

**THE CHALLENGES OF HUMAN RESOURCES DEVELOPMENT
AND UTILIZATION IN NIGERIA ORGANIZATIONS:
*A STUDY OF SOME SELECTED BANKS IN PORTHARCOURT RIVERS STATE***

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The work embodied in this project report is original and has not been submitted in part or full for any diploma or degree of this or any other University.

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DEDICATION

This Work Is Dedicated to the creator of the universe God

Almighty

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ABSTRACT

This research work examines human resources development and utilization in Nigeria. The study revealed that there are some many factors which pose challenges to human resource development and utilization. These factors included lack of finance, lack of adequate facilities and unfavourable environmental forces. After a careful analysis and synthesis of data(s) from a total of 120 (one hundred and twenty) personnel officers drawn from six selected commercial Banks in Port-Harcourt which was the frame of reference, it was discovered from the data(s) that lack of finance, lack of adequate facilities and unfavourable environmental forces among others are challenges militating against the actualization of human resources development and utilization in Nigerian organizations. Based on the findings of the study, it was concluded that lack of finance, lack of facilities and unfavourable environmental forces are the factors that pose challenges to human resources development and utilization in Nigeria. The work therefore, recommends that organizations should see human resources expenditure as a strategic investment and also recommends and solicits that government should assist organizations by providing the necessary facilities needed for human resources development.

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CHAPTER ONE

INTRODUCTION

1.10 BACKGROUND OF THE STUDY

Of all the resources of any organization, the human factor is the most valuable. This is because all other factors are meaningless without human beings. As Nwachukwu (2000:20) rightly specified, it is the human factor that gives meaning to other organizational resources. Individuals in an organization have personal goals, while the organization also has specified goals and objectives. While the individual strives to maximize his benefits, the organization equally strives to make the best utilization of that same individual towards the accomplishment of set objectives. The extent to which an individual worker is compliant with job requirement determines how well he will achieve his desired personal needs. It will also determine how well the organization will utilize him for the accomplishment of its goals.

The human resources manager, therefore, entails to design appropriate mechanisms to develop and utilize the available human resources effectively. Recruitment in modern time

does not stop when employees are hired, but continues till they are disengaged. So while an employee is within the service of an organization, it becomes the duty of the human resources manager to continuously develop him. Human development is all about equipping the human resources of an organization with the knowledge expectations of their jobs. The kind of development needed here is the one that is in constraint with organizational objectives. The principle of human resources development and utilization; as specified by Synder et al (1980:43) is that “the more human resources development and utilization are integrated with the management process and enterprises objectives, the more effective they will be”. Leaning weight to the above assertion, Pati and Morrison (1982:152) suggests that in a fast changing and competitive environment, employees cannot stop learning. The human resources manager has to update their job knowledge continuously re-evaluate their attitudes and improve their job skills and performance to achieve enterprise results.

In the course of developing and utilizing the available human resources, the human resources manager utilizes all

the resources within his reach to accomplish this task. Many organizations today have not been able to actualize their set objectives because of the human resources. This exercise is not an easy task, but one that should be well articulated with sound management commitment.

There have been scholarly papers and studies on human resources management, but little or none has been done on identifying the specific challenges of developing and utilizing human resources management. This has left a serious vacuum in the literature of human resources management. It is this vacuum that necessitated this study.

1.11 STATEMENT OF PROBLEM

The dynamic nature of business environment, especially in the Banking sector, makes it of utmost necessity to develop and utilize the human resources effectively. Today human resources managers must therefore, strive to the challenges of updating the knowledge of their employees to meet any variation from other job contexts (structure, technology, task).

Unfortunately, in spite of the attempts and efforts of human resources managers to develop and utilize effectively the human resources, obsolescence is still a factor at the job place. This is a clear indication that there are salient variables militating against the effective development and utilization of human resources.

The issue of available finance in an organization is one factor that influences most organizational activities. The amount of finance available in an organization determines the scope of their operation. But there is still need to find out if finance has any bearing on the development and utilization of human resources in an organization.

Secondly, infrastructural facilities that correlate well with organizational activities have not been subjected to empirical analysis to examine it's relationship with human resources development and utilization.

Thirdly, there has not been knowledge of the relationship between environmental forces and human resources development and utilization. Businesses do not operate in a

vacuum; they operate interconnected with internal and external environmental forces.

1.12 OBJECTIVES OF THE STUDY

This study is designed

- (1) To discover whether any significant relationship exist between lack of adequate finance and the development and utilization of human resources in an organization
- (2) To find out if lack of facilities is one of the challenges of human resources development and utilization in an organization.
- (3) To examine whether any relationship exist between environmental forces and human resources development and utilization.

1.13 RESEARCH QUESTIONS

This study provides answers to the following questions.

- (1) Is lack of finance a challenge of human resources development and utilization in Nigeria?
- (2) Is there any significant relationship between lack of facilities and the poor development and utilization of human resources in Nigeria?

- (3) Is there any significant relationship between unfavourable environment forces and the poor development and utilization of human resources in Nigeria?

1.14 HYPOTHESES

The following hypotheses will be tested in order to validate the research.

- (1) Ho: Lack of finance is not a challenge to human resources development and utilization in Nigeria.
Hi: Lack of finance is a challenge to human resources development and utilization in Nigeria.
- (2) Ho: There is no significant relationship between lack of facilities and poor development and utilization of human resources in Nigeria.
Ho: There is significant relationship between lack of facilities and poor development and utilization of human resources in Nigeria.
- (3) Ho: There is no significant relationship between unfavourable environmental forces and poor development and utilization of human resources in Nigeria.

Hi: There is a significant relationship between unfavourable environmental forces and poor development and utilization of human resources in Nigeria.

1.15 SIGNIFICANCE OF THE STUDY

The significance of a research, according to Baridam (1990:195) should provide a justification for conducting the study. According to Onwumere (2009:78) the significance of the study “should show why the research is important because it is going to provide solution to the problem and contribute to the body of knowledge in the particular areas of investigation”. Therefore, the research study is intended to serve as basis for futures work on this topic or related topic. The result of this study will be of immense benefit to both individual worker and the organization, especially in the Banking sector. This is because the human resources manager will be able to identify these factors that militate against the effective development and utilization of human resources. It is only when this feat is achieved that goal congruency can be attained, similarly, the government and the entire public will benefit from this study, this is because

when goal congruency is attained in organizations, it reflects on the entire economy. This means addition to the concept of sustainable growth and development of a Nation.

1.16 SCOPE OF THE STUDY

The study covers the challenges of human resources development and utilization in Nigerian organization. The scope of the study covered some selected banks in Port-Harcourt metropolis. However in order to have a proper focus the research was then limited to six selected banks in the Port-Harcourt metropolis.

