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Human resources development in Nigerian commercial banks: An empirical investigation

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A B S T R A C T

Human resources development is one of the management functions that are aimed at maximizing the return on the investments. It is a combination of training and education that ensure continual improvement and growth of all stakeholders. The growth witnessed in banking sector of Nigeria has been attributed to many factors among which are the human resources available. The influx of human resources into the banking sector from different disciplines and observed restrictions on employees have necessitated the need for human resources development. Therefore, an attempt is made with this research to investigate the human resources development situation in the sector, with a study of one thousand employees of different commercial banks selected, randomly. Data was collected with a well structured questionnaire and analyzed using descriptive statistics. Hypotheses formulated were tested with t-test and the result shows that manpower from different disciplines are employed in Nigerian banking sector, the sectors has absorbed many from labour market, the new entrants are trained at inception, an average employee in commercial bank hardly has time for personal development effort.

1. Introduction

Human Resources Development (HRM) is a framework for the expansion of human capital within an organization. Human resources Development is a combination of Training and Education that ensures the continual improvement and growth of both the individual and the organization. Adam Smith states, "The capacities of individuals depended on their access to education" Kelly (2001). Human Resources Development is the medium that drives the process between training and learning. Human Resources Development is not a defined object, but a series of organized processes, 'with a specific learning objective" (Nadler, 1984). Human Resources Development is the structure that allows for individual development, potential satisfying the organization's goals. The development of the individual will benefit both the individual and the organization. The Human Resources Development framework views employees, as an asset to the enterprise whose value will be enhanced by development, "Its primary focus is on growth and employee development, it emphasizes developing

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individual potential and rural potential and organization. In most formulations of HRM, training and employee development represent significant if not the pivotal components.

Ashton and Felstead (1995) regard the investment by an organization in the skills of employees as a ‘litmus test’ for a change in the way they are managed. First, the replacement of the words ‘training cost’ with investment reposes to the outcomes of HRD where the continuation of viewing training as a short-term cost has persistently acted as a powerful break of many training strategies. HRD implies that learning will be a strategic consideration in an organization. Second, HRD acts as a triggering mechanism for the progression of other HRM policies that are aimed at recruiting, retaining and rewarding employees who are recognized as the qualitative difference between organizations. The investment in employee learning is a way of creating a primary internal market and policies aimed at progressively upgrading skills reduce an organization’s dependency on external sources of skill. Third, if it is an HRM strategy to engender the conditions whereby loyalty and commitment towards an organization’s aim can be encouraged, HRD carries the prospect of unleashing the potential that lies within all people, allowing employees to contribute to and indeed transform strategy.

In recent years, ideas and practice relating to HRD have moved beyond a narrow conception of training and development. Many organizations now attempt to take a holistic view that embraces the idea of learning at individual and organizational levels as a crucial source of competitive advantage. Technology, global markets, customer expectations and competition have all contributed to the view that learning is the only strategy to cope with change. HRD has moved out of training departments into every aspect of organizational life as many have attempted to become learning organizations with increasing moves towards finding ways to integrate work and learning. There has been a growing emphasis on viewing an organization as a total learning system and finding its core competencies which reveals its collective learning (Prahalad & Hamel, 1990). In addition, continuing advance in networked information technology and accelerating change have stimulated a growing interest in organization learning and knowledge management, the development of an organization’s intellectual capital (Edvinsson & Malone, 1997) and the potential for learning between organizations.

2. Literature review

2.1 Types of human resources training

Human resources training and developing programmes may be broadly classified into two. These are off-the-job training and on-the-job training. Off-the-job training pertains to all training one has acquired before gaining the employment pertains to all training one has acquired before gaining the employment such as primary education, secondary education, training from universities and colleges, professional training, apprenticeship, attendance of lectures and conferences and the likes. Off-the-job training may also refer to training received, even during one’s employment but outside his workplace.

Examples are special courses, conferences, lectures, seminars and symposia which are not directly organized for the employees by his organization. Of particular reference is an employee attaining higher qualifications (degree ad professional certificates) outside his workplace. On the other hand, on-the-job training encompasses all training received in the course of one’s employment and the place of work. Such training includes job rotation, employee transfer and secondment, promotion, understudy and even induction training.

