

Casualisation and decent work in access bank Plc



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ABSTRACT. The changing nature of work arrangement has taken the form of flexibility. The flexibility has brought about destabilizing and exploitative labour practices which are characterized by temporary or casual work. Consequently, workers are on daily basis are subject to job instability, lower wages and more dangerous working conditions as they are denied rights and benefits of regular workers. It is against this background that this study examines casualisation and Decent Work in Access Bank Plc. Multi-stage sampling procedure was used to select a sample of 300 respondents from the selected branches of the bank in Lagos Metropolis. The bank branches were stratified into 3 regions and 3 branches were randomly selected from each of the regions. In order to complements the quantitative data, 30 in-depth interviews were conducted among some selected workers in the bank. The study found that the factors responsible for casualisation in the bank include the need to reduce cost by Management; the availability of cheap labour; the desperation to get jobs on the part of the employees; and lack of protective laws. The study therefore concludes that government should expedite action to counter this wide spread exploitation of workers within all sectors of the economy.

Keywords: casualisation, decent work, access bank, temporary employment, flexibility.

1INTRODUCTION

Work environments have been going through dramatic changes as a result of globalization over the past three decades (Mittelman, 2000; Smith, 2001; Auer, 2005; Fapohunda, 2012). Organizations are now moving away from securing jobs and economic protection for workers. Workers on daily basis are subject to job instability, lower wages and more dangerous working conditions as they are denied rights and benefits of regular workers (International Labour Rights Forum, 2001). Casualisation of employment has continued to be a significant part of the employment arrangement that are collectively known as nonstandard, contingent, atypical, precarious and alternative work arrangements in international labour law (Kalleberg, 1999). This is done deliberately to pave way for irregular forms of employment, in order to avoid labour surplus during economic downturns which negates the decent work practices (Kallerberg, Reskin and Hundson, 2000; Haspels et al, 2001). Decent work has been defined by ILO (1999) as productive work in which rights are protected, which generates an adequate income, with adequate social protection. It also means sufficient work, in the sense that all should have full access to income-earning opportunities. It marks the road to economic and social development, a road in which employment, income and social protection can be achieved without compromising workers' rights and social standards.

However, studies have found that employers are now engaging more of flexible workers as alternatives to standard or permanent workers which contravene the fundamental principles

and rights at work (Capelli & Neumark, 2004; Okafor, 2007; Adewumi, 2009; Okafor, 2012). In Nigeria, the problem of casualisation is prevailing in many organizations whether in indigenous, transnational or multi-national firms, either public or private industry, including telecommunications sector, oil and gas sector, power sector, banking sector (both old and new generation banks), education sector, and so on (Okougbo, 2004; Onyeonuru, 2004; Okafor, 2007; Idowu, 2010; Aduba, 2012). It is also clear that, it is becoming increasingly difficult to ensure the rights of workers in Nigeria. As noted by Adewumi & Adenugba (2010), this has been influenced by the dictate of emerging capitalist employment relations and this has led to unresolved conflict leading to frequent strikes by labour (Akanji, 2002).

Casualisation has become a very topical and sensitive issue in Nigeria since the year 2000 when it was brought to the public's attention by the Nigerian Labour Congress (NLC). The use of contracting out and casualisation through labour and service contractors is seen as a means to undermine trade union organization and avoid collective bargaining, leading to a downturn in worker's representation, workplace democracy and social partnership. Globalisation has provided opportunity for outsourcing, which is an easier way to cut costs and escape competition. This practice has become attractive to many organizations in recent times. Today, employers outsource labour freely which requires little or no entitlement associated with permanent and regular employment. This form of work arrangement has become a regular feature of most organizations over the last decade to weaken trade unionism and to drive down wages in Nigeria. Casualisation therefore is seen as 'a process whereby more and more of the workforce are employed in 'casual' jobs' (Campbell & Burgess; 2005). The word 'casual' attached to the identities of these workers had made the employers to treat them as 'lepers', melting-out treatment such as unfair labour practices which extend to job allowances, canteen services, pension plans, health and life insurance schemes, transportation and leave entitlements etc. Unfortunately, it has been observed that some casual workers who had worked for many years were without promotion and necessary entitlements. They sometimes do the work that normal employees should do, but are not compensated for such jobs (Dakare et al., 2011). Employers use casualisation as an effective means to reduce cost, maximize profit and de-unionized the workforce.

