

**ECONOMIC AND SOCIAL CONSEQUENCES OF TEMPORARY
EMPLOYMENT IN FINANCIAL INSTITUTIONS IN UGANDA
(A Case Study of Bank of Africa (BOA))**

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**A Research Project Report Submitted to School of Business and
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the requirements of the Award of a Bachelor of International Business
Administrator Degree**

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DECLARATION

I declare that this is my Original Work and has not been presented to any other University/Institution of Higher Learning for Examination.

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DEDICATION

I dedicate this work to God Almighty who enabled me go through the whole exercise even though I was discouraged once in a while. I also dedicate it to my mom Hellen Kwena who encouraged me all the time.

ACKNOWLEDGEMENTS

I wish to acknowledge first and foremost God Almighty who gave me strength to carry on when I was almost giving up. Secondly, I acknowledge my mother who gave me the finances to complete the programme. I also wish to acknowledge the teachers at KIU who took us through the programme.

Finally, my mom who challenged me to complete my studies.

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ABBREVIATIONS

BOA	:	Bank of Africa
SAPs	:	Structural Adjustment Programmes
KIU	:	Kampala International University

ABSTRACT

The main purpose of this study was to investigate the economic and social consequences of temporary employment in financial institutions in Uganda. The study specifically focused on the Bank of Africa Ltd. Also, the study sought to explore the legal requirements as well as challenges it poses to the Human Resources function.

Across-sectional survey design was adopted as the overall strategy for data collection and analysis in order to answer to research questions in the study. The target population was the temporary employees of the organization, including other technical and management staff. A sample size of 25% of the target population was selected using stratified random sampling technique. The data was then analyzed using descriptive statistical methods.

The study found that the temporary employees perceive economic factors as generally low, current earnings is comparatively best rated while employment status has positive economic consequences to their overall lifestyle is worst rates. Also, the study established that the staff is both negatively affected in different aspects. The best-rated aspects of social factors were: that the family life is generally not satisfactory because of their current temporary employment status. Also, they feel satisfied with the status of their work environment as a temporary staff.

The study recommends that the top management of BOA should ensure that front-line supervisors and managers understand the reasons for, and value of any new temporary employment programs they intend to put in place. This involves including temporary employees in the design, where possible, and providing detailed information about the implications for them.

Also, the management should prepare to measure and evaluate any new temporary employment programs put in place. This is necessary in understanding up-front how the organization will determine if programs are successful. The best ways to reduce turnover is to recruit the right people in the first place.

CHAPTER ONE

INTRODUCTION

1.1 Research Background

The labor market in Uganda has been characterized for a long time by engagement of permanent employees in the public and private sectors, where the public sector absorbs the largest chunk of the work force. Due to globalization and liberalization of the Ugandan economy, there has been a shift in the local labor market where the demand has fallen short of the expanding labor supply base. Public sector organizations have embraced new concepts such as Structural Adjustment Programme (SAPs) and recently, the performance contracts. The private sector organizations have, on the other hand, taken advantage of this shift in the public sector by legally engaging in restructuring and rightsizing of the work-force. This scenario has brought fourth a new dimension in employment systems leading to a gradual emergence of temporary employment to minimize costs of employment while achieving increased profitability.

The term temporary employment consists of various types of employment contracts. Polivka and Nardone (1989) define temporary employment as: "any job in which an individual does not have an explicit or implicit contract for long-term employment or one in which the minimum hours worked can vary in a non-systematic manner". This study adapts this definition which excludes part-time employment and self-employment.

In many organizations in Uganda, permanent employment is the most prevalent and is characterized by an employment relationship in which one company is both the *De Jure* employer and the *De Facto* employer, and this relationship is assumed to continue. This organization is also the one that directs the work performed by the employee. This arrangement is prevalent in the public sector and state corporations and in more established private sector companies.

Temporary employment contracts differ from regular employment in the sense that they have a pre-arranged end-date. They are explicitly designated to end at the completion of a task or at a certain date. This is a common feature with many UN organizations in Uganda. Sometimes fixed-term contracts have the intention to be converted into a regular contract. This is the case when the temporary employment is used for screening purposes, as an extended probationary period. Like regular workers, workers on fixed-term contracts are employed directly by the firm they work for.

On-call workers also are employed directly by the firm at whose premises they work. Their contract may be of indefinite duration or fixed-term. Their distinguishing feature is that the minimum number of hours worked can vary in a non-systematic manner, dependent upon the employer's needs. In Uganda, temporary employment or contracts are for people engaged explicitly for a limited period but with the expiry date not precisely specified (Torrington, Hall and Taylor 2002). Temporary employment came about as stores required more staff during the peak seasons like Christmas to help handle the influx of customers.

Temporary employment was center stage in the world in 1990 due to the flexibility it offered to the employees and the employer as well as the motivation it offered to the employees. Some people may choose to work on temporary basis because of various reasons, which will suit their schedules. One of the reasons it offers especially women with young children or students who are seeking for part time jobs to meet their financial obligations as they study. In Uganda today it may be observed that due to scarcity of permanent jobs, some people opt to take up temporary employment. Temporary employment may take the form of term contracts, working from home and provide flexibility and time needed for other events of life. In certain organizations in Uganda, temporary employment is preferred over permanent employment due to the flexibility it offers both to the employer and the employee.

Temporary employment can be viewed as offering both positive and negative effects on earnings. For women, temporary employment gives them a chance to combine work and family life. They are able to choose their working schedule to suit their family demands. Unemployment temporary workers who take up temporary jobs gain work experience, which may lead them to hunting or securing permanent jobs. Another advantage of temporary employment is that employees do not incur any expenses of relocation and adjustment to new environment. To come up with a clear picture on the social and economic aspect of temporary employment, the study looked at all categories of employment which included, unemployment, contract or temporary employees, permanent workers, employers and the effect they have on the society.

1.2 Research Problem

The researcher noted a number of temporary employees joining the workforce in different departments and branches for short periods of time ranging from two to six months. These young men and women are trained in the banking operations and systems but have to leave when their contracts ends.

After fitting in the system very well, at the end of their contract, they have to wait in anticipation as to whether their contracts will be renewed or they have to stop and once again join the unemployed ranks or look for other contracts elsewhere. Many young people who have completed their education up to take up contract or temporary employment in order to keep them busy or to help them gain the required experience for permanent or long term jobs.

1.3 Research questions

There are major questions to be addressed in this study with a view to achieving the status objectives. These are as indicated below;

1. What are the economic consequences of temporary employment and to what extent does it impact on those engaged in it?

2. What are the social consequences of temporary employment and what effect does it have on the employees?
3. What are the legal requirements on temporary employment and what is the impact on job security?
4. What are the challenges faced by Human Resources in regard to temporary employment?

1.4 Research Objectives

This study specifically sought to:

1. Determine the economic consequences on temporary employees
2. Assess the social consequences on the temporary employees.
3. Determine the legal perspective on temporary employees.
4. Determine the challenges faced by Human Resources in regard to temporary employment.

