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# BANK LIBRARIES IN NIGERIA: ITS ROLES AND CHALLENGES

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# BANK LIBRARIES IN NIGERIA: ITS ROLES AND CHALLENGES

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## **ABSTRACT**

*Information is a critical resource in organizational management and organizations use huge amount of information to enable solve their daily problems. The problems organizations are faced with maybe managerial, administrative or technical but no matter the nature of the problems, they can be managed properly if relevant information is provided to them at the right time and in the right form. Information is not just relevant in the personal development of individuals but also in increasing the viability of organizations. This study discovered the roles of bank libraries and the challenges they encounter with a view to determining the strategies that can be employed to manage the challenges and enhance the functions of bank libraries in Nigeria. The Central Bank of Nigeria, Enugu branch Library was the case study for this work. The purpose of this study was to investigate the roles of the Central Bank of Nigeria, Enugu branch library, identify the nature of resources found in them, identify the users perception of the library, investigate the challenges facing the library and also, proffer strategies that can help improve the role of the Central Bank of Nigeria, Enugu branch library.*

Keywords: Libraries, Special libraries, Central bank of Nigeria

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## **INTRODUCTION**

The need for a bank library in financial institutions cannot be overlooked. The services they offer create a wholesome environment not just for the librarian, but also for the staff and other users through the organization of the collections for ease of access. Information pertaining to the work of the bank is made readily available; they are kept abreast and ahead of times, if possible. Information is often provided in anticipation of the need of it. Information is a critical resource in organizational management and organizations use huge amount of information to enable solve their daily problems. The problems organizations are faced with maybe managerial, administrative or technical but no matter the nature of the problems, they can be managed properly if relevant information is provided to them at the right time and in the right form. Information is not just relevant in the personal development of individuals but also in increasing

the viability of organizations. Handy (1985), Kendall and Scott (1990) and some other authors acknowledge the importance of information in organizational management, owing to the fact that the provision of adequate information is an indispensable element for the success of any organization. The kind of information business organizations often require is business information. Business information are the published data, facts and statistics needed for decision making in business organization, public or private, as well as in government. It includes market information, financial, bank and company information, laws and tax regulations, economic commercial and trade information in which the business operate. Business information influences the development of a nation's economy; promote the progress of industries and other financial institutions as well. In other to get the best, organizations have to be able to control the information they get at their disposal. It is for the sake of information management that organizations of various types establish internal libraries known as special libraries.

### **STATEMENT OF THE PROBLEM**

The need for a bank library in financial institutions cannot be overlooked. The services they offer create a wholesome environment not just for the librarian, but also for the staff and other users through the organization of the collections for ease of access. Information pertaining to the work of the bank is made readily available; they are kept abreast and ahead of times, if possible. Information is often provided in anticipation of the need of it. The Central Bank of Nigeria, Enugu library is charged with the responsibility of housing, organizing and disseminating information resources that relates to the banking sector, both domestic and international so as to keep the workers of the bank and other users informed of current trends and also, to support research where necessary.

### **RESEARCH QUESTIONS**

1. What are the roles of the Central Bank of Nigeria, Enugu branch library?
2. What is the nature of resources found in the Central Bank of Nigeria, Enugu branch library?
3. What are the users' perceptions of the Central Bank of Nigeria, Enugu branch library?
4. What are the challenges of the Central Bank of Nigeria, Enugu branch library?
5. What strategies could be employed in enhancing the roles of Central Bank of Nigeria, Enugu branch library?

## **CONCEPT OF BANK LIBRARIES**

The term “bank” is used today to designate many types of financial institutions. There are commercial banks, central banks, savings banks, investment banks, mortgage banks and many more. A bank library is ‘a special library whose material is devoted to special subject fields as banking, economics, economic conditions and monetary policy, both national and international; it is organized to serve the needs of a special clientele, the officers and staff of the bank’, (1969). It can also be said to be an information centre established to support and exploit specialised information for the private advantage of the bank. Also, they are libraries established to support the information needs of staff, researchers and other users using its collections which is quite focused in content and has a very specific clientele to serve in terms of information needs. Furthermore, they are established to assist the research work of parent organisations to enable them perform their functions with ease. The Asian development bank (2011) asserts that bank libraries are establishments set to meet the needs of bank staff for information and research and to provide pertinent materials for the operation of the bank. In these libraries contains wealthy information, managed by professionals aimed at enhancing research processes, increasing organisational performances. The Bank of Greece (2011) explains that a bank library is a special library focusing on economics and finance, whose mission is to support the bank in its research and other activities, while also making its resources available to the broader community.

