

Impact of Decent Work Practices on Employee Engagement in Financial Institutions:

A Comprehensive Study of Union Bank of Nigeria PLC, Ilorin

Abstract

Earning a livelihood, fostering social and economic development, and enhancing employability are essential components of decent work that significantly contribute to individuals' well-being. In Nigeria, the absence of decent work is apparent, characterized by inadequate social safety nets, high unemployment rates, poor labor market conditions, substandard labor practices, and limited avenues for social dialogue. This study investigates social discourse, fundamental rights and principles, equality, and safe working conditions at Union Bank of Nigeria PLC in Ilorin. Employing a descriptive survey design, the research targets approximately 185 employees at the bank. Using simple random sampling technique, a sample size of 126 respondents was achieved. Data were gathered through a structured questionnaire. To test the hypotheses, multiple regression and Pearson Product Moment Correlation (PPMC) statistical methods were utilized at a 5% significance level, using SPSS software. The findings indicate a negative relationship between social dialogue and employee engagement ($\beta = -0.967$; $p = 0.00 < 0.05$) at a 95% confidence level. Conversely, job stability ($\beta = 0.567$) and job security ($\beta = 0.452$) were found to significantly enhance employee engagement at the 5% level. Additionally, there is a strong positive correlation between a flexible work environment and employee engagement ($R = 0.842$) at the 5% significance level. The analysis also reveals that fundamental rights to education ($\beta = 0.352$), sponsorship ($\beta = 0.602$), and on-the-job training ($\beta = 0.227$) positively influence employee engagement in the institution. The study concludes that higher standards of decent work are linked to increased employee engagement at Union Bank of Nigeria PLC in Ilorin. It is recommended that organizations establish clear and achievable objectives for promoting decent work practices, adhering strictly to fundamental rights and principles in the workplace. This commitment will enhance work quality and engagement across all organizational activities, ultimately facilitating the accomplishment of organizational goals.

CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

The prevailing view is that an organization's success is closely tied to its effective utilization of physical, financial, and human resources. However, no organization can flourish without optimal performance from its human capital. Employee performance is crucial to an organization's survival and growth, and leaders are increasingly recognizing that a unique competitive advantage lies in their workforce. Unlike other advantages such as technology and capital, human resources are not easily acquired or replicated (Gratton, 2000; Lawler, 2003, 2008; Burke & Cooper, 2005). To achieve high-quality outcomes, organizations must harness the skills and motivation of their employees (Burke & Cooper, 2007; Katzenbach, 2000; Leiter & Bakker, 2010).

Employees are often viewed as the most dynamic force in generating income, acting as catalysts for other resources (Yesufu, 2000). As such, businesses require a capable workforce to design, implement, evaluate, and adapt their operations to current conditions. Hiring the right candidates is essential for achieving organizational goals efficiently and effectively. Efficiency is necessary for every employee, regardless of their role, and is vital for both public and private sectors, as well as for the national economy (Yesufu, 2000; Akinyele, 2007). However, developing countries like Nigeria face significant challenges in creating sufficient high-quality jobs. Public opinion consistently identifies employment as a primary concern. Good jobs with fair compensation are crucial for individual and societal well-being, enhancing living standards, reducing poverty, and fostering social cohesion. Governments and development partners must prioritize the creation of quality, effective, and efficient jobs.

The International Labour Organization (ILO) (2012) defines decent work as productive employment conducted under favorable conditions, ensuring security, equity, and respect. Decent work encompasses securing a fair income, providing social security and safety for workers and their families, promoting personal growth, fostering social integration, and guaranteeing the freedom to voice concerns, participate in decision-making, and enjoy equal rights. The United Nations Committee on Economic, Social, and Cultural Rights (2005) emphasizes that decent work respects fundamental employee rights regarding health, safety, compensation, personal development, social integration, empowerment, and equal opportunities. According to the ILO (2012), decent work consists of four interdependent strategic goals: employment, social protection, workers' rights, and social dialogue. It includes both quantitative and qualitative aspects, applicable to various employment types, ensuring safe working conditions and appropriate compensation.

Social security and income security are essential components that vary according to a society's capacity and level of development. Other critical elements include fundamental employee rights, such as freedom of association, non-discrimination, and the prohibition of forced or child labor. Additionally, social dialogue enables employees to express their views, advocate for their interests, and negotiate with management. The World Bank's World Development Report (2013) highlights that quality jobs enhance workers' overall well-being and contribute to societal functionality, although the value of jobs can vary by country. Decent work standards aim to ensure quality working conditions, but preferences for employment can differ, complicating the establishment of a universal definition of "decent" or "excellent."

Quality employment typically signifies high standards, while poor conditions lead to subpar work. The concept of "decent work" is relative, shaped by individual ideals regarding living

wages, work-life balance, stability, and long-term prospects. Changes in labor market structures, non-standard contracts, insufficient protections, flexible employment, and increased insecurity can threaten workers' psychological and physical health, negatively impacting engagement and performance (Schaufeli & Bakker, 2004). Precarious conditions, common in emerging occupational categories due to globalization and economic downturns, diminish work engagement, which is characterized by vigor, dedication, and absorption in tasks (Schaufeli & Bakker, 2004). Kahn (1990) describes engaged employees as physically, cognitively, and emotionally involved in their roles. While variations of this definition exist, Schaufeli et al. (2002) popularized a model that includes vigor, dedication, and absorption, reflecting meticulous work, a strong connection to tasks, and a belief in their quality (Leiter & Bakker, 2010).

It is crucial to differentiate between engagement and satisfaction. Unlike job satisfaction, which passively reflects well-being, work engagement signifies active enjoyment and commitment (Bakker, Albrecht, & Leiter, 2011). Genuine engagement drives employees beyond material incentives, leading to improved organizational outcomes (Di Fabio, 2017; Moisander et al., 2018; Bakker et al., 2011; Judge et al., 2007). This study focuses on employee engagement and decent work among employees at Union Bank PLC in Ilorin.

1.2 Statement of the Problem

The welfare of people depends on decent labor as it fosters social and economic advancement, generates income, and supports communities, families, and individuals. Recognizing this, the International Labour Organization (ILO) drafted a constitution mandating Nigeria to provide a comfortable workplace. However, despite this constitution, the provision for workers' rights remains flawed. The unethical treatment of Nigerian workers in various forms has negatively impacted their willingness to engage in their jobs. The lack of decent work in Nigeria

includes insufficient social safety, inadequate employment opportunities, poor labor market conditions, deficient labor norms, and limited social dialogue. Therefore, every firm must ensure social dialogue, fundamental rights and ideals, equality, and a safe work environment for its employees, as these factors enhance employee motivation. Conversely, a lack of quality work can lead to job dissatisfaction, intentions to quit, and high labor turnover. Given the limited research on the connection between decent work and employee engagement in Nigeria, it is essential to examine these issues among the workforce at Union Bank PLC.

Research Questions

- i. How does social dialogue influence employee engagement?
- ii. What are the effect of job stability and security on employee engagement?
- iii. What are the correlation between decent work and employee engagement?
- iv. To what degree do fundamental principles and rights at work affect employee engagement?

1.3 Research Objectives

The aim of this study is to assess the relationship between decent work and employee engagement among employees at Union Bank PLC in Ilorin. The specific objectives of the research are as follows:

- i. To analyze the impact of social dialogue on employee engagement.
- ii. To investigate how job stability and security influence employee engagement.
- iii. To evaluate the effects of decent work on employee engagement.
- iv. To assess the influence of fundamental principles and rights at work on employee engagement.

Research Hypotheses

- i. HO1: Social dialogue does not significantly impact employee engagement.
- ii. HO2: Job stability and security do not have a significant effect on employee engagement.
- iii. HO3: There is no significant relationship between decent work and employee engagement.
- iv. HO4: Fundamental principles and rights at work do not significantly affect employee engagement.

1.6 Significance of the Study

The research aims to establish a foundation for understanding decent work and job engagement. In addition to this primary goal, the study seeks to make significant contributions in the following ways:

The findings will provide organizations with insights into their employees' working conditions, enabling them to make necessary adjustments that enhance productivity. By addressing these concerns, the study will also help employees improve the quality of their work. A better understanding of effective labor practices will contribute to both physical and mental well-being.

Moreover, gaining deeper insights into workplace engagement will foster both professional and personal development. By offering valuable data on employees' perceptions of decent work, the study will support initiatives aimed at creating healthier and more engaging work environments. This, in turn, will not only boost employee satisfaction but also drive overall organizational success.

1.7 Scope of the Study

This study will assess how well-paid and engaged employees of Union Bank Plc in Ilorin are at their jobs. Only the organization's permanent employees will be involved in the study.

1.8 Definition of Terms

Decent Work: it involves opportunities for work that are productive and deliver a fair income, security in the workplace and social protection for families, better prospects for personal development and social integration, freedom for people.