1.5 Importance of the study

The findings of this study will be to the researcher as he pursues his studies, to fellow academicians in Kampala International University (KIU) and other universities. The policy makers in financial institutions who from time to time use the services of temporary employees. This research will also be useful to those who wish to take up temporary employment as an alternative way of earning a living. The study will also be useful in analyzing the economic and social issues in the society. The study will further be useful in analyzing the benefits of temporary employment over unemployment. Lastly the findings of this study will add to the existing body of knowledge in the area of unemployment and may open doors for further research.

1.6 Research scope

There are many employees who undertake temporary work but the researcher has selected to study those in the financial institutions with an emphasis on.

BANK OF AFRICA - UGANDA Ltd. Bank of Africa Ltd is a member of the BANK OF AFRICA Group, which is an international bank with a strong presence in

Francophone Africa and has been in operation since 1982, GROUPE BANK OF AFRICA has significant operations in Benin, Mali, Burkina Faso, Ivory Coast, Niger, Senegal Madagascar and Kenya, Plus a representative office in Paris, France.

THE BANK OF AFRICA Group has partnered with internationally recognized institutions supporting private sector development in Africa through shareholding in various countries where the bank operates.

These institutions are:

- FMO - Netherlands Development Finance Company
- PROPARCO - A subsidiary of French Development Agency
- NATEXIS - BANQUES POPULAIRES, a French Bank

The BANK OF AFRICA Group has over the years developed an expertise in being an "all public" bank providing banking services to large international corporate companies, middle size local businesses as well as retail and small business.

The bank will continue to focus on its personalized services which have already given it a good reputation in West Africa, putting emphasis on cross border services, and partnership & syndication arrangements with other financiers.

BANK OF AFRICA Group considers Africa as its 'bread and butter' business and has a long term strategy for the East African region, with its strong correspondent network worldwide, the Bank will ensure delivery of impeccable services to its customers

1.7 Definition of Key Terms

There are several key words that have been used in the study and the denoted below:

1.7.1 Temporary Employment

Torrington, Hall and Taylor (2002) define temporary employment as “for people employed explicitly for a limited period but with expiry date not precisely specified”.

1.7.2 Economic

Princeton (2004) defines economic as “concerned with Worldly necessities of life especially money”

1.7.3 Social

Beardwell, Holden and Claydon (2004) define social as the “the emotional, non-rational and sentimental aspects of human behavior in organizations, the ties and loyalties that affect workers, the social relations that could not be encompassed by the organization chart but shaped behavior regardless.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The review focused on temporary employment in financial institutions with an emphasis on BOA. It was based on the theoretical framework provided in this study. Other issues to be reviewed were the economic and social consequences to the temporary employees as well as the legal impact it had on the employer, what consequences there were to the permanent employees.

2.2 Theoretical Framework

Theories of temporary employment in organizations are postulated by various authorities such as Draca and Green (2004), Almeida-Santos and Mumford (2004a and 2004b), Booth et al, (2002) and Nickel (1978). This school of thought posits that temporary work arrangements offer potential ways to avoid adjustment costs. They explain that a firm's adjustment costs consist of hiring costs, firing costs and quit costs. The amount of turnover and the (hiring, firing and quit) cost per worker represent the total costs. The views of Draca and Green (2004) indicate that a contract has some characteristics that influence a firm's adjustment costs. The contracting out of selection, the term of availability, the term of notice for employees, the provision of replacement in case of quits, the term of notice for employers, the severance payments, the duration of stay and the flexibility of working hours represent the contract costs. The theoretical effect of these elements on (adjustment) costs and hence the theoretical attractiveness and theoretical willingness to pay for employers are discussed.

As postulated in this theory, firms can choose to organize a selection procedure themselves or contract the selection of the applicant out to an external agency when faced with a vacancy. The contracting out of the selection of applicants has two effects for employers. The argument here is that, if the employer organizes selection procedures himself, he incurs costs of advertising and screening and

has to invest his own time in the selection procedure. Thus, hiring costs decrease when these activities are contracted out, which firms are willing to pay for.

On the other hand, this theory argues that contracting out versus self-organized application procedure might affect the quality of the worker-firm match. Thus, contracting out might be either positive or negative for productivity, depending on who is better able to find the best match. Overall, it is uncertain whether employers prefer to select workers themselves or contract the selection out to an external party. The term on which applicants are available influences hiring costs. The sooner a suitable applicant is available the shorter hiring procedures are. This means less of the employer's time is invested in the hiring procedure. Also the period of labor shortage is reduced if an applicant is available on short term. Both effects imply a reduction of the (explicit and explicit) hiring costs. This implies employers prefer shorter terms of availability which they should be willing to pay for.

The term of notice for employer's influences quit costs. The shorter the employee's term of notice is the higher is the probability that the firm experiences decreased productivity in the period between one worker quitting and the arrival of a new worker. This means that the implicit costs of quitting rise. Therefore, employers prefer longer terms of notice for their employees, so they can reduce the period of reduced productivity due to labor shortage. This implies firms are theoretically willing to pay for a longer term of notice for employees.

This approach has an advantage where the period during which a firm experiences decreased productivity because one worker quits and another has not yet arrived can be considerable shorter if a replacement worker is provided. If an external party provides immediate replacement when an employee quits and hiring costs decrease. This might be quite valuable to a firm, which accordingly is willing to pay for immediate replacement.

Also, firing is related to the term of notice for employers. The longer employers' term of notice, the higher the indirect cost of (reduced productivity during) dismissal procedures. So firing costs are higher, the longer the employers' term of notice is. Obviously, the same holds for the amount of severance payments, since these make up the direct cost element of firing costs. The duration of the period that a worker stays at the same employer reduces turnover, and therefore influences adjustments costs via the number of adjustments. The duration of stay might affect productivity as well. When firm invest more in workers who stay longer, productivity is enhanced if tenure increases. On the other hand, productivity over the cycle is positively related to a shorter duration of stay, since firms have less superfluous personnel if natural attrition is higher. As a result it is theoretically uncertain whether employers prefer short or long durations of stay (See Almeida-Santos and Mumford, 2004a and 2004b; Booth et al 2002, Draca and Green, 2004).

The theory further explains that employees' willingness to work overtime reduces the need to hire and fire in order to adjust the workforce to fluctuating product demand. Thus, flexibility of working hours reduces the amount of turnover and influences adjustment costs in that way and is valuable for employers (Nickell 1978).

