**IMPACT OF HUMAN RESOURCES DEVELOPMENT ON WORKERS PRODUCTIVITY IN BANKING INDUSTRY. A STUDY OF UNITED BANK FOR AFRICA MAIN BRANCH OKPARA AVENUE ENUGU.**

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**GODFREY OKOYE UNIVERSITY**

**UGWUOMU-NIKE, ENUGU**

**ENUGU STATE**

**JULY 2015**

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**IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF B.SC IN BUSINESS MANAGEMENT**

**DEPARTMENT OF BUSINESS MANAGEMENT**

**FACULTY OF MANAGEMENT AND SOCIAL SCIENCS**

**GODFREY OKOYE UNIVERSITY**

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**ENUGU STATE**

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**JULY 2015**

**APPROVAL PAGE**

 This project has been approved for the department of business management, Godfrey Okoye University, Ugwuomu-Nike, Enugu

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**External Examiner Date**

**CERTIFICATION**

This is to certify that this research work was carried out by Ingio, Moses Beshel of the faculty of management and social science, department of management under the supervision of Prof. Johnny Eluka.

**DEDICATION**

This project report is dedicated to almighty God; the great author who gave me the strength, the might and sound health to complete this program may his name be highly exacted. And to my parent Mrs. Patricia Ingio and to my brothers Emma, Oliver, Peter and Akomaye and my lovely sister Unimashi Ingio thank you all.

**ACKNOWLEDGEMENT**

I want to thank the almighty God who make it possible for me to accomplish this program. I am grateful to my project supervisor Prof. Johnny Eluka who guides me to make this good project research and report. I am full of thanks to my parents who sponsored me in this program in various ways. And I want to say a big thanks to someone special in my life for his support for making this program a reality thank you in Mr Oliver Ingio you have a special place in my heart. And to my friends who contributed in one way or the other thank you all.

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**ABSTRACT**

Management get involve in manpower development as one of its various activities it is the work of the organization to develop it staff so that they can work efficiently and effectively. This will help to increase in the organizations productivity. Since in the three m’s (Man, money and material) need in an organization, man happens to be part of it human resources have to be developed.

**CHAPTER ONE**

**1.0 BACKGROUND OF THE STUDY**

The need for human resources development in an organization cannot be over stressed. Organization depend on employee development for the attainment of its objectives. The objectives of the organization cannot be achieved unless employee are skillful, knowledgeable and have the will to work. It helps them to acquire basic skills and improve on the skills necessary for their efficient execution of their functions. At the individual level, development implies increased skill and capacity to earn income, great freedom of action, creativity, self discipline, responsibility and general material and psychological well being.

Management gets involved in manpower development as one of it various activities when workers are recruited. They are just left to stay and work until they are due for retirement, but they are developed in order to increase their abilities, knowledge’s and skills. it was observed that the major capacity stock of an intuitionally advanced? Country is not its physical equipment it includes the body of empirical sciences and the capacity aid development for its population to use the knowledge.

Also development does not start with goods. It starts with people and their education, organization and discipline. Every Country no matter, how developed, must have a high level of education organization and discipline.

Therefore, employee productivity is a function of ability, motivation and situational factions. Through experience it has been observed that many workers have failed in their organization because the need for development was not identified as an indispensable fact of management functions. Employees are not dust developed for their benefit alone, but the organization stands to gain a lot from them since it increase the organization productivity.

The manpower development programme is a very essential activity management which cannot afford to be mention because not everything can be learned in the work situation; there is an important role for institutional base development. But this must be linked to and supported by work centered development. Every institution should be ready to give an answer to this posed question

from the society. This indeed is what the researchers an out in this study to lean from the united Bank for Africa Plc. She should answer it on behalf of other organization without effective development programmes for their personnel that accomplished objectives in united Bank for Africa Plc (UBA) hoping for elective service delivers is needless.

* To increase the quality and quantity of output
* To develop job knowledge and skill
* To acquire more knowledge
* To lower the rate of waste and cost of equipment
* To prevent cow turnover, absenteeism and increase employees job satisfaction.

**1.1 STATEMENT OF PROBLEM**

It has been a major problem for organizations in the world to manage their resources very well. It is obvious that the management of organizations generally, sets up the organization goals they want to achieve and also ways of achieving them. United Bank for Africa plc is not an exception, since it performs many activities in order to achieve its goals effectively and effectively, workers are considered very pertinent and expedient. However to keep and maintain these workers, they should be developed on regular basis some of the problems associated with human Resources development in Nigeria include:

* Positive Reinforcement after the development
* Programmes are not related to the employees needs for self actualization
* Problem of transfer of learning some of the concepts and principles taught are too academic and very difficult to apply in real life situation development programme objectives are not clearly stated? To the participants, and therefore there is not mental preparedness.

