
Organizational Structural Pattern and Cooperate Resilience of Banks in Rivers State

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Abstract: *This study evaluated the relationship between Organizational Structural Pattern and Cooperate Resilience of Banks in Rivers State. Two dimensions (organic structure and mechanistic structure). Organizational learning, adaptive capability and dynamic capability are three measures of Corporate Resilience used in this study. A descriptive research which requires the quasi-experimental research design was employed. A sample size of 243 staff from 19 banks was chosen from a population size of 620 staff. A structure questionnaire was used in gathering data from the respondents. Kendall tau-b correlation coefficient test was implored in testing the relationship among the variables using SPSS. The result from the analysis showed that Organizational Structural Pattern and Cooperate Resilience are linked. It is therefore recommended that Organizations, especially deposit money banks should always ensure that compensations are given to deserving employees, in order to get them more committed in their job, thereby making them adapt to any new policy or innovations.*

Key words: *Adaptive Capability, Corporate Resilience, Dynamic Capability, Mechanistic Structural Pattern, Organizational Structural Pattern, Organizational Learning, Organic Structural Pattern*

1.0 INTRODUCTION

Organizations exist in a dynamic environment that is constantly changing (Accra & Amah, 2014). Managers have the task of coping with the changes as well as ensuring that their organizations survive and make profits. (Armitage, 2005). The concept of organizational resilience was borne out of the need for organizations to constantly keep themselves abreast of obstructions that may erode their entire existence. This makes organizations take adequate precautionary measures which are regarded as anticipatory measures (McManus *et al.*, 2008).

Koontz, O'Donnell and Weihrich (1980) posited that an organized enterprise does not exist in a vacuum rather it is mutually dependent on its external environment, it is part of a larger system such as economic system, the industry to which it belongs and society. This implies that certain environmental factors such as natural disaster, economic factors, government regulations, socio-cultural factors, political instability, and employee turnover are disturbances that can affect the entire business operations of an organization (Accra *et al.* 2014). Therefore, organizations need to constantly respond not just to one time crisis or disaster event but to continuously anticipate and adjust to trends that permanently impair the earning power of the organization (Dalziel and McManus 2004). The ability of any organization to maintain its standard and remain viable in the face of many perturbations today is a reflection of how resilient such organization could be. This is affirmed in Umoh (2009) who opined that social organizations have to absorb environmental disturbances of all kinds in the process of achieving goals or

objectives.

The importance of organizations being resilient has a far reaching effect on the position of the entire enterprise (Accra *et al.*, 2014). Organizational resilience is a continuously moving target which contributes to performance during business-as-usual and crisis situations (Olsson, 2003). It requires organizations to adapt and to be highly reliable (Weick & Sutcliffe, 2007), and enables them to manage disruptive challenges (Durodie, 2003). Seville *et al.* (2008) defined corporate resilience as an organization's ability to survive, and potentially thrive, in times of crisis. Being resilient can provide organizations with competitive advantage (Parsons, 2007). The definition above is in agreement with the law of requisite variety cited in Umoh (2009) that "only variety absorbs variety". The concept of a system being viable can be seen in the context of how resilient it is.

Resilience is a multidimensional, socio-technical phenomenon that addresses how people, as individuals or groups manage uncertainty (Weick *et al.*, 2005). Organizations respond to uncertainty in many ways; they centralize internal controls (Pfeffer, 1978), they learn (Carroll, 1998), they are creative (Kendra and Wachtendorf 2003), and they adapt (Vogus and Sutcliffe 2008). Despite the potential community and business rewards of becoming more resilient, organizations struggle to prioritize resilience and to link resilience to emergencies and crises with the ability to operate effectively and efficiently.

Over the past decade, a great deal has been written about organizational structural pattern and the role it plays in successful resilience of organizations. In a study among 80 British corporations, Dalton *et al.* (1980) found that, formalization and performance is contingent. Small organizations are more resilient with little formalization while larger organizations are more effective with formalized structures. According to Dammen (2001), a significant relationship exists between the structure of organization and overall levels of resilience. Ledbetter (2003) investigated the effect of organizational structure on Organizational Resilience in Texas Fire Department. The result revealed that environmental impact on organizational structure and has a defined connection with corporate effectiveness.

Despite these numbers of studies, little empirical studies exist on Structural Structural pattern and Corporate resilience in developing countries especially in Nigeria. To bridge this gap, this study will examine the effect of Organizational Structural pattern on Corporate resilience. By exploring the relationship between Organizational Structural pattern and Corporate resilience, organizations can enhance their survival and effectiveness.

The banking sector plays a very significant role in every economy. Soludo (2009) reiterates that well funded banking sector maintains financial system stability and confidence in the country's economy. However, this fact has been threatened by the recent global "credit crunch" (ArquimCapital). This menace was introduced by the use of credit contractions by foreign banks as a precautionary measure against failed monetary and fiscal policy Aluko (2009).

Evidently, Nigerian banks are fully entangled in this mayhem through trade and foreign exchange practices. As Soludo (2009) puts it, The ripple effects of the global financial crisis on the Nigerian financial system are;

- There was collapse in the prices of commodity especially crude oil which is the mainstay of Nigerian economy and this resulted to contraction of revenue b to the federal government.

- There was decline in capital inflow to the economy followed by de-accumulation of foreign reserve and pressure on foreign exchange. brought about decline on foreign exchange earning leading to reduction in revenues and expenditures of the federal government.

