ACCESS AND USE OF INFORMATION BY MINISTRY OF FINANCE AND CENTRAL BANK OF KENYA RESEARCHERS AT THE CENTRAL BANK LIBRARY

BY

JANE MURUGI NGATIA

BSc. (Information Sciences)

A Thesis Submitted in Partial Fulfilment of the Requirements for the Degree of Master of Philosophy in Information Sciences (Library and Information Studies) of Moi University

November, 2010

DECLARATION BY THE CANDIDATE

This thesis is my original work and has not been presented for a degree in any other University. No part of this thesis may be reproduced without the prior written permission of the author/or Moi University.

Jane Murugi Ngatia.. Date...

Declaration by Supervisors

This thesis has been submitted for examination with our approval as Moi University Supervisors

Name of Supervisors:

Dr. Henry Kemoni   .... Date...........................

Moi University, Eldoret, Kenya

Prof. Japheth Otike...Date...........................

Moi University, Eldoret, Kenya

ABSTRACT

Central Bank of Kenya (CBK) library provides various information services to end users such as those from Ministry of Finance (MOF) and CBK. Despite the important role played by the CBK library in dissemination of information services, it remains underutilized. Furthermore no study has been undertaken to establish access and use of CBK library information services by end users.

The aim of the study was to investigate access and use of CBK information services by users from the Ministry of Finance and Central Bank of Kenya and propose recommendations of enhancing access and use. The specific objectives of the study were to: establish the information needs and seeking behaviour of users; establish the value attached to CBK information services; establish extent to which library services are accessed and used by MOF users; find out the extent of awareness of the users about information services provided; establish challenges experienced by CBK library staff and MOF users in relation to provision, access and use and provide recommendations to enhance provision of information services to MOF and CBK users.

The study was informed by Gorman and Crawford (1995) theory of librarianship. The study adopted qualitative research and employed purposive sampling to collect data from 35 respondents: CBK Research Department (5), Ministry of Finance (27) and CBK library (3). All the respondents were interviewed. Data was collected through the use of interviews and data presented and analysed through the use of qualitative techniques.

Among the key findings of the study were that: Library promotional tools were ineffective; lack of a structured information literacy programme; understaffing in the library; CBK librarians lack searching skills, do not provide personalised services and personal computers for library users were inadequate. The study recommends that: CBK library manager provide information literacy training programmes to users, continous training of librarians on new technologies, carry out a users' assessment surrvey and bringing awareness to the users of library services. A model that can be adopted to enhance access and use of information resources is proposed.

DEDICATION

This work is dedicated to my dear children Joyce, Joe and Vickie. Thank you for your prayers, encouragement and support.

TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

APPENDICES

LIST OF ABBREVIATIONS AND ACRONYMS

AACB	Association of African Central Banks
CBK	Central Bank of Kenya IMF
COMESA	Common Market for Eastern and Southern Africa
EAC	East African Community
EATAC	East African technical Assistance Centre
IMF	International Monetary Fund
INASP	International Network for Availability of Scientific Publications
KCB	Kenya Commercial Bank
KLISC	Kenya Libraries and Information Services Consortium
KSMS	Kenya School of Monetary Studies
MOF	Ministry of Finance
NARC	National Rainbow Coalition
NEPAD	The New Partnership for Africa's Development
NIMES	National Integrated Monetary and Evaluation System
SDI	Selective Dissemination of Information
UNDP	United Nations Development Programme
WB	World Bank

ACKNOWLEDGEMENT

CHAPTER ONE

INTRODUCTION

1.0   CONTEXT OF THE STUDY

This chapter presents background information for the study. It highlights background information about the CBK library and the statement of the problem; aim and objectives of the study and research questions. Other issues covered include study assumption; scope and limitations.

Information as defined by (Ocholla and Ojiambo 1993) is a collection of factual, conceptual and general data consisting of signs and symbols transmitted in form of messages during a communication process. Further, Information is a media of various messages communicated between persons as individuals or groups.

Information is data that has been processed into a form that is meaningful to the recipient, and is of perceived value in current or prospective decisions (Davis, 1999). According to UNESCO (1999), information is some meaningful data transmitted from source to users; and that in this process; information may be stored in information products and systems organized for providing a memory in numerical, sound or image forms. The source may be documentary material, institutions or people. Golubev and Gulubev (1999), point out that information is that part of data which is directly connected to knowledge processed by a perceiving man; and this part is really involved in problem solving; and it is valuable depending on the experience of the concrete person – what is valuable for one person may be useless for another.

Information falls within the resource hierarchy of knowledge, and resulting in wisdom (Grillon 2000). Data is the undigested observations, or unvarnished facts; information follows as the organized form of data; and knowledge is then the organized information, which is internalised by its user and integrated with other bits and fields resulting from experience, study and intuition. The last final step is the integration of knowledge into wisdom, which is information that has been made useful by theory relating the bits of knowledge to each other. Meyer (2005) gives a summary of the meaning of information by stating that in the broadest sense, information is anything that is capable of being perceived. It includes written communication, photographs, art, music and anything that is perceived; and this means anything that is documented in any form and can be referred to later as a means to understanding and building new information. The source concludes that the root term of information is "inform" which means to inform.

1.1 Characteristics of Information

An understanding of the concept of information cannot ignore its characteristics. Various authors give various characteristics of information and their explanations. Cleveland (1985), states that there are six inherent characteristics of information as a resource. These are:

- Information is expandable – for specific purposes, information may deplete, but in general, the more we have, the more we use, and the more useful it becomes.

- Information is compressible – it is possible to concentrate, integrate, and summarise information for easier handling.

- Information is substitutable – it can and does replace land, labour and capital. It is the use of computers and telecommunications that aids this phenomenon.

- Information is transportable – Information can be tapped into just about anywhere; this has led to the idea of being remote as much more difficult to achieve since people and information can be taken to the remotest of places.

- Information is diffusive – There tends to be ability for information to leak. This leakage allows us to have more and more of us to have it.

- Information is shareable – No exchange transaction of information can take place, only sharing transactions, and this leads to an entire sharing environment.

Meyer (2005) concludes that the above six characteristics of information cause it to be not like any other resource that we as humans have had previous experience with. The quality, relevance, and usefulness of information do depend on who uses it, how astutely, and for what purposes.

1.1.2 Information as a key resource for development

According to the World Bank (2008) broad based development, poverty reduction and opportunity for all can only be effected if people in every corner of the world and at all levels of society have reliable and affordable access to information.

Although Africa is rich in natural resources, it remains today the poorest continent with less than half of its people living below poverty line on less than $1 per day (Unagha, 2006). Africa is also the most aid dependent, the most indebted, as well as the most marginalised region. This is mainly due to poor communication infrastructure (Ogola, 2002). It is against this backdrop that African leaders formed the New Partnership for African Development (NEPAD). NEPADs common vision is to eradicate poverty and place African countries, both individually and collectively, on a path of sustainable

growth and development and to participate actively in the world economy and body politic (NEPAD, 2005).

For effective implementation of NEPAD the citizens have to be kept abreast of developments taking place. Information is one element of human existence that has continued to assume a prominent position in the last decades, and is now regarded as one of the foremost factors in production, competing with land, capital, and labour in terms of importance (Nwokocha and Uhegbu, 2001). According to Camble (1994), development programmes in Africa are often formulated and executed with insufficient information dissemination to the primary beneficiaries and as a result many of these development programmes fail. The benefit of information lies in keeping citizens abreast of developments. Information dissemination is a vital ingredient in planning and executing any development progamme.

In classifying resources needed for development, Boon (1992) distinguishes between material resources and know-how resource. Information can be seen as a dynamic force, which constantly alters and extends a store of knowledge (Eaton and Bowden, 1991). Information has become a vital development resource of the 21st century. As a result, the issues of access and use of information are now seen as determining factors of a community, society's, country's, region's or continent's development. Information falls within the resource hierarchy, which starts with data, which leads to information, coming together as knowledge, and resulting in wisdom. According to Agoulu (1997), great importance is attached to information because it can be exploited to advance man's progress in all fields. Quoting Kuznets (1966), Agoulu (1997) emphasises that the economic growth of nations depends on the effective utilization of information or knowledge in development activities. Information is a means to overcome inertia and

create a sense of urgency in firms. It is integral to the upgrading of competitive advantage in established industries and to competing successfully in new industries. Information about markets, technology, and competition shapes the decisions of firms. It highlights new needs and opportunities and exposes threats (Porter, 1990).

The importance of information as a key resource to all aspects of human advancement and development in society is emphasized by Boon (1992) who cites the following specific areas:

- **Information as a basic need, for growth/development and stability**

The purpose of information or knowledge in society is to assist in development. Information is a basic need that is essential for human development and survival. With information, it is possible to alleviate poverty, ignorance and illiteracy for better and meaningful life.

- **Information for production**

Information is the fifth factor of production. It is a key and central factor in an economy. The new facet of life in the knowledge economy has brought better means to work and increase production.

- **Information as a management factor**

Information is a major or key factor in management of resources in organizations as well as in countries. Organizations with quality information are able to expand their businesses and generate even more wealth. The key input for success of organizations now and in future is quality or valuable information.

- **Information as an agent of change**

The information age is slowly ushering in the knowledge age, one in which information or knowledge is central to all aspects of the society; a connected society of information, knowledge and ideas.

Meyer (2005) concludes by stating that information is key to all aspects of human advancement and development in the society, ranging from a basic need to economic and production agent; it is meant *"to inform"* the society. Quality information is essential in poverty alleviation; fight ignorance; wealth creation and opening the society to greater aspects of development.

1.1.3 Information for Social Economic Development

Bell (1986), (Boon (1992), Camble (1994), Sturges and Neill (1998), opine that lack of information has impacted negatively on the development process. Although academics and researchers are aware of the value of information in development, there is some concern that information is still not perceived as being as important as other resources. Camara (1990) has pointed out that planners, developers and governments do not yet acknowledge the role of information as a basic resource, or are unaware of its potential value.

Information is key to the attainment of the UN Millennium Development Goals - MGDs (UNDP Kenya, 2006). MDGs, are internationally accepted standards that are quantified and time bound targets for measuring progress towards poverty alleviation by 2015. The eight MDGs are:

- Eradication of extreme poverty and hunger

- Achieving Universal Primary Education

- Promoting gender equality and women empowerment

- Reducing child mortality

- Improving maternal health

- Combating HIV/AIDS, malaria and other diseases

- Ensuring environmental sustainability

- Developing a global partnership for development

The Government of Kenya in 2007 unveiled the Kenya Vision 2030 (Kenya Government, 2007) whose economic, social and political pillars will be anchored on the following foundations:

- Macro-economic stability; continuity in governance reforms

- Enhanced equity and wealth creation opportunities for the poor; infrastructure

- Energy; science, technology and innovation (STI)

- Land reforms

- Human resources development

- Security and public sector reforms (Government of the Republic of Kenya, 2007).

In summary, vision 2030 is the country's long –term development blueprint which aims at making Kenya a globally competitive and prosperous country with a high quality of life for all its citizens. It aspires to transform Kenya into a newly industrialized middle income country by 2030. Simultaneously, the vision 2030 aspires to foster the achievement of the Millennium Development Goals (Kenya Government, 2007).

In the context of Kenya vision 2030 which is based on economic, social and political pillars, it is quite clear that the success of any vision depends on quality information and ICTs. Vision 2030 aims at converting Kenya into a knowledge driven economy and an information society. Hence the government launched the Information and communications technologies sector plan after appreciating that ICT is the backbone to the realization of vision 2030. The plan outlines the roadmap and implementation strategy to make ICTs more accessible and affordable to the wider population which ultimately aims at graduating Kenya into a knowledge and information society status.

Key developments in the use of ICT in such areas like e-agriculture, e-tourism, e-Government has improved governance and efficiency gains in non economic sectors such as provision of the public services. To mention just but a few, money transfer through mobile phones; online payment of water and electricity bills; filling in tax return forms online has greatly contributed to social economic and well being of the citizens of this country. A submarine cable from Mombasa to Fujairah in the United Arab Emirates (UAE) with high capacity bandwidth as well as fibre optic infrastructure was installed by end 2009 to improve on data flow. The development of ICT parks and Digital villages as outlined in vision 2030 will lead to low cost provision of ICT goods and services and realise a 10% growth rate per annum by 2030 (Government of Kenya 2007). These developments will promote information flow and management.

The Government recognizes information as a resource which must be generated, collected, organized, leveraged, secured and preserved for national prosperity. In the light of the above, the ICT sector has been identified in the Kenya Vision 2030 as one of the sectors that will contribute significantly to the economic pillar especially through Business Process Outsourcing (BPOs) (Kenya Government, 2007)

In the context of this study the ability of personnel from the Ministry of Finance to exploit information available in CBK library is vital if they have to come up with National policies that are realistic and achievable.

1.1.4 Libraries and Provision of Information for Development

The issue of access and use of information is as old as the need for the development of libraries. As Semertzakia (2006) explains, libraries through their history – from the day of clay tablets in Assyria and Knossos, Crete during the Minoan Civilization to electronic documents, focus on making their collections available to users. That the purpose of the library of any kind is to obtain, preserve and make available the recorded knowledge of human beings.

Illinois State Library (1994) reports that libraries may offer special training programmes to create awareness of government development programmes. Okafor (2004) notes that librarians must be conversant with the terminology used in economic development and should also be aware of various government programmes. The library can write columns for newspapers on government programmes. Walzer and Gruidl (1997) agree that libraries can also participate in radio and television shows on its stand on government programmes. They may also maintain current databases on government programmes and avail the information for development to the public. The same information can be disseminated through lectures, Selective Dissemination of Information (SDI), notice boards, posters, displays, cuttings and seminars.

Evans and Carter (1999) list the following as the common information services provided by all kinds of libraries to their users:

- Reference services and sources

- Library instruction

- Interlibrary loan and document delivery

- Circulation services

- Reserve services

- Special collections

- Serial services

- Media services

- Provision of government information.

New developments in ICTs have made information provision in libraries more convenient than before. Libraries subscribe to online databases where access is 24 hours a day. Library services such as circulation of journals; current awareness; catalogue access are provided online. Digitization programmes in libraries have made information resources more accessible (UNESCO, 1999). Through the internet and online public catalogues library users have access to information right from their desks in the office or at home. However, users are bombarded with a lot of information which is not always accurate and hence it is the duty of the librarians to guide the users to useful sites in the internet. Information provision is not a matter of just giving the printed materials but calls for extensive research so as to give the user quality and accurate information.

The role of librarian is to acquire information, organize it and store it in a manner which makes it as easy as possible for such information to be retrieved and disseminated to those who need it, when they need it and if possible where they need it. As librarians our work rotates around the five major processes that is selection, acquisitions, cataloguing, classification and dissemination (Kayimbi, 1988). Hence our duty as

librarians is to repackage information available in all resources if we have to facilitate the delivery of the information required for development.

Information provision according to Leach (1999) is how information is put across, or transmitted and disseminated, transferred, diffused or communicated. Leach (1999) opines that information is important in development process and hence library users should be helped to access accurate information so as to move forward. Wakelin and Simelane (1995) argue that lack of information acts as a barrier to development and opine that information is important in capacity building and in empowering communities. According to Adimorah (1995) information is crucial to development efforts in Africa.

Proper information dissemination is an indispensable factor in the realization of the objectives of any government programme. Apart from the other sources of information dissemination, the library has a civilizing role in this aspect by collecting, preserving, and disseminating information, as it continues to play an important role in the sustainability of government programmes aimed at national and continental development.

1.2 BACKGROUND INFORMATION: CENTRAL BANK OF KENYA

The history of CBK can be traced from the East African Currency Board. Before the establishment of the Central Bank of Kenya in September, 1966, Kenya formed part of the Currency area served by the East African Currency Board (East African Currency Board, 1966 Unpublished), established in London in 1919, to issue and redeem East African Currency in Exchange for U.K. pound sterling. The East African Shilling was backed by pound sterling and was not an independent currency. In the 1950's the Board

gradually started to fulfil some Central Bank functions such as providing credit to Government of the constituent East African countries, and lending to commercial banks to finance the export crop.

In anticipation of independence for the three territories (Kenya, Uganda and Tanzania), the East African Currency Board was reconstituted and its administration changed in 1960 when its seat was transferred from London to East Africa with head office in Nairobi. Each constituent territory had an official of its own on the Board. This closer identity with local interests and developments made it possible to interpret the East African Currency Board's role and its regulation in a more liberal and progressive manner (East African Currency Board 1972; Loynes, J.B., (1963). However this and other arrangements were interrupted when the Tanzanian Government indicated their intention of establishing their own central Bank and issuing their own currency. This unilateral decision by Tanzania was justified by Tanzania minister of finance in his budget speech in June 1965, when he said,

> *"In the vast majority of countries and even in very small countries, it was customary for sovereign government to control its monetary and banking system and to regulate the general level of activity in its economy through its Central Bank. As in other parts of the world, political and economic factors in the three East African countries had their impact in the field of monetary institutions and it was recognised that the creation of an effective central banking system for the entire area would ultimately depend upon the establishment of a political union".*

Thus, the difficulties of reconciling the concept of a regional central monetary institution with national sovereignty in matters of monetary policy proved in the end insuperable. The Tanzanian action thus left Kenya with no alternative but to establish its own Central Bank.

1.2.1 Vision and Mission of Central Bank of Kenya

The Central Bank of Kenya (CBK) is a government institution established by an act of parliament, the Central Bank of Kenya Act, chapter 491 of 1966. The responsibility for determining the policy of the Central Bank of Kenya is given by the CBK Act to the Board of Directors. The Board consists of eight members: the Governor, who is also its chairman; the Deputy Governor, who is the Deputy Chairman; the Permanent Secretary to the Treasury, who is a non-voting member; and five other non-executive directors. All members are appointed by the President to hold office for a term of four years and are eligible for reappointment.

The functions of the Bank are spelt out in the Act. According to the Central Bank Citizen Service Delivery Charter (CBK, 2008), the Bank envisions to *be a model institution guided by law, public interest and best practice in performing its legal functions of achieving monetary and financial stability and ensuring efficient payments systems*. Based on this vision, the charter states that CBK has the following primary missions:

- To formulate and implement monetary policy directed to achieving and maintaining stability in the general level of prices.
- To foster the liquidity, solvency and proper functioning of a stable market-based financial system.
- To formulate and implement foreign exchange policy.
- To hold and manage its foreign exchange reserves.
- To licence and supervise authorized dealers.

- To formulate and implement such policies as best promote the establishment, regulation, and supervision of efficient and effective payment, clearing and settlement systems.

- To act as banker and advisor to, and as fiscal agent to the government.

- To issue currency notes and coins.

According to the CBK Service Charter (2008), provision of information to the public is one of its ten core services. The Charter further states that CBK publishes and circulates the following to the public:

- A Weekly Bulletin

- A Monthly Economic Review

- A Monetary Policy Statement every six months

- A Statistical Bulletin every six months

- A CBK Annual Report for the financial year

- A Bank Supervision Annual Report

- A Deposit Protection Fund Board Annual Report

- A Kenya School of Monetary Studies (KSMS) Annual Teaching Calendar

- Press Statements/briefings from time to time

In addition, CBK maintains a website that is regularly updated by the Bank that has additional information. However, conspicuously missing from the CBK Charter and the accompanying organization structure is a mention of its library, which should be playing a vital role in the organization and dissemination of the above publications and any other information to the public.

1.3   THE CENTRAL BANK ACT AND ITS RELATIONS WITH THE

GOVERNMENT

The Central Bank of Kenya Act of 1966 established CBK and gave the Bank limited autonomy while the Ministry of Finance in Treasury was given supervisory powers over the bank. CBK is a parastatal under the Ministry of Finance. The autonomy was enhanced further through the amendment of the Central Bank of Kenya Act in April 1997; the Central Bank operations have been restructured to conform to ongoing economic reforms envisioned in MDGs and vision 2030. Though required to support the general economic policy of the Government, the Central Bank has independence in exercising the powers conferred on it by the Central Bank of Kenya (Amendment) Act, 1997. However, both the Ministry of Finance and the Central Bank make mutual consultations on important policy issues. The Central Bank, for example, is required to advise the Government on monetary and fiscal policy issues and other economic issues that may have important ramifications on the Bank's monetary policy (CBK, 1986).

1.3.1 Issue and regulation of currency (notes and coin)

The Central Bank of Kenya issues the national currency. The Ministry of Finance on behalf of the Government has the prerogative of issuing currency but has delegated this function to the Central Bank of Kenya, as in most other countries. Central Bank has the monopoly on issue of currency because of the need for uniformity and the desirability for one legal tender to avoid confusion and instability. Thus the money issue retains its value as set by the President according to the economic environment in the country.

It is imperative to emphasise the need for restraint in currency issue. An over issue can lead to a situation where the amount of money in the hands of the public exceeds the

goods and services, available. In these circumstances people will offer higher prices for the limited goods available, and this would be followed by general price increases and demand for higher wages or in other words inflation. Under normal conditions, money issued will increase over time as output increases, while the Bank must ensure that the stability of the currency is maintained at the value set by the Government (CBK, 1986).

1.3.2 Banker and adviser to the Government

Central Bank took over the above roles in November, 1966. Prior to this date the National and Grindlays Bank used to be Government Bankers. The Government has accounts with the Central Bank where monies received through the Ministry of Finance from taxes, duties, sale of goods and services, loans and aids etc are credited. All Government payment advises to CBK come from the Ministry of Finance and not from any other ministry. Such payments will include; expenditure on wages and salaries, pensions, development projects, loan repayments and other items through accounts maintained at the Central Bank.

1.3.3 Management of National Debt

Central Bank in conjunction with Debt Management Division in Treasury manages the National Debt. National Debt means the long-term borrowing by the Government from people, institutions, and other Governments in order to finance development projects which cannot be financed from the ordinary revenues such as taxes. In this role, Central Bank undertakes, on behalf of the Government, the actual selling of securities such as Government stocks, Treasury Bills, it keeps the records of Government borrowings, pays interest when due, and repays the loans at maturity. (CBK, 1986)

1.3.4 Monetary Policy

According to CBK act Cap.491 section 4B (1) the bank shall at intervals of not more than six months, submit to the Minister of Finance a monetary policy statement for the next twelve months which shall:-

    (a) Specify the policies and the means by which the Bank intends to achieve the policy targets.

    (b) Contain a review and assessment of the progress of the implementation by the Bank of monetary policy during the period to which the preceding policy statement relates.

The Ministry of Finance works together with CBK in the formulation and implementation of monetary policies for the country (Government of Kenya, 2000).

1.4 THE CENTRAL BANK OF KENYA LIBRARIES

As stipulated in the CBK Act, 1996 (section 4B (3) the main task of CBK among other tasks are:

The Bank shall -

    (a) cause –

    (i)   every monetary policy statement submitted under section (1); and

    (ii)   its monthly balance sheet to be published in the Gazette; and

    (b) Disseminate key financial data and information on monetary policy to the public.

The bank is therefore responsible for publishing and disseminating information to the public.

One of the core services offered by CBK is provision of information to the public. The Bank therefore recognized the important role a library would play in achieving this and has therefore established libraries in each of its branches. These include:

- Central Bank of Kenya Nairobi library

- Central Bank of Kenya Eldoret branch library

- Central Bank of Kenya Kisumu branch library

- Central Bank of Kenya Mombasa library; and lastly,

- A library at the Kenya School of Monetary Studies, which is run by the CBK.

This study will specifically focus on the CBK library (Nairobi) housed at the Central Bank of Kenya headquarters building in Nairobi on Haile Selassie Avenue.

1.4.1 Functions and Services of CBK Library, Nairobi

The Central Bank of Kenya library at the CBK headquarters in Nairobi falls under the Research Department of the Bank. The Research Department is charged with the following functions: conducting economic research and monetary policy management; advising the bank on price and macro-economic stability; disseminating economic information; and conducting economic and financial analysis.

According to the Central Bank of Kenya Library Policy (2005), the following are the functions/services offered by the library:

- Ensuring effective delivery of library services.

- Preparing annual budget and keeping control of expenditures within the allocated funds provisions.

- Ensuring that all suppliers are correctly paid and printers paid as per quotations.

- Organizing library trainings so as to improve on the provision of library services to the users.

- Maintaining proper library records and producing audit reports, variance reports etc on a monthly basis.

- Automating library resources so as to improve the quality of library services. Cataloguing and classifying all library materials and physically describing and assigning subject headings for easy retrieval.

- Accessioning and spine-marking new materials and shelving the same for easy retrieval.

- Assisting users in searching the catalogue both manual and online and in locating the materials on the shelves for faster retrieval of information.

- Issuing and discharging all library materials and shelving the same.

- Disseminating information to the general public (distribution of CBK publications and answering reference queries)

- Organizing and indexing all serial publications for easy storage and retrieval.

- Binding, updating and weeding old materials for reference services.

- Providing archival services through scanning, microfilming, etc so as to preserve materials older than five years.

1.4.2   Information Resources Available in CBK library

The library has various information resources including all the CBK publications; books and newspapers whose budgetary allocation is Kshs 16 million. The books are organized using the Dewey DecimalClassification scheme (DDC). The library subscribes to forty nine print journals, some of which include: Journal of Financial crime, Journal of Money Laundering and Journal of International Development. Online journals subscribed to include International Accounting Standards, Investors Chronicle, the African Business Monitors, Central Banking publications and the Ratings Review. Online databases subscribed to are: Science Direct, World Bank online resources and IMF online resources. In addition to these, the library enables its users to access other online journals and full-texts accessed through the collaboration of Programme for the

Enhancement of Research Information (PERI) and the Kenya Libraries and Information Services Consortium (KLISC). The library's stock also includes all the major local daily newspapers: Standard, People, Daily Nation, Kenya Times, Business Daily and East African. Foreign newspapers and magazines include: the Financial Times, Financial Post, Reader's Digest, The Economist, Newsweek and Time Magazine. Government publications such as the Development Plans, Economic survey, Statistical Abstract, Recurrent Expenditure, Development Estimates, Appropriation of Accounts and Population Census also form part of the stock of the CBK library. Other sources of global financial information acquired by the bank are publications from the World Bank and the International Monetary Fund.

1.4.3 Grey literature

Central Bank of Kenya researchers produce a lot of grey literature in the form of policy and working papers. These are not put on the bank's Website and are not distributed to the public with the other publications. Some of the publications are too thin to be put on the open shelves and hence are locked in individuals' drawers. Some of these include:

- How to obtain loans and business assistance through global private enterprise.
- Loan programme from the European investment bank.
- A guide to wise management of loans from banking institutions.
- Interest rates ready reckoner.
- Money and banking in Kenya.
- Code of conduct in the Kenya foreign exchange market.
- Guidelines to financial institutions for the compilation of CBK returns
- Guidelines for Directors of banks in Kenya.
- First ten years of Central Bank of Kenya.

