

Original Research Article

Casualization and Employee's Commitment in Selected Deposit money Banks in Ogun State, Nigeria

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ABSTRACT

This study examined casualisation and employees' commitment in five (5) selected Deposit Money Banks in Ogun state, Nigeria. The objectives of the study are to examine the nature or terms of contracts of casual employees in Nigerian banking industry and ascertain the relationship between casualisation and employees commitment in Nigerian banking industry. The Neo-liberal theory and Equity theory were employed to guide the study. Data was collected through the use of questionnaires and in-depth interviews. A sample size of two hundred and fifty two (252) employees was drawn using questionnaires and ten (10) interviewees were purposively selected from the five banks for the in-depth interview. Data collected was analysed using SPSS 20.0 for the questionnaires while the in-depth interviews were analysed using manual content analysis. Findings from the correlation analysis revealed that the Pearson value of 0.943 > 0.5 depicts that there is a strong relationship between casualisation and employee commitment to the job. This implies that there exists a significant relationship hence the null hypothesis was rejected while the alternative hypothesis stating that there exist a significant relationship between casualisation and employee's commitment was accepted. Findings therefore revealed that casualisation has a strong relationship with employees' commitment in Nigerian banks from the correlation analysis used for the study. The study concluded that banking is a powerful medium of socio economic changes in developing countries like Nigeria. A well-organized banking system can play a vital role in the development of the country, while an unorganised banking system can as well affect the development of the country negatively. To ensure harmony between the desires of employees and organisational goals, the banking sector must produce a solid framework in the area of human resource management. To be able to do this, it must perform various activities such as recruitment, compensation or giving rewards, training or career development, performance appraisal, and health and safety developments to casual employees in order to get achieve greater commitments from this crop of employees. The study recommends that Section 7 (1) of the Labour ACT which alludes that employees with the casual status must be regularised after 90 days (3 months) at work should be strictly adhered to by employers.

1. Introduction

As praiseworthy, commendable and inestimable the objectives of International Labour Organisation (ILO) Work Agenda (such as equal employment opportunities and social dialogue) and Section 17 (e) of the Nigeria Constitution of 1999, which assures and guarantees "equal pay for equal work without discrimination on account of sex, or any other ground whatsoever" are, their appositeness and applicability by employers in Nigeria remain a source of concern, perturb and worry as employers of labour have brought a new twist to employment in the name of casualisation of labour in the face of widespread

unemployment (Adamson, 2014; Jawando, 2015). In 2015 alone, there was increase in news reports around the African continent about violations in workplaces, employees' exploitations, and physical abuse amongst others perpetrated by foreign employers in manufacturing organisations in the African continent. Although, majority of these stories focus on the atrocities perpetrated by Chinese firms due to their increased presence on economic activity on the African soil. Allegations were also levelled against foreign nationals and investors from countries like Germany, India and Lebanon on how they maltreat and abuse their African employees (Venture Africa, 2015).

Furthermore, it is no gainsay to repudiate that employees have a psychological point of reference to their place of employment, and immediately an employee is in the temporary employment category, you are invariably saying they are expendable and this may affect their commitment; and this may lead to low morale which may result in high labour turnover. There is also a possibility of resentment among full time employees having to work alongside short-term, casual or outsourced employees, whom they might perceive as a threat to their security of employment (Redfman & Wilkinson, 2015). In the words of Fapohunda (2012), casualisation which is a product of outsourcing have bred an environment of work that is dangerous and volatile and have given credence to the widespread presence of lack of empathy and concern for employees' welfare by employers because a large amount of desperate and distressed job seekers in the labour market are willing and ready to accept any job not minding how degrading it is. Casualisation has become eminent and more conspicuous in this present dynamic and competitive business environment; this non-standard or temporary employment as fondly called is a process by which employment shifts from a prevalent switch and transposition of full-time and permanent or contract positions to a higher level of casual positions which is precarious and associated with strain and impacts on the satisfaction, well-being, commitment and performance of employees. The traditional industrial relations system/standard is based on the concept of full-time employees working within an organisation is increasingly being confronted and challenged by the use of non-standard work arrangement (NSWA) by employers due to proliferation & development (globalisation), scientific advancement (technological change), trade liberalisation and opulence of labour supply (Fapohunda, 2012).

Most often stressed among the ill-treatment of casual employees are insecurity on job, low level of pay, restricted opportunities for career progression and advancement, unsatisfactory working hours, and low level of access to work-related training, low level of or absence of union representation and lack of other employment benefits like pension, gratuity and compensation in the case of injury, accident and death (Okougbo, 2004; Adewumi and Adenugba, 2010; Okoye and Aderibigbe, 2014; Okafor and Rasak, 2016). More so, the hazardous nature of non-standard work arrangements form of employment have placed casual employees at a destitute position and they survive only at the mercy of their employers/management and are being deprived of healthy cognitive & emotional (psychological), social and financial well-being unlike their counterparts who are on the permanent status of employment. Based on these grounds, the study investigated casualisation and employees commitment in selected Deposit Money Banks in Ogun State, Nigeria.

2. Problem Analysis

In recent times, organisations especially in the Banking industry have transferred their recruitment process and employment exercises into the hands of outsourcing firms; these firms take in applicants as their own employees and then post them to different Banks to work as casual employees; this is done in a bid to save costs by management of Banks; thereby denying these crops of employees the right to belong to a trade union (Adegbami, Makinde, & Shiyabade, 2014). There has been a strong public outcry against this form of employment as it is regarded as being precarious, exploitative, degrading and non-standard and does not conform to the employment laws of the Federal republic of Nigeria. Employment of this nature is often characterised with abysmal or low pay, poor condition of work, lack of fringe benefits, lack of power in collective bargaining process and insecurity of job. So, in most cases, these employees are always at the mercy of their managements for survival (Krugman, 2006). Similarly, as mentioned by Okafor (2007) in his study termed Globalization, Casualisation and Capitalist Business Ethics; he critical investigated the situation in the Nigerian Oil and Gas Sector, where he observed that casual or outsourced employees as fondly referred to are exposed to series of cruel, inhuman and inhumane treatment such as abysmal wages, lack of medical care, no benefits of any kind in case of death or injury at work.

Findings from the Study of Adegbami et al., (2014) also corroborated Okafor's position and opined that casualisation as a mode of employment is injurious to employee (human resource) development as they work under an unfavourable climate and porous condition of work. Also, employees under this mode of employment in the Banks are always excluded from trainings; reason why they remain the way they were brought in, no transformation of any sort and becoming a professional on the job becomes a mirage. Coupled with this fact, their salary does not take care of their physiological needs, there is no leave, meaning they work round the clock, reason why (Fapohunda 2012; and Adamson 2014) described casual employees as group of employees who work for long periods of revolving short-term contracts under a never ending probation; again, it is

sad to unveil that casual employees work beyond normal work hours and do not receive overtime, bonus or allowance of any kind. Under this form of employment, there is no hope for promotion as these employees are not direct employees of these Banks. As posited by Alawiye, (2013), this non-standard work arrangement will not end anytime soon because at the moment, over 45% of Nigerian Labour force falls under this category of employment; and as tertiary institutions keeps releasing graduates annually into the market; management of Banks and other employers will continue to use this means to exploit employees. It is on this premise that the study examined casualisation and employees commitment of selected Deposit Money Banks in Ogun State, Nigeria.

