

## PRECARIOUS WORK AND TEMPORARY EMPLOYMENT IN SELECTED BANKS IN LAGOS STATE, NIGERIA.

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### *Abstract*

*Studies on precarious work in Nigeria had remained low in recent times, this, therefore, calls for more vigorous research. The present paper investigates precarious work and temporary employment in selected banks in Lagos State, Nigeria. The research questions raised for the study were: i. to determine whether there is any significant relationship between precarious work and temporary workers' condition of service in the Nigerian banking industry. ii. to ascertain whether job insecurity in the Nigerian commercial bank is one of the worst forms of precarious work. The study used a survey method. Pearson's product-moment correlation used to test the hypotheses showed that there was a significant relationship between precarious work and poor working conditions. Similarly, it also established a significant relationship between job insecurity and precarious work in the banks surveyed. The main finding of the study revealed that poor condition of service and job insecurity is a direct function of precarious work activities in most of the banks investigated. The study, however, recommended that the state of precariousness among the categories of Nigerian workers under temporary employment need to be critically looked into, with the aim of protecting this class of employees from further unfair labour practice meted on them by some Nigerian banks, other private sector enterprise and government MDAs.*

**Keywords:** Precarious work, Non-Standard Employment, and Nigerian Banks.

### **1. Introduction**

In today's world of work, a non-standard form of employment is currently experiencing an increasing rate with many workforces engaging in one form of precarious work or the other for daily survival ((Lorey, 2015; Vallas, 2015). According to Suresh and Shyam (2018), precarious employment is a serious challenge in the developing economies, which is fast spreading across other economic system globally.

Temporary employment, particularly, casual work is one of the features of labour market in developing countries, with geometric growth rate in the industrialised nations (International Labour Organisation, 2016). In Zimbabwe and Mali, one out of every three workers is a casual worker, compared to over two-thirds of wage employment in Bangladesh and India. In Australia, where

casual employment is a distinct type of employment, one out of every four workers is in a casual work contract. The indication here, is that, temporary forms of employment are in the increase globally (Webster, Lambert, & Bezuidenhout 2008, Wacquant, 2009, Wallace, & Kwak 2018).

"In over 150 countries, the average use of temporary employees, mainly in the registered private sector enterprises, stands at 11%, about one-third of these countries are within this mean," according to the International Labour Organization (2016). The use of temporary workers varies widely between countries, from less than 5% in Jordan, Latvia, Norway, and Sierra Leone to over 25% in Mongolia, Peru, and Spain. There are also significant differences on how businesses utilised this form of employment contract. Although, more than 50% of businesses globally use temporary workers, 7% of these businesses use them more heavily (having more than 50% of their workforce on temporary contracts).

The implication of the above scenario, is that, temporary employment has become part of the labour market functioning worldwide, but the challenge presently is how to handle the precarious effect on the category of this employees who are either directly or indirectly involved (Mai, 2018; Kalleberg & Vallas, 2018; & (Standing, 2011). Benach, Amable, Vanroelen, Tarafa, and Muntaner (2014) claim that precarious employment is the worst type of work situation and have negative impacts on employees' families, communities, and general well-being. However, Rodgers (1989) went further by stating that an insecure employment has a short duration without any social protection against the uncertainties including poor earnings, inhumane treatment at work, and little control over variables like wages as well as working hours by the workers.

Benach et al., (2014) describes precarious employment as a multi-dimensional issue with spiral effects on job insecurity, individualised bargaining, low wages/economic deprivation, poor social justice, social protection, violation of employees' workplace rights, and illegal/bad employment contract (Vives., Amable., Ferrer., Moncada., Llorens., Muntaner, Benavides., & Benach, J. (2010).

Understandably, precarious work is a situation whereby an employee is engaged to perform a standard work in an organisation, but with extremely poor condition of service (Dawodu, 2016). Green, (2011) and Korpi, (1983) further established that precarious employment reduced workers' ability to decide on what affect their individual personal life and family formation, and also have severe cost implication on the affected family's financial situation.