Cases abound in some organizations in Nigeria where workers have worked for between six and ten years as casual or contract workers without being given permanent status. In trying to defy the law in the past, some employers were in the habit of regularly laying-off their employees every three months and asking them to re-apply for re-engagement (Danesi, 2009). On close scrutiny one can observe that labour standards are being compromised by most firms involved in casualisation. Such standards include the right to form or belong to a trade union and the right to collective bargaining. Orifowomo (2007) argued that casual or contract worker employed directly by organizations ought to be called employees even if some of them have a short-term employment. However, majority of them have become what is termed 'permanent casuals'. They work for many years in the same company but are not granted full employee status. Similarly, Fajana (2005) also expressed the difficulty and unavailability of accurate statistics about the number of casual and contract workers in Nigeria. This he noted has created problems in getting official statistics showing the extent and trends of casualisation. Much of the studies that have been done on casualisation have concentrated on the Oil and Gas Sector such as NUPENG (2003), Okafor, (2007), Solidarity Center (2010) among others. It is against this backdrop that this paper examines casualisation as decent work in some selected banks in Lagos metropolis.

2.0 LITERATURE REVIEW

Casualisation refers to bad conditions of work such as employment insecurity, irregular hours, intermittent employment, low wages and absence of standard employment benefits (Basso, 2003). The term is used for casual, seasonal and contract workers since they have more or less the same conditions of service. The meaning of casualisation varies, but there is a broad area of overlap in the meanings found in different areas (O'Donnell, 2004). Casual Jobs are commonly understood as jobs that attract hourly pay but very few of other rights and benefits, such as right to notice, the right to severance pay and most forms of paid leave (annual leave, public holidays, sick leaves etc) that are normally associated with 'permanent' jobs for employees. The ILO on its part defines casuals as "workers who have an explicit or implicit contract of employment which is not expected to continue for more than a short period, whose duration is to be determined by national circumstances" This ambiguous definition does not tackle the issues regarding casual and contract workers in Nigeria. This definitional ambiguity has led to different definitions of casual and contract workers in different jurisdictions.

Casualisation is not a new phenomenon but, the utilization of workers on short term contract to avoid a standard employment relationship is new (Theron, 2005). This situation is further worsened by the practice among employers of labour who reemploy the same casual worker after the previous work contract expires thus; sustaining the worker for years on a continuous temporary basis. Casualisation captures the phenomenal global growth of non standard employment; however, literature often highlights the problem involved in defining casualisation of work (Bhorat and Hinks, 2006). Issues of hours of worked, type of employment contract, who pays the employee, non pecuniary benefits and whether working in the formal or informal sector gives rise to several definitions. The traditional model of employment (permanent full time employment with one employer until retirement) is steadily giving way to less stable (and often vulnerable) forms of employment (Cheadle, 2006).

According to Owoseye and Onwe (2009) casualisation is a working arrangement that is not permanent in nature and does not fall within the traditional standard employment relationship; workers in this arrangement usually do not have a permanent job status, they do not get the same pay and benefits as their regular permanent counterparts doing the same job and working the same hours. Alozie (2009) noted that casualisation became a feature of the Nigerian labour market in the late 1980s when the country adopted the Structural Adjustment Programme (SAP) in line with the neo-liberal policies prescribed by the International Monetary Fund and World Bank. He observed that one of the effects of this policy was the retrenchment of workers in the public sector which created large scale unemployment. The structural adjustment programme (SAP) was expected to reduce government involvement in the economy and increase private sector participation. In terms of job creation, the government was involved in downsizing of the civil service and its parastatals. However, the private sector which was to be strengthened by government policies to absorb these workers could not absorb all the retrenched workers from the public sector.

Casualisation in Nigeria has been describes as work arrangements that are characterized by bad working conditions like job insecurity, low wages, and lack of employment benefits that accrue to regular employees as well as the right to organize and collective bargaining (Danesi, 2009). In addition, workers in this form of work arrangement can be dismissed at any time without notice and are not entitled to redundancy pay. Hence, it is an unprotected form of employment because it does not enjoy the statutory protection available to permanent employees. Casualisation of employment is growing at an alarming rate in both private and public organizations. More and more workers in permanent employment are losing their jobs and are re-employed as casual/contract workers or are been replaced by casual or contract workers. The increasing use of casual workers makes it difficult for workers to protect themselves from labour violations by employers of labour; such as the right to join unions and

the right to collective bargain to access better terms and conditions of employment (Jawando, 2009).