The central focus of the study being to ascertain how lack of finance lack of facilities and environmental forces affect human resources development and utilization in Nigeria, its adequacy and challenges and how to improve on the present state of affairs.

1.17 LIMITATION OF THE STUDY

This study is conducted in Port-Harcourt metropolis of River State with commercial Banks as the frame of reference. In the course of conducting this study, the researcher encountered some difficulties. The first was lack of adequate

fund for the study, the second was lack of adequate time frame for a comprehensive study.

Finally, it took the researcher extra effort to convince the respondents into completing the questionnaire. However, the researcher was able to overcome these challenges and completed the study.

1.18 DEFINITION OF TERMS

The following terms are defined as they were used in the context of the study.

- **Human Capital:** Is the value of knowledge, skills and capabilities of people that have tremendous impact on an organizations performance.
- **Human Resources:** The energy, skills and knowledge of people which are or which potentially can or should be applied to the production of goods and services.
- **Human Resources Development:** The process of positively improving the quality of manpower in an organization through training and re-training until they attain perfection in whatever they do.

- **Human Resources Management:** All activities involved in the effective utilization of people to achieve both the objectives of the organization and the satisfaction and development of employees.
- **Human Resources Manager:** An officer charged with the responsibility of sourcing and making proper utilization of manpower needs of an organization.
- **Human Resources Obsolesce:** A State in which the available manpower of an organization no longer conform to the requirements of the duties.

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CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviews empirical literature on the topic of study. This does not serve as a theoretical framework, but provides a yardstick towards the logical reasoning of reflecting, accepting and substantiating previous findings. For easy presentation and follow-up, this chapter is subdivided into the following sub-headings. The Human Resources concept, Human Resources management versus traditional personnel function, the challenges of Human Resources management the Basic problem Areas of Human Resources Development in Nigeria.

2.1 THE HUMAN RESOURCE CONCEPT

Human Resources Management (HRM) is one phenomenon that has attracted much interest from all works of life. Organizations worldwide, desire to evolve a systematic and successful approach in the management of people at work. This is as a result of the realization that “the building up and efficiency of an organization whether private or public depends to a large extent upon how effectively human resources are utilized (Nwachukwu, 2001:1).

Human resources has been defined as the energies, skills and knowledge of people which are, or which potentially can or should be applied to the production of goods and services.

Horbison (1973:3). The demand for human resources in an organization is a derived one. This means that human resources demand is derived from the demand for goods and services.

Nwachukwu (2000:3) threw more light on this position when he asserts that “since human beings make the goods and provide the services”, the demand for people is an integral part of an organization.

Therefore, human resources make other organizational resources meaningful. According to Drucker (1974:86) the human beings, unlike any other resources has absolute control over whether he likes to work at all and how.

When international labour organization was being established immediately after World War I, The American trade union representative refused to agree to the chapter

until it was amended by replacing the phrase. “Labour is a commodity”, (Eli, 1976:3). According to Eli, by doing this American Labour Leaders underscored the importance they attached to treating Labour differently from other resources.

From the foregoing, it could be deduced that human resources management and management of all other organizational resources can never take the same dimension. Ibekwe (1984:12) believes that the most dynamic factor in the organization is the human factor. It is unique when compared to physical and material resources. Getting and making use of the best human resources in an organization, not only leads to organizational effectiveness, but also make for system-wide effectiveness. Horbison (1973:14) cited in Oshagbemi (1988:40) stated that human resources, not capital, not material resources, is the ultimate bases of the wealth of a nation.

A more attention into the human resources management phenomenon therefore, becomes imperative. The human resources manager should appreciate the simple fact that of all inputs in the production process, the human effort is the

most difficult to control because every human being is different in many respect from another. Omolayole (1982:15). The human effort is a major determinant of the success of other inputs.

2.2 HUMAN RESOURCES MANAGEMENT VERSUS TRADITIONAL PERSONNEL FUNCTION

Human resources management as a distinct function at the work place in Nigeria is a relatively new introduction. However, the practice predicts organized industrial activities in the country.

At the traditional level of production, family members and relations who were engaged in work activities were looked after in various ways. It is the welfare activities practiced at the traditional level that have been translated into a later twentieth century vogue we refer to as the “personnel management” (Human Resources Management) in most formal organizations. According to Burton and Gold (1999:16) the notion of human resources management model is controversial. The debate centers on two fundamental questions:

First, what is meant by human resources management? For some scholars, human resources management represents a new approach to managing the labour process. For others, the term human resources management is simply a re-labelling and repackaging of “progressive” personnel management. Commenting on this issue Legge (1989:61), Blayton and Turmoil (1992:15) pointed out that the human resources management model remains an elusive concept and contains contradictions and paradoxes. Detractors view human resources management as rhetoric to disguise the consequences of deregulation and downsizing (“a mark for the less acceptable face of the enterprise culture” Keenoy and Anthony (1982:72), Legge (1995:58).

Many of the key elements of the human resources management model are drawn from organizational behavior theories, such as motivation leadership and team building. The arguments therefore, are; how should this model be viewed?

How does it differ from the traditional personnel model? Is strategic human resources management a rupture from the

prescriptive personnel management literature and the beginning of a new theoretical sophistication? Boxall (1992:60). As some observers have argued, there is nothing particularly distinctive about the human resources management model, or if it simply gives a greater prominence to organizational behavior concepts, then human resources management is just a change in style of presentation, or old wine in a new bottle. Clearly the meaning of human resources management is elastic and has the “soft” and “hard” versions as well as well shall see in some definitions put forward by some authors.

The second areas of the debate forwards on the empirical data on the number of organizations allegedly adopting the new human resources management model. There is a debate on the nature and extent of change in human resources practices, which gives expression to the core concept of human resources management.

It is imperative, therefore, that the meaning and contextual significance of human resources management is contested.

Most normative human resources management moderns asserts that the organization's human resources are valued assets, not a variable cash and emphasize the commitment of employees as a source of competitive advantage Legge (1989:61).

Assumptions about the nature of human potentials and ability to tap that potentials are based on organization behavior theories posited by such writers as Maslow (1954) and Herzberg (1966) quoted in Brahton and Gold (1999:20).

A number of human resources scholars develop a particular human resources model to demonstrate analytically, the qualitative difference between conventional personnel management and human resources management (example, Beer et al (1984:13), Fornbrun et al (1984:66), Guest (1987:52), Henry Pettigrew (1990:17) Story (1992:201) Cited in Brathon and Gold ((1996:16).

Table 2.1: Stereotype of traditional personnel management and human resources management

Psychological contract	Traditional personnel management (compliance)	Human resources management (commitment)
	Fair days work for a fair days pay	Reciprocal commitment
Locus of control	External	Internal
Employee relations	Pluralistic, collective, low trust	Unitarist, individual high trust
Organizing principles	Mechanistic, formal, defined roles top-down, centralized	Organic flexible idea, bottom-up decentralized
Policy goals	Administrative efficiency standard performance, cost minimization	Adaptive work-force, improving performance, maximum utilization

Source: Guest (1987:52) Human Resources Management and Industrial Relations; Journal of Management Studies 24(5): 503-21

In Brathon and Gold (1999:20) Human Resources management: Theory and practice, Macmillan Press limited, London.