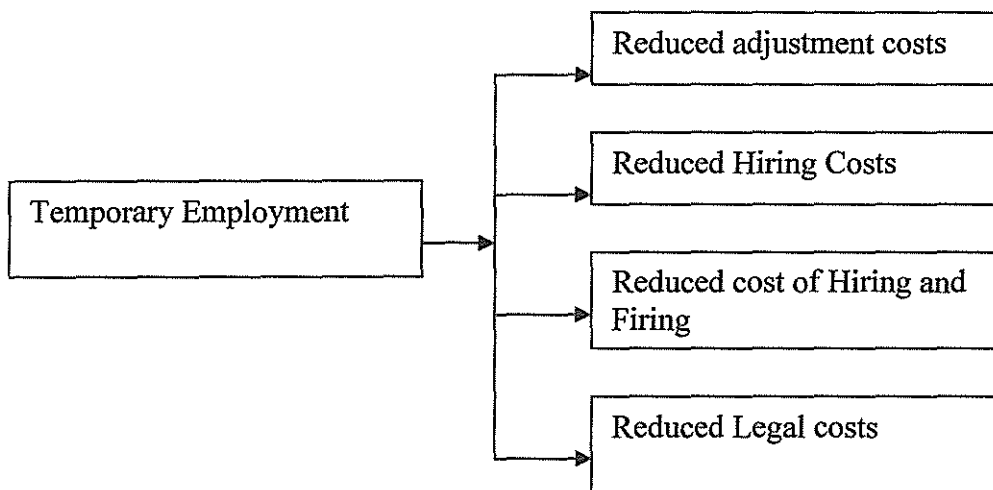
Theoretically the impact of the above mentioned issues differs between types of firms. Firms operating in markets that experience high fluctuations in demand have a higher need to adjust their workforce and therefore have higher turnover than firms operating in more stable markets. Thus, the former are more sensitive to issues affecting hiring and firing costs.

2.2.1 Theoretical Framework

The theories of temporary employment explain the need for this organizational practice in the context of cost reduction benefits to the firm. However, this poses

negative consequences to the temporary employee because of the reduced bargaining power on employment terms.

Figure 2.1: Theoretical Framework



Source: Primary Source

2.3 Empirical Review

This section examined previous research on temporary employment and its effects on those employed in it as well as to effects it has on both the employer and the regular employees. Although temporary employment has positive consequences to the firm, various authors argue largely of the subsequent negative consequences on temporary employees.

In their study, Burges and Connell (2006) determined a range of challenges, concerns and responses relating to temporary workers. Further, Graaf-Zijl (2004) states that many employers prefer to use temporary employees because of the little relationship they develop with the organization during their time in

employment. Their findings indicate that costs involved to the employer are very minimal as there are no firings, relocate or even training costs. In this case the employee may leave as and when they are ready to do so. On a similar note, other studies have established that both the firm and the regular employees are affected by the fact that there is work to warrant employment of temporary workers. There are also macro-effects in that the tax collected increases. On the other hand, Booth et al (2002) believes that temporary employment may lead to dual markets, that is, those in well paid and secure jobs and those in low paid insecure jobs.

From the foreign analysis, it can be argued that temporary employment has consequences for the workers who are actually employed in these work arrangements. Compared to regular workers, they face differences in job security, ability to combine work and family life, working conditions, training, wages and job strain. All of these differences eventually accumulate to affect job satisfaction.

Other studies have established that, temporary workers experience less job security than regular workers. The contracts they are often designed to help employers escape employment protection legislation. Perceived job insecurity, however, has no one –to one relation with temporary employment. In the literature, type of contract is one of the objective measures of job insecurity, which appears to be imperfectly correlated with subjective relation between temporary employment and perceived job security. For example, Clark and Postel-Vinay (2005) used longitudinal data for twelve countries European countries to determine the relationship between reported job securities. They found that (after controlling for selection into job types) workers feel most secure in permanent public sector jobs, least secure in temporary jobs, and somewhere in-between in permanent private sector jobs.

The social consequences of temporary employment are also experienced by some workers. For instance, for mostly women, temporary work offers

opportunities to combine work and family life. This is especially true for temporary –agency work and on-call work. In these types of contracts, workers have more flexibility in designing their own working hours. For instance, they can state that they will not work after school is out, or during school holidays.

In regular jobs this is much harder. A study by Albert and Bradley (1998) is a testimony to this social consequence. They analyzed the accountant profession using a sample of 175 professional accountants permanently employed in a large London accountancy firm and 50 employees of a London-based temporary-employment agency specialized in accounts. They found that women working as temps experience much more control over their working conditions than those working regularly. This might be an indication that agency work allows highly skilled women greater latitude for combining their work and family life.

Many concerns regarding temporary employment are focused on the working conditions under which this work is performed. A bad example of that can happen to the flexible workforce in terms of work hazards stems from Sweden. It concerns a case of poisoning related to the major tunneling project at Hallandsås in 1997. Workers had suffered physical complaints from exposure to a certain sealing material for a number of months prior to the ultimate catastrophe, but did not make an issue of them. According to the media reports, workers remained silent because they feared that taking any initiative would reduce their opportunities to obtain renewed contracts (Aronsson, 1999).

Theoretically, the relationship between temporary employment and the provision of employer funded training hinges on firms' investment strategies in specific and general human capital. A firm with a short term force faces a reduced incentive to invest in training. Like any investment, the cost of training needs to be earned back. The firm pays a wage below the workers' productivity in order to recover the investment costs. The shorter a worker remains with the firm, the shorter the

payback period. Thus, the shorter the expected duration of a worker's employment contract, the less incentive a firm has to invest in his training.

Conclusions on the relationship between training intensity and type of employment contract are rather uniform. Almeida-Santos and Mumford (2004a and 2004b) used linked employer employee data to analyze the incidences of employer-provided training in Australia and Britain. In both countries they found that fixed term employment is associated with a lower probability of recent training after controlling for other personal and job characteristics.

A glance at simple descriptive statistics shows that fixed-term and on-call workers earn substantially less than regular workers, whereas contract workers and freelance workers earn more. Obviously this might be due to workers' characteristics. Fixed –term workers are generally younger and lower educated, whereas contract workers and independent contractors are higher educated than the average.

McGinnity and Mertens (2004) applied fixed effects analysis on longitudinal data set German employees. Not all wage differences between fixed-term and regular contracts can be explained from worker characteristics. A negative wage effect of 6percent for men and 3 percent for women remains after controlling the execution of Joamer observed and unobserved characteristics. Kvasnicka and Warwatz (2002) applied fixed effect analysis on an administrative dataset of West-German workers. They found that temporary help agency workers receive lower wages, even after controlling for observed and unobserved time-invariant characteristics and previous earnings. This wage gap is estimated at 12percent for men and 10 percent for women. Booth et al (2002) applied fixed-effect analysis on a longitudinal data set of British employees.

Temporary employment might be related to job strain by several positive or negative associations. Parker et al (2002), for instance, found that lower

participative decision-making, and to a lesser extent the lower job security, of temporary workers contributed to increased job strain. These negative effects, however, were outweighed by the lower levels of stressful role demands (i.e. role overload and role conflict) experienced by these workers.

Gardener and Oswald (2001) applied OLS analysis on a pooled data set of the 1991 – 1999 waves of the British Household Panel Survey. They analyzed the effect of holding a temporary job on distress, measured by several items in the general health questionnaire. They found that holding a temporary job leads to higher mental stress only in the private sector.

In the public sector, the type of contract has no significant influence on the amount of distress workers experience. Sverke et al (2000) measured role ambiguity, role conflict, role overload and mental distress of contingent-(fixed term, temporary-agency, contract workers, and independent contractors) and regular workers in the Swedish health care sector. They found slightly more role overload showed no relation with type of contract. Also, mental distress did not vary systematically with type of employment contract. Isaksson and Bellagh (2002) showed that the extent to which female temporary agency worker in Sweden experience high or low stress levels depends on the contract preference. If these women worked on the contract of their choice, they experienced lower levels of work related distress.

