feedback on performance, identifying strengths and weaknesses of the individual, recognizing individual performance, helping to identify goals and assessing goal achievement, identifying individual training needs, determining organizational training needs, enhancing communication, and facilitating employee discussion of concerns. Conversely, administrative goals encompass choices on promotions, pay modifications, dismissals, succession planning, adherence to regulations, and job performance evaluations. A performance review may be carried out once, twice, or even more frequently in a year. While an organization may benefit from a successful performance review, if it is not done professionally, it may have the opposite effect" (McCourt & Eldridge, 2018).

Training Needs

"According to Wognum (2021), There are three organizational levels at which training and development needs might arise: (1) the strategic level, where needs are set by upper management taking into account the organization's goals, mission, and strategy as well as any issues that need to be repaired or resolved. At the tactical level, needs are determined in consultation with middle management, taking into account developments pertaining to coordination and cooperation between organizational units. At the operational level, needs are determined in consultation with lower executive management and other employees, taking into account operational problems such as individual employee performance issues and departmental issues. It is worthwhile to take into account providing appropriate coordination as well as adequate incorporation of the demands within the three levels in order to enable a company to produce a workforce that permits effectiveness and competitiveness". Wognum (2021) identified three categories of requirements for development and training. Among them are:

1. Problem-solving: This concentrates on employees' output.
2. Enhancing specific operational procedures: This approach prioritizes progress independent of performance issues.
3. Revitalizing or altering the organizational environment: This might happen as a result of inventions or tactical adjustments.

"It is important to keep in mind that in addition to identifying training needs, any mechanisms that are pertinent to ensuring that individuals with the necessary skills are available must be created, developed, maintained, and improved. Additionally, training curricula must to be tailored to meet the various needs. Furthermore, the training program's objectives determine the content, training methodology, and trainee selection".

Training and Development Methods

"According to Wood (2019), the goal of all human resource development initiatives is to help employees perform better on their current jobs, acquire new skills for future employment, or foster overall organizational growth that will enable the organization to achieve its goals, both present and long-term. For the purpose of staff training and skill development, organizations can choose between two main approaches. Employees of the organization receive this on-the-job training while performing their regular duties at the same locations, but off-the-job training requires removing employees from their regular work environments, which means that all focus

is directed toward the training. Coaching and/or mentoring, as well as job rotations and transfers, are a few instances of on-the-job training. Conversely, there are numerous additional forms of off-the-job training, such as conferences and role-playing". Oribabor (2020) contends that mentoring or instruction by more seasoned individuals or trainers at a desk or bench may comprise on-the-job training. For a variety of reasons, such as (1) the organization's strategy, goals, and available resources; (2) the needs that are identified at the moment; and (3) the target group to be trained, which may include individual employees, groups, teams, departments, or the entire organization, different organizations are motivated to adopt different training methods.

Effect of Training and Development Regarding Performance

"Numerous elements influence the establishment and development of organizations in the real world. Employee training is essential for raising productivity and enhancing performance. As a result, businesses are better positioned to handle competition and maintain their place at the top. This therefore implies an existence of a significant difference between the organizations that train their employees and organizations that do not. Some studies have proceeded by examining performance in relation to staff performance in particular (Harrison 2020) while others have extended to a general outlook of organizational performance (Swart et al, 2020). The two are connected in some manner since worker performance affects overall organizational performance, and worker performance is a function of organizational performance. Regarding the aforementioned, Wright & Geroy (2019) point out that successful training initiatives alter staff competencies. As a result, it not only increases workers' ability to do their existing duties well overall but also develops their knowledge and abilities. and attitude of the workers necessary for the future job, thus contributing to superior organizational performance".