Earlier before the “credit crunch”, the 2005, banking crisis caused the industry a lot of stress, uncertainty and anxiety. The general public which used to be a great asset to the bank lost confidence. Investors and depositor s funds were not guaranteed. Consequently, many banks were threatened due to capital inadequacy. These problem impaired the quality of banks asset causing high rate of non-performing loans. This triggered the recapitalization and consolidated exercises by Central Bank of Nigeria in 2005.(Ogbeche,2006). The reform caused reduction of number of players in the industry from 89 to 25 in 2006.

The financial saga manifested in so many ways. As Okumagba (2009) points out, The capital market recorded significant divestment as foreign investors retarded their portfolio investment. Foreign Direct Investment dropped sharply. He further alleged that all share index as well as capitalization which was N13.0 trillion in september 2008 fell to N7.2 trillion in 2009. By this he observed that depression in capital market led to higher loan loss positioning by banks leading to reduced profits. It further led to retrenchment of staff and even shut down of branches he concluded As Soludo (2009) puts it, the crisis created a negative wealth effect through decreased asset value. This, according to him led to sharp drop in economic activities and job losses.

1.3 Aim of the Study

The aim of this study is to ascertain effect of Organizational Structural Pattern on Corporate Resilience of banks in Rivers state.

1.2 Research Hypotheses

The following hypotheses were formulated in line with the objective of the study:

HO₁: There is no significant relationship between organic structure and organizational learning in banks in Rivers State.

HO₂: There is no significant relationship between organic structure and adaptive capacity in banks in Rivers State.

HO₃: There is no significant relationship between organic structure and dynamic capability in banks in Rivers State.

HO₃: There is no significant relationship between mechanistic structure and organizational learning in banks in Rivers State.

HO₅: There is no significant relationship between mechanistic structure and adaptive capacity in banks in Rivers State.

HO₆: There is no significant relationship between mechanistic structure and dynamic capability in banks in Rivers State.

Conceptual Framework for the Study

The diagram below shows the relationship between organizational structural pattern and corporate resilience of banks in Rivers State.

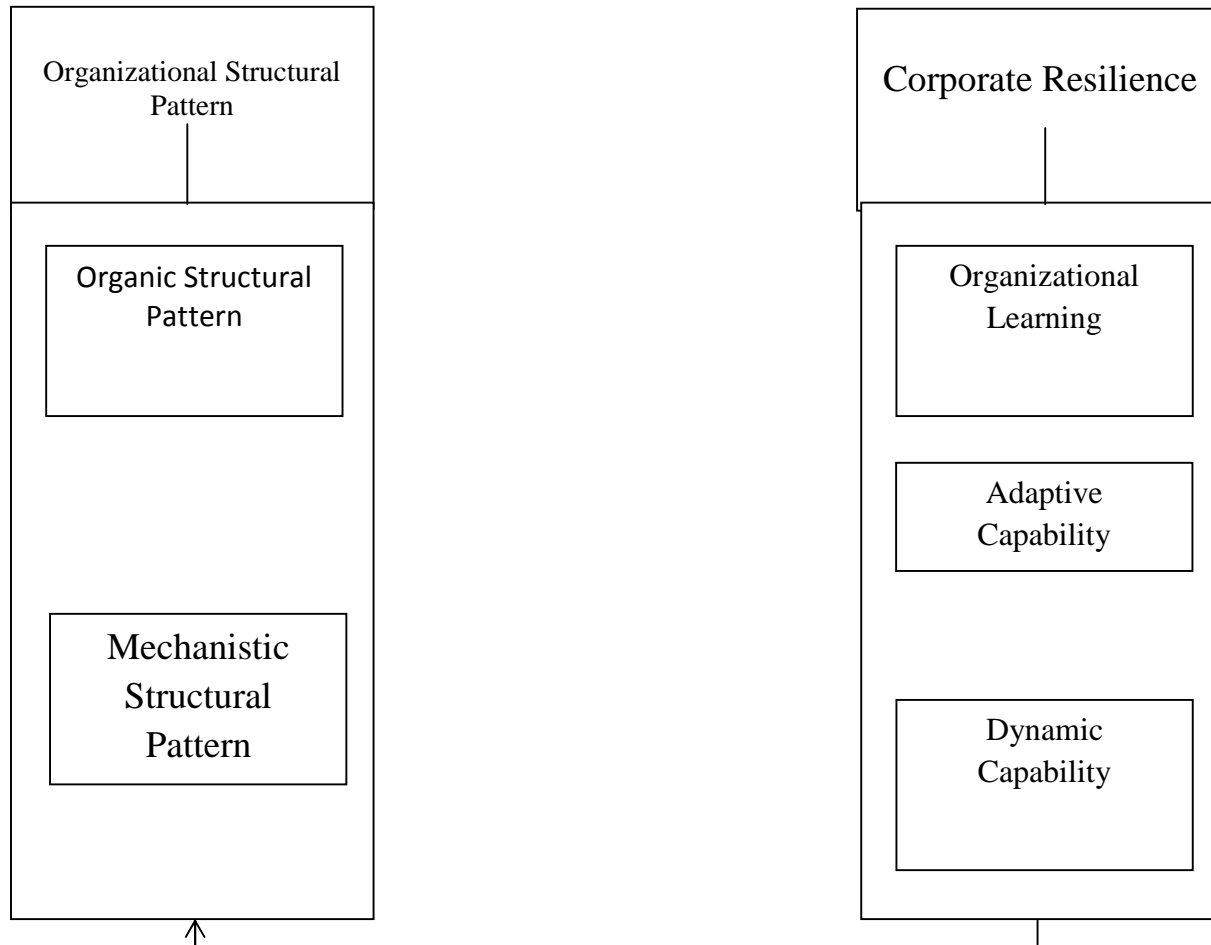


Fig 1.1 Adopted from *Dimensions of Structural pattern* by Adestam et.al. (2008). *Measures of Organizational Resilience* by Accra et.al. (2014).