Having properly got a clearer view of Human Resources management concept, what then can we authoritatively say

is the definition of the concept? Filey and House (1989) described Human Resources management as that aspect of planning, organizing, directing and controlling of the human resources to achieve the firm objectives.

Similarly, Johnnie (1988:31) sees Human Resources management as that part of management, which is concerned with people at work and with their relationships with an enterprise. It applies not only to industry and commerce, but all fields of employment. Human resources management has also been described as consisting of all the activities involved in the effective utilization of people to achieve both the objectives of the organization and the satisfaction and development of employee, Baridam (1995:133).

Brathon and Gold (1999:16) agreed with Baridam when they both described human resources management as “a particular approach to the management of employment relationship with a distinctive set of human resources policies and practices designed to ensure greater commitment of employees and improved organizational

performance” Beer et al (1984:19) share similar view with the above definition and added that increased commitment can result not only in more loyalty and better performance for the organization, but also in self-worth, dignity, psychological involvement and identity for the individual.

A more comprehensive definition of human resources management described the concept as “the field of study that encompasses all activities from finding employees to their full utilization at work and planning for their retirement; (Nwachukwu, 2003:3). In line with Nwachukwu, French (1964:4) described human resources as “the recruitment, selection, utilization and development of human resources by and within the organization”. The statement by Microsoft’s Vice President for human resources, Debora Willington (2000), in an address to departmental heads that “Recruitment does not stop when people get hired” is justifiable.

Summarily, the review of the critical literature on human resources management confirms the fact that the part of management process labeled “human resources management”

is in theory, at least, integrated into strategic planning. As Henry and Pettigrew (1990:36) stated, “the strategic character of human resources management is indeed distinctive”. Human resources management model emphasizes the importance of transformation leadership in the work organization. Tichy and Davanna (1986:21). Therefore, taking human beings specifically, and their place in the work place, how to make the worker productive and he work meaningful is a challenge of managing (Nwachukwu, 2000:14).

2.3 THE CHALLENGES OF HUMAN RESOURCES MANAGEMENT

In the attempt to effectively utilize and development human resources in an organization, the human resources manager faces series of challenges. These challenges are on the increase because of the dynamic nature of the work environment.

Today’s work environment has so many extraneous variables, so the human resources manger is faced with

challenges which must be over-come for the effective use of the human factor. These challenges are discussed below.

2.3.1 Challenges from Shifts in Skill Requirement

Shift in skill requirement is a situation where existing knowledge and capabilities used in a job context no longer fit in. in such a case, skills that were applicable become obsoletes. This normally occurs where there is a shift in any of the man-power environment, technological, economic political and social changes.

Organization's operational environment is a very dynamic one. This dynamic nature of the technological environment especially, causes frequent shift in skills necessary for proper utilization of available human resources. An employee who has been rendered redundant by technology poses a threat to both himself and other employees, and in-fact to the entire organization. The affected employee suffers emotional trauma, he goes an extreme to engage in certain unethical practices just to keep flowing in the system.

Again, environmentally induced shift to skill requirement presents numerous problems on human resources

management. This is because, to keep operating in such a system, there must be a corresponding shift in labour requirement and management.

Technology is shifting the basis of competition to knowledge-based economy. This means that survival increasingly depends on people—"their skills, intellect, creativity, energy and commitment" two points have to be noted. An organization should be well positioned to set and keep a fair share of talents to get and keep a fair share of talents in a tight and fiercely competitive labour market. Light (1971:16). Training, retraining and employee development seem to be the only option available to curb the problem of shifts in skill requirements.

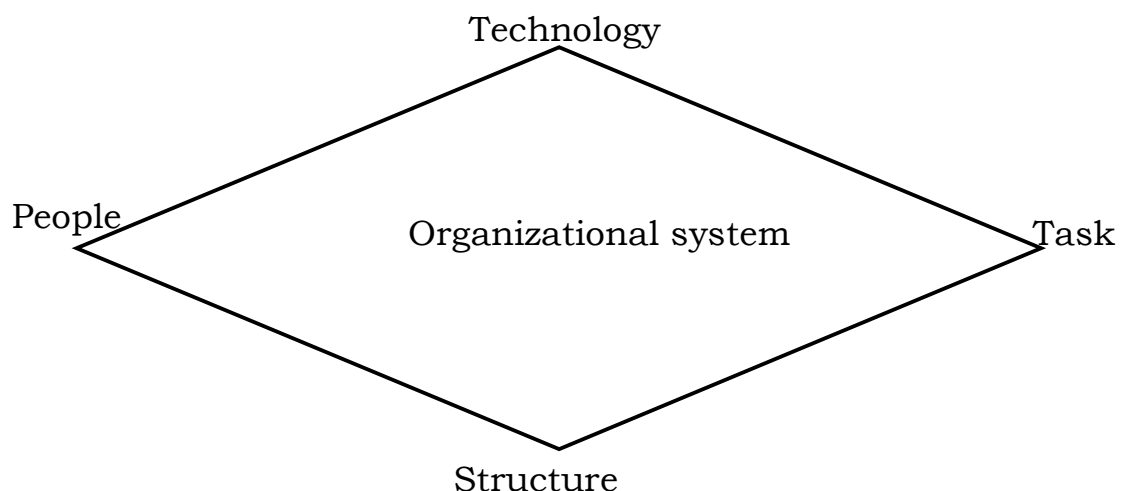
Considerations must be given, for instance on how obsolete worker can be absorbed else where in the firm, how far it will be necessary to take advantage of the natural wastages of labour, and what training will be required to equip the worker either to operate new machine or work in another department.

The challenge of human resources managers therefore, is to study any environmental tendencies that are likely to affect skill requirements, and keep abreast of all the latest experiments in the control and training of workers.

2.3.2 Challenges from Dis-Balances in Job Systems

Dis-balances in job system is a situation where the free flow of interrelationship and interconnectedness of the core job system is interrupted in a given organization. This normally occurs when there is variation in either of the systems. The work of Friendlander and Brown (1974:151) Poras and Berg (1978), cited in Baridam (1997:228) maintained that organizations are composed of four interacting systems people, technology, processes (task) and structure.

Fig. 2.1: The care job system



Source: Mclennan, Roy (1989), Managing Organizational change. New Jersey, Prentice Hall.

The major concept that brings change and subsequent challenge to the human resources managers in the technological environment is very dynamic. A variation in the banking technology primarily, dislocates “structure”, and “task” and subsequently bounces back on “people”. For instance, the hierarchy of the organization flattens as many middle level management positions give way to enable information technology and self-managed work teams. Similarly work is redesigned into self managed teams, and managerial accountability is shifted to the ‘frontline’ Baridam (1999:228).

