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### Exploitation of Contract Workers in the Banking Industry: Study of Banks in Sokoto, Nigeria

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#### Abstract:

The study assessed the exploitation of casual workers in the Nigerian financial sector, with a specific reference to banks in the Sokoto megalopolis. The objective of the study was to examine the working condition of utmost casual staff in these banks. The study was explicatory and employed a qualitative exploration design; for the purposes of the study, a total of five banks were used as a sample, accounting for 70% of the banks in Sokoto metropolitan. Fifty respondents (casual/contract workers) were purposefully picked from the 171 casual staff members of the selected banks by random sampling to form a sample of the population. Using a key informant interview guide, five management staff members, one from each selected bank, were also interviewed. The study found that the salaries to casual staff in the bank is not commensurate to the work executed, Business Solution enterprises were the major agents in the exploitation of casual workers of banks in Nigeria and these BSFs are possessed by the top directors of the banks; denoting double exploitation, casual staff are being deprived of certain social benefits, allowances, and social security of jobs. The study recommends the perpetration of the transnational labor laws and making of laws to check the casualization of labor in fiscal institutions, that government should ensure strict compliance with the labor laws, and unionization was explosively recommended as a move toward negotiating the rights of casual staff, among others.

**Keywords:** casual, business solution firms, exploitation of workers, workers' performance.

### 银行业对合同工的剥削：对尼日利亚索科托银行的研究

#### 摘要：

该研究评估了尼日利亚金融部门对临时工的剥削，并特别提到了索科托大都市的银行。该研究的目的是检

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查这些银行中最临时工的工作条件。该研究是解释性的，并采用了定性探索设计；出于研究目的，总共使用了五家银行作为样本，占索科托大都会银行的70%。五十名受访者（临时工/合同工）是通过随机抽样从选定银行的171名临时工中有目的地挑选出来的，以构成总体样本。使用关键线人访谈指南，还采访了五名管理人员，每家选定银行各一名。研究发现，银行临时工的工资与执行的工作不相称，业务解决方案企业是尼日利亚银行临时工剥削的主要代理人，这些BSF由银行的最高董事拥有；临时工被剥夺某些社会福利、津贴和工作社会保障，这表示双重剥削。该研究建议制定跨国劳动法并制定法律以遏制财政机构的劳动力临时化，政府应确保严格遵守劳动法，并强烈建议成立工会作为谈判临时工权利的举措，等等。

**关键词：**临时工、商业解决方案公司、对工人的剥削、工人的绩效。

## 1. Introduction

General investigations on the development of casual work and its conceivable effects on an individual have been hampered by the nonappearance of generally acknowledged jargon and definition (Gallagher & Sverke, 2005; Kalleberg, 2000). It is the corporate pattern of recruiting and keeping laborers on impermanent business instead of lasting work, in any event, for quite a long time, as an expense decrease measure. Casualization is a term used in Nigeria to depict work courses of action that are described by awful work conditions such as occupation frailty, low wages, and absence of business benefits that accumulate for customary representatives just as the option to arrange and everything considered deal. This leads people to poverty and it is in line with the findings of Lyndon et al. (2013), who argued that People's concerns with poverty are frequently linked to government policies and development.

Casual laborers hate the advantages related with lasting status, benefits such as clinical consideration, advancement, annuity, leave with pay, and so on. Easygoing laborers ought to be qualified for the same rights as lasting representatives regardless of the span of their business. This is on the grounds that easygoing laborers play out similar positions with representatives who are viewed as permanent workers. Cases are found in some enterprises (manufacturing, construction, financial, etc) in Nigeria, where workers have worked for between six and ten years as casual or contract workers without being given permanent status (Bamidele, 2011). Orifowomo (2007) contended that the causal laborer used straightforwardly by association should be called representatives regardless of whether some of them have transient work. Notwithstanding, the condition is that a larger part of them have become what is named 'perpetual casuals', they have worked for a