3. Objectives of the Study

The general objective of the study was to examine the implication of casualisation on employees' commitment in selected Deposit Money Banks in Ogun state. The specific objectives were to:

- i. ascertain if there is any relationship between casualisation and employees' commitment;
- ii. examine perceived adequacy of welfare packages and other conditions of service on employees commitment; and

4. Research Hypothesis

H_{01} : There is no significant relationship between casualisation and employees' commitment

5. Conceptual Review

The Concept of Casualisation

Casualisation fondly known as Non-standard work arrangement is any employment that is not continuous and full-time; without contract specifying duration of employment; without standard hours of work and associated benefits besides pay (Okafor, 2012; Simons & Lake, 2005). Many scholars have labelled non-standard work as all forms a typical and flexible employment (Sate, 2001; Roper, Ganesh & Inkson, 2010; Ebisui, 2012). A number of scholarly works have been carried out in Nigeria on casualisation in its various forms covering different geographical scope, locations and sectors ranging from the (Oil and Gas, Okafor, 2007; Power, Aduba, 2012; Banking, Idowu, 2010; Lagos Island, Anyankora & Farinmade, 2012; Gender element in non-standard works Fapohunda, 2012) of the Nigerian economy. Informalisation of employment has been directly linked to concerns over violation of human rights, further reduction in poverty-level wages and attrition of working conditions (Heintz & Pollin, 2003). Despite this, casualisation of employees is seen by organisations as a means of increasing profit level which is recorded as a price for organisational progress. With this, casualisation is viewed in the context of work flexibility which is a requirement for economic recovery and advancement (Burgess, Campbell & May, 2012).

There is no consensus in defining casualisation; but its distinctive feature is that it is a form of employment that is:

- a. Temporary in nature
- b. Not conforming to rules or expectations in terms of working hours
- c. Legal assurance in terms of job security is not certain

Again, employees under the casual employment status are not entitled to holiday or sick leave or any other form of fringe benefits order than their monthly salaries. Therefore, as adduced by Okafor, (2010), casualisation is a total shift from full-time and part-time employment status into ad hoc basis of employment with unfavourable working policy. The International Labour Organisation (ILO) (2007) expounds casual employees as employees who have a clear-cut or unconditional mode of employment which is not expected to continue for more than 90 days (3 months) which is short duration of time stipulated by the Nigerian Labour Act. Casualisation is a pattern of employment which the international law prohibits and regarded as non-standard and precarious. The new development in Nigeria today is that the term casual employee has been replaced by casual staff. For instance, in the oil and gas industry, they no longer refer to them as casuals but as casual staff, because most of them are now supplied by labour casualors to the User Company which makes them employees of the labour casualor and not oil company (Danesi, 2011). In furtherance, she opined that casualisation existed for some jobs but it is not as rampant as witnessed in the current trend in the world of work. However, she explained that in the last two decades, casual employment has been on the increase & its mode of operation negates the norm of industrial relations practice and it is problematic in scope. In times past, such form of employment was required for recurrent, recurring or seasonal jobs or works that arises periodically and continues for a relatively short period of time.

Hitherto, this type of non-standard work only exists in construction organisations as well as the agricultural sector and this is due to the nature of work in these two identified sector of the Nigerian economy. Today, both the skilled and unskilled are

engaged as casual employees in the informal sector, the organized private and public sectors of the economy. The practice of engaging casual employees in Nigeria for permanent positions have been referred to as casualisation and this practice abounds mainly in the manufacturing, banking and oil and gas industries. Casualisation became an instrument for cost reduction for organisations to stay afloat in the face of competition in an unstable environment (Danesi, 2011). However, there has been tireless effort particularly by the trade unions to reverse this trend. Oduh (2011) cited in Okafor (2012) highlights the provisions of the Nigeria Labour Congress (NLC) and Nigeria Employers Consultative Association (NECA) agreement reached on the 2nd of May, 2000 which reads that:

“Employers who currently engage casual employees regularise their appointment; and that their pay as well as all other rights be in accordance with current industry rate as stipulated in the procedural and substantive collective agreements”.

Effects of Casualisation on the Employees

Many are of the opinion and view that casualisation as a mode of employment does not have negative effects on employees because casualisation is seen as a means whereby students, married seeks to be occupied & engaged for a token form of honorarium (salaries); this group of people are viewed as secondary earners. But in the Nigerian context, this school of thought is a bit difficult to harmonise as this mode of employment is a far cry from what it really represents. Today, casualisation has drawn more skilled employees (graduates) into its web with its resultant abrasiveness and deplorable conditions (Bezuidenhout & Kenny, 2009). This is partly because pay systems and employment conditions are always operated in a process that engenders comparison among the entire workforce.

Effects of Casualisation on the Employers

In current Nigeria, a lot of employers within the private and public organisations are championing the continual engagement of casual employees, consequently launching and instituting many casual employees in their organisations, and occasionally designing almost the entire manpower (human resources/employees) and putting them on the casual status. These set of employers unremorsefully believe that engaging in casualisation bring numerous benefits such as increment in flexibility & lower expenses (Benson, 2000). Cheadle (2006) suggests that there are three kinds of such flexibility practiced by employers:

- a. **Flexibility of Employment** (the prerogative to determine employment status at a cheap & quick rate),
- b. **Flexibility in Wages** (the prerogative to change & amend wage level without any form of control/restraint),
- c. **Functional Flexibility** (the prerogative to amend work processes, terms and conditions of employment, etc at a cheaper & quicker rate).

In a nutshell, employers always want to pay wages that are very low not minding the amount of energy dissipated on the job by employees; they as well want to dictate the pace of work and how work is to be conducted i.e how, when and what is to be done. While this is seen as a laudable standpoint, it is accompanied by negative implications meaning that employees on the casual status in organisations may not put their best, as they will always function below their optimal ability unlike when they are provided with a better working condition. Casualisation may also breed indiscipline from employees; a clue can be extracted from an argument presented by experts from the finance surveillance proved that the extraordinary rise in fraud carried out in some banks between year 2009-2017 could not be detached to the uncontrolled, unrestrained & perpendicular cases of casualisation in the financial institutions.

Even the holy bible affirmed God’s condemnations of employers who defraud their labourers as affirmed in the book of James {5:4} Behold, the hirer of the labourers who have reaped down your field, which is of you kept back by fraud, crieth: and the cries of them which have reaped are entered into the ears of the Lord of Sabaoth. And James Allen in his book ‘As a man thinketh’ stated collaboration with the position of the scripture that “here is an employer who adopts crooked measures to avoid paying fair wages, and, in the hope of making larger profits, reduces the wages of his workers. Such a man is altogether unfitted for prosperity, and when he finds himself bankrupt both in reputation and riches, he blames circumstances, not knowing that he is the sole author of his conditions”.

Effects of Casualisation on the Nigerian Economy

Casualisation which is also regarded as contemporary enslavement or modern-day slavery can gradually destroy an economy if such activity lingers. It will only give rise to employees who have over-stressed themselves and work themselves to stupor with pittance as earnings; thus, there will be no savings for their retirement since pension is not provided for these class of employees. This will in on the long run bring about the emergence of a population which has over-worked but still depends

on the government for their survival, thus the oppressive government's welfare strength puts them to live at the mercy of the society. As put forward by Kenny et al (2009), there is vast disparity between household who have access to a good job in the formal sector with guaranteed security and households who are on the casual employment status. They stressed further that household made up of casual employees are not only poorer but have little or fewer capital/resources to bank on. They are not provided with enough incomes to pay rent or electricity, let alone create another source of income. This would in the end result into society with a population exceptionally susceptible to corruption and other social vices as they search for other illicit & illegitimate ways of survival; howbeit, the informal sector which is the strength and vitality of the formal sector remains very small.