There are also specifically organized briefing, symposia, and lectures etc., which take place at the work place. Specifically, when an employee is newly hired, he needs to familiarize himself with various aspects of the organization. Particularly, the need to know to whom how is responsible and who to report to him. He needs to learn something about the existing structure and role relationship within the organization. He needs to be introduced into the politics of administration of the place. He needs to know something about the strength and weakness of the organization. He needs to know what his expectations from the organization are and what the organization expects from him. All these will be taught him during the induction programme. Again, employee on secondment, transfer, understudy or on job rotation are being directly or indirectly trained either to take-over from their superior officer to which they are attached or just to prepare them for anticipated challenges in the future.

2.1.1 On the job training

This is any day-to-day instruction given to or received by employees for the purpose of accomplishing their jobs in given ways. Such training may be given to an individual employee or a group of employees. It may be given by the employee’s supervisor, immediate superior officer or by a coach designated by the supervisor or superior officer, in either case, training becomes on-the-job training when it is given at a work site by a superior or a coach rather than in a lecture room by a teacher or instructor.

Many workers increase their productivity by learning new skills and perfecting old ones while on the job. However, this process through which future productivity can be improved takes place at a cost. Otherwise, there will be an unlimited demand for training. These costs include the value placed on the time and efforts of trainees, the teaching provided by others and the materials used. These are costs because they could have been used to produce current outputs if they had not been used to raise future outputs.

There are two types of on-the-job training general training and specific training. The general training is useful in any firm apart from the one providing it. For instance, a machinist can use his skills in steel and aircraft organizational and a medical doctor trained at one hospital can use the skill acquired in another. Most on-the-job training increases the marginal product of firms producing them. General training however, also increases workers marginal productivity in other-firms as well. Since in competitive labour market, wage rate paid by a firm is determined by marginal product in other firms, future wage rate and marginal products will increase in the firms producing general training. These firms could capture some of the return from training only if their marginal products rise by more than their wages. Perfectly, general training will be useful in many organizations and marginal products will rise by the same extent in all of them.

Hence, wage rates will rise by exactly the same amount as the marginal product and organization producing such training would not be able to capture any of them. Why then would rational firms in competitive market provide such general training only if they would not have to bear any of the costs? Persons receiving this general training will be willing to pay since training raises their future wages. Consequently, it is the trainee who bears the cost and profits from the course. Income maximizing firms would not pay the cost of general training but would pay trained persons the market wage if, training costs were paid, any persons would seek training few would quit training period and labour cost will be relatively high. Organizations that cannot pay trained persons the market wage would not be able to satisfy their skill requirement and will tend to be less profitable than others. Firms that pay both for training and less than the market wage for trained person would have the worst of both worlds.

For they would attract too many trainees and few trained persons.There is also the traditional argument that organizations in competitive labour market have no incentive to provide on-the-job training because trained workers would be bidded away by other firms. Those trained workers are supposed to impact external economics to other firms because the latter can use these workers free of any training charge. The example of Research and Development is often made since a firm developing a process that cannot be patented or kept secret will impact external economies to competitors. This applies if organizations were to pay training cost for they will suffer capital loss whenever workers were bid away by other firms.

Organizations can, however, shift training cost to trainees and have an incentive to do so when faced with competition for their service .On the specific training is the training that increases workers marginal productivity more in the organization providing it than in others. It is defined as training that has no effect on the productivity of trainee that could be useful in other organizations. Much of the on-the-job training is, however, neither completely general nor completely specific but increases workers productivity more in the organizations providing it and falls within the definition of specific training. The rest increases productivity by, at least, as much in other organizations and fall within the general training definition.

2.1.2 An overview on human resources development funding in Nigeria

Human resources development is becoming very significant because of new challenges in the total environment. However, the global economy is a dynamic entity, which changes in response to the introduction of new technologies, new products, etc. According to Adamu (2002) in Awopegba, (2002) human capital formation transcends mere acquisition of intellectual ability through formal education system. It has to do with the transformation of the total man to enhance his productivity. Therefore, human capital investment is an indispensable component of the development process-it is a force that can help in tackling inequalities and poverty in any nation.

Buffie (1994) in a cross-country study investigated the repercussions of reducing human capital expenditure in his model, he distinguished between skilled and unskilled labour in manufacturing sector. His major concentration was on the public sector contribution to skill formation with the assumption that skilled labour growth is governed entirely by human capital investment of the government. Consequently, the stock of skilled labour is fixed in the short-run and rises or falls over time depending on whether the public investment is positive or negative. The finding shows that the investment on human capital formation leads to capital accumulation on a broad front. Furthermore, given that factors are usually complementary, lower supplies of skilled labour (or social infrastructure) reduce the productivity of both capital and unskilled labour.