long time in a similar industry however are not allowed full representative status; easygoing laborers are typically viewed as transitory specialists regardless of ceaseless work for 10-20 years. The casual staff also called contract staff is found in all banks in Nigeria and in all the sectors in banks, including the cash units, customer care, cleaners, drivers, securities, marketers, and so on. Labor represents the human input in any organization. Most casual workers deliberately choose to make responsibilities; at that point they nicely plan and complete the activities needed to satisfy them. Since responsibilities require a venture of time just as mental and passionate energy, the vast majority make them with the assumption of response. That is, individuals expect that in return for their responsibility, they will receive something of significant worth consequently like courtesies, love, endowments, consideration, merchandise, cash, and property. In the realm of work, representatives and businesses have generally settled on an implied understanding. In return for laborers' responsibility, associations would give types of significant worth to representatives, such as secure positions and reasonable remuneration. Correspondence influences the force of a responsibility. Submitted casual laborers can guarantee both high profitability and productivity of work just as assist the association with effectively contending in the banking industries, where a decent and faithful specialist has become a fortune and worth. There are three segments of organizational commitment: brief laborer's eagerness to remain in the association, his/her readiness to work to the association's advantages, and his/her putting stock in the objectives set and the qualities esteemed by that association. Against the background, the research sought to examine the exploitation of casual laborers in the Nigerian banking sector.

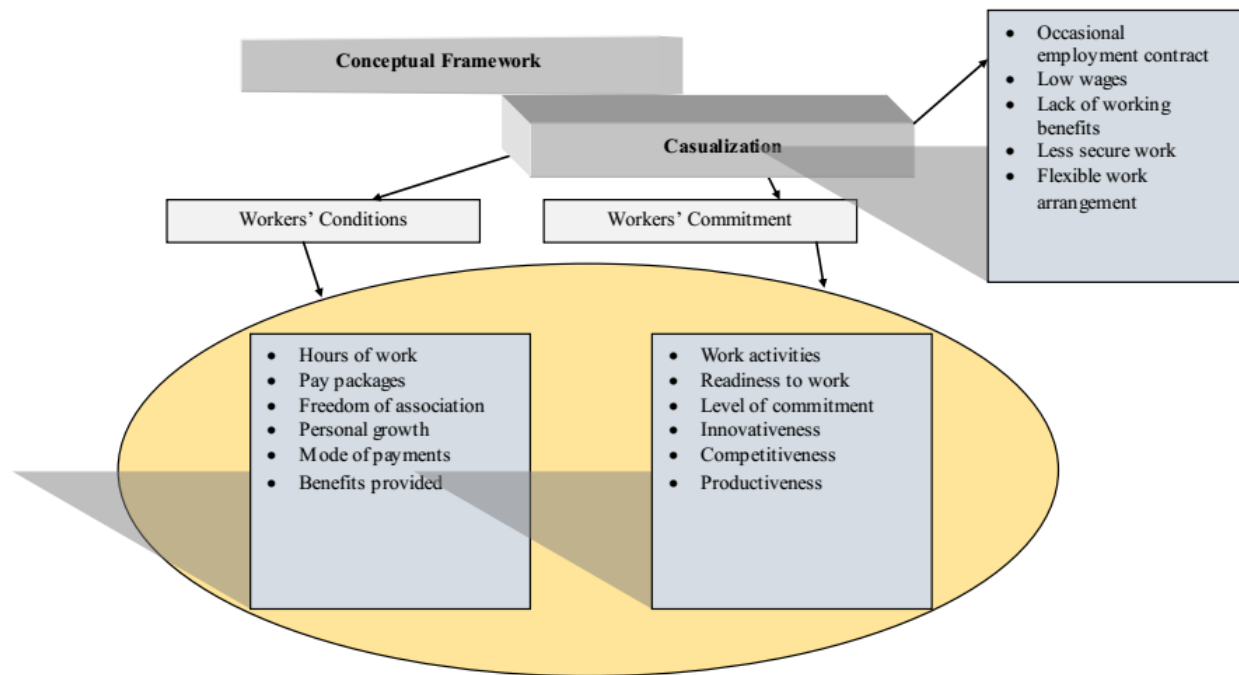


Figure 1. Conceptual framework

### 1.1. Conceptualization of the Key Concepts

**Casualization:** Bhorat and Hinks (2006) argued that it is difficult to define casualization because issues of the type of employment contract, hours of work, non-pecuniary benefits, and so on mean that different definitions can be adopted. According to Okougbo (2004), casualisation means work occupations in which the demand for employment is highly variable, such as port work, farm work, and other jobs of unskilled intermittent nature. Casualization is defined as making work less secured so that workers are employed on a freelance and occasional basis instead of being in full time employment. It is the corporate pattern of recruiting and keeping laborers on impermanent business instead of lasting work, in any event, for quite a long time, as an expense decrease measure. Casualization is a term used in Nigeria to depict work courses of action that are described by awful work conditions such as occupation frailty, low wages, and absence of business benefits that accumulate for customary representatives just as the option to arrange and everything considered deal. The following indicators were used to measure casualization:

