

The Relevance of English Language Syllabus for Commercial Bank Workers in Nigeria: An Empirical Study

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Abstract

English language enjoys an appreciably high status in Nigeria. It is the official language, the language of law, government, education and international communication. It is also the language of the banking industry in Nigeria. It has however been observed that banks' training programmes incorporate little or no teaching of any aspect of the English language. This paper is therefore designed to investigate the English Language needs for Nigerian bankers as a way of proposing a syllabus framework based on the needs identified as the bankers' priorities. The main instrument for the study was a researcher-designed questionnaire. The major findings from this study showed that bankers perceived English language as very important to their professional duties and functions.

Introduction

In the Nigerian educational system, English language is the medium of instruction in all educational institutions and also in industrial and business training centers. It is an important subject in the school curriculum at the primary, secondary and tertiary levels of education in Nigeria. According to Oyetunde (1984), English language is a passport to educational advancement and as a subjects especially at the higher level of education in Nigeria, it can be viewed from two academic contexts. First the function as a subject matter for obtaining a certificate or degree after passing through the necessary higher education programme and second, as occupying an important position in the school curriculum and currently appears indispensable in Nigeria. The secondary or subsidiary context is concerned with its role as a subject in support of obtaining a certificate or degree in another academic field, for example, the use of English course or General Studies course in English language in Nigeria therefore calls for an attainment of a high proficiency in it, although the much expected level of performance in it has fallen drastically in recent years. For instance, data collected from West African Examinations Councils' in Ilorin on students' performance in English language in 1989, 1990, and 1991 revealed that out of the total number of students, that is, 92, 736,197,012 and 299,323 respectively who sat for Senior Secondary Certificate Examinations, 91.0%, 93.7% and 89.8% failed respectively in these three years. This percentage however, included those with ordinary passes while only 8.0%, 6.3% and 10.2% passed with credits in the years, respectively. This situation explains the continuous cry over the fallen standard of English of Nigerian students. Commenting on the fallen standard of both spoken and written English among the "current" generation of students is lower than it was twenty years ago in Nigeria.

Examiners, parents and teachers have shown a lot of concern over the noticeable and continuous decline in the performance of learners of English language. Ndahi (1977) noted that teachers are particularly disturbed by the poor performance of students in English language. Similarly, Etim (1980) acknowledged the fact that students' performance in English language has fallen below expectation and up till now the situation has hardly improved.

At both the primary and secondary levels of education in Nigeria, English language is taught with a general aim. It is regarded largely as a subject for students at these levels, a part of a programme of broad education. Therefore, little or no effort is made to relate English language teaching to the immediate and specific English language needs of students. This is delayed to the tertiary level. At the tertiary level, it is believed that a knowledge of English language would be useful to the students' academic endeavours (Belcher, 2004, Nation, 2000). At this level of education, it has been observed that the students often experience a lot of serious problems in the effective use of English language. This, in turn, leads to a great problem in their academic endeavours. An awareness of this led to the teaching of Use of English at the tertiary level in order to help the students overcome these problems.

This notwithstanding, the programme appears to be in line with the concept of English for Specific Purposes (ESP). ESP philosophy, according to Perren (1974), aims at determining the precise area of language required, skills needed and the range of functions for which language is to be used. Explaining ESP further, Perren (1974) stated that the notion of ESP is concerned with "a restricted repertoire of words and expressions selected to cover every requirement within a well defined context, task or vocation" (p. 45). For instance, in a study carried out by Adewumi (1988) to assess the extent to which the use of English programme was meeting the aims and objectives of the course in University of Ilorin revealed that 34.60% of the students perceived the course as relevant to their academic, professional and social needs while 27.81 felt it was relevant to only their social needs and only 2.15% claimed it is usefulness to their professional needs. From this result, the researcher concluded that the course was not meeting most of its intended aims and objectives, though it had, to some extent, helped the students' professional needs which after the completion of their University Education become very crucial and consequential as they would all find themselves later in various professional settings. However, from the few researches carried out in the areas of ESP in Nigeria, there is none specifically in the area of ESP for Nigerian bankers. Consequently, this paper considers to identify the peculiar English language needs of two categories of Nigerian bankers (Junior Banking officers and Middle Management Staff), prioritize and analyze these needs and on the basis of findings from these, and the design an ESP syllabus for inclusion in the on-the-job training programmes of the bankers.

