

INFLUENCE OF MEANS AND FREQUENCY OF TRAVELLING ON TRAVELLING STRESS AMONG NIGERIANS

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Abstract

The study examined the influence of the means and frequency of travelling on stress among Nigerians. A total of 312 passengers volunteered for the study. Participants comprised of 149 males and 163 females with ages ranging from 13 - 62 and a mean age of 40.31. Among the participants, 145 were airline passengers and 167 were bus passengers. Participants were selected from one airline and 2 bus terminals at Owerri, Imo State. Travelling Stress Questionnaire (TSQ) developed and validated by the researchers to assess the level of stress experienced by passengers was employed in data collection while cross-sectional survey and ANOVA on SPSS version 17 were used for design and data analysis respectively. The results showed that road passengers experienced more travelling stress than airplane passengers ($F(1, 300) = 654.82, P < .0001$). There was also significant difference in travelling stress across participants' travelling frequency ($F(1, 300) = 12.08, P < .0001$). However, there was no significant gender difference in travelling stress ($F(1, 300) = .07, P > .05$). Recommendations and conclusion were drawn based on the findings.

Keywords: Commuters, Frequency of traveling, Nigeria, Psychological impact, Traveling stress.

Inventions of means of transportation are some of the legacies of modern scientists and technologists. Currently, we have various means of transportation such as; land, roads and rails, sea and air. These products of modern technology have made life a lot easier and much more meaningful. However, in spite of the fact that the use of vehicles, airplanes, trains and ships of all kinds is an integral part of modern life, not much seems to have been documented about the psychological impact of their use while traveling. Although we know that some people experience traveling sickness in the form of dizziness, nausea, vomiting, sty, deafness, jetlag, etc., it seems others may develop some negative psychological experiences like anxiety before, during and after embarking on a journey. Some may even avoid traveling due to travel related stress and may as such consider traveling as a stressor.

In the course of this research, some factors have been pointed to as possible sources of traveling stress especially in our society. For example, bad roads, bad vehicles (both land, sea, air, etc.), auto crash, armed robbery, fear of death, undue perception of fuel-odor, fear of height, fatigue, poor traveling conditions, frequency of traveling, purpose of traveling, etc. seem to cause differential reactions in people that also make them classify traveling as a stressor or a stressful experience.

Several models have evolved to explain stress. These models go a long way to explain the causal factors leading to stress in almost all human activities. Theories like the Stimulus-oriented model (DeLongis, Coyne, Dakof, Folkman & Lazarus, 1982; Lazarus & DeLongis, 1983), the response-oriented model (Selye, 1936; Cox, 1978), the Transactional model (Lazarus & Cohen, 1977; Mackay, Cox, Burrows, & Lazzarini, 1978). However, the response oriented model best explains stress as experienced by travellers.

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The response based theorists explain stress as a response pattern or set of reactions that indicate in some way that an individual has been exposed to a demanding or disturbing situation. In our everyday language, we talk about individuals as being stressed. When we use the term stress in this way, we are referring to the individual's physiological response to an extreme environmental event or his psychological response to threat which could amount to stress. Following this perspective, individual's perception of long hours spent in making journeys from one end to the other due to bad roads or traffic jams, as is regularly experienced by commuters around the nation, their reactions to high way armed robbery and accidents, etc. could all amount to stress due to the likely negative physiological and psychological responses (e.g. crying, fear, worry, muscle cramps, etc.) these experiences generate. Nevertheless, it is also correct and important that we note at this point that "human beings do not respond to life situations in nearly identical ways" (Nweze, 1995, p.35). Hence, the description of stress as non-specific response of the body to demands upon it (Selye, 1974). Therefore, the varying traveling experiences of commuters most likely generate different responses from these individuals. It is this seeming differential reaction to traveling variables like the means of transportation and frequency of traveling that has led to this current investigation, to ascertain statistically if these particular variables are considered as stressors by commuters.

Previous studies had shown a mixed influence of the effect of travelling on commuters. Olorunshola, Achie and Ogunwole (2011) in their study of the effect of road transportation on the cardiopulmonary parameters and body temperature of 26 healthy young Nigerians, found significant variations in the serum level of cortisol from $0.57 \pm 0.45 \mu\text{mol/L}$ before to $1.05 \mu\text{mol/L}$ after transportation ($p < 0.001$). Though, they found that participants' diastolic blood pressure, mean arterial blood pressure (MABP) and body temperature were elevated after transportation, these were not significant. The study concluded that though road transportation was stressful, the body's various homeostatic mechanisms were able to control the altered parameters within normal ranges. However, because of the sample size used in this study, this finding that seems to point to the fact that traveling does not lead to stress among travellers cannot be generalized to the large traveling population of Nigerians from Imo state.

In a similar report to establish the relationship between travelling and stress, Kollaritsh (1989) carried out a worldwide survey on the clinical features of enteritis among 1,455 Austrian tourists. The study indicated that "travellers' diarrhoea" starts mainly at the end of mucous stools as reported by 99% of the patients with a frequency of 4 bowel movements per day, while bloody diarrhoea occurred very rarely. However, 57.2% of patients suffered from abdominal cramps; less than one third of the patients reported nausea and/or vomiting, while 13% reported fever accompanied acute diseases. The result of the study indicated that the stress of post travelling stage altered the physiological functioning of the travellers and thereby induced psychophysiological gastro intestinal disorders. The shortcomings of this study are glaring. It did not specify whether the tourists were adults or young people and the age range and gender of the participants were not also indicated. Though the study pin-pointed a relationship between negative physiological reactions and traveling that could be termed as stressful, there was no link to possible psychological stress responses that could be experienced by commuters. However, the lack of an analysis of the role of gender in the experience of traveling related stress is the bases of the first hypothesis of this study that gender will not determine travellers' stress level.

