



Exploring Employee Well-Being Among Precarious (Fixed-Term) Call Centre Workers

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in Organisational Psychology

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Abstract

Organisations have readily adopted alternative forms of work that deviate from the traditional standard employment relationship. Temporary employment or fixed-term employment has become a norm, especially in the call centre industry. In addition to the call centre environment being a major contributor to stress and job insecurity, the status of temporary employment brings along its own damaging outcomes for those employees impacted. That is, the experiences of working in a call centre environment are enhanced by the experiences of being in a precarious employment relationship. The objective of this study was to investigate the well-being experiences of fixed-term contract call centre employees in a financial services sector institution.

This qualitative study was conducted in the interpretive paradigm and utilised an exploratory-descriptive approach to understand the phenomena under study. Nine (9) fixed-term employees from three (3) different servicing call centres in the business were interviewed telephonically for this study. The study sample comprised Black, Coloured, and Indian males and females with an average age of 25 years old, an NQF4 level education or higher, and average tenure of 2.5 years in the organisation. The findings indicated that fixed-term call centre employees perceived their work arrangements and environments to be sources of stress, insecurity and instability, a hindrance to career development, and expressed overall negative affect on their well-being. Employees' negative well-being experiences were intensified during the COVID-19 lockdown period which brought about many consequences for the general economy and specifically those already in vulnerable work arrangements. The study found that social support amongst co-workers was a buffer between the pressures experienced by fixed-term call centre employees and their well-being.

Keywords: precarious, well-being, call centre employee, fixed-term contractor, financial services sector institution

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List of Acronyms and Abbreviations

Acronym/Abbreviation	Explanation
APP	Application
APAF	The American Psychiatric Association Foundation
BPO	Business Processing Outsourcing
COVID-19	The coronavirus disease of 2019
DWA	Decent Work Agenda
EHRC	Equality and Human Rights Commission
EPRES	Employment Precariousness Scale
FSI	Financial Services Institution
FSS	Financial Services Sector
FTC	Fixed-term contract(or)
FTE	Full-Time Employment
HCBP	Human Capital Business Partner
HCTE	Human Capital Talent Executive
HR	Human Resources
HREC	Human Research Ethics Committee
ITES	Information Technology Enabled Services
ILO	International Labour Organization
LRA	Labour Relations Act
MSD	Musculoskeletal Disorders
NQF	National Qualifications Framework
POS	Perceived Organisational Support
PER	Precarious Employment Relationship
RSA/SA	Republic of South Africa
SER	Standard Employment Relationship
TA	Thematic Analysis
UCT	University of Cape Town
VDU	Visual display unit

Chapter 1: Introduction

In chapter 1 the rationale and objective of this study is presented, and an overview of the dissertation is provided. This chapter presents the context within which this study was conducted and the research problem under investigation. This is followed by the conceptual definition of the key terms and the structure of the dissertation.

1.1 Introduction

The forces of globalisation, competition and technological innovation have influenced several adaptive changes in the labour market landscape (Barker & Christensen, 1998). The changes in the labour market have subsequently increased the mobility of workers and capital. These changes have influenced and transformed employment conditions in various organisations and industries (Benach, Vives, Tarafa, Delclos, & Muntaner, 2016). In response to the shifts in the labour market, many employers have progressively adopted flexible employment forms (Tompa, Scott-Marshall, Dolinschi, Trevithick, & Bhattacharyya, 2007).

The delayed progression of the labour market legislative, social, and political structures has contrasted with the speedy market changes (Tompa et al., 2007; Vosko, 2004). The combination of the legislative, social, and political factors has made the labour market experience progressively insecure for workers (Tompa et al., 2007). Furthermore, it has been reported that for several decades, the “economic, social and political forces have aligned to make work more precarious” (Kalleberg, 2009, p. 2).

The concept of precarious employment has been linked to the growing shift from standard employment to non-standard employment forms (Hannif & Lamm, 2005). Existing literature suggests that non-standard employment forms are more likely to be unsecure, but it may not necessarily necessitate precariousness (Hannif & Lamm, 2005).

1.2 Background of the Study

The phenomenon of employment instability emerged in the early 1980s, and the proportion of workers employed in flexible work arrangements continued to gradually increase in all western countries (Moscone, Tosetti, & Vittadini, 2016). The substantial growth in flexible employment resulted in employment forms such as temporary (i.e. fixed term), temporary agency employment, self-employment, and flexitime (Lewchuck, 2017;

Kalleberg, 2011; Rodgers & Rodgers, 1989). By the end of the 20th century, the labour markets across the world were going through a transition and employment was becoming less secure (Lewchuck, 2017). In reaction to the weakening of the standard employment relationship, no-standard forms of employment grew, that were typically temporary and insecure in nature (Lewchuck, 2017).

The term “precarious” employment has been applied to non-standard work that has the effect of weakening the standard employment relationship (Dorman, 2000). Non-standard work forms reduce the expected duration of employment, increasing its uncertainty, and undermining the rights and entitlements that employees would generally have access to in a standard employment relationship (Dorman, 2000). Furthermore, precarious work has been associated with poor working conditions, physically demanding work, and a higher risk of accidents (Gash, Mertens, & Gordo, 2007). The characteristics of precarious employment are likely to negatively impact on an employee’s mental and physical health, eventually resulting in absenteeism, lost productivity, and job loss (Moscone et al., 2016).

Workers who find themselves in a precarious employment relationship, have very little input into their work conditions (Dorman, 2000). Aronsson (1999) conducted a study among temporary workers in Sweden, looking at the association between opportunities to participate in workplace discussions and the employees’ peripheral labour market position, the results of this study found that temporary workers have less knowledge about their work environment. As a result of their peripheral employment status, 30% of the employees in the study feel forced to accept work environment deficiencies whereas 41% claimed that it was difficult to have their concerns raised and addressed. Johnstone, Mayhew, and Quinlan (2000) report that precarious employees are less likely to be represented on health and safety committees and they have less control over the ability to change work environment conditions (e.g. temperature, work location, personal leave). According to Johnstone et al. (2000), all these aspects are important for overall health.

Governments have progressively adopted neoliberal policies aimed at deregulation, and support of corporate “flexibility” (Evans & Gibb, 2009). These shifts toward corporate flexibility have weakened employment relationships and shifted social risk and responsibility away from organisations, with negative effects on the employees who are exposed to these perilous working conditions (Evans & Gibb, 2009).

1.3 Statement of the Problem

The call centre has become an attractive work environment for people seeking work flexibility (Arzbächer, Holtgrewe, Kerst, & Shire, 2017). This career allows flexibility to employees seeking irregular work shifts and boundryless careers. However, many people find themselves in precarious working arrangements in this industry, whether voluntarily or involuntarily (Carrieri, Novi, Jacobs, & Robone, 2014). The call centre work environment is one where high level of stress and job insecurity are prevalent. Research has shown that although temporary work is preferred and valued by some employees, the insecurity and poor working conditions associated with such work contracts can have a negative impact on workers' health and well-being (Dawson, Veliziotis, & Hopkins, 2017; Carrieri et al., 2014). According to Quinlan (2013), the shift to “flexibility”, which symbolise the “new” world of work, is distinguished by insecurity, disorganisation, and labour withdrawal. Workers are increasingly being treated as expendable commodities and their health and safety are being neglected in the organisations' pursual of profit (Quinlan, 2013). It is a valuable investigation to better understand the well-being experiences of employees in precarious work arrangements in the call centre environment.

1.4 Rationale for the Study

This study will contribute to the growing body of literature focused on the well-being experiences of precarious fixed-term contract call centre employees in the context of the South African financial services sector. The study will further contribute to the knowledge of workplace and well-being experiences of fixed-term call centre employees during the COVID-19 pandemic.

1.5 Research Objective

The objective of this study was to explore and understand the experiences of precarious fixed-term contract call centre employees in a financial services institution in Cape Town.

1.6 Research Question

To achieve the research objective, the study set out to answer the following research question:

- What well-being concerns are experienced among precarious fixed-term contract (FTC) employees?

1.7 Definition of Key Terms

In this study, the key terms prominent throughout the study were defined to position their meaning within this study.

Precarious employment: “Precarious employment is employment that is “uncertain, unpredictable, and risky from the point of view of the worker” (Kalleberg, 2009, p. 2).

Fixed-term contract (FTC): A fixed-term contract is a contract of employment which has a fixed, determinable, end date. A fixed-term contract automatically terminates at the end of the agreed period (Huysamen, 2019).

Call centre: In a call centre, formal business interactions are conducted using a telephone supported by computer systems, to virtually provide transactions such as services, support, sales, and employee assistance ((Read, 2005; Zapf, Isic, Bechtoldt, & Blau, 2003).

Well-being: A positive state of physical, psychological, and social wellness (James, McKechnie, & Swanberg, 2011).

1.8 Dissertation Structure

Chapter 1 of the dissertation is the introduction which provides an overview of the background, purpose, motivation, and significance of the research study. The first chapter describes the research question, objectives, and the methodological scope of this study.

Chapter 2 provides an extensive review of the literature that is important for this study. This chapter is a comprehensive discussion of precarious work and employee well-being in the call centre environment.

Chapter 3 provides the procedure for data collection and analysis. The methodology used in the study is discussed with a focus on the research design, the sampling method, the data collection instrument and procedure, data analysis and in-depth ethical considerations of the study.

Chapter 4 provides an analysis of the data collected in Chapter 3. The information gathered from the interviews is cleaned and expressed thematically.

Chapter 5 provides the discussion of the results in relation to the literature. This chapter addresses the most significant results extracted from the study findings. Conclusions

are drawn based on the findings and compared to the existing literature. Thereafter, recommendations for the study and future research are made.

1.9 Chapter Conclusion

This chapter presented the background and rationale of the study, clarified the formulation of the research problem, the significance of the study, the research objectives and research questions. Key terms that were used throughout the dissertation were defined specific in the context of the study.

Chapter 2: Review of the Literature

2.1 Introduction

In Chapter 1, the background, problem statement, objectives, research approach and significance of the study were described. Chapter 2 presents a review of the existing literature of precarious fixed-term employment in the call centre environment and well-being.

2.2 Decent Work

Work, which meant a permanent stable job in the past, is an essential part of human activity in society. Work is a source of self-esteem, self-actualisation, security, and a livelihood for a decent life (Edralin, 2014). The increase of globalisation, deregulation of the labour market, increased global competition, technological change, corporate restructuring, and the global financial, economic and social crises experienced since 2007, have contributed significantly to the decline in decent work and influenced the growth of precarious work (Evans & Gibb, 2009; Quinlan, 2013).

The concept of “decent work” has become an acceptable representation of working life (Fudge & McCann, 2015). According to the International Labour Organisation (ILO) Report (1999), decent work expresses a commitment to promote opportunities for women and men to obtain decent and productive work, in conditions of freedom, equality, security and human dignity. The International Labour Organization Decent Work Agenda (1999) is founded on four strategic pillars.

- a) *Rights at work*: ensuring compliance with the fundamental principles and rights at work associated with dignity, equity, representation, social security and adequate remuneration for all workers (Frey & MacNaughton, 2016)
- b) *Fostering employment*: establishing national policy goals and strategies to achieve full employment and appropriate pay for work as the key means of poverty reduction (Frey & MacNaughton, 2016).
- c) *Social protection*: establishing policies for the prevention of work-related injuries and illnesses and the promotion of social justice, cohesion, and justice (Frey & MacNaughton, 201).
- d) *Social dialogue*: This pillar refers to dialogue between government, employees, and employers, to achieve understanding and acceptance of policies, greater

democratization and consultation, as a means to resolve conflicts peacefully (Frey & MacNaughton, 2016).

In addition to decent work, the ILO challenges unacceptable employment relationships. Unacceptable work is work that is “unproductive, un-free, performed in conditions of inequality, insecure, or in violation of human dignity” (Fudge & McCann, 2015, p. 5). One form of unacceptable employment relations that is receiving increased attention in literature is precarious employment (Fudge & McCann, 2015). Precarious employment challenges the decent work agenda because it undermines the principles of workers’ rights, fostering employment, social protection, and social dialogue (Endralin, 2014). Precarious work brings insecurity, unpredictable working conditions, and uncertainty to many people.

2.3 The Employment Relationship

The employment relationship is a legal concept used globally to refer to the relationship between “employees” and an “employer” (ILO, 2006). The employee performs work for the employer under certain conditions in return for compensation. The reciprocal rights and responsibilities of the employer and employee are created through employment relationship; and the employee’s ability to access the rights and benefits associated with the areas of labour law and social security (ILO, 2006).

In 1997, the ILO took a focused interest in “contract labour”, and initiated discussions with the intention to protect certain categories of vulnerable workers through the adoption of a Convention and Recommendation, but the proposal failed (ILO, 2006). In June 2003, general discussions about the scope of the employment relationship continued. Due to constant changes in structure of the labour market and poor application of the law, there have been a growing number of workers who find themselves without the protection of the employment relationship (ILO, 2006). The ILO (2006) recognised that the protection of these workers was at the crux of its mandate. Decent work is relevant for all workers, including those in the informal economy, such as the self-employed, unregulated wage earners and domestic workers (Ghai, 2003). The standard employment relationship has become challenged by the new forms of work relations.