Research Aims and Objectives

Within the framework of this research, this study is designed an ESP syllabus for the training and re-training of the Nigerian bankers on the basis of the needs analysed. And to further highlight the process of designing an appropriate and suitable English language ESP syllabus for the bankers. The study aims at identifying and analyzing the English language needs of Nigerian commercial bankers.

The Need for English Language Training: Literature Review

Working in financial service sector, especially the banking sector, requires a high level of interactions by the roles, functions and responsibilities of Junior Banking officers and Middle Management Staff of the banks. It is therefore important that bank officials at different levels need to be highly proficient in the use of English language. This study is necessitated by the gap in the existing literature or research on the need to incorporate English language into the training programmed of bank employees. Several studies have been carried out by educationists and researchers in areas related to the focus of this study. Some of them are analytical in nature, others are either evaluative, comparative or both evaluative and analytical or evaluative, analytical and comparative. Researchers such as Belcher (2006), Cook (2000), Johns and Dudley-Evans (2001), Strevens (1977), Frydneberge (1982), Adetunyibi and Osundahunsi (1984), Afolayan (1980), Tinuoye (1986), Adewumi (1988), Oloyede (1989), Bamidele (1989) and Ajiboye (1991) have all contributed to the literature on the importance and relevance of ESP in Nigeria.

However, Needs analysis came into being as a result of a demand for English course geared or directed to specific needs of the learners after the second world war. Amongst other great contributors to the concept of Needs Analysis is Munby. Munby (1978) in his communicative syllabus design presented a highly detailed set of procedures for discovering target situational needs, that is, what the learners need to do in a target situation. To him, Needs are 'Necessities', 'Lacks' and 'Wants'. Necessities are types of needs determined by the demands of the target situation, that is, what the learner has to know in order to function effectively in the target situation e.g. what a businessman or woman may need to communicate effectively at sales, etc.

'Lacks' are the necessities the learner does not have while 'Wants' are the learners' wishes and views on the target situational needs. Munby went further and came out with a detailed set of procedures for identifying learners needs and calls this "this Communicative Needs Processor" (CNP). This consists of a range of questions about important communication variables which affect communication needs. Hawkey (1979) and White (1988) shared the same view with Munby on the process of identifying learners' English language needs. Hawkey stated the identification of who would use the English language as the first step. His first step in needs identification can be summed up in following questions, Where? With whom?, In which dialect?. At what level?. To perform what activities? To convey which tones?. The second step, according to him, is to identify the skills, notions, functions (and possible forms) which are required in order to satisfy the user's requirement.

However, to White (1988), language needs can be described in terms of who? where? what? and how? Therefore, there is little or no difference in the ways and processes of identifying learners' needs suggested by Munby, White (1988), in addition, proclaimed Needs Analysis as a process through which the teacher or planner investigates the language required by the learners for performing a given role. When needs are identified, they serve as useful guides for the language syllabus from which appropriate and suitable teaching methods and materials can be derived. Consequently, the purpose for language learning forms the basis of defining the objectives and contents of the English language syllabus. Needs Analysis, according to Jenks (1981), is a learner-centred approach to language teaching since learners' needs are derived from learners' purpose (s) for wanting to learn the language. It is upon this learners' needs that the objectives and the contents of the learning experiences are based. In addition, Hutchinson and Waters (1987) perceived Needs Analysis as a process of identifying the target situation, a definable need to communicate in English and then carrying out a rigorous analysis on the linguistic features of that situation.