Many human resources management development programmes are boring as the lecturers speak. Many human resources development programmes are not property planned and there are no sequences to the courses offered from year to years.

* There is inadequate finance for human resource development programme
* What is the industry doing to faster the development of individuals within it?
* Does UBA engaged in any form of development programme?
* What categories of staff are considered for development programmes of united Bank for Africa plc and are there recorded effective returns?

It is envisage that answering these questions and other related ones will asset the researchers in understanding how optimally Human research development is used in (UBA) and what it does to performance.

**1.2 OBJECTIVES OF THE STUDY**

From the problem stated above, it is the purpose of this research to determine the following:

* To identify the problems organization encounter in carrying out development from UBA
* To determine out the factors that militate against effective manpower development programmes.
* To find out whether employees are encouraged to attend this programmes and the ways they are being encouraged.
* To determine the category of employees who benefit and how often they benefit form manpower development programme for United Bank for Africa.
* To determine the development needs for employees in organization with particular reference to united Bank for Africa Plc. Today most organization find it difficult to identify the importance of development now some of them do ask, why is it that some organizations have not been able to perform effectively and efficiently. Why do some organizations perform better than others, why its that so, despite the high cost involved in development, are able to develop their employees or why is it that development is latterly considered necessary in some companies. In trying to answer these questions, it then became very vital to determine the following areas:
* Identification of individual performance level
* Identification of potential development need of existing jobs
* Identifications of individual development needs
* Identification of post development performance with respect to the development objective

In the industry chosen would throw light on the issues involved in development in other financial industries and organization which are operating in Nigeria.

**1.3 SIGNIFICANCE OF THE STUDY**

Man power development programme are effective and efficient as well, if its objectives, benefits and process are clearly understood from utilitarian stand point when these are property done, it will serve as a means of increasing efficiency and effectiveness of the employee performance for the achievement of the organizational goals.

Furthermore, the finding and recommendation to be made from this study ‘will be very useful to the students of public Administration and others in the related fields who would head personnel department of various organizations.

This work will be useful to the industry, it will also be very useful to both students and researchers who will undertake research on development and other topic on human resources management and also United Bank for Africa Plc in making amendment where necessary.

**1.4 SCOPE AND LIMITATION OF THE STUDY**

The research is being carried out in united bank for Africa to enable the researcher do a through research on this subject matter. We hope that the findings will be applied to other financial institutions and inductive. Also the impact of human resources development on work productivity of a bank.

Furthermore, numerous problems were encountered by the researcher on doing the research few problems are now mentioned that affected the researcher mostly in carrying out research.

**Respondent:** In the process of questionnaires, the researcher found it difficult in getting the answers, the researcher found hard to convince them since some rest net the information they are meant the supply. Also effort was made to establish a cordial relationship with the public relations officer, social manger and other personnel in the bank in order to get conceited information from them.

**Finance:** The great problem encountered in waiting the research was finance. As a result of this, the researcher has found it difficult to go places to collect data.

**Time:** The research had to share their time for the research work and their lecture period, assignment and work, for the research work, As a result of this day had to have time problem, yet is framing to stay that the time available for the researchers. Studies were spent by this work property, but in spite of all odds, the researcher still boats of the quality of this work to be undiluted and variable.

**1.5 RESEARCH QUESTIONS**

The following research question guide this study:

* What are the problem organization encounter in carryout development
* What are the factors that militate against effective manpower development in UBA.
* How are employee at UBA encourage to attend the development programme.

**CHAPTER TWO**

**2.1 REVIEW OF RELATED LITERATURE**

**General Review:**

Human resources mean the staff of an organization Jeack French and heather general (1990) human resources means all or a group of employees of an organization PA Atria (1990) staff of employee of an development is the through the acquisition of wide experience, breadth and increasing confidence resulting from the experience of voiced and tested responsibilities, the best in his profession or employment, while workers productivity is a measure of the workers efficiently of production, a ratio of output to input e;g. 20 units per- man- hour) viewing from this, we further say that, development of human resource come up fiet in an organization after worker efficiently follows. An organization cannot just anticipate efficiently of labour without developing their skills.

Therefore, labour efficiently is the consequences of human resource development in united bank for African plc and other organization.