2.4 Standard Employment Relationship (SER)

To grasp precarious employment, it is important to understand how it has developed from and now deviates from the standard employment relationship (SER). Standard employment is typically indicated by employment that is characterised by 35 to 40 hours of paid work per week (Barling, Inness, & Gallagher, 2002). Theron (2005) notes the following assumptions about the SER:

- a) A SER is full-time, and the employee only has one employer.
- b) The employee physically works on the workplace provided by the employer.
- c) Employment will continue indefinitely, or that employment is permanent. This implies that a contract must exist between the employer and employee.

Further to this, in a SER, employees enjoy considerable advantages, “they are protected by labour legislation and are entitled to such ‘perks’ as paid holiday and sick leave, medical aid and housing schemes” (Theron, 2005, p. 298). The SER has been linked to sustainable employment. Sustainable employment has been defined as the extent to which workers are able and willing to remain working now and, in the future (Van Vuuren, 2012). The employment relationship is plagued by non-standard forms of working relations, and one of them is known as precarious employment. The shift from the SER has made work more insecure for those who find themselves in the casual or informal work environment.

2.5 Precarious Employment Relationship (PER)

In less developed nations like countries in Africa and Asia, precarious work arrangements are a norm associated with the informal economy, security disparities, income inequalities, and vulnerability to unfair labour practices etc. (Maurin & Postel-Vinay, 2005).

The term “precarious employment” was seemingly coined around 1985 by Aubrey Freeman (Quinlan, 2012). The terms “Contingent work” and “precarious employment” are omnibus terms used to describe work arrangements (Quinlan, 2012). Both terms refer to uncertainty or irregularity about ongoing employment (Quinlan, 2012; Quinlan & Bohle, 2004). The term “contingent” indicates that the work is only performed, and workers engaged when immediately required. The term “precarious” encapsulates the job and income insecurity characteristic of work arrangements (Quinlan, 2012).

There are several terms used to describe precarious work, including contingent work, non-standard work, atypical work, and vulnerable work, to name a few (Kalleberg, 2014). Kalleberg (2014, p.1) note that the major types of precarious work include “temporary work;

direct hire on temporary labour contracts for fixed or limited term or fixed task; hiring via temporary employment agencies or labour brokers; on call/daily hire work; contract work; outsourcing functions/activities to other companies (on-site or off-site); independent contractors; and involuntary part-time work”. Vosko (2010, p. 2) describes precarious work as “work for remuneration characterised by uncertainty, low income, and limited social benefits and statutory entitlements”. To distinguish precarious employment from standard employment, Rogers and Rogers (1989) propose four dimensions of precariousness: *temporal* (low uncertainty of employment); *organisational* (lack of individuals’ control over their working conditions); *economic* (Unsatisfactory remuneration progression); *social* (legal and collective protection against unfair discrimination and undesirable working conditions). According to Leka and Jain (2010) work that is precarious is associated with the deterioration in workers’ health and safety, as well as with increased risks of a number of psychosocial issues.

2.6 Defining Well-being

Studies on well-being in the workplace have become an increasingly common research topic in scholarly journals (Danna & Griffin, 1999; De Simone, 2014). In the past, well-being has simply been referred to as the absence of disease, thus focusing primarily on physical health (De Simone, 2014). However, the term had since broadened in meaning to refer to physical, emotional, mental, and social aspects (De Simone, 2014). Well-being factors include the provision of an adequate environment (access to water, shelter, clothing, food), financial stability, and reasonable levels of security from harm (Bennett, Weaver, Senft, & Neeper, 2016). Well-being includes the ability to make psychological adaptations to the external environment, the ability to act with some autonomy and self-direction in life, and the opportunity to express ones’ talents. “An individual experiencing well-being can establish mutually supportive relationships in which the opportunity to give to others is as essential as the opportunity to receive support and it includes the ability to live a purposeful and meaningful life” (Bennett et al., 2016, p. 573).

Danna and Griffin (1999) urge that well-being in the workplace should become more prominent in organisational research. They substantiate this point by explaining that an individual’s experiences at work, whether emotional or social, will undoubtedly affect the individual’s work. These experiences will therefore also “spill over” into the individual’s non-work domains (Danna & Griffin, 1999). This is inevitable, because employees spend

eight to twelve hours of their day at work and do not necessarily leave work behind when they leave the worksite (De Simone, 2014).

An employee's experience of well-being can potentially affect the individual and organisation in negative ways. That is, individuals who experience poor well-being may be less productive, make poor decisions, and be more absent from work, which ultimately affects the organisations performance and profits (De Simone, 2014; Price & Hooijberg, 1992). Mental health problems have an impact on employers and businesses directly through increased absenteeism, decline in employee morale, negative impact on productivity and profits, as well as an increase in costs to deal with the issue (Rajgopal, 2010). Rajgopal (2010) further notes that work-related stress can manifest itself as headaches, heart disease, back pain, digestive problems, and psychological effects (anxiety, depression, lack of concentration, poor decision making).

2.7 Fixed-term Contract (FTC) Work

Many countries have progressively adopted temporary work forms (Carrieri et al., 2012). The different types of temporary work forms are characterised as flexible contract work, such as seasonal jobs, fixed-term contracts (FTC), agency work and so on (Carrieri et al., 2014). An FTC is similar to a permanent contract in terms of the times and days of work and the expectations in performance levels (Monkwe & Seeletse, 2016). The two employment types differ in that an FTC is generally at a lower wage rate (Kalleberg, 2000), FTCs receive no benefits and there is a clearly stipulated start and end date to the employment relationship (Monkwe & Seeletse, 2016). Everyone seeking employment generally wants a permanent job with full benefits (Monkwe & Seeletse, 2016). The FTC employment deviates greatly from the traditional permanent employment (Bernhard-Oettel, Sverke, & De Witte, 2005). In an FTC the duration of the employment relationship is clearly stipulated, and the contract will be valid for the specified period (Grossett, 2002). Furthermore, Grossett (2002) notes that the only way in which an FTC of employment may be terminated before its expiry date is by agreement between the parties or because of a breach of contract by one of the parties.

Fixed-term contracts can last up to five years in South Africa (Grogan, 2007). The Labour Relations Amendment Act 6 of 2014 (Republic of South Africa [RSA], 2014), state that an employer may continue to employ an employee on an FTC or successive FTCs for longer than three months if the work is of a definite duration or the employer can provide a

valid reason for altering the terms of the contract (RSA, 2014). According to Boockmann and Hagen (2008), an FTC is seen as a trap, resulting in an inefficient excess of short-term employment relationships. Some employers use FTCs to avoid the obligation to pay severance or the procedural requirements for retrenchment (Grogan, 2007). Employers are less likely to invest in temporary employees the way typically done to increase job satisfaction for full-time employees (De Cuyper & De Witte, 2008b). FTC employees exhibit low levels of job satisfaction because of employment instability (Origo & Pagani, 2009). Ferrer-i-Carbonell and Van Praag (2006) report that FTCs are negatively associated with job satisfaction. FTC employment has been reported to have many well-being implications.

2.8 Temporary Work and Its Consequences

Temporary work arrangements have been known to expose employees to many unfavourable conditions and experiences. Among the many are job insecurity, rolling over of contracts, limitations to exercise rights, adverse health outcomes and socio-economic consequences.

Job insecurity

According to Karabchuk and Soboleva (2020), the nature of temporary contract jobs is that it is unstable and insecure in terms of long-term work guarantees. One of the most prominent characteristics of temporary employment is the low sense of job security. Factors such as corporate strategy, the condition of the labour market, and having a temporary employment contract are some of the objective circumstances that contribute to the low experience of job security. Job insecurity is situated between employment and unemployment (Hartley, Jacobson, Klandermans, & Van Vuuren, 1991). According to Dachapalli and Parumasur (2012), job insecurity has been conceptualised from a multi-dimensional and global concept. Most researchers describe job insecurity as a global concern about the continued existence of the job in the future (Sverke & Hellgren, 2002). Job insecurity needs to be distinguished from actual job loss and can be characterised in the experience itself (Sverke & Hellgren, 2002). Sverke and Hellgren (2002, p. 243) posit that “job loss is immediate, whereas job insecurity is an everyday experience involving prolonged uncertainty about the future”. According to Chiesa, Fazi, Guglielmi, and Mariani (2018, p. 2), job insecurity is referred to as the “perceived likelihood of involuntary job loss and which may generate stress and consequently lead to psychological and physical illness”.

According to Kramer, Wayne, Liden, and Sparrowe (2005), perceived job security is defined as the workers' expectation that their working relationship with the organisation will continue. Perceived job insecurity has been defined as an individual's subjective estimate of the probability of losing their jobs (Mauno, Kinnunen, Mäkikangas, & Nätti, 2005). According to De Cuyper and De Witte (2005), job insecurity is specifically intensified in temporary employment arrangements.

Job insecurity, which is a consequence of precariousness, is associated with several negative consequences for the individual and the organisation (Dachapalli & Parumasur, 2012). The perception of job insecurity has important consequences for the attitudes of workers with temporary jobs. According to Benavides, Benach, Diez-Roux, and Roman (2000), the perception of employment insecurity has many adverse effects on an employee's well-being and health. Employment insecurity increases the perception of fatigue in performing one's duties and higher levels of job dissatisfaction, severe psychological stress, and a lower level of organisational commitment (Connelly & Gallagher, 2004). Job insecurity is known to be associated with adverse health outcomes and act as a chronic stressor that operates through endocrinological pathways, leading to a wide range of illnesses (Caldbeck, Labonte, Mohindra, & Ruckert, 2014). Furthermore, job insecurity among temporary workers is linked to the increased experiences of unsafe work conditions, low motivation, and non-compliance, thus increasing the risk of occupational injuries and accidents at a significantly high rate (ILO, 2016; Probst & Brubaker, 2001).

The subjective experience of being worried about losing one's present job is likely to have a strong psychological impact (Sverke & Hellgren, 2002). Furthermore, job insecurity has been shown to be associated with higher levels of burnout, anxiety and depression and poor psychological health (De Witte, 1999; Hartley et al., 1991; Caldbeck et al., 2014). Studies confirm that workers on FTCs tend to feel less secure (Chung & Van Oorschot, 2010). FTC employees are also worse off than their permanent employees in terms of wages (Comi & Grasseni, 2011), access to employee benefits (Kalleberg, Reskin, & Hudson, 2000), or training opportunities (O'Connell & Byrne, 2012). Temporary employees have less access to training, which is important for their skills development, earning potential and preventing accidents (ILO, 2016).

Exercising rights

Employees employed on temporary contracts lack organisational power to change or influence the type of work they perform (Beard & Edwards, 1995). According to Hartley et

al. 1991), temporary employees have fewer employment rights and lack in status in the organisation. As Beard and Edwards (1995, p. 115) describe, “contingent workers must take on whatever work assignments are offered by the employer, as opposed to those that meet the worker’s specific skills and preferences”. Precarious employment is also characterised by limited or the absence of trade union participation and rights, and access to collective bargaining (ILO, 2016).

A study conducted by the Equality and Human Rights Commission (2014) among cleaning staff who are deemed precarious workers found that employees would not exercise their rights for fear of reprisal. These employees reported that they did not try to resolve any issues regarding their working conditions, such as pay, for the fear of being labelled as troublemakers and the fear of losing their jobs. Furthermore, Boyce, Ryan, Imus, and Morgeson (2007) found that temporary employees are often subjected to stigmatisation and stereotypical labelling. Furthermore, Boyce et al. (2007) note that employees who are seeking permanent status in the organisation have anxiety about being labelled as “bad” temporary workers. Therefore, this is perceived to cause temporary employees to be regarded as untrustworthy and difficult to work with (Boyce et al., 2007). Scheuring (2020) notes that temporary employees may be replaced easily.

The feelings of fear and insecurity deter temporary employees from joining trade unions, which make them even more vulnerable to the precarious work arrangements and weakens the collective power of trade unions (Addison & Surfield, 2009). Temporary employees are in a weaker position to voice their concerns because they may not know the organisational procedures to address their concerns, they may not have strong professional networks in the organisation and may feel isolated, or they may be afraid of possible reprimands (Vanhercke, De Cuyper, Peeters, & De Witte, 2014). When faced with either unemployment or contingent work, contingent work is preferable. It is often the case that these people are remunerated below minimum wage levels and have no choice but to accept it or face losing their jobs and the risk of not earning an income (Mosoetsa, 2005).

According to Vanhercke et al. (2014), temporary employees may fear joining a union because of the possibility that it might reduce their prospects in the organisation. Temporary employees are less likely to participate in a union due to the fear that the employer may not be willing to renew the contract of employment (ILO, 2016).

