

## **Recruitment Type and Job Contents of the Working Class in Deposit Money Banks in Lagos State, Nigeria**

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### **Abstract**

*The concept of permanent employees working within an enterprise is increasingly being challenged and largely substituted with contract workers in Nigeria. Despite the disparity in the working conditions of contract and permanent workers which in most cases are precarious for the contract workers, there is dearth in knowledge on how the permanent and contract workers are recruited and the kind of jobs and tasks they perform in deposit money banks in Nigeria. Therefore, this study examined Recruitment Type and Job Contents of the Working Class in Deposit Money Banks in Lagos State, Nigeria. This study adopted cross-sectional research design. Data was gathered using both quantitative and qualitative methods. Results showed that permanent employees were employed indirectly by the management, while contract workers were employed through third parties such as outsourcing firms. Results further showed the job positions and tasks performed by the contract and permanent workers. Nevertheless, none of the contract workers was found in the managerial positions and only the permanent employees were allowed to perform supervisory functions in the banks. The study then concludes that there is a form of discrimination in recruitment type and job contents of workers in Deposit Money Banks in Nigeria. The study recommends that the type of recruitment and job contents of workers should serve as the basis for determining the working conditions of workers. More so, the government, management and other policymakers should be wary of these in the enforcement of workers' employment benefits and equity in the workplace in Nigeria.*

**Keywords:** recruitment type, banks, job contents, Lagos State, Nigeria

### **Introduction**

The importance of human resources and how they are treated remain crucial to the achievement of the goals of the banks. This is because the human resources of any country are the most valuable assets to the achievement of organizational growth and national development (Drucker, 2005). This assertion was buttressed by Habib (2012, p. 1), who opined that, "the real treasure of any country is its human resources". It is also linked to the reason most developed nations of the world pay serious attention to this factor when compared with other factors of production such as land, capital and entrepreneur (Okereke & Daniel, 2010).

Changes such as rapid development of the information and communication technology, diversity in the labour market, growing international competition in product markets and corporate financial restructuring of the capital markets, which are taking place globally in the world of work and the weakening domestic operating environment, following the prolonged period of lower oil and gas prices, have brought the Nigeria deposit money banks under intense pressure, particularly that of mobilizing deposits to meet the requirements of the economy for loans and the yearnings of shareholders (Adewumi & Adenugba, 2010). These pressures are making deposit money banks to employ people through different employment platforms.

At present, the use of contract workers in the deposit money banks and other sectors in Nigeria has been on the increase due to economic instability and high level of unemployment which Okafor (2010) and Fapohunda (2012), claimed have fuelled vulnerability and precarious working conditions among the workers. This has made contract employment in the Nigerian labour market a subject of intellectual concern (Okougbo, 2004; Rasak, 2015). The argument so far has been that even though many of the contract workers have the same qualifications as the permanent employees, they are being treated poorly (Adenugba & Jawando, 2014), and in some instances, some permanent employees have been known to have been declared

redundant and a few months later, re-engaged by the same company as contract workers. Despite the disparity in the working conditions of contract and permanent workers as envisaged by Okafor (2010) and Fapohunda (2012), there is dearth in knowledge on the type of recruitment which the contract and permanent workers were subjected to before employment and their job contents in the deposit money banks in Lagos State, Nigeria.

The type of recruitment refers to the means used in employing people into an organization (Dunn and Stephen, 2016), while job contents refers to the positions occupied, tasks performed and qualifications needed to perform the tasks (Organization for Economic Cooperation and Development, 1998). These phenomena should be the bases for determining the working conditions of workers, which human resource managers and policy makers should embrace in order to ensure fair treatment in the world of work in Nigeria. Thus, this study examined recruitment type and job contents of the working class in deposit money banks in Lagos State, Nigeria.

## **Conceptual Clarification**

### **Type of recruitment**

Type of recruitment refers to the means by which an organization reaches the potential job seekers (Dunn & Stephen, 2016). In other words, these are ways of establishing contact with the potential candidates for jobs. It is important to mention that the recruitment types are different from the sources of recruitment. According to Dunn and Stephen (2016), the major line of distinction between the two is that while the former is the means of establishing links with the prospective candidates, the latter is the location where the prospective employees are available. Dunn and Stephen have broadly classified recruitment type into three methods; Direct, Indirect, and Third Party.

i. Direct Method: In this method, the representatives of the organization are sent to the potential candidates in the educational and training institutes. They establish contact with the candidates seeking jobs. These representatives work in cooperation with placement cells in the institutions. Persons pursuing management; engineering, medical etc. programmes are mostly recruited in this manner (Dunn and Stephen, 2016). Sometimes, some employer firms establish direct contact with professors and solicit information about students with excellent academic records. Sending recruiters to conventions and seminars, setting up exhibitions at fairs and using mobile offices to access the desired centres are some other methods used to establish direct contact with the job seekers (Dunn and Stephen, 2016).

ii. Indirect Methods: Indirect methods include advertisements in newspapers, on the radio and television, in professional journals, technical magazines, etc. This method is useful when:

- a) Organization does not find suitable candidates to be promoted to fill up the higher posts
- b) Organization wants to reach out to a vast majority or territory, and
- c) Organization wants to fill up scientific, professional and technical posts.

The experience suggests that the higher the position to be filled up in the organization, or the more sophisticated the skill sought, the more widely dispersed the advertisement used is likely to be, in order to reach many suitable candidates. Sometimes, many organizations go for what is referred to as blind advertisement in which only a box number is given and the identity of the organization is not disclosed (Dunn and Stephen, 2016). However, organizations with regional or national repute do not usually use blind advertisements for obvious reasons. While placing an advertisement to reach the potential candidates, the following three points need to be borne in mind:

- a) First, to visualize the type of the applicant one is trying to recruit.
- b) Second, to write out a list of the advantages the job will offer.
- c) Third, to decide where to run the advertisement, that is newspaper with local, state, nation-wide and international reach or circulation (Dunn and Stephen, 2016).

iii. Third Party Methods: These include the use of private employment agencies, management consultants, professional bodies/associations, employee referral/recommendations, voluntary organization, trade unions, data banks, and labour contractors/outsourced agents, etc. to establish contact with the job-seekers.