2.0 Literature Review

Research has confirmed that structural pattern is related to organizational resilience and work behavior in organizations (Subramaniam & Mia, 2002). The focus of this study is on the impact of organizational structure on corporate resilience; therefore, a review of the related literature that links structural pattern, corporate resilience and work behavior was discussed.

Nahma Vonderembse and Koufteros (2003), investigated the correlation between various structural dimensions and the performance of the plant, and practices of time-based manufacturing practices in manufacturing firms. Results revealed that hierarchy layers, formalization, and the level of horizontal integration have a positive impact on decision-making

and communication. The practices of time-based manufacturing are affected by communication and the locus of decision-making.

Structural pattern

Structural pattern defines how individuals and groups are organized or how their tasks are divided and coordinated (Mintzberg, 1983). Mintzberg (1983) defined structural pattern as the sum of total in which its labor is divided into distinct tasks and then its coordination is achieved among these tasks. In this changing world, companies have had to learn how to formulate and implement their strategies through projects and organizational structures in order to successfully face threats and opportunities. Seykora (2009) defined structural pattern as how job task formally divided, grouped and coordinated". According to Dalton (1980) structural pattern may be considered the anatomy of the organization, providing a foundation within which organizations function". Dalton categorized the structural pattern into traditional hierarchical organization and high performance organization. Traditional hierarchical organization is any long, complex administrative structure. High performance organization is called organic organization that is designed with exceptional capacity to deliver high results (Dalton, 2000).

Structural structural pattern is also defined as the formal system of authority relationships and tasks that control and coordinate employee actions and behavior to achieve goals in organizations (Jones, 2013). Structural pattern describes the formal arrangement of jobs and tasks in organizations (Robbins and Coulter, 2007); it describes the allocation of authority and responsibility, and how rules and regulation are executed by workers in firms (Nahma et al., 2003). Structural pattern is used by various firms as a control mechanism to affect employee work outcomes, to ensure that the required tasks are performed effectively and efficiently, and to assist the attainment of organizational goals and objectives (Katsikea et al, 2011). Structural pattern describes the internal characteristics of an organization (Daft, 1995). These internal characteristics receive attention since they are critical to organizational failure and success (Auh and Menguc, 2007).

Most of extant studies on Structural pattern focus on centralization, formalization, and standardization. Centralization refers to the concentration of decision-making authority at the upper levels of an organization (Jones, 2013). In a centralized organization, decision making is kept at the top level, whilst in a decentralized organization; decisions are delegated to lower levels (Daft, 1995). Centralization is composed of a hierarchy of authority and participation (Hage & Aiken, 1967). Hierarchy of authority refers to the concentration of decision making authority in performing tasks and duties (Jones, 2013). Participation in making decisions refers to the employee participating in decisions in an organization (Hage & Aiken, 1967). Decentralization is found to be related to many work related attitudes and behavior (Subramaniam & Mia, 2001). Formalization refers to "the amount of written documentation in the organization" (Daft, 1995). It indicates the extent to which job tasks are defined by formal regulations and procedures (Michaels et al., 1988).

These rules and procedures are written to standardize operations in organizations. Standardization is the extent to which employees work according to standard procedures and rules in an organization (Hsieh and Hsieh, 2001). It ensures employees complete their duties and tasks in the required manner, and therefore, ensures that an employee's actions and behaviors are routine and predictable (Jones, 2013), and that similar work activities are performed in a uniform

manner at all locations (Daft, 1995). Formalization and standardization are control mechanisms which seek to ensure that employee behaviors contribute to the achievement of goals in organizations. Price (1997) stated that formalization and standardization often coincide; however rules and procedures may not be embodied in written document in small organization. When formalization and standardization are extensive in an organization; employees are accountable for their actions, and have no authority to break rules (Jones, 2013).

Organic Structural Pattern

An organic structural pattern has a decision-making process as a decentralized organization where the ones possessing the right knowledge and experience regarding the decision at hand make the decisions. Expertise is how prestige is acquired as authority is based on knowledge and competences rather than level in the hierarchy (Hatch, 2006). In an organic structural pattern, problem solving and interaction allow for redefinition of tasks and work methods. The responsibilities and roles are redefined over time depending on situation, it thereby enables for the use of personal expertise and creativity. An organic structural pattern uses formalization to a smaller extent than a more mechanic structure, and uses horizontal communication and consulting between departments rather than vertical instructions. In an organic structural pattern employees rather seek advice from each other than give instructions. The organic structural pattern allows for innovation and is thus more suitable and beneficial when used in a changing environment with high requirement on adapting to the surroundings (Hatch, 2006).