There is a perception that employers are more likely to hire employees who do not belong to a union or may discriminate against union members (Vanhercke et al., 2014).

Furthermore, temporary employees see their jobs as steppingstones to permanent employment (De Cuyper & De Witte, 2008b), and they may more easily gain permanent jobs through individualistic actions that please the employer, for example excellent performance, citizenship and impression management (Vanhercke et al., 2014). Hatton (2014) notes that contingent workers face difficulties when it comes to exercising their organisational rights and the right to collective bargaining. Precarious workers are also considered difficult to organise because of the short-term nature of their contracts. According to Xhafa (2015), temporary employees do not join a union either by law, or for fear of reprisals, or may not be able to afford the union membership fees. Gumbrell-McCormick (2011) further supports the view that temporary employees do not participate in union activities because they are afraid of losing their jobs and therefore are reluctant to join the union and participate in union mobilisations. In addition, temporary employees may experience the trade union agenda to be typically for permanent employees and being incompatible with the interests of temporary employees (Ebbinghaus, 2002).

Successive temporary contracts

Contracts that are subject to renewal are known as rolling contracts. The contracts are appropriately terminated, and then new contracts are entered into by both parties. The employer may renew the temporary contract under another contract when it expires.

Bodibe (2006) conducted a study and found that most temporary employees state that they have been in continuous employment for periods over three to four years on temporary contracts. Temporary contract employees of various contract durations, directly employed or employed through a temp agency, may benefit from a job in the short term, but live with uncertainty as to whether their contracts will be extended (ILO, 2016).

Many people accept FTCs because of the lack of permanent or alternative employment opportunities (Monkwe & Seeletse, 2016). There are some workers who may voluntarily accept contingent employment for reasons such as to gain experience in different careers, flexibility in hours of work, a steppingstone to permanent employment, or a bridge to retirement (McVicar, Wooden, Laß, & Fok, 2019). According to Mooi-Reci and Wooden (2017), employees who have a history of contingent work may potentially become “scarred”, that is potential employers may be reluctant to employ them on permanent contracts.

Gericke (2011) notes that fixed-term employees are the most vulnerable group of workers and are often not able to bargain on an equal footing with employers or protect their rights in the workplace. Gericke (2011) further notes that successive fixed-term employment

has been considered an abusive practice that has been recognised to have a severe impact on the life perspective of these workers as valuable members of society. Fixed-term employees, especially those on successive contracts, occupy positions that are well-known for being uncertain and susceptible to abusive practices.

Health outcomes of temporary work

Temporary workers are constantly worrying about the loss of income, job insecurity, lack of benefits, training, a lack of prospects for promotion, and exposure to hazardous work conditions (Abdalla, Apramian, Cantley, & Cullen, 2017). These concerns have been suggested as potential psychological pathways through which temporary employment can damage health (Abdalla et al., 2017). Furthermore, it is reported that temporary workers experienced less stress and role conflicts than permanent workers (Parker, Griffin, Sprigg, & Wall, 2002). Virtanen et al. (2005) note that temporary employees who experience job insecurity are more susceptible to psychological and mental health problems. Temporary employment may also be associated with a higher risk of occupational injuries and this increased risk may be related to the lack of workplace induction and safety training (Virtanen et al., 2005).

Social and economic implications

FTC employees often have the same work expectation and perform the standard of work as permanent employees, but they do not receive the same compensation, and employment protection as permanent employees (ILO, 2016). Many temporary employees do not receive rewards and benefits, while those who are covered by the rewards system are vulnerable to the evasion of reward conditions (Wooden & Warren, 2004). Temporary jobs are accompanied by less certainty and control over working conditions (De Witte, 2005). Employees who are employed in insecure jobs and receive lower remuneration, are more likely to have less control their own work conditions and plan ahead (Scherer & Palazzo, 2009). The lack of control and unpredictability in employment results in employees being unable to plan for their future and lack the security of certain forms of social protection (ILO, 2016).

Studies conducted by Addison and Surfield (2005) reported that fixed-term and on-call employees earned substantially less than full-time employees and contract and freelance employees earn more. This could be because fixed-term employees are generally less educated and younger (Addison & Surfield, 2005). Precarious work denies people of the stability required to take long-term decisions and plan their lives (Roethlisberger & Weller,

2011). The uncertainty experienced in professional life translates into the uncertainty of private life. Features of precarious work, such as income and employment insecurity, limit long-term planning for marriage, children, or purchase homes, especially among younger employees (Addison & Surfield, 2005). Studies show that the longing for a “coherent life plan” is especially high among fixed-term employees (Dörre, Kraemer, & Speidel, 2006).

According to De Graaf-Zijl (2005), organisations have less incentive to invest in training for their short-term workforce. Organisations usually place temporary employees in roles that require less practical learning or formal training (Pfeffer & Baron, 1988). Research conducted by Booth, Francesconi, and Frank (2002) among British fixed-term employees found that fixed-term employees have 7 to 20 times less probability of receiving work-related training than their permanent counterparts. Studies conducted on temporary employees in Spain and Australia found that these workers are less likely to receive employer-funded training and even more so for training intensity (number of hours of training attended and number of courses) and be employed in the organisations that train them (Draca & Green, 2004; García-Serrano, Hernanz, & Verdú, 2005). The temporary contract reduces the employer’s incentive to develop employees, and employees’ motivation to acquire skills (Feldman, 1995). Permanent employees may also be hesitant to share their skills and knowledge with temporary employees for the fear of being replaced by the same employees they are training (Pfeffer & Baron, 1988). Temporary contracts can therefore reduce the opportunity for employees to obtain the informal, on-the-job learning that enriches job content (Krausz, Brandwein, & Fox, 1995).

According to Parker et al. (2002), temporary employees are expected to have fewer work tasks because of their employment relationship. In addition to this view, Parker et al. (2002) note that temporary workers do not always take on extra workload because many of the tasks are likely to require considerable organisational knowledge that temporary employees do not possess. Therefore, temporary contract employees will have lower role overload or less excessive work demands than those on permanent contracts (Parker et al., 2002). In comparison to their permanent colleagues, temporary employees’ jobs are considered to be less complex, due to the low and limited incentives offered in the temporary employment relationship and the imperative for those on temporary contracts to learn their jobs quickly (Parker et al., 2002).

Call centre environment

The rapid expansion of the Business Processing Outsourcing (BPO) industry in the Information Technology Enabled Services (ITES), has allowed organisations to improve their customer service and engagement (Hood & Forey, 2008). This expansion has led to an increase in customer service centres, contact centres or call centres as they are interchangeably known. The increase in call centres has been driven by the customer's demand for "out of office hours" to a range of services, and their desire to access services from home. Coupled with this, organisations favour call centres because it enables them to cut costs of servicing customers, by centralising customer facing operations (Akroyd, Gordon-Dseagu, & Fairhurst, 2006). According to Woodcock (2017), there are five variations of call centres: 1) provides information to customers, 2) provision and repair of utilities or services, 3) emergency services and helplines, 4) sell goods and products, and 5) sell services.

Call centres have experienced an exponential growth globally in countries such as India, China, the Philippines, and South Africa (Harry & Coetzee, 2013). South Africa established a second undersea fibre optic telephone link with Europe in February 2003 and thus became more attractive as a place to host call centres (Van Gass, 2003). The increased interest in the South African call centre industry has aided in job creation and foreign investment (Van Gass, 2003). South Africa, and particularly the Western Cape, is one of the top BPO destinations (Ishmail, 2016). South Africa offers the much-needed cultural characteristics such as accent neutrality and a strong command and capability in English. South African call centre agents are also generally noted to be well equipped when handling a call and have a sympathetic diction when communicating over the telephone (Ishmail, 2016).

According to Latha and Panchanathan (2010), the new 'mantra' among the younger population for job opportunities is 'call centre' work. The call centre career is characterised by short-term contracts, where individuals only offer few years of service (Harry & Coetzee, 2013). The person characteristics of call centre employees are typically a younger workforce, in the earlier years of their career (Latif, 2010). According to Harry (2011, as cited in Harry & Coetzee, 2013, p. 2), in the context of the African affirmative action and employment equity, Black employees dominate the workforce in the call centre environment.

The call centre environment is recognised as being one of the most stressful work environments (Harry & Coetzee, 2013; Jacobs & Roodt, 2011). Call centres are commonly regarded as high stress environments that make unique demands on employees (Sadien, 2010). Call centres can be differentiated by type and task, ranging from "advice", "sales" and

“transactions” (Akroyd et al., 2006). The call centre provides a range of services such as telemarketing, customer service, sales, technical support, accounts payable, and emergency services. The call centre work environment involves communication with customers and visual display unit (VDU) technologies (Akroyd et al., 2006). Furthermore, Taylor and Bain (1999) note that the central labour process of call centre work is to scan and operate information on VDU screens, manipulate keyboards to enter and retrieve data, and simultaneously communicate with customers on the telephone. Two of the main aims of call centres are for employees to deal with calls quickly and efficiently; and ensuring a balance between efficiency and customer satisfaction with the service provided (Akroyd et al., 2006). Most call centres are open 24 hours 365 days a year (Latha & Panchanathan, 2010). As a result of the nature of call centre work and the inherent tension between quality and quantity in call centre work, call centres have been referred to as “electronic sweatshops” (Garson, 1988; Totterdell & Holman, 2003).

Akroyd et al. (2006) note that the nature of call centre work is characterised by two opposing views, each presenting a very different image of the work environment.

Table 1

Nature of Call Centre Work

The “Electronic Sweatshop” (Garson, 1988) model	Diverse working model (Taylor & Bain, 2000)
Low status	Higher status because high skill set is required (including knowledge of company, competitors, products, and ICTs)
Poorly paid	Competitively paid
Low discretion or autonomy	Increased discretion owing to complexity of work
Tight control or monitoring (which workers are aware of)	Less monitoring because of increased dependence on individual’s communication skills.

Source: Akroyd et al., 2006

The environment call centre employees experience has a significant influence on the individual’s well-being experience.

2.9 Well-being in the Call Centre Environment

Call centres are a prime example of a stressful work environment that influences the career well-being of employees (Choi, Cheong, & Feinberg, 2012; Harry & Coetzee, 2013). Call centres are typically characterised by high stress levels, high staff turnover, and emotional burnout (Gordi, 2006). Furthermore, call centres are characterised by low wage, low status, and high levels of monitoring (Harry & Coetzee, 2013). Call centre employees are reported to have lower job satisfaction, organisational commitment, higher absenteeism, and greater intention to quit (The Shepell-fgi Research Group, 2008). A study conducted by Rose and Wright (2005) found that low-skilled call centre jobs with high levels of technological and management controls do not positively contribute towards employee well-being and job satisfaction.

Physical well-being

Call centres are highly sedentary work environments (Renton, Lightfoot, & Maar, 2011). Call centre employees sit in front of the computer for most of the day doing physically and mentally repetitive work (Norman, 2005). The health consequences of this rigorous and sedentary work include reported symptoms in the neck, shoulder, arm/hand region, eye discomfort, and stress-related problems (Karlqvist et al., 1998). Da Costa and Vieira (2010) further note that physical workplace factors such as posture, prolonged static muscle load, workstation set up, high temperature, VDUs, and insufficient lighting, are risk factors for musculoskeletal disorders (MSD). Norman's (2005) study supported the claim that constrained sitting or computer work has been associated with musculoskeletal symptoms. There has been no research evidence to confirm that VDUs can cause permanent eye damage. There has, however, been evidence that intensive use of VDUs can cause visual fatigue, eye discomfort and headaches (Miller & Hendrickse, 2015). Call centre employees rely on their voices to communicate throughout the day and this increases the risk of voice disorders (Miller & Hendrickse, 2015).

BPO employees in India found that smoking was considered a quick-fix solution to their stress problems. Due to physical and psychological strain, long working hours, a lack of social interactions, and incredible high work targets, BPO employees are predisposed to many forms of dependence, including tobacco (Sudhashree, Rohit, & Shrinivas, 2005). According to Sudhashree et al. (2005), call centre employees smoke for the social benefits derived thereof. It is a way for employees to get more breaks and relieves boredom and stress and to socialise with co-workers. With the continuous demand in call centres, being a smoker

carried benefits of getting more short breaks. According to Cruzat (2014), call centre employees may be more susceptible to cardiovascular disease due to irregular exercise and first and second-hand smoking.