Meanwhile, in a study investigating the psychological effect of commuting among 187 commuters in Dublin, O'Regan and Buckley (2003) found that nearly 80% of respondents reported their daily commute as a stressful experience with those who travelled by train experiencing the highest levels of stress and most negative moods on reaching their workplace. They were followed by commuters travelling by road.

Cantwell, Caulfield, & O'Mahony (2009) examined the level of stress caused by

commuting into Dublin among 324 employees and found that respondents who travel on a crowded public transport experience higher levels of commuting stress, probably due to increased invasion of personal space and cramped, uncomfortable conditions. High stress levels were also reported mostly among respondents who travel using unreliable public transport services. Commuters who spend longer times waiting for a public transport service also tend to be more stressed. The longer this wait-time, the more intense these feelings of stress become, as would be expected intuitively. Following these previous study outcomes, it is hypothesized in this study that frequency of traveling will not contribute to traveling stress as experienced by commuters in Imo state.

On the other hand, the increase in airline travel is fostering crowded airports, delayed flights and inconvenient travel date scheduling. These have forced frequent air travellers to move from one gate to the other carrying heavy seat bags which have been revealed to cause cervical contraction, radioculopathy and other stress related disorders. In their study, LaBan, Braker and Meerschaert (1989) found that eleven busy executives, nine men and two women, had cervical medicular pain complaints associated with weakness and painful dyesthesias in the extremity. Four had right C6 root symptoms and seven had left C7 complaints. These evidences were provided by X-ray and abnormal electromyograms. All these symptoms are said to be associated with stress experienced during the pre-travelling stages. The study did not indicate the ages of the participants and age is an important determinant in their reaction to this type of stressful situation.

Commercial air travel is so fast and easy that it attracts many people with significant underlying chronic diseases. In a study by Shesser (1989), it was discovered that though most airlines claim no ill effects from the stresses of air travel, airlines that fly longer routes tend to report higher incidences of in-flight emergencies and sudden deaths than those that fly shorter routes. In many respects, the studies could not be generalized since the methodologies were not stated.

Despite the identified problems that could arise from air and road transportation, some studies have posited that transportation services, especially when the quality is high, can affect mental-health in various ways. Quality transportation can reduce emotional stress by improving people's access to education and employment activities (and therefore their long-term economic opportunities), improving community cohesion (positive interactions among neighbours), improving access to social and recreational activities (and therefore their positive social interactions and physical activity), and by reducing insecurity and crowding at transit waiting areas and in transit vehicles (Alien, 2008; Bell & Cohen, 2009). Moreover, commuters have been reported to find travelling with quality transportation means as less stressful than driving (Wener & Evans, 2007).

It is worth noting that each type of transportation system has its own characteristic stressors. In this part of the globe, travelling by air is a modern innovation which has generated a lot of interest, awe and admiration. It has in fact become a status symbol. This could be attributable to the fact that air travel is the fastest and arguably the most comfortable out of the different modes of travelling. Air transportation has ushered in new concepts to international travel, trade and exchange of ideas. People of high socio-economic status are the ones that are found predominantly travelling by air despite its numerous dangers in developing nations (Uwaoma & Nkwam- Uwaoma, 2011).

Road transport has many advantages particularly in Nigeria as well as other Third World countries. Travelling by road is not only cheap, but is also fast, reliable and convenient for a majority of Nigerians. In Nigeria, apart from air transport, road transportation is the chief means of moving domestic freight and passengers across the length and breadth of the country. This trend of travelling by road could be attributed to its flexibility (Kollaritsh, 1989).

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Analyses of travelling requirements include safety and reliability, trip time, trip cost, noise and vibration and convenience (transfer and waiting time). All these issues preoccupy the mind of travellers and often lead to emotional problems which consequently include stress on the travellers. The problem starts from the preparation stage. This is the stage at which a decision to travel is taken. The cause of stress at this stage includes excitement of having to travel, discomfort of having to wake up very early, luggage problem and frustration of obtaining visas and foreign exchange (in case of air travellers). Causes of stress also include pain of going away from a cherished person, uncertainty and worrying about the type of weather that would be encountered on arrival at the new destination. A large number of people in Nigeria do not opt for air transport in spite of the belief that it is the safest mode. They keep their distance from the airports and airspace believing that the air fares are meant only for the rich. Some cite safety concerns. The stress involved in air travel, most especially to those who are going on an international trip will entail getting an entry visa to the country one contemplates travelling to. No entry visa is needed when one is making a domestic trip or going from one ECOWAS country to the other as an African (Obi, 2006).

The time or season of travelling by air determines the price one pays. Travellers pay more fares during certain seasons or at certain peak periods than on non-peak periods. Among the factors passengers or travellers consider while embarking or choosing mode or means of transportation are the transport fares, safety and duration or time spent on the journey.

Delays and long waiting times at motor parks and airports, crowded conditions of departure lounges have also been identified as stressors associated with travelling. The travelling period is characterized by deprivation stress which Girdano and Everly (1979) defined as "the psychophysiological stress response caused by states of boredom and loneliness" or as "the internal bodily reaction to cognitive under stimulation". Other symptoms of deprivation stress include moodiness, depression, unhappiness, restlessness and lack of enthusiasm.