## **2. Statement of the Problem**

In Nigeria, precarious employment is prevalent because the larger percentage of the country's working population are not in employment, it is either a person is seeking for one job opportunity or another in the labour market. As result of

this, most employers, particularly, in the Nigerian banking industry, take full advantage of this situation to attract highly competent workforces to work under a precarious working condition. It is evidenced that more than 50% of the workforce in the Nigerian banking industry at the time of carrying out this study, are working under temporary employment contracts with a devastating working condition and job insecurity.

Many factors are accounted for the rise in precarious employment in Nigeria, but the role of the state and unions did not help the matters in any way due to neglect in the implementation of relevant employment laws including the trade union acts (Dawodu, 2016). Although, studies on precarious work are still very sketchy in Nigeria. Specifically, empirical studies on precarious work in Nigeria is also very scarce. This, therefore, calls for more research in this area of study.

It is in view of the foregoing that this present study investigated precarious work and temporary employment in selected banks in Lagos State, Nigeria.

### **3. Review of Literature**

The precariat is not a class; rather, it is a pervasive cultural norm caused by the expansion of an increasingly flexible labour force on a global scale that is characterised by underemployment, unemployment, temporary employment, and contingent employment (Seymour, 2012). According to the sociological school of thought, precarious work is nothing more than a growing divide between "good jobs" and "poor jobs" in more concrete terms (Kalleberg 2011; Kalleberg, Reskin & Hudson, 2000).

Another manifestation of the "global risky society" is precariousness, which is coordinated by a political economy of insecurity linked to the informal economies of developing nations (Ross, 2009), but Ross (2009) emphasises further that precariousness is a contentious phenomenon where various interpretation of flexibility in the labour market collide. Standing (2011), however, offers a different dimension to this subject matter, by describing the precariat (precariousness) in terms of demographic characteristics such as age and gender, rather than just in terms of job circumstances. He claims that this is as result of the ongoing uncertainty and insecurity in the world. The effects of precariousness therefore extended beyond the workplace with various impacts on people's general well-being, family formation (delayed marriage and childbearing), mental health, physical health, and uncertainty about educational options), as well as general health and well-being (community disintegration and declining social cohesion).

David and Clinton (2006) state that one of the reasons why European legislation have focused on workers with non-permanent employment contracts is because they are the vulnerable group, that is, a minority in the labour market. Without a permanent employment, according to David and Clinton (2006), the workforces are in way or the other working in a precarious and uncertain situation that is likely to harm their financial and emotional well-being. Job insecurity, individualised bargaining relationships low wages/economic hardship, a lack of social protection at work and restrictions on exercising legally recognised workplace rights are just a few of the many factors that contribute to precarious employment (Standing, 2011., Vives, 2010).

Presently, the world's labour market operates in a considerable part thanks to non-traditional employment (ILO, 2016). In recent years, non-standard employment, particularly temporary employment, has grown geometrically in both industrialised and developing nations and it is growing more across a range of industries and professions.

According to ILO, 2016, there are four forms of non-standard employment namely:

- a. Contract work that is a "not open ended." Project- and task-based contracts, seasonal labour, and occasional work, such as daily work, are all examples of fixed-term employment.
- b. Part-time and on-call work is a "no time" style of employment with less frequent working hours than full-time employment, as well as on-the-call work and zero-hour contracts. A non-direct subordinate connection with the end user is a multi-party employment relationship.
- c. Other names for this type of non-standard work include "dispatch," "brokerage," and "labour hire." Subcontract labour and temporary agency work are also included.
- d. Disguised employment and dependent self-employment are not considered to be a component of an employment relationship. Dependent self-employment, fake, or misclassified employment are characteristics of disguised employment.

Tucker (2002), establishes that any jobs that violate the condition of standard employment are considered non-standard work. As result, part-time, casual, irregular-hours, on-call, seasonal, temporary, fixed-term contracts, self-employment done as "homework," self-employment done in the "black" economy, and any combination of the aforementioned works are in the category of precarious work. Twelve distinct types of non-standard work were discovered by Des and McCulloch (1995) in another survey in the United Kingdom. Amongst these are self-employment, part-time employment,

temporary employment with a definite period and no set hours, seasonal employment, home employment, telework, employment solely during the academic year, employment on Sundays, and job sharing. Furthermore, non-standard employment remained an unethical employment practices which global economic recess has made legal.