In view of the above, this study becomes necessary so as to clearly examine the recruitment type used by the Nigerian deposit money banks in the recruitment of contract and permanent employees in Nigeria.

### **Job Content**

According to Organization for Economic Cooperation and Development (OECD) in 1998, job content is a tool designed to collect data from employees about the job positions/title, type of duties/tasks performed in their job positions and the qualifications necessary to satisfactorily perform the jobs. It is used to determine the essential functions and requirements in job employment status. It is often interchangeably referred to as job description. The three essential elements in job content according to OECD (1998) are:

- a) Job position: The job position is the first item that is listed under job content. It immediately gives potential applicants an idea as to whether the job might be a good fit or not. A job position is significant because it concisely defines the job and briefly explains what level or title the applicant will hold. Effective job positions reveal how much authority and responsibility the employee will have within the organization (OECD, 1998).
- b) Specific duties/tasks: The second part of job content is usually the longest because it details specific job responsibilities. Some hiring managers use bullet points to quickly and efficiently list job responsibilities.
- c) Qualifications/requirements: The third part of job content lists specific qualifications/requirements that must be met in order to apply for the job. For example, it might say "Diploma or B.Sc. required," "First degree in Industrial and Labour Relations, Sociology or a related field," or "Minimum of 3 years' experience in sales" (OECD, 1998:3).

As a result of the above, it becomes exigent to investigate the job contents of contract and permanent workers in terms of the job positions occupied, duties or tasks performed and qualifications/ academic necessities required for the performance of the duties or tasks they are employed to perform. It is hoped that these factors will influence their attitude and performance in the workplace, instead of the inadequate verification and monolithic tendency of the precarious inclination which some scholars such as Okafor (2010) and Fapohunda (2012) have identified as the reason for poor satisfaction, commitment and performance of contract workers in Nigeria.

### **Brief Empirical Review**

In Switzerland, Engellandt and Riphahn (2003) in their study entitled: *Temporary Contracts and Employees' Effort*, discovered that temporary contracts provided employers with a tool to screen potential new employees, and have been shown to provide "stepping stones" into permanent employment for workers. For both reasons, workers on temporary contracts have an incentive to provide more effort than permanent employees. Using indicators for unpaid overtime work and absences taken from the *Swiss Labour Force Survey*, they presented evidence that temporary workers indeed provided higher effort than permanent employees. Their probability of working unpaid overtime exceeds that of permanently employed workers by 60 per cent. They showed the heterogeneity of this effect across different types of temporary contracts, investigated differences between men and women, and discussed the relevance of endogenous selection into temporary employment.

Fapohunda (2012) carried out a study entitled: *Employment Casualization and Degradation of Work*. The study population comprised members in the banking, telecommunications, and oil and gas sectors in which 120 copies of questionnaire were used. Simple percentage and chi-square statistical tools were used for data

analysis. The study found that remuneration for contract employees was not fair or comparable to that of permanent employees. Contract employees were denied the right to organise and benefit from collective agreements. They were mostly not protected from exploitation by their employers. This was detrimental to the employees and had grave consequences for the employer and the national economy via poor employees' productivity and negative industrial relations.

More so, Rasak (2015) carried out a study entitled; *Working Conditions of Casual Workers in Selected Construction Firms in Lagos State, Nigeria*. Survey design was adopted, and the study was descriptive in nature and utilized the Labour Market Segmentation and Rational Choice theories. Three firms were purposively selected: Julius Berger Plc., China Civil Engineering Construction Corporation Nigeria Limited (CCECC) and Plycon Limited. Primary data were obtained using administration of questionnaire to 953 respondents, 29 in-depth-interviews were conducted across workers' categories and six (6) case studies. The quantitative data were analyzed at both the uni-variate and bi-variate levels using simple percentages, tables, and chi-square tests at  $p < 0.05$ , while the qualitative data were content analyzed. The respondents' age was  $40.5 \pm 1.0$  years. 65.6% from Julius Berger, 69.2% from CCECC, and 66.1% from Plycon were recruited through direct employment, while 34.4% of the respondents from Julius Berger, 30.8% from CCECC, and 33.9% from Plycon were recruited through an indirect method of employment.

It was revealed by Razak (2015) that the size as well as the duration of existence of an organization may determine the kind of incentives the organization may offer its casual workers. Due to the peculiarity of the construction sector, the range of incentives and kind of working conditions offered to its casual workers may vary. For instance, 47.1% respondents from Julius Berger perceived their working conditions in terms of their wages, job security, freedom to join work-based association, paid leave and medical care as 'poor' and 52.9% perceived it as 'good'; 47% of the respondents from CCECC workers perceived the working conditions as 'poor', and 47% of the respondents, perceived them as 'good'; 56.3% of the respondents from Plycon perceived their working conditions as 'poor', while 29.2% perceived them as 'good'.

Adewusi (2015) carried out a study entitled: *Remuneration of Casual Workers in Selected foreign-owned Manufacturing Industries in Southwest Nigeria*. The Police theory of welfare was adopted to guide the study. The research was descriptive in nature. It adopted the survey and qualitative research designs. The purposive and snowball sampling techniques were used to select respondents. Questionnaires and in-depth interviews were used to collect data. While SPSS 20.0 was used to analyse the former, Nvivo 8 software was used to analyse the latter. Two hundred and twenty-five (225) questionnaires were completely filled by the casual workers from three foreign-owned manufacturing industries, thus valid for data analysis.

The study revealed that aside the method of recruiting casual and permanent employees which was similar (indirectly or directly employed), casual workers' remuneration was against the Nigerian Labour law. This outright disobedience prevailed mostly in Indian and Chinese-owned industries, as British employers have better remuneration for casual workers. The study concluded that workers' dignity has come under heavy attack by foreign industrialists even in the face of the local and international norms. The study recommended that all foreign employers should regularize the status of casual workers within an agreed time frame or as spelt out by the Nigerian Labour Act. Lastly, government and other policy makers should ensure that labour laws are carefully implemented and evaluated to protect casual workers from the exploitation of foreign employers.