1.4.4 Reference Sources

The CBK library acquires reference sources in the form of dictionaries, almanacs, biographical and geographical sources and yearbooks among others.

1.4.5 Research reports from other institutions

The library receives donations in the form of reports covering various topics from the following organizations:

- Centre for Central Banking Studies (CCBS)
- East Africa Research Centre (EARC)
- Institute of Economic Affairs (IEA)
- International Policy Analysis and Research (IPAR)
- Kenya Institute of Policy Research and Analysis (KIPRA)
- Wider Working Papers
- Reports from other Central banks

1.4.6 Special collections

Some information resources deemed as special collections in the library include video-cassettes on HIV/AIDS, management training and a few collections of compact disks with information covering various subjects.

1.5 STATEMENT OF THE PROBLEM

The Central Bank of Kenya library plays a vital role in dissemination of mainly economic-based information to policy makers; the whole banking sector, public and private researchers; but also in its physical stock and subscribed to online information resources is information that can benefit every Kenyan citizen not just in relation to their economic decisions, but also on social issues like HIV/AIDS. Despite the

information services and resources offered by the library to the varied user groups such as University students/Lecturers; researchers from World Bank/IMF; Personnel from Financial Institutions; parastatals and from Government Ministries, information on the same does not appear on the bank's service charter, organizational structure or website. CBK website has hyperlinks to the CBK publications and electronic journals accessed through the PERI initiative, without a mention of the library. The Open Library has a list of CBK publications even those published in the 1960s; bibliographic details have been provided by the Library of Congress and Amazon (an online information vendor). Following the provided hyperlinks does not yield any successful results as the subsequent dialogue box indicates that one can not read, browse or buy the articles. Only the CBK library's access policy, which is not given to the users and is not displayed anywhere inside the library, gives information on what services and resources different users can get from the library. The question that emerges from this scenario therefore is: How are the real and potential users expected to know about all the resources and services offered by CBK or the library?

A review of the literature reveals that no empirical research has been done on the CBK library use, resources, services, users' awareness, perceptions or satisfaction and dissatisfaction levels. The current study investigated access and use of the CBK library information services by researchers to establish extent to which information resources are used by its targeted clientele.

1.6 AIM OF THE STUDY

The aim of the study is to investigate access and use of the CBK Library information by researchers from Central Bank of Kenya and Ministry of Finance and recommend ways of enhancing access and use.

1.6.1   Objectives of the study

The specific objectives of the study were to:

1. Find out information needs and information seeking behaviour of users

2. Investigate the information literacy programmes offered by CBK library to its users and their effectiveness.

3. Establish the information resources available and the extent to which library services are accessed and used by the users' at CBK.

4. Find out the effectiveness of methods used to promote and create awareness of information services provided by CBK library.

5. Establish challenges experienced by library staff and users in relation to provision, access and use of information services by CBK library

6. Provide recommendations to the challenges identified in relation to the provision of information services to users

1.7   RESEARCH QUESTIONS

The study was guided by the following research questions:

1. What are the information needs and seeking behaviour of users of CBK information services?

2. What information sources do users seek information from?

3. To what extent does the CBK library engage in offering information literacy skills to its users?

4. To what extent are the information resources and services provided by CBK library accessed and used by the target clientele?

5. What methods does CBK library employ to promote and create awareness of the services and resources provided by the library?

6. What challenges do the CBK library staff and users face in relation to provision, access and use of information services by the CBK library?

7. How can the identified challenges be addressed to enhance access and use of information services in CBK library?

1.8   ASSUMPTIONS OF THE STUDY

The researcher carried out the study with the following assumptions in mind:

- Although the CBK library provides its users with print and online information resources, there are hindrances in access and use of the same.

- Although CBK library and Ministry of Finance library have interlibrary loan programme, library users from MOF have difficulties in borrowing information resources from CBK library.

- Although CBK library markets its information resources this has not translated into increased usage.

- Although CBK library provides information literacy programme this has not eqipped library users with searching skills.

- Although CBK library provides information resources to its users, their needs are not satisfied as they are not known.

1.9   SIGNIFICANCE OF THE STUDY

Today's entrepreneur operates in a competitive environment characterized by the constraining forces of governmental regulation, competition and resources. Financial information pulls together all of the information presented in the business world but the information seems to change faster. For instance stock markets, rising interest rates, falling interest rates and the increased number of finance related articles with conflicting views in the press. These can make it difficult for entrepreneurs to follow a financial

path. In order to compete efficiently, the entrepreneur must allocate resources efficiently and hence require a variety of efficient and accurate sources of financial information. This study will be of significance to the entrepreneurs as they will understand the variety of financial resources available in CBK library. This will assist them in making decisions on how and where to invest.

This study, to the best of the researcher's knowledge, forms a pioneering work in the study of access and use of information resources in Central Bank of Kenya Libraries. Information generated in this study is expected to assist policy makers and decision makers from MOF and CBK in addressing challenges faced by users in accessing information resources from CBK library.

The financial information produced by CBK is unique; this study is therefore expected to generate information upon which future research related to access and use of information resources could be based and especially on Central Bank libraries in Africa.

The study will be of significance to CBK librarians in evaluating their own performances and collection policy. It will also serve as a reference tool on decisions about information resources and services provided by the other CBK libraries in the country.

1.10 SCOPE AND LIMITATIONS OF THE STUDY

Although there are other CBK branch libraries in Kisumu, Eldoret, Mombasa and at the Kenya School of Monetary Studies in Ruaraka (Nairobi), this study only covered CBK library at the CBK building, Nairobi its staff and users. Other Central Banks within the country mostly deal with issue of currency. The study focussed on sampled departments

from the Ministry of Finance in Treasury, CBK research department and the library staff.

CBK library serves many users such as from Universities; Research Institutions; Financial Institutions; Government Personnel and from other Central Banks. The study sample of researchers from the MOF was chosen as they are heavy users of the CBK library resources and services. Another limitation to the study is the general lack of empirical studies especially in the African continent.

1.11 CONCLUSION

The Chapter has presented background information to the study, statement of the problem, aim and objectives, significance and scope and limitations of the study. It is evident from the literature cited that information is a resource just like land, labour and capital. Information is a catalyst for change and is crucial in economic and social development for individuals and for nations.

1.12   DEFINITION OF OPERATIONAL TERMS

Access   - The availability of information resources for consultation (Brophy, 2001).

Assumptions   - Propositions that are taken for granted at face value, rather than put forward as assertions to be tested (Kothari, 2004).

Communication   - The flow of information from one source to another

Information   -Data that has been processed into a form that is meaningful to the recipient and is of perceived value in current or prospective decisions. (Davis, 1999).

Information Behaviour   - It is the totality of human behavior in relation to sources and channels of information, including both active and passive information seeking and information use (Wilson, 2000).

Information Literacy   -Is a set of abilities that allow a person to recognize when information is needed and effectively act on that need (Doyle, 1992).

Information Need   -Is a gap in knowledge that a person experiences, that gives rise to an individual searching for an answer (Reitz, 2007).

Information Professionals –Persons that work for information organizations, which are defined as those entities that deliver information-based solutions to a given market. Some commonly used names for these organizations include libraries, information centers, competitive intelligence units, intranet departments, knowledge resource centers, content management organizations, and others (Special Library Association).

Information Resources   - aconfiguration of people, things, energy, information, and other inputs that has the capacity to create, acquire, provide, process, store or disseminate information (Burk and Horton, 1988).

Information Seeking -Is a purposive process in which the individual attempts to find information sources in order to satisfy his/her information needs (Savolainen (1993).

Instrument - A tool that facilitates the assignment of measurement symbols which cannot be obtained through human organs alone e.g. a questionnaire (Saunders, Lewis and Thornhill, 2000).

Users - Persons who consult information resources held by CBK.

CHAPTER TWO

LITERATURE REVIEW

2.0   INTRODUCTION

This chapter presents the theoretical framework upon which the study is based. The study is informed by Gorman and Crawford (1995) theory of librarianship. It reviews relevant literature and empirical studies on access and use of information. The literature review themes are derived from the study objectives.

2.1   DEFINITION AND PURPOSE OF LITERATURE REVIEW

According to Khan (2008), a literature review is a systematic, explicit and reproducible method for identifying, evaluating and interpreting the existing body of recorded work produced by scholars. This review enables researchers to place their works in the context of what has already been done. The Wesleyan University Library (2008) points out that a literature review is a critical, analytical summary and synthesis of the current knowledge of a topic; and thus it should compare and relate different theories, findings *et cetra* rather than just summarise them individually.

2.2   THEORETICAL FRAMEWORK

A theoretical framework may be a theory, and it answers two basic questions: what is the problem and why is your approach a feasible solution? The answer to these two questions can only come from one source, a thorough review of the literature (Zeidler, (n.d) as cited in Kemoni, 2008). Mugenda and Mugenda, (1999) opines that a theory is a system for explaining phenomena which states constructs and the laws that interrelate the constructs to one another. A theory is a set of explanatory concepts (Silverman, 1993). A theory is a substantiated explanation of some aspect of the natural world; an

organized system of accepted knowledge that applies in a variety of circumstances to explain a specific set of phenomena (Princeton University, 2006).

Kemoni (2008) points out that scientific theory serves several purposes, namely: to show commonalities in phenomena that may be isolated at a glance; to help in making predictions and controlling events; to help to organize isolated findings from different research studies into an explanatory framework; and to help researchers to maintain consistency in any field of study. According to Cozby (2001) theories have four purposes in scientific research, namely: description, explanation, prediction and control. He further opines that theories generate new knowledge and new hypotheses about behaviour, which could be confirmed or contested through research, and research, could reveal weaknesses in a theory and force researchers to modify or develop a new and more comprehensive theory.

Pettigrew and McKenchnie (2001) argue that if fields such as Information Science (IS) are to delineate their disciplinary boundaries and build a central body of knowledge, then they require their own theoretical bases for framing research problems, building arguments and interpreting empirical studies. The researcher therefore acknowledges that several theories applicable to access and use of library information services exist. Such theories include:

- Ranganathan (1931) Five Laws of Library Science; and their later interpretations by other authors such as:
- Thompson's (1992) Five Laws
- Noruzi (2004) five laws of the Web
- Michael Gorman and Walt Crawford (1995) five laws of librarianship.

The study is being based on Michael Gorman and Walt Crawford's Five Laws of Librarianship (Gorman and Crawford, 1995). The five Laws of librarianship are a modern interpretation of Ranganathan's five Laws of Library Science-viewed by many as the most influential in the development of Librarianship and the service of all libraries.

2.2.1   Ranganathan's Five Laws of librarianship

According to Brophy (2001), the idea that the library's primary role is to provide access to books, journals and other sources of information is relatively modern, although access as part of the role is ancient in origin. This is because from ancient times, there was never much point in developing comprehensive collections unless someone at some time was going to use them. Although several factors have had lots of influence on adoption of access as the focal point of librarianship, Ranganathan's Laws of Library Science represent an early 20th century attempt to express the role of the library and significantly turn away from collections *per se* and even from organization as a primary objectives. They include:

- Books are for use

- Every book its reader

- Every reader his/her book

- Save the time of the reader

- A library is a growing organism

In his first law Ranganathan made it very clear that libraries were not just meant to store books by chaining them but it was about users having access. Naun (1994) argues that historically great importance was placed on preservation over access. With the current emphasis of digitization of information resources access is no longer limited to location

of library buildings , all one requires is a computer to have access to information at any time and place.

The second law in today's world of librarianship calls for the need to fight for the right of users to have access to information of all kinds. Leiter (2003) points out that this calls for our devotion as librarians to fight against censorship and internet filtering in libraries. The law also calls for impartiality when dealing with our users. We should not discriminate when it comes to acquisition of information resources and neither in the provision of the same.

The third law 'every book its reader' calls for easy access to information resources. This can be done by libraries promoting their resources. This will ensure that users are aware of resources available in areas of their interest.

The fourth law 'save the time of the reader' has always been the concern of the librarians and that is why librarians are obsessed with coming up with the best standards of cataloguing and classifications schemes. Some of these retrieval tools (bibliographies, indexes and abstracts), however, act as a hindrance to access due to the jargon that is only understood by the librarians themselves. In the end as opined by McMenemy (2007) the user spends more time than necessary trying to locate the resources that they require. All that is required to save the time of the user is a simple and effective system.

Libraries of the 21st century are proof to Ranganathan's five laws – the library is a growing organism. With current growth in ICTs libraries have continued to grow in physical space and in resources. Digitalization has brought with it too much of

information resources in libraries but still print materials continue to be important. McMenemy (2007) argues that space will continue to be an issue of concern in a world where more and more materials are being delivered digitally and librarians have to trend very cautiously when making sacrifices between making space for books shelves and space for computer terminals. Appropriate consideration should be made so as not to affect the feelings of some users and even some library staff.

Although these laws generally put a lot of emphasis on the user and his/her access to information resources and services, they are dated as they were formulated when the book was the main information carrier. They can not therefore be used for this study because the CBK library is a hybrid library that stocks both books and non-book media.

2.2.2 Noruzi's Five Laws of the Web

The five laws of the Web as popularly referred to are an inspiration from Ranganathan's five laws of library science and form a foundation for the Web by defining its minimum requirements: They include:

- Web resources are for use

- Every user his or her web resource

- Every web resource its user

- Save the time of the user

- The web is a growing organism

The above laws help to identify the web as a powerful inspiration for technological, educational and social change (Noruzi, 2004). The user is rightly the centre of attention in this process. So, webmasters and search engine designers need to understand user needs and seeking behaviours so as to come up with tools that will effectively meet user

needs. Saving the user's time by providing convenient access mechanisms is a principal concern of the Web. The Web can be a dynamic source of information for all users as authors, researchers and webmasters like to share their information and knowledge through web pages. However the quality of information contained in the web pages or the value of knowledge is opaque, due to lack of any kind of peer reviewing. Moreover, the Web is an unstructured and highly complex conglomerate of all types of information carriers produced by all kinds of people and searched by all kinds of users (Björneborn and Ingwersen, 2001)

Though the Web exists to help users achieve access the five laws of the web cannot be used for this study because CBK library users require quality information and CBK library is hybrid that stocks both books and non-book media.

2.2.3 Thompson's Five Laws of Librarianship

Noruzi (2004) explains that in protest to Ranganathan's laws, Jim Thomson came up with version of the five laws. The corrupted laws are:

- Books are for profit

- Every reader his bill

- Every copy its bill

- Take the cash of the reader

- The library is a groaning organism

It can be deduced from the above laws that Thompson was protesting at the introduction of levies on library information services. Examples of such services that are paid for by library users include reprographic services and document delivery. These laws are not therefore applicable to this study because of the status of the CBK library as an

institution funded by tax payers' money; and just like its mother organization (CBK); the library is a non-profit making body.

2.2.4 Gorman and Crawford Five Laws of Librarianship

Commonly referred to as Gorman's Laws of Librarianship, these laws are also an interpretation of the Five Laws of Library Science by S. Ranganathan (Noruzi, 2004)

In contrast to the Five Laws of Library Science by Ranganathan which recognized books as the main information carrier in the library, the laws below were stipulated bearing in mind the effect that technology has had and will continue to have on libraries and the information resources and services they offer. They include:

- Libraries serve humanity

- Respect all forms by which knowledge is communicated

- Use technology intelligently to enhance service

- Protect free access to knowledge

- Honour the past and create the future

2.2.4.1 Libraries serve humanity

Gorman and Crawford (1995) emphasize that the dominant ethic of librarianship is service; that libraries exist to serve the individual community and society as a whole. They further explain that service constitutes individual acts to help as well as the furtherance of high aspirations of humankind.

The law calls on librarians/ information professionals to offer quality information services through provision of relevant and adequate information resources and other facilities; to live up to and even to surpass the expectations of library users.

2.2.4.2   Respect all forms by which knowledge is communicated

The authors acknowledge that libraries and information centres will always house all kinds of knowledge and information formats now and in the future. Information professionals are called upon to acknowledge that each new means of communication enhances and supplements the strengths of all previous means and therefore, libraries should adopt new technological innovations, not as complete replacements of the existing/old formats, but as complements to the same. In our local context, where the effects of poverty, illiteracy and computer illiteracy among others are still weighing heavily on the types of services local libraries offer, it is wise for libraries to provide information services and resources that can cater for the varied user groups as well as teach all users on how to access and use information stored in different formats.

2.2.4.3 Use technology to enhance service

According to Gorman and Crawford (1995), the history and progress in librarianship has been a story of successful integration of new technology and new means of communication into existing programs and services. Derived from Ranganathan's 5th Law; libraries are growing organisms; the law emphasized the fact that the library is depended on the life and changes within the community/ society and organization. In belief, the law requires librarians to be proactive; always thinking about what new information resources and services the library should offer in order to meet the evolving needs of its users. In essence therefore, information professionals should also be willing to change if they are to use technology to enhance service. In order to accommodate emerging technologies, information professionals should be adequately trained in their use, have positive attitude towards new technology and offer information literacy training to their users to enable them access and retrieve information from the new innovations.

2.2.4.4 Protect free access to knowledge

This law calls for information professional to not only respect and protect intellectual freedom of humankind, but also to preserve information for future generations. According to Gorman and Crawford (1995), libraries are central to freedom: social, political and intellectual freedom. The authors argue that as we believe in universal education, so should it be for the belief and trust in the wisdom of an informed and knowledgeable citizenry. Libraries are vital in achieving a free society but only if they are uncensored.

2.2.4.5 Honour the past and create the future

This law stresses that the modern library must be one that retains not only the best of the past but also a sense of the history of libraries and human communication; it should be proactive and not reactive if it has to remain relevant.

Information professionals and specifically the CBK library staff are advised not to cling to old ways of offering information services but rather, to retain the best of the old ways while accepting and appreciating the challenges of innovations. The actors warn that it is neither the easiest of prescription nor the most fashionable, but libraries need to combine the past and the future in a rational, clearheaded and unsentimental manner.

2.2.4.6 Relevance of Gorman's and Crawford's Five Laws to the Present Study

Gorman's and Crawford's laws of librarianship are relevant to the present study as indicated below:

CBK library endeavours to satisfy all of its users' needs and so has a variety of information resources in its collection; audio visual, books, serials and e-resources. This collection apart from meeting the varying needs of users also complement each other. This also conforms to the second law of Gorman.

CBK library operations are automated by use of Inmagic library software. This has greatly improved on service delivery. Sevices such as sending overdue notices that can prove tedious while manually done has become effective. Online access to the catalogue means that users do not have to peruse through the dusty shelves which can also be time consuming. Users can carry out their searches on the catalogue either by author, subject, title, publication date, publisher, place of publishing or by any key word by just a click of a button. Circulation has also become faster and effective. Current Awareness service and journal articles are circulated through email. CBK library has surely embraced the new technologies as stated by Gorman to improve on its information services.

It is important that users have free access to information. Provision of computer terminals in CBK library assist users to access information outside their offices where their bosses would otherwise monitor the kind of information accessed. As librarians our duty is to help users find the information they require and ensure any blocks in the way are not blocks we have created (McMenemy, 2007). CBK library staff uses simple classification and correctly shelves information resources to ensure materials are easily traced by users. McMenemy points out that if items are hapharzardly catalogued or if cataloguing, excessively focusses, on the intricacies of the art, the catalogue then becomes a block to access.

The current digitization of information resources puts a lot of pressure on librarians to discard the book media so as to create space for computer terminals. Lack of enough space has always been an issue in most libraries and is more so in the current world where more and more materials are being delivered digitally. This sometimes results in libraries discarding old materials that could still be relevant to the users. CBK is hybrid because they want to continue to serve the needs of those readers who still want to cling

to the book media. CBK library archives old materials, mostly reports from the Government such as working papers; sessional papers and publications published by CBK since its inception. The library has also subscribed to online databases so as to keep pace with new technologies.

As discussed above Gorman's Five Laws of library science are all applied in CBK library and hence their relevance to this study.

2.3   CONCEPTUAL FRAMEWORK

The conceptual framework for the proposed study is based on the above theoretical framework. Emphasis is on provision of access to information service/ resources for the benefit of individuals and society at large using both print and electronic means of communication as envisaged by Gorman and Crawford (1995). In the context of this study, the conceptual framework shows how the variables under study are interrelated and their expected contributions towards effective and efficient accessibility and use of CBK library information resources and services.

```
┌────────────────────────────────┐
│ CBK administration             │
│   ▪ Offer financial & moral    │
│     support to the library     │
│   ▪ Motivate staff through     │
│     remuneration etc.          │
│   ▪ Staff training             │
│   ▪ Investing in modern        │
│     Technology                 │
└────────────────────────────────┘

┌────────────────────────────────┐     ┌──────────────────────────────────┐
│ CBK Library Staff              │     │ CBK Library                      │
│   ▪ Acquire, organize &        │     │   ▪ Adequate access & use of     │
│     disseminate relevant       │     │     CBK information services:    │
│     resources                  │     │     - Reference                  │
│   ▪ Train users on access & use│     │     - Circulation services       │
│     of information services or │     │     - Information literacy        │
│     resources                  │     │       training                   │
│   ▪ Offer timely services      │     │     - Inter-library loan          │
│   ▪ Create awareness of what the│    │     - Document delivery          │
│     library offers             │     │     - Preservation and archiving │
│   ▪ Streamline procedures that │     │       of information resources for│
│     can delay users fast access│     │       future generations         │
│     and use of services &      │     │                                  │
│     resources                  │     │                                  │
└────────────────────────────────┘     └──────────────────────────────────┘

┌────────────────────────────────┐
│ CBK Library users              │
│   ▪ Visit the library          │
│   ▪ Liase with the library staff on │
│     what is relevant to their  │
│     information needs          │
│   ▪ Be willing to learn new ways│
│     to access & retrieve       │
│     information                │
│   ▪ Be willing to receive literacy │
│     training                   │
└────────────────────────────────┘
```

Source: Researcher

THEORETICAL FRAMEWORK

In the above conceptual framework, it can be deduced that effective and efficient access

and use of the CBK library information services depends on many factors and

stakeholders. First the CBK administration must be willing to support the library and its

activities both financially and morally. Such support may be in the form of provision of

adequate funds to enable the library procure the necessary facilities and resources; motivate staff through remuneration and continuous training. The library staff on the other hand should acquire, organize and offer services and resources relevant to the library's users; train the users on how and where to access and retrieve information resources and services of the library. The library staff should, after defining their user community, provide services geared towards specific user groups. They should liaise with the user groups and reach at what services/ resources are relevant to each group. The users should also be willing to be imparted with information literacy skills. A user needs assessment by the library staff should lead them to design the best information services for their various user groups; and through application of technology and other means, ensure efficient and effective access to and use of these services and resources by the target users.

In the above conceptual framework, accessibility and use of the CBK library services and resources is the dependent variable. This is because it depends on the contributions of the independent variables (CBK administration, CBK library staff and CBK library users) to be successful.

2.4   INFORMATION NEEDS

Brophy (2001) argues that the most frequently cited purpose of the library is "to serve the needs of the users" or "to provide services to the library's users". A need according to Kogos (2008) can be described as a state of deprivation. She goes on to explain that when an individual experiences a state of need they experience a state of uncertainty. Information need is a gap in knowledge that a person experiences, that gives rise to an individual searching for an answer (Reitz, 2007). Hannagan (1995) concurs with these definitions and defines a need as a state associated with uncertainity and the desire to

fulfil a gap in knowledge. Persons with the desire to fill a gap in knowledge or to satisfy their needs will search for that knowledge from libraries, internet or from their colleagues. Thus the concept of information need is central to user studies in libraries.

Ocholla and Ojiambo (1993) opine that regardless of their type, libraries and information centres perform the following common roles: determining the information needs of their actual and potential users, selecting information sources to meet these needs, acquiring information sources, organizing, preserving and disseminating information sources and promoting the use of information. These needs are determined by carrying out user surveys or community analysis that ensures provision of relevant information sources to the identified user groups. In a special library environment, the information needs of researchers change as they complete one area of research to another. Hence information systems should be designed bearing in mind the needs of their users. The effectiveness of the system should be judged by the ease of access and use of information. Wilson (1995) concurs and suggests that an assessment of information needs would be prerequisite for the design and implementation of information systems. Steinerova (2001) in Kogos (2008) further argues that an assessment of user information needs ought to be based on the processes of relevance, quality of service and continuity.

Wilson (2000) borrowing from psychologists notes that information needs can be better understood if categorized in the following:

- Physiological needs sucha as the need for food, water and shelter

- Emotional or affective needs such as the need for attainement and domination

- Cognitive needs such as the need to plan and to learn a skill.

Wilson (2000) notes that the three categories inter relate. For instance physiological needs may trigger affective or cognitive needs; affective needs may give rise to cognitive needs, and problems relating to the satisfaction of cognitive – such as failure to satisfy needs, or fear of disclosing needs, may result in affective needs. A search for satisfaction of information needs may lead an individual to information seeking behaviour or he may choose to ignore the needs.

Apart from the existence of a need the following factors play a part on whether an individual will engage in information seeking behaviour:

- The importance of satisfying the need

- The penalty incurred by acting in the absence of full information

- The availability of information sources

- The cost of using information sources available

- The information environment in which the person is operating.

This study tried to establish information resources provided by the CBK library to satisfy user needs. It would be of interest to know other information centres that the CBK cooperates and collaborates with in its efforts to satisfy the information needs of its users.

2.4.1 Information-seeking behaviour

According to Savolainen (1993), information seeking is a purposive process in which the individual attempts to find information sources in order to satisfy his/her information needs; and that information seeking becomes concretised in the sources of information that are consulted by the doer. The author further opines that for just about any information requirement, there is commonly a range of potentially relevant

information sources to satisfy it. Rader (2000) observes that based on the rapid development of information technology and the emergence of the information society, the field of information science as well as all types of libraries have and continue to be in the process of changing; and therefore expectations and needs of users continue to change as well.

According to Wilson (2000) information seeking model, Information-seeking behaviour arises as a consequence of a need perceived by an information user, who, in order to satisfy that need, makes demand upon formal or informal sources or services, which result in success or failure to find relevant information. If successful, the individual then makes use of the information found and may either fully or partially satisfy the perceived need or indeed, fail to satisfy the need and have to reiterate the search process. The model also shows that part of the information seeking behaviour may involve other people through information exchange and that information perceived as useful may be passed to other people, as well as being used (or instead of being used) by the person himself or herself (Wilson 2000). In earlier model of 1981, Wilson (2000) had argued that information need is not a primary need but rather a secondary need that arises out of needs of a more basic kind; and second, that in an effort to discover information to satisfy a need, the enquirer is likely to meet with barriers of different kinds. The basic needs can be defined as physiological, cognitive or affective; and the context of any of these needs may be the person himself, or the role demands of the person's work or life, or the environments: political, economic, technological *et cetra*, within which that life or work takes place.

Research in information seeking has been growing especially from the 1970's but most research in those years focussed on information systems rather than user behaviour.