Employee Engagement: This refers to emotional commitment of employee or workers has to organization and its goals. Emotional commitment mean worker actually care about their work and company, they donot work for pay or for promoting but they work for the purpose of company goals.

Employee Environment: it used to describe the surrounding conditions in which an employee operates. Work environment involves the physical geographical location as well as the immediate surroundings of the workplace, such as a construction site or office buildings.

Basic Workers' Rights: They are a group of legal rights and claimed human rights having to do with labour relations between workers and their employers, usually obtained under labour and employment law. They include safe-working conditions and right to unionize among others.

Social Protection: is primarily a social insurance program providing social protection, or protection against socially recognized conditions, including poverty, old age, disability, unemployment and others. It may also refer to: social insurance, income maintenance,

services and basic security such as food, clothing, shelter, education, money, and medical care.

Workers' Rights: Rights of the working people based on ideas of social justice in terms of personal rights namely: right of association and freedom of speech, and social rights, such as the right to work, the right to social security and health care requiring positive action by the state.

Social Dialogue: It is any communication activity involving social partners intended to influence the arrangement and development of work related issues.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

2.1 Conceptual clarification

2.1.1 Concept of Decent Work

The primary goal of the International Labour Organization (ILO) is to promote equal opportunities for all individuals, regardless of gender, to access meaningful and productive employment, grounded in principles of freedom, equality, security, and human dignity (ILO, 2012). The concept of "good work" was introduced in a report by the Director-General at the International Labour Conference during its 87th Session in 1999, aiming to capture the diverse aspects of modern work in an easily understandable way. Within the realm of employment, "decent work" refers to jobs that uphold fundamental rights, ensuring fair compensation and working conditions for all workers (Wikipedia, 2018). Therefore, employers have a responsibility to maintain the physical and mental well-being of their employees while they perform their duties.

The ILO (2018) emphasizes that the aspirations of individuals in their careers are encapsulated by the idea of decent work, which includes access to gainful employment with fair wages, safe working environments, social protection for families, opportunities for social integration and personal growth, the freedom to voice opinions, organize, and participate in decision-making, as well as equality of opportunity and treatment for all genders.

In this context, the Decent Work Agenda has emerged as a global aspiration that reflects the collective desire of both men and women for meaningful employment in an environment characterized by freedom, equity, security, and dignity. This agenda involves the practical application of the "decent work" concept, which includes four strategic goals that countries

should adopt as guiding principles in their domestic policies. These goals focus on: upholding labor standards, fundamental values, and rights at work; expanding opportunities for all individuals to secure decent jobs and livelihoods; enhancing the effectiveness of social protection systems; and promoting tripartite and social dialogue.

2.1.2 Components of Decent work

i. Employment

The decent work agenda prioritizes the promotion of employment as a key objective. The International Labour Organization (ILO) is committed to expanding employment opportunities and addressing issues related to underemployment and unemployment in both formal and informal sectors. Factors such as workplace safety, income levels, working hours, and the ability to help individuals transition between jobs and acquire new skills significantly influence the quality of work. This strategic objective will also focus on enhancing employability skills, promoting youth employment, supporting enterprise development, implementing employment-intensive investment strategies, formulating effective labor market policies, and fostering productive employment to reduce poverty and support overall development in the context of globalization

Employees possess rights in the workplace, and the ILO constitution advocates for the enhancement of "conditions of labor" across both formal and informal sectors, regardless of whether they are organized.

iii. Social Protection: Many jobs are unstable for a variety of reasons, including their irregularity or temporality, their variable pay, their physical danger, the possibility of contracting a disease, or other reasons. Security is a strong need that can be satisfied in a variety of ways, including formal social insurance systems, investments in workplace safety, and labor market institutions and laws that safeguard employees against changes in employment. Other methods of guaranteeing more security include legislation, collective

bargaining agreements to address market imbalances, and training programs that provide entry points back into the workforce.

i. Social Dialogue and Tripartism

A vital aspect of decent work is the mechanism through which individuals can express their voices. Trade union organization serves as a pathway for worker representation and communication; however, just as modern unions differ significantly from those of the past, structures for worker representation must continue to evolve. The ILO emphasizes the importance of workers' ability to choose the type of union they want and how it operates. Similarly, the organization of employers is equally important. Without strong and representative social partners, effective social dialogue cannot occur. Social dialogue is the means by which we advance the other three dimensions of decent work

The institutional framework of decent work: In order to identify common objectives and reach agreements, it is important to consider the institutional framework within which these voices are heard. Examples of this include the framework for collective bargaining, for local level decision-making, or for national level tripartite economic and social councils (ILO, 2002). Additionally, tripartism and social dialogue are incredibly useful participatory frameworks for tackling a variety of social and economic problems. Its primary objective is to encourage democratic participation and the formation of consensus among the key players in the workplace (A.U., 2004). These four aspects of respectable employment are very strongly related to one another. Together, they support the achievement of societal objectives including social inclusion, the eradication of poverty, and personal fulfillment. The real levels of deficits, though, are concerning globally. Sengenberger and Egger (2006) list them as follows: (i) poverty; (ii) income disparity; (iii) unemployment; (iv)

occupational diseases and injuries; (v) flagrant violations of trade union rights and of trade unionists' physical integrity; and (vi) child labor.

ii. 2.1.3 Important of Decent Work

i. Employment as a Key Income Source:

Employment is crucial for generating income, which enhances material well-being, family stability, and initiates a positive cycle that alleviates poverty. Access to dignified jobs and social protection fosters a sense of dignity and belonging, helping individuals feel respected and integrated within society.

Increased Productivity

Driving Economic Growth:

Employment is essential for producing goods and services, and the shift from low to high productivity is linked to broader economic growth. Decent work ensures fair wages and equal opportunities, promoting inclusive growth. To create viable job opportunities, it's vital to align skills with market demands through targeted education and training initiatives, involving collaboration between government and private sector stakeholders.

Social Cohesion

Strengthening Democracy:

Unemployment can undermine democracy, leading to resentment and perceptions of social injustice. Young people are particularly vulnerable to joining violent groups or engaging in civil unrest if they feel excluded from civic life. Conversely, meaningful employment combats social isolation by fostering civic engagement and building public trust. When individuals have access to respectable jobs and labor rights, they develop a stronger sense of belonging within their communities.

2.1.4 Concept of Employee Engagement

Numerous subfields of psychology have extensively studied employee engagement. Lockwood (2017) asserts that work engagement is recognized as a crucial factor linked to organizational performance. Work engagement is described as "a positive, fulfilling, work-related state of mind, typically characterized by vigor, dedication, and absorption" (González-Romá, 2016).

It is imperative for every organization to prioritize employee engagement. A seminal study on employee engagement was conducted in 1985 by Deci and Ryan (Berens, 2013). Deci and Ryan (1985) differentiated between intrinsic and extrinsic motivation, contributing to earlier researches. They highlighted competence, autonomy, and psychological relatedness as psychological needs that drive behavior essential for psychological health and well-being, potentially promoting optimal functioning and growth (Deci & Ryan, 1985). It has been found that meeting these fundamental needs directly correlates with employees' commitment (Vandenabeele, 2014). Meaningful employment and acknowledgment of employees' value to the organization foster employee engagement. Bolman and Deal (2014) argued that when

Self-Determination Theory (SDT) is applied, employees have the potential for autonomy and can influence those around them. This influence extends to the benefits of intrinsic rewards, fostering increased employee participation. However, meaningful labor does not guarantee engagement; employee engagement necessitates autonomy, intrinsic rewards, and impact (Bolman & Deal, 2014).

In this context, the concepts of vigor, dedication, and absorption represent three distinct elements of employee engagement, namely physical, emotional, and cognitive. To highlight the physical aspect of employee engagement, Buckley (2016) theorizes that higher levels of vigor indicate an individual's increased willingness to exert effort within their work, showing resilience in the face of task difficulty or failure. Dedication represents the emotional component of work engagement, often characterized by investing one's heart in the task (Schaufeli, 2012). An organization's ability to navigate challenging circumstances can be predicted by the level of engagement demonstrated by its employees (Marchington & Kynighou, 2012). Engagement revolves around building an emotional connection between employees and the organization, demonstrated through various levels of identification with the company's goals and values. More engaged employees operate more effectively, creatively, and are more willing to provide constructive feedback and challenge the status quo in their daily work (CITE). Additionally, they are more likely to initiate change, derive enjoyment from their jobs, and adapt easily to changing circumstances, demonstrating a commitment to delivering excellent results at work. Employee engagement enhances productivity and overall performance, fosters a positive work environment, and reduces absenteeism and employee turnover, according to studies (Caplan, 2013). Moreover, it reflects a person's strong affiliation with their profession (Chughtai, 2015), encompassing

feelings of enthusiasm, passion, pride, and challenge (Schaufeli, 2015). Furthermore, dedication represents an individual's psychological commitment to their profession and a sense of significance (Geldenhuys, 2015; Schaufeli, 2015).