**2.2 DEFINITION AND MEASURING OF DEVELOPMENT**

A.K Liberkn (1995) from hi own perspective see development as continuous process, believing that money spent on development is money well spent. He said that an employee, who have received adequate development being assigned with responsibility, the necessary confidence with which to carry out the job, he stress that many employees today don’t believe in the philosophy of development, and that the most. efficient are the small shopkeepers also development does not start with goods; rather it starts with people and their education, organization and discipline without these three, all resource remain laitance, man tapped potential, every country, no matter how desalted which had a high level of education, organization and discipline produces an economic miracles.

Furthermore, a worker who is being taught on how to make the best use of the organizations resources that are available which aims towards the achievement of predetermined goals of the organization and his own personal goals. and when the employees undergoes such development result in a deviation of states in the organization as were as increasing in responsibilities and power, are say that he has been developed.

People in industries and convenes are constantly in learning process. They change their jobs new machinery or processes are introduces into department and promotion takes place reorganization or various kind occurs each situation creates a learning problem before the individual feels competent to deal for this type of learning varies from a four days to weeks/months wer normally say the training is taking place. And what is training? We have antes who had defined the concept training sales beach (third edition 1992) olentined training as the organized procedure by which people learn knowledge and skills between training and education. By education here the researches means formal education which is development people acquire school, college or university where a training is vocational training as also define as the systematic patterns required by an individual in order to perform adequately a given basic or job, as a result this are further say that training comes up first and after training follows development is the consequences o training. Therefore, training is necessary for development.

If more formalize the process, are produces development program or development commerce therefore from the memoring we device from all these definitions we realize that development is a continue to be in existence and complete favourable with other competition in its environment and through my research one enumerate certain conditions that service as pointers for the need for development

They includes:

* Low productivity
* Negative attitude to wQTk,
* In subordination.
* High rejects or low quality output.
* High incidence of accidents.
* Lack of interest in ones job.
* Tiredness and excessive complaints.

**2.3 PURPOSE/OBJECTIVES OF DEVELOPMENT**

Why do organization develop employees? Before answering question it is good to find out the positive reasons why development programmes are done in organiations.

**Quality output:** When an organization discovers means that will help to increase in then output quality is how duty of organization to develop its employees in method so that they can be fulfill in increasing product output.

**Environmental change:** In an organization, the environment surrounding it change, so it is now the work of the employees to make the employed to be changes.

In the working environment, where are changes stautine---, in politics, technology process and procedures. As a result of this there is tendency of changes in performance attitude and between,

* Reduced cost of water and the number of account?
* A times, employees make misstate that lead to production. Lack of experience always makes the risk of through development

It is no exaggeration if one says that development determines the continually of an organization have therefore.

**2.4 APPROACHES TO HUMAN RESOURCE DEVELOPMENT**

We have four main approaches to development and they include:

**1. Combined social learning approaches:** In this approach, it combines both the cognitive and behavioral approaches. It is based on internal processes (Thinking) as well as external factor (toward/punishment, they believe that knowledge enables an individual to have a clean picture of people develop their skill through proces. of watching others performance, performing the behavior personally and their rehearing until confidence at the new behavior is acquired. Most difficult skilled as performance appraisal, connecting, correcting employee behavior and desired with public sales techniques may be best taught with tlis social learning approach it allows for practice in a controlled non in the eating environment skills and their respective most suitable approaches have been indicated?

**2. Behavior Approach:** This approach indicates that individual learn through a very mechanical process for examples, when an action is taken, it is either rewarded or punishes, and the action is repeated move often on less often as a result of the reward or punishment. This approach was indeed behavioral studied roles playing exercise and through tasting of each level or step of the development process.

**3. Cognitive Approached:** It involves itself with what goes on inside the employees head, it stress on thecontributes of higher mental process, development and the use of logical and problem solving techniques. It leads the employees to self study, programmed instruction lecturer and other knowledge centered development. Cognitive may be best taught using safety rules, politics, and procedures.

**4. Traditional Approach:** This development believes in providing the employees with the development necessary for performance their current job without looking forward to what the employee future development will be.

**2.3 DETERMINATION OF PERSONNEL DEVELOPMENT NEED**

 For an organization in determine the manpower development needs, where many open ways for an organization to do the most knowledge are is through job analysis others include activity analysis and group therapy. Another method that is gain recognition in the establishment of personnel development need is management of personnel development by Management By Objective (MBO), there are various definition to M.B.O in effect is a system attempts to improve the performance of an industry and novitiates, assesses and develop their subordinate employees by interacting their personal goals with the objective participation in setting the goals and by providing adequate supervisor while the work is in progress.