Needs Analysis, according to many curriculum experts, is the first step in curriculum development as it starts with aims and objectives derived from the philosophy and the needs of the society (Cook 2000, Tyler 1949, Taba 1962, Wheeler 1971, Marsh, Marshland & Stenberg, 2001, Nicholls and Nicholls 1972, Bishop 1985 and Onwuka 1985). Onwuka (1985) perceived satisfying a given need as setting up conditions in which higher needs are formed. Hence human beings continuously want to fulfill and satisfy their numerous needs as they arise. However, Mackay (1978) perceived Needs Analysis as a means of producing and teaching effective language course. Thus he emphasized the importance of Needs Analysis in language teaching. He further affirmed that once the teacher is able to identify the learners/needs, he/she is a step nearer to being able to translate these needs (identified) into linguistic and pedagogic terms in order to produce and teach an effective course. Mackay, in addition, identified two formal ways of identifying the learners' needs. These are – the use of questionnaire and structured interview. Kaufman (1982) defined a 'need' as a discrepancy or gap between the way things are and the way 'things' ought to be'. According to him, the 'ought to' should be established by public consensus, expressed in terms of what school children should learn and how well.

Thus the gap between consensus and present achievement of the children is a 'need'. Kaufman (1982) maintained that Needs Analysis is better for a job analysis especially in an industry rather for the present performance of personnel compared to the performance desired of them. However, Wilkins (1976) proclaimed Needs Analysis as a kind of synthesizing operation that enhances a successful course of implementation. Thus, he insisted that Language needs should be stated in the expected communicative behavioural terms in order to specify the content, purpose, role-set, medium, mode and channel of language teaching. Richterich and Chanceler (1980) perceived Needs Analysis as useful and crucial to formative evaluation. According to them, Needs Analysis is useful toward decision making about the aims, objectives, contents and methods of learning programmes. Kaufman (1982) further defined Needs Analysis as a process that consists of the determination of gaps between 'what is' and 'what should be', placing the gaps in priority order for closure (meeting the needs). Thus, Needs Analysis can be asserted as a means of determining the gap that exists between the current situation and the desired situation; or as a tool to proper assessment situation and as a means of developing a course/programme. However, to Cowie and Heaton (1977) Needs Analysis is very related to syllabus design and material writing. They emphasized the incorporation of identified needs into the teaching experience. Roberts (1982) was of the opinion that needs identification process suggests an adult learner since it is usually adults who have closely specific communication needs and where these are obvious and recognized, teaching may be specific, efficient and effective, since the teaching would be focused on identified needs. While Adeyanju (1983) identified needs specification as an aid to the course designer to properly assess the teaching situation before writing the course.

According to Adeyanju (1983), “these observed gaps (in Needs Analysis) should lead to statement of objectives that might change such needs after implementing the programme in the desired direction. Thus, other means of conducting Needs Analysis include, the citizen consensus group, recommended by current needs analysis writers, consulting the authorities in the academic field/discipline or professional societies (Association), government agencies and private foundations (sponsors). In the context of language curriculum and teaching, Jenks (1981) maintained that Needs Analysis is a learner centred approach. Learners’ needs arise from the learners’ reasons for wanting to learn the language. These needs Jenks felt should normally be the basis for curriculum development. Williams (1971), while commenting on the importance of Needs Analysis to course design, proposed that language needs should be stated in the expected communicative behavioural terms. This is to specify the content, purpose, role set, medium, mode and channels of language teaching.

This is incorporating the identified needs into what should be taught. Also Hutchinson and Waters (1988) asserted that Needs Analysis helps in the process of identifying learners’ target situational needs and learning needs in order to ensure effective course design and teaching. Through the target situation analysis, the various conditions of the learning situation in addition to the learners’ knowledge, abilities, skills and appropriate strategies required would be known. This would reveal the motivational value of learning the target language and teaching would be more specific and efficient. It could therefore be asserted that Needs Analysis is of great significance and pre-requisite in language course design. It prevents unmotivating and time wasting course and ensure and rewarding language programme. (Ajiboye, 1991).