The characteristics of an organic structural pattern are that it is flexible with the authority and responsibility placed on the individual rather than on a position (Jacobsen & Thorsvik, 1999). Taking the organic structural pattern to the edge is when there is no form of either standardization or formalization of behavior and job specialization are present in the organization, in an attempt to enable for maximal flexibility to be maintained. In organic structural pattern supervision should have coordinating responsibilities, acting more as peers than managers with their influence coming from their expertise and skills rather than from their formal position. An extremely organic structural pattern is not efficient but can still be found even though rarely (Mintzberg, 1983). A less extreme variation of the organic structural pattern is where teams are put together to solve a problem where the selection of the members should be based on competence rather than according to their level in the hierarchal system. This should lead to an increase in initiatives by the employees at “lower” level. The focus for these teams should be on the end result rather than milestones along the way. This means that the team has the freedom to decide on how to reach the end as long as they do, with a given set of resources. This freedom under responsibility allows for better utilization of the different capabilities and knowledge of the employees. These teams should be created as a response to the occurrence of problems needing a solution rather than as a response to instructions and orders to carry out the work (Bakka et. al. 2001). Management should focus on integration of the teams but not telling what and how to do, as it is the responsibility of the team. Therefore a high responsibility is put on the individuals as a group where the work requires a great deal of cooperation. The drawback of this kind of organic structural pattern is that there is a risk that the teams become too autonomous and creates their own goals deviating from the ones of the larger organization (Granström, 1999).

Organizational Structural Pattern

The mechanic structural pattern is characterized by authority and control, where decision-making is made at higher levels, indicating a centralized organization. Written rules and regulations are common, as the formalization in a mechanical organization is stressed. There are also clear role-descriptions including authority, responsibilities and prestige associated to each specific role (Hatch et. al, 2006). The work processes are usually standardized and the employees working in such structure knows exactly their individual well-delimited task, what they are expected to do and how it should be done (Hatch & Cunliffe, 2006; Granström, 1999).

In mechanistic structural pattern initiatives on how to improve work processes are not seen as beneficial since a new way of doing things requires policies to be rewritten. Therefore, the mechanical approach limits and hinders innovation (Granström, 1999). A vertical communication where the superior gives instructions to the subordinate is used rather than a horizontal discussion (Hatch, 2006). This implies that the mechanical structural pattern assumes that knowledge and competence is concentrated to the top management. This creates a heavy dependency upon the competence and leader ability of the decision makers and it is not always the case that the same person possesses both (Bakka , Fivelsdal & Lindkvist, 2001).With a mechanical structural pattern, there is a risk that the goal for the employee becomes simply to follow the rules. Additionally, there are less utilization of the knowledge and competence of the employees (Jacobsen & Thorsvik, 1999). However, the benefit of having a mechanical structural pattern is the clear description and allocation of responsibilities. The structure also allows for a relatively exact forecast to be made in addition to that the work standardization can boost effectiveness (Jacobsen & Thorsvik, 1999).To yield the most benefits a mechanical structural pattern should preferably be used in a stable environment (Hatch, 2006). There are of course differences to the extent an organization is mechanical, where the extreme mechanical structure can be said to have an obsession for control. Where the aim is to reduce all possible uncertainty to create a smooth going machine where informal communication between employees at lower levels preferably is avoided (Mintzberg, 1983).

Corporate Resilience

Resilience is a concept that has been reaching increasing prominence both within academia and industry over the recent years (Bhamra, Dani & Burnard, 2011). However empirical support for organizational resilience remain little (Burnard et.al, 2012). The term is used in a wide variety of fields which includes ecology (Walker et al. 2002), metallurgy (Callister 2003), individual and organizational psychology (Barnett and Pratt 2000, Powley 2009), supply chain management (Sheffi 2005), strategic management (Hamel and Valikangas 2003). According to Bhamra et al. (2011), the concept of resilience is closely related with the capability and ability of an element to return to a stable state after a disruption and is related to both the individual and organizational responses to turbulence and discontinuities. The ability of any organization to maintain its standard and remain viable in the face of many perturbations today is a reflection of how resilient such organization could be (Umoh, 2009).

Resilience is a common capacity possessed by individuals, groups or communities that enable them to prevent, minimize or prevail through periods of adversity (Braes and Brooks, 2010). Understanding how organizations positively adjust under conditions of adversity and emerge more resourceful (i.e. resilient) will help answer the most pressing questions facing

today's organizations and organization theorists (Vogus, 2007). An organization essentially is made up of people and in order for the organization to be resilient it needs people who can respond quickly and effectively to change while enduring minimal stress.

Resilience can be observed when people are faced with crisis and the resilient organization seeks to employ better processes for dealing with uncertainty and novel situations (Mallak, 1998). Resilience is related to both the individual and organizational responses to turbulence and discontinuities. This involves both the ability to withstand systematic discontinuities as well as the capability to adapt to new risk environments (Starr, Newfrock & Delurey, 2003)

Organizational resilience is also often regarded as the ability of organizations to address and overcome disruptive events, and emerge from these periods of adversity strengthened and more resourceful (Sutcliffe and Vogus, 2003). Given the increasing uncertainties and disruptions in the global landscape, it's not difficult to understand why understanding organization resilience is growing in importance. Resilience within the organization is also seen as a positive organizational behavior which can yield significant individual and organizational benefits such as improved productivity, improved wellbeing, reduced absenteeism and turnover for example (Luthans, 2002). Alastir (2010) contends that the aim of building resilience is to remove or reduce the exposure of organizations to threats and hazards by developing protective measures which aim to reduce the likelihood and consequences of a disruptive event, by preventing when possible, responding effectively and efficiently when an event occurs, and by recovering as quickly and completely as possible. To be resilient, organizations rely on strong leadership, their awareness and understanding of their operating environment, their ability to manage vulnerabilities and their ability to adapt in response to rapid change (Alastir, 2010).