"Moreover, other studies for example one by Swart et al (2020) elaborate on Employee performance which can be improved through training as a strategy for closing skill and performance gaps. According to Swart et al (2020), bridging the performance gap refers to implementing a relevant training intervention for the sake of developing particular skills and abilities of the employees and enhancing employee performance. He further elaborates the concept by stating that training facilitate organization to recognize that its workers are not performing well and a thus their knowledge, skills and attitudes needs to be molded according to the firm needs. It is always so that employees possess a certain amount of knowledge related to different jobs".

"Employee performance can be improved through training as a strategy for closing skill and performance gaps. Employee skills are built through training, enabling them to carry out job-related tasks effectively and competitively accomplish corporate objectives. Furthermore, when staff members are so well-trained that they can feel the immediate joy that comes with knowing they are realizing their potential and that they are making progress toward their goals, concerns about discontent, absenteeism, and turnover can be significantly decreased. However, Employee performance can be improved through training as a strategy for closing skill and performance gaps. when training is planned, the majority of its advantages are easily obtained. This indicates that there is ample preparation for the training on the part of the organization, trainers, and trainees. The intentional intervention known as "planned training" aims to acquire the knowledge required for enhanced job performance" (Harrison, 2020).

Theoretical framework: Human Capital Theory

"The theoretical framework for evaluating the impact of staff development and training on productivity at Taraba State University is constructed around Human Capital Theory (HCT) Human Capital Theory, introduced by Becker (1964), suggests that investments in employees, such as education and training, are akin to investments in physical capital. These investments enhance the capabilities and productivity of individuals, thereby contributing to organizational success. HCT posits that when organizations invest in their workforce, employees' performance improves due to the acquired knowledge and skills".

"Training and development programs are essential strategies for enhancing employees' capabilities. Training focuses on improving specific skills for a particular job, while development is broader, aiming at employee growth and future performance. Effective training and development initiatives align with the principles of HCT, fostering a knowledgeable and skilled workforce that contributes to higher productivity" (Oribabor, 2020).

"Employee productivity refers to the efficiency and effectiveness with which employees perform their job tasks. It is influenced by several factors, including skill level, motivation, and work environment. According to HCT, productivity increases when employees receive appropriate training and development, as they are better equipped to perform their tasks efficiently (Becker, 1964). Training and development also play a significant role in boosting employee motivation and engagement. When employees feel valued and see opportunities for growth, their dedication to the company grows, resulting in increased productivity" (Wood & Stangster, 2019).

However, Human Capital Theory is not free from criticism in the following areas

1. Mental Health and Well-being: Human capital theory's focus on productivity often overlooks how poor mental health can diminish an individual's ability to work effectively, regardless of their educational background or skill level (OECD, 2021).

2. Equity and Access Issues: Systemic barriers based on race, gender, and socioeconomic status result in unequal opportunities for human capital development (Reardon et al, 2021).

3. Sustainability and Ethical Concerns: Critics argue that focusing solely on economic outcomes can lead to exploitative practices, where workers are viewed as mere resources rather than as individuals with rights and dignity. (Standing, 2021).

4. Economic Shocks and Labor Market Volatility: The COVID-19 pandemic has shown that global economic shocks can drastically affect labor markets in ways that human capital theory does not account for. These shocks can lead to sudden unemployment e.t.c, regardless of individuals' education and skill (Blundell et al, 2020).

Methodology

This study adopted the survey research design and employed a mixed-methods which combine both quantitative and qualitative data. The target population for this study comprises of 3012 staff from Taraba State University, Jalingo. Since the population was feasible to be 3012 staff, Cochran's Sample Size Formula for Proportion's was used to arrive at 87 respondents as a

sample size. Since the staff in the university were constituted from various departments, stratified random sampling was used to select the 87 respondents from various departments in the university. Data collection involve two main methods: surveys and interviews. A structured questionnaire was developed based on the literature review and research objectives. The survey includes Likert-scale questions, multiple-choice questions, and open-ended questions. Semi-structured interviews were conducted with the head of departments and some top management officials that were purposively selected. The interviews provide qualitative data that can complement and enrich the survey findings. The interviews were audio-recorded and transcribed for analysis.