However the Nigerian Labour Act 1990 does not define what casualisation is and does not provide a legal framework for the regulation of the terms and conditions of this work arrangement. Although, Section 7(1) of the Labour Act, Cap 198, Laws of Federation of Nigeria provides that: *“Not later than three month after the beginning of a worker’s period of employment with an employer, the employer shall give to the worker 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”* (Labour Act, 1990). This section of the Labour Act as well as the entire Act inadequately addresses the issue of contract and casual labour in Nigeria; regarding the regulatory framework for statutory employment rights and protection from exploitation. This inadequacy provides employers of labour with a legal loophole which furnishes exploitative employers the impunity that allows them to infringe on the rights of workers.

Notwithstanding the provision in Section 17(3)(e) of the Nigerian Constitution, which states that *“the State shall direct its policy towards ensuring that there is equal pay for equal work without discrimination on account of sex, or on any other ground whatsoever”* and section 40 which states that, *“Every person shall be entitled to assemble freely and associate with other persons, and in particular he may form or belong to any political party, trade union or any other association for the protection of his interests”*; the discrimination in pay between permanent and casual employees still persists (Owoseye and Onwe, 2009).

According to Danesi (2009), the lack of definition of the status of this category of workers as well as the legal framework regulating the terms and conditions of their employment and protection explains the motivating factor for the increasing use of casualisation by employers and why this category of workers are exploited by employers who engage them. The prevailing arrangement in most organizations in Nigeria is a situation where people are employed as casual and contract workers for five years or more and are paid less than their permanent counterparts in terms of wages and benefits even though they possess the same skills, work the same hours and perform the same tasks as permanent employees.

Okafor (2007) argued that casualisation is an unethical business practices that violates the right of workers to decent job and freedom of association; this constitutes unfair labour practices which are meant to promote capitalists quest for greater productivity and profit maximization. This situation adversely affects workers in developing economies the most. Casualisation of employment is growing at an alarming rate. More and more workers in permanent employment are losing their jobs and are re-employed as casual/contract workers or been replaced by casual or contract workers. Casual work which is supposed to be a form of temporary employment has acquired the status of permanent employment in Nigeria without the statutory benefits associated with that status.

The International Labour Organization (1998) declaration adopted that its member must “respect, promote and realize in good faith” the principles concerning the fundamental rights at work. This declaration on fundamental rights at work, although not binding in international law, underscores that all member countries have an obligation to respect, to promote and to realize, in good faith, the fundamental principles involved, whether or not they have ratified the relevant conventions. Nigeria has ratified the ILO Convention so it is obligatory on her part to uphold these conventions. Thus, the ILO has developed and put into practice the Decent Work Agenda which has gender equality as a crosscutting objective and strives to

achieve decent work in all fields of human endeavour, through the implementation of four (4) strategic objectives, which are:

- 1.) Job Creation: By creating greater opportunities for women and men regarding securing decent employment and income.
- 2.) Guaranteeing Rights at Work: By promoting and realizing standards and fundamental principles and rights at work.
- 3.) Extending social protection: By enhancing the coverage and effectiveness of social protection for all.
- 4.) Promoting social dialogue: By strengthening tripartism and social dialogue.

Decent work has many dimensions. Among the scholars that have viewed decent work from six dimensions is Anker et al. (2002), they identified six dimensions from the Director-General's original statement that ILO should promote '*opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security and human dignity*' (ILO, 1999): These includes

- (a) Opportunities for all to find any kind of work, including self-employment, family work, and wage employment in both the informal and formal sectors;
- (b) Freedom of choice of employment, i.e. excluding forced, bonded and slave labour and unacceptable forms of child labour;
- (c) Productive work, providing adequate incomes and ensuring competitiveness;
- (d) Equity in work, including absence of discrimination in access to and at work;
- (e) Security at work, as far as health, pensions and livelihoods are concerned; and
- (f) Dignity at work, not only in the respect that is extended to workers, but also in their freedom to join organizations which represent their interests and to voice concerns and participate in decision making about working conditions.