### **Temporary employment**

Temporary employment is another form of non-permanent fixed-term employment contract including project/task-based contract, seasonal work, and daily casual work (ILO, 2016, De Cuyper, 2008 & Ferrie, 2008).

One unique feature of temporary work is job insecurity. In fact, majority of the temporary workers oftentimes experienced one form of perceived job insecurity more frequently than the permanent workers (Catalano, et al, 1986). Therefore, some studies have established the relationship between temporary workers and job insecurity as insignificant (Dragano, 2010).

Domenico and Miguel (2017) investigated the impact of temporary employment on productivity using sectors' skill intensity. Specifically, the study obtained data from industry-level panel of European countries by dividing the sectors according to their skill intensity. The main finding revealed that temporary employment has a negative impact on productivity growth, and that temporary employment caused more damages to the skilled sector.

Berglund, Hakansson, Isidorsson and Alfonsson (2017), study focus on temporary employment and the future of labour market in Sweden. The aim of this study was to review the growth of temporary employment in Sweden between 1992 and 2010, as well as looking at how temporary employment affects people's future employment prospects. The study uses data from the Swedish Labour Force Survey (LFS) over those period to analyse the changes in status of temporary workers on the labour market. Each cohort focuses on changes between the first and last measuring points and is made up of 2-year panels. The result indicates that the type of temporary employment is important in determining whether it can serve as a step to permanent employment. The result adds that a company may utilise some sorts of temporary work to assess an applicant's employability, while others are used to fill open positions.

Considering its negative effect on the individual workers, temporary employment posed more serious threats to the employment relations (Burglund, et al, 2017., Standing, 2011., & Vives, 2010). Hünefeld and Köper (2016) also provide evidences in their study that the general attitude of employees toward the employment relations (e. g. voluntariness) and general life circumstances (e. g. private security needs) help to moderate the negative effects of fixed-term

employment on employees' health. Thus, working conditions, including job instability, also played a role on the health impact of fixed-term employment.

**Precarious Work, Job Insecurity, and Temporary Workers: How are the State and Union Responding?**

The dynamics of industrial relations system revolved around an interaction between the employers and employees, employees and employees, employers, employees and state as well as the social partners (Fajana, 2000, Dawodu, 2011).

Ubeku (1983) describes industrial relations as a process of conflict resolution among employers and employees in the work place. This according to Ubeku, include conflict resolution and collective bargaining process. Damachi (1974) in another study opined that industrial relations focus on social relations in the work environment.

However, Dunlop (1958) introduces a different dimension to the study of industrial relations by looking at the subject from a system perspective which described industrial relations as a sub-system with the following variables such as context, c, certain ideologies and a body of rules.

Among several scope of industrial relations, are the role of various actors in the maintenance of industrial relations in the work place. This includes the role of the state in shaping the industrial relations system in such a way that each of the parties have a fair share of opportunities.

The terms 'vulnerable workers' or 'vulnerable work' and 'precarious workers' or "precarious work" are often used interchangeably (ADAPT labour studies book series, 2013). This, therefore, implies that any employee working in a precarious working condition are exposed to high level of vulnerability. A vulnerable worker is someone who works in an environment where the risk of being denied employment rights is high, and lacks the competence or resources to protect oneself from this abuse, according to the United Kingdom government's "Success at Work" strategy document from 2006. For instance, precarious work is unwholesome (Frade, Darmon, & Laparra, 2004), and all the key actors in industrial relations need to evolve strategies to mitigate the effect of this ugly trend globally. The International Labour Organization (ILO) has created a number of agreements regarding insecure employment, including the 1999 "decent work" initiative and the 1994 Convention regulating part-time labour.

In the Convention No 175, Part-Time Work Convention, 1994 articles 1-13 specifically state the terms and conditions under which a part-time or temporary worker should be engaged into any form of non-standard employment

contracts. But many workers in the member countries that are signatories to this convention are experiencing non-standard employment contracts in one form or the other. Arising from this, the question remains, what roles are the state and union playing to address this challenge?

The three key actors of industrial relations system as earlier mentioned are the employers, the employees and the state. The employees, however, are the most disadvantaged amongst other actors because at any slightest distortion in the labour market functioning, the employees often-times, find themselves in a vulnerable situation. One of the most prevalent source of stress at work is insecurity worries about how future uncertainty may affect every aspect of a person's life, including their particular employment (De Witte et al, 2016).