Bank libraries of various types have the same major objective which is to serve or further the interests of its parent body. Other objectives according to Kumar, (1997) concerns the provision of information to keep track of the significant developments in their field of interests; provision of information pin pointedly, exhaustively and promptly, thereby saving the time of the users, which corresponds to the fourth law of library science by Ranganathan. Kumar (1997) and Ezejiofor (1999) agrees that bank libraries also carry out literature searches exhaustively and brings it to the notice of the staff before the start of a project to be undertaken by the organization, assuring them to go ahead. This helps in avoiding duplication of efforts. They also assist the research work of the banks research department by providing the needed literature and information, thereby meeting the research and information needs of all personnel in the bank; prepare long range plans for the development and improvement of the library’s services in consonance with the aspirations of the bank in general and the research department in particular;

maintain close contact with the library professional in general and other libraries in particular and assist in the promotion of librarianship both locally and internationally, Ezejiofor (1999).

### **ROLES OF BANK LIBRARIES IN NIGERIA**

Bank libraries are known variously as the research library, the intelligence department, the economic materials section, the documentation centre and the information centre. In Nigeria, bank libraries are generally a division of the economic research department. Kumar (1997), listed the following as the roles of (bank) libraries, Selection of documents and sources of data/information, Acquisition of documents and sources of data/information, Processing of documents and data/information, Storage of documents and data/information, Retrieval of documents and data/information, Publication or reproduction of document and data/information. Ezejiofor (1999) states that the role of a bank library includes; acquisition of various types of library materials-books, pamphlets, periodicals, reports, newspapers, microfilms and other related materials which are pertinent to the work of the bank; organization of these materials by cataloguing, classification and other methods for quick access and retrieval of individual items, circulation of library materials for use by bank staff through lending, routing etc, answering enquires from personnel of the bank, providing assistance to library users in finding materials in the library, conducting literature search on any given topic especially in connection with research projects; compiling bibliographies and reading lists, maintaining liaison with other libraries and relevant organizations within and outside the country for the exchange of information and inter-lending of materials for and on behalf of readers, preparing a monthly information bulletin of new materials received and periodical articles indexed for information of bank staff, preparing files of news clips daily for the information of governors and other heads of departments and the research staff, maintaining contacts with other central bank and other research organizations abroad in the field of economics for exchange of publications and other relevant information on behalf of library users. It is pertinent to note that the number of functions a bank library performs depends on space, staff and funds allocated and the policy of the bank.

Some major tasks of the specialized information manager in banks are to identify, organize, retrieve, repackage and present information so that the use by both individuals and the corporate body is maximized. According to Henczel (2007), identifying the information that is critical to the responsibilities and activities that are carried out by employees in the corporate organization; and, ensuring that such information are provided in a way that complements existing workflow

and information use practices; can lead to information needs satisfaction. The bank librarian, by virtue of his/her professional expertise, provides instructions and orientation so that end-users of the libraries resources can derive optimal benefits from the collection of the information resources available. Access to both internally sourced information such as reports and conference proceedings as well as externally generated information resources brought about by selection and acquisition are facilitated by the bank librarian. Also, they carry out abstracting and indexing services to promote in-house information dissemination, prepare bibliographies, conduct literature searches and sometimes do translations.

### **CHALLENGES OF BANK LIBRARIES IN NIGERIA**

Libraries of all sorts are essential for human development in any given society but over the years, libraries in Nigeria have not been given special attention as other sectors of the economy owing to the reason that it is not a reasonable income generating source. According to Abudullahi (2009), the inability of libraries to present any tangible evidence of their achievements and librarians failure to supply supporting evidence of their worth, often leads to disenchantment amongst employers, resulting in a low status being bestowed on the library profession and its services. This is a major problem in librarianship. This has led to marginalization, which results in libraries being under resourced, under staffed and under developed, depriving them of the means to meet the demands so their constituencies and thus, being perceived as ineffective and therefore, expendable. Bank libraries and other special libraries by nature of their ownership and functions, need to prove their worth and ability to contribute to the general productivity and efficiency of the parent organization.