All the foregoing factors together-job security, ability to combine work and family life, wage, working conditions, work accidents, training and job strain – are determinants of a person's wellbeing. Again, it is important to take into account that temporary workers are not a random selection of workers. They might be younger, less educated, or low talented. Therefore, when analyzing the relation between the nature of the employment contract and satisfaction, one should allow for differences in observed characteristics between temporary and regular workers.

The relationship between temporary work and job satisfaction has been analyzed by Kaiser (2002). He used the European Community Household Panel to analyze the effect from fixed-term contract on satisfaction with job security and overall job security. He did not use the longitudinal aspect of the data but instead pooled the years of observation. As a result he did not allow for unobserved selection effects that result from temporary workers being not a random selection of workers. The negative effect on overall job satisfaction he found is small but statistically significant in Germany, the Netherlands, Portugal and the UK, but not in Denmark.

2.3.1 Research Gaps

This chapter described the consequences of the existence of temporary employment for multiple stakeholders. It is clear that theoretically, from an economic perspective, temporary employment provides potential advantages for unemployed individuals, regular workers, employers and society as a whole. For unemployed workers, temporary jobs might be stepping-stones that serve to increase their human capital and improve their job-finding probabilities. But economic theory also provides some countervailing arguments.

Investment in human capital, for instance, is lower for temporary workers, since they are expected to remain at the firm for a shorter period of time. This might lead to lower productivity at both the firm- and macro level, and thus to lower employment levels. Also the more psychological perspective stresses potential disadvantages. Workers in temporary-work arrangements experience asymmetrical psychological contracts; this reduces their job satisfaction and motivation. They receive lower job security and lower payment than their regular colleagues, which might lead to feelings of inequality; this, in turn, negatively affects both temporary – and regular workers.

Empirical findings are mixed. With respect to unemployed individuals, the empirical literature shows evidence of temporary work as a stepping-stone towards regular employment in some countries, but not in all. Unemployment duration is shorter when temporary employment exists, but chances of finding regular employment are not necessarily increased. Regarding temporary workers themselves, the empirical evidence is inconclusive. Most of the empirical literature concludes that temporary workers are paid less than their regular counterparts, which might be due to uncertainty about their ability. Working conditions are not necessarily worse, but training opportunities are. And temporary workers experience more uncertainty with respect to their employer's expectations. On the other hand, temporary workers are better able to combine work and family life, and experience less role overload. Overall, temporary workers are not necessarily worse off, in terms of job satisfaction, than regular workers. Although most of the previous studies examined provide extensive insights on the consequences of temporary employment, little attention has been put on the Ugandan local situation. This presents a major gap that this study will attempt to bridge.

2.4 Conceptualization

On the basis of the foregoing empirical review, the independent variable represents temporary employment. The dependent variables include; Work conditions, Job and Life Satisfaction, Family Life, Job Security, Job Strain and Wages. Temporary employment offers flexibility over full time employment. Temporary employees are able to work for periods of up to six months then move to another contract, which may be more paying, which regular employees cannot do. Temporary employees may also end their contracts when they feel it is time to move on to 'greener pastures'. Conversely employees may terminate the contract as and when they want. In Uganda today, it is said that jobs are scarce whilst there are many school leavers seeking for jobs. It is because of this that young men and women who have graduated opt to take up temporary

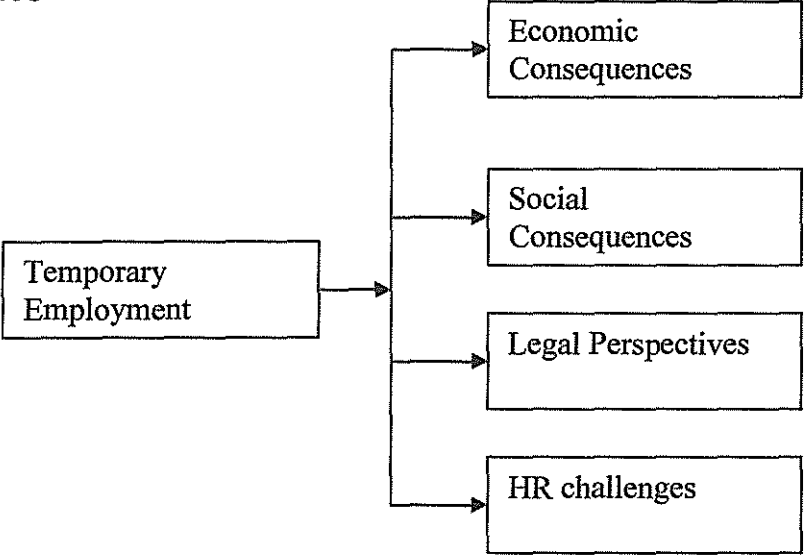
employment as a stepping stone to gain experience and sometimes with the hope of being admitted into the system whenever a vacancy arises.

Temporary employees do not enjoy job security like the regular workers. Their contracts are drawn and designed in a way that they go around the legal system of the land. Temporary employees worry most of the time whether their contracts would be renewed or whether they would be considered on permanent basis. Temporary employees do not maintain any relationship with the organizations they work for. As a result they are considered for training, career development and benefits and even a staff number.

Most employers in Uganda prefer using the services of temporary employees due to the amount they pay as salaries compared to full time employees. Firms do not incur any costs if they were to fire or terminate the services of the temporary employees. They also do not incur any costs on training or even medical bills. The danger of using temporary employees is that they are not committed to the organization and will only work to earn a living and will not feel part of the organization. The relationship they have can be said to be economic in nature.

2.4.1 Conceptual Framework

Figure 2.2: Conceptual Model: Social and Economic Consequences
Independent Variables *Dependent Variables*