Psychological well-being

Stressors exist for every occupation but the probability of the existence of stressors is more likely in human services occupations than in other occupations (Kumar, 2019). Call centre employees are at higher risk of mental health problems and poor psychological well-being than in other occupations (Gordi, 2006). According to Ishtiyaque and Gera (2014), call centre employees might face depression due to the pressure of work, rude behaviour of the customers, isolation from society, and the worry about their future careers. A study conducted by Holdsworth and Cartwright (2003) found that call centre employees had lower mental and physical health than the general population. The source of much of the stress within the call centre could be attributed to the level of “emotional labour” required of the job (Akroyd et al., 2006). Due to the nature of their work, call centre employees must project a calm, friendly and professional image and this can become strenuous to them. Rose and Wright (2005) conducted a study and found that the most challenging aspect of a call centre employee’s job is dealing with difficult customers. However, emotional labour is also considered a skill that call centre employees need to have to do their jobs effectively (Rose & Wright, 2005). This is the interpersonal element of the job when working with customers. Call centre employees frequently have to deal with angry customers, calming people down, whilst projecting a friendly, helpful image when they themselves are not feeling positive (Akroyd et al., 2006).

Economic well-being

The call centre environment is characterised by low pay and low status work (Akroyd et al., 2006). According to Dhanpat, Madou, Lugisani, Mabojane, and Phiri (2018), salary matters are the main precursor of employee turnover in call centres. Research by Pierre and Tremblay (2011) found that when call centre agents make internal and external comparisons of their salary as confirmation of their low pay, the outcomes they experience are dissatisfaction, absenteeism, and increased turnover (Dhanpat et al., 2018). Dhanpat et al. (2018) further note that employees are motivated by an attractive salary package, which results in them performing tasks to the best of their abilities.

According to Ishtiyaque and Gera (2014), call centre employees in India receive a lucrative entry-level salary and enjoy incentives (e.g., transport costs, medical aid, etc). Majority of call centre employees in India considered call centre jobs as an advantage

(Ishtiyaque & Gera, 2014). Only a few of the employees in this study did not find their salaries to be high enough, especially when compared to the amount of work they do (Ishtiyaque & Gera, 2014).

Career development

Call centre careers offer limited opportunities with little discussion or opportunity for progression (Consiglio, Borgogni, Allesandri, & Schaufeli, 2013). According to Choi et al. (2012), call centre employees view their own careers in terms of the acquisition of skills that are transferable to other sectors or employment opportunities that are fragmented and characterised by protean or boundaryless careers. In call centres, work is perceived as being monotonous, boring, and demanding (Van Wyk, 2008). The job is based on the Tayloristic principles of job design and offers low skill variety, flexibility, and creativity (Borgogni, Consiglio, Alessandri, & Schaufeli, 2012; Harry & Coetzee, 2013; Norman, 2005). Call centre employees experience higher levels of job demand and uncertainty (The Shepell-fgi Research Group, 2008). Harry (2011) further notes that these call centre job characteristics may have a negative impact on the individual's career well-being and job satisfaction and may result in increased levels of burnout. Further to this, these job characteristics are linked to poor stress and well-being outcomes for call centre employees (The Shepell-fgi Research Group, 2008).

According to Gera (2008), almost 60% of the employees considered call centre jobs to be a short-term arrangement and not a long-term career option. Furthermore, Gera (2008) found that there were three prominent factors that were affecting the sustainability of call centre jobs. These factors were dissatisfaction with career growth opportunity, disruption of family and social life, and the stressful and monotonous nature of work (Gera, 2008). As Kjellerup (1999, in Hauptfleish & Uys, 2006, p. 24) states, "Because of the heavy situations [call centres] are often a place [where] one works to make money to leave".

Supportive environment

According to Bentley, Coates, Dobson, Goedegebuure, and Meek (2012), perceived organisational support (POS) refers to an employees' belief that an organisation values their work contributions and cares about their well-being, whereas perceived social support refers to the extent employees perceive that they are supported by their co-workers and supervisors. In a study among teleworkers, Bentley et al. (2016) note that both these constructs are important predictors of well-being outcomes in the workplace. Social support includes mechanisms, such as practical help and assistance, encouragement, appreciation, comfort,

emotional support, providing information to help in problem-solving, and advice (ILO, 2006). Devereux, Hastings, Noone, Firth, and Totsika (2009) claim when no support from co-workers and supervisors is received, employees tend to experience increased levels of stress. In addition, Schaufeli, Bakker, and Van Rhenen (2009) found that when job demands (e.g. workload, emotional demands) increase and job resources (e.g. autonomy, feedback, social support, and opportunities to learn) decrease, burnout occurs. This creates internal conflict between management and call centre employees and contradictory pressures on the call centre employees, which can lead to emotional exhaustion (Visser & Rothman, 2008).

Supervisors can either be a source of support or strain for call centre agents (Cappelli, 2008). Totterdell and Holman (2003) identify a supportive team leader and supportive human resource (HR) practices as having strong positive effects on employee well-being. Supervisor support includes listening to employees' work and family-related issues, sharing of ideas and opinions, attaining skills, and flexibility in workplace schedules (Zakaria, Ahmad, & Ahmad, 2020). If this support is not experienced, it can result in adverse consequences, including increased absence and turnover rates, increased staffing, recruitment and training costs, decreased quality of customer service, increased errors, and more "unnecessary calls" (Holman, 2003). Zakaria et al. (2020) further note that supervisory support can aid in lessening workplace stress of employees and improving their self-worth.

According to Sonnentag (2003), positive interactions with co-workers may serve as an individual recovery mechanism. Co-worker support includes knowledge and customer information sharing, encouragement, emotional support, and guidelines that may facilitate new ways of performing tasks (Limpanitgul, Boonchoo, & Photiyarach, 2014; Zakaria et al., 2020). Carver and Connor-Smith (2010) further note that venting or communicating negative emotions and seeking emotional support from others are examples of emotion-based coping mechanisms. This form of coping can minimise the distress triggered by the stressor (Carver & Connor-Smith, 2010). Cassel (1976) further notes that social support as a coping resource may have health-enhancing effects and lessen the negative effects of stress. Co-workers can influence the work environment positively or negatively and can subsequently affect the attitude of employees in the workplace. Zakaria et al. (2020) further posit that supported obtained from within the same group of employees tend to be more effective than support obtained from an outer group. Therefore, co-workers are considered an important coping mechanism, especially when engaging in an informal manner (Coffey, 1999). Having the

social support to share frustrations is noted to be positively associated with better physical and mental health and overall well-being (Carver & Connor-Smith, 2010).

Positive relationships between call centre agents, co-workers and supervisors in call centres may be beneficial in protecting employees from emotional exhaustion and influence well-being positively (Salahian et al., 2012). Hauptfleisch and Uys (2006) conducted a study with 26 call centre agents in the IT industry in South Africa. Hauptfleisch and Uys (2006) found that the call centre employees found their team members as a source of motivation and saw them as a family structure. Further to this, call centre employees saw themselves as experiencing the same circumstances. Therefore, a mutual understanding exists among team members, and they are available and empathetic to one another (Hauptfleisch and Uys, 2006). Healy and Bramble (2003) found that positive support among call centre co-workers decreases the probability of emotional exhaustion and diminished personal accomplishment.

2.10 COVID-19 and Work Arrangements

South Africa, like many other countries around the world embarked on a strict national lockdown effective 26 March 2020. During this lockdown period, citizens were prohibited from leaving isolation except for food, medication, and essential labour and services (Kim, Nyengerai, & Mendenhall, 2020). South Africa ranked as one of the most heavily affected countries by the pandemic (Schotte & Zizzamia, 2021),

The COVID-19 pandemic has had immediate and short-term effects on the schedule and location flexibility of employment (Spurk & Straub, 2020). Wherever possible, people have started working from home with adapted working hours, with possible disruptions and distractions such as family obligations (Spurk & Straub, 2020). Although flexibility may be valued by many people, it has been reported that these shifts have led to increased working hours (McKeever, 2020).

Banerjee, Galiani, Levinsohn, McLaren, and Woolard (2008) report that unemployment in South Africa (SA) was fairly low through the 1970s and 1980s. According to Statistics SA (2018), the Quarterly Labour Force Survey (QLFS) for the fourth quarter of 2018 revealed that the unemployment rate in SA was at a concerning rate of 27.1%, with more than 6 million people without jobs. The latest Quarterly Labour Force Survey Quarter 2:2020 results indicate that the number of unemployed people increased by 2,2 million to 14,1 million in the 2nd quarter of 2020 compared to the 1st quarter of 2020 (Statistics SA, 2020). In the 2008 global crisis, almost a million jobs were lost over two and a half years,

with employment only recovering to 2008 levels in 2012 (Altman, 2020). Almost all these jobs were lost by those under the age of 34. The COVID-19 pandemic put additional strain on the South African insurance sector, which was already dealing with an ongoing economic recession and a ratings downgrade (Bagus, Hall, Jeenah, & Sari, 2020). According to Arndt et al. (2020), the lockdown period constrained economic activity and, as a result, employment might decrease by 12% or about 1.8 million jobs lost. This could bring the unemployment rate to 37%.

Béland, Brodeur, and Wright's (2020) study findings suggest that COVID-19 increased the unemployment rate and decreased hours of work. According to Pouliakas and Branka (2020), groups most affected by the COVID-19 restrictions and practices are women, immigrants, those with non-standard contracts, the lower educated, those employed in small businesses and low-wage workers. Fana, Torrejón Pérez, and Fernández-Macías (2020, p. 392) used data from Barrot, Grassi, and Sauvagnat (2020) to show that "the decrease in employment in France caused by social distancing restrictions is the highest in hotel and restaurants, arts and leisure, agriculture, service activities, food, wholesale and retail, and construction, and the lowest in computer services; telecommunications and consulting, and scientific and technical activities".

Thorstensson (2020) puts forth that employees found working from home to be beneficial because they could save time commuting to the office and avoid rush-hour traffic. Although some organisations were able to provide their employees with sufficient resources to work remotely, problems such as load shedding and slow internet are prominent in South Africa (Radi, 2020). The results of the changing work arrangement have made it increasingly difficult for workers to identify professionally. According to Tietze (2005), in traditional organisations, offices were geographically separate from the home thus individuals would identify as an employee during work hours and as a parent, spouse, or friend outside office hours. Furthermore, Felstead and Jewson (2000) note that work and home provide people with a sense of meaning and identity and when work and home cannot be separated, the individuals' roles, values and beliefs collide. In addition, Tietze (2000) notes that employees who work from home experience professional isolation and loss of organisational identification. Employees who feel professionally isolated, such as those who work from home, may be less confident about their abilities and knowledge, which could disadvantage them in performing their jobs (Garg & Rijst, 2015). Workers who feel professionally excluded are more likely to feel frustrated. Professional isolation has many drawbacks such

as a reduced sense of belonging in the company, less organisational commitment, increased job fatigue and dissatisfaction, which could increase the likelihood of an employee terminating the employment relationship (Arches, 1991).

2.11 COVID-19 and Well-being

Measures such as quarantine and physical distancing, which are useful for flattening the COVID-19 infection curve, could contribute to a rise in depression, self-harm, harmful alcohol and drug use, with further negative psychological consequences (Otu, Charles, & Yaya, 2020). Amid the COVID-19 pandemic mental health issues are intensified due to systematic barriers, job loss and the socioeconomic inequalities that derive from job loss (Out et al., 2020). According to Kim et al., (2020), living in quarantine, has significantly increased the risk for mental distress and illness due to the limited and restricted mobility, emotional distress, and threat to survival. In South Africa, majority of the nation is impacted by adversities such as the shocking poverty (55.5%) and unemployment (29%) rates (Kim et al.,2020). These pre-existing adversities amplify many citizens' susceptibility to the COVID-19 infection (Kim et al., 2020). In addition, the psychological, economic, and social consequences of job loss as a result of the lockdown, have been shown to impact mental health negatively (Kim et al.,2020).

2.12 Chapter Conclusion

In this chapter the concepts introduced in chapter one such as precarious employment, fixed-term employment, call centre work and well-being were defined and discussed in detail. In the next chapter the study research methodology is discussed.

Chapter 3: Research Methodology

3.1 Introduction

The objective of this study was to explore the well-being experiences of precarious fixed-term contract (FTC) call centre employees in a financial services institution. To answer the research question, a qualitative, semi-structured telephonic interview was conducted to collect data from participants, with the objective of exploring and understanding the experiences of FTCs in the workplace that have an impact on their well-being. Chapter 3 describes the research design and method used to collect data for the study. This chapter delineates the various stages of the study, which include the research design, sampling method, data collection and analysis methods used.

3.2 Research Design

This study was conducted in the interpretive paradigm. In this paradigm a phenomenon is understood from the subjective experiences of the individual (Dean, 2018). This study undertook an exploratory-descriptive qualitative approach to address the research question. Glesne (2006, p. 4) notes that the purpose of “qualitative research methods are to understand phenomena from the perspectives of those involved, to contextualise issues in their particular social-cultural-political environment, and sometimes to change or transform social conditions”. One of the most powerful tools in qualitative research is that the researcher becomes the research instrument, and this allows for the influences of the researcher’s own biases and beliefs (Denzin & Lincoln, 2005). Quantitative studies are structured to produce close-ended responses which yield a limited understanding of the phenomena being studied. As individuals we experience the same or similar events differently. Conducting a qualitative study therefore allowed the researcher to probe and understand the subjective experiences of precarious employees in the context of the study.