For instance, Adewumi (1988) carried out an evaluative study on the use of English language programme at the University of Ilorin to determine the extent to which the English programme was meeting the language needs of the undergraduate students. The study, in addition, examined the students’ achievement in the course with a view to giving suggestions on the ways to improve the general organization and running of the programme. The researcher made use of both 300 and 400 level students. Out of these students, 100 students of each faculty of the University were used (600 students in all) and eighteen (18) lecturers of the course were also given a questionnaire to fill. In addition, score of 400 level students’ (1984/85 session) who were part of the sample in the course were collected, used and analysed to see whether there was any significant difference in the students’ achievement in the course across faculties. Adewumi reported that the teachers used for the study perceived the course as more relevant to the English language needs of the students’ (professional, academic and social needs) than the students. Also, teachers have more favourable attitudes than the students to the course. In addition administrative and instructional problems identified as affecting the effective running of the course were the same for both teachers and students. However, students’ achievement in the course varied according to faculties. In addition, the perception of the students on the importance of the course to their needs varied according to faculties. This invariably affected their achievement in the course. For instance, the study revealed that students from faculties of Health Sciences, Arts, Business and Social Sciences, Education and Science (in that order) who had more positive attitudes to, and perceived the course as relevant to their needs performed better than students from faculties of Agriculture and Engineering respectively who had negative attitudes and perceived the course as irrelevant to their needs. From that study, the importance of needs analysis to language teaching and learning cannot be over-emphasized.

Bamidele (1989) worked on a Needs Assessment approach to the development of an English as a second language (ESL) for the junior and senior secondary school curricula in Nigeria. In this study, the researcher identified the students’ English language needs as determined by curriculum designers, specialists teachers and students and recommended these as a basis for the development of and ESL curriculum. The researcher made use of junior and senior secondary school students, English and content teachers at the secondary school level of some selected states of both the Northern and Southern Nigeria respectively. From the findings, the researcher concluded that identification of areas of language needs should form the basis for ESL curriculum development, as Needs Assessment survey is a pre-requisite for ESL curriculum. In addition, the researcher recommended communicative language teaching (CLT) curriculum for JSS students and a combination of remedial and CLT curriculum for SSS group of students in Nigeria. Also, a general overhaul of the existing JSS and SS ESL curricula from the narrow structural linguistic approach to a more functional/communicative one was recommended. A consideration of an integrated approach of content, method and evaluation in ESL curriculum content was also recommended.

Needs Analysis as a Form of Evaluation

Evaluation according to Cronbach (1970) is the gathering and use of information to make decisions about an educative programme. According to Lewy and Shye (1974) it is the provision of information in order to facilitate decision making at various stages of curriculum development while to Pophan (1975) it is a formal assessment of worth of education phenomena. In addition, Borg and Gall (1979) perceived educational evaluation as a means of making judgment about the merit, value or worth of educational programmes, product and techniques. Going from the above, it could be asserted that evaluation is judgmental in nature and has to do with decision making. Hence the role of Needs Analysis in the process of evaluation cannot be over-emphasized.

Modified Version of ESP Syllabus Model As Adapted From Munby (1978)

For the syllabus design aspect of the study, a modified version of ESP syllabus design model as adapted from Munby (1978). The modified version perceives syllabus design as a hierarchically ordered parameter maps. It is integrative, communicative, and more explicit in all its layers. It incorporates all the important aspects of syllabus design following Munby. The relative explicitness and robustness of the modified version of the ESP model in relation to the models reviewed make it more suitable for this study than any of those reviewed. Based on the modified version of this ESP model, the syllabus content was therefore selected and sequenced on the basis of learners' identified needs through the use of the researcher-designed questionnaire. In addition, the criteria of validity, significance and learnability of the items of the syllabus content were considered in the selection and organization of the content (Douglas, 2000). In essence, using the findings of this study, the bankers' English language needs were identified and prioritized in terms of their relative importance. Based on this, the contents of the syllabus designed were selected and arranged according to the relative importance of the needs identified and also following logical and psychological considerations. In other words, the needs considered most important by both the bankers and the researcher were given priority in sequencing, suitability, methodology and learnability. In addition, needs and skills considered fairly important then followed those considered most important.