1. *The kind of business contract:* This alludes to the sort of work the laborers are occupied with, that is whether perpetual, brief, fixed, and easygoing work;

2. *Freedom of affiliation:* This is the option to join or leave gatherings based on an individual's own preference and for the gathering to make an aggregate move to seek the interest of its individuals;

3. *The mode of installment:* This alludes to the methods by which an installment is made, like money, check, or charge card and the recurrence with which entirety is paid, like hourly, day by day, week by week, monthly, quarterly, every year;

4. *Income gained:* This is the measure of cash got during a timeframe in return for work or administration;

5. *Benefits provided:* This alludes to the privilege appreciated by the specialists in work environments; this incorporates clinical remittance, leave with pay, benefits, lodging recompense, advancement, tip, and so forth.

**Casual worker:** A casual worker is one engaged in a work for a period of less than three months and who is paid at the end of a day, week, or at the end of every month (O'Donnell, 2004). For this study, a casual worker is defined as an employee who is on a temporary employment contract with generally limited entitlement to benefit and little or no security of job and who is paid at the end of each day, week, or at the end of every month. The justification of this is that studies (e.g., Munn, 2004) have revealed casual workers employed, remaining as casuals for over twenty years, and paid not only daily but also weekly or monthly. All of them are included as casual workers. These are laborers regularly used by outsider project workers, under different sorts of low maintenance and additionally transient work courses of action. They are not pieces of any association structure. They acquire lower compensation than the standard laborers, gain fewer advantages, and can be terminated voluntarily.

**The state of work:** Working conditions refer to the working environment and aspects of an employee's terms and conditions of employment. The Petroleum and Natural Gas Senior Staff Association (PENGASSAN) denounced casualization of labor in the oil and fuel online enterprise arguing that the motives given to justify those painting preparations cannot be justified with the aid of using the discrimination in the phrases and situations of employment and the denial of rights to prepare and collective bargaining (Danesi, 2002). Luwoye (2001) sees casualization as a method hired with the aid of using employers to power down wages and weaken exchange unionism in view that

informal employees do not have any proper to prepare. To him, the best beneficiaries are the employers; consequently, this painting association ought to be legislated against. Workers on this shape of employment are hired for years as brief personnel and are brushed off without observing irrespective of how lengthy they had been in employment.

These following variables will be used to measure the working conditions: work activities: training, skills, and employability; health, safety, and well-being; working time.

1. *Work activities*: Set of tasks and duties performed or meant to be performed by one person for a single economic unit;

2. *The length of service*: This refers to the duration of service. This is used to show how a long a worker has worked at a company;

3. *Workers' training*: This alludes to promising circumstances given to laborers to procure more information and abilities. This incorporates facilitating the instructive level, going to classes, workshops, and other training such as seminars;

4. *Health, safety, and wellbeing*: This includes providing support and assistance to employees and their families facing sensitive issues related to work, health and life including: workplace challenges, nutrition and health, physical health, addiction concerns, stress, depression and anxiety, family and parenting, relationships, and other situations;

5. *Working time*: This alludes to standard long stretches of work for representatives. This implies the enactment to restrict the working hours out of every day, of the week, of the month or each year. In case of a representative's necessity to work over the long run, the business should compensate the representatives for double time installment as needed in the law.

### **1.2. Gap in the Literature**

Although many studies have been conducted on casualization of labor, no research is done on casualization in the north-western part of Nigeria despite the fact that casualization activities are very eminent in the region.

Most of the causalisation research focuses more on the meaning of casualization, causes, and effects of casualization of labor. However, little work is done to explore the conditions, roles, and how to minimize the casualization of labor in industries.

Most of the casualization studies were conducted using quantitative methodology, and very few empirical works were carried on casualization by using qualitative research methodology. This limits the level of knowledge availability about the casualization of labor in the Nigerian industries.

Also, most of the studies conducted on casualization are on the other sectors of the economy such as manufacturing industries, oil and gas industries, construction industries, and so on, very few studies are conducted on casualization of labor in the financial industries such as banks, most especially in the northern

part of Nigeria.

