2.5
SD	-	-
Total	80	100

Table 17, revealed that 36 (48%) of the respondents strongly agreed and 42 (52.5%) of the respondents both agreed that there is training and development opportunity in the company while 2 (2.5%) disagreed completely.

VARIABLES

SA $\qquad$ $\dfrac{6 \times 360}{80 \quad 1}$ $= 162^0$

A $\qquad$ $\dfrac{42 \times 360}{80 \quad 1}$ $= 189^0$

D $\qquad$ $\dfrac{2 \times 360}{80 \quad 1}$ $= 9^0$

TABLE 18

Training and development prepares employees for future challenges

Variables	Frequency	Percentage
SA	46	57.5
A	22	27.5
UD	6	7.5
D	4	5

SD	2	2.5
Total	80	100

Table 18, shows that 46 (57.5%) strongly agreed, 22 (27.5%) agreed, 6 (7.5%) were undecided, 4 (5%) Disagreed and 2 (2.5%) also strongly disagreed. This table shows that training and development may or may not prepare a staff for future challenges.

TABLE 19:

Training and development is aimed at improving the competencies of the employee

Variables	Frequency	Percentage
SA	28	35
A	48	60
UD	-	-
D	4	5
SD	-	-
Total	80	100

Table 19 indicated that a total of 76 (95%) of the respondents altogether were in support of the statement to show that training and development is aimed at improving the competencies of employee, while 4 (5%) disagreed completely.

VARIABLES

SA $\quad \dfrac{28 \times 360}{80 \quad 1} = 126^0$

A $\quad \dfrac{48 \times 360}{80 \quad 1} = 216^0$

D $\quad \dfrac{5 \times 360}{80 \quad 1} = 18^0$

TABLE 20:

Training and development can boost workers' moral and enhance the commitment to organizational objectives?

Variables	Frequency	Percentage

SA	34	42.5
A	42	52.5
UD	4	5
D	-	-
SD	-	-
Total	80	100

This table above indicated that 34 (42.5%) strongly agreed; 42 (52.5%) agreed, 4 (5%) were undecided. Disagreed and strongly disagreed has no respondent. This shows that 95% of the respondent completely agreed that training and development will definitely boost workers morale and enhance commitment to organizational objectives.

VARIABLES

SA $\qquad \frac{34}{80} \times \frac{360}{1} = 153^0$

A $\qquad \frac{42 \times 360}{80 \qquad 1} = 189^0$

UD $\qquad \frac{4 \times 360}{80 \quad 1} = 18^0$

TABLE 21

Training enables employee to use correctly new tools and machines

Variables	Frequency	Percentage
SA	36	45
A	24	30

UD	8	10
D	12	15
SD	-	-
Total	80	100

This indicates that the above table shows that 36 (45%) strongly agreed, 24 (30%) agree, 8 (10%) undecided, 12 (15%) disagreed and there is no respondent for strongly disagreed. This indicates that 75% agreed completely while the rest disagreed.

VARIABLES

SA $\qquad \dfrac{36}{80} \times \dfrac{360}{1} = 162^0$

A $\qquad \dfrac{24}{80} \times \dfrac{360}{1} = 108^0$

UD $\quad\quad\quad \dfrac{8}{80} \times \dfrac{360}{1} \quad = 36^0$

D $\quad\quad\quad \dfrac{12}{80} \times \dfrac{360}{1} \quad = 54^0$

TABLE 22

Training and development is used to ensure survival and growth of your company

Variables	Frequency	Percentage
SA	16	20
A	40	50
UD	4	5
D	8	10
SD	12	15
Total	80	100

This shows that 16 (20%) strongly agreed, 40 (50%) agreed, 4 (5%) undecided 8 (10%) disagreed and 12 (15%) strongly disagreed.

4.2 TEST OF HYPOTHESIS

HYPOTHESIS I

Ho: Training and development enhance productivity

HI: Training and development does not enhance productivity.

RESPONDENT	OBSERVATION	EXPECTED Value(E)	(O-E)	(O-E)2	$\dfrac{(O-E)2}{E}$
Yes	76	40	36	1296	32.4
No	4	40	-36	1296	32.4

80   64.8

X^2 cal $=$ $\dfrac{E\,(O\text{-}E)^2}{E}$

Degree of freedom $=$ K-1

$\qquad\qquad$ $= 2\text{-}1$

$\qquad\qquad$ $= 1$

At 5% level of Significance

$\quad$ X^2 tab $= 7.682$

$\quad$ X^2 cal $= 64.8$

$\quad$ X^2 cal $> X^2$ tab

$\quad$ $64.8 > 7.682$

Conclusion: Since what we calculated is greater than what is tabulated, we reject   H1   and conclude that Training and development   enhance productivity.