Further studies have demonstrated the detrimental effects of job uncertainty on people's mental and physical health, work performance, and career prospects (Sverke et al., 2002; Cheng & Chan, 2008; De Witte et.al., 2016; Jiang & Lavaysse, 2018). Where an employee has a subjective perception and unfavourable likelihood of losing his or her current job in the future, together with the corresponding worries about the risk of job loss, this is known as job insecurity (Vander Elst et-al, 2014; De Witte, 2005). Affective job insecurity refers to the fear and worry of losing one's job, whereas cognitive insecurity is about the likelihood of losing one's employment.

In the European countries and the United States, job insecurity differs by race, ethnicity, and immigration status (Landsbergis, et-al, 2014). According to reports from the national representative in the United States samples, more Blacks than non-Blacks reported feeling insecure about their jobs (Burgard et al., 2009). For instance, immigrant women in Sweden were more likely than native-born women to hold temporary occupations (Akhavan, et-al, 2007).

Analysis of self-perceived work insecurity across 17 European nations by Erlinghagen (2009) revealed considerable cross-country disparities in people's perceptions of employment instability. The study findings were not influenced by social-structural or institutional variations but also by the unobserved features that were peculiar to each country (e.g., religiousness, general assessment of job security, and basic trust in fellow human beings). However, Greenhalgh and Rosenblatt (1984) claim that workers who faced a significant risk of job insecurity put less effort into reaching organisational goals out of fear of losing their jobs.

Lo Presti and Nonnis (2012) made a similar conclusion, pointing out that higher perceived job uncertainty impairs employees' emotional commitment and leads to inconsistent work behaviour. In contrast to Chang (2019), who also made a case that perceived job insecurity is directly related to a decreased job

engagement, Wang et al. (2015) asserted that job insecurity has a negative relationship with job engagement

## **Theoretical Framework and Literature Review**

### **Theoretical Framework**

An overarching presumption about nature and phenomena serves as a theoretical framework (Kombo & Tromp, 2006). In other words, theoretical framework is a collection of theories-based ideas that are related to one another. In this study, Marxist's theory of working-class precariousness is adopted to explain the context and content of precarious work, its nature and its consequent effects on temporary employment workers.

According to Marx and Engels (1848), (Marx., 1867 and 1976) and Morris, (1888 and 1896), the theoretical construct of precarious work is tied to the industrial reserve army of labour and has its origin from the classical historical materialism. Being fired from a job is the worst thing that can happen to an employee, according to Engels (1845–1988), who wrote about the condition of the working class in England, stated that "every new advance brings with it loss of employment, want, and suffering, and in a country like England, where there is usually a "surplus population." Marxist theories on precarious work further suggested that the working class's overall situation is precarious in nature, where the persistent danger of joining the "surplus population" of the unemployed and underemployed only grows.

Engels (1845) believed that the working-class theory developed by Marxists has become a crucial component of the notion of the "unemployed reserve army of labour," which served as the foundation for bourgeois-proletariat exploitation. Marx and Engels (1848) continued along the same line of reasoning when they wrote the 'Communist Manifesto', noting that the expanding competition among the bourgeois, and the accompanying commercial outcry, make the salaries of the workers ever more variable.

From Marx and Engels point of view, it may be established that due to surplus in the nation's working population and with progress in machinery, the underemployment would become a natural phenomenon thereby creating series of unpleasant situations including precariousness. In the Nigerian banking industry, the level of precarious work has been on the increase with majority of the employees working under unwholesome working conditions coincided with the expectation of termination of their employment at any time.

### **Objectives of the Study**

The specific objectives of the study are to:

- i. Investigate the relationship between precarious work and temporary workers' condition of service in Nigerian commercial bank.



- ii. Ascertain whether job insecurity in Nigerian commercial bank is one of the worst effect of precarious work.

### **Research Questions**

The study was guided by the following research questions.

- i. Is there any significant relationship between precarious work and temporary workers' condition of service in Nigerian commercial bank?
- ii. Is job insecurity in the Nigerian commercial bank one of the effect of precarious work?