Data Analysis

Quantitative data from the surveys were analyzed using percentage tables to identify patterns and relationships between variables. The presume hypotheses of significant differences concerning the effectiveness of the training methods was tested by Chi-Square Goodness-of-fit-Test. Qualitative data from the interviews were analyzed using thematic analysis to identify key themes and patterns within the participants' narratives. The integration of quantitative and qualitative findings has helped to offer a thorough comprehension of the effectiveness and challenges of the training methods and development that exist in Taraba State University, Jalingo.

Table 1:   **Population, sample and rate of return analyzed from TSU**.

Population	Drawn Sample	Retrieved Questionnaire	Copies Analyzed	Percentage Analyzed %
3012	87	66	66	76

Source: Field Survey, 2024

Table 1 depicts the population, sample size and the rate of questionnaires administered and analyzed. The total number of useable questionnaires is 66 and the percentage is 76%.

RESULTS AND DISCUSSION OF FINDINGS

Table 2: **Training activities that exist in TSU**

Questions	S D 5	D 4	NO 3	A 2	S A 1	TOTAL	REMARK
Various training activities exist in TSU	- (0%)	5 (8%)	4 (6%)	37 (56%)	20 (30%)	66 (100%)	ACCEPT
External training was involved in TSU	5 (8%)	21 32%)	4 (6%)	16 (24%)	20 (30%)	66 (100%)	ACCEPT

Some training are more effective than others	2 (3%)	6 (9%)	6 (9%)	45 (68%)	7 (11%)	66 (100%)	ACCEPT

Source: Field Survey, 2024

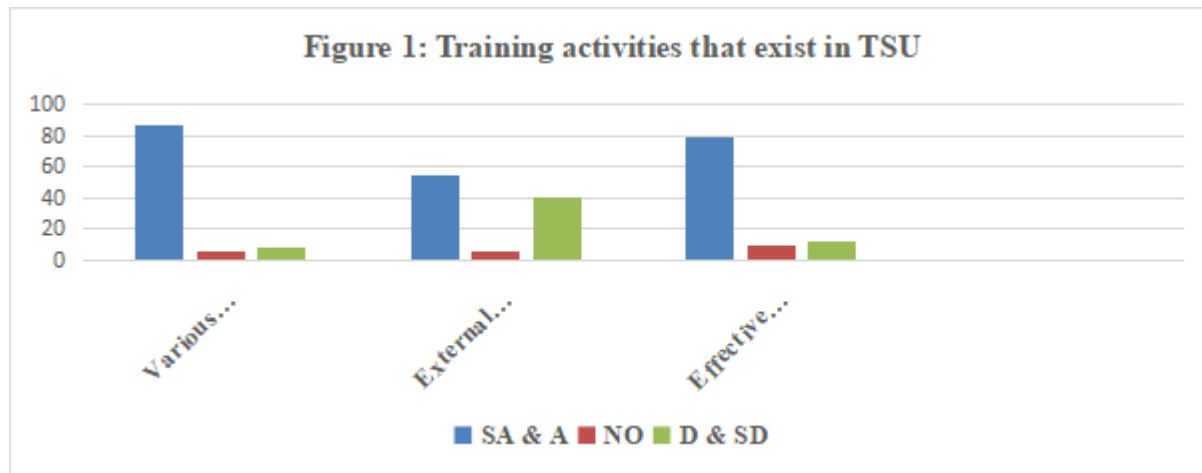Figure 1: Training activities that exist in TSU

Table 2 and Figure 1, depicts the responds of employees about various training and development activities in TSU. 86% of the respondents have agreed and strongly agreed that various training activities exist in TSU. Among the different training activities that TSU personnel attend, 54% of the respondents strongly and unanimously agreed that there are external sources of training. According to 79% of respondents, certain training exercises are more beneficial than others.