As shown in the studies above, contract workers certainly earn less than the permanent employees in terms of remunerations and other employment benefits. However, there is a misrepresentation in the recruitment type done for contract and permanent workers as identified by Rasak (2015) and Adewusi (2015) in their studies. They identified direct and indirect means of recruiting contract and permanent workers respectively. Meanwhile, none of the contract and permanent workers are employed through direct means, except through indirect method for permanent employees and third party methods for the contract workers. Direct method of recruitment is the process whereby representatives of the organization are sent to the

potential candidates in the educational and training institutes. This method is hardly the medium use in recruiting permanent employees in Nigeria.

Indirect methods include advertisements in newspapers, on the radio and television, in professional journals, technical magazines, etc in order to employ qualified people directly by the employers for job opportunities (Dunn and Stephen, 2016). This procedure is often the technique use in recruiting people for permanent jobs directly by the employers in Nigeria. Third party recruitment type include the use of private employment agencies, management consultants, professional bodies/associations, employee referral/recommendations, voluntary organization, trade unions, data banks, and labour contractors/outsourced agents, etc. to establish contact with the job-seekers for jobs in an organization (Dunn and Stephen, 2016). This is assuming to be the procedure use in recruiting contract workers in deposit money banks in Nigeria. Thus, this study is set out to examine the recruitment type and job content of the working class in deposit money banks in Lagos State, Nigeria.

### **Methodology**

The study utilized four deposit money banks in Lagos State, Nigeria. First Bank of Nigeria, Zenith Bank, Guarantee Trust Bank and United Bank of Africa respectively were considered for the study. The study was descriptive in nature. It adopted a cross-sectional research design. Questionnaire, In-depth and Key-Informant interviews were used for the study. The questionnaire was administered to the larger part of the respondents. The sample of the study was six hundred and sixty (660) permanent and contract workers in deposit money bank industry in Lagos state, Nigeria. Also, sixteen in-depth interviews were conducted among purposively selected permanent workers who were once contract workers in the banks and eight Key-Informant interviews were conducted among the managers in the selected banks.

Data collected and collated from the field was analyzed using quantitative data analysis and content analysis, the quantitative data was analyzed using descriptive statistical techniques such as frequency table and percentage distribution. The Statistical Package for the Social Sciences (SPSS) version 17 was employed, while the qualitative data was analyzed using content analysis. Before embarking on this study, a letter of notification was sent to the bank officials, stating the reason(s) and time of visit. Since this study adopted both qualitative and quantitative methods of data collection, the researcher employed three assistants for effective data collection and analysis.

Furthermore, in order not to bridge the ethical standards on research work involving human subjects, this research put into proper consideration the principles aimed at protecting the right and privacy of every participants who in the course of this study were requested to provide confidential information that will aid the success of the research. And finally, some motivating techniques were used such as buying some items for the respondents so as to create a good atmosphere of communication with them.

## Data Presentation, Analysis and Interpretation

Table 1: Socio-Demographic Characteristics of the Respondents I

Variables	Permanent Employees					Contract Employees				
	FBN	ZEB	UBA	GTB	TOTAL	FBN	ZEB	UBA	GTB	TOTAL
	Freq.%	Freq.%	Freq.%	Freq.%	Freq.%	Freq.%	Freq.%	Freq.%	Freq.%	Freq.%
<b>Sex</b>										
Male	14(4.9)	30(10.5)	22(7.7)	20(7.0)	86(30.0)	22(6.4)	57(16.7)	32(9.4)	7(2.0)	118(34.5)
Female	110(38.3)	52(18.1)	21(7.3)	18(6.3)	201(70.0)	89(26.0)	72(21.1)	11(3.2)	52(15.2)	224(65.5)
<b>Total</b>	<b>124(43.2)</b>	<b>82(28.6)</b>	<b>43(18.0)</b>	<b>38(13.2)</b>	<b>287(100.0)</b>	<b>111(32.5)</b>	<b>129(37.7)</b>	<b>43(12.6)</b>	<b>59(17.3)</b>	<b>342(100.0)</b>
<b>Age</b>										
<25	59(20.6)	40(13.9)	0(0.0)	2(0.7)	101(35.2)	25(7.3)	28(8.2)	0(0.0)	13(3.8)	66(15.2)
25-31	44(15.3)	15(5.2)	0(0.0)	12(4.2)	71(24.7)	51(14.9)	20(5.8)	0(0.0)	19(5.6)	90(26.3)
32-38	21(7.3)	17(5.9)	10(3.5)	24(8.4)	72(25.1)	35(10.2)	58(17.0)	10(2.9)	27(7.9)	130(38.0)
39-45	0(0.0)	10(3.5)	33(11.5)	0(0.0)	43(15.0)	0(0.0)	23(6.7)	33(9.6)	0(0.0)	56(16.3)
<b>Total</b>	<b>124(43.2)</b>	<b>82(28.6)</b>	<b>43(15.0)</b>	<b>38(13.2)</b>	<b>287(100.0)</b>	<b>111(32.5)</b>	<b>129(37.7)</b>	<b>43(12.6)</b>	<b>59(17.3)</b>	<b>342(100.0)</b>
<b>Marital Status</b>										
Single	21(7.4)	8(2.8)	23(8.1)	31(11.0)	83(29.3)	45(13.4)	9(2.7)	29(8.6)	26(7.7)	109(32.4)
Married	97(32.9)	68(24.0)	15(5.3)	5(1.8)	185(64.0)	54(17.3)	103(30.7)	7(2.1)	33(9.8)	197(59.0)
Divorced	8(2.8)	2(0.7)	0(0.0)	2(0.7)	12(4.2)	6(1.8)	5(1.5)	5(1.5)	5(1.5)	21(6.3)
Separated	0(0.0)	2(0.7)	5(1.8)	0(0.0)	7(2.5)	0(0.0)	8(2.4)	7(2.1)	0(0.0)	15(4.5)
<b>Total</b>	<b>116(43.1)</b>	<b>80(28.3)</b>	<b>43(15.2)</b>	<b>38(13.4)</b>	<b>287(100.0)</b>	<b>103(32.4)</b>	<b>123(37.2)</b>	<b>48(12.8)</b>	<b>64(17.6)</b>	<b>342(100.0)</b>
<b>Ethnicity</b>										
Yoruba	72(25.1)	68(23.1)	11(3.8)	29(10.1)	180(62.7)	91(26.6)	110(32.2)	22(6.4)	26(7.6)	249(72.8)
Hausa	6(2.1)	0(0.0)	11(3.8)	6(2.1)	23(8.0)	2(0.6)	11(3.2)	0(0.0)	6(1.8)	19(5.6)
Igbo	46(16)	14(4.9)	21(7.3)	3(1.0)	84(29.3)	18(5.3)	8(2.3)	21(6.1)	27(7.9)	74(21.6)
<b>Total</b>	<b>124(43.2)</b>	<b>82(28.6)</b>	<b>43(15.0)</b>	<b>30(13.2)</b>	<b>287(100.0)</b>	<b>111(32.5)</b>	<b>129(37.7)</b>	<b>43(12.6)</b>	<b>59(17.3)</b>	<b>342(100.0)</b>
<b>Religion</b>										
Christian	86(30.0)	72(25.1)	32(11.1)	36(12.5)	226(78.7)	73(21.3)	66(19.3)	23(6.7)	53(15.5)	215(62.9)
Islam	38(13.2)	10(3.5)	11(3.8)	2(0.7)	61(21.3)	37(11.1)	63(18.5)	20(5.8)	6(1.8)	127(37.1)
<b>Total</b>	<b>124(43.2)</b>	<b>82(26.6)</b>	<b>43(15.0)</b>	<b>38(13.2)</b>	<b>287(100.0)</b>	<b>111(32.5)</b>	<b>129(37.7)</b>	<b>43(12.6)</b>	<b>59(17.3)</b>	<b>342(100.0)</b>