Seville, Brunsdon, Dantas, Le Masurier, Wilkinson and Vargo. (2008) discussed organizational resilience as an organizations ability to survive, and potentially even thrive, in times of crisis. Madni (2007) defined resilience as the ability to anticipate a perturbation, to resist by adapting and to recover by restoring the pre-perturbation state as much as possible. Organizational resilience is a continuously moving target which contributes to performance during business-as-usual and crisis situations (Mitroff, 2005). It requires organizations to adapt and to be highly reliable (Weick & Sutcliffe, 2007), and enables them to manage disruptive challenges (Durodie, 2003).

McManus's (2007) defined organizational resilience as a function of an organization's situation awareness, management of keystone vulnerabilities and adaptive capacity in a complex, dynamic and interconnected environment. McManus, Seville, Vargo and Brunsdon. (2008) asserted that the numerous concepts that emerge from definitions of organizational resilience include knowledge of the environment, level of preparation, anticipation of perturbations, adaptation, capacity to recover, etc. The ability of organizations to absorb shock or develop resistance in the face of perturbances within its environment is a reflection of how prepared the organization can be.

Alastir (2010) contended that managers of resilient organizations should understand at board level, the environment in which their organizations operates, and be aware of changes which may represent a risk to their people, facilities, activities, services and supply chains. He maintains that managers need to understand the increasing complex cultural, political, legal, regulatory, economic, technological, natural and competitive context within which they operate

and monitor key issues and trends that may impact on the objectives of the organization and the perceptions and values of external stakeholders.

Organizational Learning

Organizational learning is the process by which an organization continuously adjusts and/or changes itself by utilizing and enriching organizational knowledge resources in an effort to adapt to both external and internal environmental changes to maintain a sustainable competitive advantage (Chen, 2005). Organizational learning is also viewed as a dynamic process of knowledge creation, acquisition and integration for the development of resources and capabilities contributing to better organizational performance. Organizational learning is an organization's ability to acquire, disseminate and use knowledge in order to adapt to a changing environment (Hoe and McShane's 2010). Organizational learning is concerned with the development of new knowledge or insights that have the potential to influence behavior (Mabey. and Salaman 1995). Organizational learning refers broadly to an organization's acquisition of understanding, know-how, techniques and practices of any kind and by any means (Argyris & Schon 1996). Organizational learning has been defined as a process of coordinated systems change, with mechanisms built-in for individuals and groups to access, build and use organizational memory, structure and culture to develop long term organizational capacity (Watkins & Marsick, 1992). Aggestam (2006) posited that a learning Organization has a culture that supports learning and innovations both by individuals and by the organization. The environment promotes a culture of learning, a community of learners, and it ensures that individual learning enriches and enhances the organization as a whole. The process of learning must ultimately be made part of the culture, not just be a solution to a given problem. Learning organizations demand a new view of leadership, leader as designer.

To be a learning organization has no value in itself, it must always serve the broader aims of the organization. Shared visions emerge from personal visions. A learning organization has a design and a culture which takes in, and in a learning organization members know why. In other organizations they know how. Aggestam (2006) maintained that a learning organization is organized in such a way that it scans for information in its environment, creates information by itself, and encourages individuals to transfer know-ledge between the individuals in team.

Adaptive Capacity

Adaptive capacity may be defined as the ability or inclination of individual or group to maintain an experimental attitude towards new situations as they occur and to act in terms of changing circumstances (Accra & Amah, 2014). Adaptive capacity is addressed in this context through two approaches; socio environmental, and organizational (McManus, 2007). In socio-ecological context, Walker et al., (2002) define adaptive capacity as an aspect of resilience that reflects learning, flexibility to experiment and adopt novel solutions, and the development of generalized responses to broad classes of challenges.

Dalziell and McManus (2004) defined adaptive capacity as the ability of the system to respond to changes in its external environment, and to recover from damage to internal structures within the system that affect its ability to achieve its purpose. They also define adaptive capacity as relating to strong leadership and a culture which enables clear communication, good working relationships, and a shared vision across the organization.

Dalziell and McManus (2004) go on to demonstrate the difference between adaptive capacity and vulnerability, which they argued are often used interchangeably because of the inclusion of adaptation in definitions of vulnerability. Vulnerability is defined by Dalzille and McManus (2004) as the amount of deviation from the organization's original state to the point at which it experiences significant change or impacts as a result of the disaster. Adaptive capacity then, is the envelope or space in which the organization's performance or management of the disaster fluctuates until it reaches an equilibrium.

Dynamic Capability

Teece, Pisano and Shuen (2010) defined Dynamic capabilities as the firm's ability to integrate, build, and reconfigure internal and external competencies to address rapidly changing environments. Dynamic capabilities can be distinguished from operational capabilities which pattern to the current operations of an organization. Dynamic capabilities, by contrast, refer to the capacity of an organization to purposely create, extend, or modify its resource base Helfat et al, in Teece, et al., (2010).