The finding that there are various training activities that exist in TSU which include both internal and external training activities is identical to the word of Oribabor (2020) who argued that organizations are motivated to take different methods of training for a number of reasons. Wood (2019) also contributed to this fact by summarizing the various training activities into two broad categories. These are on-the job training given to organizational employees while conducting their regular work at the same working venues and off-the-job training involves taking employees away from their usual work environments.

Similarly, the finding that some training activities are more effective than others is in similitude with the finding of McCourt & Eldridge (2018) which emphasize on the need for identifying the most suitable training and development programs. However, there was a need for evaluating employee's performance to ensure that the most effective training and development take place. individuals themselves can help to indicate the areas requiring improvement as a result of the issues raised in the performance appraisal process (Guest, 2017).

This view is corroborated by the views of respondents from the interview session which stated that:

> "Training programs in university is hierarchical. The achievement of one training program led to another. Workshop is the first priority, followed by information and communication technology (ICT) training, on-the-job training and TETfund intervention.

The TETfund scholarship intervention could help finance the external training programs that the university cannot afford."

Table 3: **Challenges facing training and developmental activities in TSU**

Questions	S D	D	NO	A	S A	TOTAL	REMARK
	5	4	3	2	1		
Bias and lack of transparency	20 (30%)	7 (11%)	2 (3%)	16 (24%)	21 (32%)	66 (100%)	REJECT
Financial constrain by the staff and TSU	5 (8%)	7 10%)	2 (3%)	25 (38%)	27 (41%)	66 (100%)	ACCEPT
Lack of highly competitive training methods	8 (12%)	15 (23%)	6 (9%)	30 (45%)	7 (11%)	66 (100%)	ACCEPT

Source: Field Survey, 2024

Figure 2: Challenges facing training and developmental activities in TSU
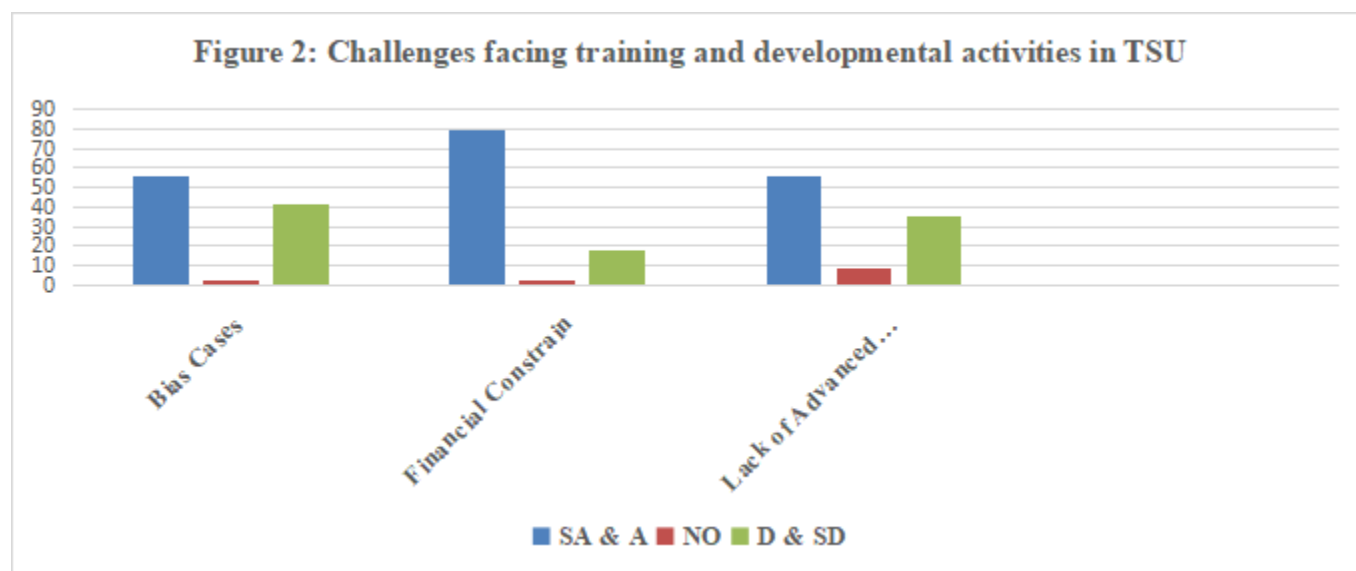
Table 3 and Figure 2, depicts the responds of employees about some challenges facing training and development activities in TSU. 56% of the respondents have agreed and strongly agreed that there is transparency and there is no bias treatment in the cases of training activities that exist in TSU. 79% of the respondents have agreed and strongly agreed that financial constrain from the university and the employees serves as one of the challenges bedeviling the training activities in TSU. 56% of respondents observes that lack of highly advanced and competitive training method in TSU is another challenge in the training and development of TSU.