No matter the method employed, certain fundamental question have to be answered. Having identified the lacking ingredient were caused by manpower inadequate not all deficiencies that could be corrected through personnel development. Introduction of new equipments personnel method etc could be used question that need to be answered include:

* What skills attitude and knowledge should be taught
* Who received such development?
* Where and when the development should be carried

**2.6 PROBLEMS OF DEVELOPMENT**

There are six major problems that militate against human resource development in Nigeria.

These include:

* Tribalism, Nepotism, Favoritism and ever the quote system couples with other subjective factors deiced the personnel to undergo development scheme.
* The problem of made equate co-ordination was once the major problem. The need for additional resources has been recognized so effective co-ordinations.
* The geo-political factor in management appointment which tends.
* There is the element of keeping ineffectiveness of undisciplined and authoritarian finerie’s…. both in public and private institutes.
* The problem of reluctances of release staff particular goods ones for any external period of development the reason is that the binder of day to day station can no longer spare exiting personnel for the purpose of development.

**2.7 PRINCIPLES AND TECHNIQUES OF DEVELOPMENT**

 We have known through experience that any type of human resources development given to the unemployed can yield high result. This si when serious attention is paid to the principles of development most of these principles have been formulated by psychologist they are listed as follow:

* Reinforcement: Is as important programmes should be reinforcing by means of encouragement of reward punishment successful develop employees most correctly rewards commendation pay increase and promotions are examples negative towards.
* Motivation: An employee is move active learning it he is motivated development must be relevant to what her is presently and what he expected to future.
* Feedback: This is called progress report, in any activity that is being performed; there must be a feed back or knowledge of results.
* Learning by mastering large segment: from the view of stratus learning is inhabited if the segment to be mastered are too small. However the development may have encouraged the learner to try out what seen at the outset to be impossible large segment.
* Repetition: experience has show that expeditions is important in the process of development because repetitions prevents forgetting repetition is most useful in apprenticeship programmes.

**2.8 METHODS OF MANPOWER DEVELOPMENT**

We have serial ways of development. An organization set a particular development formula depending on its organization objectives. Andrew F. Sikula (1992) enumerated some development method as followed.

* Induction development: This is the first aspect of development in any organization programmes. staff are being introduced to the establishment to the history to the goals to past effort and peculiarities of the establishment, it objectives act to motivate the new entrants’ so that they function with a sound background knowledge of the organization.
* Programmed instructed involves a sequence of setup often through the control panels of an electronic computer as guides in the performance of a desired operational or group of operations group of operation.
* On the job development: This involves putting employees through a course of study while at work, the employee is made to obey the superior officer that gives the instructions, on the job development should aim at general exposure the is allowed to carryout the job while somebody is showing him hoe to do it involves there steps namely firstly show him to do it step by step and finally give him immediate feedback or his performances.

**2.9 ACCORDING TO HIM, ITS MAJOR MERITS INCLUDE:**

* Individual difference can be taken into account
* Student learn at their own place
* Development can be done at odd times in odd places
* Material to be learning is broken down into small.
* Audio- Visual Aids: Many companies use ascends tapes, firms and videos tapes development methods, The audio and visual aids are other telecom relief form traditional instructional method. These media resources are pedagogically host used however in conjunction with other more conventional teaching method planned and supervised reading pragrammes are another commonly used developing technique, specifies books and Journalist articles are often maintained a company library for reference and use by organizational employees.

**2.10 EVALUATION/ APPIAISAL DEVELOPMENT**

* Practice, performance and method: Employee performance ability to develop to gain acceptance, understanding and use of method ability to develop content employees performance before and after, validity of methods, employees of instructional procedure and behavior of these with whom the employee come in contact.
* Purpose and goal: achieving change in point of view of developing skills, disseminating knowledge, organizational atmosphere, developing individuals,

**2.11 METHOD OF DEVELOPMENT APPISAL**

We have different ways of appraising development effectiveness, depending on the personnel resources and the attitude of the participants of different techniques of appraisal. Abel K Ubel (1995) it is relating easer to measure the effectiveness of operative development for the operative standard of performance can be set where physical quality for units produced even with the operative, where is still problem, where it is difficult to identify individual output in the case of assembly line

**2.12 PRINCIPLE OF APPRAISAL**

Most writers on appraisal believe that for appraisal to be effective in an organization the process must be carried out in accordance with the principles that support the view. There are many principles of appraisal, some of them are as follows

* Appraisal
* Appraisal
* Appraisal
* Appraisal
* Appraisal
* Appraisal
* Appraisal
* Appraisal
* Appraisal

**Need for Continual Pre-Development**

As noted earlier, development is not supposed to be a once and for all activity but continuous process. Thefefore, organization must endeavor to make provision for continued ie. development to staff to cope with the dynamic environment.