The basic assumption of the dynamic capability in framework is that core competencies should be used to modify short-term competitive positions that can be used to build longer-term competitive advantage. These authors affirm that the Literature on dynamic capabilities grew out of (1) the resource based view of the firm and (2) the concept of "routines" in evolutionary theories of the organization (Nelson and Winter, 1982) cited in Teece, et al (2010). It thus provides a bridge between the economic-based strategy literature and evolutionary approaches to organization. They opine that three dynamic capabilities are necessary in other to meet new challenges. Organizations and their employees need the capability to learn quickly and to build strategic assets. New assets such as capability, technology and customer feedback have to be integrated within the company. Existing strategic assets have to be transformed or reconfigured.

Teece's concept of dynamic capabilities essentially says that what matters for business is corporate agility; that is the capacity to (1) to sense and shape opportunities for threat, (2) to seize opportunities, (3) to maintain competitiveness through enhancing, combining, protecting, and when necessary, reconfiguring the business enterprise's intangible and tangible assets.

3.0 METHODOLOGY

3.1 Research Design

In this study, however, we shall adopt a descriptive research which thus, requires the quasi-experimental research design. It is the most appropriate for research in the administrative science where the researcher has no control over variables in the sense of manipulating them. This was

chosen after a critical look at the nature of the problem. More specifically, the gross sectional survey is adopted since standardized information will be collected from a representation sample of a particular group or population. The cross sectional survey has become popular in social science for many reason including: it is time effective and allows respondents time to think about the question.

3.2 Population of the Study

Population is the totality of the elements from which the sample size of the study will be drawn. Population is defined in two dimensions, the “target” population – this is the entire money deposit banks which the researcher wishes to study and plans to generate. Another is “Accessible” population which is the population of the target population that is accessible to the researcher. The accessible population included all management staff in the targeted banks. Record (drawn from the personnel desk of each of the selected banks) shows a total of six hundred and twenty (620) staff from nineteen banks in Port Harcourt. The unit population and sample is shown below:

Population Distribution

S/N	BANKS	UNIT POPULATION	SAMPLE
1.	Eco Bank Plc.	41	13
2.	Fidelity Bank Plc.	34	14
3.	First City Monument Bank Plc.	36	13
4.	First Bank Plc.	40	18
5.	Access Bank Plc.	32	16
6.	Zenith Bank Plc.	28	14
7.	Union Bank Plc.	24	11
8.	UBA Bank Plc.	39	18
9.	Stanbic IBTC Plc.	30	12
10.	Diamond Bank Plc.	32	15
11	Guaranty Trust Bank	39	13
12	Sterling Bank	33	11

13	Sky Bank	36	14
14	Standard Chartered Bank	29	12
15	Heritage Bank	31	11
16	Keystone Bank	32	9
17	Wema Bank	30	10
18	Unity Bank	30	10
19	Citibank	24	9
	Total	620	243

3.3 Determination of Sample Size

The Taro Yamane’s (1967) sample size determination formula was used to determine the sample size appropriate for this research. The formula is given as follow:

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

n = Sample size

N = Population size

e = Level of significance

Applying the formula

$$n = \frac{620}{1+620(0.05)^2}$$

$$n = \frac{620}{1+620(0.0025)}$$

$$n = \frac{620}{2.55}$$

$$n = 243$$

Sampling techniques are broadly grouped as probability or non-probability sampling technique. The probability sampling techniques gives every element in the population a known and equal chance of being selected from the sample. While the non-probabilistic sampling techniques gives room for bias and the application of experience and knowledge which are intuitively driven and can lead to error. Therefore, having arrived at a convenient sample size of 243, a probabilistic simple random sampling was used in selecting the 243 respondents. This was done in line with

Baridam (2001) which he opined that a simple random sampling is a probability sampling method that gives every sample an equal chance of being selected among the sample to be used.

3.4 Data Collection Techniques

Two sources were used to collect data for this research work; they are primary and secondary sources. The primary sources: the information that was obtained through primary sources was collected using questionnaire and personal interview. The questionnaire was used to elicit data from respondents. The procedure for sourcing information under primary data collection involved visiting the management of the sampled banks and administering of questionnaire to top officials of the banks. The secondary sources: the secondary sources of data were collected through textbooks, journals, websites, thesis, dissertation, magazines and so on.

3.5 Data Analysis Techniques

Descriptive and inferential statistics was used to analyse the data for this study. The descriptive statistics was used in analysing and treatment of numerical data. The inferential statistics was implored to make generalization, prediction and estimations about a given data. Frequency distribution tables and percentages were used in answering research questions, Kendall tau-b correlation coefficient used used for relationship while partial correlation was used to evaluate moderating effects.

The formula for the data computation is:

$$\frac{\text{No.of Respondents}}{\text{Total Responses}} \times \frac{100}{1}$$

In testing the hypotheses, the Kendall tau-b correlation coefficient test was implored in testing the relationship among the variables. The Statistical Package for Social Science (SPSS) version 21 was used to conduct the analyses. The formula is stated below;

$$T_B = \frac{n_c - n_d}{\sqrt{(n_0 - n_1)(n_0 - n_2)}}$$

Where

$$n_0 = N(n-1)/2$$

$$n_1 = \sum_i u_j (u_j - 1)/2$$

$$n_2 = \sum_i u_j (u_j - 1)/2$$

n_c = Number of concordant pairs

n_d = Number of discordant pairs

t_1 = Number of tied value in the i^{th} group of ties for the first quantity.

n_j = Number of tied values in the j^{th} group of this for the second quantity.