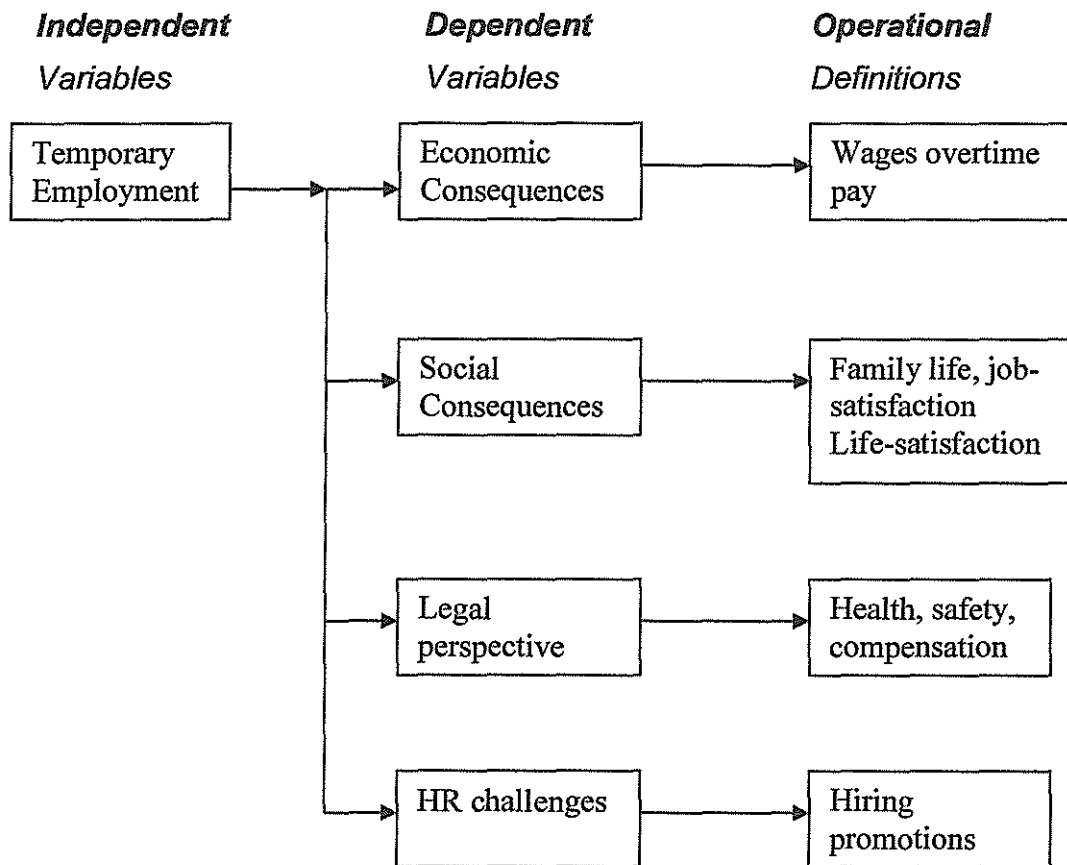


Source: Primary Source

2.5 Operationalization

Operational indicators in this subsection specify the observable and measurable indicators of the stated variables.

Figure 2.3: Operational Model



Source: Primary Source

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the methodology that was used. In this study, the methodology is divided into the following categories. Research design, location of the study, sampling instruments for data collection and data analysis.

3.2 Research Design

This study used both quantitative and qualitative methods. A survey design was employees who are in temporary employment and those whose contracts have ended and were requested to wait for communication. Descriptive research was incorporated to describe the situation with regard to temporary employment in banking institutions in Uganda and the consequences of temporary employment. Descriptive research was chosen because it provides a description of the trends, conditions and status of current events and their implications (Mugenda, 1999).

3.3 Study population

The target population was temporary employees, management staff in BOA. The target staff comprised of those who are currently on temporary contract employment, those who were and are now in regular employment and those whose contracts were not renewed. Management was Human Resource Division who is charged with the responsibility of hiring and firing the temporary employees. BOA, Kampala comprises 16 management staff and 145 temporary staff. The unit of analysis is the primary source of data or information (Earl Babbie, 1992 and Shaughnessy J, et al 2003). The unit of analysis utilized in this study was the temporary employees of BOA, Kampala region. These are the management staff, supervisors, and temporary staff.

The rationale for targeting them was that they are in a good position to explain accurately their current challenges, strategic status and future requirements with regard to temporary employment and key variables in the study.

3.4 Sample Design

Stratified random sampling was used to select management staff, and temporary staff. The rationale for using the sampling method was the stratified distribution of the target population units. The sample size is estimated at about 25% of the total population. Selection of the sample followed the guidelines set forth in the sample design table.

Table 3.1: Sample Design

Population components in the Kampala region	Number of units in the population	Percentage of total	No. of units in the sample
Management staff	16	25%	4
Supervisors	24	25%	6
Technical staff	80	25%	20
Temporary	120	25%	40
Total	240	25%	70

Source: Primary Source

The rationale for using the stratified random sampling was to achieve an adequate representation of the entire target region, including the sub regions whose characteristics may differ in certain respects.

3.4.1 Sampling Technique and Procedure

A stratified sampling technique was used to select a sample of temporary employees in BOA as well as those whose contracts were recently terminated. The staffs were selected from the current list of staff recorded in the employee register as temporary employees. A simple random sampling technique was used to select personnel of the Banking institutions, that is, BOA.

3.5 Data Collection

An inventory system was used to collect data from the sample of temporary employees. The items were set in a way to suit the Ugandan market. A scale of 1– 5, 1 being strongly disagree while 5 being strongly agree. These items measure two constructs that are economic and social consequences of temporary employment.

3.5.1 Data collection Instruments and Procedure

The respondents were selected from BOA Kampala branches. Permission to research on the respondent was obtained from the Human Resource Manager. Consent letters were sent to the respondents ahead of time informing them of the intended study while at the same time seeking. Primary and secondary data provided a comprehensive picture of the problem in question (Earl Babbie, 1992 and Shaughnessy J. et al, 2003). The researcher collected both forms of data from interviews, responses, observation and reviews from respondents, including the units of analysis and informants.

The main instrument of data collection was a structured questionnaire. The questionnaires were self administered to enable respondents within the BOA employees to respond promptly. The researcher-guided interviews were conducted among management staff at the company offices. Internal organization records supplemented the primary sources of data and reinforced observation of management practices at BOA. Other sources of secondary data were obtained from organizational records, and national statistical abstracts. This data was expected to provide documentary evidence that enabled the researcher to conduct content analysis of strategic plans and other relevant policy documents.

To ensure achievement of valid data and results, the researcher conducted a pilot study on a sample of five respondents selected among the target organization, that is BOA. The pilot/pre-test was used to refine the quality of the

questionnaire as well as familiarize with the research instruments and approach. A pre-test can assist in determining the accuracy, clarity and consistency of the instruments (Earl Babbie, 1992 and Shaughnessy J. et al, 2003). In this way, it enhanced the validity and reliability of the instruments. After pre-testing and revising the data collection instruments, the actual fieldwork activities followed soon. The researcher collected the filled questionnaire and kept them safely in preparation for the final analysis. This involved coding and listing the number returned.

3.6 Data analysis and Presentation

Both quantitative and qualitative analyses were used. In quantitative analysis, descriptive statistics were employed. This included measures of central tendency measures of variations and percentages. The data was presented using tables and charts. Textual data from the field was subjected to qualitative analysis.

3.7 Limitations of the study

The researcher anticipated encountering problems of reaching the many temporary employees in BOA as they were scattered all over the branch network. Another issue that the researcher faced is the rate at which the respondents submitted their information. Many of the employees are based in the field and getting them the researcher had to book early appointments.

3.8 Ethical Issues

The researcher got a letter of introduction from Kampala International University. He seeks the consent of the respondents before embarking on the data collection. All the information gathered and the details of the respondents were treated in strict confidentiality.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

The units of analysis were the employees of the BOA with specific reference to the temporary employees. The data obtained from the questionnaires was first edited then coded and tabulated to provide an easy framework for quantitative analysis. The data was then analyzed using descriptive statistics to fulfill the objectives of the study.

First, an analysis was made to determine the economic consequences on temporary employees. Secondly, an analysis was made to assess the social consequences on the temporary employees. Also an analysis was made to determine the legal perspective on temporary employees. Finally, an analysis was made to determine the challenges faced by Human Resources in regard to temporary employment.