The post travelling stage initiates a lot of stress too. This includes the fatigue of the long travelling hours; aches and pains of sitting down in a cramped position for many hours; unsatisfactory sleep during travelling and difficulties in locating destinations of the city or town being visited for the first time (Omoluabi, 1990).

From the studies reviewed above, it is clear that travelling by any means is associated with stress related complaints. On one extreme, it is the pleasure derived from travelling and on the other end of the continuum; it is the frustration and stress that turn the joy of travelling to sadness. Apprehension for accident, high speeding vehicles, difficulty in interaction and changes from one geographical location to the other often constitute the major causes of stress to commuters. Also, each of the travelling stages has peculiar problems which are highly stressful (Omoluabi, 1990). Hence, a second hypothesis of this study is that manifestation of travel stress will not differ across the means of transport used by travellers.

Method

Participants

The study involved 312 (149 male and 163 female) passengers who volunteered to participate in the study. Passengers were selected from Imo airport Owerri and the Owerri terminals of Associated Bus Company (ABC) and Young Shall Grow Motors limited. They were 145 airline passengers and 167 bus passengers. Their ages ranged from 13 to 62 years, with a mean age of 40.31 (STD. = 4.33).

Instrument

Traveling Stress Questionnaire (TSQ) developed and validated by the researchers was used to

access traveling stress. The TSQ is a 17 items inventory with five Likert points scoring pattern, ranging from 0= Never to 5= Almost always. Reliability was established at Cronbach alpha .73, the instrument had concurrent validity, measured by comparing it with the symptoms distress checklist (SCL-90) developed by Derogatis, Lipman and Covi (1977). Frequency of travel and means of travel were measured as categorical variables. Frequency of travel was measured as first time, less than five times, more than five times; while Means of travel was measured as Air and Road.

Procedure

The researchers went to the Associated Bus Company, Young Shall Grow and Arik Air terminals where the passengers were approached while they waited for their turn to move. The questionnaires were shared to passengers who agreed to complete the inventory. Four hundred questionnaires were shared, but three hundred and twelve were properly completed and returned. Data for the study was generated from the papers. The process of questionnaire administration and collection took three days.

Design/Statistics

The study is a cross-sectional survey method. Three-factor analysis of variance was conducted using SPSS version 17 for statistical analyses.

Results

Table I: Summary table showing travelling means, travelling frequency and gender on travelling stress

Independent Variables	Mean	Standard Deviation	N
Means: Air	82.24	12.72	145
Road	109.42	8.14	167
Frequency: First Time	98.22	16.17	85
<5 Times	95.73	12.96	123
>5 times	96.88	21.78	104
Gender: Males	94.73	17.23	149
Females	98.67	16.94	163

The means obtained in Table I above indicate that participants travelling for the first time (98.22) reported significantly higher travelling stress than those travelling for the 5th time (95.73) and those who have travelled more than five times (96.88).

Table II: Summary table of 3- Way ANOV A for travelling means, travelling frequency and gender on travelling stress

Source	Sum of square	df	Mean square	F
Means of traveling (A)	57224.160	1	57224.160	654.82**
Frequency of traveling(B)	2111.189	2	1055.594	12.08**
Gender (C)	6.368	1	6.368	0.07
A*B	5964.487	2	2982.243	34.13**
A*C	354.106	1	354.106	4.05*

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B*C	175.170	2	87.585	1.00
A*B*C	553.137	2	276.568	3.17*
Error	26216.682	300	87.389	
Total	3014657.000	312		
Corrected Total	91645.458	311		

= Significant $p < .01$, *= Significant $p < .05$

The results as shown in Table II above identified a significant difference in travelling stress among air travellers and road travellers [$F(1, 300) = 654.82, P < .0001$]. The means obtained in Table I above, further explains that road travels (109.42) faced significantly more travelling stress than air travellers (82.24). Also, there was a significant difference in travelling stress across participants' travelling frequency [$F(1, 300) = 12.08, P < .0001$]. However, there was no significant gender differences in travelling stress [$F(1, 300) = .07, P > .05$] although females reported higher travelling stress (98.67) than males (94.73).

Discussion

The study examined the influence of means and frequency of travelling on travelling stress among Nigerians. The result showed that means of travelling significantly influences level of travelling stress. Commuters who travel by road experience more travelling stress than those who travel by air. This finding is in line with the work of Omoluabi (1990) which suggested that apprehension of accidents, high speeding of vehicles, train or planes, difficulty in interaction and changes from one geographical location to the other constitute the major causes of stress to commuters. The researchers are of the view that since more hours are spent while travelling on the road than air, travelling stress occurrence among road travellers could be as a result of the sustained perception of stressors like bad roads, fear of accidents, etc. that generate recurrent negative physiological and emotional responses best described as stress. Again, the researchers are of the view that the comfort derivable in air transport makes it superior and less stressful and of course, the class or social symbol that the air travel is known for aids the users to respond less negatively to the associated difficulties of this means of traveling.

Result also showed that those who travel more frequently experience less stress than those who are new to travelling. This result corresponds with the findings of previous researchers. Omoluabi (1990) identified the difficulties which could face travellers such as locating destinations within the city or town being visited for the first time. In the researchers' view, the present finding can be supported by the fact that those who travel get used to road accident incidents, high speeding vehicles, bad roads with associated traffic delays and other factors associated with travel than those who seldom travel. The result of this research further shows no significant gender difference in travelling stress thereby supporting earlier study (Kollaritsh, 1989) that found no significant gender difference in how people react to travel related stress. It is also in line with the definition of stress as a non-specific reaction of individuals to varying stressors (Nweze, 1995), so that, individuals may cry, vomit, become anxious or experience travel related disorientation despite their gender.