**Source: Survey, 2019**

Table 1.1 presents the socio-demographic characteristics of respondents. The sample for the quantitative data was obtained from four deposit money banks and two categories of employees (permanent and contract employees), and all the categories were represented in the study so as to generate unbiased inferences. The table indicates the existence of a higher proportion of female workers across all the selected deposit money banks in the study, except UBA. The table shows that 70.0 per cent of the respondents were female permanent employees, with First Bank having the highest proportion (38.3%) of them, followed by Zenith Bank (18.1%) and UBA (7.3%) and the least was GTB (6.3%). 65.5 per cent were female contract employees with First Bank having the highest proportion (26.0%) of them, followed by Zenith Bank (21.1%) and GTB (15.2%) and the least was UBA (3.2%). However, the variation in the proportion of

female permanent and contract employees across the selected banks was a function of the distribution of the sample size considered in each bank.

This was the case for all the data analyzed via frequency distributions and simple percentages in the study. The distribution of the respondents by age indicated that a majority (35.2%) of the respondents were less than 25 years among the permanent employees with First Bank having the highest proportion (20.6%) of them, followed by Zenith Bank (13.9%) and GTB (0.7%) and the least was UBA (0.0%). A majority (38.0%) of the respondents were between the ages of 32-38 years among the contract workers with Zenith Bank having the highest proportion (8.2%) of them, followed by First Bank (7.3%) and GTB (3.8%), and the least was UBA (0.0%). In addition, a majority (64.0%) of the respondents were married among the permanent employees with First Bank having the highest proportion (32.9%) of them, followed by Zenith Bank (24.0%) and UBA (5.3%) and the least was GTB (1.8%), while a majority (59.0%) were married among the contract employees with Zenith bank having the highest proportion (30.7%) of them, followed by First Bank (17.3%) and GTB (9.8%) and the least was UBA (2.1%).

Almost four (4) out of every five (5) (62.7%) of the respondent permanent employees, belonged to the Yoruba ethnic group with First Bank having the highest proportion (25.1%) of them, followed by Zenith Bank (23.1%) and GTB (10.1%) and the least was UBA (3.8%) as well as 72.8 per cent of contract employees with Zenith Bank having the highest proportion (32.2%) of them, followed by First Bank (26.6%) and GTB (7.6%) and the least was UBA (6.4%). More Yoruba employees being found in the sample was due to the study location and the presence of other ethnic groups suggests that the study location was open to other ethnic groups where everyone can engage in his/her career or daily business. A majority (78.7%) of the respondent permanent employees in all the selected deposit money banks were Christians, with First Bank having the highest proportion (30.0%) of them, followed by Zenith Bank (25.1%) and GTB (12.5%) and the least, UBA (11.1%) and (62.9%) of the contract employees with First Bank having the highest proportion (21.3%) of them, followed by Zenith bank (19.3%) and GTB (15.5%) and the least, UBA (6.7%).

Table 2 shows the results on highest level of education indicates that a majority (87.1%) of the respondents' who were permanent employees, with First Bank having the highest proportion (41.9%) of them, followed by Zenith Bank (25.4%), UBA (11.4%) and the least, GTB (8.5%), had first degrees. A majority (36.6%) of the respondents who were contract employees with First Bank having the highest proportion (19.0%) of them, followed by Zenith Bank (12.0%), UBA (3.2%) and the least, GTB (2.6%), had first degrees as well. This indicates that a majority of the respondents working in the banking industry have tertiary education. More so, table 4.1.1 shows the length of service of the respondents. A majority (61.1%) of the respondents have spent 6-10 years on the job among the permanent employees with First Bank having the highest proportion (29.3%) of them, followed by Zenith Bank (18.1%), GTB (8.4%) and the least, UBA (5.9%). On the other hand, a majority (91.6%) of the contract workers with Zenith Bank having the highest proportion (33.9%) of them, followed by First Bank (29.6%), GTB (16.1%) and the least, UBA (12.0%) have spent between 1-5 years with the organization.