The total number questionnaires administered to the BOA staff were 70. Out of this, 60 questionnaires were received. A response rate of 94% was thus achieved. This was adequate enough in representing the population characteristics as estimated in the sample size determination (Mugenda and Mugenda, 1999). The response rate is illustrated in table 4.1.

Table 4.1: Response Rate

Sample components	Number of units in the sample	Number of responses received	Response rate %
Management staff	6	6	100%
Supervisors	9	8	100%
Technical staff	15	12	67%
Support staff	40	33	88%
Total	70	60	94%

Source: Primary Source

4.2 Analysis of Demographic Characteristics of staff

This section provides an analysis of the demographic characteristics of the BOA temporary staff. The analysis examines the staff distribution by gender, work department as temporary employee, and position as well as work experience.

4.2.1 Analysis of staff characteristics by Gender

This section seeks to examine the distribution of temporary staff by gender. This is presented in table 4.2 and chart 4.1

Table 4.2: Gender of staff

Gender	Frequency	Percentage	Valid percentage	Cumulative percentage
Male	29	43.9	43.9	43.9
Female	37	56.1	56.1	100.0
Total	66	100.0	100.0	

Source: Primary source

The results in table 4.2 indicated that majority of BOA temporary employees are females. This could be attributed to the nature of duties which were predominantly clerical and secretarial. Among the support staff, major duties associated with security operations, secretarial and clerical duties, where females dominate.

4.2.2 Analysis by Work Departments

This section examines the roles and duties carried out by the temporary staff. Table 4.3 illustrates the distribution of the temporary by departments.

Table 4.3: Department of Work for Temporary Staff

Department	Frequency	Percentage	Valid percentage	Cumulative percentage
Personnel	12	18.2	18.2	18.2
Finance	24	36.4	36.4	54.5
Marketing	13	19.7	19.7	74.2
Other	17	25.8	25.8	100.0
Total	66	100.0	100.0	

Source: Primary Source

The customer services as well as the General Administration functions are fundamental for effective operations of the banking industry. However, if the staff component is overstretched to play this role, their usefulness will not be felt in promoting organizational services. Table 4.3 and chart 4.2 indicate that most of the staff are in the finance department.

4.2.3 Analysis of Work Experience

Experience is said to be a crucial factor in knowledge and skill enhancement. However, modern work demands require a lean and freshly trained staff complement. This may negatively affect the usefulness of over-experienced staff in an organization. Table 4.4 and chart 4.3 illustrate employees' work experience at BOA.

Table 4.4 Work experience of Temporary Employees

	Frequency	Percentage	Valid percentage	Cumulative percentage
0 – 2years	27	40.9	40.9	40.9
3-5years	11	16.7	16.7	57.6
6 – 10years	8	12.1	12.1	100.00
Over 10years	20	30.3	30.3	
Total	66	100.0	100.0	

Source: Primary Source

Table 4.4 shows that the majority (40.9%) of BOA temporary staffs has worked for up to 2 years in the organization. Also 30% of temporary employees have had an overall experience of over 10years, which includes their previous work experience in other organizations. This cohort of staff was largely those on contractual and temporary category.

4.2.4 Analysis of staff by Positions

This section presents the analysis of temporary employees in terms of their positions.

Table 4.5: Current Positions of Temporary Staff

Position	Frequency	Percentage	Valid percentage	Cumulative percentage
Manager	4	6.1	6.1	6.1
Supervisor	10	15.2	15.2	21.2
Technical Staff	17	25.8	25.8	47.0
Support Staff	35	53.0	53.0	100.0
Total	66	100.0	100.0	

Source: Primary Source

The results in table 4.5 show that the majority of temporary staff is in the lower cadre of employment. The most fundamental need of the bank was to maintain staffs that are productive and lean. This means that they would be efficient, effective and productive in delivering quality service to the customers. In order to achieve this, the BOA management targeted different cadres of temporary staff to ensure that the staff complement would respond to the changing times and is reshaped, reorganized and adequately equipped with the necessary skills and tools to enhance efficiency in service delivery.

4.3 Analysis of the economic consequences on temporary employees

This section presents descriptive on the statistics on the ratings given by temporary employees of BOA on the economic consequences of temporary employment. The factors were measured on a 5 level rating scale. An average (mean level) of all the response ratings for each factor was computed. The minimum value was 1, representing dissatisfied and the maximum value was 5, representing very satisfied.

Table 4.6: Analysis of employees' ratings on economic consequences on temporary employment

Key: R represents: rating

F represents: **Frequency** (no. of respondents indicating the rating)

M represents: **mean rating**

Satisfaction with:	Dissatisfied			Satisfied			Very Satisfied			Mean Rating (m)	% Rating	Rank
	r	f	rx f	r	f	rx f	r	f	rx f	$\frac{\sum rxf}{N}$	$\frac{M \times 100}{3}$	
My current earnings are adequate	1	30	30	2	24	48	3	6	18	1.6	56%	
We are always entitled to overtime pay	1	42	42	2	16	32	3	2	6	1.33	45.6%	
In general, my employment status has positive economic consequences to my overall lifestyle	1	36	36	2	20	40	3	4	12	1.47	54%	
Overall mean value										1.612	50.24	

Source: Primary Source

From the results in table 4.7, it can be observed that economic factors obtained an overall mean rating of 1.612 which, when converted to percentage rating, represents 50.24%. This percentage rating is obtained by dividing the mean rating with the maximum possible value of 5 as used in the rating scale. The resultant value is then multiplied by 100 to obtain the percentage rating compared to the cut-off point in the scale with a value of 3, which represents 60%; the rating on lifestyle is low. This indicates that economic factors are 9.76% below per value (normal expectation), which implies a significant room for improvement. The cut-off point is the mid-point in the rating scale divided by the maximum possible value and multiplied by 100. whereas the results in table 4.7 show that the temporary employees perceived economic factors as generally low, current earnings is comparatively best rated while employment status has positive economic consequences. To any overall lifestyle is worst rated.

4.4 Analysis of Social Consequences on Temporary Employment

Table 4.8 further presents an analysis of employees' ratings on social factors. The factors were rated on a 5-point likert scale, where the minimum value (1) represents strongly disagree while the maximum value (5) represented strongly agree in the scale. The purpose of this analysis was to determine the extent to which temporary employees feel affected by the socio-economic factors adversely.

Table 4.7: Analysis of Employees' rating on Social Consequences of Temporary Employment

Recognition Aspects	Rating (Frequencies)					Mean Rating	% Rating	Rank
Likert scale value	1	2	3	4	5			
My family life is generally satisfactory because of my employment status	6	10	18	18	8	3.03	62.6%	1
I feel satisfied with the status of my work environment	16	22	12	6	4	2.60	55.0%	2
In general, your firm actively solicits staff opinions on your social life as temporary staff	18	18	8	10	6	2.53	54.6%	3
In general, your firm actively solicits staff opinions on your social life as a temporary staff.	10	14	18	14	4	1.97	40.4%	4
In general, my current temporary employment status has positive social consequences on my life	22	20	10	4	4	1.93	38.4%	5
Other related factors	22	26	10	2	0	1.87	36.4%	6
Overall mean Ratings						2.43	48.6%	

Source: Primary Source

From the results in table 4.8, it can be observed that social factors obtained an overall mean rating of 2.43 which, when converted to percentage rating, represents 48.6%. This percentage rating is obtained by dividing the mean rating with the maximum possible value of 5 as used in the likert scale. The resultant value is then multiple by 100 to obtain the percentage rating compared to the cut-off point in the rating scale with a value of 3, which represents 60%, the rating on social factors is low. This indicates that rating by temporary staff on socio-economic factors is 11.4% below per value (normal expectation), which implies, a significant room for improvement.