This study was also limited by financial and time constraints which if broadened could have increased significantly the number of participants for the study and thereby improved on the study's external validity. Although, there is a paucity of research on travelling stress, this study was able to identify some determining factors of travelling stress.

The findings of this study will enable the public to know some ways of reducing the stress of travelling. Some identified ways of reducing travel stress include travelling by air and getting used to frequency of travelling. The researchers also recommend that psychologists be employed as traveling counsellors so as to counsel people and make them understand ways of identifying and countering risk factors in the various means of travelling thereby reducing the

stress accruable from travelling.

Conclusion

Travelling stress is a global problem affecting the society which is not often and freely discussed in public circles but has a significant negative impact on individuals and society. Travelling can be an enjoyable experience especially when one utilizes the best and affordable means. Considering travelling in Nigeria, the means and frequency are two factors that make travelling stressful.

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**PERCEIVED UNDEREMPLOYMENT, PSYCHOLOGICAL EMPOWERMENT,
AFFECTIVE AND CONTINUANCE COMMITMENT AMONG NON-STANDARD
WORKERS IN THE NIGERIAN FINANCIAL INSTITUTIONS**

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Abstract

The study investigated the relationships between perceived underemployment, psychological empowerment, affective and continuance commitment among non-standard workers in the Nigerian Financial institutions. The participants consisted of 181 employees sampled from 15 commercial banks in Nsukka urban and Enugu capital city, southeast Nigeria. They are casual workers or those on temporary employment. Underemployment was measured with a 13- item scale based on measures used in previous research on underemployment. Psychological Empowerment Scale (PES) was used to assess employees' psychological empowerment. Affective and continuance commitment were measured with the 8-item affective commitment Scale and the 7-item continuance commitment scale. The results of the study showed that perceived underemployment was not related with affective commitment. Perceived underemployment was negatively related with continuance commitment. The results also showed that psychological empowerment was positively related with affective and continuance commitment. The implications of the findings were discussed, limitations highlighted and suggestions for further studies were offered.

Keywords: Affective commitment, continuance commitment, perceived underemployment, psychological empowerment,

A resilient organization is one that guarantees higher quality products and service delivery, support more innovation, have the ability to attract more talented people and keep them, experience less resistance to change and reduce turnover costs, all of which translate directly into a sustainable organization (Levering, 1998). Hellgren, Sverke and Isaksson (1999) asserted that the world of work has changed from what it was to now involve drastic changes in the employment relationships (Maslach, Schaufeli, & Leiter, 2001). Today, employees are expected to give more in terms of time, effort, skills, and flexibility, whereas they receive less in terms of career opportunities, lifetime employment, and job security (Bosman, Rothmann, & Buitendach, 2005). Also, Eby, Casper, Lockwood, Bordeaux and Brinley (2005) reported that the composition of the workforce has changed dramatically in recent decades.

For organizations to survive the present tumultuous times and competitive business environment occasioned by globalization and demand for efficiency, many organizations have come to depend on engaging workers on part-time or temporary employment to reduce wage bill.

Such non-standard employment, often defined as any work that is not full-time, not permanent or not waged or salaried (e.g., Carrell, 1999) are not new. Employers have a choice between organizing work in markets or hierarchies (Williamson, 1980), and this choice was brought by changes beginning in the mid-1970s that created conditions that led countries, organizations, and workers to adopt non-standard employment relations that depart from one or more of the essential features of the standard work arrangement (Kalleberg, 2006). However,

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employees under nonstandard employment arrangement are often underemployed and subsequently underpaid; yet they seem to maintain some level commitment to their work. This may be the reason Desarbo and Grewal (2008) asserted that firms would adopt different strategies to respond to the uncertainties inherent in the environment and gain their competitive advantage. Organizations employ this strategy in the realization that committed and low cost workforce is widely claimed to be essential for the effective functioning of modern organizations (Corsun & Enz, 1999; Kirkman & Rosen, 1999).

Although this change in the nature of employment relations has made labour markets and organizations more flexible, and has enabled some people and their families to obtain greater opportunity to meet their needs. At the same time, this enhanced flexibility often lead to greater labour market inequality; and excluding some workers from the social protections available to their counterparts in standard employment relationship (Kalleberg, 2006). Such perceived inequality may cause them to be less committed to the goals of the organization and as such may limit the organization's chances to realize its set objectives. Commitment has been linked with some positive organizational outcome that includes higher job satisfaction, organizational citizenship behaviour, job performance, lower absenteeism, turnover and turnover intentions (Meyer & Allen, 1997; Meyer & Herscovitch, 2001; Mowday, 1998). Extant literature on commitment has focused on the context of a continuous, on-going or permanent employment relationship (Gallagher & McLean Parks, 2001). Significantly less research attention has been directed at organizational commitment in more temporary employment arrangements that are now prevalent in the business environment.