The issue of financial resources is seen to be a major challenge as it does not only affect the libraries alone, but virtually most viable establishments. Funding and resources afforded to a special library are often more directly related to the success and financial position of its parent organization.

Another challenge facing bank libraries is low patronage. Diverse reasons like inadequate resources and services, other more suitable means of meeting information needs, and so on can lead to low patronage of the library. In this digital dispensation, more information seekers now channel their interest in the internet. Ferguson (2007) observed that special libraries as well as bank libraries experience low patronage because users are of the view that 'everything is on the internet, why do we need a library anymore?'

The next challenge for bank libraries is to get management and their users to look outside the traditional view of what libraries and librarians can do. Most organizations and employees still believe that the library is a place where people go to read books and borrow books, and librarians are those who make them available to those who visit the library. There is need for promotion and marketing of the library resources and services to demonstrate to potential clients ‘what’s in it’ for them, reorient them on the ‘new’ job description of the library and librarianship and also, the benefits of using library services.

Finally, there is need for bank librarians to step back and see themselves first and foremost as employees of the wider organization and second librarians. They must continue to look for ways in which the library and information service can assist the business or organization achieve its goals and objectives.

### **STRATEGIES FOR ENHANCING BANK LIBRARIES IN NIGERIA**

Lack of funding impacts negatively on a number of aspects of library service delivery, making it difficult to access or acquire the required information resources (Abudulahi, 2009). Bank libraries and other special libraries draw their income from their parent organizations. Consortia provide a platform for collective bargaining with publishers, distributors or the vendors of library resources. This may result in access to a much wider range of resources at reduced costs. Consortia also allow access to sources available in other libraries at a very low cost to the user, enabling librarians to efficiently meet their information needs (Singh 2006). An added advantage is the fact that consortia allow library staff to exchange knowledge and expertise.

The Internet has resulted in the increased independence of the user from an intermediary, threatening the existence of librarians as the custodians of information. In order to turn this into an opportunity, special librarians need to reinvent their roles as “filters” of data. New skills, such as the ability to do web authoring, mapping and navigation of the digital information landscape, the ability to handle dynamic resources, and contributing towards knowledge management within the parent organization; should be obtained (Wittwer 2001).

Special libraries servicing the staff, researchers and general users could measure their importance in the region, society or culture by asking both users and non-users to rate the direct benefit they get from library use, or the potential benefit they can derive from the existence of the library. Measuring the quality of bank libraries and other special library services depends on the mission of each library, (Poll, 2007). For example, measurements for institutional special libraries

concentrate on the speed, actuality and accuracy of the reference and information delivery services and whether services and collections can be accessed via the users ICT gadget. To demonstrate relevancy and worth, it is pertinent that special libraries seize the opportunity to produce evidence-based measurements demonstrating their value in terms of strategic-level processes, i.e. by measuring what is needed to provide services and the impact of their information services on the business, geographic regions, strategic objectives, projects, and so on.

Bank libraries like other special libraries have information resources that serve the needs of a specific population. Education in a special library is any kind of training provided for the users, "that teaches the users how to make the most effective use of the library system" (Tiefel, 1995). The librarian can play a significant role in teaching users how to identify what information they need, how to find, evaluate, and choose the best information. In this manner, a special librarian offers an invaluable service to any organization that has information needs. The clients of special libraries are a diverse group, with a wide range of skills in library use. Though some clients may have advanced research and computer searching skills, there are other users who are unskilled in using a book index or search engine. Providing clients with new skills and more efficient search strategies fulfills an important need in a company.