Technology in the banking sector also initiates what Hammer and Champsey (1993:32) described as “Business process re-engineering” (BPR). What this is all about is “the fundamental rethinking and radical redesigning business processes, to achieve dramatic improvements in critical contemporary measures of performance such as cost, equality, services and speed”. The human resource suffers tremendously during this whole process of “res”-re-structuring, re-engineering, re-organizing re-shaping, the repositioning, re-grouping, re-equipping etc. the issue of

shift in skill requirements is no longer the main factor here. But “variation” a situation where something that does not exist by the starting of the contract has been initiated to hold.

This of course, brings humiliation, under-utilization, over-using of some personnel, frustration, and blocked ambitions. These circumstances give rise to total systems collapse if not quickly identified and treated accordingly.

The human resources manager is under obligation this time to make sure there is a systematic and scientific method of administering this whole lot of activities to minimize their side effects on individual worker. The need to tap from the experience of experts in other field becomes a challenge. As light (1971:117) rightly pointed out, one aspect of business in which scientists can help is agronomics- the science of fitting the job to the worker. The point light is making here is that, man and his task must be considered as a complementary whole and those designing machines or responsible for the organization of work should have grounding in the biological sciences. This will enable them

have some appreciation of the stress which the machines or the tasks are likely to impose on the operators. If this is not done, there may be occasions when the level imposed by a task is so high that the man working on it may be overloaded and disaster may occur. The systematic and scientific administration of maintenance work on the four job systems during variations, to minimize the harmful effects on the individuals, therefore, becomes a major challenge to the human resources manager.

2.3.3 Challenges from Workers Attitude Towards Change

Obsolete machines must be replaced, new and more suitable materials must replace the old, and the introduction of better methods is essential. Unfortunately, these changes often cause human upheavals. Beths (1983:282). In-fact, one can conclude that Nigerian employees have a negative attitude towards change. This stems from the fact that change goes with uncertainty, and the present economic situation of the country make employees to abhor uncertain situations.

As Baridam (1999:226) rightly stated, employees resist change because of certain reasons, among whom are;

- (a) The fear of failing in the new situation
- (b) The fear of breaking established social ties or that the new social relationship may not be as rewarding as the former ones.
- (c) The fear that the change may lead to a reduction in pay or permanent employment.
- (d) Ignorance of the need for change
- (e) Personal factors

As specified by Katz and Karan (1991:66) Organ and Hammer (1982:42), Deggler (1978:26) Awujo (1997) modifying an old attitude and replacing it with a new one is a process of learning, and learning always start with a sense of being thwarted in coping with situation.

The challenge to the human resources manager therefore, is to be able to dictate those factors or change that may give rise to negative job attitude and make adequate provision for them. It is only when employees start showing some

degree of positive attitude towards change that the desired result will be fully achieved.

2.3.4 Challenges from Job Accidents

Accidents result in the work place partly from contributory negligence of employees and partly from inadequate measures and maintenance operations on the part of the employer. The work-men compensation Act made provision for the payment of compensation to workmen for injuries suffered out of and in the course of their employment. Nwachukwu (1999:56). If strategic human resources management means anything therefore, it must encompass the development and promotion of a set of health and safety policies to protect the organization's most valued assets "employees" Brauton and Gold (1999:150).

The cost of ill-health and work related accidents are not only borne by the victim's families and their employers, clearly, the cost of occupational ill-health and accidents are borne by the tax payer and public sector services. The major costs of job accidents on organizations are:

- (1) Cost of wages paid for the time spent by injured work people;
- (2) Cost of materials or equipment damage;
- (3) Cost of injured workers time;
- (4) Supervisors time spent in assisting investigating reporting work training or instructing a replacement and making other necessary adjustments;
- (5) Wage cost of decreased output by injured worker after return to work;
- (6) Medical cost to the company;
- (7) Cost of time spent by administrative staff and specialists on investigations or in the processing of compensation questions.

Literature in the areas of organizational job health and safety has reviewed that appropriate strategies should be adopted by the human resources manager in a bid to improving employee's health and safety. The following strategies have proved successful:

Fig. 2.2: Strategies of improve work place health and safety

- (1) **Design:** Safe and healthy system of work.
- (2) **Exhibit:** Strong management commitment.
- (3) **Inspect:** Workplaces for health and safety problems.
- (4) **Establish:** Procedures and controls for dealing with health and safety issues;
- (5) **Develop:** Training programmes
- (6) **Set up:** Health and safety committees.
- (7) **Monitor:** Safety policies
- (8) Draw-up: Action plan and check-list

Source: Brathon and Gold (1999:151) Human Resources Management: Theory and Practice, London: MacMillan Press Ltd.

A major challenge to human resources management is to provide a healthy and safe working environment for employees. Humanitarian and economic reasons demand such a policy. There is also pervasive portfolio of legislations, regulations, codes of practice, and guidance notes dealing with occupational health and safety, and as with other employment laws. The human resources

practitioner has taken on the role of advising managers on the content and legal obligations of this.

2.3.5 Challenges from Employee Motivation and Satisfaction

The human resources managers function, most time is being assaulted in an organization, especially when there is a variation. The human resources manager needs adequate plan to bring out the best in employees. The existence of good plans and excellent organizations however, does not result to an automatic undertaking of assigned duties Uwaoma (1997:88). Indeed the human resources manager goes an extra mile to get the organizational member to work willingly and enthusiastically given dynamic operational environment. Every employee, who comes into an organization, has lots of personal needs he desires through the organization. Of course there are certain behaviours or roles which the organization desires to elicit from the employee. Thus, the need to strike a balance. The human resources role of getting the workers to achieve the organizational role is referred to as motivation. In other words, it is a skill of aligning or fairly integrating employee

and organizational interests to achieve employees need simultaneously, with the attainment of organizational goals. The impact of any motivational effort upon the worker depends on two factors. First, the perceived outcome of the prescribed behavior, and second, the strength of the expectancy that the behavior will actually result in a realization of the outcome, vroom (1964).

Job satisfaction, on the other hand, is the contentment experienced when a job is accomplished; Harold Koontz (1980:634) cited in Nwachukwu (2000:65).

If not for other reasons, a satisfied worker has a better attitude to work. The challenge to the human resources manager here is to ensure that employees are adequately rewarded and motivated.

2.4 THE BASIC CHALLENGES AREAS OF HUMAN RESOURCES DEVELOPMENT IN NIGERIA

Human resources development simply implies all managerial activities aimed at improving the quality of organizational manpower. It is within the jurisdiction of the human resources manager to overcome the challenges

examined above and ensure that the work force is constantly updated. The major avenue of developing the human factor in an organization is training. By training, we mean all activities designed to make the human factor acquainted with operational requirement. It is a continuous exercise as job context changes.