3.3 Research Participants

Sekaran and Bougie (2010) state that a sample is a sub-set of the population which consists of some members selected from the population. A sample is a selection of a few (sample) from a bigger group (population) to predict the prevalence of an unknown situation or outcome concerning the bigger group (Kumar, 2011). Research participants are selected

because they are able and willing to provide rich descriptions of their experiences about a phenomenon, thereby providing information that will be able to challenge and enrich the researcher's understanding of the phenomenon under study (Crabtree & Miller, 1992; Wilson & Hutchinson, 1991).

A purposive convenience sampling strategy was used in the current study. Purposive convenience sampling is a technique that purposely chooses its participants based on the qualities the participant possesses relevant for the study (Etikan, Musa, & Alkassim, 2016). The researcher determined the characteristics of the sample and excluded those who did not meet the criteria. The research criteria for participation in this study were employees who were fixed-term contract employees in the organisation's call centre environment at the Cape Town head office. All other non-permanent employee person-types in the call centres, such as learners, interns, temporary workers via labour brokers and student part-time workers were excluded from this study. Participants were interviewed at a time that was convenient for them.

In this study a purposive convenience sampling method was appropriate because the researcher had access to the required sample in the organisation and the sample possessed the experiences and information needed to address the research question.

Thirty-four potential participants were contacted via e-mail and telephone calls to establish their willingness to participate in the research study. First an e-mail was sent to all potential participants to their work e-mail addresses and then follow-up telephone calls were made in the following days. Participants who did not have access to their work e-mail addresses were contacted via telephone call to participate in the study. Five (5) employees declined to participate, one (1) employee stated that they did not have the time to participate, and the others provided no reasons. Eight (8) employees did not respond to the e-mails nor answered the telephone calls. The researcher was able to interview nine (9) employees for the purpose of this study.

Nine (9) research participants were interviewed from the organisation's Cape Town office call centres. The participants were from three (3) different call centres in the organisation, which provides financial products and services to a different client base. Three (3) of the participants were from a call centre that provided simple financial products (e.g. savings, funeral cover) and services to the low income and lower middle market, four (4) participants worked in complaints and customer experience, two (2) participants provided financial products (e.g. investment solutions) and services to the middle to high income

market. Data saturation had been reached by the sixth interview as no new information surfaced from the interviews. The researcher continued with the remaining three (3) interviews as they had already been scheduled.

The sample size of qualitative research has generated discussion among qualitative researchers (Bradshaw, Atkinson, & Doody, 2017). Qualitative samples are usually small because of the intensive contact with participants. The results of qualitative samples are not meant to be generalisable (Bradshaw et al., 2017). Guest, Bunce, and Johnson (2006, p.79) suggest that 12 interviews should be enough if the research objective is to understand the “common perceptions and experiences among a group of relatively homogenous individuals” with similar characteristics. Guest et al. (2006) conducted 60 interviews with female sex workers from two West African countries and found that their codebook was complete and stable after analysing 12 interviews. According to Saunders et al. (2018), data collection in qualitative research should continue until data saturation is reached. Data saturation occurs when no new information emerges and therefore the data collection and/or analysis process discontinues (Saunders et al., 2018). According to Morse (2015, p. 587), “data saturation is the most frequent touted guarantee of qualitative rigour offered by authors”.

3.4 Ethics Procedure

The researcher made certain to adhere to the several ethical considerations to ensure that the study was conducted in an ethical and appropriate manner (Babbie & Mouton, 2001). Ethics is fundamental in research. Therefore, universities go to great lengths to ensure the dignity and safety of research participants in the research process (Silverman, 2016). The Faculties at the University of Cape Town has introduced Research Ethics Committees whose aim is to ensure that ethical requirements are adhered to when research is conducted (Diako, 2012). Hence, research data was only collected on receipt of ethical clearance from the Human Research Ethics Committee (HREC). Prior to receiving ethical clearance from the HREC, a research proposal was submitted to the faculty. The HREC approved the study (see Appendix D). On receipt of ethical clearance, written consent allowing the researcher to conduct the study in the organisation was granted by the Human Capital Talent Executive (HCTE) of the organisation. Once the approval was granted, the researcher and the HCTE (on behalf of the organisation) signed a research approval letter (see Appendix E). The researcher signed an additional confidentiality agreement (see Appendix F). To comply with the confidentiality agreement between the organisation and the researcher, the organisation’s

name was not mentioned in the study and it is simply referred to as an “organisation” in the “financial services sector” or “financial institution”.

Permission was sought from the call centre operation managers via e-mail to engage and contact the employees in the call centres to participate in this study. The researcher contacted the call centre Human Capital Business Partner (HCBP) and was provided with contact details of current FTC call centre employees. An e-mail was sent to all potential participants who had access to e-mail addresses. Participants who did not have access to e-mails were called on their mobile telephones and the research purpose and process details were explained to them. Participants who were contacted via e-mail were also called via telephone as a follow-up. Once the participant agreed to be interviewed, the date and timeslot of the telephonic interview was scheduled at a mutually convenient time. The interviews lasted between 30 to 45 minutes each. Prior to the start of the interview, the participants provided written or oral consent to participate in the telephonic interview and for the interview to be recorded. The completed written consent form was received via e-mail from participants who were e-mailed to participate in this study. An interview consent form was used in the research consent process (see Appendix A). The purpose and aims of the study were explained to the participants in the recruitment e-mail and during the telephone calls (see Appendix G). Clarifying questions from participants were answered immediately. Participants were asked to ensure that they were in a comfortable and quiet place during the telephonic interview call.

The purpose of the research was explained to the participants and they were informed that their participation was voluntary and that they might withdraw at any point during the research process with no consequence. It was further explained to the participants that their identities and interview data would remain confidential. The participants were reassured that the interview recordings would only be used for the purposes of the study. In the analysis of the findings, the identities of the participants were removed, and codes were used for the participants in the findings write-up, e.g. ‘P1 or P2’. As a result of the personal nature of the interview and small sample size, the researcher found it appropriate to emphasise the confidentiality of the data collected and to establish trust with the participant in the early phase of the interview. The participants voluntarily participated in the study after understanding the purpose of the study and that their participation was confidential, anonymous, and voluntary.

3.5 Semi-structured Interviews

Semi-structured interviews were used to collect data for this study. Interviews were an appropriate approach because the research question focused on the individual's experiences, perceptions, and opinions relevant to the research topic. Yin (2009) recommends the use of a pilot interview to design and refine questions that ensure the study subject is adequately captured by the interview question before the actual research study commence.

In this research study, a pilot study was not conducted due to the researcher having a limited number of potential participants to interview. The semi-structured interviews provided the flexibility for questions to be modified during the interview (O'Keeffe, Buytaert, Mijic, Brozović, & Sinha, 2016).

The interviews consisted of nine (9) open-ended questions (see Appendices B and C). The interview schedule had two sections, Section A "*Demographics*" and Section B "*Interview Questions*". The interview questions were developed to gain insights into the experiences of FTC call centre employees. The questions were derived from the dimensions of the Employment Precariousness Scale (EPRES) developed by Vives, Amable, Ferrer et al., (2010). The EPRES scale has six (6) sub-scales that identify the main dimensions of precarious employment. Karl, Schaber, Kress et al., (2020, p.2) describe the EPRES scale sub-scales as "temporariness (contract duration), disempowerment (level of negotiation of employment conditions), vulnerability (defencelessness to authoritarian treatment), wages (low or insufficient), rights (entitlement to workplace rights and social security benefits), and exercise rights (powerlessness to exercise workplace rights)". The interview questions in this study were guided by the EPRES sub-scales and adapted to suit the focus of this study and sample context. Interview questions were formulated to explore participants' experiences based on each sub-scale. For example, interview question 6, "*As an FTC worker, do you feel that you are free to exercise your rights in the organisation?*" is derived from the "exercise rights" sub-scale.

The semi-structured interview supported the study aim which was to understand the lived well-being experiences of precarious fixed-term employees. The semi-structured interview schedule allowed the researcher to have a focused and detailed discussion with the participant, thus allowing previously unknown information to emerge (O'Keeffe et al., 2016). Probing questions were used throughout the interview to better understand the participant's experiences and gain deeper insights where participants may have provided minimal information.

The interview questions were asked exactly as they were written. However, the researcher often followed up the questions with prompting questions such as “Why?” and “Can you tell me more?” This was a means to gain better clarity and a deeper understanding of the participant’s experiences as reported in the discussion. During the first interview, the researcher added a new question to the interview schedule. The question added was, “*How has your work arrangements changed as a result of COVID-19 pandemic? How has this impacted your well-being?*” This question was added because COVID-19 was referenced a few times in the first interview when the participant was answering other questions. The COVID-19 pandemic was current and topical at the time of this study. All nine (9) participants were asked this question during the interview.

3.6 Trustworthiness of the Research

Ensuring rigour in qualitative research is fundamental to upholding the reliability and validity of research. Rigour is the evaluation of good research and is the standard by which research is measured (Davies & Dodd, 2002). A rigorous research process ensures the quality of the research process and the data collected which results in more trustworthy findings (Given, 2008). Trustworthiness in qualitative research refers to the “degree of confidence in the data, interpretation and methods used to ensure the quality of the study” (Connelly, 2016, p.435). Qualitative research is often criticised for lacking scientific rigour with poor justification of the methods used, a lack of transparency of the research procedure and findings being based on the participant’s personal opinion and experience, subject to the researcher’s bias (Noble & Smith, 2015). Lincoln and Guba (1985) provide the following criteria for demonstrating trustworthiness in qualitative research, credibility, dependability, and confirmability.

Credibility in qualitative research deals with the question, “How congruent are the findings with reality?” (Merriam, 1998). Dependability refers to whether the findings are consistent and could be repeated in a similar context (Seale, 1999). Confirmability refers to the objectivity of the research findings. The researcher ensures that the findings of the study describe the experiences of the individual participants and not reflect the experiences of the researcher (Shenton, 2004).

Throughout the research process the researcher remained open and objective and did not allow personal perceptions, experiences, and beliefs to influence the study results. The perspectives of the participants were captured and presented authentically in this study. All

research related data was stored on a password-protected external drive used for the purpose of this study. All hardcopy data such as transcripts, notes and reflections were transcribed in a book. The book used for the purpose of the research was stored in a safe and secured drawer in the researcher's home study. To identify any coding inconsistencies, the researcher reviewed the transcripts more than once. The researcher provided participants with the option to review their interview transcripts or recordings and provide feedback or raise any inconsistencies in the transcripts. None of the participants took the opportunity to review the research outcomes.

3.7 Data Collection Procedure

Prior to the start of the interview, the researcher informed the participants of the purpose of the study, their right to participate voluntarily and confidentiality. Participants were asked again for their consent to be recorded and were informed that the interviews would be stored in accordance with the University of Cape Town's (UCT) data storage policy.

The nine (9) interviews with the FTC call centre employees currently employed in a financial institution in Cape Town served as the primary source of research data. The interviews were conducted telephonically and lasted on average 30 to 45 minutes each. When the researcher conducted the telephonic interviews, the researcher made sure to sit in a quiet and private room away from family members at home to maintain the anonymity of the participant and confidentiality of the process. The participants were also asked to ensure that they were in a quiet and private space during the interview. There were some background noises from participants but most of it was minimal and manageable. One participant had their two-year old child with them in the room during the interview and there was quite a lot of background noise and interruptions. The researcher often had to ask the participant to clarify certain points or reflect to the participant to ensure that the researcher had heard them correctly.

There were some practical advantages of interviewing telephonically. The researcher was able to gain access and interview participants during the COVID-19 lockdown period, and with greater flexibility for scheduling (Cachia & Millward, 2011). In addition to benefits related to convenience, the telephone interviews provided a perceived anonymity, increased privacy for participants, and reduced distraction or self-consciousness (for participants) which usually happens when interviewers take notes during interviews (Cachia & Millward,

2011; Stephens, 2007). The research participants were comfortable with the telephonic interviews because the nature of their job requires them to handle calls. The researcher was able to build rapport with participants during the recruitment process through e-mail and talking to participants prior to the interview.

Disadvantages of telephonic interviews include a lack of telephone coverage for some participants and the absence of visual cues (Holt, 2010). Rowley (2012) argues that facial expression and body language during face-to-face interviews are fundamental to the communication process. The lack of visual cues has been argued to have negative effects in the interview process, such as the loss of informal and contextual information, the inability to develop rapport or to probe, and the misinterpretation of responses (Novick, 2008; Opdenakker, 2006).

The lack of visual cues prompted the researcher and participants to clearly articulate the information communicated (Farooq & De Villiers, 2017). According to Qu and Dumay (2011), effective listening is a key element of successful interviewing. The researcher was able to clearly articulate the interview questions. The telephonic interview can provide rich data, that is important for qualitative research (Farooq & De Villiers, 2017). The lack of visual cues allows the interviewer to create follow-up questions whilst the interviewee is speaking (Qu & Dumay, 2011). In this study the researcher was able to listen to the participants carefully, allowing for better follow-up questions. The researcher listened to the participant's tone of voice used throughout the interview, as well as long pauses or any hesitations to answer questions.