The cognitive aspect of employee engagement, often associated with the absorption dimension, is characterized by individuals who are fully engrossed in their work, to the extent that time seems to pass quickly, and they lose track of their surroundings (Chughtai & Buckley, 2014). This dimension of employee engagement, also known as the eudemonic approach, reflects the level of focus, enjoyment, and absorption individuals experience when working on tasks related to their jobs. Such individuals often find it challenging to disconnect or disengage from their work. Previous research suggests that work engagement is correlated with positive work attitudes such as job satisfaction, job involvement, organizational commitment, and low turnover intention (Schaufeli & Bakker, 2015). The findings of this study indicate that individuals actively seek meaningfulness in their jobs as a means of demonstrating loyalty to the organization. Individuals are attracted not only to aspects of work that provide significance but also to jobs that are engaging, rewarding, foster helpfulness, and enhance people's lives (Bibby, 2015). Recently, fulfillment, autonomy, satisfaction, engagement, working relationships, and learning have been identified as critical components of meaningful employment (cf. Cartwright & Holmes, 2016; Wrzesniewski, 2016; Seligman, 2016). The interest in meaningful employment is associated with positive individual and organizational outcomes (Rosso, 2016).

The aforementioned underscores the importance of researching meaningful work and its role in promoting successful work outcomes. Employers stand to benefit from accommodating employees' desires for meaningful employment. Research on purposefulness, dedication, and engagement at work has been steadily increasing (Hult, 2015; Schaufeli & Bakker, 2014). This heightened interest may be attributed to employees' higher levels of education and growing interest in the purpose and nature of their work (Kompier, 2015; Cartwright & Holmes, 2016). People spend a significant amount of time at work, making it the context in which they engage in goal-oriented activities and seek out meaning (Meyers, 2011; Van Zyl, Deacon & Rothmann, 2010). Additionally, there is evidence suggesting that money is losing its influence as the primary motivator, partly due to the general public's realization that, beyond the level necessary for survival, money does not significantly

2.1.5 Dimensions of Employee Engagement

Romero, Dáz-Carrión, and Ariza-Montes (2019) identified seven dimensions of decent work that influence job satisfaction, including the physical environment, work intensity, working time quality, social environment, skills and discretion, opportunities, and income.

Physical Environment: This dimension encompasses the physical threats encountered by employees in the workplace. Decent work necessitates safe labor conditions, positively impacting employees' health and well-being (Takala, 2002). Factors such as ergonomic risks, environmental hazards, and chemical dangers significantly affect employees' health (Vogler, 2018). A safe physical environment fosters personal growth, learning, and professional advancement, enhancing employees' energy levels, resilience, and focus, all critical components of work engagement (Bakker & Demerouti, 2007; Bakker & Demerouti, 2008).

Work Intensity: The level of labor demands associated with completing tasks affects work engagement. Long work hours diminish employees' ability to concentrate (Schaufeli & Bakker, 2004). Work environments characterized by high emotional demands, fast-paced work, and strict deadlines detract from work engagement (Anitha, 2014).

Working Time Quality: Work schedule structure and duration impact work engagement by influencing employees' ability to balance personal and professional lives. Long working hours and irregular schedules disrupt work-life balance, increasing stress and decreasing loyalty to the organization (Parkes & Langford, 2008). Flexible work arrangements that accommodate employees' preferences enhance engagement with the organization and job (Seppälä et al., 2018).

Social Environment: This dimension evaluates the extent to which employees receive social support from peers and superiors. The quality of the social environment affects employees' perceptions of workplace justice, influencing their engagement levels (Oh & Syn, 2015). Perceived fairness in the workplace enhances employees' engagement with the organization (Eliacin et al., 2018; Agarwal, 2014). Conversely, workplace environments characterized by abuse negatively impact employees' health and engagement (Da Costa, Zhou & Ferreira, 2018).

Skills and Discretion: This dimension refers to employees' abilities and freedom to utilize those abilities in the workplace. Providing necessary training enhances employees' dedication (Schaufeli, Bakker & Van Rhenen, 2009). Autonomy fosters a positive relationship between employees and their jobs, promoting dedication (Pujol-Cols, 2018).

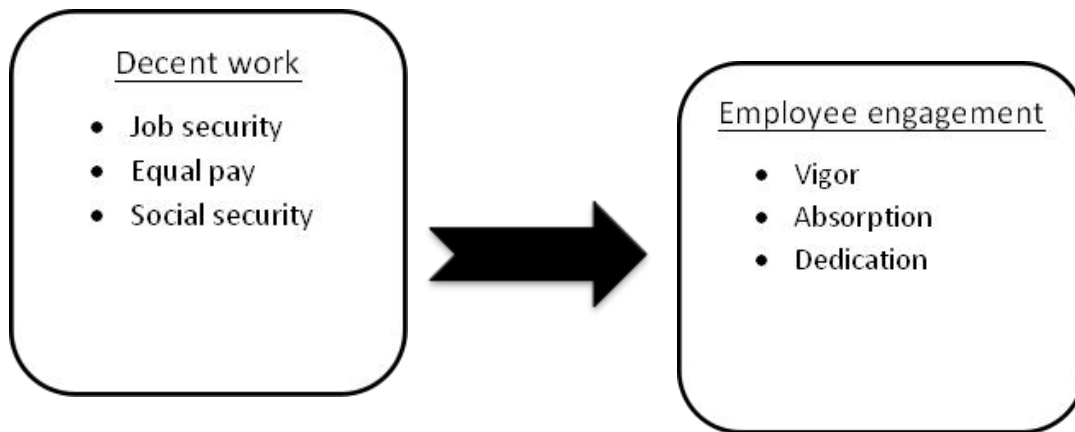
Opportunities: Job security and career growth opportunities meet employees' physiological and psychological needs related to self-esteem (Karasek & Theorell, 1992). Employees with high self-esteem exhibit strong zeal and tenacity, enhancing work engagement (Schaufeli, Bakker & Van Rhenen, 2009). Steady employment and career advancement opportunities foster loyalty to employers (Ballout, 2009; Bosman, Rothmann & Buitendach, 2005).

Income: Wage is a significant determinant of labor engagement, enabling employees to meet personal and familial needs and maintain social status (Van Aerden et al., 2015). Sufficient pay positively influences work engagement, strengthening the psychological contract between employees and employers (Rousseau, 1989).

2.1.6 RELATIONSHIP BETWEEN DECENT WORK AND EMPLOYEE ENGAGEMENT

Employees who associate their workplace with key indicators of a decent environment—such as social protection, favorable working conditions, and equal opportunities for all—tend to develop a strong emotional attachment to their organization. This connection drives their desire to identify with the company and contributes to their success in achieving its goals, missions, and vision (Black & Wilson, 2000).

The growing emphasis on reward transparency offers employees the opportunity to define what is considered fair within the organization, clarify compensation structures, and articulate shared values, all of which foster trust. It is essential to regularly evaluate the transparency of the pay system to ensure its effectiveness.



Source: **Authors Model 2025**

2.2 Theoretical review

2.2.1 PERMA-theory on Employee Engagement

In Flourish (2011) Seligman argued that the last category, "meaningful life", can be considered as 3 different categories. The resulting acronym is PERMA: Positive Emotions, Engagement, Relationships, Meaning and purpose, and Accomplishments. It is a mnemonic for the five elements of Martin Seligman's well-being theory:

- a. Positive emotions encompass a variety of sentiments other than just happiness and joy. These feelings include, among others, enthusiasm, fulfillment, pride, and amazement. Positive results, such a longer life and healthier social interactions, are typically associated with these emotions.
- b. Engagement refers to involvement in activities that draws and builds upon one's interests. Explains true engagement as flow, a feeling of intensity that leads to a sense of ecstasy and clarity. The task being done needs to call upon higher skill and be a bit difficult and challenging yet still possible. Engagement involves passion for and concentration on the task at hand and is assessed subjectively as to whether the person engaged was completely absorbed, losing self-consciousness.

- c. Relationships are all important in fueling positive emotions, whether they are work-related, familial, romantic, or platonic as Dr. Peterson puts it simply, other people matter. Humans receive, share, and spread positivity to others through relationships. They are important not only in bad times, but good times as well. In fact, relationships can be strengthened by reacting to one another positively. It is typical that most positive things take place in the presence of other people.
- d. Meaning is also known as purpose, and prompts the question of "why". Discovering and figuring out a clear "why" puts everything into context from work to relationships to other parts of life. Finding meaning is learning that there is something greater than one's self. Despite potential challenges, working with meaning drives people to continue striving for a desirable goal.
- e. Accomplishments are the pursuit of success and mastery. Unlike the other parts of PERMA, they are sometimes pursued even when accomplishments do not result in positive emotions, meaning, or relationships. That being noted, accomplishments can activate the other elements of PERMA, such as pride, under positive emotion. Accomplishments can be individual or community-based, fun- or work-based.