Numerous researchers have studied this construct in different samples of hospital employees (Welsh & La Van, 1981), corporate employees (Wahn, 1998), manufacturing personnel (Allen & Meyer, 1990), police personnel (Dunham *et al*, 1994), bank employees (Mowday, Porter, & Dubin, 1974), university employees (Wahn, 1998), and so forth. While most of such studies are western-based, some researchers (e.g., Baruch, 1998), have doubted the viability and suitability of organizational commitment to today's fast changing environment in the west. Researches on this construct should therefore shift to environments other than the western countries in order to have a fuller understanding of its essence. Moreover, much of such studies have conceptualized and treated organizational commitment as a single construct without paying similar empirical attention to its components. It was Meyer and Allen (1987) and Becker, Randal and Riegel (1995) who stated that organizational commitment is multidimensional in nature and empirical consideration of its multidimensionality have not received as much research attention as commitment as a unidimensional construct. To measure organizational commitment as a unidimensional construct may be misleading because numerous researchers (e.g., Meyer & Allen, 1991) have argued that employee's relationship with an organization might reflect varying degrees of all the three components of commitment: affective, continuance and normative commitment. Besides, Bhatnagar (2005) reported that recent perspective of multidimensional organizational commitment is taking over from the unidimensional approach that has dominated management research for more than three decades.

However, it was Allen and Meyer (1990) who found that these three components of commitment are conceptually and empirically distinct. Furthermore, several studies show that the affective and the normative dimensions show substantial interrelation or that there appears to be some overlap between them. Both were found to be relatively independent of continuance commitment, therefore, they can be measured as independent constructs (Allen & Meyer, 1990; Meyer & Allen, 1997). For this reason, many researchers only consider the affective and the continuance dimensions of organizational commitment. In this study, the researcher shall exclude the normative dimension for the same reason. The goal of the present study was therefore to explore the relationship between perceived underemployment, psychological

empowerment, affective and continuance commitment among non-standard workers in the Nigerian financial institutions.

Organizational commitment has turned out to be one of the most widely researched topics in organizational behaviour (Mathieu & Zajac, 1990; Morrow, 1993). It has continued to receive considerable attention from both practitioners and researchers (Van Knippenberg & Sleebos, 2006). According to Colbert and Kwon (2000), organizational commitment of employees has gained its importance because it positions organizations well and guarantees them steady growth. This may be the reason Allen and Meyer (2000) stated that organizational commitment is one of the most important work attitudes in the study of management and organizational behaviour. For an organization to have sustained performance efficiency in the labour market, highly committed employees are needed.

Organizational commitment has been variously defined. For instance, Allen and Meyer (1996) defined it as the psychological link between the employee and the organization that makes it less likely for an employee to want to leave voluntarily. Also, it is seen as an emotional response to a positive appraisal of the work environment (Testa, 2001). Bartlett (2002) defined organizational commitment as personnel's attachment to or identification with their organization. However, the three components of commitment are argued to develop from different antecedents and to have different implications for job-related outcomes other than turnover (Allen & Meyer, 1996; Meyer & Allen, 1997). For instance, affective commitment develops mainly from positive work experiences, such as job satisfaction and organizational fairness, and is associated with desirable outcomes, such as higher levels of organizational citizenship behaviours and lower levels of turnover behaviours, absenteeism, and tardiness. Continuance commitment, on the other hand, has been shown to have two major antecedents that include lack of job alternatives and any other factor that may likely increase the cost of quitting, such as investments in the organization in terms of time, money and effort. Normative commitment is argued to develop from organizational commitment norms that develop through familial and cultural socialization or through organizational socialization and appears to be predictive of positive outcomes, albeit not as strongly as affective commitment (Wasti, 2002).

Affective commitment to an organization is the degree to which an individual identifies with that organization (Porter, Steers, Mowday, & Boulian, 1974). Such commitment reflects an employee's emotional attachment to the organization and involves acceptance to pursue organization's goals and values; willingness to go beyond work schedule for the organization; and a desire to remain to the organization (Mowday, Steers, & Porter, 1979). It is built from and is induced by an employee and organizational value congruency. As a result, it becomes almost natural for the employee to become emotionally attached to and enjoy continuing membership in the organization (O'Reily & Chatman, 1986). Steers (1977), and Mottaz, (1988), identified factors which help create intrinsically rewarding situations for employees to be antecedents of affective commitment. These factors include such job characteristics as task significance, identity, skills variety and feedback concerning employee job performance, perceived organizational support or dependence and the degree that employees are involved in the goal-setting and decision-making processes. More so, participation in decision making, job discretion, task autonomy, job challenge, or promotional opportunities are factors that have found to be positively related with affective commitment (Mathieu & Zajac, 1990; Meyer & Allen, 1997). Continuance commitment seems to have received much less research attention.

Continuance commitment is a form of psychological attachment to an organization, which reflects the degree to which an individual experiences a sense of being locked in place because of the high costs of leaving (Meyer & Allen, 1991). These investments can be of a

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financial or non-financial reason. The available research indicates that a person's continuance commitment is a function of the amount of investments in terms of time, effort and money a person has made in the organization (Becker, 1960), and their perception of the number of employment alternatives (Meyer & Allen, 1997). Continuance commitment is defined as the employees' awareness for or recognition of the benefits of continuing to remain in the organization versus the perceived cost of leaving the organization (Alien & Meyer, 1990; Meyer & Alien, 1991). It is the willingness to exert considerable effort on behalf of an organization. According to Chan (2003), employees with high continuance commitment are more likely to remain in the organization. If the cost of leaving is much lower than the benefit of continued stay with the organization, employees will tend to leave the organization because of the low continuance commitment. Also, it has been defined as willingness to remain in an organization because of personal investment in the form of non-transferable investments such as close working relationships with co-workers, retirement and career investments, acquired job skills which are unique to a particular organization, years of employment in a particular organization, involvement in the community in which the employer is located, and other benefits that make it too costly for one to leave and seek employment elsewhere.