As observed by Fajana (2007), one might want to argue that the first objective of decent work minimizes the unemployment rate. Noble as these objectives are, employment promotion has become central in decent work agenda. ILO has continuously seeks to enlarge the world of work, hence it concerns with unemployment and underemployment. As buttressed by Ergon (2010) employment creation is critical to poverty reduction and has clear links to a number of policy areas, including economic growth, private sector development and trade. In recent times, factors such as working time and working intensity, wage levels, a safe working environment have continued to dominate discussion on decent work practices. Ghai (2002) emphasized that the goal of all workers whether in state enterprises, the formal or informal economy, or self employment, desire level of remuneration in cash or kind that at least provide minimum standard of living for their families. Workers also wish to work in safe and healthy conditions and to have a secure livelihood. Like other citizens, workers in all categories also seek the right to form their own organizations to defend and promote their interests and to participate in decisions that affect them as workers.

2.1 Theoretical orientation

Neo-liberal theory has been adopted as the theoretical leaning of this work. Neo-liberal theory refers to a political-economic philosophy that de-emphasized or rejects government intervention in the economy, focusing instead on achieving progress through encouraging free market methods and fewer restrictions on business operations and economic development. This theory is based on two main tenets. The first is that close economic contact between the developed and the developing countries is the best way to accelerate the transfer of

technology internationally which is the *sine qua non* for making economies rich hence all barriers to international trade should be eliminated as fast as possible. The second is that governments in general, lack the capacity to run large industrial and commercial enterprise as these are better placed in the hands of private enterprise. This has further placed businesses in the hands of few capitalists whose ultimate aim is to maximize profit. In order to achieve this objective, neo-liberal requires an abundant and cheap labour force that negates the decent work agenda of ILO. With flexibility in labour force, big capitalists increase their profits, exploitation of workers, pose obstacles to militant trade union and raise the rate of unemployment and underemployment. This further encourages casualisation, outsourcing, contract staff and contingent workers. With these, the workers have become impoverished and are made to suffer in the hands of the few capitalists, who own the means of production and whose ultimate aim is to maximize profits. This is the situations Nigerian workers find themselves in this globalized world. Workers on daily basis are retrenched, downsized and made to survive untold hardship in the hands of their capitalist employers who are all looking for cheap labour in order to maximize profits.

The coming of neo-liberalism as the framework for macro-economic development since the 1980s has dealt a devastating blow on trade unions both in terms of membership strength and ability to gain concessions for members (Adewunmi, 2009). On the political side, the increasing hostility of the state towards the union as well as the successful co-optation and apparent surrender of labour leadership have made the plight of the trade union movements unenviable. The capitalist enjoys a lot of power, which is reinforced by a number of legal instruments limiting the control, which the individual employee can exercise within the work situation. Since workers constitute the largest single force in industry, it is when they come together that they can conveniently challenge the dominance of capital (Hyman, 1975). The fact that workers have to struggle over these issues is a reflection of the inherent contradictions within capitalist industry and society at large. These contradictions are the products of antagonistic interests of labour and capital as epitomized in the continuous accumulation on the part of the employers at the expense of the worker (Adewunmi, 2009).

3. METHODS

The study involved the staff of Access bank Plc in Lagos State. Access bank was granted banking license in 1988 but began operation in 1989. Before the acquisition of 75 percent equity share in the distress Intercontinental Bank in 2011, the banks had 38 branches in Lagos Metropolis. The acquisition increased the number of branches of the bank to 108 in Lagos Metropolis. Data was collected through quantitative and qualitative approach. Multi-stage sampling procedure was adopted in the administration of 300 well structured questionnaires in the selected branches of the bank in Lagos Metropolis. The bank branches were stratified into three regions namely; Lagos Island, Lagos Mainland North and Lagos Mainland South respectively. In each of the 3 regions, 2 branches of the bank were randomly selected to give fair chance of being included. In each of the chosen 6 branches, 50 questionnaires were administered in each of the branches. A total of 273 questionnaires were returned at the end of the survey which lasted 3 months. In order to compliment the quantitative data, 30 in-depth interviews were conducted among senior and junior staff of the selected bank. A total of 273 questionnaire administered were found to be clearly completed and were therefore analyzed.