However since the 1980's the shift has been towards person centred approach, accompanied by a shift from quantative methods to qualitative methods (Wilson, 2000). Earlier researchers brought about several models that dwelt with information seeking behaviour. Wilson (2000) in Thivant (2005) notes that most models are by psychologists that use individualistic approaches and suggests that sociology and social psychology be integrated so as to be able to analyze main activity as it influences seeking behaviour. Hanneron et al (1997) in Thivant (2005) concurs and points out that observation should be on the information user seeks and uses; work situation as activity can influnce information seeking and use behaviour. He further opines that people are strongly constrained by their professional activities when it comes to information seeking.

Though in a different context, a study in Turkey on information seeking behaviour of scholars in a Turkish university by Ucak and Kurbanoglu (1998) established that although the scholars acquire information through both formal and informal channels, given the choice, they prefer the formal channel.

A survey by Taylor (1994) used both telephone interviews and questionnaires to gather information from 515 business managers on how they satisfied their information needs. Among the findings of the study are that;

- Finance, banking/insurance sectors are currently the greatest users of external online information.

- Newspapers/journals are the most widely used information sources of information as well as the most reliable.

- Online information is considered the most important source of information on a day to day basis, following newspapers, journals and word of mouth.

- Only four out of 5.5 people named their company libraries as a source of information. This study therefore will attempt to investigate the information seeking behaviour of the users of the CBK library to determine their format preferences, expectations and whether their professional activities influence their information seeking behaviour.

In Iran, Yousefi (2007) carried out a study that sought to establish the information needs and information seeking behaviour of professionals in one company. The respondents included experts of professional units and departments of the company including quality control, engineering, production, training, accounting and financial, information technology, human resource, trade, research and development. This study used questionnaires and, among other things, the study established that:

- Experts in social science-based departments, accounting and trade experts tended to use network resources (especially the Internet). They were found, nonetheless, to be considerably less skilled in using electronic resources.

- Those in accounting finance and trade claimed that all resources are equally valuable for their projects independent of their age. This is in contrast to social scientists who did not place a lot of importance on newness of information; and engineers who placed importance on the age of the information material (to engineers, information resources older than ten months were considered less valuable for their projects; and they preferred that resources be updated every six months).

- Among the above three groups, library usage for accounting and trade experts was found to be least.

- The study generally concluded that the respondents' knowledge of their own information needs and the searching process was found to be insufficient to meet their real needs.

- That there were enough resources accessible to the personnel, but their discontent about information resources are due to their unfamiliarity with information seeking skills.

24.2 Value of Information

Value can be seen as primary combination of quality service and price (McCarthy and Perealt, 1993). The author further argues that value increases with quality of service and decreases with price. Saxina (2002) defines value as a ration between what a customer gets and what he or she gives. Customers get benefits (value) and pay for it, hence the demand for value for money. Satisfaction is thus meeting of expectations and beyond.

According to Peter (1982), users will only be attracted to a product/service if they see or can anticipate value out of it. Therefore to meet users' needs we need as librarians to identify what value users will derive from a service. We should put ourselves in the users' shoes and ask ourselves what value he/she will get from our products/services (Mcarthy and Perealt, 1993). For instance what is of value to one person might not be of value to the other. Value is affected by personal beliefs, for instance people from the Maasai tribe in Kenya for a long time never considered education to be of any value whereas other tribes valued educaton.

Brophy (2001), Poter (1990) and Aguolu (1997) stress the vital role of information on an economy's or nations development and emphasize that the ultimate corporate

resource has become information; that the ultimate competitive advantage is the ability to use it; and the sum of the two is knowledge management and the essence of knowledge management (KM) is connection - the connection of people with people to share and build on what they know, to collect information of value and make it easily and appropriately available; to enquire that people understand the value and potential of what they know.

McDonald and Kebbel (2004) any library information services initiatives focus on knowing what end-users want and most value. Libraries add value to the information resources and services that they provide by organising them (Brophy, 2001; Evans, 2001; Porter, 1990). Brophy, (2001) generally observes that users will not continue to use services from which they gained no benefit.

Several attributes are associated with concept of the value of information. They include reliability, quality, authoritativeness, timeless, adequacy and relevance of information to its target users (Evans, 2001; Lor and Britz, 2007; Brophy, 2001; and Acholla and Ojiambo, 1993).

2.4.3   Information Literacy (IL)

Information literacy according to Doyle (1992) is a set of abilities that allow a person to recognize when information is needed and effectively act on that need. The importance of information literacy training arises largely from the fact that there is an abundance of information choices in print, electronic, image, spatial, sound, visual and numeric forms. Not all the available information is of much value. Behrens (1994) observes that information literacy can be more appropriately viewed as representing a person's ability

to access, evaluate and use information from a variety of sources. Therefore, individuals who are knowledgeable about finding, evaluating, analysing, integrating, managing and conveying information to others efficiently and effectively are held in high esteem; and these people cut across the social groups; students, workers, researchers etc who are most successful at solving problems, providing solutions and producing new ideas and directions for the future and are lifelong learners (Eisenberg 2004, Mutula 2004; Kavulya 2004; Panaveer, 1998).

An information literate person is one who is able to:

- Determine the extent of information needed

- Access the needed information effectively and efficiently.

- Evaluate information and its sources critically

- Incorporate selected information into his/her knowledge base

- Use information effectively to accomplish a specific purpose.

- Understand the economic, legal and social issues surrounding information use.

- Access and use of information ethnically and legally (The Association of College and Research Libraries (ACRL), 2000).

Bloom (2003) and Deyrup (2003) concurs with ACRL definition but opines that:

"Information literacy instruction seeks to change the information seeking behaviour of students through the repetition and more complex use of research skills and the development of appropriate research strategies. This may be best achieved through online tutorials and other methods of instructional reinforcement".

Panaweera (1998) observes that a society that is capable to access, evaluate, use and communicate information in an effective and efficient manner is called an information literate society. Information literate individuals improve the society's quality of life in general; in the foundation of the democratic society. Therefore, the author opines that everybody in the society is in need of information literacy skills. Parang et al (2000) have noted that information literacy is, in fact, the fusing of different concepts, influencing and co-existing with information literacy. These are:

- Computer literacy

- Information ethics

- Library literacy

- Media literacy

- Critical thinking

- Communication skills

Going with the above it is necessary for librarians to note that information literacy is not about library skills, computer literacy, media literacy but a composition of all the above concepts. Libraries and librarians have a role to play in the development of a literate society. Information literacy also includes the ability to understand what we see on print media, online or the television, as well as what we hear. Hence as librarians we are called to teach users how to sort, select, sort, discriminate and to analyze all the array of messages presented to them. All the above definitions of information literacy have one theme in common: accessing, locating, evaluating, and using information.

Mutula (2004) laments lack of emphasis on information literacy training in African Universities while Kavulya (2004), in survey carried out in Kenyan university libraries established that most teach what is locally referred to as communication skills only to

first year undergraduate students. The teaching methodology is lecturing and this is done mostly by non librarians (lecturers) only despite their lack of knowledge of library skills, which is incorporated in the course. The study further revealed that the course is uncoordinated and is ineffective due to lack of its evaluation and the large student numbers involved per a given lecturer. It is perhaps out of such observations that Mutula (2004) concludes that African students and consequently researchers are ill-equipped to compete in the global research scene.

Just like it is important for users of academic libraries to be imparted with IL skills to enable them effectively and efficiently utilize the provided library information resources and services, the same can be said to apply to users of other types of libraries. Central Bank or Federal Bank libraries therefore have a responsibility to teach their users how to access and use their information resources and services. Tarel (2007) for instance laments that the university of Texas has failed to impact financial literacy training to its users, especially students who need to be taught how to manage their personal finances, besides other courses and this is despite the university having lots of both physical (financial information sources) and human resources to do so. Although Godson (2004) lists the many information services and resources provided by the Central Bank of Iceland, there is no mention of provision of Information Literacy Training. Generally, literature on the provision of IL training to users of bank libraries is elusive. This study will try to establish whether the CBK library is engaged in provision of the training to its user groups.

2.4.4   Access and Use of Library Services

According to Brophy (2001), the libraries primary role is to provide access to books, journals and other sources of information. The author chronicles how the issue of access has evolved from the ancient/medieval times when reading materials were chained in libraries; to the early 20th century when library users were allowed to browse freely on the libraries shelves. The current scenario witness the practice of some kind of closed access (for instance Africana sections in local university libraries); open access on the open shelves where users browse and choose books and other information resources deemed relevant to their information needs; and virtual access enabled by ICTs; and which comes with capabilities like remote and random access to the Library's holdings on the web. This study intends to establish the state of art of the CBK libraries services in relation to these issues; and whether it has any formal or informal policy guiding all these types of access.

In the information age, significant money is allocated to purchasing electronic resources. Rensick (2008) possess the question: What are libraries doing to support use of these resources and specifically, how are libraries addressing users' problems with access? The author's concern emanates from the fact the electronic environment comes with complicated issues that cannot be ignored if the library is to serve users effectively. They include database design and user interface, computer illiteracy, illiteracy, among others. Borchat (2006) summarises some of these issues thus:

> *"When a person complains, we must determine if it was a problem with the user, the library, the publisher, the subscription agent, the vendor managing the publisher's content, the database from which the citation was found or the proxy database."*

2.4.5   Information Access Policy

Provision of information resource and services calls for putting in place access and use policies aimed at safeguarding information. Horava (2005) emphasizes that the importance of such policies, especially given the widespread acquisition of databases, e-journal collections and other digital materials by libraries. According to Orick (2000), establishing a well-defined access policy will help clarify who has access to what, under what purposes and with what restrictions. CBK library has a policy on access and use of its information resources and services. The policy identifies its user groups and, the types of materials that can be accessed by each user group, opening days, hours of service and other related information. The library opens all week days between 7.00 am and 6.30 pm and remains closed on weekends and public holidays. Newspapers are issued to the Bank's senior management while other library users can read reference copies within the library. Publications published by CBK are mailed to Heads of Parastatals, NGOs, Research Institutions, University libraries, Government Ministries, Embassies, and Financial Institutions and some corporate organizations.

Being a department of the larger organization – the CBK, the CBK library information access and use policy and its general operations are bound to adhere to the CBK information security policy. This study would therefore attempt to find out the effect of the two interrelated policies on the access and use of the library's information resources and services.

2.4.5.1 CBK Information Security Policy

According to the CBK (2008), the Bank relies heavily on information systems to provide timely and accurate information in order to make critical business decisions; and that the ability to access the bank's information systems from within and outside

has complicated the secure environment. In recognition of the complexities associated with information access and use brought about by technological innovations, the bank has an information security which it describes as follows:

> *"An Information security policy is a combination of policies: standards, practices, procedures and technology used for the protection of both physical and information assets that have a recognized value to the Bank. The policy ensures the preservation of the confidentiality, integrity, continuity and availability of information resources. It minimizes risk of loss, modification, or destruction of the Bank's resources"* (CBK information Security Policy, Version 2, 2008).

The above policy goes further to explain the keywords in the definition thus:

- Confidentiality – ensures secrecy of information by restricting access or disclosure to authorized persons, at authorized locations, formats and times.

- Integrity – refers to the trustworthiness, wholeness, completeness and accuracy of information resources; that is, protection from unauthorized modifications and omissions.

- Continuity/availability – ensures that resources are accessible, suitable and ready for use when and at a level that is required.

- Auditability - refers to action uniquely attributed to a known user, at a particular time, date and location and therefore, users held accountable for their actions on systems.

On remote access to the bank's resources, the policy acknowledges that commercial banks, non-financial institutions, government ministries and

departments and other authorized vendors may have access to the bank's resources remotely; however, this has to be authorized, authenticated and audited by the management. In general terms, CBK resources and services are subject to strict access control that, besides staff signing the Information Security Policy on employment, they are always required to strictly adhere to the laid down organizational structure and authority that determines who accesses what.

2.4.6   Marketing Library Information Services and Resources

In order to increase access and use of their information resources and services, libraries are being encouraged to market what they have on offer. According to the American Marketing Association (2004),

> *"Marketing is the process of planning and executing the conception, pricing, promotion and distribution of ideas, goods, and services to create exchanges that satisfy individual and organizational goals."*

The Chartered Institute of Marketing (CIM), UK as cited by Adeyoyin (2005) defines marketing as the management process which identifies, anticipates and supplies customer requirements efficiently and profitably.   According to Eileen (2002), marketing is a management and organizational philosophy which is reflected in attitudes and approaches across the whole organization; and it provides and illuminates the focus for successful organizations. The author further emphasize the importance of marketing to librarianship by stressing that librarians and information professionals are in the people business and therefore need to operate as business directors and managers; that they need to market the products and services that provide benefits to users and which answer the users most important information needs.

Berkowitz (1994) concurs with CIM definition of marketing but opines that marketing should also provide solutions to customers' needs. Davidson (1987) further defines marketing as a process of balancing the company needs for profit against the benefits required by consumers of the products so as to maximize the long-term earnings.

It is, however, important to note that marketing may not always be done for profitability purposes. Even non-profit making organizations like churches, NGOs and government ministries and departments can also (and many a time they do) engage in marketing. From this perspective, marketing makes creations of awareness to enable people get to know and utilize a product.

2.4.6.1 Marketing Mix

Kotler (2000) opines that marketing mix is a planned package of elements that makes up the product or service offered to the market. He further goes on to explain that a marketing mix is an integral part of marketing planning that depends on environmental scanning, marketing research, understanding users, readers and clients, and offering quality products and services. A marketing mix is therefore a planned package of elements that makes up the product/service offered to the market. If applied to the marketing of library products/services, the marketing mix will help to position the library very firmly in the perceptions of its users.

McCarthy's (1978) 4P's mix has increasingly come under attack and with different mixes being put forward with extra P's being added in consideration to service marketing:

- Process – the activities by which the service is delivered

- Physical evidence – refers to the environment for service delivery and any tangible representation such as bronchures or delivery vehicles.

- Participants – all human actors who play apart in service delivery (Rafiq and Ahmed, 1995)

Booms and Bitners's (1981) 7P's mix as cited in Rafiq and Ahmed (1995) has gained widespread acceptance from the service industry but these aspects are already implicit in every facet of the existing four P's. Kotler (2000) opines that marketing should focus on the customer and that the four Ps should become the four Cs of a buyer's or customer's mix.   In the customer – oriented marketing mix, the elements are interchanged as follows:

- Produc*t* becomes value to the client or user

- Price becomes cost to the customer and includes time and energy cost

- Place for the customer is convenience

- Promotion becomes communication

According to Kotler (2000), modern marketing's strategic emphasis is on the marketing "Four Ps" of the marketing mix. They include: product, place, price and promotion (Kotler 1999; Eileen 2002; Diamond and Oppenheim 2004).   Kotler (1999) describes a product as anything that can be offered to a market for attention, acquisition, use or consumption that might satisfy a want or need. In the context of libraries and information centers, Eileen (1987) states that a product is anything which the library or information service is offering or could like to offer; and which would be of benefit to users and potential users. Agulu (2003) and Eileen (1987) specifically emphasize that the product in modern day libraries is no longer the collections owned by these libraries but rather a very competitive intelligence and hugely valuable resource – Information.

The CBK library offers various information products as indicated in sections 1.4.2 to 1.4.6.

Another of the four Ps of the marketing mix is the place. It generally involves the supply channels for the product (Diamond and Oppenheim, 2004); while for libraries, the place refers to where and how a library information service is made available to the users. This determines accessibility which entails when as well as where. Thus, among issues to be considered in provision of an information service include the opening hours; types and the different access places for different user groups depending on the library's access policy. In relation to this, Eileen (2003) warns that too often, a physical base is seen to be of prime importance when, in fact, most potential users will be constrained by their situation or working practices from personal visits. The CBK library for instance opens between 7 am and 6.30pn all day on week days; but remains closed on week-ends and public holidays. Its major users included on the library's mailing list as well as members of the public are allowed to access information resources on the open shelves during these days and hours. However, certain CBK publications are only sent to those on the mailing list. Access to online databases subscribed to by the library is based on Internet Protocol (IP) that, the users can only access them while in the library but not remotely (CBK Library Policy, 2008) This study will attempt to find out how these access arrangements affect the general access and use of the library's information resources and services by its users.

Pricing is another vital element in a marketing mix. According to Diamond and Oppenheim (2004), pricing is a technical area involving finance and accounting; but it is also the most direct way that a business communicates to customers. The authors further say that pricing and product management encompass activities to maximize

results with niche markets and relationships with customers. To Kotler (1987), the price of a service is not necessarily imply a cash value; but could also be in terms of energy, time or other activity foregone. Eileen (2002) laments that price is the element of the marketing mix which for many in the library profession will be the most difficult to consider. To demonstrate how complex the issue of price is to libraries, the author gives an example of a business that is willing to pay an external provider of information which adds substantially to competitive intelligence/information, but be unhappy about putting a price on its in-house provision. The CBK library can be classified among such organizations because it does not charge for access to its information resources. However, it would be of interest for this study to establish the perceptions of the library's users about the value they attach to the resources and services provided by the library; and on the time they take to access what they need.

The last but not least of the four Ps is promotion (Kotler, 1987). Diamond and Oppenheim (2004) also call it communication with customers while Eileen (1993) refers to it as the communication mix; and adds that librarians and information professionals are confident with it because they have had more practice in this area of marketing than with any other. She further emphasize that for promotion to be effective, a clear picture is needed through market research where that enables librarians to identify the different markets to be segmented. The following factors must therefore be followed to achieve this:

- Evaluation methods - should be built in at the planning stage.
- Time – not just the appropriate timing of activities, but the need for sufficient preparation time for those involved in publicizing activities.
- Promotion should be a part of the planning process – information on user perceptions should be sought on a consistent basis.

Generally, the emphasis is that promotion or communication with the library's users should aim at making the user aware, or at changing user perceptions, or actually encouraging the user to do something; and it should include some or all of the following: public relations, paid for advertising, publication and the use of sales people.

Empirical studies on marketing of information services and resources by local special libraries and specifically touching on the CBK library are scant. However, a related study aimed to establish marketing practices in university libraries in Kenya by Kavulya (2004) established that most university libraries in Kenya were not engaged in any serious marketing because one, the marketing concept is relatively new in the local scene; secondly, there was a general fear that they would not be able to provide enough resources and services as a result of high demand that could be generated through marketing.

Major role of Libraries is to satisfy the needs of customers and so should adopt a marketing mix that can be used to satisfy or communicate with the customers. Each library should come up with elements of their own marketing mix that will fit its needs and those of its customers. What matters is that all the essential elements of the marketing mix must all be present.

This study will attempt to find out whether the CBK library is involved in marketing its resources and services.

2.5 BARRIERS TO ACCESS AND USE OF INFORMATION SERVICES

Researchers using CBK library are required to be information literate if they are to carry out successful research. Librarians too are required to be information literate so as to assist the library users in accessing information from the wide range of information resources. Although information age is upon us and access to the internet is increasing rapidly, the proportion of people in the world and especially in developing world is still very low. Jensen (2006) observes that the level of development in this area between Africa and the rest of the world is much wider than in other areas of development. In Kenya the creation of basic infrastructure - communication networks, equipment, native language content and software are lacking in some areas. Most institutions in Sub-Sahara Africa still manage their operations using print resources (Kaaya, 2004). The author in his study of the three East African countries (1998 – 2003) found out that adoption to e-government services is slow. The slow pace was attributed to lack of resources, lack of commitment on the part of the government, unreliable infrastructures, and lack of interest from potential users (Kaaya, 2004). Jensen (2006) observes that in Africa each computer with internet connectivity supports between 3-5 users. This brings the total number of internet users to aroung five to eight million, implying one computer for 250-400 people, compared to the world average of 1 computer for every 15 people. North America and Europe average have an average of 1 computer in every 2 people and have a high powered bandwidth unlike in Sub-Sahara Africa (Jensen, 2006).

Library users need reliable infrastructure to be able to access and use information. They require reliable softwares, sufficient computers with high speed and big storage capacity. Sub-Sahara Africa is faced with many challenges related to poverty and hence most of the government funds are geared towards poverty eradication rather than in developing infrastructures that would improve on ICTs (Kaaya, 2004).

Intellectual property is used to restrict access to cheap copies of information and to inhibit innovation building on proprietary materials. The cost of intellectual property reduces access to databases, scientific articles, photographs and music, while worries about legal action inhibit efforts to create improved or creatively modified versions of existing works. Intellectual property is supposed to promote innovation but often slows it by creating intellectual monopolies and by reducing the "intellectual commons"—the public domain-which is the foundation for inspiration and innovation (Martin 2002).

The number of languages and alphabets used by humans to communicate is a global stumbling block to information access. Creating the technical infrastructure for sending data around the planet is relatively easy; with sufficient investment, the networks can and will be built. Making the global content of the internet available to a global audience, regardless of the language of the document or the person reading it, is much more difficult (Varnum, 1996). The dominance of English language on the internet continues to disadvantage those whose English language is not their first language and hence acts as a barrier to information access. Developed countries continues to dominate online databases and the internet as publications in little understood languages are usually ignored unless translated or cited by publications in the major languages (Byrne, 2003). In Kenya though English is taught in all schools, there are still people who cannot read or speak in English and so cannot access information from the internet.

CBK library serves diverse types of users; Permanent Secretaries, Governor, Directors and even cleaners of the institutions served. In some cases the needs of the senior personnel are given priority, but this does not mean that the needs of the junior staff are not met. Failure to provide equity of service may act as a barrier to access and use of information as found out in a study carried out to investigate utilization and use of

archival materials from Kenya National Archives by researchers from University of Nairobi (Kemoni, 2002). In this study local users lamented of being discriminated against foreigners.

Other challenges cited in the reviewed literature were hindrances or barriers to access and use of library information services. The issue of illiteracy, lack of funds to automate library services or even purchase adequate library resources and lack of qualified staff are highlighted (Ocholla and Ojiambo, 1993; Mutula, 2004; Rosenberg, 2006 etc).

2.6   CONCLUSION

This chapter has presented the theoretical framework upon which the study is based. Literature on Gorman and Crawford (1995) theory of librarianship which informs this study has been reviewed.

Libraries exist to satisfy customer needs and hence literature has been reviewed on information needs and seeking behaviour of users in CBK library. Other issues that are important in provision of quality services such as value of information and marketing of the same have been discussed.

Access and use of information was given prominence by looking into the information policy of CBK. Information literacy deemed to facilitate access and use of information has also been covered in this chapter.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0   INTRODUCTION

This chapter presents the research design adopted for this study. The issues covered include: the research design; sample size; sampling procedures; data collection instruments; and data analysis method used in this research.

In the field of research, studies can be based on either qualitative or quantative methodologies. In the 1970's researchers in information use predominantly used quantative methods (Wilson, 2000). Currently researchers have come to accept the advantages found in using qualitative method. This study utilized qualitative method due to its many advantages over quantative method.

3.1   RESEARCH DESIGN

According to Kothari (2004), decisions regarding what, where, when, how much by what means concerning an inquiry or a research study constitute a research design. A research design must, at least, contain:

- A clear statement of the research problem

- Procedures and techniques to be used for gathering information

- The population to be studied

- Methods to be used in processing and analysing data

Cresswell (1994) opines that a researcher should consider the following if using a qualitative method:

- Nature of research questions. In a qualitative study, questions often start with *a how or a what*. These types of questions allow the researcher to gain in-depth information through probing. In quantative study questions ask *why*.

- The topic under study needs to be explored. In the present study, there was a need to explore information seeking and use by researchers from CBK and from MOF by studying their access and use of information.

- Allows the study to be carried out in its natural setting. If participants are removed from their setting, it leads to contrived findings that are out of context. In the present study researchers were studied in their natural setting that is in their repective offices where they felt at ease and in control.

- Requires sufficient time and resources to be spent on data collection and data analysis. There was sufficient time data collection and analysis, though there was a limitation on resources.

- The audience have to be responsive to the approach. Due to the nature of their work the researchers from CBK and MOF were receptive to the method as most would not have had time to fill in questionnaires.

- The researcher's role should be that of learner rather than an expert. The researcher should respect the views of the participants and should not pass judgement to any of them but tell the story from the participants' point of view.

According to (Cresswell, 1994; Silverman, 1997; Wilson, 2000), cited in Kogos (2008), qualitative research is concerned with developing concepts rather than applying pre-existing concepts. The methodlogy lays emphasis in understanding through looking closely at people's words, actions and records. Cresswell (1994) further defines qualitative research as an inquiry process of understanding, based on a social or human problem, based on building a complex , holistic picture, formed with words, reporting

detailed views of informants, and conducted in a natural setting. Hence qualitative research methods are used to give in depth information on the subject studied than would have been given by any other research method. It is also used to complement quantative research methods, (Ewings, 2003). Meyers, (1997) opines that qualitative research methods were developed to enable researchers in the social sciences to study social and cultural phenomena. This study requires social and cultural phenomena as it was involved in getting in-depth information on access and use of information.

Denzin, N. and Lincoln Y. (1994), concurs with the above definitions by defining qualitative research as a multimethod in focus, involving an interpretive, naturalistic approach to its subject matter. This means that qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them. Qualitative research involves the studied use and collection of a variety of empirical materials—case study, personal experience, introspective, life story, interview, observational, historical, interactional, and visual texts—that describe routine and problematic moments and meanings in individuals' lives. Accordingly, qualitative researchers deploy a wide range of interconnected methods, hoping to get a better fix on the subject matter at hand.

This study used qualitative research approach. Naturalistic or qualitative design was used to collect in-depth information. This was done through use of purposive sampling and the use of interview guides to enable the gathering of information from senior personnel from the Ministry of finance and the Research Department of CBK, including the library staff.

3.2   LOCATION OF THE STUDY

The Central Bank of Kenya library is situated in the Central Bank of Kenya building on Haile Selassie Avenue, Nairobi. Participants in the study were researchers from MOF CBK and librarians from CBK.

3.3   STUDY, TARGET POPULATION AND JUSTIFICATION

According to Mugenda and Mugenda (1999) population refers to an entire group of individuals, events or objects having a common observable characteristic. Cooper and Schindler (2001) points out that a population is the total collection of elements about which researchers make some inferences.

The study targeted all CBK library staff (3), users from CBK Research Department (5) and users from the Ministry of Finance (27). All those are the major users of CBK library resources. Thus the study population consisted of 35 respondents [see table 3.1]

3.4   SAMPLE AND SAMPLING PROCEDURES

Patton (1990) observes that qualitative inquiry typically focuses in depth on a relatively small sample, even single cases. Furthermore, there are no rules for sample size in qualitative inquiry: what will be useful; what will have credibility; and what can be done with available time and resources.

The sample size for the present study constituted 35 respondents, who were sampled from CBK Research Department; including the library and personnel from Ministry of Finance. The library staff were purposefully included in the study because of the intermediary role they play in provision of information services. Respondents from the

various departments of the Ministry of Finance and the Research Department of CBK were included because they are the major users of CBK publications; economic and financial information resources and services provided by CBK library.