3.8 Data Analysis Procedure

Data analysis is the process whereby a phenomenon is broken down into its smaller parts for it to be understood better (Mouton & Marais, 1991). The participants' responses were recorded using a recording application called Cube ACR (2019). The recordings were listened to for transcription. The interviews were transcribed after each interview was completed. The transcriptions for the first two interviews were done manually by the researcher. This included listening to the recordings and writing down what was being said in a notebook. The task was time-consuming, and the remaining interviews were transcribed using the Otter.ai (2020) transcription software and then checked manually. Both transcription methods were used to ensure that interviews were transcribed accurately and to allow for no distortion of information. The Otter transcriptions were supported by manual

corrections by the researcher who made corrections and filled in the speech gaps manually in instances where the software did not pick up or transcribed incorrectly. By utilising both methods to transcribe interviews, this allowed for an accurate representation of the research findings and confirmation of participant reports.

An inductive approach was used to analyse the data. An inductive analysis refers to the approach used to do detailed readings of raw data and then deriving “concepts, themes, or a model” through interpretations made from the raw data (Thomas, 2006, p. 238). There were no predetermined theories, structures, or frameworks to influence the themes that emerged. Interviews were coded after being transcribed. The interview transcripts were read several times to identify and re-evaluate themes.

A thematic analysis (TA) was used to analyse patterns of content and meaning in the data (Braun & Clarke, 2006). A TA can organise and describe a data set in detail (Braun & Clarke, 2006). This method proposes a six-phase process, that is “familiarising yourself with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes and producing the report” (Braun & Clarke, 2006, p. 87). In a TA, themes are identified to address the research question and make sense of the data collected (Maguire & Delahunt, 2017). When applying a TA and probing the data of the individual participant, new and unexpected information can emerge (Braun & Clarke, 2006).

Phase 1: “Familiarising yourself with the data, is focused on reading and re-reading the data, noting down initial ideas” (Braun & Clarke, 2006, p.87). The researcher transcribed the interview transcripts, read over the transcripts, and listened to the audio recordings at least twice. This helped the researcher to begin to identify pattern and meanings within the data (Braun & Clarke, 2006). The researcher also noticed words that came up often and common issues experienced by most participants.

Phase 2: “Generating initial codes: coding interesting features of the data in a systematic fashion across the entire data set, collating data relevant to each code” (Braun & Clarke, 2006, p. 87). In this phase the researcher created a Microsoft Excel spreadsheet and a table that had a phrase and codes column. An Excel worksheet was created for each participant. The researcher listened to each response to the different questions, took out the phrases that provided meaningful information and created codes for these phrases.

Phase 3: “Searching for themes, collating codes into potential themes, gathering all data relevant to each potential theme” (Braun & Clarke, 2006, p. 87). At this stage, the codes for all interviews were analysed. Codes that were too vague or not relevant were discarded.

Codes that appeared very often in the interview scripts were grouped into potential themes. Some codes like “uncertainty” made sense as a theme, with other codes incorporated into it.

Phase 4: According to Braun and Clarke (2006, p.87), “reviewing the themes, checking if the themes work in relation to the coded extracts and the entire data set, generating a thematic ‘map of the analysis’”. At this stage the researcher reviewed the themes to determine if they were meaningful and an accurate representation of the data. The themes that emerged were compared against the codes that came from the data. The themes were constantly reviewed and changed to best describe the qualitative responses.

Phase 5: “Defining and naming themes, ongoing analysis to refine the specifics of each theme, and the overall story the analysis tells, generating clear definition and names for each theme” (Braun & Clarke, 2006, p. 87). The final agreed themes were refined to accurately represent the texts that support them.

Phase 6: “Producing the report: the final opportunity for analysis. Selection of vivid, completing extract examples, final analysis of selected extracts, relating back of the analysis to the research questions and literature, producing a scholarly report of the analysis” (Braun & Clarke, 2006, p. 87).

3.9 Chapter Conclusion

This chapter outlined how the research was conducted. The aim was to outline the procedural process needed to be followed to obtain the information necessary to conduct the research. In doing so, this chapter illustrated the process used to select the participants, the method used to collect data as well as the approach that was used in analysing the data. The next chapter focuses on analysing and interpreting the results obtained from the data collection process.

Chapter 4: Results

4.1 Introduction

In this chapter, the findings of the study are presented in relation to the aim of the study, which was to explore the well-being experiences of precarious FTC call centre employees in a financial institution in Cape Town. Chapters 1, 2 and 3 provided the background of the research, the literature that supports it and the research design and method for gathering data to answer the research question. Chapter 4 reveals the findings of the nine (9) semi-structured interviews. In this chapter, the first section presents the response rate and demographic information of the research participants. The second section presents the qualitative results obtained from interviewing the participants. The results are presented in the order of the interview questions asked and themes that emerged from responses to the questions. In conclusion, the overall chapter summary will be presented.

4.2 Response Rate

The researcher received a list of names and contact details from the call HCBP which comprised a population of 34 fixed-term call centre agents. The researcher contacted some participants via e-mail. Some participants were contacted via telephone calls as they did not have access to their work e-mail. Participants who were contacted via e-mail were also telephoned as a follow-up to the e-mail. In total, the researcher intended to interview 12 participants as per the recommended guideline by Guest et al. (2006). Nine call centre employees in total participated in this study. The research sample represented 26% of the total population of FTC call centre agents in the organisation. The participants' responses were quite stable after the sixth interview and no new or intriguing information emerged from the subsequent responses.

Table 2

Response Rate against Sample Size

Intended Response Rate	Total number of potential participants	Total number of participants contacted	Total number of confirmed interviews
12 (35%)	34	34	9 (26%)

4.3 Demographic Data

The results of this qualitative study were based on interviews with nine (9) FTC call centre employees from a financial institution in Cape Town. The participants were interviewed between 8 and 20 May 2020. The organisation provided a list of 34 FTC call centre employees. A Microsoft Excel spreadsheet was provided with their names, surnames, work e-mail addresses and cell phone numbers. The list excluded employees on temporary contracts such as learnerships, internships, independent contracts, part-time students, and those employed via a temporary employment agency. A summary of the participants' biographical information is provided below (see Table 3).

The participants were from three (3) different call centres in the organisation, which provided different services to the client base. Three (3) of the participants were from a call centre that provided simple financial products (e.g. savings, funeral cover) and services to the low income and lower middle market, four (4) participants worked in complaints and customer experience, two (2) participants provided financial products (e.g. investment solutions) and services to the middle to high income market. The average age of the sample was 25 years old. The sample comprised 55.5% female and 44.4% male representation. The ethnic representation of the sample was 55.5% Coloured, 22.2% Black and 22.2% Indian. Eight (8) of the nine (9) participants were single or in a domestic partnership and one (1) participant was married. Four (4) of the participants had one (1) dependant, one (1) participant has two (2) dependants and four (4) had no dependants. The average tenure of participants is 2.5 years and the average number of contract renewals is 1.8 times. Most (7) of the participants' current contract duration is 12 months while two (2) participants were on a nine-month contract. Two (2) participants had a matric level education, two (2) have diplomas, one (1) has a Bachelor of Commerce degree and four (4) have previously completed NQF5 or NQF6 qualifications. NQF stands for the National Qualifications Framework, which is the South African framework used to arrange levels of learning achievements (Allais, 2003).

Table 3*Sample Descriptive*

Participant	Age	Ethnicity	Marital Status	Dependants	Tenure	No. of contract renewals	Duration of current contract	Highest Qualification
P1	19	Coloured	Single	0	1.3yrs	1	12months	Matric
P2	25	Coloured	Single	1	2yrs	2	12months	Diploma
P3	21	Indian	Single	0	1yr	0	12months	Matric
P4	33	Black	Single	2	4yrs	3	12months	NC NQF5
P5	22	Indian	Single	0	3yrs	2	9months	NC NQF5
P6	23	Coloured	Married	1	4yrs	3	12months	NCNQF6
P7	23	Coloured	Single	0	3yrs	3	9months	NC NQF5
P8	31	Coloured	Single	1	1yr	0	12months	Diploma
P9	28	Black	Single	1	3yrs	2	12months	BCOM

4.4 Findings

The findings are presented in the order of the interview questions and the themes that emerged from each question. Responses to Question (Q) 9 related to job insecurity were discussed in theme 5. Responses to Q7 related to the perception of workplace pressures experienced by FTCs in relation to their permanent co-workers were discussed in theme 3. The findings resulted in ten main themes and 28 sub-themes. The themes and sub-themes emerging from each question are presented below.

Table 4*Themes and Sub-themes that Emerged from the Research Findings*

Themes	Sub-themes
Theme 1: Precarious work arrangement	1. Permanent employment
	2. Rolling temporary contracts
Theme 2: No Negotiations	3. It's not up for discussion
	4. Take it or leave it
Theme 3: Experiences of workplace pressures	5. High work volumes
	6. Emotional strain
	7. Good skill-building experience (steppingstone)
	8. A lack of stability

	9. Proving oneself
Theme 4: Experiences of limitations	10. Barrier to fair compensation
	11. Barrier to developmental resources
	12. Barrier to formal training
	13. Barrier to communication and information
Theme 5: Experiences of job insecurity	14. Concerns for future employment (COVID-19)
	15. Easily replaceable
	16. Salary as an advantage
	17. Salary as a disadvantage
Theme 6: Exercising rights	18. A lack of understanding of the grievance process
	19. Labelled as troublemaker
	20. No union participation
Theme 7: Coping mechanisms	21. Smoking
	22. Venting
Theme 8: Positive support during COVID-19	23. Positive manager support
	24. Positive co-worker support
Theme 9: COVID-19 and work arrangements	25. Embrace work from home
	26. The office as a positive environment
	27. Productivity and efficiency hindrance
Theme 10: COVID-19 and well-being	28. Emotional strain

4.4.1 Theme 1: Precarious work arrangement

Participants in this study were asked to describe the nature of their work arrangement with their current organisation. Initially most of the participants were not sure that they understood the question correctly and asked the researcher to rephrase or explain what was meant by the “nature of your work arrangement”. Once the researcher clarified the question and participants understood what was being asked, they provided responses. The participants consistently described their work arrangement as being precarious in nature. Participants indicated that they were employed on a fixed-term basis and experienced high levels of uncertainty and insecurity in their roles. Participants also reported being employed on

consecutive temporary contracts. Participants’ verbatim quotes are presented in Table 5 below.

Permanent employment

Participants described their work arrangement as bringing a lot of uncertainty about the prospects of future permanent employment in the organisation. The consensus among participants was that they would prefer permanent employment but did not see opportunities to attain this. Participant 3 commented that when they asked about the prospects of permanent employment after their current contract term, they were informed that there would be no vacancies. Participant 4 felt that their manager did not want to see them progress to a permanent position. Participant 4 further noted that when permanent vacancies in the call centre were advertised and they would enquire about it, their manager would withhold information or claim to not have information about the position. Participant 2 noted that permanent positions were often advertised and when they applied for them, they either received no feedback on their application or would be told that there is a hiring freeze, especially recently due to COVID-19. Participants’ verbatim quotes are noted in Table 5.

Rolling temporary contracts

Participants described their work arrangement as an FTC basis. All participants indicated that they have never been employed permanently. Six (6) of the participants indicated that they have had more than one (1) contract renewal. Participant 6 commented that they had been employed on different forms of temporary contracts, from a learnership contract to an internship contract and now an FTC, ranging between 12 months and 18 months. Participant 4 reported that they had moved to different call centre teams but always received an FTC offer. The participants indicated that it was a normal occurrence for their contracts to be renewed when it came close to the contract termination date. Table 5 reflects the participants’ experiences of their work arrangement.

Table 5
Participants’ Experience of their Work Arrangement

Precarious work arrangement	Sub themes	Illustrative Quote
1. Explain the nature of your work	Permanent employment	<i>I don’t know if there will be a fulltime vacancy or new contract for me when my contract ends, but I’m</i>

arrangement with this organisation		<p><i>worried. When [insert name] interviewed me for the job, I did ask about what happens after the contract and [insert name] said that there are no fulltime vacancies, but I must keep looking. (P3)</i></p> <p><i>You will see an advert for a permanent vacancy here but when you ask your manager about it, they don't know. It's like they don't want us to apply for the jobs they just want to keep us here, I think. (P4)</i></p> <p><i>I applied for a few roles yeah but uhm you never get feedback. I applied for more than three openings maybe November last year and I still didn't hear anything, but they probably hired people. Okay the one opening I e-mailed [insert name] and she said that the role is closed, they not filling it because of COVID now but they always say that. (P2)</i></p>
Rolling contracts	temporary	<p><i>Yes, uhm, I have worked for [insert company name] for almost 3 years now. I think I had between two or three different contracts here ... Yeah, I started here since 2017 I think on the learnership programme then I got the internship for another year and now this contract. (P6)</i></p> <p><i>I worked in another call centre before, but I am two years in this one now. I transferred from [team leader name] team to [team leader name] team in early 2019 and it was another contract again, as usual. ... they always say there is no permanent roles, so they just renew the contact again and again. (P4)</i></p>

4.4.2 Theme 2: No negotiations

The second question asked participants to describe how their work arrangements and conditions were agreed upon. The results indicated that participants had no input into or influence on their working conditions. Participants had no power to negotiate their contractual terms. Participants also reported that they had no choice but to agree to their contractual terms because they feared the possibility of unemployment. Quotes are presented for each theme in Table 6.