Table.2: Socio-Demographic Characteristics of the Respondents II

<b>Highest Level of Educational Attainment</b>										
OND/NCE	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	16(4.8)	50(14.6)	16(4.8)	38(11.4)	120(35.7)
First Degree	124(41.9)	71(25.4)	32(11.4)	24(8.5)	251(87.1)	65(19.0)	37(12.0)	14(3.2)	12(2.6)	128(36.6)
Masters	1(0.4)	3(1.1)	11(3.9)	10(3.6)	25(8.9)	29(8.7)	29(8.7)	21(6.3)	5(1.5)	84(25.1)
Others	2(0.7)	6(2.1)	0(0.0)	3(1.1)	11(3.9)	0(0.0)	3(0.9)	4(1.2)	3(0.9)	10(3.0)
<b>Total</b>	<b>127(42.9)</b>	<b>80(28.6)</b>	<b>43(15.4)</b>	<b>37(13.2)</b>	<b>287(100.0)</b>	<b>110(31.9)</b>	<b>119(36.2)</b>	<b>55(15.5)</b>	<b>58(16.4)</b>	<b>342(100.0)</b>
<b>Length of Service</b>										
1-5 years	27(9.4)	27(9.4)	23(8.0)	13(4.5)	90(31.4)	101(29.6)	116(33.9)	41(12.0)	55(16.1)	313(91.6)
6-10 yrs	84(29.3)	52(18.1)	17(5.9)	24(8.4)	177(61.7)	10(2.9)	13(3.8)	2(0.6)	4(1.2)	29(8.4)
11-15 yrs	5(1.7)	3(1.0)	3(1.0)	0(0.0)	11(3.8)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)
16 above	8(2.8)	0(0.0)	0(0.0)	1(0.3)	9(3.1)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)
<b>Total</b>	<b>124(43.2)</b>	<b>82(28.6)</b>	<b>43(15.0)</b>	<b>38(13.2)</b>	<b>287(100.0)</b>	<b>111(32.5)</b>	<b>129(37.7)</b>	<b>43(12.6)</b>	<b>59(17.3)</b>	<b>342(100.0)</b>
<b>Average Monthly Income</b>										
Below N51,000	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	45(13.2)	80(23.4)	32(9.4)	15(4.4)	172(50.0)
N51,000 – N100,000	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	59(17.2)	45(13.1)	11(3.2)	32(9.4)	147(43.0)
N100,001 – N150,000	82(28.5)	69(24.0)	32(11.1)	23(8.0)	206(71.7)	7(2.0)	4(1.2)	0(0.0)	12(3.5)	23(6.7)
N150,001 – N200,000	23(8.0)	9(3.1)	11(3.8)	12(4.2)	55(19.2)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)
N200,001 above	19(6.6)	4(1.4)	0(0.0)	3(1.0)	26(9.1)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)
<b>Total</b>	<b>124(43.2)</b>	<b>82(28.6)</b>	<b>43(15.0)</b>	<b>38(13.2)</b>	<b>287(100.0)</b>	<b>111(32.5)</b>	<b>129(37.7)</b>	<b>43(12.6)</b>	<b>59(17.3)</b>	<b>342(100.0)</b>

**Source: Survey, 2019**

This indicates that the permanent and contract employees' length of service was based on the agreed contract signed with them by the employers/management of the banks and labour contractors/owners of the outsourcing firms, respectively. Results on respondents' monthly income indicates that a majority (71.7%) of the permanent employees with First Bank having the highest proportion (28.5%) of them, followed by Zenith Bank (24.0%), UBA, (11.1%) and the least, GTB (8.0%) earned between N100, 001 and N150, 000, while a majority (50.0%) of the contract employees with Zenith Bank having the highest proportion (23.4%) of them, followed by First Bank (13.2%), UBA (9.4%) and the least GTB (4.4%), earned below N51, 000. Hence, this indicates that there is a salary differential between permanent employees and contract workers in the Nigerian banking industry.



Table 3: Type of Recruitment for Permanent and Contract Employees in the Selected Deposit Money Banks in Lagos State, Nigeria

Type of Employment	Permanent Employees					Contract Employees				
	FBN Freq. %	ZEB Freq. %	UBA Freq. %	GTB Freq. %	TOTAL Freq. %	FBN Freq. %	ZEB Freq. %	UBA Freq. %	GTB Freq. %	TOTAL Freq. %
Indirectly	124(19.7)	82(13.0)	43(6.8)	38(6.0)	287(45.5)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)
Third Party	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	111(17.6)	129(20.5)	43(6.8)	59(9.4)	342(55.5)
<b>Total</b>	<b>124(19.7)</b>	<b>82(13.0)</b>	<b>43(6.8)</b>	<b>38(6.0)</b>	<b>287(45.5)</b>	<b>111(17.6)</b>	<b>129(20.5)</b>	<b>43(6.8)</b>	<b>59(9.4)</b>	<b>342(55.5)</b>

**Source: Survey, 2019**

Table 3 shows the distribution of respondents based on their type of recruitment into the selected banks. The table shows that the permanent employees, with First Bank having the highest proportion (19.7%) of them, followed by Zenith Bank (13.0%), UBA (6.8%) and the least, GTB (6.0%), were recruited indirectly by the employers/management across all the selected banks with the value of 45.5 %, while the contract workers, with Zenith Bank having the highest proportion (20.5%) of them, followed by First Bank (17.6%), GTB (9.4%) and the least, UBA (6.8%), were recruited through the third party/outsourcing firms/labour contractors, which has the value of 55.5% of the respondents.

Findings from the qualitative study revealed that the type of recruitment, as it was revealed by some of the interviewees were both indirect and third-party recruitments. A majority of the interviewees claimed that the permanent employees were recruited by the banks either through graduate training programmes or indirect employment via advertisement in newspapers, radio, television etc. Meanwhile, the interviewees claimed that the contract employees were recruited through third parties/outsourcing firms also known as “Integrated Corporate Service Limited (ICSL)”. This piece of information was obtained from one of the interviewees’ statements. A female interviewee, when asked the question, “What was the method of your recruitment?” responded in a remarkable manner, “You are hilarious! I am a permanent employee”. She went on to say:

*Through ‘graduate training’ ... Hmmm... I am a permanent employee... I saw [sic] First Bank advert for graduate training then I applied. After that I wrote an exam . . . only successful candidates were short listed. I was interviewed and placed in my position and then I was trained on the job. However, contract employees were recruited by outsourcing firm [sic] such as Integrated Corporate Service Limited (ICSL).*

**(KII/female/41/MBA/Human Resources Manager/Zenith Bank/2017)**

An interviewee also supported her response by saying:

*Thank you . . . the permanent employees were employed indirectly by First Bank, while the contract employees are employed through outsourcing firms also known as labour contractors.* **(KII/male/38/B.Sc./Human Resources Manager/First Bank/2017)**

In the same vein, an interviewee bluntly corroborated the above comments by saying:

*All contract workers were employed through outsourcing firms, while the permanent employees were employed indirectly by the management of UBA. Although, the contract workers after showing passion for their job were employed as permanent employees by UBA but it was not automatic.*

**(KII/Female/39/MBA/Human Resources Manager/GTB/2017)**

After being reluctant to take part in the interview initially, an interviewee enthusiastically revealed this:

Well, there is no need asking me about the source of employing contract and permanent employees in my bank. They know how they came into the bank. However, for the purpose of your research, I will like to say that contract workers are employed through the third party/outsourcing firms such as Phillip outsourcing firm, while the permanent employees are employed indirectly via job advertisement by the management of UBA. Nevertheless, I can frankly tell you that the contract workers who showed strong dedication and passion for their job have the tendency or opportunity of being converted to permanent employees after a period of time in my bank.