### **Research Hypotheses**

The following research hypotheses were raised for this study:

- i. There is no direct relationship between precarious work and temporary workers' condition of service in Nigerian commercial bank.
- ii. Job insecurity in Nigerian commercial bank has no significant effect on temporary employment.

## **4. Methods**

This part of the study focuses on the research setting, research design, sample size, sampling techniques, data collection and procedure including methods of data analysis.

### **3.2 Research Setting**

Lagos State, which is located in the southwest of Nigeria, served as the research environment for this study. The decision to use Lagos State was made for several reasons, including the fact that it serves as both Nigeria's commercial nerve centre and its economic hub. In addition, Lagos State, Nigeria, host the majority of commercial operations (Dawodu, 2016).

### **Research Design**

Given the four Nigerian commercial banks eligibility for this kind of research activity and the need to collect a sizeable sample from them, a survey approach was used in this study. According to Kellinger (1986), the use of a survey design is justified by the researcher's ability to gather data from a representative sample of a sizable population and to also generalise the results. Additionally, it aids in behavioural prediction and figuring out whether there is a relationship between and among the study's variables (Bordens & Abbot, 2002).

### **Sampling Procedures**

Sample size of sixty-six (66) respondents from four (4) Nigerian commercial banks surveyed were used for the study. To arrive at the sample size, the

researcher used “stratified sampling technique” to choose four out of twenty registered commercial bank in Nigeria (Source: Central Bank of Nigeria, 2019). Since the targeted audience were temporary workers, twenty-five questionnaires were allocated equally to each of the four participating Nigerian commercial banks with a clear instruction (Strictly for temporary employees).

### **Research Instrument and Measurement of Variables**

The study’s independent variable is precarious work (temporary workers’ condition of service and job insecurity) and temporary employment is the dependent variable. The research instrument employed in this study is a structured questionnaire (close-ended and open-ended statements) because of its usefulness in capturing opinion, factual or categorical questions and opinions in respect to the identified variables of the study. Four-point Rensis Likert’s scale measuring the degree and intensity of the responses was employed to obtain information from various respondents. The scale values range from strongly disagree (1), disagree (2), agree (3) and strongly agree (4). The research instrument consists of two sections. Section ‘A’ captured information on respondents’ demography including their sex, age, nature of employment, educational qualification, job category and organisational size. Section B to H captured opinions of respondents with the total number of 58 statements in the appropriate orders.

### **Method of Data Analysis**

Simple frequency distribution tables were used to depict the respondents' demographic make-up. Both the examination of each respondent's unique response to the research questions and the measurement of their demographic attributes used descriptive statistics like frequency counts and percentages. Version 17 of the Statistical Package for the Social Sciences (SPSS) was used to handle and analyses the data. The substantial connection between precarious work, temporary workers’ conditions of service and job insecurity in the Nigerian commercial bank, particularly those under investigation, was measured using Pearson Product Moment Correlation.

## **5. Results**

The demographic profiles of each of the respondents are included in this section of the study. In order to analyse respondents’ personal information and pertinent data, frequency tables were used, and other statistical techniques were used to test and verify the research hypotheses.

## Section A: Table 4.2 Analyses of Responses to the Study's Research Questions

### 4.2.1: Sex Distribution of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	32	48.5	48.5	48.5
Female	34	51.5	51.5	100.0
Total	66	100.0	100.0	

Table 4.2.1 above presents the sex distribution of the respondents. From the table, 48.5% of the respondents were males while 51.5% of the respondents were females. This may indicate that more female employees are in temporary employment than male employees in the four commercial banks surveyed.

### 4.2.2: Age Distribution of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-29	36	54.5	54.5	54.5
30-39	26	39.4	39.4	93.9
40-49	3	4.5	4.5	98.5
50 & ABOVE	1	1.5	1.5	100.0
Total	66	100.0	100.0	

The table 4.2.2 above reports the age distribution of the respondents. 36 or 54.5% of the respondents fell in the age range of 20-29 years, 26 or 39.4% of the respondents were between the age ranges of 30-39 years, 4.5% or 3 of the respondents were between the age ranges of 40-49 years while 1.5% or 1 of the respondents was above 50 years of age. From the age distribution analysis above, the larger percentage of respondents who were in the age ranges of 20-29 and 30-39 constituted majority of the employees who were in one form of temporary employment contract or the other in the four Nigerian commercial banks surveyed.