## **2. Methodology**

This is a phenomenological study, which is defined as an investigation of a problem that isn't always well characterized (Stebbins, 2001). Its goal is to collect descriptive data and gain better knowledge of how to reduce labor casualization. It is carried out to gain a better understanding of the current problem, but it will no longer provide decisive outcomes. For these types of studies, a researcher starts with a popular concept and uses this study as a way to learn about difficulties that could be the focus of future research; the study used both primary and secondary data. The core data came from informants (casual laborers and bank managers), whereas the secondary data came from secondary sources. The data were gathered using a qualitative method. A qualitative research approach, according to Zaimah et al. (2013), penetrates the circumstances of social actors to offer insightful understanding of the worldview and indigenous knowledge of a specific native group. This is in line with the findings of Novel et al. (2011), who also observed that a qualitative research approach penetrates the circumstances of social actors to offer insightful understanding of the worldview and native knowledge of a specific social group.

In-depth interviews and key informant interviews were used to gather information. The interview questions were created based on the research goals. The respondents were chosen from the study population using a purposeful sampling technique because it allows the researcher to collect qualitative replies, which leads to deeper insights and more precise research results (Malik et al., 2020). The data were coded, transcribed, processed, and presented descriptively in accordance with each research purpose, and themes were addressed.

All the banks in Sokoto are included in the study's general population. Because of the community's familiarity and the presence of most of the community's banks, this location was chosen. Within the Sokoto metropolis, there are now 18 banks in operation (First bank, Access bank, Guaranty Trust, Diamond bank, Jaiz bank, Echo bank, United Bank for Africa, Zenith bank, and Union bank, FCMB, Fidelity, Heritage, Wema bank, Unity bank, Stanbic IBTC, TAJ bank, Polaris bank and Bank PHB). The banks were sampled using both purposive and convenient methods. Purposive sampling was done in the sense that all the banks selected were having casual staffs and were located in Sokoto, Nigeria, and conveniently selected because they were the banks that granted permission for the researchers to conduct the study. All of the sampled banks' casual employees are included in the target population. All banks have 171 casual employees as of December 31, 2021; thus, a complete enumeration of inclusion was sufficient to obtain the needed data. For the purposes of the study, a total of five banks were used as a sample, accounting for 70% of the banks in Sokoto metropolitan. Fifty participants (casual/contract

workers) were purposefully picked from the 171 casual staff members of the selected banks by random sampling to form a sample of the population. From each selected bank, ten participants (casual workers) were purposively selected. Each bank has about ten units (customer care, marketing, teller, security, cleaners, clearing, loans, etc.); from each of the ten units, one casual worker was purposively selected to constitute the sample of the study. Using a key informant interview guide, five management staff members, one from each selected bank, were also interviewed. This was performed to obtain more information from bank executives who were thought to have relevant knowledge of the actions to be implemented to reduce casualization in the banking sector.

The investigation was conducted using a qualitative method. In-depth interviews and key informant interviews were used to accomplish this. The researcher conducted an in-depth interview with 50 casual employees; the location was peaceful, spacious enough, and pleasantly accommodated all participants. This is because it allows the researcher and respondents to meet face-to-face, minimizing any clear distinctions between them and us. The interview guide was created with the study's goals in mind. The researcher recorded all the talks with an audio recorder, and one research assistant was hired and trained as a note-taker to assist the researcher in collecting notes. The researcher chose respondents from the management staff who had relevant information about the study's issue and conducted a key informant interview (KII) to collect data for the study. However, the major limitation of this method (qualitative method) employed is that the result obtained in the study cannot be used for an adequate generalization because of the small number of representatives of the study.

In analyzing the collected data, a thematic analysis was performed. We transcribed the data by converting recorded conversations into written form, examined the data, and associated them with analytical annotations. The researchers repeatedly became familiar with data collected from the field by reading transcripts of the data to be collected. The data has been categorized into subtopics; under each topic, multiple categories have been categorized according to research objectives. To this end, the collected data were thematically arranged by research objectives and presented in thematic form (with textual citations/voice matrix in the matrix table), combined and interpreted according to subthemes.

### 3. Results and Discussion

This chapter presents and analyzes the data obtained from the field work. The data were presented thematically through verbatim quotations and based on the objectives and research questions. The transcribed interviews were discussed and analyzed on the basis of theme and sub-themes such as conditions of casual laborers as the main theme, number of work hours, income received, benefits provided, length of service, and freedom of association among others; then, the

analyses follow one after another to present the findings. The data collected were presented on the basis of one major theme that reflected in the objective of the research. Each theme has sub-themes under it. The sub-themes were formulated in accordance with the objective and research questions raised in Chapter One of this study. Data collected under each objective were presented on the basis of theme and sub-themes.