**(KII/Female/38/M.Sc./Human Resource Manager/UBA/2017)**

The in-depth interview sessions buttressed the information obtained from the key informants as follow:

*As a contract worker then, I was employed by 'peoples plus', an outsourcing firm for Zenith Bank, after written examination and attended to series of interviews. But after exhibiting good performance on the job, I was employed indirectly by the management of Zenith Bank as a permanent employee.*

**(IDI/Female/29/Cheque Confirmation/Zenith Bank/2017)**

An interviewee supported her response by saying:

*Every contract worker in First Bank comes through outsourcing firms, except permanent employees who were indirectly recruited by the bank after written examinations and oral interviews. For instance, when I was coming into the bank, I was interviewed by Vic Lawrence and Associates, an outsourcing firm that gave me an appointment letter which showed that I would work with First Bank. However, after proving myself via dedication on the job within four years, the management of First Bank decided to employ me as permanent staff.*

**(IDI/male/33/Data processing Unit/First Bank/2017)**

An interviewee also supported the above responses bluntly by saying:

*When I was coming into GTB as a contract worker, I was employed by an outsourcing firm known as Integrated Corporate Service, but after two consecutive renewals of my contract, my appointment was regularized and I was retained as a permanent staff by GTB. So, I am now a full time or you can call it core staff of GTB.*

**(IDI/male/25/Marketer/GTB/2017)**

Another interviewee, responding to the question, "What was the method of your recruitment?" responded in an amazing manner:

*Your question reminded me of what I went through some years ago as contract worker in UBA . . . I went through a lot of challenges like meeting bank targets, coming to work very early in the morning and going home very late, but thank God I am now a full-time staff in UBA. Before UBA employed me indirectly I had to fulfil all aspects of the agreement I had with Phillips Outsourcing, an outsourcing firm that linked me up with UBA as a contract worker then.*

**(IDI/Female/24/Customer Service Officer/UBA/2017)**

Thus, the findings from the qualitative data shows that all the interviewees confirmed that permanent employees were recruited through indirect recruitment method by the banks, while the contract employees were recruited through the third party (through outsourcing firms) into the selected deposit money banks. This corroborated the outcomes deduced from the quantitative data. However, contract workers had the opportunity of being converted to permanent employees after fulfilling all aspects of their contract of employment with the outsourcing firms as well as showing signs of dedication and passion for their job in First Bank, Zenith Bank, GTB and UBA in Lagos State, Nigeria.

Table 4: Distribution of Job Contents of Contract and Permanent Employees in selected Deposit Money Banks in Lagos State, Nigeria