HYPOTHESIS II

Ho;   Training   and   development   programmes   helps   employees   and management to cope with effects of technological changes in the business environment.

HI: A Training and development programme does not help employees and management to cope with effects of technological changes in the business environment.

Respondent	Observation	Expected Value (E)	O-E	$(O\text{-}E)^2$	$\dfrac{(O\text{-}E)^2}{E}$
Yes	78	40	38	1444	36.1
No	2	40	-38	1444	36.1
	80				72.2

$\quad$ X^2 cal $=$ $\dfrac{E\,(0\text{-}E)^2\,2}{E}$

$\quad$ Degree of Freedom $\qquad\qquad =\qquad$ K - 1

$\qquad\qquad\qquad\qquad$ $=2\text{-}1\ =\ 1$

At 50% level of significance

$\quad$ X^2 tab$= 7.682$ X^2 X^2 cal $= 72.2$

$\quad$ X^2 cal $> X^2$ tab $=72.2 > 7.682$

Conclusion: Since what we calculated is greater than what is tabulated we reject HI and conclude that

training and development programmes helps employees and management to cope with effects of technological changes in business the business environment

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1   SUMMARY

The chapter five of this project work is devoted to the summary, conclusions and recommendations. The chapter one of the research works examined the introductory aspect of the subject of training and development in banking industry that enhance organizational effectiveness. The study recognizes the imperative of training and development in determining the growth and success of any organization. Since organization, whether public or private exists and grows because it provides the community with goods or services the community see as worthwhile and to do this efficiently the organization must function to an optimum level of productivity. This level is a direct result of the collective   efforts of all 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 standards.

When there is a difference or gap between actual performance and what is needed (the standard), productivity suffers. Training can rescue this shortfall. 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 standard. Changing behaviour then is the function of training. The terminal objective is to assist to achieve the goals of the organization through optimum use of manpower training. It also helps the organization to achieve its purpose by adding value to its key resource - the people it employees thereby enabling them to perform better and empowering them to make the best use of their natural abilities.

Chapter Two of the project focused on the review of various literatures on the subjects of training and development, and noted that training and development is growing as a Human resource management function and has become an industry itself. Virtually all employers conduct some form of training on the job; being the most common. Chapter Two examines the comments on the different aspect of training and development by different notable authors. It begins by discussing the concept of training and development, the differences between training and development, the growth of training and development, the role of training and development in banking strategy and effectiveness. The review of literature was also based on a system approach of training that incorporates the following steps, defining training objectives, training content, design method and training materials, implementing training programme bringing in trainees and evaluation of training.

The literature review noted that training is the process through which experiences are deliberately offered to trainees to enable them to absorb some new perspective, understanding, value, attitude, technique or skill while development is seen to prepare people to perform work beyond that which currently engages them and to accept responsibilities "greater than they now have". In essence, it involves the acquisition of broader knowledge and skills.

Training and development in this broader sense rest on a perception that a person learns both to be and to do largely through experience, which may be actual, simulated or vicarious (such as hearing or reading about the experiences of others).

The review also espouses the factors that have led to the growth and development of training in recent times and these are the role training and development plays in training the organisation' employees for strategic goal; and the attitude of management towards human resources, realizing that all learning stems from values. Other factors are the operating technological change, which is destroying and creating new jobs at an astonishing rate, the changing demographics of the labour force and finally social changes and phenomena.

The literature also noted a basic step in planning the training programmes; where the conditions are deemed to be such that training can help, is then to determine what it is that training can help with. This focuses on the assessment of training need and definition of training objectives. Chapter three of the projects focused on the methodological aspect of the study. The methodology spells out in precise and concise form, the method for collecting and analyzing data for the study. Questionnaire method of survey research was employed in collecting data. A total of hundred (100) questionnaires were distributed to staff of UBA Plc of which 80 were returned. This however, formed the sample size for the data presentation and analysis of the study. The high response of the questionnaire is attributed to the level of interest in the subject and the personal follow up.

Chapter four was devoted to the presentation and analysis of data. The data analysis was based on eighty completed responses to questionnaire items. Below are findings from the analysis.