Trends of Casualisation in Nigeria

The exact origin of casualisation of employment in Nigeria is not clear-cut. However, it can be traced to the introduction of the Structural Adjustment Programme (SAP) in 1986, as well as the IMF and World Bank loans and their conditions. The combination of these factors led to a slump in the economy. Many factories shut down, some operating below minimum capacity and many organisation found it difficult to compete in the globalised economy which is tilted more in favour of the developed economies. Globalisation and trade liberalization added to competition from imported goods, have forced enterprises in Nigeria to reduce their staff strength and replace them with casual and casual employees in order to cut costs of production and remain competitive. The Structural Adjustment Programme (SAP) was geared toward less government involvement in the economy and more private sector participation. The revitalization of the private sector was aimed at attracting the much needed Foreign Direct Investment (FDI) into the country. While it attracted some FDI especially in the oil and gas industry it has led to the lowering of labour standards at the same time.

Aladekomo (2004) asserts that casualisation as a form of predominant employment practice in Nigeria was occasioned by the collapse of the oil-boom and the introduction of the structural adjustment programme, a development which eventually led to the downsizing and mass retrenchment of skilled people particularly in the urban centres and resulted in numerous cases of unemployment. Largely, in search of a means of survival, many of these retrenched employees whose status cuts across graduates and non-graduates engaged themselves in trivial jobs along the streets with very infinitesimal pay. This practice continued and gradually started to become popular, as employers saw it as a very cheap means of getting work done. Today, this form of employment relationship has become the in-thing. The bulk of employees in the telecommunications, oil and gas sectors and other sectors of the economy are casual employees. Increasing numbers of employees have found themselves outside the standard purview of collective relations as against advanced countries where the situation has necessitated a readjustment of collective labour relations rules and practices so that the employees concerned can enjoy the fundamental collective labour relations rights of collective bargaining and union representation, as well as protection against exploitation.

Casualisation and International Labour Organisation (ILO) Conventions

The convention of the ILO concerning employment agencies who charge fees came into the fore on the 8th of July, 1951 (ILO, 2001). The third Article of the convention states that all fee-charging employment agencies conducted with a view to profit shall be abolished with a limited period of time determined by a competent authority.

Article 1 of the same convention on "fee-charging employment agencies" means employment conducted with a view to profit, that is any agency or organisation which acts as an intermediary for the purpose of procuring employment for an employee or supplying an employee for an employer with a view to deriving either directly or indirectly any pecuniary or other material advantage from either employer or employee. It is important to note that Nigeria did not ratify this convention or the Private Employment Agencies Convention of 1997 (No.181). The second type of casual, although employed directly by the company requiring his/her services has, salaries fixed solely by the "benevolent" employer. As observed in the first case, the employee does not negotiate his salary, and consequently is not entitled to benefits like leave period, pension and sick pay, even though he/she is affected directly by convention No 96. Closely associated with the above is the ILO convention concerning freedom of association and protection of the rights to organise. Article 5 states that "employees' organisation shall have the right to establish and join federations and confederations and any such organisation; federation and confederation shall have the right to affiliate with international organisation of employees" (ILO, 2000).

By Article 2, employees' organisation shall enjoy adequate protection against acts of interference by each other or each other's agents or members in their establishment, functioning or administration. Convention No. 96 of the international labour conference declares that all members, even if they have not ratified the convention have an obligation, arising from the very fact of membership in the organisation, to respect, to promote and to realize in good faith and in accordance with the constitution, the principle concerning the functional rights which are the subject of these conventions. The ILO

conventions have been consistent with the use of the word “employee”. In other words, there is no distinction between a temporary, casual, contract or permanent employee (Okafor & Rasak, 2015). It follows, therefore, that the classifications or divisions made so far are for the purpose of stripping the employee of his rights. A primary employer paid a fee determined by both parties. A close observation revealed that individual who retired from the service of the secondary employers usually set up labour contracting companies. It is very sad, however, to note that a practice (casualisation) embraced by the construction industry in Nigeria today has been condemned by the ILO since 1951.

By Article 11, it is imperative for member countries to “take all necessary and appropriate measures to ensure that employees and employers may exercise freely the right to organise”. This right is enshrined in the provisions of section 40 of the 1999 Constitution of the Federal Republic of Nigeria. The fact remains that casual employees are not allowed the freedom of association and protection, and the right to organise themselves (Okafor and Rasak, 2015). Clearly associated with the above is the convention No. 98 concerning the application of the principles of the right to organise and bargain collectively, which came into force on 18th July 1951 (ILO, 2000). Article 1, it states that “employees shall enjoy adequate protection against acts of anti-union discrimination in respect of their employment”. Such protection shall apply more particularly in respect of acts calculated at the employment of an employee subject to the condition that he shall not join a union or shall relinquish trade union membership, dismissal of or other wide prejudice an employee by reason of union membership or because of participation in union activities outside working hours or with the concern of the employer within hours.

The Nigerian Labour Congress (NLC) and the Challenges of Casualisation

The fundamental aims and objectives of the NLCs are to protect defend and promote the rights, well-being and the interests of all employees, pensioners and the trade unions; to promote and defend a Nigerian nation that would be just, democratic, transparent and prosperous and to advance the cause of the working class generally (NLC, 2002). The Nigerian Labour Congress, as the umbrella body representing all employees in Nigeria, has been involved in the struggle against casualisation. The congress acknowledges that casual employment cuts across all industries and institutions (private and public) which are against the provision of the law. It notes that it is however more prominent among multinational companies. The practice of casualisation affects union membership, its mobilizing capacity and check off dues from the large number of employees in the system that cannot be unionized. The NLC started the campaign for de-casualisation late 1999 owing to their proscription by the military juntas (Rasak, 2011). However, in 2001 the NLC set up committees on casualisation and, at a summit, the following year, all employers agreed to implement the law on casualisation and to liberalise their employment policy. Some of the strategies that the NLC used includes, industry-wide picketing in order to sensitize the public; presentation of papers at seminars and conferences and through various publications from the Congress (NLC, 2002). With support from the Solidarity Centre, the NLC created a multi-union anti-casualisation task force to combat the flagrant anti-union practices. Through this task force, the NLC and its affiliate unions have organized more than eight thousand employees, many of whom have received increased benefits as permanent employees.

However, Owoseye and Onwe (2009) opined that picketing has not yielded the desired result, as the incidence of casualisation continues. Some employers misunderstood the reasons for the labour action against casualisation and before the commencement of the picketing activities; meetings were held with the employers through their central organisation: the Nigeria Employers’ Consultative Association (NECA), to clarify and share opinions on the illegality of casual employees and why they must regularise the employment status of such employees. Casual employees are not entitled to be part of any trade unions as they are not fully employed. This has been affecting the way the employers treat their employees and the struggles for a decent workplace by the trade unions (Owoseye and Onwe, 2009).