It's not up for discussion

Participants reported that their contractual terms and conditions were set prior to them having a discussion and signing the contract with their line manager. Participants 1, 3 and 4 indicated that they had tried to have input into their contract terms but were not able to negotiate their contractual conditions beyond what was already being offered. Participants generally wanted to negotiate salary and working hours. Participant 9 stated that their manager directly told them that the conditions of the contract were set and that they could not debate it and that ‘it’s not up for discussion’. Participants’ verbatim responses are indicated in Table 6.

Take it or leave it

Participants further reported that they felt pressured into signing the contracts even though they were not entirely satisfied with the conditions of employment. Participants indicated that they were offered new contracts at the “last minute”. Participant 6 accepted the job offer, despite being unhappy, in the hopes of receiving something better or a good reference. Participant 9 stated that they were informed that they would be receiving contract renewals in the last week that their current contracts were meant to terminate. There was little opportunity for them to scrutinise the contract, raise concerns with the manager and make an informed decision about whether they would accept the offer or not. The participants felt that if they did not sign the contracts immediately, they could lose the employment opportunity. Participant 1 commented that they had no other options and had to take the contract as is or risk becoming unemployed. Table 6 presents the participants’ experience of how their work arrangements were agreed upon.

Table 6

Participants’ Experiences of how their Work Arrangements were Agreed Upon

No negotiations	Theme	Illustrative Quote
2. How were your work arrangements and conditions agreed upon?	It’s not up for discussion	<i>We don’t get much input in the contract, like the manager does sit with you and explain the contract to you but when you ask if you can change your working hours or so for example, they say no, this is how it is, everyone works the same hours but I see that the permanent staff does it a lot, so it’s not really fair. (P1)</i> <i>Okay, uhm ... I feel like we didn’t have much input with regards to the salary, my line manager already discussed</i>

that with me that he already put in the budget for his superiors to approve it with regards to the salary so there was not much that we could've done about that. So that was just told to us that they are going to add a certain amount onto what we received from on our previous contract. (P3)

We were four of us when we signed our contract. My colleague did ask about an increase and changing the working hours, but our manager said he will speak to his manager and get back to us. He didn't get back to us even until today [laughs]. (P4)

Okay so when I started this contract it was like just I was told that this is my options, it's either I take the contract or I have nothing else and this is the agreed upon salary that you gonna get and yeah ... I couldn't. I tried to negotiate but I couldn't. My manager just said that it's not up for discussion... there was no opportunity, I had to uhm ask because I thought that it was unfair and I took a chance by asking but then ... Yeah, they said I can't debate it, yah it was basically just I can't negotiate what I'm getting. (P9)

Take it or leave it

I'm not unhappy with the salary it's just that I know it's little but there's nothing I can do about it. Hopefully I can get something better, that's all I can think of and I work as hard as I can for that so the references that they do give me will be good. (P6)

Yes, I did receive a new contract but I almost thought I wouldn't get a new contract, my manager called all of us into a meeting that Tuesday and told us that we will be receive contracts for one year but they are just waiting for HR with the contracts for us to sign. (P9)

I just signed because I had nothing else at that point. They weren't gonna change anything so if I didn't take it, I would be unemployed you see. (P1)

4.4.3 Theme 3: Experiences of workplace pressures

Participants were asked to describe their experience of working as a call centre employee. The responses indicated that participants experienced high levels of stress in their work environment. Participants attributed the stress experienced to the high workloads and emotional labour required for the job. Participants also reported that working in the call centre was a good skill-building experience. However, participants did report that they did not see themselves working in the call centre long-term. When probed about their experiences as FTC employees, participants reported that they lacked stability in their lives because of their employment status. The results indicated that participants experienced the same work pressures and expectations as their permanent counterparts but felt obligated to exceed expectations to prove themselves. Refer to Table 7 for quotes.

High work volumes

All participants' response to this question indicated that the daily requirements of the job and the working environment were a great source of stress for them. Participants attributed the stress to the high volumes of work calls, queries, and targets that they were required to attend to during a shift. Participant 5 complained that they would often not take lunch breaks and if they did, it would be cut short because of the volumes of work and the time pressure. Participant 7 noted that teams often worked overtime to bring their mailboxes and call logs up to date. The consensus among participants was that they felt consistently under pressure to meet targets. Participant verbatim quotes are presented in table 7.

Emotional strain

Participants responded that a great source of their stress was attributed to the emotional labour experienced in their roles. Participants indicated that their roles required a large emotional investment when interacting with clients but it also often left them feeling emotionally drained when dealing with customers who are overly emotional about the service received from the organisation or customers who are angry and sometimes verbally abuse the call centre agents. Participant 6 indicated that they have had to go into a bathroom to cry because of how a customer treated them over the phone. Participant 9 expressed frustration when customers call and are rude to them because of an error an advisor had made. Refer to table 7 for quotes.

Good skill-building experience (Steppingstone)

Participants responded that working in a call centre was a good learning and career building experience for them. The participants viewed their jobs as a start to a career in the

organisation. The general feeling among participants was that working in a call centre has helped them grow their skills. Participants 8 indicated that the skills they learned in the call centre could easily be transferable to other parts of the business and in their personal lives. Participant 1 positively felt that working in a call centre was a good learning opportunity; “if they can make it in the call centre, they could make it anywhere in this business”. Verbatim quotes are presented in Table 7.

A lack of stability

The participants felt that their employment status brought them a high level of discomfort and instability. Participants reported that they lacked stability in their personal and professional lives because of their employment status. Participant 4 indicated that they were unable to make financial commitments and big life decisions because of the uncertainty they experienced about future employment. Participant 8 further commented that they had a dependant to provide for and was at the point of their life of needing stability. Refer to table 7 for participant quotes.

Proving oneself

Although participants indicated that they had the same workload and performance expectation as permanent employees, they did feel the need to exceed these expectations. Participant 7 commented that all employees received the same targets regardless of employment type. Participant 4 reported that team leaders and managers placed the same service expectation on the temporary and permanent staff and are all reprimanded the same if targets are not met. Participant 2 commented that the fixed-term employees felt pressured to do their work “perfectly” while the permanent employees did the bare minimum because they were comfortable. Participant 2 also further expressed that the temporary staff tried to do their job perfectly to be considered for future opportunities and receive acknowledgement. Participant 9 commented that they constantly felt that they had to prove themselves to their manager to stand a chance of a permanent opportunity. Participants exceed expectations and targets to prove how valuable they are to the team in the hopes of securing continued and permanent employment. The participants indicated that if they were hardworking and efficient, this would increase their prospects of continued employment or future opportunities. Table 7 contains the participants’ experiences of workplace pressures.

Table 7

Participants' Experiences of being an FTC Employee

Question	Sub-theme	Illustrative Quote
What is it like for you to be a call centre agent?	High workloads	<p><i>Lunch breaks are only 30 minutes, but I mostly don't take lunch because there's too much to do and you need to reach your targets ... it's all about the KPIs. (P5)</i></p> <p><i>I would say that I feel stressed all the time [laughs]. Our mailboxes are always full, there is always worked to do...sometimes they put me on calls and sometimes I need to clear the mailboxes...we worked weekends and overtime a lot in the last two months to get the client retention mailbox up to date. (P7)</i></p>
	Emotional strain	<p><i>I remember in November last year, I was on a call with a client who was so angry about a policy pay-out that was delayed, I didn't respond to the caller once, I just transferred the call to my team leader and went to the bathroom to cry [laughs].I know the customer wasn't angry at me but I thought about how frustrated he must be to be that rude to someone he doesn't know ... I wish I could've helped him more, but I can only do what I can ... (P6)</i></p> <p><i>The most frustrating part of this job for me is when customers are rude to you. I understand they call us and they are frustrated because the advisors don't explain things to them properly and now when they call us they think we know the whole story and I guess they expect us to be the experts, they just start shouting as soon as you answer the call, but it's part of the job it's like this in most jobs. (P9)</i></p>
	Good skill-building experience (steppingstone)	<p><i>To be honest I'm just trying to figure out myself. I'm just on that journey to know myself before I start to do anything or take anything or commit</i></p>

		<p><i>to anything ... Uhm because I don't want to commit to working in a call centre forever and then it isn't what I am or it isn't for me. I have a Diploma in Business Management and I want to work in that field, same company. So, this is a good start for me. (P8)</i></p>
<p>How does it feel being on an FTC?</p>	<p>A lack of stability</p>	<p><i>I'm working so long now, maybe it's almost five years and I want to buy a car but I can't ... if I don't have a job tomorrow how will I pay for my car? You see ... (P4)</i></p> <p><i>It feels a bit, right now at this stage in my life, especially because I've got a daughter, I need more stability... It does feel a bit uh ... okay let me rather just put it like this, getting to the point of permanent, it's a bit uhm ... it's a bit of an uncertainty man, you know what I mean? And that creates like a uh I don't know like it frustrates you in a kind of a way but at the end of the day I think that, that's what keeps you going man ... because we all need something to work towards. You can't be complacent because then what are we doing? We need to work towards something and for me that has worked previously so uhm it's just a little bit different now but I'm pretty sure that things have a way of working out. (P8)</i></p>
<p>What are some of the pressures you face that a permanent employee would maybe not experience?</p>	<p>Proving oneself</p>	<p><i>Your targets are your targets and you all get the same target, no difference ... (P7)</i></p> <p><i>We all get shouted at when we don't meet our targets, so we are all expected to work hard and service the customers the same. (P4)</i></p> <p><i>You witness that we try to be so perfect and doing everything right, but some permanent employees don't even put the effort in. They do not live the values the company holds, and they don't try to improve their targets. It's like they</i></p>

don't take it seriously man. I don't know if they comfortable where they are because they still receive a good salary and benefits. We just get our low salary and well done...we want to do everything perfectly because you want to be considered. I mean, we want to have our names highlighted and all that for any opportunities. (P2)

I always feel like I have to prove myself to my manager, because if he's unimpressed with my work I don't stand a chance to get a permanent job. The permanent staff don't care because they are secure already, so they just do the minimum every day and still get their same salary and benefits. I must put in overtime and exceed my targets to get a decent incentive. (P9)

4.4.4 Theme 4: Experiences of Limitations

Participants were asked to describe the experiences of their working conditions as FTCs in the call centre environment. Participants spoke about the disparities they experience in their working conditions. The results indicated that FTC call centre employees experienced various disparities and limitations because of their employment status. The disparities and limitations experienced by participants related to salary and benefits, developmental resources, formal training, and communication. Verbatim quotes are presented in Table 8.

Barrier to fair compensation

Participants indicated that they were unhappy about the outcomes they received for the work that they do. The outcomes referred to is the compensation received for services rendered. Participants felt that they were not being remunerated fairly for the work that they do. Participant 2 commented that they had the same targets and performance expectations as their permanent co-workers but were still remunerated less. Participant 2 further noted that they would appreciate any form of reward that they could have for themselves. Participant 4 reported that they were denied access to enjoy a team reward that they contributed to winning because of this temporary employment status. Verbatim quotes are presented in Table 8.

Barrier to developmental resources

Participants responded that they had limited access to developmental resources. Participant 3 commented that as an FTC employee they could not access further learning resources for their personal development because of the costs associated with the learning programmes. Participant 4 commented that they have asked their manager if the company could pay for them to study further and received feedback that study loans and funding were reserved for the permanent employees. Verbatim quotes are presented in Table 8.

Barrier to formal training

Participants indicated that they were not formally trained and had to learn on the job from their permanent co-workers. Participant 2 commented that formal training was always promised to them, but it was never received, FTCs had to job shadow their permanent co-workers. Verbatim quotes are presented in Table 8.

Barrier to communication and information

Participants felt that they had limited access to communication distributed within the organisation which causes a communication barrier. Participant 7 commented that the FTCs had limited access to information or communication being shared across the organisation, because they had no access to their work e-mail. Participant 7 further communicated that they rely on their managers, HR, and co-workers to inform them of any important announcements. The lack of information being channelled to FTCs makes them feel like they are not part of the organisation. Only four (4) of the participants (1, 2, 5, 9) had access to their work e-mail whenever they wanted to. However, participants indicated that due to the high call volumes, they could not check their e-mails often. Participant 1 commented that they usually get information after the fact and this makes them feel like they are not important. Participant 3 expressed frustration and commented that they were “always the last to know” about what’s happening within the organisation. Participants generally felt that the lack of access to their work e-mails disadvantaged them from communicating with other stakeholders in the business and being made aware of any information that concerned them. Table 8 reflects participants’ experiences of their working conditions.