In trying to develop the human resources of an organization, internal and external methods could be utilized. Internal method is when the training is done within the organization. Job rotation-moving employees from one unit to another unit within the same organization, is a known form of this method. Equally, organizations can organize internal training sessions and presentations. By external however, the training is done outside the organizational setting. In most cases, external consultants are utilized for the exercise.

Furthermore, in the course of developing organizational human resources, problems are bound to arise from some factors which are likely to influence the exercise.

Finance available to the organizations is a major factor that can influence human resources development and utilization. Personnel recruitment and development is a continuous exercise for the human resources manager. The amount of finance within his reach may influence him.

Again, the human resources utilization is of paramount importance to an organization. This therefore, demand for the update of information on the part of the human resources manager and of utmost importance to him and the organization as well. The individual worker perceives the organization as a favourable ground to achieve their personal objectives in life. The human resources manager must always strike a balance between the pursuit of organizational objectives and individual worker's objectives.

Similarly, as Nwachukwu (1988), specified: Identification of training and development need may hinder the work of the human resources manager. He must ensure that he acts fast. This is the only way he can make the best use of his employees.

2.5 SUMMARY

This chapter has discussed extensively the concept of human resources, and human resources management. It was discovered that the human factor is the major resources of every organization. The human resources manager desires to always maximize the utilization of available labour force. But, it is imperative that the same labour force be appropriately developed to attain this feat. Many challenges are being faced by the human resources manager, in an attempt to develop and utilize the human factor.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter presents the research methods and procedures employed in carrying out this research work. It presents the methods that the researcher employed in generations and analyzing of both primary and secondary data.

This chapter therefore, attempts to explain the following issues as regards this research work namely;

- (a) Research Design
- (b) Sources of Data
- (c) Population to the Study
- (d) Sample Size Determination
- (e) Instrument for Data Collection
- (f) Reliability of the Instrument
- (g) Validity of Instrument
- (h) Method of Data Collection
- (i) Method of Data Analysis

3.2 RESEARCH DESIGN

Research design as captured by Onwumere (2009:111) is a kind of blueprint that guides the researcher in his or her investigation and analysis, Anikpo (1999:54) adds that such plan/structure helps in the selection of the most appropriate sampling techniques; instruments and tools of data collection and test for the hypothesis as well as the most suitable format to present research report. Owing to the descriptive nature of this study, the quasi-experimental design was chosen Baridam (1990:5) sees this is a type of cross sectional survey that involves a study of the situation and analyzing without manipulating the variables. This design also allows the use of questionnaire and personal interviews. The study contains so many extraneous variables that cannot be controlled by the researcher, unlike studies on natural sciences where variables are put under controlled experiment in the laboratories.

3.3 SOURCES OF DATA

The researcher adopted two sources of collecting data:

- Primary Data
- Secondary Data

The primary data are that informations gotten first hand from the informant. It is a direct source of information. Example: questionnaires and personal interviews. The second source of data is secondary sources which includes text books, Bank Journals and magazines, and other reports and documented literatures of the relevant banks.

3.4 POPULATION OF THE STUDY

The population of study according to Obasi (1999:134) sees it as census of all items or subjects that possess the characteristics or that have knowledge of the phenomenon being studied. The population could be definite or infinite. It is said to be definite if all items or subjects that constitute it can be counted otherwise it is infinite.

The population of this study is the assessable population in some selected banks in Port-Harcourt metropolis. A total of one hundred and seventy (170) personnel officers drawn from six (6) selected banks in Port-Harcourt formed the total population.

3.5 SAMPLE SIZE DETERMINATION

In selecting the banks for this study the researcher used simple random sampling. This gave all the commercial banks an equal chance of selection. Consequently, six banks were selected. The researcher concentrated on bank officers due to the nature of the study.

In determining the sample size from the accessible population, the researcher found out that each of the six banks have an average of 28 (Twenty eight) officers. This gives a rounded total population of 170 (one hundred and seventy). So, the researcher applied the Yaro Yamani formula to arrive at the sampling frame thus:

$$n = \frac{N}{1 + N(e)^2}$$

Where n = sample size

N = population size

e = level of significance or limit to tolerable Error

$$I = \text{unity (a constant)}$$

$$\therefore n = \frac{170}{1 + 170(0.05)^2}$$

$$= \frac{170}{1 + (170 \times 0.0025)}$$

$$= \frac{170}{1.425}$$

$$= 120 \text{ Approx}$$

A non-probability sampling method was adopted in choosing members of the sample population. This is called the convenience sampling method. As Baridam (1990:195) rightly pointed out, the convenience sampling procedures is a non-probability sampling method that is less expensive, non-time consuming, more convenient and gives result as valid as the results obtained from probability sampling.

Consequently, the researcher conveniently choose 20 (twenty) officers from each of the 6(six) banks.

3.6 INSTRUMENT FOR DATA COLLECTION

The main instrument used by the researcher for this work is questionnaire. Simple and straight forward but appropriate questions were administered to the respondents. A total of one hundred and twenty (120) questionnaire copies were administered, with each of the banks getting 20(twenty). The questionnaire was made up of both open ended and close ended questions for easy recording of responses. The open

ended questions were incorporated to grant the respondents the freedom to express their own opinion on the question to enable the researcher obtain a clear insight on the research problems.

3.7 RELIABILITY OF THE INSTRUMENT

In order to ensure the reliability of the instrument, the language of the questionnaire was concise clear and simple because ambiguous items permit errors because individuals may interpret the items differently. Also in order to guarantee reliability of the instrument a (Pilot test) was carried out. This helped to test and re-test administration because the same questionnaire was administered to same group respondent at different point in time.

3.8 VALIDITY OF INSTRUMENT

The questionnaire was designed to be administered to all the respondents as a supplement to help validate what was obtained from the oral interview. The questionnaire was thoroughly scrutinized by an expert in the area of the study, and the flaws in the language of the questions were

rephrased into better questionnaire before it was finally circulated to respondents.

3.9 METHOD OF DATA COLLECTION

Test method of data analysis was used by the researcher because of the nature of the information gotten. Simple percentage ratio was also used.

In the analysis of the data obtained through questionnaires, chi-square test statistics (χ^2) was used in testing the research hypothesis.

Chi-square (χ^2) is a measure of discrepancy existing between the observed and expected frequencies of one, two or more variables.

Chi-square (χ^2) is statistically defined as

$$\chi^2 = \sum \frac{(f_o - f_e)^2}{f_e}$$

Where

χ^2 = chi-square

$\sum$ = summation (sigma)

f_o = frequency observed

f_e = frequency expected

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CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 INTRODUCTION

This chapter deals with the presentation and analysis of the data collected from the respondents. It also highlights the results from the analysis. The presentation comes in two sections-questionnaire analysis. The chi-square method was used to test hypothesis.