2.2. Theoretical review

2.2.1 Self-Determination Theory

To study employee motivating elements, Deci and Ryan (1985) formally proposed the theory of work engagement, or SDT, in the middle of the 1980s. The SDT, created by Deci and Ryan, has been applied in academic and professional studies on employee engagement. SDT is concerned with innate or natural tendency to act in a beneficial and healthy manner. There is a link between the SDT and the core of work engagement and human behaviors (Deci & Ryan, 1985). The ability to exert personal control over actions and objectives

determines how engaged a worker is. In that an employee's behavioral state is a significant motivator of motivation to demonstrate behavior at the professional and personal levels, disengagement and personal involvement are related to the SDT. Employee engagement levels have an impact on an organization's productivity.

Employee motivation is correlated with job satisfaction. Additionally connected to motivation is an employee's emotional state (Deci & Ryan, 1985). Employee disengagement and defensiveness have a negative impact on work performance when people start to retreat and conceal their identities, opinions, and feelings (Deci & Ryan, 1985). Business executives that apply employee engagement initiatives see improvements in productivity, customer satisfaction, profit, and staff turnover as well as increased levels of employee engagement (Blattner & Walter, 2015). (Barrick, Thurgood, Smith, & Courtright, 2014). To encourage employees to have favorable sentiments of their company, business executives utilize the SDT approach (Mowbray, Wilkinson, & Tse, 2014).

2.2.3 Andrews Brown Engagement Pyramid of Work Engagement

According to Brown (2005), employee engagement progresses as they travel up the engagement pyramid, combining satisfaction, motivation, commitment, and advocacy. According to Andrews Brown model, employee satisfaction is at its lowest point and is the most passive indicator of engagement; it is what motivates workers to simply report to work (Abbas, 2014). It is the lowest degree of employee satisfaction and takes into account things like an employee's ability to do their duties, their satisfaction with their compensation, and how they feel about their working environment (Harrad & Kate, 2006; Lambert, & Hogan, 2009). This demonstrates that at this level, employees lack the motivation to go above and beyond (Albrecht, 2012).

The culmination of all the aforementioned elements is engagement. A satisfied, motivated, devoted, and engaged employee is an ally of their employer and the products it creates (Heintzman, & Marson's (2005). The approach presented makes it crystal clear how employee engagement differs from ideas like employee happiness, drive, commitment, and advocacy. It allowed this study to concentrate on particular employee engagement metrics without blending them with other related but unrelated ideas.

2.2.4 Anitha's Employee Engagement Model of Work Engagement

The workplace environment, which includes coworkers and managers, organizational policies and procedures, physical resources, and other intangible components like a positive work climate and perceptions of safety, is crucial to having motivated employees (Shuck, and Wollard, 2010). Employees must have appropriate physical, psychological, social, and organizational resources to lower their workload demands, perform their job duties well, and promote their own personal growth (Shuffle and Bakker, 2004).

2.3 Empirical Review

Baran and Sypniewska (2020) examined the effects of management practices on employee engagement through a quantitative study conducted via questionnaires in 2018. Their research explored the relationships between workplace engagement, direct active and passive participation, and various management styles. The findings indicated that active participation and people-oriented management were significantly correlated with higher levels of workplace engagement, highlighting their essential role in fostering employee commitment. Conversely, non-people-oriented management was associated with low levels of direct participation and engagement.

Kayode and Agboola (2019) investigated the characteristics of decent work in both formal and informal job sectors in Ekiti State, Nigeria, focusing on social security aspects. Utilizing questionnaires and interviews, their study revealed poor employment conditions in the formal sector and inadequate social security measures, indicating a lack of decent employment opportunities in the region.

Adedeji (2019) explored how work-life balance affects employee engagement in microfinance banks in Ilorin, Kwara State, Nigeria. The study found significant correlations among factors such as marriage, child-rearing responsibilities, work hours, and employee engagement, suggesting that addressing work-life balance is crucial for enhancing engagement.

Eyiolawi (2017) investigated the impact of work-life balance and perceived organizational support on employee well-being and engagement among bank employees in Osogbo, Osun State, Nigeria. The results showed positive relationships between work-life balance, organizational support, well-being, and work engagement, highlighting the importance of prioritizing employee support initiatives.

Ajakaye (2011) examined the role of labor inspection in implementing the Decent Work Agenda in the extractive and manufacturing sectors in Lagos and Ogun states, Nigeria. The study identified labor inspection as a vital tool for promoting compliance with the Decent Work Agenda, stressing the need for government and stakeholders to focus on creating a suitable working environment.

Together, these studies enhance our understanding of the factors influencing employee engagement, the characteristics of decent work, and the significance of supportive organizational practices in promoting employee well-being and engagement.

CHAPTER THREE

3.0

METHODOLOGY

3.1 Introduction

This chapter outlines the methodology used in the study, detailing the research design, study population, sample size, and sampling techniques. It also describes the research instruments, including their validity and reliability, as well as the methods for data collection and analysis.

3.2 Research Design

The research design encompasses the plan, structure, and methods the researcher will use to conduct the study. Since this study focuses on the relationships between non-manipulated variables, a descriptive survey approach was employed. This design ensures that all respondents have an equal chance of participating in the study.

3.3 Population of the Study

In this study, the projected population consists of 185 staff members from all departments at Union Bank Plc. The bank has 3 branches in Ilorin.

3.4 Sample Size and Sampling Technique.

Sampling refers to the process of selecting a suitable sample or representative subset of a population to identify its parameters or characteristics. This approach aims to provide insights into the larger population, especially when reaching every member of the institution is impractical. Typically, this descriptive technique involves the collection, analysis, and interpretation of data to understand the underlying causes of the issues being studied. The design also ensures that all respondents have an equal opportunity to participate in the

research. To determine the sample size for this study, the calculation was conducted using the formula provided by Guilford and Flruchter (1973) for estimating sample size. $\frac{N}{1 + Q^2 N}$

$$1 + Q^2 N$$

Where N= Population size = 185

Q = alpha = 0.05

$$\frac{N}{1 + Q^2 N} = \frac{185}{1 + (0.05)^2 (185)} = 126$$

Simple random sampling methods were employed in this study to ensure that all participants had an equal chance of participation, thereby enhancing the accuracy of the research. A total of 126 individuals were included in the sample for this investigation.

.3.5. Research Instrumentation

In this study, a structured questionnaire was utilized as the data collection instrument. The questionnaire was self-administered and involved 126 participants. It comprised three sections: Section A, Section B, and Section C.

Section A included socio-demographic information about the respondents, such as age, sex, marital status, level of education, job status or rank, and length of service.

Section B focused on questions related to decent work.

Section C addressed employee engagement and job satisfaction, employing a Likert scale for responses:

Strongly Agree (SA) - 5

Agree (A) - 4

Undecided (UD) - 3

Disagree (D) - 2

Strongly Disagree (SD) – 1

3.6 Administration of Instrument

The set of questionnaires was administered by the researcher in the case study, with assistance from various departmental heads or managers. The researcher explained all aspects of the questionnaire to the respondents and instructed them to indicate their level of agreement using the Likert scale. To maintain anonymity, respondents were asked not to include their names on the questionnaire. They were also assured that the information provided would be kept confidential. A total of 216 copies of the questionnaire were distributed.

3.7 Validity & Reliability of Research Instrument

Validity refers to the extent to which an instrument measures what it is intended to measure and functions as designed (Berelson & Steiner, 2007). This involves collecting and analyzing data to evaluate the accuracy of the instrument. Reliability, on the other hand, assesses the consistency of measurements over time. It indicates the stability of the measures used to examine the relationships between variables (Ghauri & Gronhaug, 2005).

In this study, the questionnaire was carefully crafted, considering the research problem and objectives, ensuring that the responses and results obtained are reliable. To establish the validity and reliability of the questionnaire, consultations were held with human resource professionals from both practical and academic backgrounds. Their feedback was used to make necessary adjustments, thereby ensuring content validity.

3.8 Source of Data

To gather primary data, questionnaires were utilized. A statistically calculated sample size was employed to distribute the surveys, ensuring that every response to each question was considered, including some that, while not included in the questionnaire, were still relevant to the study. Due to the limitations in primary data collection, it was necessary to consult various resources such as textbooks, journals, newspapers, magazines, periodicals, publications, and websites pertinent to the study. These sources informed the theoretical framework of the research.

3.8.1 Procedural for Data Collection

The researcher, who distributed the questionnaire to participants, collected most of the study's primary data directly, consisting of first-hand information. Additionally, some data was gathered from books, journals, and online sources provided by the respondents.