Casualisation as a Strategic Option

In the world of business today, demands from consumers have increased exponentially than in previous years. Expectation of subscribers from organisations have doubled up and for organisations to meet these enormous tasks especially in the Banking industry, casualisation is viewed as a strategic option. Also, shareholders are not in any way willing accept failure in meeting profits while consumers are less interested in tolerating poor services. The need to have an edge in the competitive business environment necessitated management to employ diverse tactics, techniques and strategies; hence the use of casual employees as a tool for organisational survival and costs reduction sufficed (Fapohunda, 2013). Going further, leveraging and engaging casual employees by Banks is a robust and powerful tool which helps them generate values to gain competitive advantage (Hasliza, Elaine, Ramayah, & Noor, 2014). Casualisation as a strategic option for Banks implies that success can be identified from the business and user perspectives (Lee & Kim, 1999; Swar et al., 2012 in Hasliza et al., 2014). In furtherance to reducing risks, casualisation allows Banks to focus on their core area of competencies, while relying on their

outsourcing agencies to handle non-critical processes and operations (Khong, 2005). Since tasks are usually delegated to agencies with high competitive advantage in productions, casualisation is expected to lead to improvements in outputs quality, while at the same time reducing production costs in-house. Casualisation also prompts faster access to knowledge & intellectual property, which often enhance capacity for innovativeness (Awolus, 2012).

Casualisation as an Exploitative Tool

The National Manpower Board in 2009 conducted a research and findings from that study, indicated that over 73% of business organisations operating in Nigeria were involved in one form of casualisation or the other. The rise in casualisation in the Nigerian business terrain has become a subject of great perturb as employees are increasingly lamenting under a wage reduction policy by employers. Virtually in all sectors of the Nigerian economy, casualisation has become the in-thing as employers of labour found it as a means of profit making for their businesses; so many organisations are no longer interested in getting permanent employees (Adegbami et al., 2014). In supporting the above claims, Fapohunda, (2013) alluded that casualisation have led to inconsistency and imbalance in work conditions, thereby creating great deals of unhealthy relationship among employees. Inequality in wages and employment conditions has brought about division in organisations (shop-floor) between employees in contrasting classes (categories) and this has affected how these employees view themselves in the organisation. Casual employees often feel disconnected from their job which has created a kind of dissatisfaction on the job which has been recognised overtime as a plague promoting lack of desire of employees & depletion in productivity. Casualisation contravenes Section 7 (1) of the Labour Act, Cap 198, Laws of the Federation of Nigeria, 1990 which stipulates and specifies that, "Not later than three months, an employee's period of employment with an employer, the employer shall give to such employee a written statement specifying the terms and conditions of employment, which include the nature of the employment and if the contract is for a fixed term, the date when the contract expires". Adegbami et al. (2014) put forward that casual employees are treated with disdain; in consequence, rather than building human capital, the casualisation system is knocking down and destroying human capital.

Employee Commitment

The term commitment simply means "devotion." Employee commitment may therefore be defined as the degree to which employees are committed to the organisations in which the work (Akintayo, 2010). According to Ongori (2007), employee commitment is the affective relationship has with the organisation, or the degree of loyalty employees feel towards the organisation. Zheng (2010) simply described employee commitment as the attitude of employees towards the organisation. Zheng's definition of employee commitment is quite broad as employees' attitude comprises many components. Research has various definitions for organisational commitment. According to Becker, Randal and Riegel (1995), job commitment combines three dimensions as follows: the willingness to remain in a particular organisation, sharing in an organisation's goals and beliefs, and making deliberated efforts to make these goals attainable. Age, tenure in the organisation, internal and external factors are the major personal factors that determine commitment, while job design, job analysis and leadership are the organisational factors that influence it. All these factors affect the devotion, loyalty and attachment of employees to the firm, which will in turn influence service delivery, job performance and employees' role in the attainment of organisational goals (Nortcraft & Neale, 1996).

Commitment is the degree to which the objectives of the organisation and that of the employees become increasingly integrated (Hall & Khan, 2002). Salancik, (1977) perceives commitment as "a situation where an individual is bound by his action and through this action to beliefs that sustain the activities of his involvement." Mowday et al. (1979) described job commitment as the degree to which an individual identifies with, and involves in a particular organisation. To Allen and Meyer, commitment is a psychological state that connects an individual to an organisation. According to Allen and Meyer (1997), commitment is "a psychological state that explains the relationship between an employee and the organisation, which determines the decision to continue work in that organisation." The above definition shows that there is a clear difference between commitment and motivation or general behaviour. Commitment can make individuals act in a way that will make others think they are denying themselves of their own rights and interests.

Models of Commitment

According to Allen and Meyer (1997), organisation commitment is in three dimensions namely affective, continuance and normative commitments. They used the tri-dimensional model to explain organisational commitment. These dimensions explain the different ways in which job commitment develops and its effect on employees' behaviour.

Affective Commitment

Affective commitment is the first dimension of job commitment in the Allen and Meyer's model of commitment and it refers to the emotional attachment of individuals to the organisation. Allen and Meyer (1997) defined affective commitment as "the level at which an individual emotionally relates with, involves in, and identifies with the organisation. Members of the organisation who have affective commitment continue to work not because they need to or they are obliged to, but because they want to (Allen and Meyer, 1991). Individuals who have emotional attachment to the organisation perceive their goals and that of the organisation as congruent and integrated (Beck and Wilson, 2009). Morrow (1993) simply defined affective commitment as an organisational behaviour which reflects positive attitude towards the organisation. This nature of attitude is "an orientation towards the organisation, it connects an individual's identity to the organisation" (Sheldon, 1971). Mowday et al. (1982) defined affective commitment as the degree to which an individual identifies with, and involves in a particular organisation.

Continuance Commitment

Another dimension of employee commitment in Allen and Meyer's model is continuance commitment. According to them, continuance commitment is "the awareness of the costs associated with leaving an organisation." Individuals will always calculate or weigh the costs and risks that may accrue from leaving current job (Allen and Meyer, 1997). Meyer and Allen (1991) further explained that individuals who have continuance commitment towards the organisation continue to work because they need to do so, not because they want to. This explains the difference between affective commitment and continuance commitment as the former involves individuals' stay in the organisation because they want to. Many organisations can induce this type of commitment by ensuring they provide relatively a good package for their employees. This will discourage them from leaving the organisation considering what they stand to lose if they leave, this can also reduce brain drain. Beck and Wilson (2000) described continuance as "an instrumental attachment to the organisation, where individuals' decision to stay is based on the assessment of costs of leaving. Organisational members who have this kind of commitment have no emotional attachment towards the organisation, they only stay back because of the economic benefits they gain.

Normative Commitment

Normative commitment is the last dimension of employee commitment model. Allen and Meyer (1997) define normative commitment as "a feeling of obligation to stay in an organisation." Normative commitment is when an individual feels obliged to continue employment in order to discharge certain duties and responsibilities within a particular period of time. According to Allen and Meyer (1991), individuals are said to have normative commitment when they feel they ought to stay in a particular employment. For normative commitment, employees stay in employment not because they want to or they need to, but because that is the proper thing for them to do and they should do it (Iverson & Buttigieg, 1999). Employees remain with the organisation based on moral reasons.