4.0 Results and Discussion

Test of Hypotheses

The hypotheses stated in chapter one of this study were tested statistically in this section using Kendall tau-b. The result of the statistical testing was used to either accept or reject the null hypothesis formulated at 0.05 level of significance.

HO₁: There is no significant relationship between organic structural pattern and organizational learning in commercial banks in Rivers State.

Table 4.9 Kendall’s tau_b Tests Output

Correlations

		Organic Structural pattern	Organizational Learning
Kendall's tau_b	Correlation Coefficient	1.000	.786**
	Organic Structural pattern Sig. (2-tailed)	.	.000
	N	243	243
	Correlation Coefficient	.786**	1.000
	Organizational Learning Sig. (2-tailed)	.000	.
	N	243	243

** . Correlation is significant at the 0.05 level (2-tailed).

From the result of the above table, the correlation coefficient ($r = 0.786$) between organic structural pattern and organizational learning is strong and positive. The coefficient of determination ($r^2 = 0.62$) indicates that 62% change in organizational learning can be explained by organic structural pattern. The significant value of 0.000 ($p < 0.05$) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant relationship between organic structural pattern and organizational learning in commercial banks in Rivers State.

HO₂: There is no significant relationship between organic structural pattern and adaptive capacity in commercial banks in Rivers State.

Table 4.10 Kendall’s tau_b Tests Output

Correlations

		Organic Structural pattern	Adaptive Capacity
Kendall's tau_b	Correlation Coefficient	1.000	.822**
	Organic Structural pattern Sig. (2-tailed)	.	.000
	N	243	243
	Correlation Coefficient	.822**	1.000
	Adaptive Capacity Sig. (2-tailed)	.000	.
	N	243	243

** Correlation is significant at the 0.05 level (2-tailed).

From the result of the above table, the correlation coefficient ($r = 0.822$) between organic structural pattern and adaptive capacity is strong and positive. The coefficient of determination ($r^2 = 0.68$) indicates that 68% of change in adaptive capacity can be explained by organic structural pattern. The significant value of 0.000 ($p < 0.05$) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant relationship between organic structural pattern and adaptive capacity in commercial banks in Rivers State.

HO₃: There is no significant relationship between organic structural pattern and dynamic capability in commercial banks in Rivers State.

Table 4.11 Kendall's tau_b Tests Output

Correlations

		Organic Structural pattern	Dynamic Capacity
Kendall's tau_b	Organic Structural pattern		
	Correlation Coefficient	1.000	.812**
	Sig. (2-tailed)	.	.000
	N	243	243
	Dynamic Capacity		
	Correlation Coefficient	.812**	1.000
Dynamic Capacity	Sig. (2-tailed)	.000	.
	N	243	243

** Correlation is significant at the 0.05 level (2-tailed).

From the result of the above table, the correlation coefficient ($r = 0.812$) between organic structural pattern and dynamic capacity is strong and positive. The coefficient of determination ($r^2 = 0.55$) indicates that 55% of change in dynamic capacity can be explained by organic structural pattern. The significant value of 0.000 ($p < 0.05$) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant relationship between organic structural pattern and dynamic capability in commercial banks in Rivers State.

HO₄: There is no significant relationship between mechanistic structural pattern and organizational learning in commercial banks in Rivers State.

Table 4.12 Kendall's tau_b Tests Output

Correlations

		Mechanistic Structural pattern	Organizational Learning

Kendall's tau_b	Mechanistic Structural pattern	Correlation Coefficient	1.000	.772**
		Sig. (2-tailed)	.	.000
		N	243	243
	Organizational Learning	Correlation Coefficient	.772**	1.000
		Sig. (2-tailed)	.000	.
		N	243	243

** . Correlation is significant at the 0.05 level (2-tailed).

From the result of the above table, the correlation coefficient ($r = 0.772$) between mechanistic structural pattern and organizational learning is strong and positive. The coefficient of determination ($r^2 = 0.60$) indicates that 60% of change in organizational learning can be explained by mechanistic structural pattern. The significant value of 0.000 ($p < 0.05$) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant relationship between mechanistic structural pattern and organizational learning in commercial banks in Rivers State.

HO₅: There is no significant relationship between mechanistic structural pattern and adaptive capacity in commercial banks in Rivers State.

Table 4.13 Kendall's tau_b Tests Output

Correlations

		Mechanistic Structural pattern	Adaptive Capacity
Kendall's tau_b	Mechanistic Structural pattern	Correlation Coefficient	1.000
		Sig. (2-tailed)	.000
		N	243
	Adaptive Capacity	Correlation Coefficient	.886**
		Sig. (2-tailed)	.000
		N	243

** . Correlation is significant at the 0.05 level (2-tailed).

From the result of the above table, the correlation coefficient ($r = 0.886$) between mechanistic structural pattern and adaptive capacity is strong and positive. The coefficient of determination ($r^2 = 0.78$) indicates that 78% change in adaptive capacity can be explained by mechanistic structural pattern. The significant value of 0.000 ($p < 0.05$) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant relationship

between mechanistic structural pattern and adaptive capacity in commercial banks in Rivers State.

HO₆: There is no significant relationship between mechanistic structural pattern and dynamic capability in commercial banks in Rivers State.