1. The analysis reveals that training and development as presently obtained in UBA Plc enhances organizational effectiveness;
2. That there is continuous training and development in the banking industry. This conformed with the assertion that for any banking industry to survive and grow in the present operation environment, its staff must be continuously trained to keep abreast with changes;
3. The findings reveal that staff training and development needs are continuously assessed. This confirms Store and Mentz (1993) assertion that training needs must first be established in order to ascertain a gap before embarking on training programme;
4. The findings also reveal that staff training and development enhances organizational effectiveness. It further reveals that training prepares staff for future challenges. This confirms Akinwale (2000) finding that adequate organizational training and development are used as responses to organizational expansion and changes.
5. Another finding of the study is that staff training and development aim at improving employees' competencies on the job.
6. The study further reveals that training and development can boost workers' morale and enhance their commitment to organizational objectives. Respondents strongly agreed that organizational commitment to training and development leads to sustained high productivity.
7. However, the finding also reveals that training and development in the organization thus reduce employee turnover.

5.2   CONCLUSION

The analysis of the questionnaire has raised some important and interesting issues. It has reinforced the arguments that training and development programmes enhances organizational productivity and at the same time, employee performance.

Over the years, training has become increasingly popular as a Human Resource (HR) tool for improving employee and managerial performance in organization. Today, most organizations spend high percentage of their revenue on training and development.

Successful training and development in any organization depends upon a systematic approach involving a careful needs assessment, solid program design, and through evaluation of results. Training programmes should not be designed as quick fix for organizational problems, nor should they rely on faddish techniques just because they are popular at a present time. Instead, training should be designed to meet the particular needs of the organization and its employees. It should be viewed as a continuous learning endeavour, which is designed to help employees and managers to stay current and to anticipate future needs. As greater demands are placed on organization to remain competitive, firms must ensure that their work forces are motivated and able to take on these challenges. An emphasis on

continuous training and development is one way this can be done.

RECOMMENDATIONS

The following recommendations are therefore made in this study for the management and staff of UBA Plc and also those desirous of pursuing an effective training and development programme for the enhancement of the skill and knowledge of their staff.

a. Training and development programmes should be carried out on a continuous basis for all categories of staff. This has become necessary as a result of volatility of the operating environment of today and beyond. Owing to the turbulent conditions faced by many businesses in the 1990s, various strategies for survival had been adopted and these strategies demand that both employees and managers think and believe in new ways and training and development can play a tremendously large role in assuring the successful implementation of these business strategies.

b. The management of UBA Plc in a bid to continuously improve
their effectiveness and a way of creating major changes in the
organization should draw up a programme of organization development via different types of training methods on a yearly basis for all
categories of staff. The rationale for this recommendation is that a viable organization development program is capable of changing employees' attitude and behaviour so that members of the organization can interact better with an improved interpersonal relations within the organization, there will also be an improved effectiveness of the organizations operation and its ability to cope with change.

c. The management of UBA Plc should device a viable method for
training needs assessment. The purpose of this assessment is to
discover and describe any individual, unit or organizational
performance problem for which training is an appropriate solution.

d. Human Training and development programmes should be evaluated to
ascertain if they are achieving the desired results. The only valid result of training is a measurable increase or improvement in a
person's contribution to the organizational goals.

e. Training should be based upon knowledge of how human learning in general occurs, upon that which the trainee already knows or has learned (including what he or she has already learned about how to learn) and upon what the trainees is motivated to learn, recognizing the necessity of negotiating with the trainee where the training should start and finish.

f. An effective training and development cannot occur if the individual is treated as an empty bucket to be filled. To this end, locating the trainee centrally in the learning/training process in order to recognize that training entails transfer of knowledge (about) and "know how". From one or more others (Who possess them) to the trainee (who does not) is imperative.

CONTRIBUTIONS TO KNOWLEDGE
This study has contributed to the disturbing issue of low and under performance of employees in the banking sector from the training and development point of view. The study has gone further to reveal that effective training and development programme is the most significant motivator needed to spur employees to optimal performance and productivity. This will to a very large extent motivate staff to give their organization all their best and ensure greater efficiency in staff performance while improving the quality of service rendered to various customers in line with global best practice; using the United Bank for Africa Kogi and Abuja business development offices as a case study. The study also revealed that to achieve the desired goal of any organization, there is need to properly equipped its employees with effective and modern training, focus attention on dangers of the organization to collapse if adequate training and development programmes are not provided for employees as lack of training will make it extremely difficult to cope with competition; to have competitive advantage over competitors and maintain a good market share.

DIRECTION FOR FURTHER STUDIES

This study might serve as a framework for further studies. Such further studies should among other parameters; examine the impact of training and development programmes on the other sector of the economy asides the banking sector. The study should among other things; analyse the impact of training and development programme on the performance of the work force in the public sector vis a vis the private sector of the economy with a view to bringing about optimal employee performance in both sectors of the economy.

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