The cut-off point is the mid-point in the rating scale divided by the maximum possible value and multiple by 100. The best-rated aspects of recognition were: my family life is generally satisfactory because of my current temporary employment status. I feel satisfied with the status of my work environment as a temporary staff. These factors, however, were found to be largely below normal expectations for the caliber of an organization such as BOA. The lowest rated factors were: In general, your firm actively solicits staff opinions on your social life as a temporary staff and; in general, my current temporary employment status has positive social consequences on my life. These factors need most attention for improvement.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

As indicated in chapter 4, conclusions are drawn from the findings to determine their implications for the organization's temporary employment programmes. On the basis of the findings and conclusions, appropriate recommendations are made to provide suggestions for improvements of temporary employment situation at BOA.

5.1 Summary of Findings

in determining the economic consequences on temporary employees, the study found that the temporary employees perceive economic factors as generally low, current earnings is comparatively best rated while employment status has positive economic consequences to their overall lifestyle is worst rated.

In seeking to establish the social consequences on the temporary employment on the affected employees, the study established that the staff is both negatively and positively affected in different aspects. The best-rated aspects of social factors were: that the family life is generally satisfactory because of their current temporary employment status. Also, they feel satisfied with the status of their work environment as a temporary staff.

These factors, however, were found to be largely below normal expectations for the caliber of an organization such as BOA. The lowest rated factors the BOA does not actively solicit staff opinions on their social life as a temporary staff and; in general, their current temporary employment status does not have positive social consequences on their life.

Finally, in determining the extent of legal consequences and constraints to temporary employment, the study established that there were concerns regarding the working conditions under which the work is performed. Most employees fear that taking any initiative would reduce their opportunities to obtain renewed

contract. Also, the study found that Temporary employment is related to job strain several positive or negative associations. There is, for instance, lower participative decision-making, and to a lesser extent the lower job security, of temporary workers contributed to increased job strain. These negative effects, however, were outweighed by the lower levels of stressful role demands (i.e. role overload and role conflict) experienced by these workers.

5.2 Conclusions

The results of this study have shown some remarkable implications of temporary employment situation of employees for banking institutions such as BOA. Temporary employment can be viewed as offering both positive and negative effects on earnings. For women, temporary employment gives them a chance to combine work and family life. They are able to choose their working schedule to suit their family demands. Unemployed temporary workers who take up temporary jobs gain work experience, which may lead them to hunting or securing permanent jobs. Another advantage of temporary employment is that employees do not incur any expenses of relocation and adjustment to new environment. To come up with a clear picture on the social and economic aspect of temporary employment, the study shall look at all categories of employment which includes, unemployment, contract or temporary employees, permanent workers, employers and the effect they have on the society.

From the results of this study, it can be constructed that investment in human capital, for instance, is lower for temporary workers, since they are expected to remain at the firm for a shorter period of time. This might lead to lower productivity at both the firm- and macro level, and thus to lower employment levels. Also the more psychological perspective stresses potential disadvantages. Workers in temporary-work arrangements experience asymmetrical psychological contracts; this reduces their job satisfaction and motivation. They receive lower job security and lower payment than their regular colleagues, which might lead to feelings of inequality; this, in turn, negatively

affects both temporary-and regular workers. Empirical findings are mixed. With respect to unemployed individuals, the empirical literature shows evidence of temporary work as a stepping-stone towards regular employment in some countries, but not in all. Unemployment duration is shorter when temporary employment exists, but chances of finding regular employment are not necessarily increased.

Regarding temporary workers themselves, the empirical evidence is inconclusive. Most of the empirical literature concludes that temporary workers are paid less than their regular counterparts, which might be due to uncertainty. Working conditions are not necessarily worse, but training opportunities are and temporary workers experience more uncertainty with respect to their employer's expectations. On the other hand, temporary workers are better able to combine work and family life, and experience less role overload. Overall, temporary workers are not necessarily worse off, in terms of job satisfaction, than regular workers. Although most of the previous studies examined provide extensive insights on the consequences of temporary employment, little attention has been put on the Ugandan local situation. This presents a major gap that this study will attempt to bridge.

5.3 Recommendations

On the basis of the findings and conclusions, the study makes the following recommendations.

5.3.1 Retention Planning

The top management of BOA should ensure that front-line supervisors and managers understand the reasons for, and value of any new retention programs they intend to put in place. This involves including temporary employees in the design, where possible, and providing detailed information about the implications for them.

Also, the management should prepare to measure and evaluate any new retention programs put in place. This is necessary in understanding up-front how the organization will determine if programs are successful. The best ways to reduce turnover is to recruit the right people in the first place. Temporary employees want to be recognized for a job well done. Rewards and recognition respond to this need by validating performance and motivating temporary employees reward continuous improvement. Rewarding and recognizing people for performance not only affect the person being recognized, but others in the organization as well.

Through a rewards program, the entire organization can experience the commitment to excellence. When the reward system is credible, rewards are meaningful; however, if the reward system is broken, the opposite effect will occur. Employees may feel that their performance is unrecognized and not valued, or that others in the organization are rewarded for the wrong behaviors. Unrecognized and non-valued performance can contribute to turnover. Recognition for a job well done fills the employees' need to receive positive, honest feedback for their efforts.

5.3.2 Need for Rewards and Recognition

Recognition should be part of BOA's culture because it contributes to both employee satisfaction and retention. BOA can avoid employee turnover by rewarding top performers. Rewards are one of the keys to avoiding turnover, especially if they are immediate, appropriate, and personal. A Harvard University study (2002) concluded that organizations could avoid the disruption caused by employee turnover by avoiding hiring mistakes and selecting and retaining top performers.

5.3.3 Designing a Rewards and Recognition Solution

In designing rewards and recognition program, the following guidelines should be considered by BOA management:

1. Rewards should be visible to all members of the organization.

2. Rewards should be based on well-defined, credible standards that have been developed using observable achievements.
3. Rewards should have meaning and value for the recipient.
4. Rewards can be based on an event (achieving a designated goal) or based on a time frame (performing well over a specific time period).
5. Rewards that are spontaneous (sometimes called on-the-spot awards) are also highly motivating and should also have a set criteria and standard to maintain credibility and meaning.
6. Rewards should be achievable and not out of reach by employees.

Non-monetary rewards, if used, should be valued by the individual. For example, an avid camper might be given a 10-day pass to a campsite, or, if an individual enjoys physical activity, that employee might be given a spa membership. The non-monetary rewards are best received when they are thoughtfully prepared and of highest quality. Professionalism in presenting the reward is also interpreted as worthwhile recognition. Rewards should be appropriate to the level of accomplishment received. Determining the amount of money given is a delicate matter of organizational debate in which organizational history, financial parameters, and desired results are all factors. Recognition for a job well done can be just as valued and appreciated as monetary awards.