Respondents from the Ministry of Finance work hand in hand with respondents in Research Department of CBK in the formulation and implementation of monetary policy of the country. They advise the government on monetary issues of the country. CBK act cap 491 mandates treasury with direct supervisory role over CBK.

The following departments were purposively sampled out of the fourteen departments that constitute Ministry of Finance as indicated in Table 3.1.

Table 3.1: Study Population Sample Size (n=35)

Sector/department	Population	Sample Ratio	Sample Size
A. Ministry of Finance:			
i) Budgetary Supplies	63	0.10	6
ii) Economic Affairs	78	0.10	8
iii)External Resources	69	0.10	7
iv) Debt Management	60	0.10	6
B.CBK:			
i) Research Department	50	0.10	5
ii) Library staff	3		3
TOTAL	323		35

3.4.1 Purposive Sampling

Kerlinger (1986) defines purposive sampling as characterised by the use of judgement and deliberate effort to obtain a representative sample by including presumable typical areas of the group in the sample. Using this technique, the researcher selected subjects to participate in the study based on identified variables under consideration.

According to Wadsworth (2007), in purposive sampling, we sample with a purpose in mind; and one of the first things the researcher is likely to do is verify that the respondent does in fact meet the criteria for being in the sample. McRoy (2000) argues that although qualitative research design has been criticised for bias, lack of reliability and validity, purposeful sampling based on literature review and knowledge of the subject has helped to curb on this; because researchers use it to select cases under study, rather than as an attempt to observe or collect data from all respondents who may be affected by the phenomenon under study. With a purposive sample the researcher is likely to get opinions of their target population, and are also likely to overweight subgroups in their population that are more readily accessible.

Qualitative research has been presently used by other researchers not only in Africa but also in Kenya such as: Amoth (2000), Kemoni (2002) and Namaru (2007). It is preferred due to its effectiveness in addressing social issues that affect nations and individuals. By using the qualitative method, researchers are able to collect data and explain phenomena more exhaustively. This study used purposive sampling to specifically select respondents from the four Departments from the Ministry of Finance in treasury. Purposive sampling was also used to select staff of Research Department of CBK; the Chief librarian and other two librarians of the CBK library. All these

respondents were purposefully sampled because of the nature and relevance of information they were expected to give as per the study's objectives.

3.4.2. Ministry of Finance Sample

3.4.2.1 Budgetary Supplies

Budget Supplies Department is a key Department of Treasury. It is headed by a Director of Budget assisted by technical officers such as Economists, Accountants and Administrators. The department is mandated with the preparation of annual estimates of revenues and expenditures that are laid before Parliament every year for approval. It does also prepare supplementary estimates as the need arises. (Kenya Government, 2007)

3.4.2.2 Debt Management

Department of Debt Management is responsible for the management of Kenya public debt or the national debt. The department deals with long term borrowing by the Government from people, institutions and other Governments in order to finance development projects that cannot be financed out of ordinary revenues (Kenya Government, 2007).

3.4.2.3 Economic Affairs

The Economic Affairs Department is the Government's think tank responsible for policy analysis on a wide range of issues including: fiscal and monetary policies, trade reforms, financial sector reforms, and private sector development issues. (Kenya Government, 2007)

3.4.2.4 External Resources

External Affairs Departments is mandated with the responsibility of identifying, negotiating and securing sources of external funding on behalf of the Government of Kenya. Its mission is to ensure that External Resources are effectively sourced, disbursed and effectively utilized to achieve improved welfare for all Kenyans. (Kenya Government, 2007)

3.4.3   CBK Research Department

3.4.3.1 Structure

The Department is charged with the responsibility of conducting monetary policy analysis, formulating and implementing sound economic and monetary policy proposals within the Bank. It advises on appropriate monetary policy to maintain price and macroeconomic stability, conducts economic and financial analysis, including forecasting; collecting and maintaining real and financial sector statistics and disseminating economic information through various publications. The department is also in charge of regional cooperation and international relation issues which include fostering regional integration through the establishment of customs union; common market; monetary union and ultimately political unity in East Africa Community (EAC), COMESA and Africa, and maintaining cordial working relations with regional and international organisations including AACB, NEPAD and East AFRITAC among others.

The Department has five Divisions namely:

3.4.3.2 Monetary and Fiscal Analysis Division:

The key focus areas of the division are as follows:-

- **Monetary analysis and forecasting:** focuses on research, monitoring and analysis of monetary policy issues. The specific functions are: Monetary policy formulation; Coordination with other sections in coming up with projections/forecasts to reflect the stance of monetary policy; evaluating and implementation of monetary program; research and policy analysis on monetary policy issues. Also deals with the production of CBK publications touching on monetary policy.

- **Liquidity forecasting:** focuses on research, monitoring, analysis and reporting of liquidity forecasts and management.

- **Fiscal and Debt Analysis:** covers research, monitoring, evaluation and reporting on developments in government revenue, public expenditure and budget financing operations.

- **Private and Public Debt Analysis:** focuses on research, analysis, and reporting on developments in domestic and external, private and public debt. The scope of work is on stock of debt, credit to Government, interest payments, and budgetary implications of interest rates.

- **Monetary Policy Committee Work:** Support the MPC secretariat on issues pertaining to gathering of economic data, analysis and carrying out appropriate research on monetary policy formulation and implementation as requested by MPC.

3.4.3.3 Real Sector Analysis and Forecasting Division:

The Division is responsible for:

- Macroeconomic modelling and forecasting. It therefore carries out both analytical and empirical economic research.

- Policy analysis on real sector issues to draw policy implications on the monetary policy framework.

- Developing and regularly reviewing the Bank's macroeconomic model(s)

- Generation of forecasts for the macroeconomic variables

3.4.3.4 Balance of Payments and Regional Integration Division:

This Division is responsible for policy analysis, monitoring, research and reporting on external issues including external imbalances, capital mobility and exchange rate movements. The division is also in charge of regional cooperation and international relation issues which include fostering regional integration through the establishment of customs union; common market; monetary union and ultimately political unity in East Africa Community (EAC), COMESA and Africa, and maintaining cordial working relations with regional and international organisations including AACB, NEPAD and East AFRITAC among others.

3.4.3.5 Financial Sector and Financial Stability Analysis Division

The division is tasked with the overall responsibility of research, analysis, monitoring and reporting on issues relating to monetary programming including liquidity forecasting, public finance as well as private and public debt developments in the economy. Thus the role of the division centres on monetary and fiscal policy formulation, implementation, monitoring and evaluation.

3.4.3.6 Publications, Library Services and Data Management Division

The division is responsible for the following:

- Data collection, compilation, storage/warehousing, and dissemination

- Coordination of production of Research Department publications

- Provision of information services and distribution of CBK publications to staff and the general public

- Undertake studies on areas of interest to the Bank

- Maintenance of a well equipped library, carrying relevant information for economic analysts, central bankers, and other scholars and practitioners of banking and banking systems and the financial sector in general

3.5   DATA COLLECTION INSTRUMENTS

The following instruments were used to collect data from respondents:

3.5.1   Interview Guides

Interviews are powerful tools for collecting research data especially for qualitative investigation such as the present study.

Busher and Harter (1980) notes that an interview is always the best method for collecting data about the respondents themselves, their experiences, their opinions or attitudes, their knowledge, and their reactions to trends and developments. Interview guides give an opportunity to establish rapport and greater flexibility in collecting information since the interviewee and interviewer are both present (Ojiambo, 1984; Odini, 1993). Verbal responses of the respondents are often valuable, original evidence or research data. The researcher gained useful insights during interview situations. Interview technique provides in depth questioning which would not otherwise be possible with the use of questionnaires. Interviews, however, have a disadvantage of greater expenses in both money and time (Peil, 1995)

According to Kvale (1996), the qualitative research interview seeks to describe the meanings of central themes in the life world of the subjects. The main task in interviewing is to understand the meaning of what the interviewees say. This study used a mixer of both closed and open ended interview guides to gather information from CBK research department, library staff and Ministry of Finance (Treasury) staff. One guide was applied for CBK research department staff and for staff from Ministry of Finance [See Appendix 1]. The other interview guide was used to gather information from CBK library staff [See Appendix 2]. The two sets of guides had pre-determined closed and open-ended questions. Section A has items seeking demographic information of the respondents; and subsequent sections have items seeking information relevant to the study's objectives/themes. The rationale for choosing the interview guides was that first, they would ensure that the same general areas of information or research themes were collected from each interviewee (as per the above two groups); and second, respondents were to be subjected to the same open and closed-ended questions (which complemented each other), making it easy to analyse data (McNamora, 1997).

3.6   VALIDITY AND RELIABILITY OF INSTRUMENTS

3.6.1   Validity

Validity refers to the degree to which a study accurately reflects or assesses the specific concept that the researcher is attempting to measure (Saunders, Lewis and Thornhill, 2000).   While reliability is concerned with the accuracy of the actual measuring instrument or procedure, validity is concerned with the study's success at measuring what the researchers set out to measure (Powell, 1997).

Huitt, (1998) opines that researchers should be concerned with both external and internal validity. External validity refers to the extent to which the results of the study are generalizeable or transferable. Many qualitative research studies are not designed to be generalized and hence this study would be concerned with internal validity.

Internal validity refers to:

- The rigor with which the study was conducted – that is the study's design, the care taken to conduct measurements, and decisions concerning what was and wasn't measured.

- The extent to which the designers of a study have taken into account alternative explanations for any casual relationships they explore.

To ensure that the instruments measured what they purported to measure; the researcher reviewed the instruments with peers and consulted her Supervisors for purposes of examining the contents and the validity of the instruments. This increased the degree to which the instruments gathered the information intended.

3.6.2   Reliability

Reliability refers to the extent to which a measuring instrument contains variables errors that appear inconsistently from observation to observation during any one measurement attempt or that vary each time a given unit is measured by the same instrument (Nachmias and Nachmias, 1996). Reliability can be defined as the degree to which an instrument accurately and consistently measures whatever it measures (Powell, 1997).

To ensure that the instruments designed yielded relevant information to answer the research questions, interview schedules were pilot tested by use of test retest method on five respondents from CBK Research Department. The test and retest method of

assessing reliability of data involves administering the same instrument twice to the same group of subjects (Mugenda and Mugenda, 1999). The five participants were first interviewed from January 19 to 24, 2009 and then later interviewed for the second time from February 1 to 6, 2009. The two set of scores were then correlated to see how consistent or reliable the instrument would be in measuring the variables. The instruments were found to be reliable as there was very little variation between the two sets of answers. According to Powell (1997), the smaller the error of measurement, the more likely the correlation will be high.

3.7   DATA COLLECTION PROCEDURE

After a successful defence of the proposal and with the acknowledgement of Supervisors sought for a research permit in July 02, 2009, from the National Council of Science and Technology that allowed her to collect data from the various groups of respondents [See Appendix 8].

She further solicited for help from the officers in charge of the various departments that are included in the study. Each department was visited on a day of its own in order to book appointments with the respondents who were then interviewed.

3.8 DATA PRESENTATION, ANALYSIS AND INTERPRETATION

Data was analysed thematically by use of research questions, that is the open-ended questions and responses from the interview guide, the researcher organized them in terms of themes that are carried in the research questions. Then by use of descriptive narratives they were presented under various research questions' themes. Where necessary, data is presented in the form of tables, charts and figures.

3.9   CONCLUSION

This chapter has discussed research methodology used in carrying out the study. It presents the general research design, location of the study and the population. Other issues discussed include the data collection instruments and procedures, reliability and validity; data presentation, analysis and interpretation.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.0 INTRODUCTION

This chapter presents analyses and interprets the research findings in line with the study objectives and research questions. The findings have been analyzed, tabulated and recorded as frequencies and percentages where appropriate. Data emanating from researchers from Ministry of Finance (MOF) and Central Bank of Kenya (CBK) of a related nature is presented together. The characteristics of respondents and interview response rates are presented.

The following is the sequence of data presentation, analysis and interpretation:

- Information needs and information seeking behaviour of users

- Value attached to CBK library information resources and services by users in relation to their work

- Existing information literacy training

- Access and use of library services

- Methods used by CBK library to promote use of its information resources and services

- Challenges experienced by library staff and users when accessing information from CBK library

- Recommendations to address the identified problems

4.1 CHARACTERISTICS OF RESPONDENTS AND INTERVIEW RESPONSE RATES

The researcher interviewed 27 respondents from the following four departments of the MOF: Budgetary Supplies, Debt Management, Economic Affairs, and External Affairs. Five respondents from CBK research department and three library staff were also interviewed. Therefore, the total population sample was 35 respondents.

Figure 4.1 indicates the population size and status of CBK (5) and MOF (27) Researchers and excludes the (3) Librarians.

Figure 4.1: Population Size and Status of Respondents (n=32)
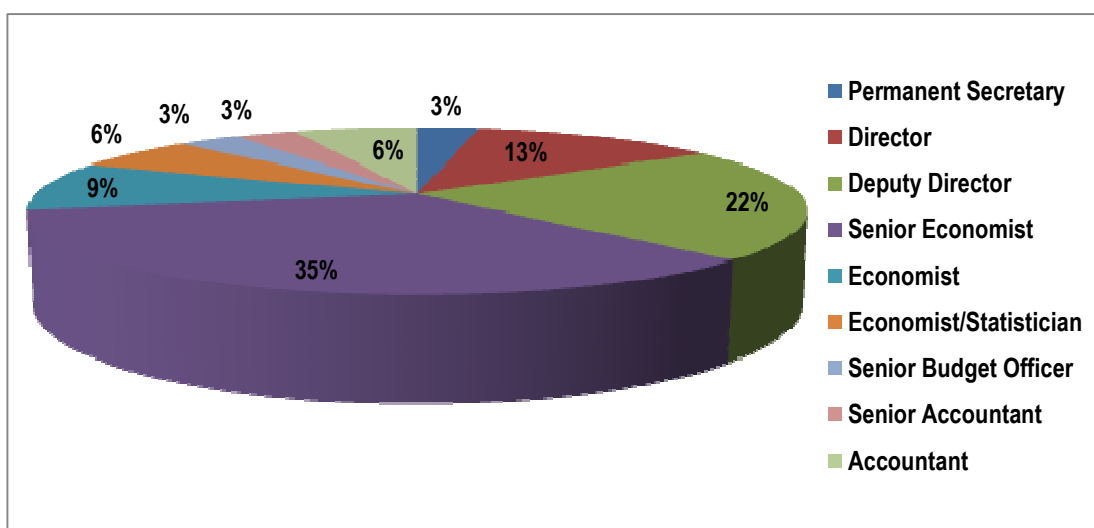
The findings indicate that one (3.1%) out of 32 researchers was a Permanent Secretary, Four (12.5%) out of 32 were Heads of Departments in the rank of Directors, seven (21.8%) out of 32 were Heads of Divisions in the rank of Deputy Directors, 11 (34.4%) out of 32 were in the rank of Senior Economists, three (9.4%) out of 32 were Economists, two (6.3%) out of 32 were Economist Statisticians, one (3.1%) out of 32 was a Senior Budget Officer, one (3.1%) out of 32 was a Senior Accountant and finally two (6.3%) out of 32 were Accountants.

Respondents were asked their subjects of interest; 26 (56.5%) indicated that their area of interest was economics. Typical responses were as follows:

> *"Although I am an economist I am interested in any material dealing with monetary economics to assist me in the preparation of monetary policy statement".*

> *"I am only interested in that narrow area of debt management and not the whole field of economics as my work involve debt analysis"*

One (43.5%) of respondents who indicated his area of interest to be finance had the following to say:

> *"I am interested in materials dealing with budget issues especially from other countries for comparison purposes".*

All the targeted 35 respondents were interviewed, thus the interview rate was 100% achieved. This confirms Kothari, C.R. (1990) study that found that one advantage of using interview technique to collect data is that samples can be controlled more effectively as there arises no difficulty of missing returns; non response generally remains very low. Though majority of respondents were economists their information seeking behaviour as indicated by the answers above was not uniform. This is in agreement with Thivant (2005) findings that people are strongly constrained by their professional activities when it comes to information seeking.

The library collection consists mainly of specialised economic literature as well as publications from CBK, other Central Banks and Kenya government publications. The main focus of collection is as follows: Banks and banking, Finance, Money and Capital Markets, Monetary Policy, International organisations, Government publications, Macroeconomics and Microeconomics, Central Banking and Financial Policy.

4.2. INFORMATION NEEDS AND SEEKING BEHAVIOUR OF LIBRARY USERS FROM MOF AND FROM CBK RESEARCH DEPARTMENTS

The first objective of the study was to determine the information needs and seeking behaviour of library users from MOF and CBK Researchers.

Table 4.1 summarizes the tasks performed by MOF researchers. The information needs of MOF researchers were influenced by these tasks:

Table 4.1: Tasks Performed by MOF Researchers (n=27)

Tasks	Frequency	Percentage
Research on Monetary and Fiscal issues	8	29.6
Sourcing out of Foreign Aid and Grants	7	25.9
Debt analysis and report writing	6	22.2
Preparation of National Budgets	6	22.2
Compilation of Monetary and Fiscal data	4	14.8
Formulation and implementation of Monetary Policy	4	14.8
Revenue Forecasting	4	14.8
Capacity Building and Training	2	7.4
Formulation of Fiscal and Financial Policy	2	7.4
Formulation and Implementation of Debt Management Policy	2	7.4
Reporting on Regional and Multilateral Bodies	2	7.4
Analysis of Financial Sector Data	1	3.7
Preparation of Monetary Policy Statement	1	3.7

Multiple Responses

The tasks as shown in Table 4.1 above, indicate that eight (29.6%) of respondents from MOF used information from CBK library to carry out research on monetary and fiscal issues, while seven (25.9%) used it for sourcing out of foreign aid and grants. One researcher had this to say:

> *"I only come to the library to use IMF and World Bank Publications and especially that publication known as 'World Debt Tables' to compare our data*

with other countries. I also use World Bank and IMF Online databases, especially

'World Development Indicators' and 'International Financial Statistics''.

Same number of respondents six (22.2%) used information to prepare national budgets and to analyze and write reports on public debt. A respondent from budgetary department had this to say:

"Your budgetary section is well organized, better than the way l have organized my materials and so when l want historical data on buget allocation I come to the library though l could be having the same information here, but you see it is hard to retrieve anything here. I only wish you could acquire materials from regional countries".

This confirms Yousefi (2007) study carried out in Iran that found out that accountants though they use the internet were less skilled in using electronic resources. The researcher found that respondents in Budgetary Department who are by profession accountants consulted print materials regardless of their age.

Compilation of Monetary and Fiscal data, formulation and implementation of monetary policy and revenue forecasting tasks were each cited by four (14.8%) of respondents as reasons for seeking information: A respondent had this to say:

"In forecasting one is required to have knowledge of economic trends and historical data. I use a lot of information from online economic journals e.g the Business Monitor, Forecasting Journal and the online databases from World Bank and IMF. I also consult other Central Bank Publications and CBK Publications to be able to come up with accurate reports."

Two (7.4%) of respondents indicated that they sought information for capacity building and training, report writing on regional and multilateral bodies and formulation of fiscal

and debt management policies. Analysis of financial sector data and preparation of Monetary Policy Statement Report was each cited by one (3.7%) to be reason why they sought information. One of the respondents commented as follows:

> *"I prefer sitting in the library when compiling monetary policy reports as all the materials are arranged close to each other and when unable to retrieve online data the librarians assist me. I consult CBK publications, other Central Bank Reports, World Bank/IMF publications both print and online". I also consult print and online journals".*

Information need is a gap in knowledge that a person experiences, that gives rise to an individual searching for an answer (Reitz, 2007). Such needs may be related to professional, research, educational, recreational, cultural activities or personal development. Such knowledge is usually searched from libraries, internet or from colleagues.

Leckie (2005) opined that understanding a profession's information seeking behaviour requires an analysis of the users roles and tasks, hence this study sought to find out tasks performed by users of CBK library so as to find out their information needs and seeking behaviour.

The findings revealed most respondents use information resources in research based work so as to formulate and implement national monetary and fiscal policies. In brief researchers from CBK and MOF seek information that will assist them to produce financial, economic and strategic reports from reports, online and print journals. The above findings confirm Thivant (2005) findings that found out that activity can influence information seeking and use behaviour as people are strongly constrained by

their professional activities. Table 4.2 summarizes the tasks performed by CBK Researchers.

Table 4.2: Tasks Performed by CBK Researchers (n=5)

Tasks	Frequency	Percentage
Formulation and implementation of monetary policy	1	20
Preparation of monetary policy statement	2	40
Preparation of monetary policy committee reports	2	40
Compilation of Monetary and Fiscal data	4	80
Analysis of financial sector data	2	40
Revenue Forecasting	3	60
Liaising with treasury personnel in the formulation of debt policy	2	40
Writing research papers and presenting the same to CBK staff	5	100
Collaboration with regional and international bodies such as IMF,World Bank, COMESA	1	20

Multiple Responses

As indicated in Table 4.2 above CBK researchers sought information to perform almost similar tasks as those performed by MOF researchers [see Table 4.1] and sought information from the same resources. However 100% of respondents from CBK who indicated that they sought information for writing research papers relied heavily on journals as was stated by one of them:

> *"I very much appreciate the journal articles the library circulates online as they help me a lot in writing my papers. I usually come to the library also to consult the back issues of print journals, just incase there are articles that are not covered by the online journals".*

All respondents from CBK indicated they consulted both online and print journals to perform their tasks as opposed to researchers from MOF who heavily relied on reports.

Wilson (2000) noted that apart from the existence of a need the availability and cost of using information resources may play a part on whether an individual will engage in information seeking behaviour. Researchers from MOF have to physically go to CBK library to use online resources as the Treasury libraries are lacking in both print and online journals. Thus the low number of respondents from MOF who indicated they consulted journals to perform their tasks.

4.2.1 Methods Used to Obtain Information from CBK library by Respondents

The study further sought to find out how users obtained the information they needed from CBK library, so as to find out their information needs and seeking behaviour. Table 4.3 summarizes methods used to obtain information from CBK library by users from CBK and MOF

Table 4.3: Methods used to Obtain Information from CBK library by users from CBK and MOF (n=32)

Preferred Method	Frequency	Percentage of Total
Search online journals and databases	26	81.3
Personally perusing through the shelves	20	62.5
Use friends	6	18.8
Personal calls or sending subordinates	4	12.5

Multiple Responses

The findings indicate that 26 (81.3%) out of 32 respondents search online journals and databases; 20 (62.5%) of respondents personally perused through the shelves to obtain the information they need; six (18.8%) indicated they use their friends to obtain the information they needed; while only four (12.5 %) personally call or send their subordinates to the library. One of the respondents from MOF had this to say:

"I use my friends to get the information l need because l find it cumbersome going all the way to the library and even when l go there, l am not allowed to borrow materials. My friends usually send me the information l want, mostly journal articles through email and they sometimes borrow the resources for me. I find the method faster than having to go through my librarian".

A rearcher from CBK had this to say:

"I use my friends to borrow for me when l have borrowed maximum number of resources allowed but still feel need for more materials of which the librarians would not allow".

The Permanent Secretary and senior Directors indicated that they never physically visit the library but use the staff under them to get the information they require. The Permanent Secretary had this to say*:*

"Having worked with Central Bank for so many years in Research Department, I personally know the librarians in CBK library and l find it faster calling directly for information rather than going through my colleagues, again unless for new acquisitions l think l know that library better than anybody else because when l was the Director of CBK Research Department the library was directly under Research and so l assisted in purchasing most of the publications in that library". The nature of my job no longer grants me time to personally visit the library as l used to do. Most of my time is spent attending meetings and workshops".

It can be deduced from these findings that the CBK Library's information resources are inadequate; or/and the library staff are not making users aware of what is in offer in their areas of specialization. The CBK, MOF and Kenya Bureau of Statistics libraries

have interlibrary loans program where employees borrow from each of the libraries through their librarians. But according to the respondents interlibrary loan is a slow process.

It can be concluded that MOF librarians are not enablers of information access as suggested by Hillenbrand (2005) and Soy (1996) but act as hindrance to information access and use, as indicated by respondents, they are reluctant in providing assistance.

It can be concluded that economists use more than one method to seek for information; for instance they use online journals and databases to satisfy their information needs and also use print materials such as reports and rarely use textbooks. This concurs with findings of a research carried out by Thivant (2005) that found out that economists use several types of search engines such as internal research engines and use internet or external databases.

Accountants on the other hand rarely used electronic materials and were not bothered by the age of the print materials that they consulted. This concurs with findings of a study carried out by Yousefi (2007) that found accountants to be less skilled in using electronic resources.

4.2.2   Preferred Format for Information Delivery by Respondents

The study also sought to find out preferred format for delivery of information required by researchers from CBK and MOF for their work. The findings showed that 26 (81.3%) out of 32 respondents preferred soft copy. Some gave their reasons for

preferring soft copies as follows: Typical responses as to why they preferred soft copies are as follows:

> *"My work involves updating data and l find it easier doing it online for l just copy and paste. I can also easily carry that work in a flash disk and work the figures outside my office".*

Another respondent stated,

> *"As l read article journals or any other online information it becomes easier for me to copy the information that l consider relevant to my work. I do not have to write by hand, I just copy and paste"*

Search-ability is the core advantage of a digital format as observed in an earlier *study* by Neal (1997) but there is also the danger of infringement of copyright laws as the respondents are copying and pasting. Kenya Copyright law, Cap 130 grants works of authors' protection during the author's lifetime for 50 years and thereafter. Librarians should educate library users on the copyright laws and on plagiarism to protect both the users and the library. This can be adequately done through a well organized information literacy programme.

 Four (12.5%) out of 32 respondents from the Budgetary Department preferred hard copy and one gave his reason for preferring hard copy as follows:

> *"It would be tiring for me if l were to compile all these Government ministries budgets online, my eyes would become tired working on the screen the whole day as l deal with all the government ministries budgets. I prefer working with hard copies from each ministry"*

 Two (6.2%) preferred both soft and hard copy formats by which information relating to their work was to be delivered. They gave their reasons as follows:

" It is very tiring to read a report of more than ten pages online and would therefore prefer hard copy when the information delivered is more than ten pages, even when sent online l end up printing it".

The above views are in agreement with the findings of Grenquist, (1997) whose study concludes that reading a large amount of data on the screen can be very difficult and may cause back pain or vision problem. The large percentage of respondents who indicated that they prefer print journals confirms Elsevier Science, (1996) findings that journal readers have emotional ties with paper and this has made libraries to continue subscribing to both print and online journals.

4.2.3   Information Resources Mostly Used By Respondents

The study sought to find out information resources mostly used by researchers from CBK and MOF and the summary of findings is as indicated in figure 4.2.