Researchers have identified some individual and organizational variables that serve as antecedents of commitment. Underemployment has been proposed as an antecedent of commitment (Feldman, 1996). Short term employment is perceived as resulting from continuous changes in the working arrangement around the world and has become a great concern in the last three decades (Foote, 2004). Haataja and Kauhanen (2010) emphasized that employers need to organize staffing according to demand and market fluctuations, and employees want to reconcile their work and private lives better. Underemployment is said to occur when short working hours and short casual work contracts are only based on employers' needs and employees would like to work more hours on longer or permanent contracts. Researchers have described individuals as underemployed when they are working in lower quality jobs relative to some defined standard (Feldman, 1996). Different fields of specialization within the behavioural sciences have offered different definitions of underemployment. For example, economics defined underemployment in terms of wages losses (Zvonkovic, 1988) and employment gaps (Tipps & Gordon, 1985) after layoffs or other job losses. Sociology has looked at underemployment from a perspective of whether individuals have too much formal education in relation to what their new jobs require (Burriss, 1983). Organizational behaviour researchers and social psychologists took a subjective approach to defining underemployment, which ask individuals for their perceptions of whether they feel underemployed relative to their expectations of their careers (Feldman & Turnley, 1995). Underemployment in the present study is viewed as a condition of over education for the jobs currently available in the labour market, and to which one is employed.

Widespread interest in psychological empowerment has come at a time when turbulent change and global competition require employee initiative and innovation (Drucker, 1988). Empowerment has been described as a motivational process of feeling enabled (Corsun & Enz, 1999). Similarly, Menon (2001) defined it as a motivational construct which focuses on the cognitions of the individual being empowered. It was Thomas and Velthouse (1990) who identified empowerment as task motivation factor that is manifested in four cognitions: meaning, competence, self-determination and impact. Based on Spreitzer's (1996) construct definition, meaning reflects the degree to which an individual believes in and cares about work goals or purposes. Meaningfulness is explained in relation to an individual's own ideals or standards of need. Competence refers to self-efficacy specific to work and is rooted in an individual's belief in his or her knowledge and capability to perform tasks with skill and success (Thomas & Velthouse, 1990). Feelings of competence are similar or related to effort-performance expectancy, personal mastery, and agency beliefs (Bandura, 1989). Self-

determination represents the degree to which an individual feels causal responsibility for work-related actions, in the sense of having choice in initiating and regulating actions (Deci, Connell, & Ryan, 1989). Based on Ashforth (1989), Spreitzer (1996) describes impact as the experience of having an influence on strategic, administrative, or operating outcomes at work to make a difference. Impact also has been defined as the perception of environmental resistance to personal impact regardless of ability (Thomas & Velthouse, 1990). In terms of psychological empowerment, impact has been referred to as the converse of learned helplessness in a work setting (Spreitzer, 1995).

Meanwhile, the four cognitions of empowerment have been claimed to, and found to additively create an individual's overall *gestalt* of felt empowerment (Spreitzer, 1996; Thomas & Velthouse, 1990). Each dimension adds a special aspect to an individual's experience of empowerment, and the four dimensions together make up the essence of empowerment. Researchers (e.g., Onne, 2004) reported that empowerment components individually evoke positive work attitudes and behaviours.

Perceived underemployment reflects a situation in which employees do not feel that they fully utilize their competence based on education and experience. Perceived underemployment is related to negative outcomes such as lower psychological well-being, increased job dissatisfaction, lower affective commitment to the organization, higher turnover and turnover intention (Erdogan & Bauer, 2009; Feldman & Bolino, 2000). Numerous studies have documented the negative impact that underemployment has upon job attitudes (e.g., Feldman & Turnley, 1995). For example, Khan and Morrow (1991) argue that employees have high expectations with respect to job challenge; when jobs are unchallenging or fail to meet such expectations, employees experience lower job satisfaction. In the same vein, research on organizational commitment (e.g., Meyer & Allen, 1984) suggests that when individuals feel let down, they have less affective attachment to their organizations. Thus, when employees are dedicated to the course of their organization in which they are underemployed and feel unchallenged, their long-term commitment to their organizations is likely to be impeded. In view of this the following hypotheses were examined: employees' perception of underemployment will be negatively related to affective commitment, and employees' perception of underemployment will be negatively related to continuance commitment.

Due to the robust nature of the construct, there are good reasons to propose that the empowerment feeling of being able to make a significant difference in the workplace facilitates a worker's commitment to the organization (Spreitzer, 1996). According to Liu, Fellows and Chiu (2006) and Krishna (2007), when the perception of work empowerment increases, it will lead to an increase in organizational commitment. Employees who feel more empowered and are more likely to respond with more commitment (Kraimer, Seibert, & Liden, 1999), tend to be highly concentrated, self-motivated and resilient (Avolio, Zhu, Kho, & Bhatia, 2004; Kraimer, Seibert, & Liden 1999). Psychological empowerment plays an important role in employees' attitudes and performance (Thomas & Velthouse, 1990; Menon, 2001). Janssen (2004) was of the opinion that psychological empowerment can promote employees' organizational commitment. Bogler and Somech (2004) found that empowerment is related with organizational commitment, professional commitment and organizational citizenship behaviour. Chan (2004) found that psychological empowerment was positively correlated with affective commitment. Thus the following hypotheses were tested: perceived psychological empowerment will be positively related with affective commitment among non-standard workers, and perceived psychological empowerment will be positively related with continuance commitment among non-standard workers.