#### 3.1. *Income Received by the Bank Casual Staff in Sokoto Metropolis*

Banks are supposed to support community development, particularly by improving the financial security of their employees (Sarmila et al., 2015). No matter how important worker services may be, the majority of them are paid wages that cannot sustain a good standard of living (Okafor, 2007). This was evidence in the study as the data revealed that 'while banks claim billion naira as a profit income each year, the contract employees who contribute more to achieving this goal are not being recognized'. Findings from the study also revealed that the condition of casual staff in Nigeria's financial institutions is unfavorable even though the general society conceives all bank staff as very affluent, the public is absent-minded that gone are days when a recruited bank staff will be provided with all necessities to ease his condition, casual staff in banks in this contemporary time is conceived to be a form of "modern slavery" where they had work harder but earn less. Where casualization is imposed on workers, it is associated with discomfort and low wages (Bamidele, 2011). To buttress the point further, this exploitative nature does not stretch to the professional management staff (full-time staff of the bank). The professional management staff was being provided with a better package as take home, coupled with other professional allowances, while the contract staff is left open-mouthed in anticipation for improvement in the welfare package. Stakeholders contend that payment for casual staff is only a peanut compared to the work being executed and likens such task to "working as an elephant but eats like a cat". What further entrenched the inequality is rooted in the variation in salary payment between the casual staff and the full-time professional staff for the same task executed. In terms of such salary coupled with menial allowances, the highest a casual staff can receive in the bank is ₦100,000 (120\$). This is in line with Anugwon (2007), who noted that labor exploitation manifests itself in one form or the other including poor salary, poor wages, and poor arrears system. Several participants claimed that bank casual workers are not recruited by banks directly, but by firms known as Business Solution Firms (BSFs) belonging to top bank executives. The payment of salaries, allowances, and other benefits is not performed directly between the banks and the casual employees, but rather with the employment brokers' (BSFs) organization. The commercial banks transfer all benefits accrued by the casual staff to the BSFs that then pays the casual staff. This becomes a kind of

double exploitation whereby the commercial banks and employment brokers' (BSFs) organization exploit the casual staff. This is due to the profit-oriented nature of commercial banks in Nigeria at the expense of exploiting its laborers, specifically the casual staff, by accruing double profit in disguise of employment brokers.

In terms of income, the data revealed that all of the casual workers received about ₦70,000–₦100,000 per month (160\$–120\$), which they claim not to be adequate to pay their bills. One of the major reasons for which most laborers joined the banking sector was to earn a living. It can, therefore, be deduced that where the worker cannot satisfy his/her needs from the proceeds or wages received from the employer, there are high tendencies of their becoming frustrated, disgruntled, and unwilling to work as expected. This is an indication that the standard of living of the casual workers of banks was low as they claimed that their wages compared with the kind of work they do and conditions of their service cannot satisfy their basic needs. The poor remuneration of casual workers can be seen as a deliberate effort of the employers to maximize profit at the expense of the employees. This was also observed by Kalleberg (2000), who asserts an employer's resort to part-time workers to cut costs and remain competitive in the global market. Furthermore, the data also revealed that banks prefer to keep their laborers at a casual status rather than giving them permanent employment despite statutory provisions that any employer should give their casual employees a permanent employment after three months (Labour Act, 1990). This is an indication of the exploitative contractual relationship that exists between bank management and the casual laborers. Employers continuously adopted this type of employment relationship, seeing it as an effective means of reducing labor cost, which Armstrong (2009) said it contribute a large percentage of the cost of running the organizations.

### ***3.2. Length of Service and Promotion in Sokoto Metropolis***

The casual employees of the Sokoto banks revealed that there have been contracting staff working for over ten years without promotion, and this appointment is not normally issued for a consecutive decade of service; the bank usually renews the appointment after one or two years, based on competence and dedication to service. As evidenced above, some stakeholders claimed there are variations in some banks' practices regarding the promotion of contract workers and the length of their service. For some commercial banks in the Sokoto metropolis, a conversion program is usually arranged to regularize the employment of contract staff with a higher qualification, and determined by the number of years spent in the system coupled with experience garnered. Stakeholders further noted that some contract workers were usually retained based on appraisal, once a contract staff is commended toward

effort building in achieving the objectives of the banks, appraisals are usually sent to his organization and all modalities for retainment will be put in place. A different view contends that some banks' retrenchment of contract workers is disconcerting. The participants also revealed that once a casual employee clocks six to seven years, he or she ought to start preparing for unplanned retirement from the banking system, after which the employee may be given a token of ₦ 200,000 as retrenchment compensation, which may not be enough to meet the needs of the family.