Need for the Research

From the preliminary investigation carried out by the researcher on the English language needs of bankers in Nigeria using a reputable commercial bank, it was observed that most of the newly employed staff are from the tertiary institutions like Polytechnics, College of Education and various Universities. In addition, their areas of specialization vary from Economics, Accounting, Banking and Finance, History, Geography, Philosophy, Law, Computer Science to English Language. Further enquiry revealed that these members of staff were employed with the aim of taking them through a training programme of 6-12 months at their various training centres since the quality of the fresh banker's basic education does not determine their banking job efficiency. It was further revealed that the banks' training programmes incorporate little or no teaching of any aspects of the English language. Based on these observations, it is apparent that there is need to find out the English language needs of the Junior Banking officers and Middle Management Staff of commercial bank into which most banks employ new staff every year. The Banking officers and Middle Management Staff officers form the lower level management staff in the Banking Industry. These two cadres also form the bulk of the staff in the banking. They interact more than any other category of staff with the public (customers), their bosses and junior staff by virtue of their duties. For instance, customers' requests, complaints and reports are directed to these cadres who are expected to solve the problems on behalf of the Assistant General Managers (AGMs), Deputy General Managers (DGMs), General Managers (GMs) and Managing Directors (MDs) who form the top management cadre.

Research Method

This study is based on data collected from a commercial bank in Nigeria. As a result of the wide spectrum of the banking services of a commercial bank which include savings system, current account system, transfers, clearing, foreign exchange transactions, loans and advances, business financing to mention but a few, they have larger population of customers. This makes the use of English language cut across a fairly large population – customers with different English language backgrounds. That is, customers with high, middle and low levels of proficiency in English language as well as the illiterate ones. Three hundred (300) bankers from the commercial bank were selected using stratified random sampling technique because of their different cadres.

The Junior Banking officers and Middle Management Staff cadres were used as sample for the study because there are cadres where most banks employ staff every year because of the unsteady nature of these cadres caused by the continual outflow of employees of these cadres into other sectors of the economy. These cadres also serve a fundamental intermediary role between the top management and junior cadres. In addition to the intermediary functions the two cadres perform, they play very significant roles in the implementation of the banks' goals and objectives. The main instrument for the study was a researcher- designed questionnaire. The results were then subjected to Kruskal-Wallis statistic for a test of significant difference in their prioritizations. Kruskal-Wallis test is a special Analysis of variance for ranking. It is a method of testing the significance of the difference between the sum of ranks of two or more groups. This was used to determine whether the two cadres differ in the ranking of their language needs. Based on the argument above, the following hypothesis was proposed.

Hypothesis I

Ho: There is no significant difference in the English Language needs of the Junior Banking officers and Middle Management Staff cadres in the commercial bank.

Hi: There is no significant difference in the English Language needs of Junior Banking officers and Middle Management Staff cadres in the commercial bank.

Hypothesis II

Ho: There is no significant difference in the prioritization of the English language needs of Junior Banking officers and Middle Management Staff cadres in the commercial bank.

Hi: There is no significant difference in the prioritization of the English language needs of the Junior Banking officers and Middle Management Staff cadres in the commercial bank.

Findings

Table 1: Sampling Grid for Commercial Bankers from Different Operational Regions

Bankers	Operational Regions/Bankers			Total
	West	North	East	
Cadres				
Junior Banking officers	50	50	50	150
Middle Management Staff	50	50	50	150
Total No. of Bankers	100	100	100	300

Table 2: Comparison of the English language Needs of Junior Banking officers and Middle Management Staff in the Commercial Bank.