3.9 Methods of Data Analysis

The data collected from the questionnaire was compiled and analyzed for the study. Demographic information was evaluated using simple percentages and frequency counts. To test the hypotheses generated for the study, statistical methods including Linear Regression and the Pearson Product Moment Correlation were employed using SPSS. Linear Regression was used to test the first hypothesis, while the Pearson Product Moment Correlation formula was applied to test the second hypothesis. The t-test statistic was used to assess the third hypothesis, all at a 0.05 alpha level

CHAPTER FOUR

Data Presentation, Analysis and Interpretation

4.1 Introduction:

This chapter presents and analyzes data collected from surveys administered to Union Bank Plc workers in Ilorin. It details the analysis and interpretation conducted to derive findings from the tested hypotheses, using the responses provided in the questionnaires. All analyses were performed using SPSS version 25.0, with hypothesis testing conducted at a 5% significance level. Notably, while 216 copies of the questionnaire were distributed, only 120 were returned fully completed. The chapter begins with an empirical analysis of the returned responses, covering the respondents' biographical information, the overall fit of the model, the correlation between independent and dependent variables, and the significance levels of the regression parameters.

4.2 Demographic Data of the Respondents

This section presents the socio-demographic information of the respondents in frequencies tables and simple percentages. The study found it crucial to provide evidence of demographic data since it was deemed that such information was a clear indicator of factors that may influence decent work and employee engagement among the workers of Union Bank Plc Ilorin. The analysis relied on this profile information of the respondents so as to relate the relevance of demographic variables to the study objectives.

Table 4.2.1: Gender distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	74	61.7	61.7	61.7
Female	46	38.3	38.3	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

As shown in Table 4.2.1, there were 46 female respondents and 74 male respondents, accounting for 38.3% and 61.7% of the total, respondents respectively. This indicates that male participants outnumbered female participants in this study.

Table 4.2.2 Age Distribution

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 21 – 30 years	18	15.0	15.0	15.0
31 – 40 years	82	68.3	68.3	83.3
41-50 years	14	11.7	11.7	95.0
51 years & above	6	5.0	5.0	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.2.2 indicates that 18 respondents, representing 15% of the total, were aged 21–30; 82 respondents, or 68.3%, were in the 31–40 age range; 14 respondents, or 11.7%, were aged 41–50; and 6 respondents, or 5%, were 51 years or older. This suggests that the majority of the workforce at Union Bank Plc Ilorin is relatively young, primarily between the ages of 21 and 40.

Table 4.2.3: Marital Status

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Singled	54	45.0	45.0	45.0
Married	30	25.0	25.0	70.0
Divorcee	22	18.4	18.4	88.4
Widow	14	11.6	11.6	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.2.3 shows that 54 employees, or 45% of respondents, are single; 30 respondents, or 25%, are married; 22 respondents, or 18.4%, are divorced; and 14 respondents, or 11.6%, are widowed. This indicates that a significant majority of employees at Union Bank Plc Ilorin are single. This demographic may contribute to a more motivated and focused workforce.

Table 4.2.4: Educational Qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SSCE/GCE/NABTEB	26	21.7	21.7	21.7
OND/NCE	54	45.0	45.0	66.7
BSC/HND	24	20.0	20.0	86.7
MA/MSc & above	16	13.3	13.3	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.2.4 indicates that 26 respondents, or 21.7% of the sample, hold SSCE/GCE; 54 respondents, or 45%, have diploma certificates; 24 respondents, or 20%, possess bachelor's degrees; and 16 respondents, or 13.3%, have qualifications for a second degree or higher. While the majority of participants at Union Bank Plc Ilorin do not hold bachelor's degrees, this suggests that all respondents have a foundational level of procedural knowledge regarding decent work and participation, thanks to their literacy levels. This background contributes to obtaining unbiased responses for the study.

Table 4.2.5: Length of Service

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0 – 5 years	26	21.7	21.7	21.7
6 – 10 years	38	31.7	31.7	53.3
11 years & above	56	46.7	46.7	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

According to table 4.2.5, there are 26 respondents, or 21.7% of the total, who have less than five years of work experience, 38 respondents, or 31.7%, who have between six and ten years, and 56 respondents, or 46.7%, who have more than eleven years of work experience. This

suggests that Ilorin's Union Bank Plc. keeps its more experienced employees. This raised morality and workplace engagement in the bank, which enhanced the study's objective responses.

Table 4.2.6: Staff Disposition

		Percent	Valid Percent	Cumulative Percent
Valid Junior Staff	32	26.7	26.7	26.7
Intermediate Staff	44	36.7	36.7	63.4
Senior Staff	30	25.0	25.0	88.4
Top Managers	14	11.6	11.6	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Top managers make up 11.6%, junior staff make up 26.7%, intermediate staff make up 36.7%, senior staff make up 25%. This clearly implies that the survey covered every aspect of staff disposition to gather a range of perspectives on morality and motivation at the chosen bank. This improves unbiased responses.

4.3 Data Analysis According To the Research Questions

Research Question 1: Does social dialogue affect employee engagement?

Table 4.3.1 The right people are engaged to perform specialized functions.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	34	28.3	28.3	28.3
A	36	30.0	30.0	58.3
U	28	23.3	23.3	81.7
D	22	18.3	18.3	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

According to Table 4.3.1, 11 respondents, or 18.3% of respondents, disagreed with the statement, while 23.3% of respondents were unsure and 70 respondents, or 58.5% of

respondents, agreed that the correct personnel are employed by Union Bank Plc. Ilorin to carry out specialized functions. This clearly indicates that the correct personnel are employed by Union Bank Plc. in Ilorin to carry out specific tasks, as agreed upon by majority in the chosen bank. Social engagement and discourse are increased as a result.

Table 4.3.2: Workers with higher skills and education are often too difficult to retain.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	46	38.3	38.3	38.3
	A	44	36.7	36.7	75.0
	U	6	5.0	5.0	80.0
	D	16	13.3	13.3	93.3
	SD	8	6.7	6.7	100.0
	Total	120	100.0	100.0	

Source: SPSS Computation, 2025

According to Table 4.3.2, 24 respondents, or 20% of respondents, disagreed with the statement that it is frequently too difficult for banks to retain staff with higher levels of education and competence. The remaining 5% of respondents were undecided. This clearly indicates that majorities in Union Bank Plc Ilorin concurred that it is frequently too difficult to retain employees with higher levels of education and expertise. This will enhance social contact and communication between management and staff.

Table 4.3.3 Workers are often sponsored to acquire job-related skills in my work organization.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	22	18.3	18.3	18.3
	A	40	33.3	33.3	51.7
	U	32	26.7	26.7	78.3
	D	12	10.0	10.0	88.3
	SD	14	11.7	11.7	100.0
	Total	120	100.0	100.0	

Source: SPSS Computation, 2025

According to Table 4.3.3, 62 respondents, or 51%, agreed that the company frequently sponsors employees to acquire job-related skills. Meanwhile, 26.7% of respondents were unsure, and 26 respondents, or 21.7%, disagreed. This indicates that the majority of respondents believe employees receive regular support to develop skills relevant to their roles, which is essential for enhancing employee engagement.

Table 4.3.4 There is facility for on-the-job training in my place of work.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	28	23.3	23.3	23.3
A	30	25.0	25.0	48.3
U	24	20.0	20.0	68.3
D	20	16.7	16.7	85.0
SD	18	15.0	15.0	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

According to Table 4.3.4, 58 respondents, or 48.3% of the total respondents agreed that there is a facility for on-the-job training at their place of employment. Twenty percent of respondents were unsure, while 38 respondents, or 31.7%, disagreed. This clearly indicates that although while the majority of employees in the chosen bank agreed that on-the-job training was available, a sizable portion were neither in agreement nor disagreement. Due to the increased bias in the claim and the low proportion, it is difficult to draw broad conclusions about it.

Research Question 2: What effect does stability and security of work have on employee engagement?

Table 4.3.5: Stability and security of work is very central in decent work agenda

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	52	43.3	43.3	43.3
A	12	10.0	10.0	53.3
U	20	16.7	16.7	70.0
D	24	20.0	20.0	90.0
SD	12	10.0	10.0	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.5 shows that 64 respondents, representing 53.3%, agreed that stability and security of work are central to the decent work agenda at the selected bank. Meanwhile, 16.7% of respondents were undecided, and 36 respondents, or 30%, disagreed. This suggests that a majority acknowledge the importance of stability and security in promoting decent work engagement at Union Bank Plc Ilorin.

Table 4.3.6: I remain on this job because the job market in the country is not versatile enough and jobs in the labor market are not easy to come by.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	8	6.7	6.7	6.7
A	14	11.7	11.7	18.4
U	4	3.3	3.3	21.7
D	52	43.3	43.3	65.0
SD	42	35.0	35.0	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.6 indicates that 22 respondents representing 18.4% of respondents agreed that they remain on this job because the job market in the country is not versatile enough and jobs in the labor market are not easy to come by. 3.3% of respondents were undecided and 94 respondents representing 78.3% disagreed on the claim. This directly implies that the job security is stable at Union Bank Plc Ilorin, and so is the employee engagement enhances in the organization.