Figure 4.2: Information Resources Mostly Used By Respondents (N=32)
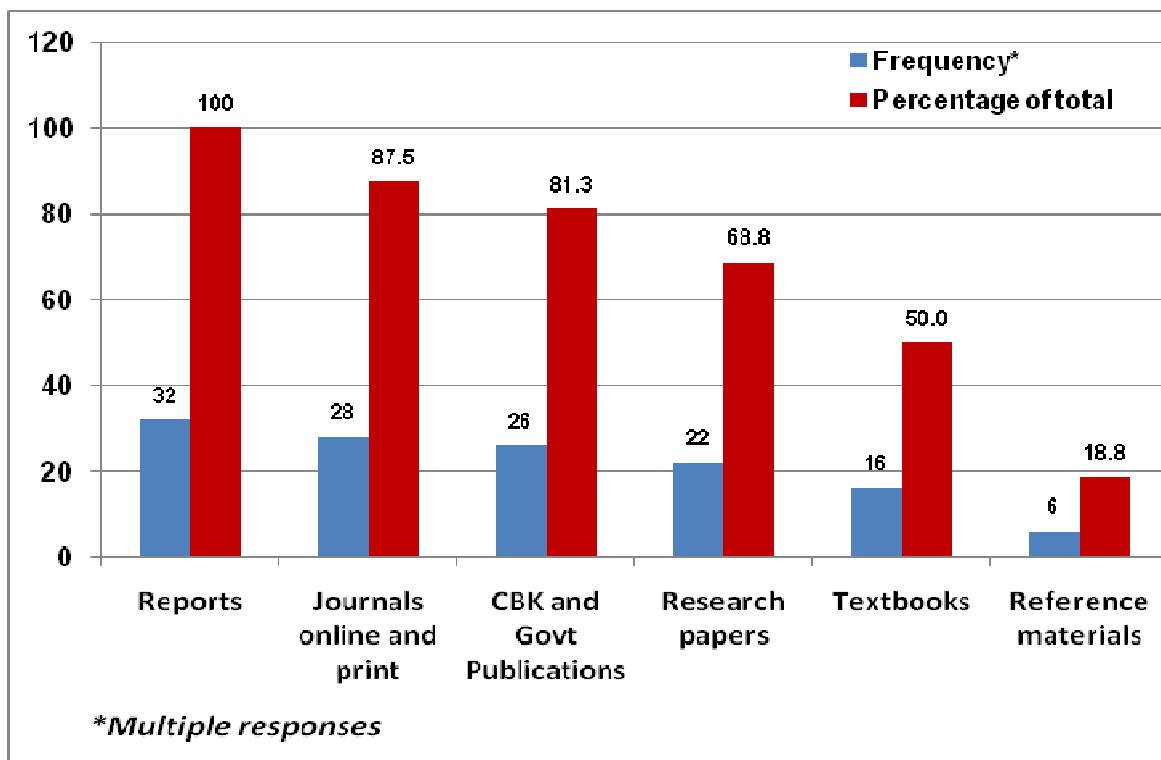
Figure 4.2 indicates that Reports from international bodies such as: IMF, World Bank, UNCTAD, COMESA, other Central Banks and from local Financial Institutions are mostly used as cited by 100% of the respondents while Reference materials were least used as cited by 18.8% percent. CBK publications include Monthly Economic Review, Statistical Bulletin, Monetary Policy Statement, and CBK research series, Annual Report, Bank Supervision and Deposit Protection Fund Reports. Some of Government publications include Economic survey, Statistical abstract, Budget speeches, Population census, Vision 2030, Development estimates, Kenya gazette etcetera. Reference collection consulted, as explained by respondents comprised of Accounting standards, Almanacs, Directories and IMF manuals. Other reference materials in CBK library collection include: Encyclopaedias; Dictionaries; Yearbooks and Factbooks.

Asked if CBK library met their information needs 22 (68.8%) indicated a "yes" response. Asked to explain how their information needs were met, most of the respondents in this group said the library has a wide collection on reports from World Bank and IMF and the availability of online databases and journals especially Science Direct and Jystor are quite helpful for their research work. Resources in Monetary and Evaluation Indicators according to, six (18.8%) of respondents who indicated that their needs were partly met, needed to be beefed up as per NIMES (National Integrated Monetary and Evaluation System) requirements. They also observed that textbooks in public debt and econometrics are out dated. Four (12.5%) of the respondents from Budgetary Department said that their information needs were not met by CBK library as the library has limited resources in budgets and especially budgets from other countries. They suggested that the library acquires more resources, on budgets from other countries for comparison purposes; and also do away with academic textbooks in the same subject. In particular one respondent had this to say:

> *"CBK library should stock operational materials in Finance section and stop overstocking the library with academic materials in Finance. We need budget reports from regional bodies and especially from African countries. You are too biased towards IMF and World Bank Reports".*

It can be concluded from the responses that CBK librarians do not consult users in the acquisition and selection of information resources; and that the many World Bank and IMF information resources alone stocked by the CBK library can not meet the information needs of the CBK library users. The findings concur with Thivant (2005) findings that indicated that economists and business analysts rely heavily on electronic information and use daily online information and that information seeking is influenced by professional activities and hence the demand for '*Operational materials'* and the heavy use of IMF/World Bank; CBK and Government Publications by researchers from CBK and MOF.

4.2.4 Additional Information Resources Preferred by Respondents

The study sought to find out additional information resources preferred by respondents. The findings as shown in Figure 4.3 would assist the librarians in updating the library resources.

Figure 4.3: Additional Information Resources Preferred by Respondents from MOF (n=27)
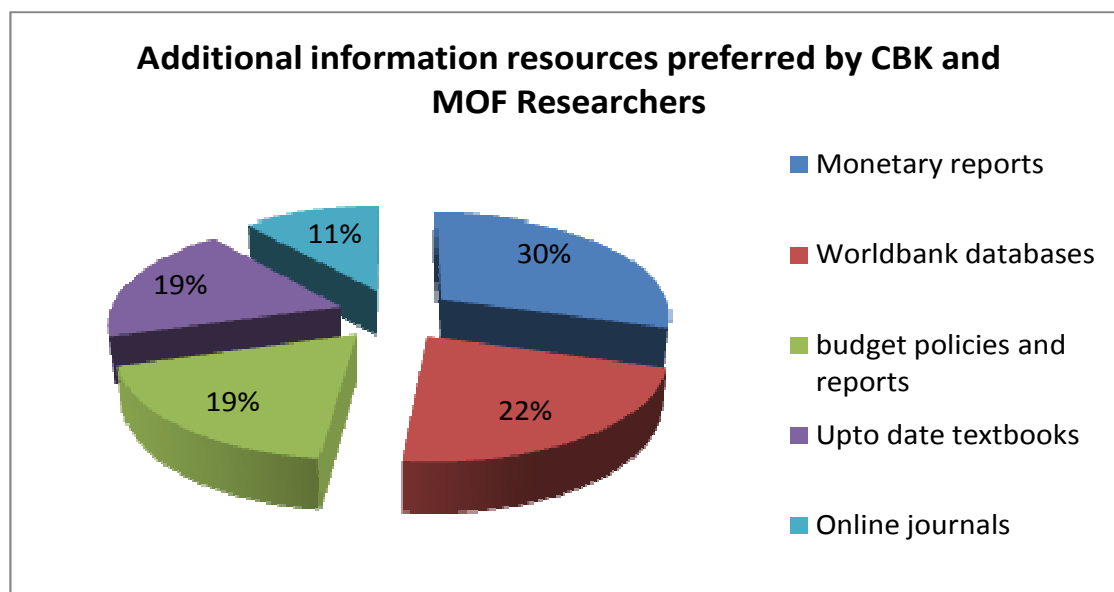
Figure 4.3 shows that 8 (29.6%) out of 27 respondents from MOF indicated that the library should acquire more local and regional reports. Probed further majority of the respondents 37.03 % of the respondents indicated that the library is too much biased towards materials on international bodies such as the World Bank and IMF and that resources in regional bodies are limited. Contrary to this view six (22.2%) of respondents suggested that the number of online databases from World Bank and IMF be increased while five (19%) opined that the library stock materials on budget reports and policies from other countries rather than just from Kenya. Five (19%) of respondents observed that textbooks in Debt Management and Econometrics needed updating as they were outdated. According to three (11.1%) of respondents current online journals were few and proposed acquisition of more online journals. One respondent gave his view as follows:

> *"Accessing articles from journals acquired through INASP programme can be frustrating as one is required to remember passwords for each database and then most of the valuable articles are padlocked. I find*

majority of the journals in this programme not relevant to my field of study, they are more academic. Relevant databases like the EBSCO are not accessible".

When the five respondents from CBK were asked to indicate additional information resources they would prefer they gave the following views:

- Textbooks in their fields are outdated and there is need of acquiring more up to date editions. This was cited by 4 (80%) of CBK respondents.

- There is need for more specialized online databases and journals as most of the INASP journals the library provides access to, are not economic related; and the articles that seem relevant are mostly inaccessible as they are padlocked." This was cited by 3(60%) of respondents.

- One (20%) respondent had this to say*:*

  "The library is well stocked with IMF and World Bank publications but is lacking materials from the local and regional bodies. I need local materials to compare our economic performance with"

It can be deduced from the above findings that the CBK library staff do not carry out user needs assessments before acquiring materials for users. They have therefore subscribed to the INASP databases which are not so relevant to most of their users. This finding concurs with the National Consumer Council (1994), Morris and Barron (1998) view that [user] consultation enables library management to determine what the users really want, thus enabling them:

- To design and refine services in ways that match the users expectations;

- To set up user-focused initiatives like complaints and redress procedures or consumer charters;

- To identify or anticipate service problems;

- To monitor services over time; and

- To compare one service with others.

CBK librarians should carry out a user needs assessments survey so as to satisfy the above criteria.

The study also sought to find out additional Information services preferred by respondents. The findings from MOF respondents are as shown in Figure 4.4.

Figure 4.4: Additional Information Services Preferred by Respondents from MOF

        (n=27)
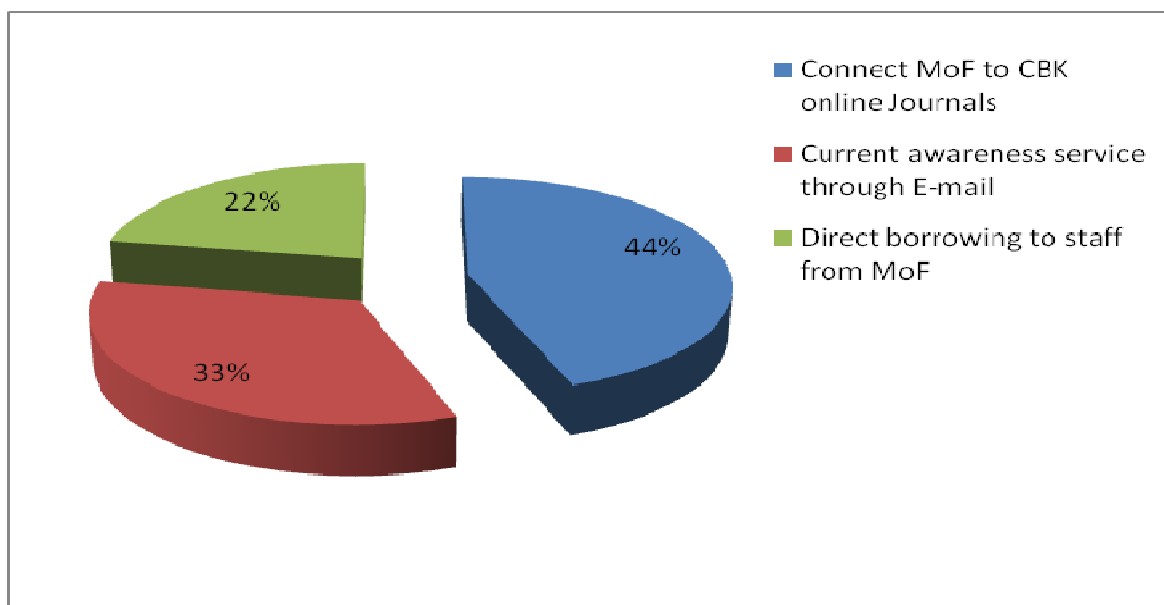
Figure 4.4 shows that 12 (44.4%) of respondents from MOF would prefer having access of CBK online journals from their desktops rather than having to go physically to CBK library. An equal percentage of respondents suggested that CBK library catalogue be uploaded on the website rather than on the intranet while nine (33.3%) suggested that library staff provide current awareness service through email. Probed further one

respondent indicated that they have no way of knowing about newly acquired materials by the library. Six (22.2%) of respondents indicated that they found interlibrary loan process to be slow and time consuming and suggested they be allowed direct borrowing of materials. Probed further one respondent had this to say:

> *"Our librarians are sometimes reluctant to go to CBK library and so have to end up looking for my friends in CBK to borrow on my behalf. The process of going to the library to identify materials for borrowing and then taking the list to the librarians who sometimes are reluctant or looking for a friend in CBK to borrow on my behalf can be time consuming and discouraging".*

The above response reveals that it is not only the CBK library staff who are not seriously concerned about the need for their users to access information; but even those of related institutions are culprits of the same attitude. There is need to find out what is causing the negative attitude of staff in all the concerned libraries.

Four (80%) respondents from CBK library suggested that manual circulation of journals takes too long to reach them and it becomes difficult to trace the movement of those journals. They therefore suggested that the content page of current journals be scanned and circulated through email before circulating the print journal.   Their views were that by knowing the content of such journals, they would search for the relevant articles on the internet or source out the library's reference copy; photocopy or read the article within the library.

4.2.4.1 Additional services that can be offered by CBK Library

The study sought to establish other information services that library personnel would avail to users from MOF that was then not available and three (100%) of library personnel indicated linking Treasury to CBK library catalogue, online journals and databases while two (66.7%) of library personnel suggested the following: provision of current awareness service, E-mail alerts for new acquisitions and grant MOF researchers access to the library after 5 p.m.

4.2.4.2 Rating of CBK Library by Users

Respondents were asked to give their own rating of CBK library services and their ratings are as shown in Figure 4.5.

Figure 4.5: Rating of CBK library Services by Respondents (n=32)
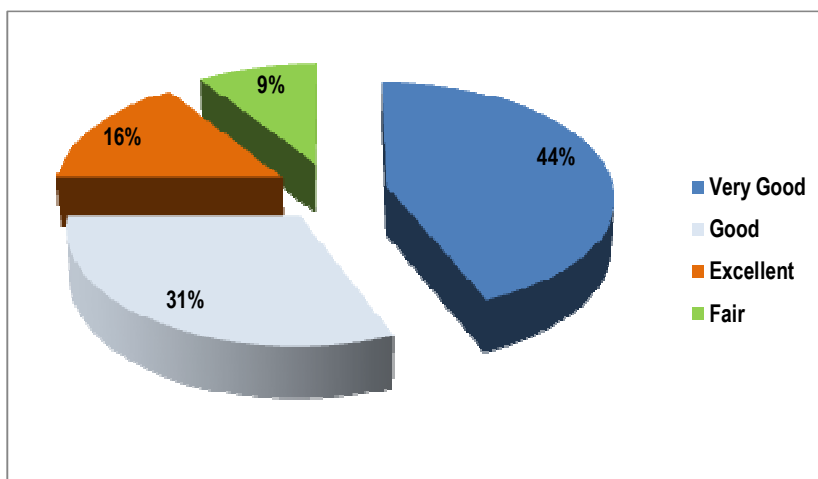
Figure 4.5 indicates 14 (43.8%) of respondents rated the library services as very good while 10 (31.2%) indicated the services were good and five (15.6%) indicated the

services were excellent. Those who indicated the library services as very good or excellent gave the following reasons:

> "*Though l use KNBS library which has more collection on government publications l find CBK library suitable to my kind of research due to the availability of online journals; World Bank/IMF collection and the fact that library resources and services are automated unlike KNBS library that is still manually managed*".

The implication in the above views is that some users prefer online resources/services.

> "*World Bank library have a huge collection of their publications but its location is discouraging.*"

This implies that CBK library is conveniently located for use by its intended users when compared to their access to the World Bank library that is situated in Upper Hill area that is slightly outside the city centre.

Out of the three (9.4%) of respondents who indicated the services were fair, one stated her reason as follows:

> "*The library staff is reluctant to assist in online searching or even in locating materials on the shelves, to me they are unfriendly*".

The CBK Library staff needs to do more in relation to customer care; they need to see the users as their clients and be committed to satisfying their information needs or even to exceed the users' expectations.

4.3   VALUE ATTACHED TO CBK LIBRARY INFORMATION RESOURCES AND SERVICES IN RELATION TO WORK REQUIREMENTS OF RESPONDENTS

This study sought to establish the value attached to CBK library information resources and services in relation to the work carried out by researchers both from CBK and MOF as they formulate information policies. When asked to indicate the value they attach to information resources and services in relation to their work requirements, 26 (81.3%) of respondents indicated that they were very valuable while five (15.6%) said the resources and services are moderately valuable. Only one (3.1%) indicated the resources and services to be of little value and gave his reasons as follows,

> "*Materials in the library in my field are very academic rather than operational and hence cannot assist in budgetary preparations*".

The above findings concur with Mcarthy and Perealt (1993) idea that value is subjective; that what is of value to one person might not be of value to the other. Majority of respondents (81.3%) found information resources in CBK library valuable because their needs were satisfied. Findings that indicate some respondents found materials to be of little value confirms Ocholla and Ojiambo (1993) views that Librarians may gather useful data on the information needs of their users through user surveys but unless they successfully select information sources which are relevant to individual users' or user group needs, they run the risk of damaging the image of the library as an information service; and worst, users branding it as irrelevant. This can be used to deduce that CBK library is not offering information materials that are very relevant to some of their users and therefore need to conduct users, needs assessment survey. Perhaps the library also needs to, among other things, come up with a strategic plan with a clear goal and objectives that inter-marry with the mission, goal and

objectives of the Central Bank of Kenya. Based on this, the library staff should strive to offer services and products that strategically portray the library as a vital department in Bank's operations and processes. The library staff should also market themselves as important and relevant people in relation to achieving the objectives of the Bank.

4.3.1 Other Instituttions where CBK library users access financial information

The study sought to know of other institutions where respondents access financial information other than CBK library. The findings as shown in Figure 4.6 indicate that 22 (68.8%) of respondents access same information resources and services from KNBS library. Their explanation was that KNBS library has a wide collection of government publications, including accounts from parastatals that are missing from CBK library. They also indicated ease of access due to lack of security checks at the entrance of KNBS library. This is unlike the rigorous security checks at CBK entrance that discourages users. World Bank Library was pointed out by 16 (50%) of respondents to have a wider collection of World Bank reports both print and online and they therefore use it. Institute of Developing Studies (IDS) Library of the University of Nairobi (UON) has a huge collection on developing countries and hence 12 (37.5%) of respondents access same information from it. Kenya School of Monetary Studies (KSMS) library act as a depository to IMF materials and surprisingly only seven (21.9%) of respondents access those materials because of it is situated in the outskirts of Nairobi city. Four (12.5%) of respondents access same information resources from Strathmore University library as it have a variety of books and journals in Finance.

 There is therefore need for interlibrary loan arrangement between the CBK Library and these libraries to widen the number of resources CBK library users can access. Secondly, there is also need for the CBK librarians to create awareness among users of

the CBK library about where else they can find what is relevant to them at their convenience as some could be residing near these libraries. The third conclusion that can be made in relation to these findings is that CBK Library should, with financial support from the mother institution, acquire some of these relevant journals as well as liaise with other government parastatals that publish financial information to have their published resources stocked at the CBK Library. Figure 4.6 gives a summary of other institutions where CBK library users get their information.

Figure 4.6: Other Institutions where CBK Library users Access Information (n=32)

*Multiple responses
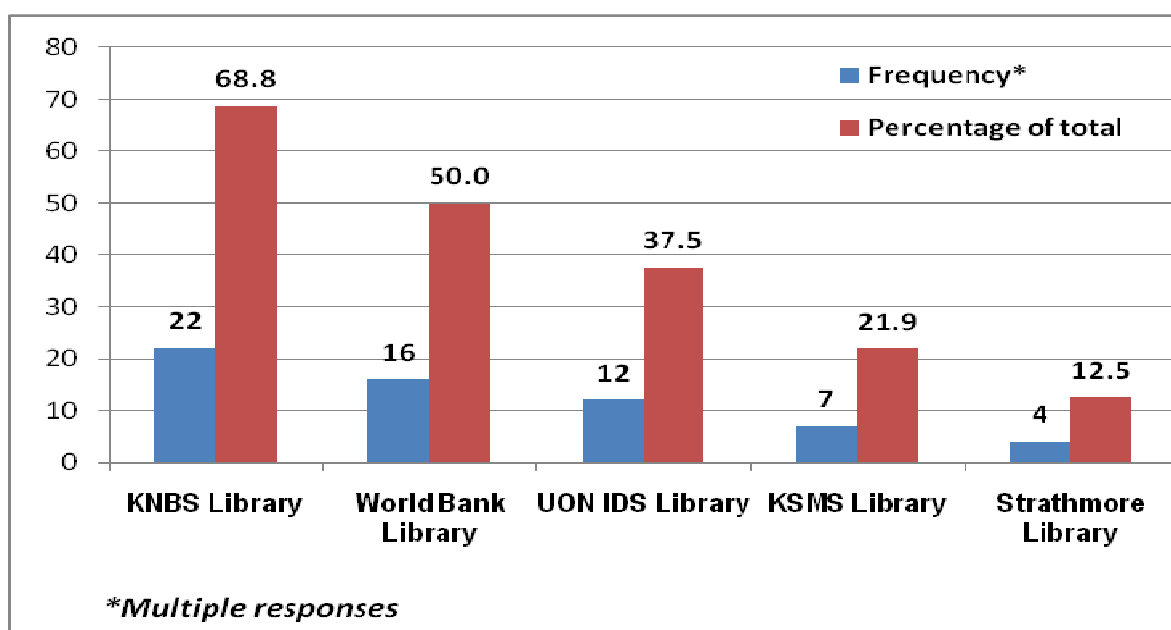
4.4   INFORMATION LITERACY TRAINING

The second objective of this study was to investigate the kind of information literacy programmes offered by CBK library to its users and their effectiveness. When respondents were asked if they had ever participated in any information literacy training, 23 (71.9%) indicated they had never participated in any information literacy program while nine (28.1%) indicated they had participated in information literacy training. Probed further as to who organized the training, they indicated that while

newly employed Human Resources Department had a programme that required to go round all the departments of the bank. They were introduced to all the Bank's operations and within that month they were also taken round the library where they were inducted on library services and resources.

The library personnel were also asked if they offered any literacy training to the library users; and two (66.7%) indicated that they did not offer any literacy training while One (33.3%) indicated they offered literacy training. The researcher established that the training entailed training of newly recruited employees on how to locate materials in the library. It can be concluded that some respondents and two librarians do not understand what entails an information literacy training programme. The orientation programme is conducted by personnel from Human Resources Department and not the librarians. This concurs with Kavulya's (2004) findings that concluded that information literacy training of students in Kenyan universities is haphazard and is usually conducted by lecturers who are not librarians; what they teach is usually referred to as communication skills. Mutula (2004) laments lack of emphasis on information training in African Universities but Tarel (2007) also laments about lack of financial literacy training to users of University of Texas. Godson (2004) in his listing of services provided by Central Bank of Iceland made no mention of information literacy training.

These findings indicate that lack of emphasis on information literacy training is not only common in African university libraries but is also common in bank libraries even those from developed world. This calls on the CBK library staff to come up with a clear IL programme that goes beyond the normal orientation. This is in line with the views of Simmond and Andaleb (2001) who advised that what is taught to users during

orientation has to be reinforced with other effective search techniques to make it easier for them to work independently.

4.5   ACCESS AND USE OF LIBRARY SERVICES

The study sought to establish the extent to which library services are accessed and used by the users. Information access policies may determine access level and use of library services and hence the researcher sought to establish users' awareness of the same.

Data analysis indicated that 17(53.1%) were aware of library policies while 15(46.9%) indicated that they were not aware of library policies.

When asked about their perceptions on the impact of CBK information access policies on how they access and use information, the respondents had various observations as summarized in Table 4.4:

Table 4.4: CBK Library Access and Use Policies of Information Resources   (n=32)

Effects	Frequency	Percentage of Total
Slows down borrowing process	15	46.9
Limits materials to be borrowed and the duration	14	43.8
Limits freedom of expression	5	15.6

 Multiple Responses

Table 4.4 shows that 15 (46.9%) of the respondents who are aware of information policies explained that the interlibrary loan policy slowed down their borrowing process as they had to identify the materials and then look for a friend or their librarian to borrow on their behalf as they are not allowed to borrow directly on their own, while 14 (43.8%) of respondents indicated that the policies limited the number of materials they

could borrow and the duration as they can only borrow five items per month. Only Five
(15.6%) of respondents indicated that their freedom of expression was affected as they
could only discuss or talk in whispers. one respondent stated as follows,

"Even as we whisper the librarians look at us with bad eyes".

Going by the above findings, there is need for the CBK library staff to generally re-look
at the policies to come up with policies that encourage but not hinder access and use of
the library's information materials. Also, this should go hand in hand with provision of
private study carrels or discussion rooms where users are free to discuss their issues
without distracting others in the library. The findings also indicate that interlibrary loan
is not favoured by MOF users and CBK library has to come up with a workable
programme that is not cubersome to the users.

4.5.1   Online Information Resources and Services Used by Respondents

Researchers were asked to state CBK library information resources and services that
they use and the findings are as shown in figure 4.7.