Casualisation, Welfare Measures and Employee Commitment

Employee welfare is a thorough, extensive and an all-embracing term and expression which includes diverse, differing & numerous benefits, facilities or services which employers offers or presents to employees. Through magnanimous fringe benefits of this kind, an employer makes life much easier and worth living for their employees. Welfare entails anything done to improve employees' which is provided above wages. Shah, (2015) asserted that welfare assist in raising employees motivation and morale for increased production and effective delivery of service; this can also help retain employees for a very long duration of time. In the opinion of Drucker, (2010), he expressed that employees are indispensable tools of production that deserves respect and must be treated with proper and adequate incentives; as this will enhance their sense of value and worth (Noguera, 2005).

Insufficient or inadequate welfare packages and other fringe benefits or incentives will lead to poor employee motivation which will greatly affect productivity outcomes; hence, there is huge need for employers to grant welfare package and other incentives for the benefits for employees (Daniel & Okereke, 2010). Nonetheless, welfare measures are not only estimated based on monetary terms; comprises the provision of better physical & mental health of employees, thereby promoting a work environment that is healthy, it also includes the provision of facilities such as education, medical benefits, housings schemes, recreation facilities for employees & their families; all these helps to improve their living standards. If all the aforementioned are adequately available, it enables employees concentrate more on their jobs. Welfare measures bring good quality of life for employees who are essential parts of production activities; so, denying them of basic socio-economic incentives to improve their quality of life will inadvertently affect their commitment level (Bowen, 2013).

5. Theoretical Underpinning

Theories are described as set of assumptions, body of ideas or a set of interrelated concepts which are used in explaining and predicting phenomenon. Therefore, the theories underpinning this study are Neo-liberal theory and Equity theory. The choice of these theories was informed by the fact that no one single theory can succinctly explain in totality the relationship between casualisation and employee commitment in the Nigerian banking industry.

Neo-Liberal Theory

This theory had its origin from Germany during the period of two world wars (Hartwich, 2009). This theory is predicated upon liberalising an economy (economic liberalism) (Rasak, 2011). The theory is credited to Riistow Alexander, who coined it at a conference in Paris in August, 1938. The central ideology and thrust of this theory holds that states should refrain from taking part and getting involved in economic activities and process for the sake of crisis which was ubiquitous at that time. He established that in this regard, the role of the state should be the setting of standards for economic behaviour and enforcement of compliance to these standards. According to Riistow, when there is a free economy, the state is strong. Consequently, countries of the world that adopt this posture limit or remove government subsidies, reform tax laws to expand tax base, support deregulation, eliminate fixed exchange rates and privatize institutions run by government in line with international economic institutions, such as the World Bank and International Monetary Fund (IMF). The results of these include inequality and elimination of much needed social programs for the citizenry which would account for the non-standard nature of work in the Nigerian informal economy as most of the activities in the sector do not comply with standards set by the Nigerian State, neither is the machinery for enforcing compliance making visible impact on the sector.

Equity Theory

Equity theory as propounded by Adams, (1963) can adequately explain casualised employees' work behaviour in organisation in Nigeria. This theory holds that employees cognitively make comparison of their inputs (knowledge, skills, abilities, time, energy, qualification, experience, etc) into an organisation with that of comparable person or persons with similar in inputs within and outside the organisation and where they perceive imbalance between the two inputs (my input versus his input) perception of inequity results, which in turn bring about many kinds of negative work behaviour such as increased insecurity, anxiety, low organisational commitment, low job involvement, organisational alienation, powerlessness, meaninglessness to work, self-estrangement & normlessness etc (Gallagher & Sverke, 2005; Hipple, 1998). The exhibition of negative work behaviour (low job involvement, low organisation commitment and high job insecurity) can only result if the casualised employees perceive inequity, hence, challenges to some casual workers.

Gaps Identified by the Study

With myriads of precariousness, unproven assumptions, and unsettled questions on employees' response to, and are affected by casualisation, it is essential for stronger evidence based on the type of policies and practices to be strengthened & invigorated (Guest, Isakasson & De Witte, 2010). Thus, there is literature gap on the effects of casualisation on employees' commitment. Based on the above premise, this study sought to explore the implication of casualisation on employees' commitment in selected Banks in, Ogun State. In order to holistically review the above problem, this study examined the nature or terms of casual employees in Nigerian banking industry.

6. Methodology

The study was a cross-sectional survey and the Areas of study were branches of five (5) selected Deposit Money Banks in Ago-Iwoye, Ijebu-Ode and Sagamu Area of Ogun State, Nigeria. The total population of the selected Banks was four hundred and ninety-five (495), and sample size of two hundred and fifty two (252) employees was drawn for the study using an online sample size calculator at www.raosoft.com/samplesize.html; at 95% confidence level and 0.05 error rate. Purposive sampling technique was used in areas of study to select the Banks and a non-probabilistic technique (convenience sampling) was used to select 252 employees from the five (5) selected Deposit Money Banks. The instruments used for data collection were questionnaires for quantitative data and in-depth interview for qualitative data; these instruments were designed by the researcher.

The instruments were validated by an associate professor from the Department of Sociology, Olabisi Onabanjo University, Ogun State and were certified appropriate for the study. For reliability, a pilot study was conducted among 50 employees of Wema Bank PLC in Ago-Iwoye. Results of the pilot study gathered from Cronbach Alpha reflected as follows: coefficient value on Casualisation with 6 items was 0.751, adequacy of welfare packages and other conditions of service with 13 items presented 0.832 while items for employee commitment was drawn from the scale of Allen & Meyer, 1991. From these results

and other handful information from previous literatures provides that every Cronbach alpha coefficient value from 0.7 is strong and acceptable, therefore, this study accepted the results of the reliability test. Secondary data was collected through journals from online sources, authors published papers, researchers study materials, textbooks, websites, previously published and unpublished thesis, reports and archival materials of selected Banks.

Data collected through questionnaires were analysed using inferential statistics and results were presented in tables and frequencies; while the data gathered through qualitative data were analysed using manual content analysis. The hypothesis of the study was tested using correlation analysis at 0.05 level of significance.

7. Results and Discussion

Socio-Demographic Characteristic of Respondent for Questionnaire Administration

Variables	Categories	Frequency	Percentage (%)
Sex	Male	182	72.2%
	Female	70	27.8%
Total		252	100%
Age	21-30 years	146	57.9%
	31-40 years	87	34.5%
	41-50 years	15	6.0%
	51 years and above	4	1.6%
Total		252	100%
Marital Status	Single	138	54.8%
	Married	113	44.8%
	Divorced	1	.4%
		252	100%
Educational Qualifications	NCE/OND	108	42.9%
	BSC/HND	120	47.6%
	Post-Graduate/Masters	11	4.4%
	Other professional qualifications	13	5.2%
Total		252	100%
Length of Service	Less than 2 years	85	33.7%
	3-5 years	112	44.4%
	6-10 years	44	17.5%
	11 years and above	11	4.4%
Total		252	100%

Source: Field Survey, 2018

Analysis of socio-demographic variable revealed that the distribution of respondents by sex shows that, 182 (72.2%) of the respondents were male while 70 (27.8%) were female, the study revealed that majority of the respondents were male with 182 (72.2%). The reason for too much male casual employees in the banking sector is as a result of the labourious nature of work involved in the banking industry where there is a set target to be met on a daily, weekly and monthly basis.

