Clerk
CREATE USER clerk IDENTIFIED BY Database12345
GRANT CREATE SESSION TO clerk;
GRANT SELECT ANY TABLE TO clerk;

Manager

CREATE USER manager IDENTIFIED BY Database54321
GRANT CREATE SESSION TO manager;
GRANT SELECT ANY TABLE TO manager;
GRANT INSERT ANY TABLE, UPDATE ANY TABLE, DELETE ANY TABLE TO manager;

Developer

CREATE USER developer IDENTIFIED BY Database53412
GRANT CREATE SESSION TO developer; -- Allows the user to log in
GRANT SELECT ANY TABLE TO developer; -- Allows viewing of data
GRANT INSERT ANY TABLE, UPDATE ANY TABLE, DELETE ANY TABLE TO developer; -- Allows
modifying data
GRANT CREATE ANY TABLE, ALTER ANY TABLE, DROP ANY TABLE TO developer; -- Allows
creating and altering objects