Variables	Permanent Employee					Contract Employee				
	FBN Freq.%	ZEB Freq.%	UBA Freq.%	GTB Freq.%	TOTAL Freq.%	FBN Freq.%	ZEB Freq.%	UBA Freq.%	GTB Freq.%	TOTAL Freq.%
<b>Job Position</b>										
Mgt. Employee	23(8.0)	9(3.1)	11(3.8)	11(3.8)	54(18.8)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)
Senior Employee	18(6.3)	6(2.1)	11(3.8)	1(0.3)	36(12.5)	10(2.9)	29(8.5)	0(0.0)	6(2.0)	45(13.5)
Junior employee	83(28.9)	67(23.3)	21(7.3)	26(9.1)	197(68.7)	101(29.5)	100(29.2)	43(12.5)	53(15.5)	297(86.6)
<b>Total</b>	<b>124(43.2)</b>	<b>82(28.6)</b>	<b>43(15.0)</b>	<b>38(13.2)</b>	<b>287(100.0)</b>	<b>111(32.5)</b>	<b>129(37.7)</b>	<b>43(12.6)</b>	<b>59(17.3)</b>	<b>342(100.0)</b>
<b>Department</b>										
Market Dept.	70(24.4)	33(11.5)	43(15.0)	36(12.5)	182(63.4)	72(21.1)	91(26.7)	32(9.4)	48(14.4)	243(71.3)
Support Dept.	47(16.4)	45(15.7)	0(0.0)	2(0.7)	94(32.8)	32(9.4)	36(10.6)	11(3.2)	8(2.3)	87(25.5)
Others	7(2.4)	4(1.4)	0(0.0)	0(0.0)	11(3.8)	7(2.0)	2(0.6)	0(0.0)	3(0.7)	12(3.2)
<b>Total</b>	<b>124(43.2)</b>	<b>82(28.6)</b>	<b>43(15.0)</b>	<b>38(13.2)</b>	<b>287(100.0)</b>	<b>111(32.5)</b>	<b>129(37.7)</b>	<b>43(12.6)</b>	<b>59(17.3)</b>	<b>342(100.0)</b>
<b>Unit within Marketing Department</b>										
Corp. banking	27(14.8)	19(10.4)	10(5.5)	12(6.6)	68(37.4)	8(3.3)	17(6.9)	0(0.0)	3(1.2)	28(11.4)
Com banking	10(5.5)	3(1.6)	0(0.0)	20(11.0)	33(18.1)	19(7.8)	19(7.8)	11(4.5)	19(7.8)	68(27.8)
SME banking	30(16.5)	11(6.0)	11(6.0)	3(1.6)	55(30.2)	17(6.9)	28(11.4)	11(4.5)	14(6.1)	70(29.0)
Cons./ Retail bk	3(1.6)	0(0.0)	11(6.0)	1(0.5)	15(8.2)	27(11.0)	27(11.0)	0(0.0)	12(5.3)	66(27.3)
Private banking	0(0.0)	0(0.0)	11(6.0)	0(0.0)	11(6.0)	1(0.4)	0(0.0)	10(4.1)	0(0.0)	11(4.5)
<b>Total</b>	<b>70(38.5)</b>	<b>33(18.1)</b>	<b>43(23.6)</b>	<b>36(19.8)</b>	<b>182(100.0)</b>	<b>72(29.4)</b>	<b>91(37.1)</b>	<b>32(13.1)</b>	<b>48(20.4)</b>	<b>243(100.0)</b>
<b>Unit within Support Department</b>										
Cash	11(11.7)	20(21.3)	0(0.0)	1(1.1)	32(34.0)	0(0.0)	1(1.1)	0(0.0)	1(1.1)	2(2.3)
Teller	15(16.0)	4(4.3)	0(0.0)	1(1.1)	20(21.3)	18(20.7)	8(9.3)	11(12.6)	2(2.3)	39(44.8)
Customer care service	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	22(25.2)	0(0.0)	0(0.0)	22(25.2)
Internet bk/ Money mobile	0(0.0)	10(10.6)	0(0.0)	0(0.0)	10(10.6)	0(0.0)	1(1.1)	0(0.0)	0(0.0)	1(1.1)
Fund transfer	0(0.0)	1(1.1)	0(0.0)	0(0.0)	1(1.1)	7(8.0)	2(2.3)	0(0.0)	2(2.3)	11(12.6)
HR	7(3.4)	3(3.2)	0(0.0)	0(0.0)	10(10.6)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)
Admin	7(3.4)	3(3.2)	0(0.0)	0(0.0)	10(10.6)	7(8.0)	2(2.3)	0(0.0)	3(3.3)	12(13.6)
Treasury	7(3.4)	4(4.3)	0(0.0)	0(0.0)	11(11.3)	0(0.0)	0(0.0)	0(0.0)	0(0.0)	0(0.0)
<b>Total</b>	<b>47(50.0)</b>	<b>45(47.9)</b>	<b>0(0.0)</b>	<b>2(3.1)</b>	<b>94(100.0)</b>	<b>32(36.8)</b>	<b>36(41.4)</b>	<b>11(10.6)</b>	<b>8(9.2)</b>	<b>87(100.0)</b>
<b>Course of Study</b>										
Accounting	30(10.5)	20(6.9)	10(3.5)	12(4.2)	72(25.1)	32(9.4)	39(11.4)	11(3.2)	11(3.2)	93(27.2)
Economics	21(7.3)	11(3.8)	6(2.1)	3(1.0)	41(14.3)	17(4.9)	18(5.3)	4(1.2)	10(2.9)	49(14.3)
Banking and Finance	13(4.5)	8(2.8)	3(1.0)	2(0.7)	26(9.1)	12(3.5)	16(4.7)	8(2.3)	14(4.1)	50(14.6)
Business Adm.	10(3.5)	5(1.7)	3(1.0)	3(1.0)	21(7.3)	5(1.5)	6(1.8)	3(0.9)	2(0.6)	16(4.7)
IRPM/HRM	8(2.8)	3(1.0)	6(2.1)	1(0.3)	18(6.3)	7(2.0)	5(1.5)	4(1.2)	5(1.5)	21(6.1)
Other courses	42(14.6)	35(12.2)	15(5.2)	17(5.9)	109(37.9)	38(11.1)	45(13.2)	13(3.8)	17(4.9)	113(33.0)
<b>Total</b>	<b>124(43.2)</b>	<b>82(28.6)</b>	<b>43(15.0)</b>	<b>38(13.2)</b>	<b>287(100.0)</b>	<b>111(32.5)</b>	<b>129(37.7)</b>	<b>43(12.6)</b>	<b>59(17.3)</b>	<b>342(100.0)</b>

Key: IRPM/HRM-Industrial Relations and Personnel Management/Human Resource Management

Source: Survey, 2019

Table 4.3 shows the distribution of the respondents based on their job contents. Results indicated that a majority (68.7%) of the permanent employees, with First Bank having the highest proportion (28.9%) of them, followed by Zenith Bank (23.3%), GTB (9.1%) and the least, UBA (7.3%), fell within the category of junior employees, 18.8 per cent fell within the category of management employees, while 12.5 per cent were in the category of senior employees. Meanwhile, results indicated a high proportion of contract employees, with First Bank having the highest proportion (29.5%) of them, followed by Zenith Bank (29.2%), GTB (15.5%), and the least being UBA (12.5%) as junior employees with a percentage value of 86.6 per cent. 13.5 per cent were at the senior level, while there was no contract employee at the managerial level. The implication here is that contract employees were not given the opportunity to hold any managerial position due to the type of their recruitment in the deposit money banks.

Results on respondents' departments showed that majority (63.4% and 71.3%) of both the permanent employees, with First Bank having the highest proportion (24.4%) of them, followed by Zenith Bank (11.5%), UBA (15.0%) and the least being GTB (12.5%) and contract workers with Zenith Bank having the highest proportion (26.7%) of them, followed by First Bank (21.1%), GTB (14.4%) and the least, UBA (9.4%), belonged to the marketing department respectively, while others were in the support department. In the marketing department, results showed different units which were (corporate, commercial, small and medium scale, consumer/retailer and private banking units).

Among the permanent employees, a majority (37.4%) fell into the categories of corporate banking, 30.2 per cent into small and medium scale banking, 18.1 per cent into commercial banking, 8.2 per cent of the respondents into consumer and retailer banking, and 6.0 per cent of the respondents into private banking, while among the contract employees, results showed that 29.0 per cent of the respondents were in small and medium scale banking, 27.8 per cent were in commercial banking, 27.3 per cent were in consumer and retail banking, 11.4 per cent were in corporate banking and 4.1 per cent of the respondents were in private banking.

Furthermore, the table above shows the units under the support department, they were (cash, teller, customer care service, internet and mobile, fund transfer, human resources, admin and treasury). Results showed that 24.0 per cent of the permanent employees were in the cash unit, 21.1 per cent were in the teller unit, 0% per cent in customer care service unit, 10.6 per cent were in the internet and mobile banking unit, 1.1 per cent were in fund transfer unit, 10.6 per cent were in the human resources unit, 10.6 per cent were in admin and 11.3 per cent were in the treasury unit. While among the contract employees, there were a high proportion of the employees in the teller unit, with a percentage value of 44.8 per cent, followed by customer care service with 25.2 per cent, admin with 13.6 per cent, fund transfer with 12.6 per cent, cash with 2.3 per cent and internet/money mobile banking with 1.1 per cent.