The lengthy period of service, as indicated by the data, implies that the company does not often give permanent employment but did not often retrench the workers as some confessed to have spent up to 17 years in the service. This is contrary to the Nigerian Labour Act, as in Nigeria, casual workers are expected to work for at least three months after which their employment is to be regularized (Labour Act, 1990). The campaign against casual labor was intensified by the Nigerian trade unions in 2000, when they embarked on picketing activities against Companies believed to be guilty of the offense. Before the start of the picketing activities, meetings were held with the employers through their central organization: the Nigeria Employers Consultative Association (NECA), to clarify and share opinions on the illegality of casual labor and why they must regularize the employment status of such workers. Casual workers 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 staff and the struggles for a decent workplace by the trade unions (Owoseye & Onwe, 2009). Segun Osinowo, the Director-General of the Nigeria Employers Association (NECA), was quoted by Owoseye and Onwe (2009) that the organization perceives the use of casual staff by most companies' illegal, as it is against the labor law in the country. However, they do not demonstrate or have any evidence for this assertion.

Osinowo explained that casual staff can be employed by a company if the contract will not exceed the three-month agreement, the employer is expected to give a contract letter to the individual stipulating the terms of employment. He went further that although the organization is aware that some employers engage in the act, the organization tries as much as possible to dissuade their members pleading morality, as they know it is an illegal act. The organization works hand-in-hand with the union to dissuade their members from engaging workers for more than three months as casual staff. The organization knew that casualization is occurring in the country, but most of the companies perpetuating the offense are not members of the organization, so this has limited what the organization can do about it. The organization had always advised their members to permanent their casual staff by giving them a contract letter if they feel their services are still required or let them go if they cannot engage them. However, he argued that picketing of companies by the unions to dissuade the use of casual workers in the

country is not the solution to the problem, as this has not stopped the act, noting that although it is the responsibility of the union to watch out for the workers, they can only get a concrete achievement with the support of the government.

### ***3.3. Benefits Provided to the Casual Bank Staff in Sokoto Metropolis***

Casual laborers hate the advantages related with lasting status, benefits such as clinical consideration, advancement, annuity, leave with pay, and so on. Easy-going laborers ought to be qualified for the same rights as lasting representatives regardless of the span of their business. This is on the grounds that easygoing laborers play out similar positions with representatives who are viewed as permanent workers. Cases are found in some enterprises (manufacturing, construction, financial, etc) in Nigeria, where workers have worked for between six and ten years as casual or contract workers without being given permanent status (Bamidele, 2011). Orifowomo (2007) contended that the causal laborer used straightforwardly by association should be called representatives regardless of whether some of them have transient work. Notwithstanding, the condition is that a larger part of them have become what is named 'perpetual casuals', they have worked for a long time in a similar industry, however, are not allowed full representative status; easygoing laborers are typically viewed as transitory specialists regardless of ceaseless work for 10-20 years. The casual staff also called contract staff is found in all banks in Nigeria and in all the sectors in banks, including the cash units, customer care, cleaners, drivers, securities, marketers, and so on. The roles played by these casuals cannot be over-emphasized; in fact, it may be possible to find over seventy percent (70%) banking workforce as casual/contract staff.

The contract staff in the banking sector or financial industry is suppressed, dominated, and exploited. Contract staffing is the backbone of the success of every financial institution in Nigeria, regardless of any bank. The contract staff is the first point of contact to every client; this is why they are referred to as transactional staff. In administrative terminology in Nigeria, contract staff refers to bringing back an employee who has completed 35 years of service or is at least 60 years old in administration. In Nigeria's banking system, the term contract staffing (also referred to as casual staff, but this term has a bad connotation due to its exploitative connotations) is usually referred to as start-up employment (probationary period). The average contract employee spends at least twelve years (for the lucky ones) without advancement or any other benefits in the system. It is discouraging that casual workers within the banking system perform almost the same job as the permanent staff, but are treated unequally. Findings from the study will elaborate more on the conditions of contract staff as it commensurate to the income the casual staff receive, length of service, the provision of benefits such as medical allowance,