On the age of respondents, 146 (57.9%) of the respondents were between 21- 30 years of age, 87 (34.5%) were between 31-40 years of age, 15 (6.0%) of the respondents were between 41-50 years of age and 4 (1.6%) of the respondents were 51 years and above. The study revealed that majority of the respondents were between 31–40 years of age with 146 (57.9%). The reason for this result is that this age group in the Nigerian work setting is known as the “active population age” and this age group also comprises youth with great vigour and strength who because of wanting to fulfil their physiological or immediate needs (clothing, shelter and food) see casualisation as a means of survival especially in this era of recession in Nigeria.

Findings on the result of the analysis for marital status depicts that, 138 (54.8%) of the respondents were single, 113 (44.8%) of the respondents were married and 1 (.4) respondent is a divorcee, the study reveal that majority of the respondents were single with 138 (54.8%). This is as a result of the economic instability and future uncertainty/fear of the unknown for the Nigerian youth and since casualisation has no terms and conditions, when the appointment is terminated, getting another job offer may take ages and with this, families might be affected.

Results on academic qualification display that 108 (42.9%) of the respondents were NCE/OND certificate holders, 120 (47.6%) of the respondents were BSC/HND holders, 11 (4.4%) of the respondents have post graduate/masters qualification and 13 (5.2%) of the respondents holds other professional certificates as qualification. The study revealed that majority of the respondents were BSC/HND holders with 120 (47.6%) and as a result of this, they are desperate to get jobs and wouldn't mind settling for any kind of job in as much as it puts money in their pockets so meet their physiological needs as postulated by Abraham Maslow in his needs theory".

Information on the length of service reflects that 88 (33.7%) of the respondents have spent less than two years in the organisation, 112 (44.4%) of the respondents have spent between 3-5 years, 44 (17.5%) of the respondents have spent between 6-10 years in the organisation while 11 (4.4%) of the respondents have spent above 11 years in their respective organisation. The study revealed that majority of the respondents have spent between 3-5 years with their organisation 55 (36.7%).

Research Objective One: Relationship between Casualisation and Employees' Commitment

S/N	STATEMENTS	RESPONSES	FREQUENCY	%
Item 1	One of the few serious consequences of leaving this organisation would be the scarcity of available alternatives.	Strongly Agree	31	12.3
		Agree	84	33.3
		Undecided	53	21.0
		Strongly Disagree	58	23.0
		Disagree	26	10.3
		Total	252	100
Item 2	One of the major reasons I continue to work for this organisation is that leaving would require considerable personal sacrifice because another organisation may not match the overall benefits I have here.	Strongly Agree	79	31.3
		Agree	60	23.8
		Undecided	37	14.7
		Strongly Disagree	34	13.5
		Disagree	42	16.7
		Total	252	100
Item 3	One of the major reasons I continue to work in this organisation is that I believe loyalty is important and therefore feel a sense of moral obligation to remain.	Strongly Agree	65	25.8
		Agree	107	42.5
		Undecided	44	17.5
		Strongly Disagree	14	5.6
		Disagree	22	8.7
		Total	252	100
Item 4	If I got another offer for a better job elsewhere I would not feel it was right to leave my organisation.	Strongly Agree	83	32.9
		Agree	46	18.3
		Undecided	58	23.0
		Strongly Disagree	26	10.3
		Disagree	39	15.5
		Total	252	100
Item 5	I would be very happy to spend the rest of my career with this organisation.	Strongly Agree	52	20.6
		Agree	32	12.7
		Undecided	60	23.8
		Strongly Disagree	73	29.0
		Disagree	69	27.4
		Total	252	100
Item 6	I enjoy discussing about my organisation with people outside it.	Strongly Agree	39	15.5
		Agree	37	14.7
		Undecided	30	11.9
		Strongly Disagree	108	42.9
		Disagree	38	15.1
		Total	252	100

Source: Field Survey, 2018

Item 1 delineated that 31 (12.3%) respondents claimed to strongly agree that they were thought to believe in the value to remain loyal to one organisation, 84 (33.3%) respondents also supported this position, 53 (21.0%) respondents were indecisive, 58 (23.0%) respondents strongly disagree and 26 (10.3%) respondents as well disagree. Finding presents that majority of the respondents agreed.

Item 2 reflected that 79 (31.3%) respondents claimed to strongly agree that being in their respective organisations is not reasonable as they do not have a say in the scheme of things as they are in most cases left out of the decision making process due to their mode of employment and employment status, 60 (23.8%) respondents also supported this position, 34 (13.5%) respondents were indecisive, 37 (14.7%) respondents strongly disagree and 42 (16.7%) respondents as well disagree. Findings unveil that majority of the respondents agree that being in their respective organisations is not reasonable as they labelled as outcast due to their mode of employment and employment status.

In furtherance to the above, an interviewee affirmed that:

Well, casual and permanent employees perform the same task but with a little difference.... Because the risk taken by permanent employees is not like the casual employees... permanent employees occupy the managerial positions, while the contract employees are usually tellers or marketers.

(IDI/Male/40/MBA/Marketer/Zenith Bank, 2018)

This was also supported by an interviewee who said:

Permanent and casual employees perform no fixed task; they can be moved within or across department(s) within the bank. However, there are certain positions such as managerial positions where casual workers do not occupy.... Only permanent employees are allowed to occupy such positions.

(IDI/Female/35/M.Sc/Teller/GTB/February, 2018)

Another interviewee corroborated this claims by saying:

There is no permanent seat for employees...They interchange unit or department.... Sometimes, they work in the operation units and sometimes as customer care service officers...but only permanent employees perform supervisory roles...

(IDI/Male/33/B.Sc/Operations/Access Bank/2018)

Item 3 delineated that 47 (18.7%) respondents strongly agree that too much in their lives would be disrupted should they leave their current organisations, 72 (28.6%) respondents also corroborated this assertion, 48 (19.0%) respondents were indecisive, 68 (27.0%) respondents strongly disagree and 17 (6.7%) respondents as well disagree with the statement. Analysis revealed that majority of the respondents believe that too much would be disrupted from their lives of they leave their current organisation, this claim is in tandem with the first step on the pyramid of Abraham Maslow's hierarchy of need which says that people work to satisfy at least their physiological needs.

Table 4 described that 68 (25.8%) respondents claimed that it wouldn't be too costly for them to leave their current organisations now, 107 (42.5%) respondents also agreed to this, 44 (17.5%) were indecisive, 14 (5.6%) respondents strongly disagreed and 22 (8.7%) respondents disagree. Findings revealed that majority of the respondents claimed that it won't be too costly for them to leave their organisations. This is also in tandem with Reichheld, (1996) which state thus: "Loyalty is by no means dead. It remains one of the greatest engines of business success."

Item 5 testified that 52 (20.6%) claim they strongly agree, 32 (12.7%) respondents also supported by agreeing, 60 (23.8%) were indecisive, 73 (29.0%) respondents strongly disagree and 69 (27.4%) disagree. Majority from the above opined that they were not willing to spend the rest of their lives in their respective organisations.

Item 6 attested that 39 (15.5%) respondents strongly agree, 37 (14.7%) respondents as well claimed they agree and enjoy discussing about their organisation with people outside it, 30 (11.9%) respondents were indecisive, 108 (42.9%) respondents claim they strongly disagree and 38 (15.1%) also disagree. Information from the above highlights that majority of the respondents does not like to discuss their organisations outside of its premises due to the precarious nature of their jobs.