**4.2.3: Nature of the Employment**

	Frequency	Percent	Valid Percent	Cumulative Percent
Standard/Full Time Employment	1	1.5	1.5	1.5
Valid Temporary/Contract Employment	65	98.5	98.5	100.0
Total	66	100.0	100.0	

The table 4.2.3 above reveals the respondents' nature of employment in the four commercial banks surveyed. It shows that sixty-five of the respondents, representing 98.5% were in one form of temporary employment or the other and it is in line with this study objective while only one respondent was full time employee.

**4.2.4: Educational Qualification of the Respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
SSCE	7	10.6	10.6	10.6
NCE/OND	18	27.3	27.3	37.9
Valid HND/B.Sc	40	60.6	60.6	98.5
OTHERS	1	1.5	1.5	100.0
Total	66	100.0	100.0	

The table 4.2.4 above shows the educational qualification of the respondents as captured in the survey. 10.6% or 7 of the respondents were SSCE/WAEC certificate holders, 27.3% or 18 of the respondents were NCE/OND certificate holders, 60.6% or 40 of the respondents were either HND or B.Sc. holders. Only 1.5% or 1 respondent has other qualifications. The report above indicated that majority of the respondents were fairly educated. However, many of the respondents have minimum of HND/B.Sc. degrees. This is an indication that most of the employees in the four commercial banks surveyed and based on this present study, were adequately educated and worked as temporary employees despite their educational level.

**4.4.5: Job Category of the Respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Junior Staff	57	86.4	86.4	86.4
Senior Staff	9	13.6	13.6	100.0
Total	66	100.0	100.0	100.0

The above table 4.2.5 presents the job category of the survey respondents in each of the four commercial banks investigated in this study. Absolute majority of the respondents representing 57 or 86.4% employees were working as junior staff while 9 or 13.6% employees were senior staff employees but under temporary employment.

**4.2.6: Organisational Size**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 50-100 STAFF	6	9.1	9.1	9.1
101-250 STAFF	7	10.6	10.6	19.7
251-500 STAFF	4	6.1	6.1	25.8
501 & ABOVE	49	74.2	74.2	100.0
Total	66	100.0	100.0	

Similarly, the table 4.2.6 above reveals the organisational size of the four banks involved in the study. The aim of this, is to show what the staff strength in the four Nigerian commercial banks surveyed in this study looks like. Although, this does not in any way revealed the total staff strength of all the commercial bank in Nigeria. However, in terms of job opportunities, to a large extent, commercial bank in Nigeria may have offered employment to many Nigerians either as a temporary or permanent employee.

**4.2.7: Years of Work Experience of the Respondents**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid LESS THAN 5 YEARS	37	56.1	56.1	56.1
5-10 YEARS	23	34.8	34.8	90.9
11-15 YEARS	4	6.1	6.1	97.0
16-20 YEARS	1	1.5	1.5	98.5
21 & ABOVE	1	1.5	1.5	100.0
Total	66	100.0	100.0	

Table 4.2.7 above presents the years of work experience of each respondents as captured in the survey. From the analysis, the respondents with the year work experience between 5-10 or (34.8%) years constitute the majority while those between 11-15 or (6.1%), 16-20 or (1.5%), and those with 21 years (1.5%) above recorded the lowest percentages. This may imply that most of the temporary employees in the four Nigerian commercial banks as revealed in the survey reports may not likely stay long in the banking industry considering the precarious nature of their work schedule.

**4.3 Descriptive Analyses of Data**

The study has two independent variables, that is, temporary workers condition of service and job insecurity while the dependent variable is temporary employment.

**4.3.1 Precarious Work and Temporary Workers' Condition of Service**

<b>Relationship between precarious work and Temporary Workers' Condition of Service in Nigerian commercial bank.</b>		
SD	0	0.0%
D	9	13.6
A	38	57.6
SA	19	28.8
Total	66	100.0

Table 4.3.1 above presents the responses of the study respondents as to establish whether precarious work and temporary workers' condition of service is significantly related. The analysis as shown in table 4.3.1 indicates that 13.6% or 9 respondents disagreed with the research statement while 38 or 57.6% and 19 or 28.8% of the respondents agreed with the research statement. In view of

this analysis, one may infer that precarious work may have significant relationship with temporary workers' condition of service in the four commercial banks captured in this study. In other words, the condition of service of these category of employees that were captured may be described as precarious in nature.