The conclusion that TSU has challenges due to budgetary limitations and a dearth of competitive, high-tech training programs is consistent with the following findings. According to Breen et al. (2021), adopting cutting-edge technologies can be difficult since they require a significant initial investment and specialized knowledge, such as learning experience platforms (LXPs), artificial intelligence (AI), and data-driven learning systems. Zhao & Zhang (2023) argued that having a tight budget makes it very difficult to put good training programs into place and forces hard choices about which programs to prioritize.

This view is corroborated by the views of respondents from the interview session which stated that:

> "Financial challenges lead to inability to organize regular workshops for the employees, bias in the release of available funds, missing the training opportunities due to lack of fund and inability to embrace highly advanced and competitive training programs. This account for the reason why the university cannot finance international training programs which compel the lecturers to advance their knowledge within the university or in some local universities within the country."

Table 4: **Motivations behind the need for employees to undergoes training and development**

Questions	S D	D	NO	A	S A	TOTAL	REMARK
	5	4	3	2	1		
Financial benefit from the training	10 (15%)	5 (8%)	4 (6%)	37 (56%)	10 (15%)	66 (100%)	ACCEPT
Expectation of increase salary in the long run	5 (8%)	21 32%)	4 (6%)	20 (30%)	16 (24%)	66 (100%)	ACCEPT
Expectation of increase in performance	2 (3%)	14 (21%)	6 (9%)	37 (56%)	7 (11%)	66 (100%)	ACCEPT

Source: Field Survey, 2024

Figure 3: Motivations behind the need for employees to undergo training and development
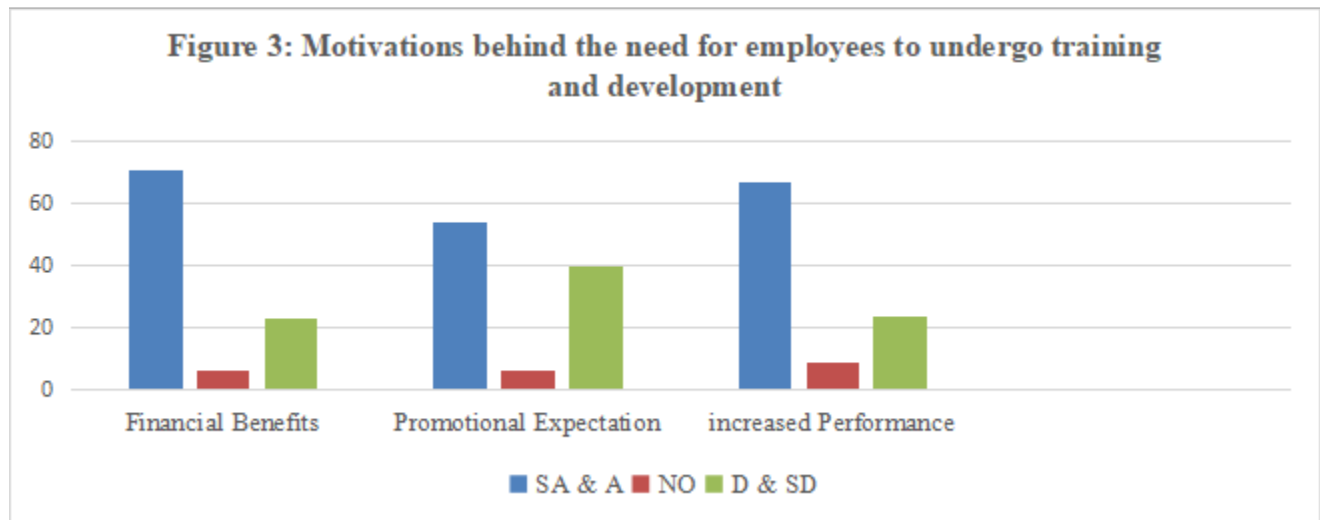
Table 4 and Figure 3, depicts the motivations behind the need for employees to undertake training and development programs. 71% of the respondents have agreed and strongly agreed that financial benefit encourages them to undergo training programs. 54% of the respondents also agreed and strongly agreed that expectation of promotion and increase of their salary in the long run encourages them to indulge in training and development programs in TSU. 67% of respondents observes the need for increase in performance as one of the factors that motivate employees to undergo some training and development programs.