Research Objective Two: perceived adequacy of welfare packages and other conditions of service on employees' commitment

S/N	STATEMENTS	RESPONSES	FREQUENCY	%
Item 1	Salary/Wages	Good	101	40.1
		Poor	115	45.6
		Undecided	36	14.3
		Total	252	100
Item 2	Allowances/Bonuses	Good	71	28.2
		Poor	147	58.3
		Undecided	34	13.5
		Total	252	100
Item 3	Termination of Contract	Good	40	15.9
		Poor	119	47.2
		Undecided	93	36.9
		Total	252	100
Item 4	Medical/Health Benefits	Good	72	28.6
		Poor	112	44.4
		Undecided	68	27.0
		Total	252	100
Item 5	Promotion Opportunity	Good	56	22.2
		Poor	139	55.2
		Undecided	57	22.6
		Total	252	100
Item 6	Compensation during injury, sickness or death of employee	Good	67	26.6
		Poor	121	48.0
		Undecided	64	25.4
		Total	252	100
Item 7	Insurance/Pension, Leave & Gratuity	Good	67	26.6
		Poor	102	40.5
		Undecided	83	32.9
		Total	252	100
		Poor	206	81.8
Total	252	100		
Item 8	Recognition of Union Membership	Good	64	25.4
		Poor	115	45.6
		Undecided	73	29.0
		Total	252	100
Item 9	Training and Education	Good	94	37.3
		Poor	70	27.8
		Undecided	88	34.9
		Total	252	100
Item 10	In view of your responses above, how would you rate the job security & working conditions overall in your bank?	Good	69	27.4
		Poor	102	40.5
		Undecided	81	32.1
		Total	252	100
Item 11	Are you paid for working overtime?	Yes	48	19.0
		No	163	64.7
		Undecided	41	16.3

		Total	252	100
		No	13	5.2
		Undecided	84	19.0
		Total	252	100
Item 12	Are you entitled to 13th month salary based on your status?	Yes	85	33.7
		No	137	54.4
		Undecided	30	11.9
		Total	252	100
Item 13	Are there welfare measures for you as a casual employee in your bank?	Yes	78	31.0
		No	149	59.1
		Undecided	25	9.9
		Total	252	100

Source: Field Survey, 2018

8. Interpretation

Item 1 displayed that 36 (14.3%) respondents said the wages/salary received from their respective banks is good while 216 (85.7%) respondents said claimed that the wages/salary received is poor compared to their contemporaries who are on permanent employment status. This also corroborates the positions of (Campbell, 1996; Pocock *et al.*, 2004) which says that casual employees have lower average earnings than equivalent permanent workers.

The above piece of information was also supported by an interviewee who affirmed:

Well, in some instances, casual employees perform almost the same tasks with their counterparts who are on permanent employment. However, in terms of salaries; it is not the same... salaries are different... This is because casual employees are paid by the outsourcing firms... the outsourcing firms would have deducted their own commission from the money paid by bank based on the memorandum of understanding before paying the casual workers their salaries.

(IDI/Male/28/B.Sc/Internal Audit/ Zenith Bank/February, 2018)

Item 2 demonstrated that 56 (22.2%) respondents said the bonus received from their respective banks is good, 145 (57.5%) respondents said claimed that the bonus received is poor compared to their contemporaries who are on permanent employment status, 51 (20.2%) respondents were indecisive. Finding reflects that majority of the responses claimed that bonus given to them as casual employees' is very poor. This also corroborates the positions of (Campbell, 1996; Pocock *et al.*, 2004) which says that casual employees have lower average earnings than equivalent permanent workers.

Item 3 concluded that 40 (15.9%) respondents claimed that contract termination process is good, 119 (47.2%) respondents claimed otherwise and 93 (36.9%) were indecisive. Finding reveal that majority of the respondents claimed that termination of contract for casual employees does not follow a standard process and casual employees contract can be terminated at will by the management through the outsourcing agencies. As adduced by (Allan, 2001), he opined that one of the disadvantages associated with casual employment include insecurity of employment.

In furtherance to this, an interviewee retorted that:

Here in my bank as a teller, after a period of ten (10) years, your contract ends with only a month upfront pay. You will only be given a pay for an extra month just probably for you to get a job and use that for upkeep. Being a casual employee brings more harm than good.

(IDI/Male/35/B.Sc/Teller/GTB/February, 2018)

Item 4 presented that 72 (28.6%) respondents claimed that the health and medical benefits received in their respective banks is good, 172 (67.7%) respondents claimed otherwise and 8 (3.7%) remained indecisive. Finding demonstrates that majority of the respondents claimed that as casual employees in their respective banks, health and medical benefits are poor.

Item 5 illuminated that 56 (22.2%) respondents claimed that promotion opportunities in their respective banks is good, 139 (55.2%) respondents claimed otherwise and 57 (22.6%) remained indecisive. Finding demonstrates that majority of the respondents claimed that as casual employees in their respective banks, promotion opportunities are unfavourable and poor. Item 6 depicted that 67 (26.6%) respondents claimed that as a casual employee, there is compensation during injury, sickness or death of an employee in their respective banks is good, 121 (48.0%) respondents claimed otherwise and 64 (22.6%) remained indecisive. Finding display that majority of the respondents claimed that as casual employees in their respective banks, there are no compensations for injury sickness or death.

Item 7 revealed that 67 (26.6%) respondents claimed that insurance, pension and leave in their respective banks is good, 102 (40.5%) respondents claimed otherwise and 83 (32.9%) remained indecisive. Finding demonstrates that majority of the respondents claimed that as casual employees in their respective banks, insurance benefits are unfavourable and poor.

Item 8 inferred that 64 (25.4%) respondents claimed that they are allowed to join trade unions, 115 (45.6%) claimed otherwise and 73 (29.0%) were indecisive. Finding reflects that majority of the respondents were not allowed to join trade unions as casual employees.

Item 9 unveiled that 94 (37.3%) claimed that training and education in their respective banks is good while 158 (62.7%) claimed otherwise. Finding shows that majority of the respondents claimed that there are no rooms for training and education in their respective banks.

Item 10 proved that 69 (27.4%) claimed that the condition of work in their bank is good, 102 (40.5%) respondents claimed otherwise and 81 (32.1%) respondents remained indecisive. Finding shows that majority of the respondents claimed that the condition of service in their respective banks is very poor and there is no job security that is they may be fired at any time without prior notice. As stated above, this finding also corroborates the position of Okougbo, 2004; Adewumi and Adenugba, 2010; Okafor, 2010; Fapohunda, 2012; Jawando, 2014; Rasak, 2015; Adewusi, 2015; Okafor and Rasak, 2016). According to them, casualisation de-motivates and dehumanises employees at work, lack of collective representation by unions and job insecurity.

In corollary to the above, an interviewee affirmed:

The condition of work for casual employees is very low and there is no job security. Once a casual employee's services are no longer required by the bank, they are asked to report to the outsourcing agency that recruited them and from there; they are given their letters of termination of appointment. It is always a sad experience when this happens.

(IDI/Female/29/B.Sc/Internal Audit/Skye Bank/February, 2018)

To assert that casual employees in the banking industry are at disadvantage is not a gain say.

An interviewee during an IDI session bared it all:

I can say that both contract and permanent employees enjoy bonuses, allowances, pension, insurance and health benefits. However, the permanent employees enjoy more of the above mentioned benefits. For instance, contract employees do not enjoy the same health/medical benefits like eye glasses and operation as permanent employees do... Secondly, permanent employees have access to loans and long service but casual employees do not... it takes 4-5 years for a casual employee to get promoted and this is based on performance while the permanent employees are promoted every two years.