Out of the 120 (one hundred and twenty) copies of questionnaire administered to the six selected banks, 86(eighty six) were completed and returned. This represents a total of 72% response rate. The information is shown in table 4.1.

Table 4.1: Response rate to questionnaire

Name of Bank	No of questionnaire administered	No returned	Percentage of returned (%)
Diamond Bank	20	16	13.3
Sky Bank	20	10	8.8
Spring Bank	20	14	11.7
First Bank	20	12	10
UBA	20	16	13.3

Zenith Bank	20	18	15
Total	120	86	71.6 = 72

Sources: Field Survey, 2011

4.2 PRESENTATION AND ANALYSIS OF QUESTIONNAIRE RESPONSES

Section A: Research question one

This is the response obtained from respondents in trying to find out their view on how lack of finance poses a problem to human resource development in Nigeria.

Question numbers 1-5 in the questionnaire was used.

Table 4.2: Budgetary allocation for employee development programmes

Response variable	No of respondents	Percentage of responses (%)
Yes	86	100
No	0	0
No idea	0	0
Total	86	100

Source: Field Survey, 2011

The above table (4.2) disclosed that all the 86 respondents admitted that finance for human resources development

programme actually form part of their organizations' budget annually.

Table 4.3: Timing of employee development programmes among organizations

Response variable	No of respondents	Percentage of responses (%)
Routine	60	69.77
As desired by management	26	30.23
No idea	0	0
Total	86	100

Sources Field Survey, 2011

The above table disclosed that 60(69.77%) of the organizations surveyed conduct their human resources development programmes on routine basis, while 26(30.26%) have theirs as desired by management.

Table 4.4: Personnel officers involvement in human resources development programmes

Response variable	No of respondents	Percentage of responses (%)
Yes	86	100
No	0	0

Total	86	100
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Sources Field Survey, 2011

Table 4.4 above showed that all the personnel officers surveyed have been involved in their organizations human resources development programmes. This means they are all in a better position to know how the funding usually goes.

Table 4.5: Nature of funding for human resources development programmes

Response variable	No of respondents	Percentage of responses (%)
Adequate	16	18.60
Inadequate	70	81.40
Total	86	100

Sources Field Survey, 2011

Table 4.5 above shows that nature of funding for human resources development programmes in organizations. 16(18.60%) of respondents indicates adequate, while 70(81.40%) indicate inadequate. This can be interpreted that actually finance is a problem to human resources development and utilization.

Section B: Research question Two

Response gotten from respondents if there is any significant relationship between lack of facilities and the poor development and utilization of human resources in Nigeria.

Questions 7-9 in the questionnaire were used.

Table 4.6: Nature of facilities used in human resources development programmes

Response variable	No of respondents	Percentage of responses (%)
Adequate	0	0
Inadequate	86	100
Total	86	100

Sources Field Survey, 2011

Table 4.6 above disclosed the nature of facilities used in human resources development programmes among Nigerian organizations. Surprisingly, all the 86(100%) respondents indicated inadequate. This is a clear indication that the available facilities used in human resources development programmes are totally inadequate.

Table 4.7: Facilities and influence on human resources development programmes

Response variable	No of respondents	Percentage of responses (%)
Yes	86	100
No	0	0
No idea	0	0
Total	86	100

Sources Field Survey, 2011

The above table disclosed that all the respondents admitted that facilities actually have an influence on human resources development programmes.

Section C: Research Question Three

“Is there any significant relations between unfavorable environmental forces and poor development and utilization of human resources in Nigeria? To answer this question, question Number 10-11 was used.

In question 10, respondents were given a list of environmental forces that may have direct influence on human resources development and utilization to identify the

one that affect them. However, the respondents answered in the affirmative for all the factors. They maintained that these factors militate against human resources development and utilization.

4.3 TESTING OF HYPOTHESIS

The three hypotheses for this study are tested in this section using chi-square analysis technique. The formula for this statistical tool is given as

$$\chi^2 = \sum \frac{(f_o - f_e)^2}{f_e}$$

Where

χ^2 = chi-square

$\sum$ = summation (sigma)

f_o = frequency observed

f_e = frequency expected

4.3.1 Decision Rule

Accept the null hypothesis (H_o) if the calculated value of chi-square (χ^2) is less than the chi-square (χ^2) value tabulated.

Reject the null hypothesis (H_0) if the calculated value of chi-square (χ^2) is greater than the chi-square (χ^2) value tabulated.

4.3.2 Degree of Freedom

The degree of freedom (df) is given by the formula

$$(R-1) (C-1)$$

Where

R = number of rows

C = number of columns

the entire table used are 6 x 3 contingency tables.

The degree of freedom (df) = $(6-1) (3-1) = 5 \times 2 = 10$

4.3.3 Level of Significance

0.05 or 95% level of significance is adopted.

Using the level of significance of 0.05, χ^2 tabulated = 18.3

Hypothesis one

H_0 : Lack of finance is not a challenge to human resources development utilization in Nigeria

H_1 : Lack of finance is a challenge to human resources development utilization in Nigeria.

Question number 5-6 in the questionnaire was used for this purpose. The responses are as shown below.

Table 4.8: Finance is a challenge to human resources development and utilization in Nigeria

Response variable	No of respondents	Percentage of responses (%)
Yes	86	100
No	0	0
No idea	0	0
Total	86	100

Sources Field Survey, 2011

Table 4.9: Extent of correlation between lack of finance and inadequate human resources development and utilization

Response variable	No of respondents	Percentage of responses (%)
Little extent	21	24.42
Moderate extent	28	32.56
Great extent	37	43.02
Total	86	100

Sources: Field Survey, 2011

Table 4.10: Contingency table for hypothesis I

Name of Bank	Little extent	Moderate	Great	Total
A	3(3.91)	2(5.21)	11(6.88)	16
B	1(2.44)	7(3.26)	2(4.30)	10
C	5(3.42)	0(4.56)	9.(6.02)	14
D	2(2.93)	7(3.91)	3(5.16)	12
E	4(3.91)	3(5.21)	9(6.88)	16
F	6(3.40)	9(5.86)	3(7.74)	18
Total	21	28	37	86