Figure 4.7: Frequency of use of CBK Online Information Resources by Researchers (n=32)
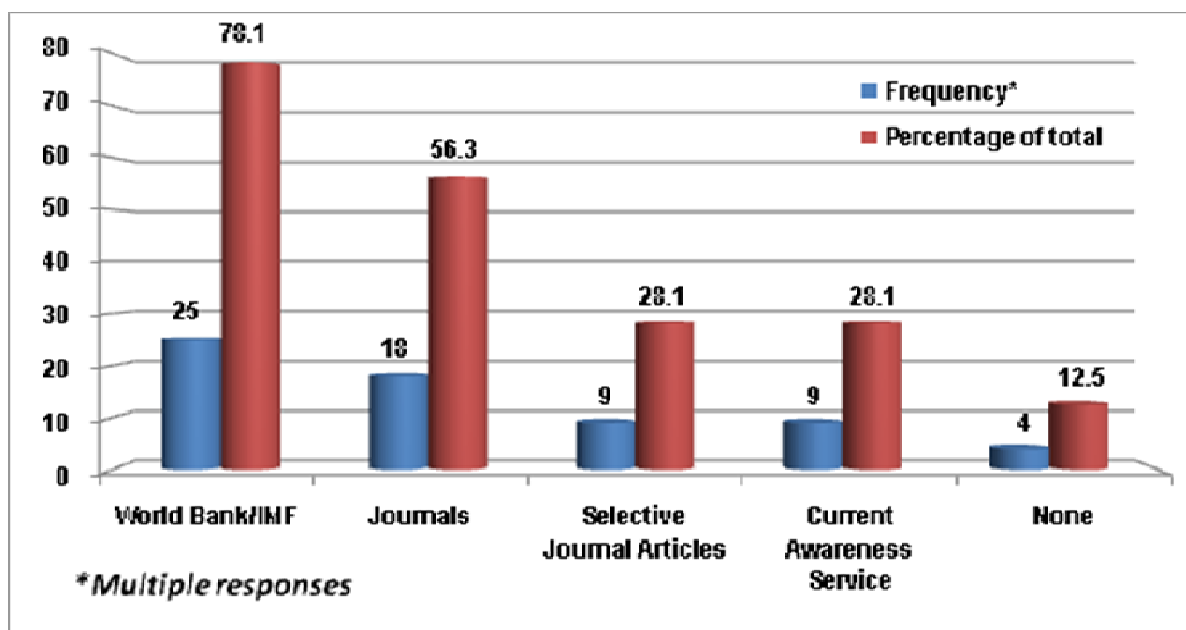
Researchers both from MOF and CBK heavily consult World Bank and IMF resources in performing their duties. Some of Online subscribed resources from IMF includes Direction of Trade; Balance Of Payments and International Financial Statistics. Print copies of the same are available. World Bank publications include: World Debt tables both online and print; Global Development Finance both online and print; World Economic indicators; Africa Development Indicators; The World Bank e-library. Other reports include: The world of banking; World development report; Social indicators of development; World Bank research observer; World economic outlook.

Figure 4.7 shows that 25 (78.1%) of respondents use World Bank/IMF online resources while 18 (56.3%) use other online journals. Asked further to state the specific online resources they used, respondents indicated use of Jystor, Science Direct and Oxford Online journals while nine (28.1%) indicated that they use selective journal articles circulated online by the librarians; same number of respondents indicated they use current awareness service. Four (12.5%) respondents from the budgetary division

indicated none use of online resources. They explained that there were limited online resources to assist them in budget preparation.

Online databases subscribed to by CBK library, for instance INASP programme include few journals/ articles that are relevant to user needs hence forcing the library to spend a lot of funds to subscribe to online databases that are rarely used as the above findings indicate. This concurs with Garlo (2002) findings that claim that mostly peer reviewed online journals are accessible to libraries through expensive bulk plans that force libraries to pay for all resources. In so doing the libraries add to their resources a number of rarely used journals of minimal impact and value simply because they were bundled in with the journals they could not do without. The findings confirm Yousefi (2007) that found accountants less skilled in using electronic resources. Respondents in Budgetary Division of MOF who indicated non use of online resources are accountans by profession. The above findings confirms Thivant (2005) findings that found out that activity can influence information seeking and use behaviour as people are strongly constrained by their professional activities.

4.5.2   Information that is Difficult to Obtain from CBK Library

This study sought to find out information found difficult to obtain by respondents from CBK library. Table 4.5 gives a summary of the categories of information resources that are deemed hard to obtain and the responses in terms of frequencies and percentages.

Table 4.5: Information Difficult To Obtain From CBK Library by Respondents (n=32)

Information	Frequency	Percentage of Total
Journal Articles	18	56.3
Current information on Public Debt	15	46.9
Budget Policies and Procedures from other countries	10	31.3
Current Statistics on Foreign Aid	9	28.1
Monetary and Evaluation Indicators	8	25
Up to Date Financial Information	6	18.8
Financial Institutions Performance Data	5	15.6
AACB Information	4	12.5
Rare Historical Data	1	3.1
Total	***76**	**100**

* Multiple Responses

Table 4.5 indicates 18 (56.3%) of respondents had difficulties obtaining journal articles and reasoned as follows:

"Journals are classified as reference materials and hence one can only use them within the library or allowed to borrow over night".

"Online journals can only be accessed within CBK building as access is through IP address.

"Other online journals subscribed to like Science Direct; International Accounting Standards; Fitch Ratings limit the number of those who can access".

Some online journal passwords are allocated to a certain category of users deemed to heavily rely on the databases in their daily operations. For instance Passwords for Fitch Ratings database are assigned to staff dealing with External Payments while Science Direct Passwords are allocated to Economists in

Research Department and some master's students in Kenya School of Monetary Studies. This means that if one wants to access those databases one has to go to the library or request those allocated the passwords to allow you access".

15 (46.9%) indicated having difficulties in obtaining current information on public debt. They explained that text books were outdated and there are no journals covering public debt while 10 (31.3%) indicated having difficulties in obtaining information on budget policies and procedures, explaining that the library does not stock resources from other countries other than Kenya. Current statistics on foreign aid, only available from World Bank databases can only be accessed within CBK building, hence nine (28.1%) of respondents had difficulties obtaining same information, while Eight (25%) of respondents had difficulty obtaining information on monetary and evaluation indicators and gave same explanation of information being available from World Bank databases. It was difficult to obtain up-to-date financial information as indicated by Six (18.8%) of respondents. A respondent had this explanation:

> *"CBK publications are irregularly circulated sometimes with a time lag of one month".*

It was indicated by Five (15.6%) of the respondents that it was difficulty to obtain data on financial institutions performance, as CBK library does not stock reports from local Financial Institutions. One (3.1%) of respondent indicated that he had difficulty obtaining historical information and stated that,

> *"Historical reports are poorly managed, as they are not even entered in the library system. One has to peruse through shelves to locate them. Even the librarians find it difficult to locate these reports."*

The above findings point to poor practice in the management of serials/journals circulation; and poor retrieval tools for other information resources like the historical reports by the CBK library staff. The library can improve on this especially through use of technology as it should be used to enhance service (Gorman and Crawford, 1995). This also confirms Kemoni (2002) findings that failure to trace files/information resources act as an obstacle to information access.

Library staff should be trained on use of new technologies so as to be able to fully utilize Inmagic integrated library software that is already installed to improve these and other library services. Through this system, users should be able to see the status of library resources, reserve and/or renew them among other things; and those overstaying with information resources should be reminded to avail them to enable access and use by other users.

4.6   METHODS USED BY CBK LIBRARY STAFF TO PROMOTE USE OF INFORMATION SERVICES AND RESOURCES AMONG RESPONDENTS

The fourth objective of the study was to find out the effectiveness of methods used by CBK library staff to promote and create awareness of information services among CBK and MOF library users. The researchers were therefore asked to state how they came to know about the existence of CBK library, its resources and services. Their varied answers are as shown in Figure 4.8.

Figure 4.8: Methods That Informed Respondents of CBK Library Services (n=32)
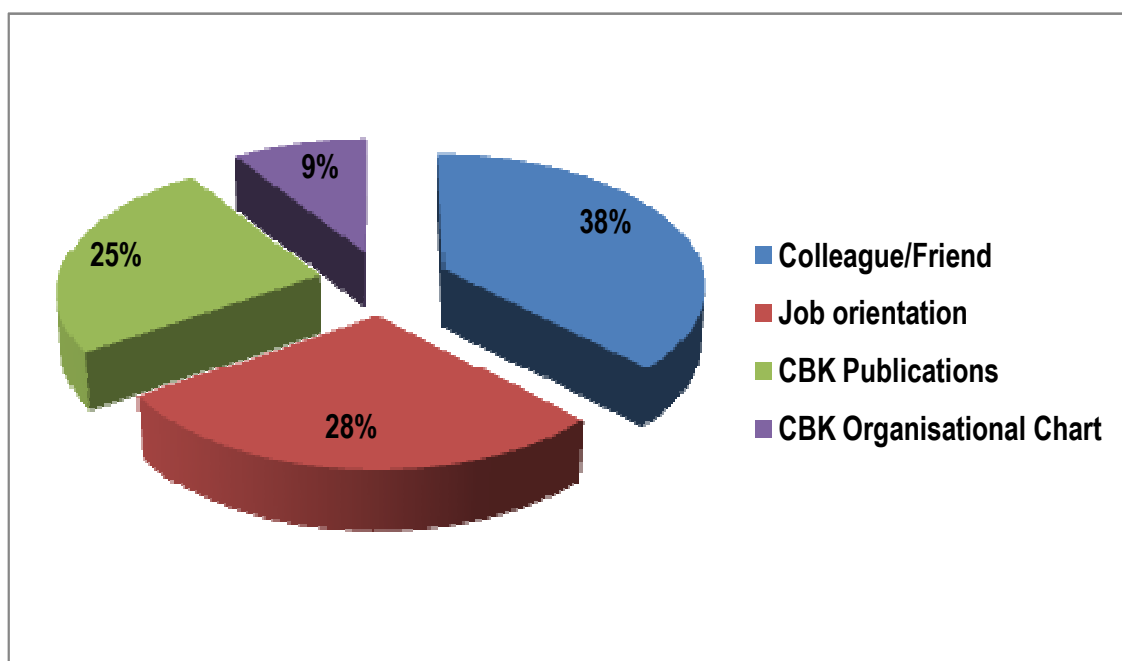
Figure 4.8 indicates that 12 (37.5%) of respondents knew of existence of CBK library services through a colleague/friend, while nine (28.1%) knew about it during job orientation. Eight (25%) came to know of CBK library through the publications distributed by the library to personnel in CBK and MOF. Only three (9.4%) indicated that due to the nature of their work they had to look for the library and came to know of its location through the CBK Organizational Chart.

When respondents were questioned of how they were informed of new information resources in their subjects of interest, 13 (40.63%) indicated that they physically browsed through the shelves while nine (28.1%) indicated through journal articles circulated by the librarian online. Six (18.8%) said they knew of new resources in their subject areas through their colleagues while only four (12.5%) indicated they knew by calling the librarians.

When library personnel were asked to indicate channels they used to market library information resources two (66.7%) of library personnel indicated through induction week while one (33.3%) indicated through email to CBK staff only. The study further established that three (100%) of library personnel made users aware of information services and resources they offered by displaying new materials on New Book Display Shelf and through email alerts. Placing a list of new acquisitions on Banki Kuu News Magazine, circulation of print and online journals and distribution of current CBK publications was indicated by two (66.7%) of library personnel as the methods used to make library users aware of information services and resources.

The responses from the CBK library staff do not very much agree with those of the users as only 25% of respondents mentioned having been made aware of the available resources through CBK publications distributed by librarians. Given that the staff are actually doing the above, they should not take it for granted that their users shall discover for themselves where to get information about information resources relevant to them. The library staff should therefore hold regular meetings with the CBK staff in other departments to inform them of the promotional materials as well as inform them about new acquisitions. This is indeed one of the various promotional methods suggested by staff when asked to propose ways of promoting CBK library resource and services in Figure 4.9 below. Besides meetings, profiles of the library users should be kept and Email communication used to update them on various issues about the library. In general, the CBK librarians should strive to attract users to the library in order to remain relevant to the library's mother institution, the CBK. Quoting Chen and Hernon (1982), Babafemi (2002) advises, that no matter how libraries respond to the needs of their users, their values will not be appreciated without an aggressive, systematic and

determined programme of publicity to stimulate, inform and attract the information seekers/library users.

Another deduction that can be made from the above findings is that the CBK staff may not be aware of appropriate channels to use for promotion and marketing as they seem not to understand the difference between the two inter-related concepts. Although in a different context, these findings agree with those of Kavulya, (2004) that established that university libraries in Kenya were not engaged in any serious marketing.

Figure 4.9: Promotional Methods Proposed by CBK and MOF Researchers (n=32)
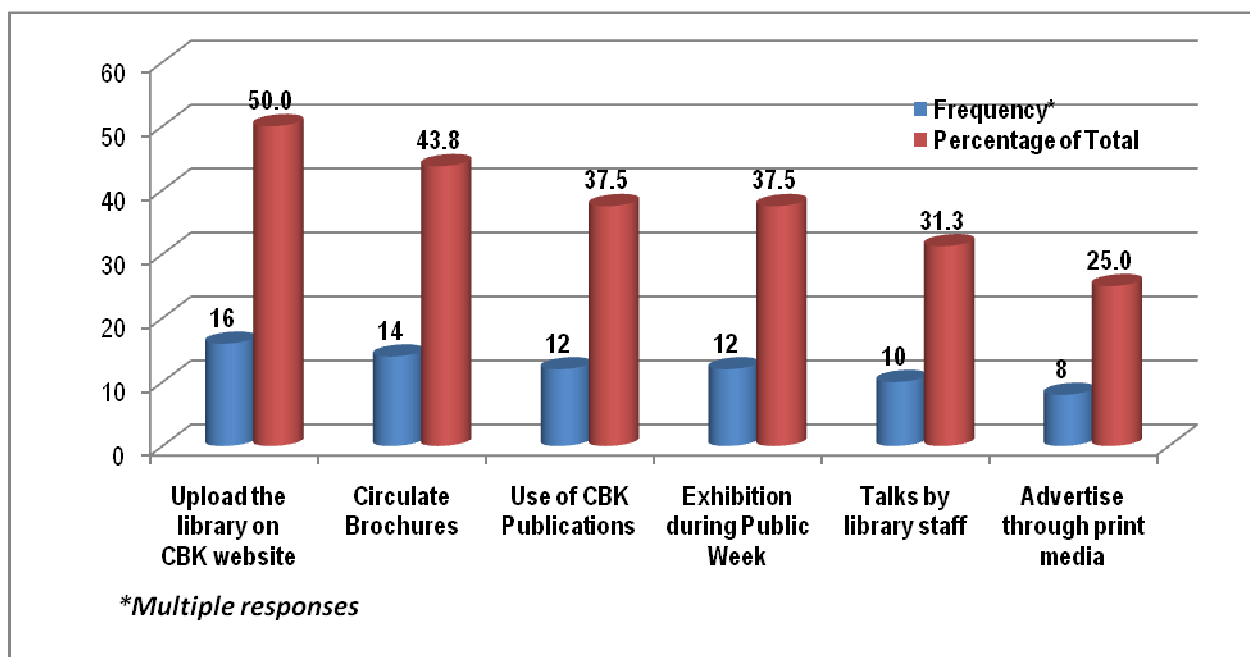
and one respondent explained that overstaying with loaned information Respondents were asked to suggest promotional methods CBK library should use to increase the visibility of their information resources. 16 (50%) as shown in Figure 4.9 suggested uploading the library catalogue on CBK website; while 14(43.8%) indicated use of brochures. Use of CBK publications was indicated as effective by 12 (37.5%) while same number of respondents indicated use of exhibitions during Government Public Week. The librarian, as suggested by 10 (31.3%) of respondents should be able to

create awareness to new employees by giving talks during induction week. Only 8 (25%) suggested the use of print media. They reasoned that as CBK advertise the exchange rates on the local newspapers, it should further inform the public of the availability of the same information from its library. It can be deduced from the above findings that the CBK library staff need to be more proactive and reach out to all their users after orientation; and because the CBK staff is comprised of specialists in various financial matters, perhaps the introduction of Selective Dissemination of Information can go a long way in reaching out to and informing users what is available for them at any given time. Use of E-mail can go a long way to help achieve this.

4.7   CHALLENGES FACED IN OBTAINING INFORMATION FROM CBK LIBRARY

One of the objectives of the study was to establish challenges faced in obtaining required information by users of CBK library. Respondents from MOF indicated that they faced the following challenges:

4.7.1   Challenges Cited By MOF Users

- **Inaccessibility of Online Databases** outside CBK building ranked first by 20 (74.1%) of the respondents. CBK online databases and journals can only be accessed using IP address; hence researchers can not utilize the resources while outside CBK building.

- **Interlibrary Loan** was ranked second by 18 (66.7%) of respondents. MOF researchers have to borrow materials from CBK library through interlibrary loan, thus borrowing through their librarian but they would prefer to borrow directly. One respondent commented as follows,

" l find it time consuming going to identify for resources and then for the librarian to go and pick them up on my behalf and in most cases the librarians are reluctant to go to pick up the resources".

- **Few Personal computers (PC's)** hinders researchers from accessing online resources as was indicated by 16 (59.3%) of respondents. The library has only two PC's meant to serve a population of approximately 2,000 users. This translates to 1 PC serving approximately 1000 users. Although it can be argued that these users do not come to the library at the same time, the huge number of users to be served by 1 PC even surpasses that given by Jensen (2006) whose study concluded that in Africa, one computer with Internet connectivity supports a range of between 250-400 users. The inadequate access facilities by the CBK library are therefore a hindrance to maximum utilization of the information resources. There is need to acquire more computers and have them connected to the Internet to improve the situation.

- **Lack of Awareness Creation:** The library does not send publicity tools to library users, hence 15 (55.6%) of respondents indicated keeping track on new acquisitions as hindrance to accessing up to date information. One respondent stated,

    "Librarians do not circulate publicity tools such as brochures or leaflets to library users to inform us of new acquisitions"

- **Opening Hours:** The library is open 7am to 6.30pm Monday to Friday except public holidays, 13 (48.1%) of respondents indicated this to be a hindrance to accessing the library. Between 7am – 9am and 5pm-6.30pm CBK building access is restricted to CBK staff only and hence library users from MOF cannot access the library during those hours. Again during weekends and public

holidays when library users are free the library does not open hence deny those who would like to use the library access.

- **Rigorous Security Checking:** CBK library being situated within CBK building requires all that seek to access the building to undergo thorough rigorous security checking and 12 (44.4%) of respondents lamented that this to hinders access to the library.

- **Few library Personnel:** CBK library is managed by three librarians with only one librarian serving at the counter, 10 (37%) of respondents indicated few library personnel hinder their access to information resources. A respondents expressed his frustrations as follows,

  " Sometimes l encounter problems while searching online or on the shelves just to find the only librarian at the counter busy serving other people and so end up with no assistance." Simmond and Andaleeb (2001) in their study found that what is taught for users during orientation has to be reinforced with other effective search techniques to make it easier for the users to work independently in the library environment. CBK library has no formal information literacy programme and only instructs their users during orientation, which as found in earlier studies and as respondents lamented, does not fully equip users with adequate searching skills.

- **Outdated Books:** were cited by Nine (33.3%) as a major hindrance.

- **Number of Materials for borrowing:** Seven (25.9%) of respondents indicated the number of materials borrowed per time be reduced.

  The library policy allows borrowing of five items per borrower per month. Overstaying with loaned resources by some users was considered challenging resources denies other users the opportunity to utilize same resources.

- **Inadequate Budgetary Information Resources.** Were cited by Six (22.2%) of respondents to be inadequate.

4.7.2 Challenges Cited By CBK Users from Research Department

When CBK Researchers were asked to state challenges they faced obtaining information from CBK library their responses were as follows:

- **Outdated textbooks**

- **Dusty shelves and especially shelving boxes for reports**

- **Overstaying with loaned resources**: Respondents stated that some borrowers take current books and overstay with them and even after they have been reserved take another extra month before the books are returned. They suggested that the number of borrowing be reduced or the period be reduced

- **Few library personnel** to assist in searching for information

- **Few Personal Computers** in the library

4.7.3 Challenges Cited By CBK Library Personnel

Library personnel were asked to indicate challenges they faced as they provide information resources to library users. The following challenges were cited::

- Understaffing – hence causing work overload

- Few PCs for users. One librarian commented as follows:

  "There is lack of support from the administration especially when it comes to distribution of computers as the library is never considered a priority. When new computers are brought for Research Department in which the library falls under, researchers take the new computers and push their old computers to the

library, thus making searching online tedious as these computers keep on hanging".

- Online searching takes long as computers keep on hanging. This is due to the fact that these computers are old.

- Limited shelving area. One librarian stated,

"We donate real useful journals to Universities simply because there is no space of displaying materials. In some cases materials which are not older than five years are donated. It is even worse when it comes to storing newspapers as newspapers are kept for a period of six months only)

- Padlocked journal articles. Some relevant articles in INASP programme journals are padlocked and hence inaccessible.

- Response to overdue reminders is very poor. One librarian observed that it becomes very difficult to keep on pushing for return of information resources especially when borrowed by senior personnel like the Directors.

- Hard to trace circulated print journals. Journals are circulated to senior management and expected to pass them down to their juniors and then return them to the library. Unfortunately some people lock the same in their drawers and remain with them than the stipulated time of two days. This denies other people on the list use of the journal and the librarians have no way of tracing the same. The claim that librarians have no way of tracing journals points to poor management of journal circulation; and there seems to be fear among librarians in approaching those who keep the journals longer than stipulated. A talk to the users on the negative impact the behaviour is having on the whole organization due to inability of some users to access information already in the library can improve the situation. Another option is to purchase more copies and distribute to the juniors as well.

- Lack of retraining in new IT skills and searching techniques. One librarian indicated that the library is sidelined when it comes to training and that researchers are given preference. In most cases all the library allocated funds for training are used by researchers. This shows the low status accorded to the CBK library and its staff. Approved library training budget for the year 2008/2009 which falls under Research Department was Kshs. 4.5million and during this financial year none of the CBK library staff went for any training. By the time one of the library staff applied for a course in Inmagic software that had been budgeted for and approved the entire Training fund had been utilised by researchers.

- Lack of security system causes loss of some resources.

- Acquisition of information resources such as books takes long due to bureaucratic procurement procedures. Librarians lamented that the current procurement law is time consuming as it requires book orders be presented to the tender committee. The tender committee may decide to meet after every three months causing a lot of delay. The library staff should advocate for the library to be exempted from this procedure especially in acquisition of very relevant information resources.

- Delay in delivery of resources such as periodicals and journals by the suppliers.

- Missing issues in some series of periodicals. One librarian lamented,

"In some cases issues could have been lost or were never received. It is challenging when a user wants the same issue and at the end of the year when journals are being taken for binding".

Both the librarians and the users consider lack of enough Personal computers for readers to be a major challenge of access and use of online resources. These findings concur

with those of an earlier study by Rosenberg (2006), which concluded that although university libraries in Africa were providing their users with online resources inadequate facilities for access imparted negatively on their use.

4.8   RECOMMENDATIONS FROM RESPONDENTS

In view of the stated challenges, respondents were asked to provide recommendations which could improve access and use of information services at CBK library. Responses from MOF are as follows:

4.8.1   Recommendations from MOF Respondents

Users from MOF cited the following recommendations:

- **Review Borrowing Policy**: 20(74.1%) of the respondents from MOF were of the opinion that Interlibrary loan should be done away with as it is slow and the librarians are not cooperative.

- **Link Treasury to CBK online databases and Journals:** CBK online databases and journals are accessed through IP address and hence 18(66.7%) of respondents opined that if Treasury is linked to CBK online resources it would save them time and give them more usage of the online resources.

- **Provide more PCs**: Respondents indicated that two Pc's are not enough and that there is no policy to indicate how long one should take using the Pc's hence some people take too long on those PCs. In view of this, the general perception was that the library should acquire more PCs for the users.

- **Place CBK library outside CBK Building:** To overcome the rigorous security check at the entrance of the CBK building, respondents suggested the library be placed outside the main CBK building (as an annex) as this would grant them ease of access to the library.

- **Circulate Brochures on New Materials:** CBK library does not have any formal marketing programme for its information resources and hence respondents suggested that circulating brochures of new materials would create awareness of new acquisitions.

- **Replace Old Textbooks:** Respondents lamented of old textbooks and suggested they be replaced with newer editions.

- **Increase Library Personnel:** There is only one librarian at the issue desk and respondents expressed the need of more personnel especially at the counter so as to be assisted in their search.

- **Add More Resources in Budgetary Field**. Five (18.5%) respondents in Budgetary Department lamented of inadequate information resources in their field and suggested that more materials be acquired in this field.

4.8.2   Recommendations from CBK Respondents

There were some similarities between responses from MOF and those by CBK researchers. The common suggestions include: increase library personnel and provide more PCs for use by CBK library users. Other recommendations suggested by CBK respondents are:

- **Circulate content page of current print journals**. The five respondents from CBK suggested that content page of current print journals should be scanned and circulated through email as the circulation list is too long and hence by the time they get the journal some of the information is already obsolete. They stated that by knowing the articles covered they would borrow the library copy, read or photocopy whatever would be relevant to them.

- **Reduce the number of materials borrowed or borrowing period:** Respondents indicated that due to lack of library overdue fines some library

users have a tendency of overstaying with current information resources and suggested that the number of information resources to be borrowed and the borrowing period be reduced. In relation with this, it can be concluded that the CBK library should consider introducing overdue fines.

4.8.3 Recommendations from Library Personnel:

The following are recommendations lby Library personnel:

To Increase number of library personnel so as to reduce work overload - Currently there are only three librarians, with only one librarian serving at the counter at any given time.

- "Add more Pc's for library users"

- "Increase subscription to online journals"

- "Replace old editions of textbooks"

- "Revision of some access policies"

- "Borrowing period should be reduced as one month keeps other borrowers waiting especially for books that are in heavy demand"

- "Overdue fines to be strictly charged to discourage users from overstaying with resources"

- "Allocation of passwords to be reviewed and URL addresses to put on the intranet"

- "Allow some discussion in the library by creating a room within the library for those who want to discuss"

- "Place library outside CBK building"

- "Design and develop publicity programmes"

- "Retrain library personnel on modern IT skills"

- "Link Treasury to CBK online databases and journals"

- "Need of More Shelving Area – Librarians indicated the need of allocating the library a bigger space as the materials are too squeezed together and in most cases are forced to weed out Serials that are not even older than five years"

- "There is need for both moral and financial support from the administration - Librarians felt that the administration does not support them when it comes to training as their training budget is usually used by Researchers. They suggested that they be treated equally with the Researchers and their training budget not be used by researchers"

4.9   CONCLUSION

This chapter has presented, analyzed and provided an interpretation of the research findings. It is apparent from the research findings that despite the efforts so far made by CBK library to provide information resources and services to CBK and MOF researchers, there still exist some challenges that hinder effective access and use of CBK library resources and services.

The study found that CBK library does not carry out users' needs assessment as a group of users complained of materials being academic rather than operational and hence their needs were not being satisfied. There is a need of the library manager to carry out a users' needs assessment survey so as to provide relevant resources to all user groups of CBK library.

CBK library conducts an orientation programme to newly employed personnel but the study found that it does not fully equip the users with library skills as they lamented of not being assisted in their search by librarians. The library manager needs to introduce a

formal information literacy programme that will equip library users with skills that will enable users to independently utilize information resources available in the library.

Promotional tools used by library personnel to create awareness of library services were found by this study to be ineffective as most users came to know of the library through other means other than through the tools that were used by the librarians.

Access and use of information resources was found to be hindered by many factors that need addressing if the vital financial resources stocked in CBK library have to make a contribution to the social and economic development of this country. Recommendations which have been made by respondents to address these factors will have to be taken seriously in order to enhance access and use of CBK library information resources and services by researchers from CBK and MOF.