4 RESULTS

4.1.1 Socio-economic characteristics of respondents

It was discovered that majority of the respondents are males representing 143 (52 percent) of the respondents and 130 (48 percent) are females. The study further reveals that majority of the respondents are in the age category of 20-29 representing 121(44 percent), 87(32 percent) are in the age category of 30-39 and the remaining 65(24 percent) fall in the age category of 40-49 respectively. The marital status of the respondents indicate that 130(48 percent) are single, 115(41 percent) are married, 17(6 percent) are separated and 11(6 percent) are divorced. Furthermore, the study shows that majority of the respondents are Christians representing 188(69 percent) and the remaining 85(31 percent) are Muslims. Also, the educational qualification clearly shows that majority of the respondents 88(33 percent) possess post graduate degrees, 68(25 percent) hold B.Sc degrees, 63(23 percent) possess NCE/ND degrees and the remaining 54(20 percent) are holders of Higher National Diplomas respectively. In addition, the study reveals that majority of the respondents 158(58 percent) are employed either on contract and temporary basis and the remaining 115(42 percent) on permanent basis. Similarly, the employment positions indicate that a total of 129(46 percent) are junior staff, 97(36 percent) are in the senior or middle level and the remaining 49(18 percent) are in the management level respectively.

4.1.2 Factors influencing casualisation in the bank

The respondents were served with a scaled list that contained six factors that may influence casualisation in the bank and were asked to indicate their level of agreement with them. 71 percent of the respondents agreed that the need to reduce cost by management encourages the use of casual workers in the bank and 67 percent of the respondents agreed that competition and arrival of new banks encourages the use of casual workers. Also, 59 percent of the respondents believed that adoption of new technology promotes casual employment in the bank, 69.2 percent of the respondents asserted that the availability of cheap labour encourages temporary employment. Furthermore, 73 percent of the respondents agreed that desperation to get jobs by job seekers encourage casual employment in the banking sector and another 84.6 percent believed that lack of protective laws encourages the use of casual workers (See table below).

4.1Table: Percentage distribution of respondents on factors influencing casualisation in the bank

		Agree	Not sure	Disagree
1	The need to reduce cost by Management encourages the use of casual workers.	195(71%)	-	78(29%)
2	Competition and arrival of new banks encourages the use of casual workers.	183(67%)	2(0.73%)	88(32.2%)
3	Adoption of new technology promotes casual employment.	161(59%)	7(2.5%)	105(38.4%)
4	Availability of cheap labour encourages temporary employment.	189(69.2%)	2(0.73%)	82(30.3%)
5	Desperation to get jobs by job seekers encourages casual employment in the banking sector.	199(73%)	4(1.5%)	70(26%)
6	Lack of protective laws encourages the use of casual workers.	231(84.6%)	-	42(15.4%)

Source: *Author's Survey 2012*

The result of the personal interview conducted among some respondents also compliments the finding from the quantitative data. A female banker, in her mid 20s responding to one of the factors responsible for casualisation in the banking sector affirmed thus:

“Things have really changed in the banking sector. Before it used to be only security, cleaners and sometimes drivers that were employed as casual workers; but today this trend has spread to almost every aspect of banking sector as more and bankers are now employed on casual basis by the management in order to reduce cost”.

Majority of the interviewees also attested to the prevalent use of casual workers in the bank, a few of them even confirmed that they were employed as temporary workers; this view is repeatedly affirmed by a male respondent in his 30s :

“Initially I was under probation for 3 years before I was confirmed. In fact most of us, junior staff are still on a ‘tight rope’; anything can lead to a delay in regularizing our terms of employment or in the worst case dismissal”.

Affirming to the one the factors responsible for casualisation from the employees view, a middle age man said:

“After leaving school for years and finishing NYSC, one’s parents and siblings expect financial resource from you. So as a graduate any job is 100% better than no job at all. Moreover, sitting at home can be very depressing and frustrating. It is this kind of situation that force one into taking any job just to survive”