## **METHODOLOGY**

The design for this study is the descriptive survey method. The instruments used for data collection are structured questionnaire and an interview schedule and an observation checklist. The sample size for this study is comprised of fifty users and the librarian in the library. For this purpose, the random convenience sampling was used in this study to capture the opinions of the library clientele and staff that were reachable at the period of data collection. The questionnaire titled 'Roles and Challenges of Bank Libraries Questionnaire' (RCBLQ), was used for the collection of data. It was made up of two sections, A and B. Section A contained respondents personal data, while section B contained four clusters. The observation checklist was employed to answer the research question 2. An interview was designed for the librarian. Responses to items were analyzed using mean score and percentage and presented in frequency tables.



## RESULTS AND DISCUSSION

### Research Question 1: What are the roles of the Central Bank of Nigeria, Enugu branch library?

S/N	ROLES	SA	A	D	SD		RANK	DECISION
1	Selection of documents and sources of data/information	37	8	0	0	3.7	3 <sup>rd</sup>	Strongly Agreed
2	Acquisition of documents and sources of data/information	36	9	0	0	3.7	3 <sup>rd</sup>	Strongly Agreed
3	Processing of documents and data/information	33	5	0	0	3.2	6 <sup>th</sup>	Agreed
4	Storage of documents and data/information	42	4	0	0	3.9	1 <sup>st</sup>	Strongly Agreed
5	Retrieval of documents and data/information	32	14	0	0	3.7	3 <sup>rd</sup>	Strongly Agreed
6	Publication or reproduction of document and data/information	34	11	1	0	3.7	3 <sup>rd</sup>	Strongly Agreed
7	Prompt dissemination of current information	18	16	10	0	3.0	7 <sup>th</sup>	Agreed
8	Answering specific reference questions	31	11	2	0	3.5	4 <sup>th</sup>	Strongly Agreed
9	Carrying out researches	39	5	0	2	3.8	2 <sup>nd</sup>	Strongly Agreed
10	Prepare bibliographies	17	16	3	10	2.9	8 <sup>th</sup>	Strongly Agreed
11	Carryout translations	5	30	10	1	2.8	9 <sup>th</sup>	Agreed
12	Answering enquires from personnel of the bank	40	5	1	0	3.8	2 <sup>nd</sup>	Strongly Agreed
13	Providing assistance to library users in finding materials in the library	36	10	0	0	3.8	2 <sup>nd</sup>	Strongly Agreed
14	Indexing and abstracting	14	30	1	0	3.2	6 <sup>th</sup>	Agreed
15	Maintaining liaison with other libraries and relevant organizations within and outside the country for the exchange of information	22	23	0	0	3.4	5 <sup>th</sup>	Agreed
16	Preparing a monthly information bulletin of new materials received	18	27	1	0	3.4	5 <sup>th</sup>	Agreed
17	Maintaining contacts with other central bank and other research organizations abroad	45	1	0	0	3.9	1 <sup>st</sup>	Strongly Agreed

Based on the responses of the questionnaires and the results of the interview of the banks' librarian, it is found that most of the CBN branch libraries have a major function of helping the bank meet her objectives by making relevant information resources and service readily available to assist staff and client of the bank in performing their jobs in other to ensure that the vision and mission of the bank is achieved. The library provide support services to the bank and its in line

with the opinion of Muller (2007), that librarians, especially in special libraries, have the duty of determining what projects their clients are involved in, and to connect the client proactively to relevant information.

The respondents agreed strongly that the main roles of the library has to do with selecting, acquiring, processing, storing, retrieving and reproducing documents and sources of information or data, answering enquires from the personnel of the bank, carrying out researches and providing assistance to library users in finding materials in the library. It justifies the claims of Allen and Harold (1969) and Kumar (1997) that the above listed roles are some of the roles of bank and special libraries respectively. Other roles are minor as regarded by the respondents.