CHAPTER FIVE

SUMMARY OF RESEARCH FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.0 INTRODUCTION

This chapter provides a summary of the study findings which are linked to the research questions. Conclusions and recommendations based on the study findings are also given. Finally, the study provides suggestions for further research.

5.1 SUMMARY OF RESEARCH FINDINGS

Research questions are used to present a summary of research findings as indicated below:

Research Question One: What are the Information needs of users of CBK information services?

The findings indicate that CBK and MOF researchers sought information to satisfy the following information needs:

- Research on Monetary and Fiscal issues

- Sourcing out of Foreign Aid and Grants

- Debt analysis and report writing

- Preparation of National Budgets

- Compilation of monetary and fiscal data

- Formulation and implementation of monetary policy

- Revenue forecasting

- Capacity building and training

- Formulation of fiscal and financial policy

- Formulation and implementation of debt management policy

- Writing reports on Regional and Multilateral bodies

- Analysis of financial sector data

- Preparation of Monetary Policy Statement

Research Question Two: What information sources do users seek information from?

The study findings indicate that the following sources were mostly used namely:

- Reports from International bodies and from other Central Banks

- Journals both online and print

- . CBK and Government Publications

- Research Papers

- Textbooks

- Reference Materials

Research Question Three: Is the CBK library engaged in offering information literacy skills to its users?

The study findings established the following:

- CBK library does not offer any formal information literacy skills

- The orientation programme offered to new employees is initiated by Human Resources Department.

- The orientation programme offered does not equip the users with enough library skills to enable them work independently.

- CBK librarians did not understand what a literacy information programme entails.

Research Question Four: To what extent are the information resources and services provided by CBK library accessed and used by the target clientele?

The study findings established that 81.3% of CBK and MOF researchers found CBK library information resources and services very valuable to their work performance and indicated they used the following online information resources and services:

- World Bank/IMF online resources

- Online Journals

- Online selective journal articles

- Current awareness service

On access and use policies the study found that:

- Pc's allocated to library readers were few.

- There were rigorous security checks at the main entrance of CBK building that discouraged library use.

- MOF were not connected online to CBK E-resources.

- Interlibrary between CBK library and MOF library was not favoured by MOF users.

- Loan policy was ineffective

The study further established that CBK and MOF researchers accessed same information services that they accessed from CBK library from the following due to a variety of reasons:

- Kenya National Bureau of Statistics library for it has a wide collection of government publications and from parastatals. It is also easy to access due to lack of security checks at the main entrance.

- World Bank library has a wide collection of World Bank reports both online and print.

- Institute of Developing Studies library (IDS) has a huge collection of resources on developing countries.

- Kenya School of Monetary Studies library (KSMS) acts as a depository of IMF materials.

- Strathmore University library has more up to date books and journals in Finance

Opening hours of CBK library according to 40.6% of respondents hinder access and use of CBK information resources. Thus the respondents end up using the libraries above as some of them remain open up to ten oclock in the night. Use of IP address in accessing journals was cited by 62.5% as a major hindrance to accessing online resources as they can only be accessed within CBK building. The librarian while placing online subscriptions should specifically go for use of passwords rather than the use of IP addresses as this limits users to a physical location. Use of passwords would mean that users are free to utilize online resources at their own convinience.

Research Question Five: What methods does CBK library employ to promote and create awareness of the services and resources provided by the library?

The study findings established that CBK and MOF researchers knew of the existence of CBK library through the following:

- A colleague/Friend

- During job orientation

- Distribution of library publications

- Looked for the library in CBK organizational Chart

The study also established that these methods were not adequate in promoting CBK library resources and services to researchers and the following promotional methods were recommended by CBK and MOF researchers:

- Uploading the library catalogue on CBK website

- Use of brochures

- Use of CBK publications

- Use of exhibitions

- Talks by librarian during induction week

- Use print media

Research Question Six: What challenges do the CBK library staff and users exprience in relation to provision, access and   use of information services in CBK library?

 The challenges cited by CBK and MOF respondents in accessing information include the following:

- Inaccessibility of online databases outside CBK building

- Few Personal computers (PC's)

- Interlibrary loan

- Keeping track on new acquisitions

- Opening and closing time

- Security checks

- Few library personnel

- Out dated textbooks

- Limiting number of borrowed materials

- Inadequate resources in Budgetary field

The study findings revealed that the three CBK library staff experience the following challenges in the provision of information services:

- Inadequate personnel

- Few PC's for library users

- Padlocked online journal articles

- Computers take long to open and hence searching takes a lot of time

- Out dated textbooks

- Lack of online searching skills

- Unable to trace back to the library circulated print journals

- Limited shelving area

- Delay in returning borrowed resources

- Lack of security system or personnel at the library entrance

- Lack of publicity tools

- Lack of linkages to online databases between Treasury and CBK library

Research Question Seven: What can be done to improve access and use of information services in CBK?

The findings indicate that CBK library personnel, CBK and MOF researchers provided various suggestions in order to improve access and use of information services as indicated below:

Recommendations by CBK and MOF researchers include:

- Review some access regulations

- Link Treasury to CBK online databases

- Provide more Pc's

- Place CBK library outside CBK Building

- Circulate brochures of new materials

- Update textbooks

- Increase library personnel

- Email alerts

- Add more resources in Budgetary field

Recommendations from library personnel include:

- Additional staff

- More PC's for readers

- Revision of some access policies

- Placing library outside CBK Building

- Design and develop publicity programmes

- Retraining of library personnel on modern IT skills

- Enforce library policy on returning of borrowed materials

- More subscriptions to online journals

- More shelving area

- Link Treasury to CBK library online databases

- Upload library in CBK website

- Update old editions of textbooks

5.2   CONCLUSION

According to the findings, CBK library provides its users with various information resources that among others include publications of its parent organization, that is the Central Bank of Kenya; print and online information from the World Bank and IMF; and online databases accessed through the INASP/PERI initiative and coordinated by

the Kenya Libraries and Information Services Consortium (KLISC). The library also has interlibrary loan arrangements with other libraries like the Ministry of Finance library and the Kenya National Bureau of Statistics Library. Despite the availability of all these information resources, the findings of the study indicate that most of this information is not accessed and therefore not used due to various reasons that have been discussed earlier in this study.

It can be concluded that most of the users are not aware of the availabilityof information resources in CBK library and the online databases accessed through the INASP/PERI initiative do not satisfy user needs. The resources are also underutilised due to the fact that users lack searching skills and the librarians are reluctant in assisting library users.

5.2.1. Information Needs and Seeking Behaviour:

The study established that though most of respondents were economists by profession their needs were influenced by the tasks each performed. For instance those dealing with public debt relied heavily on publications from World Bank and IMF while those in Budgetary Division heavily used Government publications and rarely used online journals even when they are economists by profession. It was also deduced that economists use variety of search engines but were constrained by the tasks they performed. From the study the respondents utilised reports and journals both print and online and 50% of the respondents also consulted textbooks.

It can be concluded that information needs and seeking behaviour of researchers in CBK and MOF are mostly influenced by the tasks they perform. However it is clear from the study that CBK library does not satisfy needs of users from MOF due to the

following: rigorous security checks at the entrance; lack of online connection; print journals are not circulated to MOF users; opening and closing hours; MOF staff are not allowed to borrow resources directly and the MOF librarians are reluctant when it comes to interlibrary loans.

5.2.2. Information Literacy Programme:

The study established that CBK library does not have any formal IL training programme and that what CBK librarians call IL training is just orientation given to new employees. However the orientation programme is not enough as evidenced in the study by respondents who lamented of not being assisted to locate materials from the shelves. The librarians should change their attitudes towards library users as they will act as barrier to access of information services. The librarians need to undertake courses in Public relations and on Information literacy as well so as to be enablers rather than barriers to information access and use.

The respondents also indicated of understaffing in the library and hence are not able to be assisted in locating resources. The librarians should design an IL training programme that will equip the library users with searching skills to make them independent.

It can be concluded that CBK library orientation programme is not effective in equipping its users with searching skills and that librarians also lack searching skills.

5.2.3. Access and Use of Library Services

The study established that some of the CBK library policies act as a barrier to access and use of information resources. For instance respondents indicated that they would

prefer the library opening hours be extended beyond 6.30pm and to open over weekends as during working hours they could be attending meetings or are busy with the routine work. They would prefer to carry out their research work over the weekends. The subscription of journal articles through the IP address was also considered a hindrance in that it restricts the usage of the journals within the CBK building but not remotely. The use of passwords would be preferred as users would utilize the databases at their own convenient time and location.

It can be concluded that CBK library loan policy is a hindrance to access and use of CBK library resources and services. It is also evident that access of online journals through IP address limits the usage of these resources as users can only access the same within CBK building. The borrowing policy also disadvantages users from MOF as they are required to borrow through their librarians who this study found to be uncooperative.

5.2.4. Promotion of information Services

The librarians indicated that they made library users aware of library resources/services through: displaying new materials on a display board in the library, email alerts, placing a list of new books in Banki Kuu News Magazine and through circulation of journals. However responses from respondents do not very much agree with those of librarians above, as only 25% of respondents mentioned having been made aware of available resources/services through CBK publications distributed by librarians. The study found out that CBK library users were informed of library services through: colleague/friend, job orientation, CBK publications and organisational chart. The library manager should develop promotional tools that will create library awareness to all staff of CBK and MOF if resources have to be fully utilized.

It can be concluded that the promotional tools used by CBK librarians were ineffective as 75% of respondents were not even aware of those tools.

5.2.5. Challenges Faced by Researchers from CBK and MOF

This study established that challenges faced by researchers from MOF and CBK are almost similar, such as: lack of enough PCs, Use of IP address to access online databases, inadequate library personnel, dusty shelves, opening hours, outdated books and number of items for borrowing. The study also established that MOF researchers faced challenges such as: the rigorous security checks at the main entrance and slow borrowing process due to interlibrary loan.

Most of the respondents cited understaffing in the library to be a major problem as they were not assisted. The one librarian serving at the counter was overwhelmed and was not able to fully support those who wanted to be assisted either in online searching or tracing materials on the shelves. Mostly she was occupied at the counter issuing and discharging resources. It can be concluded that CBK librarian working at the counter is overworked and users may misjudge her as not being willing to assist while in actual fact she was overwhelmed with work. There is an urgent need for the Director of Human Resources Department to recruit librarians to fill up the gaps so as to improve on library services.

It can also be concluded that CBK library does not have adequate PC's to cater for the library users. Out of the three PC's meant for the users two were problematic; they continuously hang and keep on breaking down now and then. Though CBK library subscribes to online databases without adequate PC's the resources cannot be fully

utilized and this means also that funds are not properly utilized. The library manager and the Supplies Manager should resolve the issue to ensure there are adequate PC's for the users by replacing the problematic ones and buy more according to the number of users.

MOF users indicated that the library should be placed outside CBK library mostly due to the rigorous checks at the main entrance. It can be concluded that though security measures have to be adhered to the security officers at CBK main entrance are over strict. Most of the MOF users are known to them, always carry their employment cards with them and should therefore not be treated as strangers every time they seek access to the library. The head of security in the Bank should ensure those working under him are trained on customer care.

It can be concluded that MOF users face more challenges in access and use of information resources from CBK library. The use of IP address to access online databases is a hindrance to their access and again MOF users are not allowed to borrow books directly. The library manager should change to use of Passwords where possible when renewing online subscriptions to ensure the online resources are fully utilized even by CBK users.

5.3   RECOMMENDATIONS

The study findings reveal that CBK library faces challenges in providing information to users from MOF and CBK Research Department. Further, CBK library staff face challenges as they access and use information resources from CBK library. The study makes the following recommendations:

5.3.1. Involve Users in Information Resources Selection

The study established that one (20%) out of five respondents from Research Department found information resources on their field lacking while one (3.1%) out of 27 respondents from MOF found information resources to be of less value to their use. CBK library manager should therefore aim at satisfying the needs of all its users by putting mechanisms in place that enable the involvement of the library users in selection of information materials. This shall ensure that the library stocks and/or enables its users to access and use information that is relevant to their areas of specialization. In relation to this also, the library manager should from time to time carry out user information needs assessment to establish the real information needs of the users.

5.3.2. Continuous Review of Library Policies

The library manager should re-look at its information access policies with an aim to remove and/or modify those that hinder information access. An example is the borrowing of resources for a month by a user yet there are no adequate copies of the same. 10(37.5%) out of 32 respondents indicated this to be a hindrance to their use of the same material on loan. Where such a user overstays with it, the others totally miss out on its access and use. This can also be minimized by introducing stiffer fines on overdue loans.

5.3.3. Introduce Information Literacy Training Programme

One major finding of the study is that 22(71.1%) of library users have not undergone any form of Information Literacy training as the staff still relies on orientation of new employees on joining the organization. The library manager needs to impart the users with computer and library literacy skills to enable them become independent and

competent information seekers that can search for information in all physical formats. Some of the CBK library users solely use print materials while others prefer online information. Information literacy training shall make them appreciate the complimentary role the different information resources can play in satisfying their information needs. The users also need to be made aware on the legal and ethical issues surrounding information access and use as some respondents could be not aware of the copyright laws, as they still 'copy and paste' when using online information according to their responses.

5.3.4 Library Staff Training

There is need to continuously train the staff of the CBK library if they have to carry out their duties effectively. With proliferation of information in different physical formats, they need to be trained not only in how to organize, retrieve and market information in print formats, but also on how to do the same for electronic information including online databases. The skills acquired through the above training should be used hand in hand with excellent interpersonal skills that call for training in customer care. Information access and use is associated with various ethical and legal issues. The information professionals should be trained in this so as to be aware of the legal issues surrounding what they stock and/or enable access to. They should acquaint themselves with the national and international copyright laws as the library acquires and subscribes to information from all over the world. Besides the training, the library staff need to have a positive attitude towards their work as enablers of information access and use.

From the above findings, this study concludes that though CBK library have subscribed to online databases, they are underutilized as librarians lack online searching skills and hence are not competent enough to assist users.

In order for the online resources to be fully utilized there is need for the CBK librarians to be continuously trained on searching skills so as to keep abreast with developments in new technologies.

5.3.5 Personalized Library Services

Although the CBK library seems to be serving few users, the study findings indicate that these users are very varied in relation to their areas of specialization. Given that the CBK is a specialized library that largely serves researchers in the general field of financial information, there is need to give personalized information services. The library should therefore come up with user profiles and offer each researcher specialized information through CAS and SDI. This calls for availability of effective communication channels like computers, telephone and email. The display of new acquisitions should be done in appropriate places and a comprehensive awareness campaign done to make users aware of what is available in their areas of interest.

5.3.6 Promotion of Library Services

CBK library personnel indicated that they made users aware of library services through: Banki Kuu News Magazine, display of new materials on" New Book Display Shelf", through distribution and circulation of information resources and during orientation week. However responses from the users did not much agree with those of the library personnel.

From the above findings, this study concludes that CBK library users are not made aware of information resources or the existence of the library by the promotional tools library personnel claim to use. Some of the users especially those from MOF have no access to Banki Kuu News Magazine and neither are they included in the Journals circulation list and hence it would be hard for them to be aware of new resources in their subject areas.

CBK librarians should realise that their promotional tools are ineffective and should strive to attract users to the library by designing a marketing mix that will be suitable to all users.

5.3.7   INASP/PERI Databases

INASP/PERI databases are some of the online resources provided by CBK library. However most of the databases are irrelevant to users in CBK library as the users require specialised financial data. The situation is made worse by the padlocking of articles that CBK users find useful and hence CBK library ends up subscribing to other databases that have relevant journals for their library users.

In order for the CBK library to cut down on the cost of subscriptions the library manager should carry out a users' profile so as to determine the needs of users.

5.4   SUGGESTED MODEL FOR IMPROVED INFORMATION ACCESS AT CBK LIBRARY

This study proposes a model that could be used to facilitate improved access to CBK library information resources. The model presents nine stages that CBK library would require to take to enhance improved access and use to information.

According to Koutsoyiannis, 1979 as cited by Kemoni (2008) a model is a simplified representation of a real situation, including the main features of the real situation it represented. The author further opines that the validity of a model could be judged by its predictive power, the consistency and realism of its assumptions, the extent of information it provided, and its generality and simplicity (Kemoni, 2008)

The model has been adopted from T.D. Wilson (Wilson, 2000). The proposed model starts with identification of user needs and ends with monitoring and evaluation. Diagrammatic representation of the proposed model is shown in Figure 5.1.

Figure 5.1: Proposed Model for Information Access at CBK Library
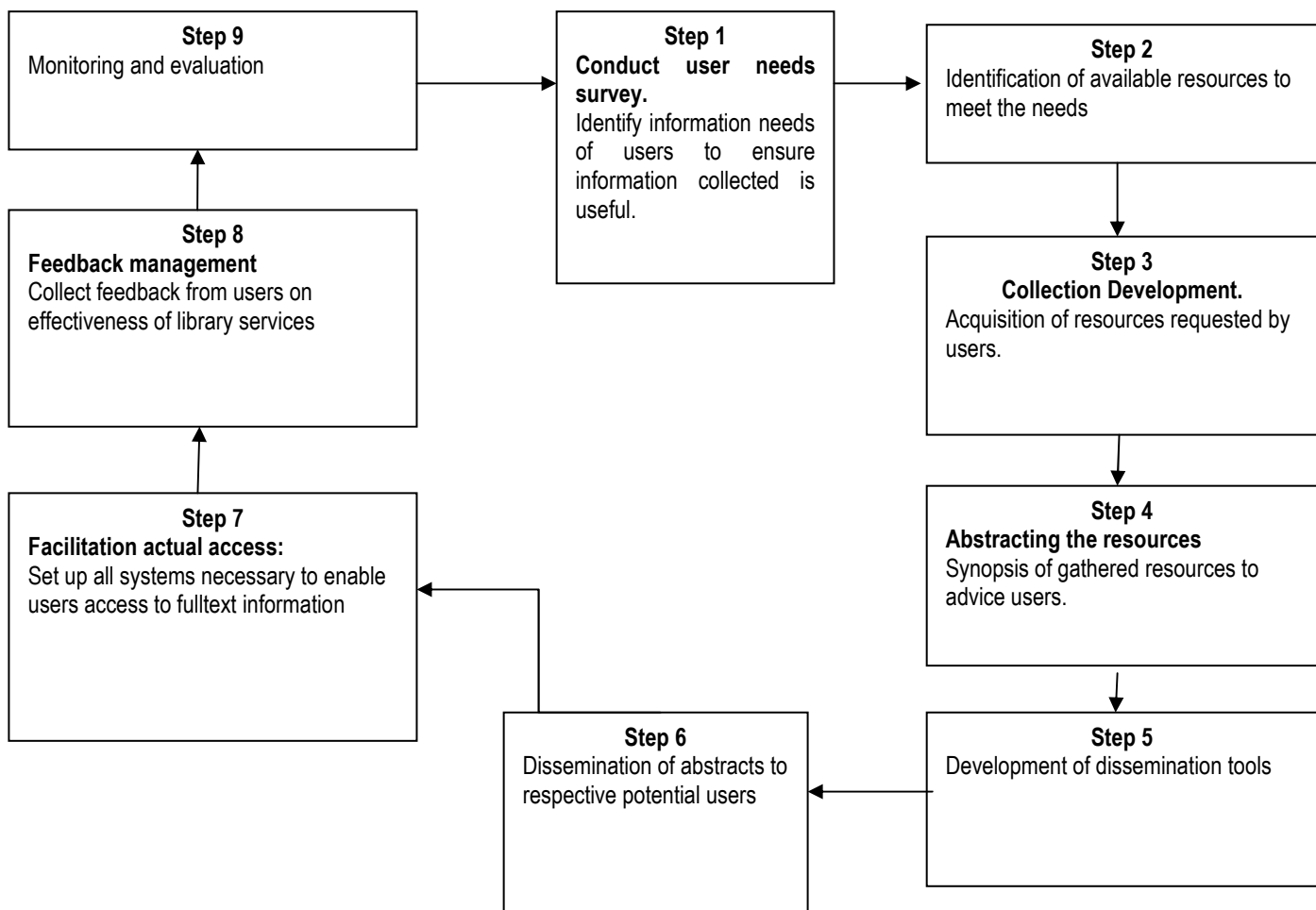
Step 1: User Needs Survey

This step will involve conducting a comprehensive information needs for the researcher and other CBK library users. The survey will be essential in developing clear understanding of the user needs. This will help CBK library acquire information resources that serve the needs of users and address specific user needs. This step will also involve developing a user profiles for the CBK library users.

Step 2: Identification of Available Information Resources

This step will be essential in identifying information resources that meet the user needs expressed in step one. It will ensure that the library is aligned to user needs.

Step 3: Collection Development of the Resources

Once the required resources are identified in step two, this step will now involve gathering the resources into the CBK Library collection. In this step, the library ill now identify what is available and what is not.

Step 4: Abstracting Resources

This will involve making a brief description (abstract) of the available resources. This synopsis will be used in subsequent step to advice users on available information resources and motivate them to seek the information. Abstracts provide a secure and possibly faster way of informing users of the library collection without having to send them actual full-text content.

Step 5: Development of Dissemination Tools

This step entails designing and developing appropriate means to disseminate the available resources. It will entail developing tools for both electronic and non-electronic

resources. It should consider the location of users with a view of reaching as many users as possible.

Step 6: Communicating the Abstracts

In this stage, the library will alert the various users on available resources by sending them the abstracts of the materials. This can be done through email, memos or telephone depending on location of users.

Step 7: Facilitation of actual access

This step involves facilitation of actual access and use to the information. All the systems for facilitating access should be activated and operationalized to enable access to materials whether in-house or from outdoors.

Step 8: Feedback management

This will involve collecting feedback from users on effectiveness of the library services and satisfaction levels with information resources availed. The feedback is important on identifying areas of improvement to enable improved access to information resources in the CBK library.

Step 9: Monitoring and Evaluation

This last step entails conducting a periodic review of the library information access strategy and systems to ensure they meet user needs and reflect the overall strategy and focus of CBK. It will also involve identifying weak points and corresponding interventions to consistently align the library service to the CBK mission, vision and strategy.

5.5   SUGGESTIONS FOR FURTHER RESEARCH

This study proposes the following areas for further research:

- Further studies should be conducted to establish access and use of CBK library by other key users not covered in the present study. These would include Financial Institutions, Research Institutions, International Organizations, Local Universities and Ministry of Planning and Vision 2030.

- Studies should be carried out to determine information needs of CBK library users from other departments within CBK and MOF which were not covered in the present study.

- Studies should be carried out to establish the similarities and differences between information needs and seeking behaviour of users of business-oriented information found in the different departments in the Ministry of Finance and the Research department of the Central Bank of Kenya.

BIBLIOGRAPHY

1. Adeyoyin, S. <u>Strategic Planning for Marketing Library Services</u>. Library Management, 2005

2. Adimorah, E. <u>An overview of the state of information provision to rural communities in Anglophone West Africa:</u> Proceedings of the Seminar on information provision to rural communities in Africa. Gaborone: Uppsala University Library, 1994.

3. Aguolu, I.E. <u>Accessibility of information: a myth for developing countries.</u> New Library World, 1997

4. Amoth, D.A. The <u>use of information by workers in primary healthcare programmes in Siaya District</u>. Thesis: Moi University, 2000.

5. Association of College and Research Libraries. <u>Information Literacy Competency Standards for Higher Education</u>, 2000. 25 August2008 <<u>http://www.emeraldinsight.com/researchregister</u>>

6. Ayris, P. <u>Change management in a Central Bank library</u>. London: Central Banking publications Ltd, 2001

7. Babafemi, G. <u>Public relations activities in an academic library</u>: the role of the circulation librarian, 2002

8. Behrens, S. <u>A conceptual analysis and historical overview of information literacy</u>: College and Research Libraries, 1994

9. Berkowitz, E. <u>Marketing</u>. Burr Ridge: Irwin, 1994.

10. Björneborn, L., and Ingwersen, P. <u>Perspectives of webometrics Scientometrics</u>. 2001

11. Bloom, B and Deyrup, M. <u>Information literacy across the wired, 20</u>03. 25 August, 2008 <<u>http://www.emeraldinsight.com/researchregister</u>>

12. Bogdanowicz, M.S. and Bailey, E.K. "The value of knowledge and the value of the new knowledge worker" <u>Journal of European Industrial Training</u>. 26: 125-129. (2002). Also 25 August, 2008 <<u>http://www.emeraldinsight.com</u>>

13. Boon, J.A. "Information and development: some reasons for failure". <u>Information society.</u> 8 (1992): 227-241.

14.   Brophy, P. <u>The library in the twenty – first century</u>: New services for the information age. London: Library Association Publishing, 2001

15.   Bryman, A. <u>Social research methods.</u> London: Oxford University, 2004

16.   Burk, C. and Horton, F. <u>A complete guide to discovering corporate information resources</u>. Englewood Cliffs: New Jersey, 1988.

17.   Busha, C. and Harter, S. <u>Research methods in librarianship</u>: Techniques and interpretations. New York: Academic, 1980.

18.   Camara, A.B. "Implementing an information strategy for sub-Sahara Africa": the first stages". <u>Information Development.</u> 6: (1990): 55-61

19.   Camble, E. (1994). "The information environment of rural development workers in Borno State" <u>African Journal of Library Archives and Information Science</u>. 4 (1994): 99-106<u>.</u>

20.   Central Bank of Kenya. <u>Central bank of Kenya information security</u>: Nairobi: Central Bank of Kenya, 2008.

21.   Central Bank of Kenya. <u>Libraries collection management policies</u>. Nairobi: Central Bank of Kenya, 2008.

22.   Central Bank of Kenya. <u>Citizen Service delivery charter</u>. Nairobi: Central Bank of Kenya, 2008.

23.   Central Bank of Kenya. <u>Central bank of Kenya library guide, rules and regulations</u>. Nairobi: Central Bank of Kenya, 1998.

24.   Central Bank of Kenya. <u>Central bank of Kenya: its evolution, responsibilities and organization</u>. Nairobi: Central Bank of Kenya, 1986.

25.   Cleveland, H. <u>Information as a resource</u>. The Futurist<u>.</u> 12 (1982): 34-39.

26.   Cooper, D.R and Schindler, P.S. <u>Business research methods</u>. New York: McGraw-Hill, 2001.

27.   Creswell, J. <u>Research design</u>: Qualitative and quantitative approaches. London: Sage, 1994.

28.   Cozby, P. <u>Methods in behavioural research</u>. 7th. ed. California: Mayfield Publishing Company, 2001.

29.   Cronin, B. and Gudrim, M. "Information and productivity": a review research. International Journal of Information Management, 6 (1986) :85-101.