GROUPS	MEAN	sd	Df	SL	t calculated	T calculated	Decision
Junior Banking officers	155.54	24.12	298	0.05	2.80	1.96	Reject
Middle Management Staff	147.62	24.80					Ho ¹

*Significant at 0.05

According to the Table above, using the degree of freedom of 298, that the calculated t value of 2.80 obtained is greater than the t-table value of 1.96 at a significant level of 0.05. Therefore, Ho is hereby rejected. Thus a significant difference was found to exist between the English language needs of Junior Banking officers and Middle Management Staff of the commercial bank with the former group having a higher mean.

Table 3: English Language Needs of Junior Banking officers and Middle Management Staff

Items	Junior Banking Officer	Ranking	Middle Management Staff	Ranking
Listening	129	1	105	3
Speaking	108	2	96	4
Reading	69	6	54	7
Writing	81	5	48	8
N = n ₁ + n ₂ ,		R1 = 14		R2 = 22

n₁ = 4, n₂ = 4, R1 = 14, R2 = 22, N = 8

Observed value of H = 11.33, df = 1, p < 0.05 and X² = 3.84

This result shows that the ranking of Junior Banking officers and Middle Management Staff of the commercial bank differed significantly. The result on table above shows that the Junior banking officers ranked listening skill 1st while the middle management staff ranked it 3rd, speaking was ranked 2nd by the junior banking officers while the middle management staff ranked reading and writing 7th and 8th respectively. Consequently, there is a significant difference in the prioritization of the English language needs of Junior Banking officers and Middle Management Staff of the commercial bank. The Null hypothesis is therefore rejected. This study revealed that the banks' training programmes incorporate little or no teaching of any aspect of the English language.

Conclusions

From this study, it is obvious that there had been no prior research carried out in the area of Needs Analysis of Nigerian bankers, neither is there any known existing official ESP syllabus designed for the banking industry in Nigeria. Also, from the few researches carried out in the area of ESP in Nigeria, there is none specifically in the areas of ESP for Nigerian bankers. Amongst the few researches carried out in Nigeria in the areas of needs analysis and ESP included those of Tinuoye's (1986) which investigated the variability, effectiveness and appropriateness of the service English Programme to the English language needs of Nigerian first year undergraduate students. Adewumi (1988) also evaluated the Use of English language programme in University of Ilorin in order to determine its relevance, suitability and appropriateness to the academic, social and professional needs of Nigerian University students. Oloyede (1989) delved into the high proficiency in the writing skill of senior government workers and its implication for ESP. In addition, Ajiboye (1991) worked on the English language needs of local craftsmen in Ilorin.

In addition, the Communication Skills Project (COMSKIP) an English language development programme for Nigerian Universities is in the area of English for academic purpose. All these previous works more or less are in the area of Needs Analysis and ESP, but none is specifically in the area of Needs Analysis and ESP for Nigerian bankers as earlier mentioned. Hence, there is the need to analyse and identify the peculiar needs of Nigerian bankers, specifically bankers of the lower cadres. This is with a view to designing a corresponding ESP syllabus for the bankers in order to ensure proficiency in their professional language. This can enhance their effective job performance since English language in general performs crucial communicative roles in business, trade and commerce in Nigeria to which banking is central.

Recommendations

The significance of this study lies in the fact that the specification of the English language needs of bankers and the designing of an ESP syllabus based on the bankers' needs for their training and re-training programmes would go a long way for corrective evaluation of the banking training programmes and help different groups of workers. For instance, it would go a long way in helping curriculum developers to extend their scope to another new area of English language teaching at Nigerian Training Centres, by widening curriculum development to ESP for Nigerian bankers. It will enable curriculum developers to design an adequate and suitable curriculum for the banks' training programmes at various levels for their members of staff in addition to enhancing syllabus design for the training and re-training of bankers in English language.

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