**Research Question 2: The nature of resources found in the Central Bank of Nigeria, Enugu branch library (observation checklist result).**

s/n	Items	AV	NA
1	General Dictionaries	✓	
2	Subject Dictionaries	✓	
3	General Encyclopedia		✗
4	Subject Encyclopedia	✓	
5	Bibliographies	✓	
6	Maps		✗
7	Atlases		✗
8	Indexes		✗
9	Abstracts		✗
10	Yearbooks	✓	
11	Handbooks	✓	
12	Gazettes	✓	
13	Manuals	✓	
14	External Directories		✗
15	Internal Directory	✓	
16	Printed Textbooks	✓	
17	E-books		✗
18	Magazines	✓	
19	Newspapers	✓	
20	Statistical bulletin	✓	
21	Back files (archives of newspapers or magazines )		✗
22	Printed Journals	✓	
23	E-Journals		✗
24	Reports	✓	
25	Proceedings	✓	
26	Circulars	✓	
27	Brochure	✓	
28	Newsletters	✓	
29	Calendar of events		✗

30	Organizational chart	✓	
31	Recreational and leisure material		✗
32	Computers		✗
33	Wireless internet connectivity		✗
34	Videos		✗
35	CD- ROMs		✗
36	Online catalogues		✗
37	Manual catalogues	✓	

Based on the researcher's observations, using the observation checklist, it is found that the Central Bank of Nigeria, Enugu branch library has most of its resources in printed format like manual catalogues, the CBN policy circulars, trade and exchange circulars, other financial institution circulars, the CBN annual report and statement of accounts, microfinance newsletter reports, and the Central bank of Nigeria transparency magazine, international economic briefs, and lots more. According to the librarian of the Central Bank of Nigeria, Enugu branch library, in an interview, notes that electronic resources such as computers, wireless internet connectivity, videos, e-journals, e-books, videos, projectors and the likes are not available in the library but could be found at the headquarter library in Abuja. This is corresponding with the researchers observations, as no computer, printer, photocopier, CD-ROMs, videos or other electronic resources was found in the library, except the personal computer (laptop) owned and used by the Bank librarian.

The electronic versions of the Central bank of Nigeria journals (CBN journal of applied statistics etc) circulars (CBN policy circulars, trade and exchange circulars, financial market circulars etc) newsletters (microfinance newsletters, other financial institutions newsletters etc) economic reports (banking supervision reports, microfinance reports, monthly economic reports, quarterly reports, CBN annual report and statement of account, CBN half year economic report etc) bulletins (annual statistical bulletins, quarterly statistical bulletins etc), policy and guideline documents, occasional papers and many more, are available at the organizations website with the web address [www.cenbank.org](http://www.cenbank.org). It is noticed that all the materials found in the library are materials that focuses specially on the central banking, economy and finance and these resources have a special focus which aligns with the goals and objectives of the organization. This is in line with Okoli and Yusufus' (2011) opinion that the corporate (special) library must be conversant with the special subject area on which its parent organization operates. This is proof that as a

special library, the CBN library has majorly information material that concerns the field of the parent organization.

**Research Question 3: What are the users' perceptions of the Central Bank of Nigeria, Enugu branch library?**

S/N	PERCEPTIONS	SA	A	D	SD		RANK	DECISION
1	The library facilities are functional	32	14	0	0	3.7	2 <sup>ND</sup>	Strongly Agreed
2	The library resources are adequate	23	23	0	0	3.5	3 <sup>RD</sup>	Strongly Agreed
3	The library environment is conducive	38	8	0	0	3.7	2 <sup>ND</sup>	Strongly Agreed
4	The library has very current information materials.	19	13	14	0	3.1	5 <sup>TH</sup>	Agreed
5	The available materials are enough to meet my information needs.	11	24	11	0	3.0	6 <sup>TH</sup>	Agreed
6	The library staff are qualified and efficient in carrying out their duties	21	22	1	2	3.3	4 <sup>TH</sup>	Agreed
7	I am satisfied with the activities of the library	3	36	7	0	2.9	7 <sup>TH</sup>	Agreed
8	The library services has helped this <u>organization in meeting her goals</u>	36	15	1	0	4.2	1 <sup>ST</sup>	Strongly Agreed

According to the results gotten from the questionnaire, most of the library users perceive the libraries resources and services as functional and efficient in meeting their needs. They strongly agreed that the library services have helped the bank in meeting her goals and some of the bank goals includes; delivering price and financial system stability and promoting sustainable economic development (CBN Annual Economic Report, 2013). This is claimed to be achieved to a reasonable extent by the libraries resources and the library environment which the research unit applauds for being conducive for their work. Also, the library facilities are functional, her resources are adequate and the environment is conducive. They also agreed that the library has current information and the available information materials are enough to meet their needs. This is not agreed by the researcher, as it is observed that there are not very current materials in the library. As at the researchers time of visit, the newly added collections, majorly the CBN publications, gotten from the headquarter library were not very current. The most recent publication was dated 2013 while the world is two years ahead. The results of the questionnaire also show that the library staffs are efficient in carrying out their duties and the users are also satisfied with the activities of the library.