Method

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Participants and procedure

The participants for the study consisted of 181 employees sampled from 15 commercial banks in Nsukka urban and Enugu capital city, southeast Nigeria. They are casual workers/part-time or those on temporary employment who were present during the time of the study and who volunteered to participate. They consisted of 69 (38.12%) male and 112 (61.88%) female workers. Their ages ranged from 21 to 33 years, with a mean age of 25.7 years. Their minimum and maximum educational qualifications are Ordinary National Diploma (OND) and first university degree/Higher National Diploma (HND) respectively. A total of 193 copies of questionnaire were administered to the participants. Out of this number, only 181 were completed and returned representing a return rate of 93.78%.

Instrument

Perceived Underemployment Scale

Underemployment was measured using a 13-item scale based on measures used in previous research on skill utilization (O'Brien, 1982) and underemployment (Bolino & Feldman, 2000; Feldman, 1996). The measure taps the extent to which expatriates' assignments are challenging, provide learning opportunities, and fully utilize their education, experience, training, skills, and abilities. Three items from this scale were modified to suit the present population of employees of financial institutions in Nigeria in the form of rephrasing three items that are particular about the original population. For example, item 1 was re-worded from; 'I am overeducated for this overseas assignment' to 'I am overeducated for my current assignment.' Item 9 was rephrased from 'I have not learned a great new deal as a result of this overseas assignment' to 'I have not learned a great new deal as a result of this my current assignment.' Item 10 was re-worded from; 'I can envision more challenging expatriate assignments than the one I have' to 'I can envision more challenging assignments than the one I have.' Cronbach's alpha of the scale for the present study was 0.88.

Psychological Empowerment Scale

Spreitzer's (1995) Psychological Empowerment Scale (PES) was used to assess employees' psychological empowerment. It is a 12-item scale that measures the four dimensions of empowerment: meaning, competence, self-determination and impact. The PES is a self-assessment scale, with a 5-point Likert-type response format where 1 = strongly disagree with the statement and 5 = strongly agree with the statement. The instrument has four subscales of three items each. Each scale measures one dimension. Sample items included: "The work I do is very important to me" (meaning), "I am confident about my ability to do my job" (competence), "I have significant autonomy in determining how I do my job" (self-determination), and "My impact on what happens in my department is large" (impact).

Organizational commitment

Affective and continuance commitment were measured with the Affective Commitment Scale (8 items) and the Continuance Commitment Scale (7 items), developed by Allen and Meyer (1990). The responses to each item are recorded on 5-point Likert scales ranging from strongly disagree (1) to strongly agree (5). Examples of scale items are the following: "This organization has a great deal of personal meaning to me" (affective commitment) and "It wouldn't be too costly for me to leave this organization in the near future" (continuance commitment). Internal consistency (Cronbach's alpha) of both scales for the present study was satisfactory, standing at 0.79 for affective commitment and 0.81 for continuance commitment.

Results

Table 1: Showing the inter-correlations among study variables.

Variables	1	2	3	4	5	6	7	8
Gender								
2 Education	.01							
3 Marital status	.05	.06						
4 Organizational tenure	.31 **	.10	.10					
5 Perceived underemployment	.01	.14	.00	-.01				
6 Psychological empowerment	-.01	-.02	.28**	.13	-.18*			
7 Affective commitment	-.13	-.06	.14	-.07	-.02	.40**		
8 Continuance commitment	-.04	.04	.01	-.01	-.24**	.55**	.20**	

Key: ** = $p < .01$

* = $p < .05$

Note: A total of 181 participants completed the measures. Gender (1= male, 2 = female); marital status (1= single, 2 = married). The raw score for age, organizational tenure, perceived underemployment, psychological empowerment, affective commitment, and continuance commitment were entered as they were collected.

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The results of the correlation analyses computed revealed that perceived underemployment is negatively and significantly related with continuance commitment ($r = -.24, p < .01$) but not related with affective commitment. On the other hand, psychological empowerment was found to be positively related with affective commitment ($r = .40, p < .01$). Also, it was found that psychological empowerment was positively and significantly related with continuance commitment ($r = .55, p < .01$).

Table 2: Hierarchical Regression Results for the Various Dimensions of Commitment

Variables	Affective Commitment			Continuance Commitment		
	Step 1	Step 2	Step 3	Step 1	Step 2	Step 3
Gender	-.12	-.27	-.10	-.04	-.03	.001
Marital status	.15*	.15*	.04	.01	.01	-.15*
Education	-.06	-.06	-.05	.04	.07	.09
Organizational Tenure	-.04	-.04	-.09	-.001	-.01	-.08
Perceived Underemployment		.01	.07		-.25	-.15*
Psychological Empowerment			.41 **			.57**
R2	.04	.04	.19	.003	.06	.35
R ² Change	.04	.00	.15	.003	.06	.29

* = $p < .05$; ** = $p < .01$. Values in table are standardized β coefficients.