Awopegba (2002) maintained that the most obvious way of developing human capital is formal education. Economists like Alfred Marshall (1930) and Adam Smith (1937) had already stressed the significance of education in human capital formation. Therefore, it follows that from the above evidence that a reduction in the investment on education would necessarily affect the stock of the overall human capital base, and of the physical capital and productivity. Investment in human resources development are considered critical element of effort to alleviate poverty, and it follows that inadequacies in human resources often are a manifestation of poverty. As technological development have altered production techniques, types of mechanical equipment, and varieties of outputs, society has begun to recognize that economic progress involves not only changes in machinery but also in men – not only expenditure on equipment but also on people (Weisbrod 1962). Furthermore, that investment in people makes it possible to take advantage of technical progress as well as to continue that progress. Besides, differences in education endowment lead to differences in per capita income of the individual, that is, persons with higher education on the average earn higher incomes.

Adrian (1990) posits that despite the developing countries' commitment to education, many of them do not spend as much for education as developed countries, even though the proportion of their school – age population is 75 percent higher. Adrian's illustration shows that low – income countries allocated less than 3 percent of their gross national product (GNP) to education in 1984, compared with almost 6 percent for higher income countries. He noted that inefficient allocation of resources exacerbated the situation. In the same vein Douglas and Zinderman (1993) recognized the fact that government resources allocated to education system especially to the higher education did not keep pace with the expansion. According to them, in many instances, particularly during the 1980s, real resources actually contracted as many developing countries adopted Structural Adjustment Programmes (SAP) that led to declining government budgets, which forced drastic reduction in government support for education.

Jimenez (1989) agreed that investment in social services like most other long – term investments are particularly at risk during periods of adjustment Umo (1985) noted that in Nigeria educational investment has grown at a phenomenal rate at the time that the economy is experiencing dynamic structural shifts due mainly to the emergence of oil sector as the main propeller of growth. However, Umo added that at present, severe financial and economic constraints have affected all levels of education and their capacity to provide services and also the capacity of students and their families to finance formal education studies. The implication of Umo's work is that Nigeria was not spared and the nation was caught in the web of structural adjustment programme (1986-89).

The implications of government assuming total financing of education system are far reaching. He went further to say that it means that the amount of education to be provided in a given year would solely by determined by the amount of money government is willing and able to give to education vis-à-vis the prevailing economic circumstances. This means that the volume of education has to be drastically pruned down any time government declares its inability to meet the financial requirements of the education system. It follows that in the alternative, education system in the face of serious financial crises and hardship would have to spend as thinly as possible given the available funds.

This situation started manifesting itself in both the primary and tertiary levels of education in Nigeria since the structural adjustment of the 1986. A major finding of the World Bank (1994) was that compared with the many other countries (Ghana, Cameroon, Kenya, Zimbabwe, Philippines, Thailand and Mexico). Nigeria spent less of its total government budget in education, and education expenditure, as a percentage of GNP was higher in Ghana, Kenya and Zimbabwe than in Nigeria. It can be pointed out here that if the present trend of funding continues, there is the fear that the position of the education financing would deteriorate further and the aftermath on the overall human capital development in the country would be grave. In the case of Tertiary system in which specialized human resources development is effected, the funding problem took root from the Federal Government assumption of proprietorship of Nigeria University in 1975. In the report of the review of higher education in Nigeria (1987) it was stated that prior to the time, higher institutions could be said to have been adequately funded or at least to be in a position to "cut their coat according to their available cloth".

In the same vein Gravenier (1982) stressed that the problem of financing tertiary institutions with particular reference to the increasing number of universities is enormous. And that until a decade ago, financing the development of university education in Nigeria seemed the most secure activities with little or no serious financing problem confronting either the policy makers at the federal and state levels. It can be confirmed here that both the Federal Government and individuals who study the education sector in Nigeria are quite aware of the deterioration of funding of education in general and higher education in particular. The federal and state governments have found it increasingly difficult to meet recurrent and capital costs required to support the rapid expansion in education (Okojie 1995; Okojie, 2003).