#### 4.3.2: Precarious Work and Job insecurity in Nigerian Commercial Bank

Precarious Work and Job insecurity in Nigerian Commercial Bank		
SD	4	6.1
D	10	15.2
A	21	31.8
SA	31	47.0
Total	66	100.0

Table 4.3.2 above presents the responses of the study respondents to determine whether job insecurity in Nigerian commercial bank has no significant effect on temporary employment. The analysis indicates that 4 or 6.1% and 10 or 15.2% of the respondents disagreed strongly with the research statement while 21 or 31.8% and 31 or 47.0% of the respondents agreed with the research statement. From this analysis, it may be established that job insecurity has a significant relationship with precarious work in the four Nigerian commercial banks investigated. In other words, job insecurity in the Nigerian commercial bank may be a direct manifestation of temporary employment that major percentage of the banks workforce were currently engaged into.

#### 4.4 Test of Research Hypotheses

The two research hypotheses for this study were tested in order to achieve the study objectives and to also provide answers to the research hypotheses raised. The major findings from the analyses are presented below:

##### **Hypothesis One:**

Ho: There is no direct relationship between precarious work and temporary workers' condition of service in Nigerian commercial bank.

**Table 4.4.1: Pearson Moment Correlation Table for Hypothesis One**

		There is no significant relationship between precarious work and temporary workers' condition of service in Nigerian commercial bank.	The working conditions for employees under temporary workers' condition of service in the Nigerian commercial bank are precarious in nature
There is no significant relationship between precarious work and temporary workers' condition of service in Nigerian commercial bank.	Pearson Correlation Sig. (2-tailed)	1	.491** .000
	N	66	66
The working conditions for employees under temporary workers' condition of service in the Nigerian commercial bank are precarious in nature	Pearson Correlation Sig. (2-tailed)	.491** .000	1
	N	66	66

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

In order to ascertain whether there is a significant relationship between precarious work and temporary workers' condition of service in Nigerian commercial bank, the Pearson's product moment correlation table 4.4.1 reveals that  $r = 0.491$  in relation to the working circumstances for workers who are employed temporarily in Nigerian commercial banks, with a p-value of 0.000, which is less than 0.005 significant threshold. As a result, we reject  $H_0$  and accept that precarious work and temporary workers' condition of service are significantly related in Nigerian commercial banks. The result also indicated that conditions of service for these categories of employees in the four Nigerian commercial banks surveyed are in terrible nature as at the time of this study.



**Hypothesis Two:**

Ho: There is no significant relationship between precarious work and Job insecurity in Nigerian commercial bank.

**Table 4.4.2: Pearson Moment Correlation Table for Hypothesis Two**

	There is no significant relationship between precarious work and Job insecurity in Nigerian commercial bank.	To some extent, one may infer that job insecurity in the Nigerian commercial bank is one of the worst effect of precarious work
.There is no significant relationship between precarious work and Job insecurity in Nigerian commercial bank.	Pearson Correlation Sig. (2-tailed) N	.305** .000 66
To some extent, one may infer that job insecurity in the Nigerian commercial bank is one of the worst effect of precarious work	Pearson Correlation Sig. (2-tailed) N	1 .000 66

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

In other to determine whether there is no significant relationship between precarious work and Job insecurity in Nigerian commercial banks, table 4.4.2 above reveals that  $r = 0.305$  and that the  $p$ -value is 0.000, which is less than the 0.005 level of significance. Therefore, we reject  $H_0$  and accept  $H_1$  that job insecurity has a significant relationship with temporary employment in the four Nigerian commercial banks surveyed. The result also indicated that job insecurity among temporary employees in these banks is direct manifestation of unfair labour practices meted on this category of workers under the guise of outsourcing of peripheral activities embarked upon by most of the banking organisation in Nigeria.