**CHAPTER THREE**

**RESEARCH DESIGN AND METHOLOGY**

**3.1 RESEARCH DESIGN**

As already indicated by the topic of this research the study is conducted on the united bank for Africa plc and therefore the design is a case study and it Will be predominantly descriptive. Meanwhile the researchers sought to understand more, the present impact of human resource development on workers productivity in banking industries gathering process which would enable them describe it more fully and adequately.

**3.2 SOURCE OF DATA**

For obtaining relevant and concrete information for the successful completion of this research work, the researchers use both prim and secondary sources for their gathering of data

**Primary source**

This primary data for this research work were collected by the researcher for the purpose of analysis of the research work, the data were collected through the following means namely. Oral interview and survey method (questionnaires). Also primary data (information) were directly gathered by the researchers. The data were also uniformly designed for all the staff from different department of the organization.

**3.3 ORAL INTERVIEW**

The researcher conducted oral interview which involves some members of management like the serious management (personnel) and other that were interested too. The oral interview used was very essential since it gave the respondent that opportunity to go into details in answering every question. Also, so members of management who were afraid to release important information that is very vital to the ban, found it more convenient to discus orally because they did not want to be known. The questions asked to the respondent were similar to those contain in the questionnaires.

**3.4 QUESTIONNAIRE**

Here, the researcher structured both open ended and close ended questions use in collecting information form the staff of U.B.A to avoid misleading information, the researcher tired their best to avoid, confusing question, moreover, some open ended question were includes to enable the respondents on their opinions without been restricted.

**Secondary sources**

They were those sources of information gather from both text books, Journals found in the libraries and information section of the bank that is already existing data, through this method those information the researcher could not gather directly from the staff of the bank were supplied for the purpose of this study. Also was gathered from the internet

**3.5 METHOD OF DATA COLLECTION:**

Data for this empirical study was gathering by means of questionnaires and interviews And to ensure that the questionnaires were administered to a cross section of the staff of UBA in the amp framework. The researchers according to the department in the bank which includes the personnel, treasuring and accounts, etc with the assistance of the staff of bank, the researchers was able to identify their worker in the samples size which was also randomly determined

**3.6 POPULATION FOR THE STUDY**

Population of the study comprises of workers which are made up of males and females of different age brackets marital and socioeconomic status form the research conducted, united bank for Africa, Enugu Branch has about two hundred staff ten years ago, but novr due to the introduction of computer usage in banking industries in Nigeria, the system has been computerized and this reduced the number of staff strength to seventy five (75).

**DETERMINE SAMPLES SIZE AND SAMPLE METHOD USE**

The Yaio Yammaini (1990) formula which uses the application of normal approximation the margin error was adopted for determining sample size which is determine by:

N = N

 1+ (ne2)

Where

N = The sample size of the study

N = Population size

E = is tolerable error of error

I = is a constant

N = United Bank for Africa Plc, the staff population under study is seventy five (75) and the error liit is 0.05. therefore sub situating values in the above formular.

We have:

N = 75

(1+ 0.5 x 0.052)

N = 75

I = 75 (0.025)

N = 75

1 + 1875

N = 75

N = 63 Sample size

**Sampling method use**

The population wad divided into three levels, the top management level ten (10) in number, while the middle management were twenty five (25) and the lower level which the rest population were forty (40) in number.

**SAMPLING METHOD IN TABULAR REPRESENTATION**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Management level** | **Number** | **Percentage** | **Sample size** | **Percentage**  |
| Top management |  |  |  |  |
| Middle level |  |  |  |  |
| Lower level |  |  |  |  |
| **Total**  | **75** | **100** | **63** | **100** |

**INSTRUMENTATION**

This deals with the tool (s) the researcher employs to generate information for data analysis. Therefore, for this research work the researcher use both oral instrument and questionnaires were administrated on the staff of united Bank for Africa and Interview with some members of the senior staff.

**VALIDITY AND RELIABILITY OF RESEARCH INSTRUMENT**

In testing the validity of the instrument, the researcher made sure that the instruments or rational categories or variable of this study the purpose of this exercise is to identify whether the developed instrument really agree with the contents of the research question. And where it did not agree corrections where made. Therefore validity refers to the process of making sure that the questionnaire items developed out of the research questions really rest in their study.

According to Ozongwu Maurise (1992), he defined validity as the process of finding out the degree to which a researcher or a test indeed measured what it purports to the instrument of our study.