Furthermore, that it is apparent that government had been spending a smaller proportion on capital expenditure than recurrent expenditure hence our educational institutions have been in a deplorable state of neglect. The quest for proper funding of education in Nigeria has been the root cause of the unending crises between governments and teachers unions which have continued to afflict the three tiers of education system especially the universities to date. Human being are the active agents who accumulate capital, exploit natural resources, build social, economic and political organizations and carry forward national development. Clearly, a country which is unable to develop the skills and knowledge of its people and to utilize them effectively in the national economy will be unable to develop anything else (Harbison, 1964). Alfred Marshall (1930) emphasized the importance of education “as a national investment”, and in his view the most valuable of all capital is that invested in human beings.

Harbison and Myers (1964) point out that within the past five year, a number of economists in the United States have called attention to the importance of human resources and particularly to the investment in education. Furthermore, that governments of modern nations spend large sums of money on programmes of human resource development, and public expenditures for education alone range from about 2 percent to over 7 percent of national income. The political and economic forces in the modern world are such that practically all countries will have to raise their expenditure on human resource development both absolutely and also as a proportion of national income.

It is glaring that the financing of educational programmes and activities therefore is a significant issue that merits consideration in both budgetary and overall developmental planning of any nation especially Nigeria as a developing country among others.

Objective of studies

The study is aimed at looking into how the bankers in two generation of banks in Nigeria are developed beyond the qualifications with which they are employed. The study will also:

(i) Determine the entry qualifications of an average banker in the selected banks.
(ii) Investigate the frequency of bankers training if there is any.
(iii) Ascertain their developmental efforts since they were appointed.

HYPOTHESIS

Hi: Bankers are trained at reasonable intervals after their appointment.

Ho: Bankers are not trained at reasonable intervals after their appointment.

3. Methodology

3.1 Study area, research design, research instrument, sampling and data analysis

The study was carried out in Southwest geo-political zone of Nigeria. The zone is made up of six states namely: Ogun, Oyo, Osun, Ondo, Ekiti and Lagos. It is dominated by Yorubas who are one of the major ethnic groups in Nigeria. The zone is characterized by two climatic seasons which are dry season between November and March and the rainy season between April and October.

The research design adopted for this study is survey research design which enabled the researcher to investigate the rate bank employees improve themselves on the job after being employed. Sample size is a subset of the population of the study . The population of this study comprise of all commercial bank employees in the capital city of each of the states in the southwest geo-political zone of Nigeria, a random sample of 1000 employees working in Commercial Bank was taken. The questionnaires were coded into numerical values and mapped into seven point scale measurement of : Not at All= 1, To very slight extent = 2,To small extent = 3, To a moderate extent = 4, To a considerate extent = 5, To a great extent = 6, To an extreme extent = 7 . The data collected through the questionnaires administered was presented with descriptive statistics while the hypothesis formulated was tested with correlation and t-test

3.2 Data presentation and analysis

Table 1 shows that 550 (55%) of the bankers who served as respondents for the study are male, while the remaining 450 (45%) are female.

Table 1
Personal data of resonance

	FREQUENCY	PERCENTAGE	VALID %	CUMMULATIVE %
Male	550	55	55	55
Female	450	45	45	100
Total	1000			

Source: Author Field Survey (2009)

From Table 2, it is evident that 700(70%) of the respondents are within the age range of 20-30 years, 200(20%) are within the age range of 31-40years while 100(10%) are within the age range of 41-50years. This implies that the banking sectors are dominated by young people.

Table 2
Age bracket

		Frequency	%	Valid %	Cumulative %
Valid	20-30	700	70	70	70
	31-40	200	20	20	90
	41-50	100	10	10	100
	Total	1000	100	100	

Source: Author's Field Survey (2009)

Table 3 revealed that 220(22%) of the respondent have Diploma/ND on their appointment, 310(31%) have Higher National Diploma, 440(44%) have First Degree, while 30 (3%) have Masters Degree.

Table 3
Qualification and appointment

		Frequency	%	Valid %	Cumulative %
Valid	Diploma/ND	220	22	22	22
	HND	310	31	31	53
	BSc	440	44	44	97
	MSc/MBA	30	3	3	100
	TOTAL	1000	100	100	

Source: Author's Field Survey (2009)

From Table 4, 190(19%) of respondents of respondents now have Diploma/ND which implies that 30 have improved on their qualification, 330(33%) now have Higher National Diploma, 440(44%) have Bachelors Degree while 40(4%) have Masters Degree.