4.1.3 Categories of workers employed as casual workers in the bank

The findings show that 74 percent of the respondents disagreed with the view that female workers are mostly employed as casual workers. Also, 70 percent of the respondents agreed that junior workers are mostly casual workers in the bank. The result shows that 69 percent of the respondents affirmed that workers with low qualifications are mostly employed as casual workers. In the same vein, a little above average about 55.3 percent of the respondents aligned with the view that workers with good qualifications are not likely to be employed as casual workers. Furthermore, 70 percent of the respondents disagreed with the view that ethnic background plays an important role in the employment of casual workers. Respondents seem to differ on whether family background also plays an important role in the decision to taking up casual work as 49. 4 percent disagreed with this assertion. Also, 66 percent of the respondents agreed that workers with HND and OND are more employed as casual workers in the banking sector, 60.4 percent of the respondents supported the view that workers with relevant computer skills are likely to be employed as casual workers. Similarly, 66.3 percent of the respondents believed that workers with appropriate bank qualification are not likely to be employed as casual workers. The casual workers were more of employees outsourced from recruiting agencies, security agencies or cleaning firms.

4.2 tables: Percentage distribution of categories of workers affected by casualisation

		Agree	Not sure	Disagree
1	Female workers are mostly employed as casual workers.	65(24%)	7(3%)	201(74%)
2	Junior workers are mostly employed as casual workers in this bank.	191(70%)	2(0.73%)	80(29.3%)
3	Workers with low qualifications are mostly employed as casual workers.	188(69%)	-	85(31.1%)
4	Workers with good qualifications are not likely to be employed as casual workers.	151(55.3%)	20(7.32%)	102(37.3%)
5	Ethnic background plays an important role in the employment of casual workers	199(73%)	4(1.5%)	70(26%)
6	Family background also plays an important role in the decision to take up casual employment	133(49%)	4(1.5%)	135(49.4%)
7	Workers with HND and OND are more employed as casual workers in the banking sector.	179(66%)	10(4%)	84(31%)
8	Workers without relevant computer skills are likely to be employed as casual workers.	165(60.4%)	2(0.73%)	106(39%)
9	Workers with appropriate bank qualifications are not likely to be employed as casual workers.	181(66.3%)	11(4.02%)	101(37%)

Source: Author's Survey 2012

A particular interviewee in one of the branches of the bank revealed that:

“In this bank all the security men are subcontracted from another company, that’s why their uniform does not have the bank’s badge and logo. Apart from the security, the drivers are also employed through sub-contractors and most of the people behind the counters in bulk rooms and teller are also outsourced staff recruited through agencies”

4.1.4 Consequences of casualisation on decent work in the bank

The result shows that majority of the respondents (60 percent) agreed that decent work exist in the bank. However, 53.1 percent of the respondent disagreed with the assertion that both casual and permanent workers are treated decently in their bank. Similarly, the same percentage of respondents (53.1 percent) disagreed with the view that both casual and permanent workers are given equal employment opportunity as well as same privilege at work. Furthermore, majority of the respondents (61.1 percent) disagreed with the statement that, ‘there is no discrimination between casual and permanent workers in the bank’. Also, the finding reveals that majority of the respondents (72.5 percent) agreed that permanent workers enjoy more benefit than casual workers. The result further shows there is disparity between casual and permanent workers in the bank. This is evident in the response of the respondents as (65.5 percent) disagreed with the view (see table below). Also, casual workers are not entitled to leave allowance and severance package in the bank.

The interview further reveals that while permanent workers have access to conducive working environment, certain rights and privileges, training and retraining and other benefits. The casual workers are denied some of these rights and privileges. Majority of the respondents acknowledged that permanent workers receive benefits mostly in the form of provident and bonus cheques. The study also found that both temporary and permanent workers are not treated equally. Majority of the respondent confirmed that certain rights and privileges are denied temporary workers such leave allowances, pension plans, health and life insurance schemes, transportation and training leave entitlements among others. Casual workers do not have any other working conditions except for the diminutive remuneration they receive at the end of month. Majority of the respondents agreed that casual workers do not do dignify work compared to the permanent work as they work long hours, receive poor salary and are not entitled to leave allowance, severance package, paid sick leave, funeral assistance or paid vacation. Furthermore, the findings show that management denied casual workers in the bank the right to belong or join trade unions. The management only negotiates with the contracting agencies on behalf of the workers.