leave allowance, holiday allowance, and accident insurance at work. Findings from the study will further look at the possibility for freedom of association among the casual workers, whether casual workers are allowed to collectively organize and bargain for their conditions of work. In addition, the study assessed the possibility for promotion, the opportunity for personal growth, and job security in terms of pension benefits, gratuity, and retirement age. Casual laborers in Nigeria have been variously associated with unpleasant working conditions, particularly the terms of employment benefits. The data revealed that all of the casual staffs in banks were contracted/outsourced, i.e., the implication is that most of the casual workers were not directly employed by the Banks as such had little access to the managers. The unfavorable working conditions (low wages, absence of allowances, lack of job security, lack of freedom of association, etc) of casual laborers in banks were further revealed in the duration of the official working period. The study found that casual workers in the banking sector where there is excess work, they were allowed to work overtime for which they received extra-pay. This finding was also corroborated by Bodibe (2006), who notes that some casual workers work seven days and get an hour break in a day. It is expected that any organization, whether public or private, provides certain basic allowances to its employees; this will help boost employees' morale and allow them to accomplish their tasks with gusto. Most public institutions strictly adhere to and uphold the provision of welfare services such as medical allowance, leave allowance, holiday allowance, and accident insurance at work, while private institutions adopt selective techniques on who to provide such benefits to (by providing to the professional staff all necessary packages and selective package to the casual staff) and how much benefits will be provided in a lesser cost.

Human beings act rationally toward something rewarding or beneficial to them and develop a negative attitude toward something not appealing. Thus, the study sought to know some benefits accruing to the casual staffs in banks. The data show that, the only benefit gained by casual workers apart from the basic wages was medical services, which were only given when the worker had an accident in the banks or on his way to work. This is an indication that casual workers who contracted any form of ailment gradually either because of hazards from the banks or any other cause were not entitled for any form of assistance or allowance. It can also be deduced from the data that banks' casual workers were not entitled for any other form of allowances such as transport, housing, hazard allowances, etc., compared to permanent staff of the organization or civil servants. This may, in turn, affect the standard of living, retard performance, and consequently result in low productivity.



### **3.4. Freedom of Association by the Bank Casual Staff in Sokoto Metropolis**

Section 3 of the Nigerian constitution guarantees freedom of association as long as the association does not involve the commission of a crime or breaking of any law. In several government organizations, unionization is permitted to collectively bargain for their rights, to better their working conditions, and to raise their salaries.

The fact that casual employees cannot join a union because they are not full-time employees makes the situation for them even worse. In fact, by claiming that it is the ministry of labor and productivity's obligation to look out for the welfare of Nigerian employees and guarantee that they are treated properly and justly, the government really makes the situation worse by showing a lack of concern for the condition of casual workers (Enukora, 2020). The quoted ministry claims that the government has not implemented sufficient policies to protect the rights of temporary employees and is unconcerned with the suffering of part-time employees in Nigeria (Enukora, 2020).

This is, however, suicidal for the banking system, where the culprits are viewed as coup plotters planning to commit treasonable office and punished with dismissal without any benefits. Casual bank workers are being threatened with retrenchment once they plan any step toward seeking change.

All stakeholders interviewed testified the non-existence of an association or any form of union for collective bargains with the chief executives of Nigeria's financial institutions. Stakeholders even alleged that anybody found with such idea and motives will be kicked out of the banking sector unplanned before bringing it into reality. Casual bank staff has a WhatsApp medium where grievances are aired but no positive outcome yielded from their complaints.

Casual workers in banks were not allowed to form unions and associations. This means that casual workers' right to freedom of expression through associations, as provided in the Trade Union Act 1973, Labour Act 1971, was abused, as confirmed by the data that casual workers were not allowed to form or join any association in the organization. According to Okene (2007), freedom of association in labor relations means that workers can form, join, or belong to a trade union, and engage in collective bargaining. It is clear, therefore, that an employer who prevents or bars an employee from forming or joining a trade union violates the right of their employee (Uvieghara, 2001). Despite the provisions of various statutes as mentioned earlier, banks still deprive its casual workers these privileges of freedom of association.

One of the main interests of employees was to continue to add value to their lives and increase their professionalism, where opportunity to have personal growth is available to those who may want to stay there; if not, the reverse may happen.