We used plot test techniques pilot study technitues is defined as the process of trying out the enable aspects of a study including analysis of the data follong closely the procedures planned for the main study before launching the said study. To get this researcher carried out a trial study administrating their questionnaires to seventeen (17) employees of union bank of Nigeria plc having the same with the collected for actual study.

The researchers collected back the scored questionnaires and evaluated it using face validity face validity means researchers appraisal judgment of the scores of the pilot researchers on the instrument for the study administrated on them by the researchers that the instrument measure what it is purported to means. The researchers having answer the question before knowing in the nature, they expects the reply to be gross checked it with the answers from the trial study and r- -- that the help of the supervisions, they were able to ascertain the validity of their work. Since reliability of an instrument talk of using the same measuring object to measure or evaluate the same object at different period in time and at each time receiving the same or similar result the researcher as well in order to get the reliability of the instrument did some to get similar answer.

**PRESENTATION ANALYSES AND INTERPETATION OF DATA**

A total number of sixty three (63) questionnaires were distributed to the three level of management namely. The top management, the middle management and the lower level management respectively of united Bank for Africa Plc Enugu out of these 63 copies so 30 copies of 79% was complete and return while 13 copies of 21% was not answer from the research question asked in chapter one of this work

**QUETIONNAIRES DISTRIBUTION**

|  |  |  |
| --- | --- | --- |
| **QUETIONNAIRES** | **DISTRIBUTION** | **PERCETAGE** |
| Returned | 50 | 79 |
| Not returned | 13 | 21 |
| Total questionnaire distributed | 63 | 100 |

**Data Analysis**

The essence of data collection is to make something out of it the data collection is to make something out it, the data collected have to be treated and analyzed by the researcher so that it will serve its purpose in analyzing the data first in table as form. The tables were then interpreted and analyzed. The procedure helped the researcher to describe the research out come four the stated opposition and, questions.

**METHOD OF QUESTIONNAIRES DISTRIBUTED**

The sample size of sixty-three (63) was used in the distribution exercise.

In Distribution of questionnaires, the probability sampling was used. The researcher take the respondents to have the same characteristics using fact to face system of questionnaires distribution. The face to face system was done with the three level management in united Bank for Africa Plc in Various departments of sections. The research used or the sport assistant net in UBA who helped to share the questionnaires. In order to collect the face back of the completed questionnaires, the researchers placed an empty centauries in front of each department that receive the questionnaires the samples size of the sixty three questionnaires which is 11% the middle management were give 20 questionnaires which is 325 while the lower management were given 36 questionnaires which represent 57% of the sample size. However, 50 copies of 795 was completed and returned while 13 copies of 21% was not returned.

**CHAPTER FOUR**

**4.1 DATA ANALYSIS AND INTERPRETATIONS**

This chapter results the data analysis and presentation which is organized under the following.

Question: Does the bank Engage in any form of development programmes?

Table 1: Distribution on whether or not the bank has development programme

|  |  |  |
| --- | --- | --- |
| **QUETIONNAIRES** | **DISTRIBUTION** | **PERCETAGE** |
| Yes | 40 | 80 |
| No | 7 | 14 |
| No idea | 3 | 6 |
| Total | 50 | 100 |

**Source : Field survey (2015)**

In the table 40 respondents representing 8% indicated that the bank engage? In development program while 7 respondents.

The researchers therefore found that those who replied negatively and those who have no idea were either ignorant of the

program and are mostly employees who have not stayed long enough in the organization to know it this programme exists from the respondents answer the researcher was able to find out that the bank engage in development programmes like on the job development seminars/symposia/ the development are found that the whole form of development are available through some are given more attention.

**Question 2:**

How are the workers of united bank for Africa plc considered for development?

**Table 2:** Distribution on how workers are been consider for development

|  |  |  |
| --- | --- | --- |
| Selection made | No of respondent | Percentage of respondents |
| Through performance evaluate of result | 20 | 40 |
| Through the complaint by the employees | 7 | 14 |
| Through favoritism/ brotherhood | 3 | 6 |
| Through nomination by the management | 20 | 40 |
| Total | 50 | 100 |

**Source: Field survey (2015)**

This shows that selection for development and through performance appraisal of results. The senior manager (personnel) said that management nominee to make sure that those who stayed longer benefited first before others.