The finding that financial benefits and expectation of salary increase encourages employees to engage in training and development program corroborate with the study of Maurer and London (2020) which demonstrate that financial rewards such as salary increments and bonuses serve as strong incentive for employees to invest time and effort in skill enhancement activities. Similarly, Aguinis and Burgitian (2021) reveals that the associated salary increments act as powerful motivators for employees to invest in their professional development.

In relation to the finding that increase in performance is one of the factors that motivate employees to engage in training and development, Wright & Geroy (2019) note that employee competencies change through effective training programs. It therefore not only improves the overall performance of the employees to effectively perform their current jobs but also enhances the knowledge, skills an attitude of the workers necessary for the future job, thus contributing to superior organizational performance.

Table 5: Chi-square contingency table on the differences between the three factors that motivate employees to undergo training and development in TSU.

SN	FACTORS MOTIVATING EMPLOYEES FOR TRAINING & DEVELOPMENT	O	E	O-E	OE^2	$\dfrac{OE^2}{E}$
1	FINANCIAL BENEFIT	47	42.33	4.67	21.80	0.51

2	PROMOTIONAL EXPECTATION	36	42.33	-6.33	40.06	0.94
3	INCREASE PERFORMANC	44	42.33	1.67	2.78	0.06
T	x^2 **Calculated**					**1.51**

Source: Researcher's field Survey, 2014.

The chi-square calculated is 1.51 while the critical value of chi-square at 0.05 level of significance and 2 df is 5.991.

Decision: The Chi-square calculated is lower than the chi-square table value. This means that the null hypothesis was accepted which means that there is no significant difference in the factors that motivate employees to undergo training and development.

The result obtained from the test of this hypothesis reveals that all three factors which include the desire for increase in performance, salary increment and promotional expectation encourage employees to engage in training and development programs. Similarly, a study by Bednall et al (2020) reveals that expectation of career advancement, increased salary and performance are the critical factors motivating employees to pursue training and development.

Conclusion and Recommendations

From the findings, it is concluded that TSU has various training and development programs but the primary training and development program identified as workshop training is at comatose in TSU. Workshop training, ICT training, on-the-job training and TETfund scholarship grant were considered as the most effective in the scale of training preferences. Financial constrain is identified as one of the major challenges which get birth to bias cases and the inability to embrace a highly advanced and competitive training and development programs. Financial benefit, promotional expectation and increased performance are some of the motivations behind employee's engagement in training and development programs.

Therefore, based on the findings of this study, the following recommendations were suggested

1.   Regular workshop training should be organized for both academic and non-academic staff   in the university on a continuous basis. This should be the responsibility of the professors and senior lecturers in the university.