4.3 tables: Percentage distribution of consequence of casualisation on decent work in the bank

	Agree	Not sure	Disagree
Decent work exist in this bank	163(60%)	25(9.15%)	85(31.1%)
Both casual and permanent workers are treated decently in this bank.	122(45%)	6(2.2%)	145(53.1%)
Both casual and permanent workers are given equal employment opportunity	133(49%)	-	145(53.1%)
Casual and permanent workers enjoy the same privileges.	66(24.1%)	7(2.56%)	200(73.2%)
There is no discrimination between casual and permanent workers in this bank.	73(27%)	33(1.5%)	167(61.1%)
Permanent workers enjoy more benefit than casual workers	198(72.5%)	10(4%)	65(24%)
Casual and permanent workers enjoy the same benefits in this bank.	84(31%)	10(4%)	179(65.5%)

Source: Author's Survey 2012

A middle aged woman argued that

“It is a sin to be employed on casual basis because as a casual worker, you do most of the work but you receive little at the end of the month. You are even denied certain rights and privileges such as leave allowance, bonus, training leave, severance allowance among other benefits you get if you are a permanent staff. When your right is infringed upon; you have nobody to run to except to God. It really a bad experience for some of us. The economic situation of the country has further worsened it.”

4.1.5 Discussion of findings

The findings points to the detrimental consequences that casualisation exerts on all facets of decent work in the bank. The study revealed that the following factors were responsible for casualisation in the banking sector; the need to reduce cost by Management; the availability of cheap labour; the desperation to get jobs on the part of the employees; and the lack of protective laws. Danesi (2009), argued that the lack of definition of the status of this category of workers as well as the legal framework regulating the terms and conditions of their employment and protection explains the motivating factor for the increasing use of casualisation by employers and why this category of workers are exploited by employers who engage them. Also Armstrong (2009) noted that casualisation is an effective and efficient way of cutting down labour cost, which has been proved to contribute the larger percentage of the cost of running an organization. It further shows that casualisation is not gender specific, because the study reveals that both males and female were affected by the phenomenon. However, more junior workers and workers with low qualification such as OND and HND were employed as temporary workers; the senior staff employees did not experience casualisation as much as the junior workers as only few are casual workers in the bank. According to Okafor (2007), many casual/contract workers are higher institution graduates or skilled technicians, experienced drivers with long years of service, clerical and auxiliary workers with administrative skills, most of whom he contends have spent several years in their respective organizations but are still referred to and treated as casual workers. Today, casualisation draws more graduates and even skilled workers with its attendant harshness and deplorable conditions.

The respondents unanimously held that casual and permanent workers are not given equal employment opportunities; they affirmed that both categories of workers do not enjoy the same privileges. Hence, there exists gross discrimination among the casual and permanent workers in the banking sector. This discrimination adversely affects the Morales of workers with lower qualification as permanent workers enjoy more benefits than casual workers. This indicates that casual workers are not adequately protected by the banks which also highlight the consequences of casualisation on the quality of decent work in the banking sector. Essentially, these findings concur with Okafor (2007), who opines that negative consequences of globalization has adversely affected jobs in many fundamental ways, by unleashing forces that infringes on the basic rights of workers as well as work standards.

Disparities and discriminations in social protection, wage protection, employment security, health and pension benefits have resulted into differentiation of workers; this has consequently affected decent work in the banking sector. These findings on the consequences of casualisation agrees with the assertion of Jawando (2009), which insists that flexibility of labour force encourages big capitalist concerns to increase their profits, exploit workers and pose obstacle to proper unionization.

5 CONCLUSION

The consequences of casualisation of work in Access Bank have been considered by weighing its damaging effects on the quality of decent work. This has brought to the fore the contradictions within capitalism as an economic system and the unending drive to accumulate surplus value, which results in the exploitation of labour. The problems caused by casualisation of work would eventually affect not only the quality of work or the conduciveness of work environments, but also the social lives of the worker. Ultimately, decent employment standards or quality of work in the banking sector would gradually continue to diminish; hence the devaluation of labour remains inevitable. Nigerian banks have unwittingly accepted casualisation as a post consolidation strategy, thereby denying workers the rights due to them. Casualisation encourages wage disparity and gross malpractices which

results in instances of indecent work. In the Nigerian banking sector, casualisation has spread unabated; thus, it does not only involve subcontracted employees which used to previously consist of auxiliary service providers such as cleaners, drivers and security who had lower skill levels, but it is now spreading to involve regular highly skilled bank workers. Conclusively, the Government needs to expedite action to counter this wide spread exploitation of workers within all sectors of the economy.

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