Question: 3 what categories of staff are considered for development? Table 3: Distributions on categories of staff considered for development.

|  |  |  |
| --- | --- | --- |
| Bank of staff | No of Percentage of | respondents respondent |
| Clerks | 7 | 14 |
| Supervisors | 10 | 20 |
| Staff above supervisors those on manager level | 15 | 30 |
| All of the above | 18 | 36 |
| Total | 50 | 100 |
| Clerks | 7 | 14 |
| Supervisors | 10 | 20 |

**Source: Field survey (2015)**

The table above 7 represents 14% said that clerk are considered for development, 10 respondents representing 20% said that supervisors are considered 15 respondents representing 30% said that staff above supervisor and those or manager level representing 36% said that all the staff are being considered for development.

Question 4: Does Expenditure of resources on development field effective returns.

|  |  |  |
| --- | --- | --- |
| Respondent | No of respondent | Percentage of respondent |
| Yes | 40 | 80 |
| No | 7 | 14 |
| No idea | 3 | 6 |
| Total | 50 | 100 |

**Source: Field survey (2015)**

This show that 80% impact to the progress, effective and efficient performance in UBA, while 6% respondents, indicates that they no idea and 7 respondents representing 14% said no. the researcher found out tat those who said no idea and no have not stayed long in the bank.

Question 5: To what extent has the human resources development programme of the bank enhance the productivity of the workers?

Table 5: distribution on the banks productivity position

|  |  |  |
| --- | --- | --- |
| Respondent | No of respondent | Percentage of respondent |
| High | 35 | 70 |
| Low | 5 | 10 |
| Average | 10 | 20 |
| Total | 50 | 100 |

**Source: Field survey (2015)**

On the position of productivity in the bank 70% has 35 respondents of the sample replied that the bank’s productivity 15 high, 5 respondents representing 20% replied that it is average.

Also from the interview carried out in the bank we have able to find out that the bank productivity is high, for example customers coming to withdraw or to deposit money in the bank does not spend more two minutes in the bank in doing so. Also a customer opening up an account in the bank only needs a sum of N500000 and two passports photograph and he spent not move than 20 minutes in the opening of his account.

The use of computer in the bank make job very easy and fast this yearly record of bank, we found out that their money increase annually at a faster rate. The researchers can now conduit from the above data that manpower development is very effective and efficient means to improve workers productivity in United Bank for Africa Plc,

**CHAPTER FIVE**

**5.1 SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

Summary of Findings: From the data presented in the proceeding chapter. The following findings were made

1. That the Bank undertakes manpower development programmes because it increases workers productivity.
2. That most personnel give little or no attention to additional qualification
3. That several forms of development programme were available namely: symposia! conference on the job, sending employees to staff development school, extension or correspondence course etc.
4. Every staff benefits from the development programmer given to them in the bank and the type of programme that is given to the staff depend on the staff’s rank or position in the bank
5. That manpower development leads to increase in workers productivity
6. Through development some of the necessary mistakes by the staff of the bank are prevented.
7. That the staff prefer the following form of staff development if they are given the opportunity to choose the forms of development stated below:
8. Sponsorship to seminar symposia
9. On - the job development
10. Sponsorship to professional examination
11. Sponsorship to full time course in college,

**CONCLUSION**

In conclusion we can conveniently say that development is very necessary, vital, and indispensable for every organization to survive. It is generally believed that a developed worker is an effective and efficient worker.

Therefore every organization should see development as its responsibility., not only because the employee benefits but also it leads to increase productivity Development is supposed to he a continuous process and money invested in it should be regarded as money well invented. It is the hope of the researchers that findings of the study will serve as a means of correcting those weakness associated with the banks human resources development.

Development has also give management new idea in planning of development program.

The door is now wide open to other follow students and scholars on further studies and investigation in human resources development in every organization.

One adage goes like this whatever one has learnt or development for is far more better one has is manipulated. That is to say that whatever one has been developed for or learnt. The person can do it remain? On the efficiently while the one manipulated can easily be forgotten. All this goes a long way to prove that the impact of human resource development on workers productivity cannot be over stressed.

**RECOMMENDATIONS**

Human resource development is very vital for workers effective and efficient productivity in any organization whether privately or publicly owed, Human resources is an importance resources is an importance resources in a firm, other resources including land, capital and material these are passive agents, where as the human resources is the active agent.

The researchers have made the following recommendation to UBA and other similar organizations. The analysis of the impact of human resource development on workers productivity of the united Bank for Africa Plc shows that it has not been given necessary attention. So, the researchers find it pertinent and expedient to make those recommendations

The researcher commend that the bank should encourage its staff especially WASC/GCE holders to obtain additional qualifications in order to increase their skill and broken their knowledge?

That the development need of staff in UBA is widened to include all types of development needs obtainable in all organization, both public and private.

Also bank should employ more diploma, B.S.C degree and masters degree holders, since presently the strength of those skilled labour is not enough.