30.   Davidson, H. Offensive marketing. Penguin Business Library, 1987.

31.   Decker, I. Research sampling. (1997) 18 September, 2008 <http://jan.ucc.edu.mezza/nuzao/modz/sampling/lesson.html>

32.   Dezin, N. and Lincoln, Y. Handbook of qualitative research. London: Thousand Oaks, 1994.

33.   Eaton, J.J. and Bawden, D. "What kind of resource is information?" International Journal of Information Management, 11 (1991): 156-165.

34.   Eileen, E.S. Marketing concepts for libraries and information services: - 2nd ed. London: Facet, 2002.

35.   Eisenberg, B. Lowe, C.A. Information literacy: essential skills for the Information Age 2nd ed. Colorado: Libraries Unlimited, 2004.

36.   Falconer, C. "You got to have FAIFE": the role of free access to information and freedom of information". Library Hi Tech News. 9 (2007): 22-25

37.   Gairlo, M.J. The impact of open access on academic libraries March 02, 2010 <http://www..lackoftalent.log.gov/Z3950/-96k> 2002

38.   Garcha, Ranjinder "Profiling African libraries: automation in Ghana, Kenya and Nigeria". Library Review. 45 (1996): 25-35.

39.   Gay, L.R. Educational research competencies for analysis and applications. 5th. ed. New Jersey: Prentice Hall, 1996.

40.   Grenquist, P. "Why I don't read electronic journals : an iconoclast speaks out" Journal of Electronic Publishing, 3 (1997): 02 March , 2010 <http://www.press.umich.edu/jep/03-01/Iconoclast.html>

41.   Gorman, M. and Crawford, W. Future libraries: dreams, madness and reality. New York: American Library Association, 1995.

42.   Government of Kenya. Laws of Kenya: The Central bank of Kenya act, chapter 491. Nairobi: Government Printers, 1997.

43.   Gudnason, E. Central bank collections in a small society. 2004. 8 September, 2008 <http://www.iceland.org>

44. Hannagan, T. Management concepts and practices. London: Pitman Publishing, 1995.

45. Hillebrand, C. "Librarianship in the 21st century: crisis or transformation?" Australian Library Journal. 2 February, 2010.
     <http://alianet.alia.org.all/publishig/alj/34.2/full-text/hillenbrand.html.12>

46. Hong, K. "An empirical study of information security policy on information security elevation in Taiwan" Information Management and Computer Security. 14 (2006): 104-115.

47. Horava, T. Access policies and licensing issues in research libraries. Collection Building, 24 (2005): 9-11.

48. Huitt, W. G. Internal and external validity. 1998. 26 November, 2008
     <http://www.valdosta.peachnet.edu>

49. Illinois State Library. The Illinois State Library's Long Range Program: Utilising library services and construction acts 1994-1998. Springfield: Illinois State Library, 1994.

50. Jaeger, R.M. Survey methods in educational research. Washington: World Bank, 1998.

51. Jensen, M. Africa Internet connectivity: Information Communication Technologies (ICTs), telecommunications, Internet and computer infrastructure in Africa. 2006. 12 January 12, 2010. <http:// www3.sn.apc.org/Africa>

52. Kaaya, J. The emergence of e-government services in East Africa: tracking adoption patterns and associated factors. Proceedings of the 6th international conference on Electronic commerce. New York: ACM Press, 2004.

53. Kabir, AM. "Rangathan: a universal librarian". Journal of Education Media and Library Sciences. 40. (2003): 453-459.

54. Kamar, Nerisa. Hindering factors to access and usage of government libraries in Kenya: World Library and Information Congress: 74th IFLA general conference and council, Quebec: Canada 10-14 August 2008.16 September 2008
     <http://www.ifla.org/1Vifla74/index.html>

55. Kavulya, J. M. "Challenges facing information literacy efforts in Kenya: a case of selected university libraries in Kenya". Library Management. 2003. Vol.24: pp 216-222.

56. Kavulya, Joseph M. "Challenges in the Provision of Library Services for Distance Education: A Case Study of Selected Universities in Kenya". African Journal of Library Archive and Information Science, 14 (2004) 15-28.

57. Kavulya, J.M. Marketing of library services: a case study of selected university libraries in Kenya. Library Management. 2004. Vol. 25 Number 3, Pp. 118-126. 9 February 2010 <www.emeraldinsigh>

58. Kaye, David. The importance of information and decision support systems in libraries. Aldershot: Gower, 1995

59. Khan, James V. Research in education. 5th - New Delhi: Prentice, 1986

60. Kemoni, H.N. "Access and utilization of archival information by university researchers": a case study of the University of Nairobi. Master of Philosophy in Information Sciences. Thesis, Eldoret: Moi University, 2002

61. Kemoni, H.N. "Theoretical framework and literature review in graduate records and management research". African Journal of Library, Archives and Information Science, 2008. Vol.18. No. 2

62. Kenya country Report (2008). Building the capable state for improved service delivery: challenges and opportunities. The seventh African Governance Forum, 2 October 2008 <http://www.undp.org/Africa>

63. Kenya Government. Millennium development goals need assessment report. Nairobi: Ministry of Planning and National Development, 2006

64. Kenya Government. Kenya vision 2030. Nairobi: Ministry of Planning and National Development, 2007

65. Kerlinger, F. Foundations of behavioural research. New York: Holt Rhinehart and Winston, 1986

66. Keya, S.O. Guidelines for the formulation of research project proposal. Nairobi: OUP, 1989

67. Kogos, Emily J. <u>Access to and use of information by booksellers in the work situation</u>: a case study of book trade entrepreneurs in Nairobi. Doctor of Philosophy Thesis, Moi University, 2008

68. Kothari, C.R. <u>Research methodology</u>: Methods and techniques. New Delhi: New Age International, 2004

69. Kotler, P<u>. Kotler on marketing.</u> The Free Press. 1999

70. Kotler, P. <u>Marketing management</u>: the millenium edition, 10th ed. Prentice Hall, 2000

71. Leach, Athol. <u>The provision of information to adults in rural KwaZulu-Natal</u>, South Africa: Non-Governmental Organisations, 1999, Vol. 49. pp. 71–89

72. Leckie, C.J. <u>General Model of information seeking of professionals in K.E. Fissher</u>: Theories of information behaviour. Medford: N.J., 2005

73. Leiter, R.A. "Reflections on Ranganathan's five laws of library science". <u>Law Library Journal</u>, 95 (2003): pp.411-418.

74. Lor, Peter. "Is a knowledge society possible without freedom of access to information"<u>. Journal of information science</u>, Vol. 33 (2007): pp.387-397.

75. McCarthy, J.E. and Perealt, W.D. <u>Basic marketing</u>: A global managerial approach. Burr Ridge: Irwin, 1993

76. McCarthy, E.J. <u>Basic marketing</u>: A managerial approach, 6th ed. Irwin, 1978

77. McDonld, Jenny and Kebbell, "Drienne Access in an increasingly digital world". <u>The Electronic library</u>. 22 (2004): pp. 498-508.

78. McMenemy, David. "Ranganathan's relevance in the 21st century". <u>Library Review</u>, 2007. Vol. 56 No. 2. pp. 97-101. 4 May 2010 <u><www.emerald.com></u>

79. MacMillan, J.N. and Schumacher, S. <u>Research in education</u>: conceptual introduction. 5th. ed. - London: Addison Wesley and Longman, 2001

80. Martin, Brian. <u>Overcoming barriers to information.</u> University of Wollongong, 2002

81. Meyer, Hester W.J. "The nature of information, and the effective use of information in rural development". <u>Information research.</u> 2005. Vol. 10 No.2.

82. Michael, S. <u>Research methods in social sciences.</u> Boston: Irwin, 2000

83. Morris, A. and Barron, E. "User consultation in public library services". <u>Library Management</u>. 1998. Vol. 19. pp. 404-415.

84. Mugenda, O.M. and Mugenda, A.G. <u>Research methods:</u> Quantitative and qualitative approaches. Nairobi: ACTS Press, 1999

85. Mutula, S. "IT diffusion in Sub-Sahara Africa": Implications or developing and managing digital libraries". <u>New Library World</u>. 2004. Vol.15 No. 1202/1203: pp 281-284.

86. Nachmias, D. and Nachmias, C. <u>Research methods in social sciences</u>. 5th ed. London: Arnold, 1996

87. Namaru, R.W. <u>Accessibility and utilization of HIV/AIDS information in Moi University undergraduate students</u>. Eldoret: Master of Philosophy in Information Sciences Thesis. Eldoret: Moi University, 2007

88. Naun, C.C. Ranganathan's importance. <u>Australian Library Journal</u>, 1994. Vol. 43 No. 4, pp.219-225.

89. Neal, J.G. <u>The use of electronic scholarly journals</u> : models of analysis drawn from the project Muse experience at Johns Hopkins University, 1997 <http://www.arl.org/scomm/scat/neal.html>

90. Nelson, Taylor. "The politics of information". <u>Logistics Information Management</u>. Vol.7 (1994) pp.42-45.

91. NEPAD (2005). <u>NEPAD in Brief</u>. 4 May 2010 <http//www.nepad.org/2005/files/documents/inbrief.pdf>

92. Noruzi, Alireza. <u>Application of Ranganathan's laws to the web</u>. Webology, 2007

93. Nwokocha, Udo and Uhagbu, A.N. "Information management and citizenship education in O.O. Okereke" (ed.) <u>Readings in citizenship education</u>. Okigwe: Whytem, (2001

94. Ocholla, D.N. and Ojiambo, J.B. <u>Issues in library and information studies</u>. Nairobi: The Jomo Kenyatta Foundation, 1993

95. Odini, C. "Trends in information needs and use in research". <u>Library Review</u>. Vol. 42 (1993) pp. 29-37.

96. Ogola, George. <u>Hope for new Africa</u>. News Africa, 2002

97.   Ojiambo, J. "Applications of marketing principles and techniques to libraries and information centres". Library Review, Vol. 42 (1994) pp.46 – 51).

98.   Okafor, Odibor. Library: an effective means and tool for eradication of poverty in Third World Developing Countries. Abia State University: Uturu, 2004.

99.   Oppenheim, Charles. The attributes of information as an asset. New library World, 2001. Vol. 102. pp. 458-463.

100. Oppenheim, Charles and Muir, Adrienne. "National Information policy developments wrldwide11: universal access addressing the digital divide". Journal of information science. Vol 28 (2002) pp. 263-273.

101. Ozowa, V.N. "The nature of agricultural information needs of small scale farmers in Africa": the Nigerian example. Quarterly Bulletin of the International Association of Agricultural Information Specialists. 50 (1995) p.15-20.

102. Patton, M.Q. Qualitative evaluation and research methods. 2nd ed. Newbury Park, CA: Sage, 1990

103. Paavilainen, Elisa. The role of special libraries in Finnish library network: collections and co-operation. Finland: Syke, 2007

104. Paavilainen, Elisa. Strategy for the special libraries. Finland: Woods, 2007

105. Parang, E.M. and Stevenson, T. "Redesigning freshman seminary library instruction based on information competencies". Research Strategies, 2000. Vol.17 No. 4, pp. 269-280.

106. Peil, M. Social science research methods: a handbook for Africa. 2nd. ed. Nairobi: EAEP, 1995

107. Peter, J. et al. A preface to marketing management. Texas: Business Publications, 1982

108. Porter, Michael E. The competitive advantage of nations. New York: The Free Press, 1990

109. Powell, Ronald R. Basic research methods for librarians. 3rd. ed. London: Ablex Publishing Corporation, 1997

110. Rafiq, Mohammed and Ahmed, Pervaiz K. "Using the 7P's as a generic marketing mix". Marketing intelligence and Planning. 1995 Vol. 13. No. 9. pp. 4-15.

111.   Rader, Hannelore B. A silver anniversary: 25 years of reviewing the literature related to user instruction. Reference Services review.   2000. Vol. 28 (3) pp. 290-296.

112.   Ranaweera, Prasanna. Importance of information literacy skills for an information literate society. 2007.   8   September   2008 <http://www.ala.org/acrl/ilintro.html>

113.   Reitz Joan M. Online Dictionary for Library and Information Science, 2007.

5 September 2008 <http://lu.com/odlis/odlis_i.cfm>

114.   Resnick, Taryn. E-resources: transforming accesses services for the digital age. 2008. Library Hi tech. Vol. 26 (1) pp. 141-156.

115.   Rockman, Ilene F. The importance of information literacy. 2004. 11 September 2008 <http://www.calstate.edu/LS/Abountinfocomp.sshtml.>

116.   Rosenberg, D. "Towards the digital library in Africa". The Electronic Library 2006. Vol.24 No.3 pp 289-293.

117.   Sagakami, H. and Kamba, T. "Learning personal preferences on online newspaper articles from user behaviors". Computer Networks and ISDN Systems. 1997. Vol. 29 Issue 8-13 pp. 1447-1455.

118.   Saxina, R. Marketing management. 2nd ed. McGraw-Hill Publishing Co, 2002

119.   Saunders, M. and Lewis, P. Research methods for business students. 2nd. ed. London: Prentice Hall, 2000

120.   Semertzaki, Eva. The future of service delivery for libraries in Central banks /Regulatory agencies, Cambridge: Central Banking Publications, 2006

121.   Silverman, D. Interpreting qualitative data: Methods for analysing talk text and interaction. London, Sage, 1993

122.   Silverman, D. Who cares about experience: Missing issues in qualitative research. London: Sage publications, 1997.

123.   Simmonds, P. L. and Andaleeb, S. "Usage of academic libraries": the role of service quality, resources and user characteristics". Library Trends, spring, 2001.

124.   Tate, Eugene D. "Access to information": the Canadian experience. Journal of Information Science. Vol. 24 (1998) pp. 75-82.

125. The future of special libraries: "The SLA leadership perspective": The EOS International Summit, California, 2007

126. Thivant, Eric. "Information seeking and use behaviour of economists and business analysts". Information Research. 2005. Vol. 10; number 4.

127. Unagha, Amanze O and Okon, Henry. I. "Sources of information on New Economic Partnership for African Development (NEPAD)", 2006. Library Philosophy and Practice. Vol.8 No. 2

128. United Nations Economic and Social Development. 1989. 8 July 08, 2009. <http://www.un.org/esa/sustdev/documents/agenda21/english/agenda21chapter40.htm>

129. Varnum, Ken. Barriers of information access. Transition. 1996. Vol. 2 No. 22.

130. Wadsworth. Learning solutions for universities, 2007. 11 September 2008 < www.wadsworth%20cengage%20learning>

131. Wakelin, F. and Simelane, S. "The regional consultative forum on rural development and information provision to rural communities". Innovation 11 (1995): 40–43.

132. Walzer, Norman and Gruidl, John J. Rural public libraries and community economic development. Illinois Libraries: USA, 1997

133. Wesleyan University. Writing a literature review, 2008. 22 September 2008 <http://www.weslyan.edu/libr/tut/litrev/thelitrev.html/>

134. Michael, Gorman. Wikipedia. Librarian: USA, 2008. 10 September 2008 <http://en.wikipedia.org/wiki/Michael>

135. Wilson, T. Information-seeking Behaviour: Designing Information Systems to meet our Clients' Needs. Puerto Rico: USA, 1995

136. Wilson, T.D. Recent trends in user studies: Action research and qualitative methods, 2005. 9 October 2008 < http://informationr.net/ir/5-3/paper76.html>

137. Wilson, T.D. "Human Information Behavior", Informing science, Vol. 3, No 2, pp 50-55. 2000. 9 October 2009 <http://inform.nu/Articles/Vol3/v3n2p49-56.pdf>

138. World Bank. Making sense of information and communication technologies for development. Washington: USA. 2008. 2 October 2008. <http://www.infodev.org/en/index.html>

139. Yousefi, Amin. "Information need and information seeking behaviour of professionals at an Iranian company" Library Student Journal, 2007

APPENDICES

APPENDIX 1: INTERVIEW GUIDE FOR MINISTRY OF FINANCE USERS

1. **Background information**

   a) Institution ………………………………………..

   b) Department……………………………………

   c) Designation …………………………………...

   d) Area/ subject of interest ………………………

2. **Information needs and information seeking behaviour**

   a) What are your tasks?

      …………………………………………………………………………………
      …………………………………………………………………………………

   b) What kind of information do you require to meet those tasks?

      …………………………………………………………………………………
      …………………………………………………………………………………

   c) How do you obtain the information you need from CBK library?

      …………………………………………………………………………………
      …………………………………………………………………………………..

   d) In what format do you prefer delivery of the information you require for   your work?

      ………………………………………………………………………………
      ………………………………………………………………………………

   e) Which information resources provided by CBK library do you use   most?

      ....
      ....

   f) Does the CBK library meet your information needs?
      Please explain.

…………………………………………………………………………………………

…………………………………………………………………………………………

…………………………………………………………………………………………

1. i) Which additional information resources would you like CBK library to provide you with?

....

....

ii) Which additional information services would you like CBK library to offer?...

....

h) How do you rate the library services?

…………………………………………………………………………………………

…………………………………………………………………………………………

3. Marketing library information services and resources

a) How did you know about CBK library services?

…………………………………………………………………………………………

…………………………………………………………………………………………

b) How are you informed of new information resources and services in your subject of interest?

…………………………………………………………………………………………

…………………………………………………………………………………………

……

c) What methods do you consider effective for promoting information services by CBK library?

…………………………………………………………………………………………

…………………………………………………………………………………………

…………………………………………………………………………………………

2. Value of information

a) In your own opinion, what value do you attach to information resources and services provided by CBK library in relation to your work

requirements?...

....

b)   Where else do you access the same information or services and why?

....

....

5. Information literacy training

a)   Have you ever participated in any information literacy training organized by
the library? …………………………………………………………………..

b)   Who organized the training?...

6. Information access and use policies

a)   Are you aware of CBK library information access
policy?...

....

b)   What effect does the policy have on the way you access and use the library's
information resources and services?

………………………………………………………………………………

…………..……………………………………………………………………

i.   What online information resources and services provided by CBK library do you
use?

………………………………………………………………………………

………………………………………………………………………………

……

d)   What type of information required for your work has been most difficult for
you to obtain?................Why?

………………………………………………………………………………

………………………………………………………………………………

7. Challenges in access and use of library information services

a)   What challenges do you face in obtaining your required information?

.……………………………………………………….………………………

………………………………………………………………………………

8.   What recommendations do you suggest in improving access and use of information services to users of CBK library?

…………………………………………………………………………………

……………………………………………………………….......................

Thank you.

APPENDIX 2: INTERVIEW GUIDE FOR CBK LIBRARIANS

   1. Background Information

a) Your section …………………………………………...

b) Duties and responsibilities…………………………….

2. a) What category of professionals from MOF heavily uses CBK library resources?...

   b) How do you determine information needs of library users?

…………………………………………………………………………………

…………………………………………………………………………………

……………………

   d) Which sources of information do MOF users mostly consult?

…………………………………………………………………………………

…………………………………………………………………………………

………………………………………………………………………………..

3. a) What information services are available to users from MOF?

…………………………………………………………………………………

…………………………………………………………………………………

……

   b) Through which channels do you market library information services?

…………………………………………………………………………………

…………………………………………………………………………………

……

   c) How do you make library users aware of the information services   and resources that you offer?

…………………………………………………………………………………

…………………………………………………………………………………

4. a) Do you offer any information literacy training to the library users?

…………………………………………………………………………………

…………………………………………………………………………………

b) What does the information literacy program entail?

………………………………………………………………………………………

………………………………………………………………………………………

c) What assistance do you provide to users in accessing information?

………………………………………………………………………………………

………………………………………………………………………………………

……

d) What retrieval tools are provided to users to assist in access of information?

………………………………………………………………………………………

………………………………………………………………………………………

5. a) What are the existing policies and practices for accessing information at CBK library?

………………………………………………………………………………………

………………………………………………………………………………………

b) In your opinion, how does the CBK Information Security Policy affect access and use of library resources and services?

………………………………………………………………………………………

………………………………………………………………………………………..

6. a) What challenges do you encounter as you offer information services to library users?

………………………………………………………………………………………

………………………………………………………………………………………

………………………………………………………………………………………

b) How do you obtain the information required by users from MOF?

………………………………………………………………………………………

………………………………………………………………………………………

c) What type of information do you find hard to obtain?   and why?

………………………………………………………………………………………

………………………………………………………………………………………

7. What other information services would you like to avail to users from MOF but are currently not available?...

8.   What measures should be adopted by CBK library to improve access and use of its information resources and services?

…………………………………………………………………………………

…………………………………………………………………………………

…………………………………………………………………………………

Thank You

APPENDIX 3

CENTRAL BANK OF KENYA ORGANIZATION CHART

```
                        Prof Njuguna Ndung'u
                             Governor
                                |
                        Dr. Hezron Nyangito
                          Deputy Governor
                                |
        ┌───────────────────────┴───────────────────────┐
  Kennedy K. Abuga                              Charles G. Koori
    Director,                                      Director,
  Governor's Office                                Research

  Jones M. Nzomo                                Aggrey J.K. Bett
    Director,                                      Director,
Human Resource & Services              Finance & Resource Planning,
                                       Strategic Mgt. & Information
                                          Management Systems

James T. Lopoyetum                            Gerald A. Nyaoma
    Director,                                      Director,
Currency Operations &                  Banking, National Payments
Branch Administration                  Systems, External Payments
                                         & Reserve Management

Miss Rose A. Detho                            Jackson M. Kitili
    Director,                                      Director,
 Bank Supervision                      Monetary Operations & Debt
                                              Management

  Kakai Cheloti                              William Nyagaka
    Director,                                      Director,
Deposit Protection Fund                  Internal Audit & Risk
      Board                                    Management

Nicholas B.T.A. Korir                       Prof. Kinandu Muragu
    Director,                               Executive Director,
 Estates, Supplies &                   Kenya School of Monetary
    Transport                                  Studies
```

APPENDIX 4

LIBRARY ORGANISATION CHART

DIRECTOR OF RESEARCH

CHIEF LIBRARIAN
- Overall supervising of CBK libraries
- Handles budgets, payments and acquisitions

ASSISTANT LIBRARIAN
Deputises the chief librarian
In charge of technical services
(cataloguing of library materials)

LIBRARY ASSISTANT
In charge of circulation
Sending overdues and charging of lost materials

LIBRARY ASSISTANT
-In charge of CBK publications:
including all serials and binding

TYPIST
In charge of all typing work
Filing and supply of stationery

MESSENGER
In charge of all messengerial duties

APPENDIX 5

```
┌─────────────────┐
│     LIBRARY     │
│    SERVICES     │
└─────────────────┘
```

ENSURING EFFECTIVE DELIVERY OF LIBRARY SERVICES

PREPARING ANNUAL BUDGET AND KEEP AND CONTROL OF EXPENDITURES WITHIN THE ALLOCATED FUNDS PROVISIONS

ENSURING THAT ALL SUPPLIERS ARE CORRECTLY PAID AND PRINTERS PAID AS PER THEIR QUOTATIONS

ORGANIZING LIBRARY TRAININGS AND ESPECIALLY ON THE ONGOING AUTOMATION

MAINTAINING PROPER LIBRARY RECORDS AND PRODUCING (AUDIT REPORTS, VARIANCE REPORTS) ETC ON WEEKLY BASIS

IMPROVING EFFICIENCY AND QUALITY OF LIBRARY SERVICES TO THE USERS

CATALOGUING AND CLASSIFYING ALL LIBRARY MATERIALS AND PHYSICALLY DESCRIBING AND ASSIGNING SUBJECT HEADINGS FOR EASY RETREAVAL.

ACCESSIONING AND SPINE MARKING NEW MATERIALS FOR IDENTIFICATION AND FOR RECORD KEEPING

ASSISTING THE USERS IN SEARCHING THE CATALOGUE BOTH MANUAL AND ONLINE AND ASSISTS THEM IN LOCATING THE MATERIALS ON THE SHELVES FOR FASTER RETRIEVAL OF INFORMATION

ISSUING AND DISCHARGING ALL LIBRARY MATERIALS ON THE SHELVES FOR RETRIEVAL

DISSEMINATING INFORMATION TO THE GENERAL PUBLIC (DISTRIBUTION OF CBK PUBLICATIONS AND ANSWERING REFERENCE QUARIES)

ORGANIZING AND INDEXING ALL SERIAL PUBLICATION FOR EASY STORAGE AND RETRIEVAL

BINDING, UPDATING REPORTS, BIS AND WEEDING OLD MATERIALS FOR REFERENCE PURPOSES

PROVIDING ARCHIVAL SERVICES THROUGH SCANNING, MICROFILMING, CDS SO AS TO PRESERVE MATERIALS OLDER THAN 5 YEARS

APPENDIX 6

Timeframe September 2007 to August 2009

TIME FRAMEWORK OCTOBER 2007 TO AUGUST 2009

PHASES	Activities	2007			2008												2009											
		O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D
1	Proposal writing	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15												
2	Interviews																1	2	3									
3	Data analysis																			1	2	3						
4	Report writing																						1	2	3			

APPENDIX 7

RESEARCH BUDGET TABLE

ITEMS	NUMBER OF UNITS	COST PER UNIT	TOTAL Kshs:
Computer	1	45,000	45,000
Printer/Scanner		20,000	20,000
Printing Paper	10 realms	500	5,000
Stationery	1	30,000	30,000
Printing		10,000	10,000
Photocopying		5,000	5,000
Binding	10	100	1,000
Research Assistance			15,000
Transport		5,000	5,000
Meals& accommodation		10,000	10,000
Airtime		5,000	5,000
Miscellaneous			10,000
TOTAL			**161,000**

APPENDIX 8:   RESEARCH PERMIT

PAGE 2

THIS IS TO CERRTIFY THAT:

Prof./Dr./Mr./Mrs./Miss............JANE............

.......MURUGI......NGATIA...............................

of (Address)....MOI..UNIVERSITY...............

...PO..BOX..3900..ELDORET....................

has been permitted to conduct research in..............

........MINISTRY..OF..FINANCE..........Location,

......................................NAIROBI.................District,

......................................NAIROBI.................Province,

on the topic..ACCESS..AND..USE..OF..........

.......CENTRAL..BANK..OF..KENYA(CBK)...

...INFORMATION..SERVICES..BY..USERS....

....FROM..THE..MINISTRY..OF..FINANCE.....

....

for a period ending ...30TH..MAY..............., 20..09...

PAGE 3

Research Permit No. NCST/5/002/R/ 595

Date of issue ....2.07.2009.................

Fee received...........SHS 1000......................

Applicant's Signature

Secretary
National Council for
Science and Technology

CONDITIONS

1. You must report to the District Commissioner and the District Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit.
2. Government Officers will not be interviewed without prior appointment.
3. No questionnaire will be used unless it has been approved.
4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.
5. You are required to submit at least two(2)/four(4) bound copies of your final report for Kenyans and non-Kenyans respectively.
6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice

REPUBLIC OF KENYA

RESEARCH CLEARANCE PERMIT

GPK 6055—3m—10/2009

(CONDITIONS—see back page)