Table 4.3.7: Workers engaged in my work organization are protected against any unjust treatment or dismissal.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	54	45.0	45.0	45.0
A	30	25.0	25.0	70.0
U	8	6.7	6.7	76.7
D	14	11.7	11.7	88.3
SD	14	11.7	11.7	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.7 indicates that 84 respondents representing 70 % of respondents agreed that the workers engaged in the organization are protected against any unjust treatment or dismissal, 6.7% of respondents were undecided and 28 respondents representing 23.4% disagreed. This directly implies that most workers engaged in the organization are protected against any unjust treatment or dismissal. This increase stability and job security in the selected banks.

Table 4.3.8: There is no discrimination in terms of access to training of employees by sex.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	12	10.0	10.0	10.0
A	66	55.0	55.0	65.0
U	16	13.3	13.3	78.3
D	12	10.0	10.0	88.3
SD	14	11.7	11.7	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.8 indicates that 78 respondents representing 65% of respondents agreed that there is no discrimination in terms of access to training of employees by sex, 13.3% of respondents were undecided and 26 respondents representing 21.7% disagree on the claim. This directly implies that majorities conceded that there is no discrimination in terms of access to training of employees by sex. This increase employee engagement and equity system in the job security of the bank.

Table 4.3.9 Opportunities for self-development are relatively available in my place of work.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	22	18.3	18.3	18.3
A	40	33.3	33.3	51.7
U	18	15.0	15.0	66.7
D	22	18.3	18.3	85.0
SD	18	15.0	15.0	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.9 indicates that 62 respondents representing 51.7% of respondents agreed that opportunities for self-development are relatively available in the place of work, 15% of respondents were undecided and 40 respondents representing 33% disagree on the claim. This directly implies that majorities affirmed that the opportunities for self-development are relatively available in the place of work. This increase stability and job security.

Research Question 3: Is there any relationship between the decent work and employee engagement?

Table 4.3.10 Decent work policy is a foreign idea.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	30	25.0	25.0	25.0
A	38	31.7	31.7	56.7
U	18	15.0	15.0	71.7
D	16	13.3	13.3	85.0
SD	18	15.0	15.0	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.10 indicates that 68 respondents representing 56.7% of respondents agreed that the decent work policy is a foreign idea, 15% of respondents were undecided and 34 respondents representing 28.3% disagree on the claim. This directly implies that the majorities conceded in the claim that decent work policy is a foreign idea. This idea increase work engagement

Table 4.3.11 Decent work has the capacity to facilitate safe in working environment.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	26	21.7	21.7	21.7
A	54	45.0	45.0	66.7
U	22	18.3	18.3	85.0
D	10	8.3	8.3	93.3
SD	8	6.7	6.7	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.11 indicates that 80 respondents representing 66.7% of respondents agreed that decent work has the capacity to facilitate safe in working environment, 18.3% of respondents were undecided and 9 respondents representing 15% disagree on the claim. This directly implies that the majorities conceded in the claim that decent work has the capacity to facilitate safety in the working environment. This equally increase work engagement.

Table 4.3.12 Decent work has the capacity to facilitate good working time and work intensity.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	10	8.3	8.3	8.3
A	60	50.0	50.0	58.3
U	10	8.3	8.3	66.7
D	24	20.0	20.0	86.7
SD	16	13.3	13.3	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.12 indicates that 70 respondents representing 58.3% of respondents agreed that decent work has the capacity to facilitate good working time and work intensity, 8.3% of respondents were undecided and 40 respondents representing 33.3% disagreed on the claim. This directly implies that majorities conceded in the claim that work intensity increase in a place where there is decent work engagement

Table 4.3.13 Decent work equally has the capacity to facilitate skill development/up-grading.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	18	15.0	15.0	15.0
A	82	68.3	68.3	83.3
U	4	3.3	3.3	86.7
D	10	8.3	8.3	95.0
SD	6	5.0	5.0	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.13 indicates that 100 respondents representing 83.3% of respondents agreed that decent work equally has the capacity to facilitate skill development/up-grading, 8.3% of respondents were undecided and 8 respondents representing 13.3% disagree. This directly implies that decent work arrangement has the capacity to facilitate skill development/up-grading.

Research Question 4: Determinants of Employee Work Engagement Scale (WES)

Table 4.3.14 The people in my work environment are interested in what I do and this makes me want to always accomplish more for the team success

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	58	48.3	48.3	48.3
A	24	20.0	20.0	68.3
U	12	10.0	10.0	78.3
D	10	8.3	8.3	86.7
SD	16	13.3	13.3	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.14 indicates that 82 respondents representing 68.3% of the respondents agreed the people in the work environment are interested in what to do and this always pushes to accomplish more for the team success, 10% of respondents were undecided and 26 respondents representing 21.6% disagree on the claim. This directly implies that majorities conceded in the claim that people in the work environment are interested in what to do and this always push to accomplish more for the team success at Union Bank Plc Ilorin, and so is the employee engagement enhances in the organization.

Table 4.3.15 I would feel comfortable in asking my boss for time off if an emergency arose.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	38	31.7	31.7	31.7
	A	28	23.3	23.3	55.0
	U	20	16.7	16.7	71.7
	D	20	16.7	16.7	88.3
	SD	14	11.7	11.7	100.0
	Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.15 indicates that 66 respondents representing 55% of respondents agreed that they would feel comfortable in asking the boss for time off if an emergency arose, 16.7% of respondents were undecided and 34 respondents representing 28.4% disagree on the claim. This directly implies that there is flexible work engagement and so the employees are able to attend to other things outside working roles.

Table 4.3.16 Working long hours is not seen as sign of commitment in my organization.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SA	13	10.8	10.8	10.8
	A	49	40.8	40.8	51.6
	U	33	27.6	27.6	79.2
	D	12	10.0	10.0	89.2
	SD	13	10.8	10.8	100.0
	Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.16 indicates that 62 respondents representing 51.6% of respondents agreed that working long hours is not seen as sign of commitment in the organization, 27.6% of

respondents were undecided and 25 respondents representing 20.8% disagree on the claim. This directly implies that working long hours is not seen as sign of commitment at Union Bank Plc Ilorin, and so is the employee engagement enhances in the organization.

Table 4.3.17 Employees who use flexible arrangements are able to develop their careers than those who do not.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	20	16.7	16.7	16.7
A	45	37.5	37.5	54.2
U	17	14.2	14.2	68.4
D	33	27.5	27.5	95.9
SD	5	4.1	4.1	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.17 indicates that 65 respondents representing 54.2% of respondents agreed that employees who use flexible arrangements are able to develop their careers than those who do not, 14.2% of respondents were undecided and 38 respondents representing 31.6% disagree on the claim. This directly implies that career development gained through flexible work arrangement.

Table 4.3.18 To get ahead, employees are not expected to put their jobs before the family.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid SA	13	10.8	10.8	10.8
A	65	54.2	54.2	65.0
U	10	8.3	8.3	73.3
D	20	16.6	16.6	89.9
SD	12	10.1	10.1	100.0
Total	120	100.0	100.0	

Source: SPSS Computation, 2025

Table 4.3.18 indicates that 78 respondents representing 65% of respondents agreed that to forge ahead, employees are not expected to put their jobs before the family, 8.3% of respondents were undecided and 32 respondents representing 26.7% disagree on the claim. This directly implies that majorities conceded in the claim that employee is not expected to put their job before the family if they are to forging ahead in the selected bank.

4.4 Hypotheses Testing and Discussion of Findings

H₀₁: Social dialogue has no significant effect on employee engagement

Table 4.4.1 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	-.920 ^a	.846	.843	.56423

a. Predictors: (Constant), Social Dialogue

The study conducted a regression analysis to determine the relationship between social dialogue and employee engagement. Table 4.4.1 show the coefficient of determination ($R^2=0.846$), which implies that about 84.6% of the variation in the employee engagement is explained by a unit change in social dialogue. The regression equation appears to be relatively useful for making predictions since the value of R squared is slightly more than halves. Therefore, the relationship exists between social dialogue and employee engagement but it is an inverse relationship at 5% level.