Moreso, it will make them to be more perfect in their job that is performance, effectiveness and efficiency. Such development needs should include:

* Theatrical understanding of work environment and increasing human and capital relations
* Also development programmes are not the only means of increasing workers productivity
* Therefore the staff could also be brought and included in the development policy, if they e found to be relevant
* The bank should not relent in its effort to get its staff development since this will increase performance.

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**APPENDIX**

Department of Business Management,

Faculty of management and Social

Sciences,

Godfrey Okoye University Ugwuomu -

Nike

Enugu.

Bachelor Programme

May, 2015

Dear Respondent

I am currently carrying out a research in partial fulfillment for the award of bachelor Degree in Business Management.

Please provide honest answer to these questionnaires to enable me build up information for my work your name and identity is not required you are hereby assured that all the relevant answer shall be treated confidentially. The topic of my research is impact of human resources development on workers productivity in Banking Industries ( A case study of United Bank for Africa Plc Okpara Avenue Enugu State).

Thanks for co-operation

Yours faithfully,

**Ingio Moses Beshel**

**QUESTIONNAIRES**

Please indicate your responses by ticking (x) in the appropriate box provided. Example:

1. Sex

(a) Male( ) (b) ( )

2. Age:

(a) Below 25 years ( ) (b) 26- 35 years ( )

(c) 36-45 years ( ) (d) 46-55 year ( )

(e) Above 56 years ( )

3, Marital Status:

(a) Single ( ) (b) Married ( )

4. How many years have you worked for the bank?

(a) Below a years ( ) (b) 1- 2 years ( )

(c) Above 2 years ( )

5. With what educational qualification did you join the bank?

(a)primary Six ( ) (b) WASC ( )

(c) GCE ( ) (g) TC( ) (e) NCR ( )

(f) Diploma ( ) B.SC ( ) (h) other specify

6. Other qualifications since your entry please specify

7. (a) Clerk ( ) (b) messenger ( )

(c) Officer ( )

(d) Manger ( )

(e) Accountant ( )

(f) Supervisor ( )

(g) Executive Trainee ( )

(h) Confidential Secretary ( )

i)Stenographer

(ii) Legal Officer ( )

(k) Receptionist ( )

8. What is your present position or rank?

(a) C1ek ( ) (b) officer ( ) (c) Manager ( )

(ci) Accountant ( )(e)stenographer ( )

(f) Supervisor ( )

(g) Executive Trainee ( ) (h) legal officer (i) Confidential

Secretary ( ) (j) assistant Manager

9. Which department are you working in? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

10. Have you worked in any other department?

(a) yes ( ) (b) No ( )

11. Does the bank engage in any form of employees development?

(a) yes ( ) (b) No ( ) (c) No Idea ( )

12. If “Yes” what type of development programmes does the bank engage in

(a.) On the job development ( )

(b) Extension of correspondence course

(c)Sponsoring seminar, symposia ( )

(d)Sending employee to staff development school ( )

(e)All of the above ( )

13. What categories of staff are considered for these programmes? (a) clerks ( ) (b) Supervisors ( )

(c) Staff above supervisors and those on managers level

(d) All of the above ( )

14. What in your view is the reason why the bank sponsor such development programmes?

(a) Because the bank has money to sponsor its employees ( )

(la) Because of government requirement ( )

(c) Because of pressure from trade union ( )

15. Have you benefited from the banks development programmes? (a) yes ( ) (b) No ( ) (c) No Idea ( )

16. Do you recommend the development program to the bank?

(a) yes ( ) (b) No ( ) (c)No Idea ( )

17. Do you think that development increases productivity?

(a)yes ( ) (b) No ( )

18. In your opinion, what has been the positidn of productivity in the bank?

(a) High ( ) (b) low ( ) (c) Average ( )

19. Do you make unnecessary mistakes during performance of

you Job? (a) Yes ( ) (b) No ( )

20. If your answer to no. 19 above is “ No” what do you think is responsible for that?

(a) Because I have been opportune to attend development programmes before take up any job ( )

(b) because I understand danger involved in making mistakes( )

21, How are the workers considered for development?

(a) Through performance evaluation of results

(b) Through complaints of the employee

(c) Through favoritism/ brotherhood

(d) Through nomination by the management

22. After successful completion of development programmes are you compensated ( )

Yes ( ) No ( ) (c) No idea ( )

23. If your answer to question 22 if” YES” what is the nature of the compensation

(a) By increasing in foreign benefit ( )

(b) By increasing in salary (

(c) By he increase in responsibility (

(d) By promotion ( )

(e) All of the above ( )