### **3.5. The Research Contribution**

The present discourse on casualization of labor involves multiple aspects, with majority of them focusing on: the concept of casualization, causes, and effects. In contrast, this study focuses on the conditions, roles, and the ways to minimize casualization of labor in the banking industries. The findings of the study have the potential to contribute to the part of the literature on casualization of labor in the banking industry. In northern Nigeria, studies on the conditions of casual workers of banks in general and particularly in north-western Nigeria are very few to none. This research has, therefore, provided the needed empirical literature on the exploitation of casual workers in the banking industry, adding to the body of existing literature in the area of casualization of labor in industries. To the best of our enquiries, no exploratory study has been conducted to explore the conditions of contract workers in the banking industry in northern Nigeria. Hence, the contribution of this study lies in extending knowledge of the exploitation of banks casual staff through an exploratory approach.

## **4. Conclusion**

The conditions of casual bank staff in Sokoto were characterized by domination and exploitation in terms of wages, allowances, and working hours coupled with deprivation of leisure and minimal leave holiday. Casual workers in the banking sector spend at least 10 to 12 years stagnant years as casual staff without promotion and regularization into full-time professional staff, and this appointment is not normally issued for consecutive ten years of service; the bank usually renews the appointment after one or two years, based on competence and dedication to service. Casual workers are not recruited by the bank itself but recruited through various employment brokers known as Business Solution Firms (BSFs) tasked with the responsibility for recruitment, training, and posting of casual staff into various commercial banks as Places of Primary Assignments (PPAs). The most astonishing part is that these BSFs are owned by top executives of most commercial banks in Nigeria. The payment of casual workers was characterized to be one of double exploitation by the Banks and BSFs, instead of paying all income and allowances accrued by a casual staff directly into the account of specific casual staff, commercial banks pay directly to the accounts of the BSFs who debit its share and then pay the casual staff. Unionization was completely non-existent in all commercial banks in Sokoto as casual workers planning such as considered intruders and the repercussion is sack without benefits.

The basis, fundamentals, and the foundation, on which commercial banks operate, are based on contract staffing portraying high commitment and dedication to service toward achieving the aims and objectives of commercial banks in Sokoto.

The qualitative method used in the study helped in exploring the exploitative conditions of casual workers



in the banking sector, the method helps in giving deeper insight and in-depth knowledge about the working conditions of the casual workers. In addition, it described the individual experiences of the casual workers about their general working conditions and group norms of the casual workers in the banking sector. It also helps in showing the variations in terms of pay packages, holiday allowances, medical benefits, etc. between the casual workers and their permanent counterparts. Finally, it gives information about the beliefs, opinions, and emotions of casual workers regarding their conditions of work.

#### 4.1. Recommendations

There is a need for government and lawmakers to analyze the exploitation leveled against casual workers by most commercial banks and the BSFs, a thorough investigation should be conducted on the working hours spent by casuals and their commensurability to the salaries and other allowances accrued; this will help shape future action on whether the BSFs scheme should be eradicated or whether certain amendments should be made to the scheme, especially the management of such organizations.

Payments of the benefit accrued by a casual staff should be delinked from the BSFs and linked between the contract staff and the bank directly. This will minimize the double exploitation suffered by casual staff in the hands of the bank and the BSFs as well.

Since the BSFs are owned by top executives of commercial banks, the BSFs should be converted into a department in separate commercial banks to ensure discipline and commitment of all staff, and make appraisals on the activities of each staff in terms of promotion and commendation.

Unionization should be highly promoted in Nigeria's financial industry, where all workers can collectively bargain their rights and air their grievances, so as to minimize exploitation and occupational threat, especially among the contract staff, this can be achieved when government and lawmakers capture the freedom of association and unionization as a constitutional backing of which all financial institutions must abide.

#### 4.2. Implications for Future Research

The results of the study present various theoretical and conceptual prospects for future research. To further hone and elaborate some findings, more studies in this area are required. The study has produced various new details regarding the exploitation of banks' contract workers. For statistical validation over the entire nation, this may be extended to more states and divisions.

A further study could be done on how conditions of casual workers affect the country's frugality. This will help determine if the country benefits at all from the investors who come in the name of creating the important, demanded jobs in Nigeria.

Another exploration can also be done on how severance and under-employment situations have affected the Nigerian labor request because it seems

that's the reason why some workers accept dehumanizing jobs.

Another area for farther exploration could be a case study on the extent and goods of casualization in both the informal and formal sectors in Nigeria because presently it is delicate to know which organizations exercise casualization due to the attainability of statistical data.

Finally, for better understanding of the casualization of labor in the Nigerian banks, the nature and trends of casualization in the banking sector can further be explored.

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