Table 4.11: χ^2 Test computation for hypothesis I

Bank	Response variable	f_o	f_e	$f_o - f_e$	$(f_o - f_e)^2$	$\frac{(f_o - f_e)^2}{f_e}$
A	Little extent	3	3.91	-0.91	0.83	0.21
A	Moderate extent	2	5.21	-3.21	10.30	1.98
A	Great extent	11	6.88	4.12	16.97	2.47
B	Little extent	1	2.44	-1.44	2.07	0.85
B	Moderate extent	7	3.26	3.74	13.99	4.29
B	Great extent	2	4.30	-2.30	5.29	1.29
C	Little extent	5	3.44	1.56	2.43	0.73
C	Moderate extent	0	4.56	-4.56	20.79	4.5
C	Great extent	9	6.02	2.98	8.88	1.47
D	Little extent	2	2.93	-0.93	0.87	0.29
D	Moderate extent	7	3.91	3.09	9.55	2.44
D	Great extent	3	5.16	-2.16	4.67	0.91
E	Little extent	4	3.91	0.09	0.008	0.002
E	Moderate extent	3	5.21	-2.21	4.88	0.94
E	Great extent	9	6.88	2.12	7.39	1.07
F	Little extent	6	4.39	1.61	2.59	0.59
F	Moderate extent	9	5.86	3.14	9.86	1.68

F	Great extent	3	7.74	-7.74	22.47	2.90
Total		86	-	-	-	28.61

Since the computed χ^2 (28.61) is greater than the tabulated value 18.3, the null hypothesis is rejected and the alternative hypothesis is accepted. This implies that lack of finance is a challenge to human resources development and utilization in Nigeria.

Hypothesis Two

Ho: There is no significant relationship between lack of facilities and poor development and utilization of human resources in Nigeria.

Hi: There is significant relationship between lack of facilities and poor development and utilization of human resources in Nigeria.

Question number 9 in the questionnaire was used

Table 4.12: Extent of correlation between lack of facilities and inadequate human resources development and utilization in Nigeria

Response variable	No of respondents	Percentage of responses (%)
Little extent	18	20.93
Moderate extent	29	33.72

Great extent	39	45.34
Total	86	100

Source: Field Survey, 2011

Table 4.13: Contingency table for hypothesis II

Name of Bank	Little extent	Moderate extent	Great extent	Total
A	3(3.35)	4(5.40)	9(7.26)	16
B	1(2.09)	2(3.37)	7(4.53)	10
C	2(2.93)	6(4.72)	6(6.35)	14
D	1(2.51)	8(4.05)	3(5.44)	12
E	1(3.35)	7(5.40)	8(7.26)	16
F	10(3.77)	2(6.07)	6(8.16)	18
Total	18	29	39	86

Table 4.14: χ^2 Test computation for hypothesis I

Bank	Response variable	f_o	f_e	$f_o - f_e$	$(f_o - f_e)^2$	$\frac{(f_o - f_e)^2}{f_e}$
A	Little extent	3	3.35	-0.35	0.12	0.03
A	Moderate extent	4	5.40	-1.4	1.96	0.36
A	Great extent	9	7.26	1.74	3.02	0.42
B	Little extent	1	2.09	-1.09	1.19	0.57
B	Moderate extent	2	3.37	-1.37	1.88	0.86
B	Great extent	7	4.53	2.47	6.10	1.35
C	Little extent	2	2.93	-0.93	0.87	0.30
C	Moderate extent	6	4.72	1.28	1.64	0.35
C	Great extent	6	6.35	-0.35	0.12	0.02
D	Little extent	1	2.51	-1.51	2.28	0.91
D	Moderate extent	8	4.05	3.95	15.60	3.85
D	Great extent	3	5.44	-2.44	5.95	1.09
E	Little extent	1	3.35	-2.35	5.52	1.65
E	Moderate extent	7	5.40	1.60	2.56	0.47
E	Great extent	8	7.26	0.74	0.54	0.08
F	Little extent	10	3.77	6.23	38.81	10.30

F	Moderate extent	2	6.07	-4.07	16.57	2.73
F	Great extent	6	8.16	-2.16	4.67	0.57
Total		86	-	-	-	25.71

Since the computed χ^2 (25.71) is greater than the χ^2 tabulated 18.3, the null hypothesis (Ho) is rejected. Thus the alternative hypothesis (Hi) is accepted this implies that there is a significance relationship between lack of facilities and poor development and utilization of human resources in Nigeria.

Hypothesis Three

Ho: There is no significant relationship between unfavourable environmental forces and poor development and utilization of human resources in Nigeria.

Hi: There is significant relationship between unfavourable environmental forces and poor development and utilization of human resources in Nigeria.

Question number 12 in the questionnaire was used.

Table 4.15: Extent of correlations between unfavourable environmental forces and poor human resources development and utilization in Nigeria

Response variable	No of respondents	Percentage of responses (%)
Little extent	20	23.26
Moderate extent	32	37.21
Great extent	34	39.53
Total	86	100

Source: Field Survey, 2011

Table 4.16: Contingency table for hypothesis III

Name of Bank	Little extent	Moderate	Great	Total
A	4(3.72)	3(5.95)	9(6.38)	16
B	3(2.33)	1(3.72)	6(3.95)	10
C	1(3.26)	11(5.21)	2(5.54)	14
D	5(2.79)	1(4.47)	6(4.74)	12
E	3(3.72)	10(5.95)	3(6.33)	16
F	4(4.19)	6(6.70)	8.(7.12)	18

Total	20	32	34	86
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Table 4.17: χ^2 Test computation for hypothesis III

Bank	Response variable	f_o	f_e	$f_o - f_e$	$(f_o - f_e)^2$	$\frac{(f_o - f_e)^2}{f_e}$
A	Little extent	4	3.72	-0.28	0.08	0.02
A	Moderate extent	3	5.95	-2.95	8.70	1.46
A	Great extent	9	6.38	2.62	6.86	1.13
B	Little extent	3	2.33	0.67	0.45	0.19
B	Moderate extent	1	3.72	-2.72	7.40	1.99
B	Great extent	6	3.95	2.45	6.00	1.52
C	Little extent	1	3.26	-2.26	5.11	1.57
C	Moderate extent	11	5.21	5.79	33.52	6.43
C	Great extent	2	5.54	-3.54	12.53	2.26
D	Little extent	5	2.79	2.21	4.88	1.75
D	Moderate extent	1	4.47	-3.47	12.04	2.69
D	Great extent	6	4.74	1.26	1.59	0.34
E	Little extent	3	3.72	-0.72	0.52	0.14
E	Moderate extent	10	5.95	4.05	16.40	2.76
E	Great extent	3	6.33	-3.33	11.09	1.75
F	Little extent	4	4.19	-0.19	0.04	0.01
F	Moderate extent	6	6.70	-0.70	0.49	0.07

F	Great extent	8	7.12	0.88	0.77	0.11
Total		86	-	-	-	26.19

Since χ^2 the computed chi-square of 26.19 is greater than the tabulated χ^2 18.3, the null hypothesis (Ho) is rejected and the alternate hypothesis (Hi) is accepted. This implies that there is a significant relationships between unfavourable environmental forces and poor development and utilization of human resources in Nigeria.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY OF MAJOR FINDINGS

- (1) From the findings in hypothesis one, it was observed that the computed χ^2 (28.61) is greater than the critical value or tabulated value 18.3, therefore the null hypothesis was rejected and the alternate accepted. This implies that lack of finance is a challenge of human resources development and utilization in Nigeria.
- (2) From the findings in hypothesis two, it was disclosed that the nature of facilities used in human resources development programmes among Nigerian organizations is inadequate. Following that all the 86(100%) respondents indicated inadequate. This is a clear indication that the available facilities used in human resources development programme are totally inadequate.