Formal recognition programs can be used with success. For example: \$20,000 gift check; Professional portrait of the employee; Appreciation letter from the CEO and senior management; and E-mails, phone calls, and notes from peers. In addition to non-monetary rewards, employees can be rewarded using money in numerous ways. Cash is a welcome motivator and reward for improving performance, whether at formal meetings or on the spot. Variable bonuses linked to performance are another popular reward strategy. Profit sharing and pay-for-skills is monetary bonus plans that both motivate individuals and improve goal achievement. Small acts of recognition are valuable for employee daily motivation. Sometimes a personal note may mean more than a generic company award. In one survey, employees cited the following as

meaningful rewards (Moses, 2000): Employee of the month awards, years of service awards, bonus pay (above and beyond overtime) for weekend work or invitations for technicians to technical shows and other industry events.

5.3.4 Meaningful and Motivational Rewards

To give meaning and make them effective, rewards and recognition should be based on a clear set of standards, with performance verifiable or observable. The standards for the reward should also be achievable. If the reward is based on an unachievable result, such as a production goal that is beyond employees' power, then those employees will not be motivated. Meaningful rewards and recognition that are achievable have the greatest impact.

5.4 Suggestion for Further Research

In view of the limited focus of this study, in terms of the independent variables and the target population used, this study recommends a more comprehensive analysis of the implications of temporary employment in other sectors in Uganda.

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APPENDICES

Appendix A: Questionnaire for Staff

Economic and Social consequences of Temporary employment in Financial Institutions in Uganda.

Dear Sir/Madam

This questionnaire is designed for you to express your views on the current situation of temporary Employment in your organization. The purpose of the study is to determine economic and social consequences of temporary employment. The information given by you will strictly be treated in confidence, for academic purposes only.

Bio-Data	<i>Please indicate your correct response by ticking the appropriate box</i>													
BD1	Gender: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">MALE</td><td style="width: 50%;">FEMALE</td></tr> <tr> <td> </td><td> </td></tr> </table>				MALE	FEMALE								
MALE	FEMALE													
BD2	Department: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">PERSONNEL</td><td style="width: 50%;"> </td></tr> <tr> <td>FINANCE</td><td> </td></tr> <tr> <td>MARKETING</td><td> </td></tr> <tr> <td>OTHER</td><td> </td></tr> </table> If other, please, specify.....				PERSONNEL		FINANCE		MARKETING		OTHER			
PERSONNEL														
FINANCE														
MARKETING														
OTHER														
BD3	Current Position <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">MANAGER</td><td style="width: 50%;"> </td></tr> <tr> <td>SUPERVISOR</td><td> </td></tr> <tr> <td>TECHNICAL STAFF</td><td> </td></tr> <tr> <td>SUPPORT STAFF</td><td> </td></tr> </table>				MANAGER		SUPERVISOR		TECHNICAL STAFF		SUPPORT STAFF			
MANAGER														
SUPERVISOR														
TECHNICAL STAFF														
SUPPORT STAFF														
BD4	Work experience <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">0 – 2years</td><td style="width: 25%;">3 – 5years</td><td style="width: 25%;">6 – 10years</td><td style="width: 25%;">Over 10years</td></tr> <tr> <td> </td><td> </td><td> </td><td> </td></tr> </table>				0 – 2years	3 – 5years	6 – 10years	Over 10years						
0 – 2years	3 – 5years	6 – 10years	Over 10years											
BD5	Nature of employment <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">PERMANENT</td><td style="width: 50%;"> </td></tr> <tr> <td>CONTRACTUAL</td><td> </td></tr> <tr> <td>TEMPORARY</td><td> </td></tr> <tr> <td>OTHER</td><td> </td></tr> </table>				PERMANENT		CONTRACTUAL		TEMPORARY		OTHER			
PERMANENT														
CONTRACTUAL														
TEMPORARY														
OTHER														
Economic Consequences	Please indicate extent of your agreement with the following statements, as follows: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">Strongly Agree</td><td style="width: 20%;">Agree</td><td style="width: 20%;">Undecided</td><td style="width: 20%;">Disagree</td><td style="width: 20%;">Strongly Disagree</td></tr> <tr> <td>5</td><td>4</td><td>3</td><td>2</td><td>1</td></tr> </table>				Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree	5	4	3	2	1
Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree										
5	4	3	2	1										

EC1	My current earnings are adequate in sustaining my daily expenditure				
EC2	We are always entitled to overtime pay				
EC3	My average monthly pay is equivalent to regular staff				
EC4	We get adequate benefits from the organization				
EC5	In general, my employment status has positive economic consequences To my overall lifestyle.				
Social Consequences					
SC1	My family life is generally satisfactory because of my employment status				
SC2	I feel satisfied with the status of my work environment				
SC3	In general, your firm actively solicits staff opinions on your social life				
SC4	We have good personal relationship with other employees				
SC5	In general, my employment status has positive economic consequences on my overall lifestyle.				
Legal Perspective					
LP1	Your firm takes care of workmanship organization for all categories of staff				
LP2	The organization has a clear and documented policy for health and safety conditions for all cadre of staff				
LP3	The organization has facilitated your understanding of legal implications of your work				
LP4	In general, your firm devotes resources to help with the legal requirements for all employees				
HR Challenges					
HR1	Your firm rewards employees who do their very best to solve				

	employee problems
HR2	Your firm has policies indicating to employees their degree of responsibility and authority in solving their problems
HR3	In general, your firm empowers employees with regard to employee relations
HR4	Your firm has a management-training program for technical service employees
HR5	Your firm has a technical training program for business representatives
Your General Comments	What are your comments on the following

Economic consequences of temporary employment at BOA

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The social Consequences of Temporary Employment at BOA:

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Challenges associated with temporary Employment at BOA:

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**OFFICE OF THE DEAN
SCHOOL OF BUSINESS AND MANAGEMENT**

Date: 12th JUNE, 2007

THE HUMAN RESOURCE,
BANK OF AFRICA,
UGANDA

Dear Sir/Madam,

RE: EUGENE ODANGA KWENA REG.NO.BIB/3417/22/DF

This is to confirm and inform you that the above referenced, is a bonafide student of Kampala International University pursuing a Bachelor of International Business Administration programme in the School of Business and Management of the University.

His title of the Research project is "ECONOMIC AND SOCIAL EFFECTS OF TEMPORARY EMPLOYMENT IN FINANCIAL INSTITUTIONS" A CASE STUDY OF BANK OF AFRICA.{UGANDA}

As part of his studies (research work) he has to collect relevant information through questionnaires, interviews and reading materials from your place.

In this regard, I request that you kindly assist him by supplying/furnish him with the required information and data he might need for his research project and also by filling up the questionnaire.

Any assistance rendered to him in this regard will be highly appreciated.

Yours Sincerely,

**DR. Y.B. NYABOGA
ASSOCIATE DEAN – SCHOOL OF BUSINESS AND MANAGEMENT
TEL.NO.0752 843 919**