**Research Question 4: The challenges of the Central Bank of Nigeria, Enugu branch library.**

S/N	CHALLENGES	SA	A	D	SD		RANK	DECISION
1	Lack of tangible evidence of the library's achievements.	22	24	0	0	3.5	4 <sup>th</sup>	Strongly Agreed
2	Problems of funding and resources	23	9	3	11	3.0	6 <sup>th</sup>	Agreed
3	Low patronage due to the view that "everything is on the internet"	39	7	0	0	3.8	2 <sup>nd</sup>	Strongly Agreed
4	Poor library marketing	44	1	1	0	3.9	1 <sup>st</sup>	Strongly Agreed
5	Poor library promotion (inadequate publicity of library resources and services)	44	1	1	0	3.9	1 <sup>st</sup>	Strongly Agreed
6	Lack of awareness of library services	35	10	1	0	3.7	3 <sup>rd</sup>	Strongly Agreed
7	The shortage of skilled manpower (library staff are not enough)	39	7	0	0	3.8	2 <sup>nd</sup>	Strongly Agreed
8	Inadequate ICT infrastructure	44	2	0	0	3.9	1 <sup>st</sup>	Strongly Agreed
9	Problem of the creation and maintenance of a standard web presence for the library.	42	4	0	0	3.9	1 <sup>st</sup>	Strongly Agreed
10	Regularity of user education and instruction is poor	28	6	10	0	3.3	5 <sup>th</sup>	Agreed
11	Method of user education and instruction is uncomfortable	12	17	14	0	2.8	7 <sup>th</sup>	Agreed
12	Inadequate knowledge about the intranet.	15	13	2	16	2.6	8 <sup>th</sup>	Agreed
13	Quality of library resources in my field is inadequate	12	18	2	14	2.6	8 <sup>th</sup>	Agreed
14	Size of library resources is inadequate in my field	9	16	11	10	2.5	9 <sup>th</sup>	Agreed
15	Lack of ICT competences of some of the library staff	27	16	2	1	3.5	4 <sup>th</sup>	Strongly Agreed

From the results obtained, the respondents agreed that poor library marketing, inadequate publicity of library resources and services, inadequate ICT infrastructure and the problem of the creation and maintenance of a standard web presence for the library are top on the list of challenges that affects the library. On the issue of poor library marketing and inadequate publicity of library resources and services, it is found that the library is even used more by external user than the bank staff, besides those in the research unit. This is as a result of lack of awareness of the libraries services, resources and general importance and also, inadequate time for the staff. As explained in the interview session by the librarian, some staff see the library as a place where the CBN publications are stored and where people go to read when preparing for an examination. They are unaware of other services the library provide and asserts that they have

little or no business with the library, as they have limited time to finish up their daily duties, let alone have time to visit the library.

The problem of inadequate ICT infrastructure and the creation and maintenance of a standard web presence for the library are also top on the list of challenges affecting the proper functioning of the CBN, Enugu branch library. The world has gone global, most of the activities relating to man and his environment has become technologically based. Based on the researcher's observations, there are no ICT facilities, services or installations put in place for the functioning of the library. The librarian sees it as the duty of the government to put in place the needed ICT facilities in the library, as it is a government enterprise. The absence of these facilities limits the knowledge about the library, the use of the libraries resources and services, as not all the users can physically visit the library during its opening hours. This approves the opinion of Ani (2007), as he explains that infrastructural challenge is being faces in libraries and information institutions in Nigeria. Furthermore, the CBN has a functional website that is regularly updated and maintained but little or no space is left for the library activities rather, the library is expressed as a community development service and not as a necessity of the bank. Though, some of the CBN publications are made available in the website but they are not under the folder of the library. The library has no electronic representation, the available publications in the CBN website are not direct and organized and this limits usage. Having a web presence especially for library activities would encourage more access by the users and user satisfaction.