Table 4
Present Qualifications

		Frequency	%	Valid %	Cumulative %
Valid	Diploma/ND	190	19	19	19
	HND	330	33	33	52
	BSc	440	44	44	96
	MSc/MBA	40	4	4	100
	TOTAL	1000	100	100	

Source: Author's Field Survey (2009)

Table 5 shows that 480(48%) of the respondents have worked in the banking sector for between 1 – 5 years, 120(12%) have between 6 and 10 years experience, 230(23%) have between 11 and 15 years experience while 170(17%) have at least 16 years experience.

Table 5
Work experience

		Frequency	%	Valid %	Cumulative %
Valid	1 – 5 years	480	48	48	48
	6 – 10 years	120	12	12	60
	11 – 15 years	230	23	23	83
	16 and above	170	17	17	100
	TOTAL	1000	100	100	

4. Analysis of response given by respondents

From Table 6, 20(2%) of the respondents opined that Nigerian banking sectors has not absorbed many from labour market, 140(14%) believes it has to a very slight extent, 70 (7%) to a small extent, 150(15%) to a moderate extent, 210 (21%) to a considerate extent, 150 (15%) to a great extent, while 260(26%) opined it has to an extreme extent.

Table 6

Nigerian banking sector has absorbed many from the labour market in the last decade

		Frequency	%	Valid %	Cumulative %
Valid	Not at all	20	2	2	2
	to a very slight extent	140	14	14	16
	to a small extent	70	7	7	23
	to a moderate extent	150	15	15	38
	to a considerate extent	210	21	21	59
	to a great extent	150	15	15	74
	to an extreme extent	260	26	26	100
	TOTAL	1000	100	100	

Source: Author's Field Survey (2009)

Table 7 shows that 60 (6%) of respondents do not believe banking sectors has witnessed tremendous growth, 120(12%) believe it has to a very slight extent, 40(4%) believe it has to a small extent, 50(5%) believe it has to a moderate extent, 200(20%) to a considerate extent, 23(23%) to a great extent, while 300(30%) believe to an extreme extent.

Table 7

The sector has witnessed tremendous growth in all ramifications

		Frequency	%	Valid %	Cumulative %
Valid	Not at all	60	6	6	6
	to a very slight extent	120	12	12	18
	to a small extent	40	4	5	22
	to a moderate extent	50	5	5	27
	to a considerate extent	200	20	20	47
	to a great extent	230	23	23	70
	to an extreme extent	300	30	30	100
	TOTAL	1000	100	100	

The Table 8 revealed that 30(3%) of the respondents do not believe the respondents do not believe the growth in banking sectors led to employment of more people, 60(6%) believe it did to a very slight extent, 80(8%) to moderate extent, 140(14%) to a considerate extent, 200(20%) to a great extent, while 330(33%) believed to an extreme extent.

Table 8

The growth has led to employment of more human resources

		Frequency	%	Valid %	Cumulative %
Valid	Not at all	30	3	3	3
	to a very slight extent	60	6	6	9
	to a small extent	80	8	8	17
	to a moderate extent	160	16	16	33
	to a considerate extent	140	14	14	47
	to a great extent	200	20	20	67
	to an extreme extent	330	33	33	100
	TOTAL	1000	100	100	

Source: Author's Field Survey (2009)

Table 9 shows that 50(5%) of respondents do not believe that all fresh appointees in banking sector are trained, 130(13%) believe they are trained to a very slight extent, 170(17%) to a small extent, 100(10%) to a moderate extent, 120(12%) to a considerate existent, 230(23%) to a great extent, while 200(20%) they are trained to an extreme extent.

Table 9
All fresh appointees into banking sector are trained

		Frequency	%	Valid %	Cumulative %
Valid	Not at all	50	5	5	5
	to a very slight extent	130	13	13	18
	to a small extent	170	17	17	35
	to a moderate extent	100	10	10	45
	to a considerate extent	120	12	12	57
	to a great extent	230	23	23	80
	to an extreme extent	200	20	20	80
	TOTAL	1000	100	100	

Source: Author's Field Survey (2009)

Table 10 reveal that 310(31%) of the respondents do not believe staffs are trained at reasonable intervals in their banks, 260(26%) believe they are to a very slight extent, 170(17%) to a small extent, 60(6%) to a moderate extent, 120(12%) to a great extent, while 80(8%) believe to an extreme extent.