Table 4.4.2: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	101.135	1	101.135	644.172	.000 ^b
	Residual	18.465	118	.157		
	Total	119.600	119			

a. Dependent Variable: Employee Engagement

b. Predictors: (Constant), Social Dialogue

Table 4.4.2 presents the diagnostic results of the Analysis of Variance (ANOVA) on employee engagement and social dialogue. The ANOVA results for regression coefficients indicate that the significance of the $F=644.172$ is 0.00 which is lesser than 0.05. This indicates that the social dialogue statistically predicts the employee engagement (meaning it is a good fit for the data) at 5% level of significant. Therefore a significant relationship between social dialogue and employee engagement exist at 95% confidence level

Table 4.4.3: Regression Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.491	.168		2.930	.005
	Social Dialogue	-.967	.054	-.920	-17.824	.000

a. Dependent Variable: Employee Engagement

In an effort determine the degree of contribution of social dialogue affecting the employee engagement. Table 4.4.3 shows that there is negative effect of social dialogue on employee engagement since the coefficient of trend analysis was -0.967 which is

significantly close to -1. The t statistics (-17.824) was also greater than 1.671 at a degree of freedom of 119. This demonstrated that the social dialogue had a negative influence on employee engagement. The significant level was specified at (p-value = 0.000 < 0.05) in employee engagement as shown in Table 4.4.3. The fitted model from this analysis is shown below:

$$Y = 0.491 - 0.967(\text{Social Dialogue})_1$$

This implies that 96.7% decrease in employee engagement was significantly caused by 1% increase in social dialogue. Also, the removal of social dialogue (i.e., social dialogue=0) will cause an increase in employee engagement by 49.1% if going by the vector error correction factor in the regression equation. Therefore, social dialogue is significantly contributed to the model and its removal will help to increase the rate of employee engagement in the selected ministry. Hence, it is posited that there is significant negative significant effect of social dialogue on employee engagement at 5% level.

H₀₂: stability and security has no significant effect on employee engagement

Table 4.4.4 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.953 ^a	.908	.905	.42690

a. Predictors: (Constant), Job Stability, Job Security

The job stability and job security that are regressed over the employee engagement were all significant at 5% level. The R=0.953 implies there is direct positive relationship between the explanatory variables (job stability & job security) and the dependent variable (employee engagement). The R-square=0.908 which is just so close to adjusted-R square implies the

stability and job security are good predictors of employee work engagement, simply because the difference between the two is negligible (i.e. 0.003). This directly implies that the 90.8% of employee work engagement depend on the stability and job security in the ministry and the remaining 9.2% was attributed to other factors not accounted by this model.

Table 4.4.5: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	102.862	2	51.431	577.876	.000 ^b
	Residual	10.388	117	.089		
	Total	113.250	119			

a. Dependent Variable: Employee Engagement

b. Predictors: (Constant), Job Stability, Job Security

The ANOVA table 4.4.5 indicates the overall significant level between employee engagement and stable job security. It follows that the ratio of regression sum of square (102.862) over the total sum of square (113.250) produce the same result as the R-square (0.908) which implies the model account for most of the variation of the outcome variable (i.e. employee engagement). Hence, the p-value=0.000 and F-calculated (577.876) fall outside the rejection region which means that there is significance relationship between stable job security and employee engagement at 5% level of significant.

Table 4.4.6: Regression Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.392	.115		-3.418	.001
	Job Stability	.576	.062	.609	9.235	.000
	Job Security	.452	.076	.394	5.980	.000

a. Dependent Variable: Employee Engagement

Table 4.4.6 revealed that job stability ($\beta=0.567$), and job security ($\beta=0.452$) are significantly contributing to employee engagement of the selected ministry and the significant impact of job stability manifest most higher over the work engagement than does the job security in the model at 95% confidence level. Job stability and job security is significant in the hierarchical regression model at 5% level. This directly implies there is significant impact of stable job security on employee work engagement at 5% level. Hence, if management of the selected ministry ignored the significant (i.e. job stability=job security=0); then there would be 39.2% repressive effect on employee engagement. This, according to Kayode and Agboola (2019), puts the decent work and social security in the public service as a myth rather than a reality. This implies that the reality of job stability and job security has significant effect on employee engagement in Union Bank Plc Ilorin, and so is the performance objective of the bank is fulfilled.

H₀₃: There is no significant relationship between decent work and employee engagement.

Table 4.4.7: Pearson Moment Correlations

Control Variables				Employee Engagement	Flexible Work Environment	Decent Work
-none ^a	Employee Engagement	Correlation	(2-	1.000	.750	.842
		Significance	tailed)	.	.000	.000
		Df		0	58	58
	Flexible Work Environment	Correlation	(2-	.750	1.000	.889
		Significance	tailed)	.000	.	.000
		Df		58	0	58
	Decent Work	Correlation	(2-	.842	.889	1.000
		Significance	tailed)	.000	.000	.
		Df		58	58	0

Decent Work	Employee Engagement	Correlation	1.000	.007	
		Significance (2-tailed)	.	.958	
		df	0	57	
	Flexible Work Environment	Correlation	.007	1.000	
		Significance (2-tailed)	.958	.	
		df	57	0	

a. Cells contain zero-order (Pearson) correlations.

The Pearson moment correlation in Table 4.4.7 indicates that, at zero-order (i.e., Decent work = 0), the correlation coefficient (R) is 0.750, demonstrating a relationship between a flexible work environment and employee engagement. As the concept of decent work is enhanced, the significance of this relationship increases under non-zero order, with R rising to 0.958. This suggests that decent work is a strong predictor of employee engagement, with the relationship being significant at the 5% level. Furthermore, the functional relationship between decent work and employee engagement is established through a flexible work environment, showing a high positive correlation ($R = 0.842$) at the 5% significance level.

Overall, both zero-order and non-zero order analyses reveal a positive and significantly high correlation between decent work and employee engagement. Consequently, the null hypothesis is rejected, and the alternative hypothesis is accepted, confirming that the relationship between decent work and employee engagement is significant at the 95% confidence level.

H₀₄: Fundamental principles and rights at work has no significant effect on employee engagement.

Table 4.4.8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.891 ^a	.794	.791	.64259

a. Predictors: (Constant), Education, Sponsorship, On-the-job training

The result in the model summary table 4.4.8 indicates $R^2=0.794$ which is the coefficient of determination of jointly regressed dimensional variables of fundamental principles and rights to work which include; education, sponsorship and on-the job training jointly explained 79.4% variance of employee engagement, while the remaining 20.6% could be due to the effect of extraneous variables not explained in the model. The adjusted R-square (0.791) which is a value just so close to R-square (0.794) depicts the fact that if the model is sampled from the population rather than the sample it will account for a negligible difference of 0.2% variation in the outcome. Therefore, the model fitness is good. $R=0.891$ which implies that the relationship between fundamental rights to works and employee engagement are positively high because the correlation coefficient is close to 1.

Table 4.4.9: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	272.819	3	90.940	149.327	.000 ^b
	Residual	70.610	116	.609		
	Total	343.429	119			

a. Dependent Variable: Employee Engagement

b. Predictors: (Constant), Education, Sponsorship, On-the-job training

Table 4.4.9 presents the overall diagnostic test of the significance of the relationship in the model summary using Analysis of Variance (ANOVA) between the three levels of fundamental rights at work (education, sponsorship, and on-the-job training) and employee engagement. The ANOVA results for the regression coefficients indicate a significant relationship, with $F = 149.327$, which is greater than the F-table value of 3.84 at a degree of freedom of (3, 116); the P-value is 0.00, which is less than 0.05. This suggests that the three measures of fundamental rights at work significantly predict employee engagement, indicating that the model is a good fit. Therefore, a significant relationship exists between employee engagement and the fundamental rights of education, sponsorship, and on-the-job training at the 95% confidence level.

Table 4.4.10: Regression Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.517	.165		-3.127	.002
Education	.352	.044	.305	8.062	.000
Sponsorship	.602	.036	.658	16.835	.000
On-the-job	.227	.041	.199	5.528	.000

a. Dependent Variable: Employee Engagement

From regression Table 4.4.10, it can be deduced that education ($\beta=0.352$), sponsorship ($\beta=0.602$) and on-the-job training ($\beta=0.227$) have positive impact on employee engagement in the selected ministry. 35.2% increase in employee work engagement is caused by 1% increase in education. Sponsorship with ($\beta = 0.602$) implies that 60.2% increase in employee engagement is significantly caused by 1% increase in sponsorship while on-the-job training with ($\beta = 0.227$) equally signifies 22.7% increase in employee engagement is caused by 1% increase in on-the-job training in the selected ministry. This result implies that all

dimensions of fundamental principles and rights at work have positive significant effect on employee engagement as revealed in the results of model summary in table 4.4.8 and ANOVA table 4.4.9 above. The constant of regression analysis ($c=-0.517$) further in the prediction was that if $\text{education}=\text{sponsorship}=\text{on-the-job}=0$, then the employee work engagement reduce by 51.7% and this implies that the removal of these fundamental principles and rights at work have significant effect on employee engagement at 5% level. Therefore, it seems that the zeroing of the fundamental rights at work can be used to drawn inference on work engagement. Thus, in practice finding have shown that rights to sponsorship is more instrumental when considering fundamental principles and rights at work than the rest of others in the model. Hence, the null hypothesis 4 is rejected and the alternative hypothesis is accepted by posited that there is high positive significant effect of fundamental principles and rights on employee engagement at 5% level of significant. This finding commensurate and supported previous work in the literatures that the fundamental principles and rights are determinates of employee work engagement.