2.   Apart from TETfund, TSU should find other outside financing and scholarship providers.

3.   A rigorous and strict performance appraisal to identify the strength/weakness of employees so that employees should be placed on appropriate training program.

REFERENCES

Aguinis, H., & Burgi-Tian, J. (2021). Talent management challenges during COVID-19 and beyond: Performance management to the rescue. *Business Research Quarterly, 24*(3), 233-   243.

Bauer, T., & Erdogan, B. (2019). *Introduction to Management*. FlatWorld.

Becker, G. S. (1964). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education*. University of Chicago Press.

Bednal, T. C., Sanders, K., & Yang, H. (2020). Does participation in training and development practices predict organizational commitment? The role of career expectations. *Human Resources Management Journal, 30*(3), 1-15.

Blundell, R., Costa Dias, M., Joyce, R., & Xu, X. (2020). COVID-19 and Inequalities. *Fiscal Studies*, *41*(2), 291-319.

Breen, R., Bernt Karlson, K., & Holm, A. (2021). A note on a reformulation of the KHB method. *Sociological Methods & Research, 50*(2), 901-912. DOI: 10.1177/0049124118789717

Guest, D. E. (2017). Human resource management and industrial relations. *Journal of Management Studies 24*(5), 503–521.

Harrison, R. 2020. *Employee development*. Silver Lakes, Pretoria. Beekman Publishing.

Maurer, T. J., & London, M. (2020). From individual contributor to leader: A role identity shift framework for leader development within innovative organizations. *Journal of Management, 46*(5), 658-678.

McCourt, W. & Derek, E. (2018). *Global Human Resource Management: Managing People in Developing and Transitional Countries*. Cheltenham, UK: Edward Elgar.

OECD. (2021). *A New Benchmark for Mental Health Systems: Tackling the Social and Economic Costs of Mental Ill-Health*. OECD Publishing.

Oribabor, P.E. (2020), "Human Resources Management, A Strategic Approval,." *Human Resources Management*. *9*(4), 21 – 24.

Reardon, S. F., Eitle, T. M., & Yun, J. T. (2021). The Unequal Effects of COVID-19 on Students' Academic and Socioemotional Outcomes. *Educational Researcher*, *50*(8), 515-524.

Robbins, S. P., & Coulter, M. (2019). *Management (14th ed.)*. Pearson.

Salas, E., Tannenbaum, S. I., Kraiger, K., & Smith-Jentsch, K. A. (2017). The science of training and development in organizations: What matters in practice. *Psychological Science in the Public Interest, 13*(2), 74-101.

Standing, G. (2021). *The precariat: The new dangerous class*. Bloomsbury Publishing.

Swart, J., Mann, C., Brown, S. & Price, A. (2020). *Human Resource Development: Strategy and Tactics*. Oxford. Elsevier Butterworth-Heinemann Publications.

Wognum, A. A. M. 2021. Vertical Integration of HRD Policy within Companies. *Human Resource Development International* 4(3), 407–421.

Wood, F. & Sangster, A. 2019. *Business accounting 1. 11th Ed*. Pearson Education.

Wright, P. & Geroy, D. G. 2019. Changing the mindset: the training myth and the need for word-class performance. *International Journal of Human Resource Management 12*(4), 586–600.

Zhao, X., & Zhang, Y. (2023). Digital economy, financing constraints, and corporate innovation. *PLOS ONE*. DOI: 10.1371/journal.pone.0278123

DOES ENVIRONMENTAL AND SOCIAL DISCLOSURE PRACTICES HAVE ANY EFFECTS ON FIRM PROFITABILITY? EVIDENCE FROM LISTED DEPOSIT MONEY BANKS IN NIGERIA

Dr. Iliya Garba[1], Isa Usman[2]