Table 4.14 Kendall's tau_b Tests Output

			Mechanistic Structural pattern	Dynamic Capacity
Kendall's tau_b	Mechanistic Structural pattern	Correlation Coefficient	1.000	.846**
		Sig. (2-tailed)	.	.000
		N	243	243
	Dynamic Capacity	Correlation Coefficient	.846**	1.000
		Sig. (2-tailed)	.000	.
		N	243	243

** . Correlation is significant at the 0.05 level (2-tailed).

From the result of the above table, the correlation coefficient ($r = 0.846$) between mechanistic structural pattern and dynamic capacity is strong and positive. The coefficient of determination ($r^2 = 0.72$) indicates that 72% of change in dynamic capacity can be explained by mechanistic structural pattern. The significant value of 0.000 ($p < 0.05$) reveals a significant relationship. Based on that, the null hypothesis was rejected. Therefore, there is a significant relationship between mechanistic structural pattern and dynamic capability in commercial banks in Rivers State.

Discussion of Findings

Organic Structural pattern and Corporate Resilience

The findings revealed a significant relationship between organic structural pattern and corporate resilience. This was validated by the fact that the methods used by this bank to get the job done are often discussed, people can ignore formal procedures and rules if it helps get the job done, people usually receive feedback on the quality of work they have done, in this bank, objectives are modified in light of changing circumstances, their bank is very flexible; it can quickly change procedures to meet new conditions and solve problems as they arise, bank has mechanisms that enables it adapt to internal changes, bank supports innovations both by individuals and in the organization, top management do not allow the adversity at work to negatively affect their vision and staff are encouraged and rewarded for using their knowledge in novel ways to solve new and existing problems and for utilizing innovative and creative approaches to developing solutions.

Schminke Cropanzano and Rupp (2002) investigated the effect of organizational structure (centralization, formalization, size, and vertical complexity) and fairness perceptions. Results

indicated that centralization, formalization, and organizational level exert a strong effect on perceptions of organizational justice. Also, organizational level moderated many of the relationships between structural dimensions and organizational justice. Alastir (2010) contended that managers of resilient organizations should understand at board level, the environment in which their organizations operates, and be aware of changes which may represent a risk to their people, facilities, activities, services and supply chains. This implies that bank executives need to understand the increasing complex cultural, political, legal, regulatory, economic, technological, natural and competitive context within which they operate and monitor key issues and trends that may impact on the objectives of the organization and the perceptions and values of external stakeholders. This is because; the ones possessing the right knowledge and experience regarding the decision at hand make the decision which enables the organization to prevail through adversity. Therefore, this agrees with the findings of the present study.

Mechanistic Structural pattern and Corporate Resilience

The significant relationship that exists between mechanistic structural pattern and corporate resilience was validated by the fact that people can ignore formal procedures and rules if it helps get the job done, senior management like to keep to established, traditional ways of doing things, the way their bank does things has never changed very much, top management deal with the adversities instead of focusing and complaining about the issues beyond their control, top management do not allow the adversity at work to negatively affect their vision, their bank have a strong leadership that provide good management and decision making during times of crisis and the bank have a general policy that must be adhered to.

In mechanistic structural pattern initiatives on how to improve work processes are not seen as beneficial since a new way of doing things requires policies to be rewritten. Therefore, the mechanical approach limits and hinders innovation (Granström, 1999). The ability of any organization to maintain its standard and remain viable in the face of many perturbations today is a reflection of how resilient such organization could be (Umoh, 2009). This interestingly implies that corporate resilience within the organization has a positive organizational behavior which can yield significant individual and organizational benefits such as improved productivity, improved wellbeing, reduced absenteeism and turnover. Also, when bank policies changes, it will require employees to adjust to such policies, which will require patience and resilience.

5.0 Conclusion

From the findings of the study, the conclusion is reached. It was concluded that that bank executives need to understand the increasing complex cultural, political, legal, regulatory, economic, technological, natural and competitive context within which they operate and monitor key issues and trends that may impact on the objectives of the organization and the perceptions and values of external stakeholders. Also, corporate resilience within the organization has a positive organizational behavior which can yield significant individual and organizational benefits such as improved productivity, improved wellbeing, reduced absenteeism and turnover.

Recommendations

Based on the conclusion of this study, the following are recommended;

- vi. Organizations, especially deposit money banks should always ensure that compensations are given to deserve employees, in order to get them more committed in their job, thereby making them adapt to any new policy or innovations.
- vii. Management in any organizations should always ensure employees are giving sense of belonging, by giving them the opportunity to make suggestions when necessary, so as to get them committed in their jobs.
- viii. Organizations should implored better approaches, like training staff from time to time, in other to encourage innovations and adaptation towards any change.
- ix. Organizations should always understand the environment where they operate, in order to acquire the needed knowledge in solving the problem of the place.

Contribution to Knowledge

This study has provided a platform for top managers in the Nigerian organization especially those in the banking industries, to benefit from the study by broadening their knowledge on the relationship that exists between structural structural pattern and corporate resilience. This research has been able to create awareness on the importance of providing better approach to decision making in an organization that can foster adaptation towards new development. This research has added to existing knowledge with empirical evidence, especially as much has not been done on this area in Nigeria context. The immense contributions it has added to scholars, students and researchers cannot be overemphasized, because it will enable them study more variables on the subject matter that can encourage better decision making. Lastly, it will serve as a spring board for any organization, firm, or government.

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