(IDI/Male/27/B.Sc/Skye Bank/Customer Care/February/2018)

Item 11 illuminated that 48 (19.0%) respondents claimed they are paid overtime for spending extra hours at work, 143 (64.7%) claimed otherwise and 41 (16.3%) were indecisive. The study finding reveals that majority of the respondents were not paid overtime if they work extra hours.

Table 12 reflected that 85 (33.7%) claimed they are entitled to 13th month salary, 137 (54.4%) respondents claimed they are not entitled to 13th month salary while 30 (11.9%) remained indecisive. This implies that majority of the respondents are not entitled to 13th month salary.

In furtherance to this, an interviewee remarked that:

No way, casual and permanent employees do not enjoy the same working conditions in my bank, for instance, permanent employees receives, upfront, 13th month salary and bonus while casual employees receives only 13th month salary which is meagre when compared to what permanent employees receive.

(IDI/Male/32/HND/Customer Care/GTB/February, 2018)

Table 13 evinced that 78 (31.0%) respondents claimed there are welfare measures in their respective banks, 149 (59.1%) respondents claimed otherwise and 25 (9.9%) were indecisive. The finding reflects that majority of the respondents have no welfare measures as casual employees in their various banks. This finding also supports the position of Okougbo, 2004; Adewumi and Adenugba, 2010; Okafor, 2010; Fapohunda, 2012; Jawando, 2014; Rasak, 2015; Adewusi, 2015; Okafor and Rasak, 2016). According to them, casualisation manifests itself in one form or the other including poor salary, low wages, few benefits, de-motivation and dehumanisation of employees, lack of collective representation by unions and job insecurity.

9. Hypothesis Testing using Correlation Analysis

H0₁: There is no significant relationship between casualisation and employees' commitment

		Casualisation	Employee Commitment
Casualisation	Pearson Correlation	1	.943**
	Sig. (2-tailed)		.000
	N	252	252
Employee Commitment	Pearson Correlation	.943**	1
	Sig. (2-tailed)	.000	
	N	252	252

** . Correlation is significant at the 0.01 level (2-tailed).

From the correlation table above, it can be observed that Pearson Correlation method was adopted. This table shows the correlation result of the hypothesis. The Pearson value of 0.943 > 0.5 depicts that there is a strong relationship between casualisation and employee commitment to the job. This implies that there exists a significant relationship hence the null hypothesis was rejected while the alternative hypothesis stating that there is a significant relationship between casualisation and employee's commitment is accepted. Thus, there is a significant relationship between casualisation and employees' commitment.

10. Discussion of Findings

The study x-rayed casualisation and employees' commitment in selected Deposit Money Banks in Ogun state, Nigeria. It was discovered in the course of the findings that casual employees enjoy less benefits and other better conditions of service compared to their counterparts who are on the permanent employment status and for this reason, their level of commitment is affected as most of them claim that they do not have a sense of belonging at work. This validates the first objective of the study; meaning, there is a relationship between casualisation and employment commitment. This finding also in tandem with the submission by Okafor, (2012), where he posited that casualisation being a nonstandard work arrangement is toxic and dehumanising; it also destroys human capital rather than building it.

The second objective which aimed to examine perceived adequacy of welfare packages and other conditions of service on employees' commitment, the study revealed that casual employee are not given any form of welfare measures in their various banks. This finding also supports the positions of Okougbo, 2004; Adewumi and Adenugba, 2010; Okafor, 2010; Fapohunda, 2012; Jawando, 2014; Rasak, 2015; Adewusi, 2015; Okafor and Rasak, 2015). According to them, casualisation manifests itself in one form or the other including poor salary, low wages, few benefits, de-motivation and dehumanisation of work and employees, lack of collective representation by unions and job insecurity.

11. Conclusion

The study assessed casualisation and employees' commitment in branches of five selected Deposit Money Banks in Ago-Iwoye, Ijebu-Ode and Sagamu, Ogun state. The banks understudied were Access Bank, First City Monument Bank (F.C.M.B), Guarantee Trust Bank (GTB), Skye Bank and Zenith Bank. It was discovered in the course of the study that casual employees in these banks were not happy as a result of the poor treatment meted out to them their employers and based on this findings, the study concludes that promoting an atmosphere of positive incentive and welfare packages for casual employees by their employers will enhance their level of commitment and this will invariably impact hugely on the return on investment made by the employers and stakeholders in the banking industry.

In a country like Nigeria with capitalist social formation driven by profit motives, and where labour market is highly saturated, indigenous and foreign employers capitalise on this, therefore, decent jobs has been very difficult of to achieve. Since non-standard employment relations is a worldwide phenomenon, paradoxically, in the case of Nigeria, the practice is driven largely by compulsion to survive and not by choice. Nonetheless, decent employment may be a journey, not a destination; but it is a standard which each country strives to attain. However, to make decent employment a reality in a country like Nigeria, there is the need for total review of not only the labour laws but also the practice of industrial relations to protect this category of employees from the greedy and lawless indigenous and multinational employers who take delight in violating labour standards to their own selfish advantage".

12. Recommendations

Based on the identified hazardous nature and strain associated with casualisation as identified in this study, the study recommends the following:

- i. It will be good for employers to provide equal conditions for all employees in the banking industry such that they feel to be part and parcel of the organisation.
- ii. Trade unions should deepen their nets to embrace and represent also the needs of casual employees in in the Banking industry.
- iii. Employers should review their policies and also recognize casual employees in employment as a way to harness effective service delivery.
- iv. Section 7 (1) of the Labour ACT which says that employees with the casual status must be regularised after 90 days (3 months) at work should be strictly adhered to by employers and management of Deposit Money Banks.
- v. Management of Deposit Money banks should revise their policies on the outsourcing human resources as this practice even though affect the employees; it also affects the performance and operations of the banks indirectly.

13. Suggestion for Further Studies

Bearing in mind the hazardous and precarious nature of casual employees, further research should be developed in the following areas:

- i. A comparative analysis of industries should be carried out to examine the condition of service of casual employees in other industries.
- ii. A broader scope and wider coverage should be examined to ascertain how casual employees are treated in other sectors of the economy. That is, three to four states should be combined together for an elaborate study.
- iii. Other theories should also be employed in explaining the subject matter in order to explanatory their strengths and position on the subject of casualisation and employees' commitment.
- iv. New methods can be employed to examine this topic to see if results will be the same.
- v. A cross examination across states should be explored to allow for comparison of results.

14. Limitation of the Study

Some factors impede on the effort of the researcher in the course of carrying out this study. Most prominent of the factors were:

Time: The research work is a big task and as such requires time and energy, which was not on the researcher's side.

Secrecy: Nigerians dislike activities that tend to probe them. They tend to avoid researchers because they feel their activities that are not meant for public consumption would be exposed through research work.

Respondents: In administering the questionnaire and conducting the in-depth interview, respondents were not willing to divulge the needed information at first but they were persuaded by the researcher after talking to them on the reason why the research is very paramount to the Nigerian society. The study can be appraised to have given a good judgement to the topic because it has factual information from respondents who were core casual employees in the (5) five selected banks and this can serve as a guide for subsequent research in this area.

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