### **Strategies that can be employed in enhancing the role of the Central Bank of Nigeria, Enugu branch library.**

S/N	STRATEGIES	VA	A	FA	NA		RANK	DECISION
1	Library should set up a standard by which their performance will be evaluated or measured. (Benchmarking and the measurement of value)	38	8	0	0	3.8	2 <sup>nd</sup>	Very Appropriate
2	Adequate funding should be made by the parent organization	39	6	0	1	3.8	2 <sup>nd</sup>	Very Appropriate
3	There is need for Improved awareness about the existence of the library, its products, services and relevance.	43	2	1	0	3.9	1 <sup>st</sup>	Very Appropriate
4	Library should enhance publicity of its resources and services through various means preferable to the	42	4	0	0	3.9	1 <sup>st</sup>	Very Appropriate

	users								
5	Library should improve strategies for marketing the library services and resources.	39	7	0	0	3.8	2 <sup>nd</sup>	Very Appropriate	
6	More librarians should be employed	43	3	0	0	3.9	1 <sup>st</sup>	Very Appropriate	
7	ICT facilities should be made functional in the library.	44	2	0	0	3.9	1 <sup>st</sup>	Very Appropriate	
8	ICT infrastructure needs to be upgraded and supplemented with new purchases	44	2	0	0	3.9	1 <sup>st</sup>	Very Appropriate	
9	Library should seek for the creation and maintenance of a standard web presence to aid digital service delivery.	39	7	0	0	3.8	2 <sup>nd</sup>	Very Appropriate	
10	Library should produce its own instructional materials for users to learn library skills on their own.	35	9	1	0	3.7	3 <sup>rd</sup>	Very Appropriate	
11	Library should put more effort in teaching library skills to users and also testing their understanding before dismissal.	32	9	5	0	3.6	4 <sup>th</sup>	Very Appropriate	
12	Library should acquaint staff about the importance of the intranet.	16	28	1	1	3.3	5 <sup>th</sup>	Appropriate	
13	Library should discard resources that lack quality and replace them new relevant acquisitions	41	4	0	1	3.8	2 <sup>nd</sup>	Very Appropriate	
14	Library should acquire more resources in my field	19	12	14	1	3.1	6 <sup>th</sup>	Appropriate	
15	library staff should be oriented on user courtesy	7	37	0	1	3.0	7 <sup>th</sup>	Appropriate	
16	Library should extend its operation hours	29	8	2	7	3.3	5 <sup>th</sup>	Appropriate	
17	Very current materials should be provided	41	4	0	1	3.8	2 <sup>nd</sup>	Very Appropriate	

According to the results obtained, it is revealed that most of the suggestions made were found to be viable by the respondents. They all agreed that it was very appropriate to enhance the publicity of the library and her resources, employ more librarians and library assistants, and embrace the use of ICT in library services, to provide current materials and create and maintain a standard web presence for digital service delivery. This explains the warning of Abudulahi (2009) that if the problems of digital divide is not addressed; information service delivery will suffer, resulting in the under-utilization of information resources and resource sharing. Therefore, employing ICT competent librarians, embracing the relevance of ICTs' and with the

necessary fund being made available to run the library operations, digital divide will be overcome and other challenges will be managed.

## **CONCLUSION**

From the findings of this study through the various instruments used in collecting data for the study, it has been identified that the Central Bank of Nigeria has functions, both headquarter and branches alike, they have information centers known as libraries and that these libraries encounter challenges that does not affect just the libraries alone, but also, the parent organization. The major goals of the CBN includes promoting a sound financial system in Nigeria, providing economic and financial advice to the Federal Government of Nigeria, promotion of monetary stability and sustainable economic development and debt management. With the help of the research library and the staff of the research and development unit, relevant researches are carried out and vital information are gotten to enable the CBN achieve her goals, which is the chief role of the CBN library, both headquarter and branch libraries. Other roles of the library are developed towards the improvement of the parent organization.

This study has highlighted the problems facing the library, which hinders it from performing its duties efficiently and also proffered realistic strategies to combat the challenges and improve the library, its users and most especially, the parent organization which is the Central Bank of Nigeria.



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