The results of the hierarchical regression analysis showed that among the control variables tested, only marital status was significantly related with affective and continuance commitment. The control variable additively explained an insignificant variance in affective and continuance commitment. The result of the regression equation model indicated that perceived underemployment is not a significant predictor of affective commitment but significantly predicted continuance commitment ($\beta = -.25, p < .01$). This result upholds the hypothesis 1b of a significant positive relationship between perceived underemployment and continuance commitment. Perceived underemployment explained 6% of the variance on continuance commitment above that of the control variables. The regression analyses results also showed that psychological empowerment is a significant predictor of both affective ($\beta = .41, p < .01$), and continuance commitment ($\beta = .57, p < .01$). Psychological empowerment respectively explained 15% and 29% of the variances on affective and continuance commitment above and beyond that of the control variables and perceived underemployment. These results confirm our hypotheses 2a and 2b.

Discussion

The present study investigated the relationships between perceived underemployment, psychological empowerment, affective and continuance commitment in a sample of non-standard workers in financial institutions in Nigeria. Contrary to the first hypothesis, employees' perception of underemployment was not related to affective commitment. This result appears to be inconsistent with previous studies that showed that perceived underemployment is related to various negative job attitudes and behaviours such as lower psychological well-being, increased, lower affective commitment to the organization (Erdogan & Bauer, 2009; Jones-Johnson & Johnson, 1991). The result points to the direction that perceived underemployment may not necessarily lead to affective commitment because employees seem to believe that it is obligatory to serve their organizations in a way that portrays

them as good workers, especially in tight labour market where employment opportunities are limited. In this regard, they could be affectively bound to the organization within the period they are in the organization.

The second hypothesis was confirmed, wherein perceived underemployment was found to be negatively related with continuance commitment. When employees have high perception of underemployment it will definitely have a negative consequence. First, their desire to pitch tent with the organization will likely be lost. The result of the present result is consistent with previous ones. For instance, it is in line with the study of Feldman and Bolino (2000) which found that underemployment is related with job dissatisfaction. Also, it is consistent with Khan and Morrow (1991) that underemployment is positively related with turnover, turnover intention and lower job satisfaction.

Furthermore, the third and fourth hypotheses that perceived psychological empowerment will be positively related with affective commitment and that perceived psychological empowerment will be positively related with continuance commitment among non-standard workers were confirmed. The reason for this might be that although non-standard workers tend to be wrongly placed and may perceived their jobs as unchallenging, if they feel a sense of empowerment from the organization they are likely to reciprocate by putting up some positive work behaviours that may help it realize its objectives. This result is consistent with numerous prior studies such as Liu, Fellows and Chiu (2006) and Krishna (2007), which observed that when the perception of work empowerment increases, it will lead to an increase in organizational commitment. It is equally in line with studies which found that employees who feel more empowered and are more likely to respond with more commitment (Kraimer, Seibert, & Liden, 1999), tend to be highly concentrated, self-motivated and resilient (Avolio et al., 2004; Kraimer, Seibert, & Liden 1999; Spreitzer 1995; Thomas & Velthouse, 1990). Also, the result of the present study aligns with Bogler and Somech (2004) which found that empowerment is related with organizational commitment, professional commitment. Chan (2004) found that psychological empowerment was positively correlated with affective commitment.

Implications of the study

The findings of the present study have some relevant implications to management of organizations. Although various managements tend to take advantage the pool of unemployed but qualified individuals as veritable instrument of achieving set objectives in that they are often poorly rewarded due to the nature of their employment contract, they should also know that such employees are far from being committed to their organization, especially with regard to continuance commitment. Such dependence on non-standard workers might undermine the growth of such organization. The employees are with them because of lack of alternative means of livelihood. Their staying with such organization only reflects the degree to which an individual experiences a sense of being locked in place because of the high costs of leaving, or the investment they have made in the course of working with the organization which is always in form of a financial or non-financial reason. Some may be investments in terms of time and effort a person has made in the organization, and their perception of the number of employment alternatives. Moreover, if such employees are empowered by the organization they may exhibit some positive job behaviours in favour of the organizations. Therefore, management practitioners that have such employees should endeavour to empower them psychologically if their goals of employing them will not be defeated.

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Despite the goals of this study, its shortcomings cannot be overemphasized. Like all human endeavour there are some impediments that undermine the validity of the findings. First among them is the problem often associated with survey research. It is notoriety in not establishing cause and effect relationships. Longitudinal or experimental method is usually advocated to solve such problem. Second is that the data for the study was collected through a single source (cross sectional), this is likely to have some shortcomings. Multiple sources of data should have been vital for its ability to cushion any bogus data the participants may have given. Social desirability bias is yet another challenge the present study was likely to have encountered. The participants are likely to have masked their true feelings to give misleading responses perhaps for the fear of being punished should the management get to know about them. Such biases are likely to have exerted undue influence on the findings. Although anonymity was promised to encourage fair responses, this might have reduced but not eliminated such challenge.

In conclusion, the present study examined the relationship between perceived underemployment, psychological empowerment, affective and continuance commitment among non-standard workers in financial institutions. The results indicated that perceived underemployment is negatively related with affective commitment. Similarly, perceived underemployment is negatively related with continuance commitment. On the other hand, perceived psychological empowerment was found to be positively related with affective commitment, whereas it is positively related with continuance commitment.

Today, businesses are facing tumultuous times and the competition to survive and remain in completion is so intense that organizations have employed different strategies to stay afloat. One of such strategies is that has continued to gain popularity among managers is recruiting candidates on part-time or temporary basis because it reduces wage bill. The present study has revealed that such employees are not usually committed to long term goals of the organizations but are with them for selfish reasons not to help grow the organizations. Therefore, caution should be taken when recruiting employees as non-standard workers because of the perceived advantage associated with it. It is also important to empower employees psychologically for them to be committed to the organization.

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