However, no single contract employee was found in both the human resources and treasury units. This indicated that the human resources and treasury units were handled by the permanent employees, while majority of the contract employees were employed as teller officers due to the type of their recruitment into the deposit money banks. Results on the courses studied in tertiary institutions where the respondents of the study graduated showed that a majority (37.9%) of the permanent employees, with First Bank having the highest proportion (14.6%) of them, followed by Zenith Bank (12.2%), GTB (5.9%) and the least, UBA (5.2%), studied courses that were non-management sciences and economics related.

Others studied Accounting (25.1%), Economics (14.3%), Banking and Finance (9.1%), Business Administration (7.3%), and Industrial Relations and Personnel Management/Human Resource Management (6.3%) courses across the selected deposit money banks. Meanwhile, a majority (33.0%) of the contract workers with Zenith Bank having the highest proportion (13.2%) of them, followed by First Bank (11.1%), GTB (4.9%) and the least was UBA (3.8%), studied non-management sciences and economics related courses. Others studied Accounting (27.2%), Economics (14.3%), Banking and Finance (6.3%), Business Administration (4.7%) and Industrial Relations and Personnel Management/Human Resources Management (6.1%) courses across the selected banks. The implication here is that, most of the

employees in the selected banks probably would not have been interested in working in the deposit money banks if not for the high rate of unemployment in Nigeria.

This scenario might make it possible for the employers to employ them via different work arrangements for the purpose of making profit. Moreover, qualitative findings from the study showed that both contract and permanent employees' inter-change job positions. They can work in the same job position like teller, customer service and marketing but not the supervisory position. The interviewees claimed that both employees (contract and permanent) move around, that is, there is job rotation among both sets of employees and this is done so as to groom the employees in all aspects of the job. However, only permanent employees could take a supervisory role. This was affirmed by an interviewee who said:

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

**(KII/male/45/MBA/Head of Operations/Zenith Bank/2017)**

This was also supported by an interviewee who said:

*Permanent and contract employees perform no fixed task, they can be moved within or across department(s) to another [sic] within the bank. However, there are certain positions such as managerial positions where [sic] contract workers do not occupy . . . only permanent employees are allowed to occupy such positions.*

**(KII/male/42/B.Sc./Head of Operations/First Bank/2017)**

Another interviewee supported the above claims by saying:

*There is no permanent seat for employees . . . they inter-change units or departments... sometimes, they work in the operation units and sometimes as customer care service officers . . . but only permanent employees perform supervisory roles . . .*

**(KII/Female/37/M.Sc./Head of Operations/GTB/2017)**

In a different manner, an interviewee said:

*The areas of specialization, qualification and experience determine the job position and department that contract and permanent employees are placed in UBA. Therefore, the contract and permanent employees that possess the above requirements have the tendency of occupying better units within the marketing and support departments.*

**(KII/Female/35/B.Sc./Head of Operations/UBA/2017)**

In view of the above, it can be deduced that both the contract and permanent employees perform almost the same tasks but contract employees were not allowed to perform supervisory roles. In addition, the areas of specialisation, qualification and experience were key determinants of the departments occupied and tasks performed by the contract and permanent employees. The outcome here contributed to findings from the quantitative phase of the study.

### **Discussion of Findings**

The study showed that in Nigeria, the employment offered by employers in the selected deposit money banks had differentiated types of recruitment and job contents for the permanent and contract employees. In terms of type of recruitment, the study revealed that contract workers were employed through third party/outsourcing firms/labour contractors, while the permanent employees were employed indirectly via advertisements by the employers/management of the selected deposit money banks. However, the qualitative information gathered showed that there is a possibility of contract workers becoming permanent employees through better qualification, passion and dedication in the selected banks. This is in line with the findings of Adenugba and Jawando (2014), and Rasak (2015) in which they said that contract/casual

workers, who were more educated, have significantly better chances of receiving training and moving into permanent job status than the less educated contract/casual workers.

Findings from the study showed that both contract and permanent employees' inter-change job positions, but they never enjoyed the same employment benefits. This, according to Marx (1976), is one of the exploitative tendencies used by the employers to maximize profit at the expense of the workers' health. Contract and permanent employees can work in the same job position like teller, customer service and marketing but not in a supervisory position. The interviewees claimed that both types of employees move around, that is, there is job rotation between them, and this is done so as to groom the employees in all aspects of the job. However, only permanent employees perform a supervisory role.

The discoveries made on recruitment type and job content of contract and permanent workers in this study are rarely identified in empirical literature in Nigeria, except in the area of some qualifications which confirms the findings of Okougbo (2004), Okafor (2010), Fapohunda (2012) and Rasak (2015) that some contract workers in Nigeria had university degrees and other higher qualifications that would have enabled them to get permanent jobs.

### **Conclusion**

It can be deduced that there is discrimination in terms of recruitment type and job content of contract and permanent workers in the Nigeria deposit money banks in Lagos State, Nigeria. Since the terms and conditions used in employing the contract and permanent workers are likely to differ, it means that, contract workers are not likely to enjoy the same employment benefits as permanent employees in the aforementioned banks. Therefore, what scholars of work and employment should be more concerned about is the attitude and performance of contract and permanent workers in the same job positions, but with different working conditions, and not the precariousness in the employment of contract workers. This implies that, it is only when the productivity of employers is affected as a result of workers' negative attitude and poor performance to work that they can review and possibly change the status of workers by improving their working conditions in the society.

### **Recommendations**

In view of the findings of this study, the following recommendations are made:

1. The type of recruitment method used in the banking industry should be properly monitored and regulated to protect the contract workers in Nigeria.
2. The Ministry of Employment, Labour and Productivity (MELAP) should ensure that the job contents of workers should serve as the basis of equitable employment benefits.
3. The management should ensure that workers with the same educational qualifications are given equal chance in terms of career progression and employment benefits without discrimination at work in Nigeria.
4. Government and other policy makers should ensure that labour laws are carefully formulated, implemented and evaluated to protect contract workers from the exploitation of employers in Nigeria.

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