Table 10
Staff are trained at reasonable interval in my bank

		Frequency	%	Valid %	Cumulative %
Valid	Not at all	310	31	31	31
	to a very slight extent	260	26	26	57
	to a small extent	170	17	17	74
	to a moderate extent	60	6	6	80
	to a great extent	80	8	8	100
	to an extreme extent	260	26	26	100
	TOTAL	1000	100	100	

Source: Author's Field Survey (2009)

Table 11 show that 20(2%) they have time to engage in personal developmental programme, 6(6%) said they hardly have time to a very slight extent, 80(8%) to a small extent, 160(16%) to a moderate extent, 100(10%) to a considerate extent, 200(20%) to a great extent, while 380(38%) said to an extreme extent. nasty.

Table 11
I hardly have time to engage in any personal developmental programme

		Frequency	%	Valid %	Cumulative %
Valid	Not at all	20	2	2	2
	to a very slight extent	60	6	6	8
	to a small extent	80	8	8	16
	to a moderate extent	160	16	16	32
	to a considerate extent	100	10	10	42
	to a great extent	200	20	20	62
	to an extreme extent	380	38	38	100
	TOTAL	1000	100	100	

Source: Author's Field Survey. (2009)

4.1 Test of hypothesis

H1: Bankers are trained at reasonable intervals after their appointment.

Ho: Bankers are not trained after their appointment.

Table 12 shows the mean and standard deviation of the relationship between bankers training and Nigerian banking sector has absorbed from labour market. While the correlation is 0.021 and t-value is 12.010, with probability of 0.000.

Table 12

Showing relationship between bankers training and Nigerian banking sectors has absorbed money from Labour market

	Mean	STD	Correlation	t – val	P-val
Bankers training	3.05				
Nigerian banking sector has absorbed from labour market	4.42	1.525	0.021	12.010	0.000

Source: Author's Field Survey (2009)

Table 13 above show the mean and standard deviation of the relationship between bankers training and banking sector has witnessed tremendous growth. While the correlation is 0.041 and t-value is 21.168, with probability of 0.000.

Table 13

Showing relationship between bankers training and the sectors has witnessed tremendous growing in all ramifications

	Mean	STD	Correlation	t – val	P-val
Bankers training	3.05				
Banking sector has witnessed tremendous growth	5.12	2.19	0.041	21.168	0.000

Source: Author's Field Survey. (2009)

Table 14 above show the relationship between the two variables in it. While the correlation is 0.032 and t-value is 13.50 with probability of 0.000.

Table 14

Training and growth has led to employment of more human resources

	Mean	STD	Correlation	t – val	P-val
Bankers training	3.05				
Growth led to employment of more human resources	3.60	1.206	0.032	13.50	0.000

Source: Author's Field Survey. (2009)

Table 15 shows the relationship between bankers training and all fresh appointees into banking sector are trained. While the correlation is 0.081 and t-value is 13.05 with probability of 0.000.

Table 15

Showing the relationship between bankers training and all fresh appointees into banking sectors are trained

	Mean	STD	Correlation	t – val	P-val
Bankers training	3.05				
All fresh appointees into banking sector are trained	3.15	1.02	0.081	13.05	0.000

Source: Author's Field Survey (2009)

While Table 16 shows the relationship between bankers training and staffs are trained at reasonable intervals. The correlation is 0.092 and t-value is 21.01 with probability of 0.000.

Table 16

Showing the relationship between bankers training and staff are trained at reasonable intervals

	Mean	STD	Correlation	t – val	P-val
Bankers training	3.05				
Staffs are trained at reasonable intervals	2.89	2.10	0.092	21.01	0.000

Source: Author's Field Survey (2009)

Table 17 shows the relationship between bankers training and I hardly have time to engage in any personal developmental programme. The correlation is 0.037 and t-value 28.464 with probability of 0.000.

Table 17
Showing the relationship between bankers training and I hardly have time engage in any personal developmental programme

	Mean	STD	Correlation	t – val	P-val
Bankers training	3.05				
I hardly have time to engage in any personal developmental	6.24	0.936	0.037	28.464	0.000

Source: Author's Field Survey (2009)

5. Conclusion

The summary of the result shows the t-score at 198 degree of freedom, and the probability is less than 0.05 indicating that Ho is accepted. This shows a significant relationship between bankers training and their performance. This is an indication that human resources development could be used as a veritable tool for improving efficiency and performance of bankers. It is also concluded that despite the fact that bankers are given short training shortly before they are employed, they are hardly given any space to engage in any personal developmental effort, which could increase their chances of changing their job within the banking sector except few on-the-job training organized by their employers and that the growth in banking sectors led to employment of more people.

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