[1&2]Department of Accounting Gombe State University, Nigeria

dgarba.@gsu.edu.ng

Abstract

This study investigates the Effects of environmental and social disclosure practices on firm profitability. The data for the study was collected from Audited annual reports of fifteen DMBs listed in Nigeria Exchange Group. Profitability variables were proxies with return on assets, return on equity, and earnings per share, whereas, environmental and social disclosure

information, was measured according to GRI4. Accordingly, correlation as well as regression analysis were used to analyse the relationship and impact of environmental and social disclosure and Profitability from 2017 on the profitability of banks at the end of 2022. The results of the study show that there was little significant relationship between environmental and social disclosure and profitability in DMBs listed on the Nigeria Exchange Group. Thus, the fluctuation in profitability cannot be predicted by the change in the level of environmental and social disclosure by the firms. Regarding the level of disclosure in general is seems to be very week and therefore, not acceptable, as it reaches the level of 3% and an average of 10% for social disclosure reporting and a level of 3% and an average of 20% for environmental disclosure reporting. It has been recommended based on the finding that Nigerian Deposit money Banks should adopt the disclosure of their activities in line with global best practices, so that stake holders will be able to appreciate their present by improving the environment, social and governance participation.

Keywords: Earnings per share (EPS), Environmental disclosure (Eds), Return on assets (ROA), Return on equity (ROE), Social disclosure (SD)

1.0 Introduction

Environmental and social disclosure reporting refers to the process of transparently communicating a company's environmental, social, and governance performance to stakeholders (Emmanuel & Beverley, 2023) A company does not only prioritize owners and management interest but also needs to prioritize all other related parties in its dealings, one of which is the environment in where it's operating as well as social and governance. A corporation that conducts ecological preservation and concern, can provide advantages to both the nearby populace and the company in the foreseeable future more especially banking sector (Titin, Nazori & Ade, 2022) Environmental accounting and social disclosure is all about combination of information dissemination that relates the environment to the financial values of the firm, which will clearly have a long-run influence on both financial and ecological policy of the organisation (Hertati, 2022). It is also mean a system of accounting that takes into account the economic, environment, and social costs and benefits of business activities.

Environmental accounting is characterized as the Green Accounting Reporting Information situation in the form of integrated, complete, and valid accounting information that is useful to

users in the evaluation and the state of business responsibility for economic and non-economic decision-making. Economic, societal, and environmental aspects are the pointers cast-off to calculate the green accounting constituent. The financial component includes audited financial records and financial statements disclosure of the financial Institution that is Banks (Chandra, Saha & Rahman, 2020).

Green banking disclosure is defined by institute of development and research technology, which is an umbrella referring to practices and guidelines that makes baking industry sustainable in economic, environment and social dimension. It aims to make banking system and the use of information technology (IT) and physical infrastructure as efficient and effective as possible, with zero or minimal impact on the eco system, it's an idea that will promote the use of less energy consumption platform. Green banking is a natural phenomenon, trend that arose from shift from profit only, to a new goal that lies in equilibrium position between nature; profit and people i.e using Kaizen model. (Rupinder, 2019)

Therefore, the only best way for a bank to develop commercially in Nigeria is to look at the big pictures the surrounding environment and act in a way that benefits constomers, the economy, society and the environment. Banks are part of complex human, social and environmental ecosystems, so it is in their self-interest to keep those ecosystems going. This paper tries to find out the how does this banks go green through 'Green Banking disclosure'.

1.1 Statement of the problem

Environmental Accounting and social disclosure practice present in Nigerian Banks is not sufficient and more elaborate like the developed countries. Some Multi-National Corporation (MNC's), few public limited and Banking Companies, practice environmental accounting and social disclosure. Most of the companies operating in Nigeria particularly bank are not aware of it, or claimed not to be aware of it. and its implication.

Developing countries like Nigeria are fronting the dual problems of shielding the green and indorsing economic growth. In one side, they have to protect the environment at the same time they have to promote economic development for the protection of the environment. This becomes a dilemma. The contribution of green properties and facilities in the state economy is overlooked. Overlapping and complexity of reporting and lack of environmental reporting accountants with perquisite skills and technical know - how have made both the reporting and