4.5 Discussion of Findings

The results indicate the extent to which social discourse affects employee engagement. The findings show a negative impact of social discussion on employee engagement, with a trend analysis coefficient of -0.967, which is close to -1. This suggests that a 1% increase in social discussion corresponds to a significant 96.7% decrease in employee engagement. According to the vector error correction component in the regression equation, eliminating social dialogue (i.e., setting social dialogue = 0) would lead to a 49.1% increase in employee engagement. This indicates that social conversation greatly influences the model, and its removal could enhance employee engagement in the organization. This aligns with the study by Chaulk and Brown (2008), which suggested that group discussions can negatively affect workplace dynamics, such as reducing job satisfaction.

Furthermore, both job security (coefficient = 0.452) and job stability (coefficient = 0.567) significantly influence employee engagement, with job stability having a more pronounced impact at the 95% confidence level. Quilan (2012) noted that many workers are currently facing job instability, which exacerbates workplace stress as they worry about their families and communities.

The research also indicates that performing quality work enhances the relationship between a flexible work environment and employee engagement ($R = 0.958$), highlighting that good performance is a strong predictor of employee engagement, with a significant association at the 5% level. The decent work framework further reinforces the link between a flexible work environment and employee engagement, which is highly positive ($R = 0.842$) at the 5% significance level.

Overall, a supportive work environment significantly impacts employee engagement. This implies that, according to Research Question 3, organizations that incorporate elements of a decent work environment—such as allowing employees to express their concerns and participate in decision-making—tend to foster job satisfaction and enthusiasm among employees.

In conclusion, the fundamental rights to education (coefficient = 0.352), sponsorship (coefficient = 0.602), and on-the-job training (coefficient = 0.227) positively affect employee engagement in the organization. Specifically, a 1% increase in education is associated with a 35.2% increase in employee engagement, while a 1% increase in sponsorship could lead to a 60.2% rise in engagement. Additionally, a 1% increase in on-the-job training is likely to result in a 22.7% increase in employee engagement. Overall, at a 95% confidence level, all aspects of core workplace rights and principles have a positive and significant impact on employee engagement

CHAPTER FIVE

5.0 Summary, Conclusions and Recommendations

The objective of this chapter is to interpret the empirical findings of the research, building on the conclusions about the retention and rejection of the hypotheses presented in the previous chapter. It summarizes the conclusions related to the study hypotheses outlined in Chapter One. Following this, the chapter presents the drawn results and offers suggestions for further research.

5.1 Summary of findings

Employee engagement has been shown to be influenced by the social discourse aspect of a decent work environment. This was highlighted in a study by Chaulk and Brown (2008), which suggested that group discussions can have lasting effects on the workplace, including a reduction in job satisfaction. Benach et al. (2014) also emphasized the challenges of insecure work, noting that such employees often lack effective agency, have limited negotiating power, and face few options to mitigate abusive or exploitative conditions.

Similarly, the realities of job security and stability significantly impact employee engagement at Union Bank Plc in Ilorin, contributing to improved performance goals within the ministry. Employee engagement acts as a mediating variable that enhances the likelihood of a decent work environment. Research indicates that organizations fostering a decent work environment promote job satisfaction among employees, leading to greater enjoyment, enthusiasm, and overall happiness in their work. Key elements of such an environment include the freedom to express concerns, organize, and participate in decisions that affect their lives.

Moreover, the fundamental rights to education, sponsorship, and on-the-job training play a significant role in enhancing employee engagement. When a company implements a robust sponsorship program and demonstrates a commitment to employees' rights to further education or retraining, it can lead to a notable increase in employees' work engagement levels.

5.2 Conclusion

It is important to note that social conversation is found to be inversely associated with employee engagement, despite the findings highlighting a positive relationship between decent work and employee engagement levels at Union Bank Plc in Ilorin. While the evidence suggests that a supportive work environment is a crucial factor in fostering employee engagement, further studies on ethical work practices and employee involvement are needed to enhance the existing evidence.

The results of this study align with the research hypothesis, indicating a strong positive relationship between employee engagement and decent work among Union Bank Plc employees. Higher levels of decent work are linked to improved employee engagement within the bank. Conversely, the relationship between employee engagement and social interaction is negative, suggesting that lower levels of social dialogue among employees are associated with higher levels of engagement.

It was emphasized that when employees' rights are upheld, they are more likely to engage in activities that benefit the organization. Additionally, there is a strong correlation between performing well at work and employee engagement, indicating that increased employee involvement also enhances the quality of decent work.

5.3 Recommendations

Based on the findings, the following suggestions are proposed:

- i. Given the inverse relationship identified, the bank should utilize social dialogue judiciously to enhance employee engagement levels.
- ii. The banking sector should prioritize solid working conditions and job security to boost employee engagement and promote decent work. Employees who feel a sense of belonging and job security are more likely to strive toward the organization's goals.
- iii. The bank should conduct training sessions for staff focused on sponsorship, especially regarding its costs. This will help employees understand the benefits and improve their work habits, ultimately increasing their commitment to the organization.
- iv. The report also recommends that industrial firms establish clear and achievable goals for their employees. This approach will help employees uphold essential workplace principles and rights, including decent work and active participation in the organization's success.

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APPENDIX

QUESTIONNAIRE

This questionnaire is designed to collect information on the **Impact of Decent Work Practices on Employee Engagement in Financial Institutions: A Comprehensive Study of Union Bank of Nigeria PLC, Ilorin**. The information you provide will be valuable for research purpose only. Therefore, your genuine, honest and prompt response is a valuable input for the quality and successful completion of this study. For anonymity sake, you may or may not write your names as required on this Questionnaire. The information given will be used only for research purposes and will be kept confidential.

Yours Sincerely,

SECTION A

DEMOGRAPHIC INFORMATION

Please tick [☐] the most appropriate answer and write where necessary.

Demographic Factor:

- i. Gender: (a) Male [☐] (b) Female [☐]
- ii. Age: (a) 21-30years[☐] (b) 31-40years [☐] (c) 41-50years[☐] (d) 51years and above [☐]
- iii. Marital Status: (a) Single[☐] (b) Married [☐] (c) Divorced [☐] (d) Widow/Widowed [☐]
- iv. Highest Educational Qualification: (a) SSCE/GCE/NABTEB [☐] (b) ND/A'Level/NCE [☐] (c) B.Sc/HND [☐] (d) MA/M.Sc & above [☐]
- v. Length of Service: (a) 0-5 years [☐] (b) 6-10 years [☐] (c) 11years and above [☐]
- vi. Job Status: (a) Junior staff [☐] (b) Intermediate Staff [☐] (c) Senior Staff [☐] (d) Top Management [☐]

Section B

The statements below are designed to assess work-life balance. You are expected to rate each statement with the response format below:

Strongly Agree (SA) =5, Agree (A) =4, Undecided= 3, Disagree (D) =2, Strongly Disagree (SD) =1

Decent Work Scale (DWS)

	Decent Work	SA (5)	D (4)	U (3)	A (2)	SD (1)
1.	Decent work policy is a foreign idea.					
2.	Decent work policy has the potential to provide better strategy for poverty alleviation.					
3.	Decent work equally has the capacity to facilitate safe in working environment.					
4.	Decent work equally has the capacity to facilitate good working time and work intensity.					
5.	Decent work equally has the capacity to facilitate skill development/up-grading.					
	Social Dialogue & Fundamental Right					
6.	The right people are engaged to perform specialized functions.					
7.	Workers with higher skills and education are often too difficult to retain.					
8.	Workers are often sponsored to acquire job-related skills in my work organization.					
9.	There is facility for on-the-job training in my place of work.					
	Stability and Security of Work					
10.	Stability and security of work is very central in decent work agenda					
11.	I remain on this job because the job market in the country is not versatile enough and jobs in the labor market are not easy to come by.					
12.	Workers engaged in my work organization are protected against any unjust treatment or dismissal.					
13.	There is no discrimination in terms of access to training by employees by sex.					
14.	Opportunities for self-development are relatively available in my place of work.					

Employee Engagement Scale (WES)

	Statements	SA	D	U	A	SD
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		(5)	(4)	(3)	(2)	(1)
1.	The people in my work environment are interested in what I do and this makes me want to always accomplish more for the team success.					
2.	My co-workers would cover for me if I needed to leave work to deal with personal issue.					
3.	My co-workers encourage my personal and career development.					
4.	Turning down a promotion or transfer for family-related reasons will not hurt one's career progress in this organization.					
5.	Employees in this organization are enjoying work-life balance activities.					
6.	Decisions made in the human resources department like transfers take into account an employee's family/ personal situation.					
7.	I would feel comfortable in asking my boss for time off if an emergency arose.					
8.	Working long hours is not seen as sign of commitment in my organization.					
9.	Employees who use flexible arrangements are able to develop their careers than those who do not.					
10.	To get ahead, employees are not expected to put their jobs before the family.					