- (3) From the findings in hypothesis three, the computed chi-square of 26.19 is greater than the critical value of 18.3, therefore, the null hypothesis was rejected and the alternative accepted. This implies that there is a significant relationship between unfavourable environmental forces and poor development and utilization of human resources in Nigeria.
- (4) People will continue to be central to organizations. Firms competitive advantage, now, to a great extent, depends on “people-embodied know-how” this means the knowledge, skill and abilities imbedded in organizations member. This study has shown that though all organization allocate fund for personnel development in their annual budget, inadequate funding is still predominant in this area.

Similarly, this study has disclosed that the facilities for human resources development in Nigeria are grossly inadequate. Most of the respondents maintained that they do not have access to modern training and learning aids.

Finally, the respondents equally disclosed that the Nigerian environment has not been conducive for human resources development and utilization. According to them, the system is characterized by so many external forces which personnel officers had to contend with.

Worthy of note is the Bank recapitalization by the central Bank of Nigeria (CBN) through Prof. Charles Soludo in December (2005) to ensure that only banks with the minimum recapitalization of 25 Billion naira (Twenty five billion naira) remains in operation.

Also the request by the central bank of Nigeria, asking all commercial Banks to be converted into Micro Finance Banks in December 2006. And also the recent recapitalization of the micro finance banks in Nigeria in 2010, whose major function is to cater for the financial needs of the petty traders.

All these efforts are geared towards improving the quality and equipping of the banks towards rendering an efficient service delivery to its customers and staffers alike.

When banks have solid financial base, they will without hesitation perform their duties of granting loans and other financial services to support their ever yearning customers as they ought to. Some of the customers include entrepreneurs, co-operatives and individuals that may need money to finance their contract jobs. Without the demand of high interest rates, and unrealistic collateral which has been the case over the years.

This development will enable the banks to take their rightful place in the society as supporters of government and its policies as well as promoters of entrepreneurial development. This will in turn boost the economy of the nation it will also reduce the high rate of fraudulent activities and over-dependence on parents and relatives. It will encourage self-reliance of people with good ideas to start off a business venture.

When banks have good financial base, they will be able to put in place good facilities and up to date equipments that will enhance the performance of their duties.

When the working environment of an organization is assured, attainment of organizational goals and objectives will be achieved easily.

Finally, Banks will no longer complain of lack of funds to develop their human resources, which is the greatest asset of any organization. They will be willing to employ capable and well qualified staff that they can afford to pay to carry out the function of a good banking system effectively.

5.2 CONCLUSION

Based on the findings of this study, the researcher concludes as follows:

- (1) Lack of finance is a challenge to human resources development and utilization in Nigeria
- (2) Lack of facilities is a problem to human resources development and utilization in Nigeria.
- (3) There is significant relationship between unfavourable environmental forces and poor development and utilization of human resources in Nigeria.

5.3 RECOMMENDATIONS

Based on the conclusions reached, the researcher recommends as follows:

- (1) Organizations should see human resources expenditures as a strategies investment rather than simply a cost to be minimized.
- (2) The government should assist organizations by providing the necessary facilities needed for human resources development
- (3) The general public should be made to have a re-orientation about the exchange relationship between organizations and society.

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APPENDIX I

Department of Management
Faculty of Business Administration,
University of Nigeria,
Enugu Campus.
18th February, 2011.

Dear Sir/Madam,

I am a student of the above named Institution and currently running a Masters Degree Programme in Business Administration (MBA).

I am conducting a research study on “The Challenges of Human Resources Development and Utilization in Nigerian Organizations” with commercial Banks in Port-Harcourt as frame of references.

The exercise is purely for academic purpose. Be rest assured that any information obtained as you complete the attached questionnaire will be treated strictly confidential.

Thanks you for your anticipated co-operation.

Yours faithfully,

Emerole Ikechukwu.C.
PG/MBA/09/53895

APPENDIX II

Questionnaire

Please tick [✓] against the correct option, and make brief comments where necessary.

- (1) Name of Bank.....
- (2) Official status
- (3) Educational qualification
 - (a) WAEC/GCE []
 - (b) Diploma []
 - (c) B.Sc/HND []
 - (d) M.Sc/MBA []
 - (e) Other (specific)

Section A

Lack of Finance and Human Resources Development and Utilization

- (1) Does the finance for employee development programme form part of the organizations budget annually?
 - (a) Yes []
 - (b) No []
 - (c) No idea []
- (2) Is employee development programme a routine exercise in your organization or it comes only when management desires?
 - (a) Routine []
 - (b) As desired by management []
 - (c) No idea []
- (3) Have you been involved in any of the human resources development programmes in your organization?
 - (a) Yes []
 - (b) No []
- (4) If yes, would you described the financing?
 - (a) Adequate []
 - (b) Inadequate []

(5) From your experience, do you think finance is a challenge to human resources development and utilization in your organization?

(a) Yes []

(b) No []

(c) No idea []

(6) To what extent do you hold your view to question (5) above?

(a) Little extent []

(b) Moderate extent []

(c) Great extent []

Section B

Lack of Facilities and Human Resources Development and Utilization

(7) How would you describe the facilities used in human resources development programmes you have attended within and outside your organization?

(a) Adequate []

(b) Inadequate []

(8) Do you think facilities can influence human resources development programmes?

(a) Yes []

(b) No []

(c) No idea []

(9) To what extent do you agree to the view that lack of facilities is a challenge to human resources development and utilization?

(a) Little extent []

(b) Moderate extent []

(c) Great extent []

Section C

Unfavourable Environmental Forces and Human Resources Development and Utilization

(10) Do you think any of the above factors influence human resources development and utilization in your organization?

(a) Tribalism []

(b) Favouritism []

(c) Government policies []

(d) Quota system []

(e) Others (specify).....

(11) Do you think such factor(s) as identified in (10) above pose as challenge to human resources development and utilization in your organization?

(a) Yes []

(b) No []

(c) No idea []

(12) To what extent do you hold your view?

(a) Little extent []

(b) Moderate extent []

(c) Great extent []

(13) Freely use the space below to provide other challenges of human resources development and utilization you know

(a)

(b)

(c)

**THE CHALLENGES OF HUMAN RESOURCES DEVELOPMENT
AND UTILIZATION IN NIGERIA ORGANIZATIONS:
*A STUDY OF SOME SELECTED BANKS IN PORTHARCOURT RIVERS STATE***

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MARCH, 2011