**6 Summary of Findings, Conclusion and Recommendations.**

**6.1 Summary of Findings**

In order to establish whether there is a significant relationship between precarious work and temporary workers’ condition of service in Nigerian commercial banking industry, the Pearson’s product moment correlation was used to test the hypothesis with  $r = 0.491$ , while  $p$ -value is 0.000 which is less

than 0.001 significant level thus confirming that there is a significant relationship between precarious work and temporary workers' condition of service. In line with this finding, Burglund, et al, (2017) infer that temporary employment posed more threats to the employment relationship with the adverse effects more on the individual workers that are involved (Standing, 2011., Vives et.al, 2010). To further buttress this, Hünefeld and Köper, (2016), affirmed that adverse effect of fixed-term employment on temporary employees were moderated by employees' attitudes as regards the form of employment (e. g. voluntariness) and general life circumstances spreading across private and security needs.

Similarly, in order to shows whether job insecurity is a major component of precarious work in the Nigerian commercial bank, Hünefeld and Köper, (2016) posit that adverse effect of fixed-term employment on employee's health were in most cases moderated by employees' attitudes as regards the form of employment (e. g. voluntariness) and general life circumstances such as private security needs. However, the health impact of fixed term employment was further mediated by organisational working conditions – job insecurity in particular. Similarly, job insecurity has also been linked to precarious work, with consequences on the socioeconomic circumstances of the affected employees. In effect, Job insecurity remains a major stressor in the work environment (Greenhalgh and Rosenblatt, 1984).

## **7. Conclusions**

The growing rate of temporary employment in Nigeria is at the alarming stage without any conscious efforts towards addressing this trend either from the side of the state or the trade union. Although, non-standard form of employment has become a global phenomenon, and part of the labour market functioning for some years back due to the world economic shocks experienced in the financial system caused by the Lehman Brothers financial scandals in 2008. This economic shocks rendered world economy into a serious jeopardy. Despite all these crises, some of the advanced countries took the necessary steps to ensure that workers working under any form of temporary employment do not suffer from any decent work deficits. Unfortunately, this cannot be said of many developing or less developing countries including Nigeria.

The case of Nigeria, has become more terrific, as many employers of labour hiding under the pretext of poor economic condition to exploit and abuse the workers with different phony employment contracts. Unfortunately, too, the state and trade unions are not in any way helping the matter as far as precarious work situation is concerned.

Arising from the foregoing, this study concludes that precarious work has a significant relationship with the poor condition of services and job insecurity experienced by the temporary workers in all the four Nigerian commercial banks investigated.

#### **5.4 Recommendations**

Based on the conclusion above, the following recommendations are suggested for this study:

1. In the present-day world of work, the global attention is now more focused on decent work with varieties of its components including elimination of all forms of job insecurity and/or non-standard form of employment as stated in the International Labour Organisation (ILO) treaties. As a member nations, Nigerian public and private-sector organisations should ensure that there is a total compliance to all the ILO treaties regarding the employment relations particularly those that pertain to the elimination of all form of precarious work in the workplace.
2. The role of trade unions have been significantly undermined in Nigeria, this has done a lot of damage to the Nigerian workers' condition of service and job security in the public and/or private-sector enterprise. The grave consequence of the union's inactive has further allowed the employers of labour in many of the Nigeria's organisations to continue to perpetuate different kind of precarious effects on the workers without any check and balance roles from the trade union bodies. Since the trade unions are meant to be the backbone of any organised labour, there is a need to redirect their efforts toward kicking against these unfair labour practices.
3. Finally, the issue of outsourcing of non-essential activities in the Nigerian commercial bank as well as other private-sector organisation in Nigeria have done more bad to the Nigerian workers than the good. In fact, the situation in all the four commercial banks investigated in this study revealed that the empathy towards the temporary worker is nothing but a nightmare. Nigerian government need to come to rescue by strengthening the Labour Inspectorate Department to carry out frequent inspection exercise on the Nigerian commercial banks and other private-sector organisations from time to time in order to ensure a total compliance with the Nigerian Labour laws/Act.

#### **7. Contribution to Knowledge**

Arising from the study summary of findings, conclusion and recommendations, the following contribution to knowledge are raised:

1. The study built theoretical framework which showed that precarious work is a direct manifestation of temporary employment in the four Nigerian commercial banks surveyed.
2. The study also developed that there is high degree of job insecurity associated with temporary employees in the Nigerian commercial banks as reflected in this study.

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