Table 8

Participants' Experiences of their Working Conditions as FTC Employees

Question	Sub-theme	Illustrative Quote
4. What is your experience of the working conditions as a FTC? – (wage, conditions of service probing questions)	Barrier to fair compensation	<p><i>Sometimes I don't see the point on putting in all this effort because you don't get a well done or some benefit. I end up with the same salary every month even when I go over my targets ... I don't mind, anything will do [laughs] even a chocolate if they can't reward us with money. I mean as a team we do celebrate sometimes with lunch and drinks, but I want something I can take home for myself. (P2)</i></p> <p><i>No, I don't get any prizes or rewards ... in 2018 our team won a competition and won a trip to Disney World. We were like 8 people and only the team leader and 3 of the perm staff went with, I was not even considered. (P4)</i></p>
	Barriers to developmental resources	<p><i>We can't even do those Learnerships or courses at the business school because there is a lot of money that managers must pay for it and they only do it for permanent staff. I only have matric and want to develop myself, but I don't earn enough to study now. (P3)</i></p> <p><i>There's always excuses when you want to study further, there's never money in the budget or the money is reserved for the full-time staff. I tried to take out a study loan with [insert company name] but they refused me because I wasn't permanent so there's no opportunity for us to better our skills. (P4)</i></p>
	Barrier to formal training	<p><i>Look uhm I'm not sure what happened with the budget and all that, but we never actually got any formal training, we basically had to learn on the floor and get trained by our colleagues by watching how they work. A few months down the line I started to develop some knowledge of what is actually going on there. Uhm it was quite challenging at first but then we started to get the hang of things and we</i></p>

started to get more product knowledge, processes knowledge. Then a few months down the line they told us we are going full on, like taking calls. We call it going live. (P2)

Barriers to communication

A lot of us don't have access to our work e-mail so when announcements get sent, we don't see them. We depend a lot on our team leaders or other staff to inform us and mostly they don't, so you'll just hear afterwards that this and that happened. Yes, it makes me feel like we are missing out on so much and almost like we don't work here... it's only the contractors who don't have access, I think. (P7)

I can tell you that you never get informed about anything. I sometimes hear about stuff or vacancies weeks after its communicated. It is almost like you are not important. So, if you don't follow-up you won't hear anything. (P1)

4.4.5 Theme 5: Experiences of job insecurity

Participants were asked to describe their experiences of job security in their current roles. The participants reported that they did not feel secured in their current roles. Participants were constantly worrying about the prospects of future employment and this was further aggravated by the onset of COVID-19.

Concerns for future employment

Participants reported that they were insecure about their prospects of future employment in their current roles and in the organisation. Participant 5 commented that they fear being “let go” when their contracts end with no possibility of employment. Participant 3 commented that they had been informed by senior management that there would be no vacancies in the coming months. All participants reported that they were feeling extremely stressed about their future employment opportunities within the organisation and externally. Participants were aware of the economic impact of the COVID-19 pandemic. Participant 2 indicated that they were concerned about what would happen after their current contracts end because there were currently no vacancies for them to apply for. Participant 6 expressed

concern over how they would provide for their families if there were no opportunities for further employment. Participants’ verbatim quotes are presented in Table 9.

Easily replaceable

Participants reported feelings of being easily replaced by other contingent workers, such as learners or graduate students. Participants commented that the call centre has predominantly been employing graduate students to work flexible shifts as a cost-saving approach. Participant 6 commented that they did not anticipate any vacancies opening, but if there were, the company would find students to do the job at a cheaper rate. Participant 4 noted that they had received contract renewals before and were therefore hopeful that they would receive another contract renewal. Participants’ verbatim quotes are presented in Table 9.

Salary as an advantage

Participants were grateful to be receiving salaries and not having many deductions on their salaries. Participant 9 commented that the only benefit they had was their salaries. Participant 6 commented that the only advantage they had was their salaries and the experience of the processes and systems they gained over the years that could make them more employable. Participant 1 commented that they were happy to have fewer deductions on their salaries in comparison to their permanent co-workers who often complained about the deductions. Participants’ verbatim quotes are presented in Table 9.

Salary as a disadvantage

Participants consistently reported that their salaries were also a disadvantage because they perceived the salary to be low. Participant 9 commented that a disadvantage of their work arrangements was that they were paid less for doing the same work as their permanent co-workers and reap no additional benefits. Table 9 reflects participants’ experiences of job insecurity.

Table 9
Participants’ Experiences of Job Security

Question	Sub-theme	Illustrative Quote
5. What are your experiences of job security in your work role?	Uncertainty about future employment	<i>I don't have, like I don't feel like I'm secured in any way because I can be let go, like after the 12 months they can tell me there's nothing else they can do for me and that's it. So I don't really feel secured. (P5)</i>

My manager's manager something like that told us that there won't like go any positions open in the next few months or the rest of the year...-something like that ... (P3)

... I don't know what I will do once my contract ends, I don't think that they will renew my contract now because of the virus and I don't see any permanent vacancies at the moment, so yah I don't know.(P2)

I know that it's easy to get another job in the call centre but most companies lost a lot of money so I think they will be letting people go rather than employ more people but I will be hopeful and continue to apply everywhere. (P8)

.... I am worried because I have a child to take care of ... I know it's going to be difficult for companies to hire now. I don't know if [insert company name] will have vacancies by the end of the year because in our town hall meeting, the CEO did say that we lost a lot of money but no one has lost their job yet. So maybe things will be a bit better later this year. (P6)

I'm always looking for new jobs, but I don't see anything. I saw on the internet that all the jobs are frozen because of the virus and lockdown ... (P8)

Easily replaceable

I don't feel that there will be any opportunities in my current job once my contract end ends. It seems like they are not hiring anymore contractors or renewing contracts. One of the call centres mostly has part-time students who work flexible hours, so I guess the company saves more money by employing the students. (P6)

Explain the benefits or disadvantages of having an FTC

Salary as advantage

The only benefit is you have a salary and that's basically it... (P9)

It's not also benefiting me because in a way seeing that I'm fixed-term I'm on contract, there was no benefit of , if the more you learn there's going to be like an opening for you to apply to become

permanent and I'm not being benefited in that way. And the benefit that I have is like the experience that I'm gaining from working on those cases and in the different systems. It's just the experience that I'm benefiting from. (P6)

I've heard my co-workers who are permanent complain about their take home salary. They always tell me that I go home with more than them every month. I guess I'm happy that I don't have all the deductions because I can spend most of my money on things, I need ... (P1)

Salary as disadvantage *I guess a disadvantage for me is the salary ... yeah, it's low I think for the work I do. (P5)*

I think I'll have to think about that one [laughs]. I don't think there's much benefit, we get treated the same as everybody else that's working in our team ... I think the disadvantage is we get paid less but you do the same work as everyone else and get no real benefits. (P9)

4.4.6 Theme 6: Exercising Rights

Participants were asked if they felt free to exercise their rights in the organisation. The responses indicated that participants did not feel free to exercise their rights because they lacked understanding of the grievance process, they did not want to be labelled as “trouble makers”, and did not see the benefit in joining a union. Participants’ verbatim quotes are presented in Table 10.

A lack of understanding of the grievance process

Participant 8 commented that they were aware that any grievances they had could be lodged with HR, but they were not sure who to lodge the grievance within HR because there are many HR departments in the organisation. Participant 9 commented that they did not know how to initiate a grievance if they have one. Participant 7 commented that they did not feel that it would help bringing their concerns to HR because they would not do anything about it. Participants generally felt that expressing their grievances with HR was a “confusing”, futile, and unfamiliar process. Participants’ verbatim quotes are presented in Table 10.

Labelled as troublemaker

Participant 5 noted that they did not want to lodge any complaints with HR because they did not want to be labelled as a “troublemaker”. Participant 2 commented that they did not want to complain too much or speak to HR about any grievances for the fear of being treated different by their manager or being labelled as a “difficult” employee. Participants felt that being labelled as “troublemakers” or “difficult” employees would affect their opportunity for future employment negatively. Participants’ verbatim quotes are presented in Table 10.

No union participation

When participants were probed about participation in union activities, all participants reported that they did not belong to a union. The reasons varied. Participant 1 commented that they did not know that they could join a union because during their learnership contract they were informed that as learners were not permitted to join a union. Participant 4 commented that joining a union would be a financial strain especially when there would not be any benefit for them. Participant 6 indicated that union participation was pointless because they felt that the union was not interested in the working conditions of temporary workers. Table 10 contains the participants’ experiences of exercising their rights.

Table 10
Participant’s Experiences of Exercising Rights

Exercising Rights	Sub-theme	Illustrative Quote
6. As an FTC worker, do you feel that you are free to exercise your rights in the organisation? - (union participation, grievance procedure probing questions)	A lack of understanding of the grievance procedure	<i>I think that if you are not happy about something, you can go to HR with the problem and they will help you but I don’t know how to contact HR or which HR because you know there are many HR departments in [company name]so it gets confusing sometimes. (P8)</i> <i>I think that there are things like that there is like people I can e-mail and send my complaints to and counselling and such things that is open to me as a fixed-term contractor as well. But Uhm ... I don’t use it because I’m not sure how to use it.... (P9)</i> <i>Oh no, it won’t even help going to HR because I don’t think that they will do anything for me and I spoke to my manager about my salary already so I’m</i>

	<i>not sure what else I can do ... (P7)</i>
Labelled as	<i>I tried talking to my manager, but nothing happens so</i>
Troublemaker	<i>I'm just going to leave it. If I go to HR my manager can think I'm making trouble and they don't like that and I don't want to be known as the troublemaker because they will target you or you won't be considered for a job again. (P5)</i>
	<i>No I'm easy. I'll take things as they come. Its better you keep quiet and do your work. I let my work speak [laughs]. If you complain too much or you go to HR they [manager] treat you maybe different or think you are a difficult employee...so yah that's why I just do my work and focus. (P2)</i>
Union representation	<i>Oh, I haven't like joined a trade union before, but can I? Last year I was on a learnership and we were told we can't join unions because we still learners. But no I won't join one now ... because I don't need it. (P1)</i>
	<i>No, I'm not a union member, it's too much money for nothing. You don't see anything happen here; people just accept everything...You don't even know who the union people are here or where to find them. (P3)</i>
	<i>To be honest with you I don't really worry about this union stuff because you don't see them do anything for the perm staff so what will they do for me?... I actually think they only care about the perm staff conditions ... (P7)</i>

4.4.7 Theme 7: Coping Mechanisms

The participants in this study used smoking and venting to co-workers as a mechanism to manage the stress and pressures experienced in the workplace. Participants' verbatim quotes are presented in Table 12.

Smoking

When asked how they deal with the pressures they experience in the workplace, participants indicated that they turn to unhealthy habits. The prominent response among

participants was that they smoked to help cope with some of the pressures and stress. Participant 2 indicated that they would go for regular smoke breaks with a colleague which kept them calm and relieved stress. Participant 8 commented that they smoke a full packet of cigarettes a day since working from home due to there being no smoking restrictions at their homes. Participants’ verbatim responses are noted in Table 11.

Venting

Participants also indicated that they would often vent to co-workers about their work stress and frustrations. Participant 7 noted that they felt more comfortable speaking to their colleagues about their feelings at work rather than making use of the employee assistance initiatives afforded to them. Their colleagues could understand their anger and understood the context of their feelings. Participant 5 indicated that they felt comfortable venting to their co-workers about their frustrations with management and customers because they could relate to what they were going through, and venting helps keep them sane. Table 11 contains the participants’ experiences of coping mechanisms.

Table 11
Participants’ Experiences of Coping Mechanisms

Question	Sub-theme	Illustrative Quote
7. How do you deal with some of these pressures/issues?	Smoking	<i>I smoke, that’s what keeps me calm when I feel like so stressed and it’s nice because me and [insert name] will go smoke together every hour and it’s a nice breaky from the desk ... (P2)</i> <i>[Laughs] It’s bad now that I am home. I can smoke anytime because no one is watching me. To be honest I can easily smoke a whole packet in one day... (P8)</i>
	Venting	<i>... No I don’t really use ICAS I just speak to my colleague. I feel comfortable speaking to her because she understands when I feel angry and why I feel like that ... she understands the context you see ... (P7)</i> <i>I think it helps when you can express yourself to someone who is maybe going through the same thing. Like you can help to keep each other calm. We vent a lot to each other about our boss and the clients [laughs] but after that I think I feel much better so yeah this helps me keep sane</i>

maybe. (P5)

4.4.8 Theme 8: Positive Support during COVID-19

Participants were asked to describe in what ways they feel that they are supported in the organisation. The overall responses from participants indicated that they felt positively supported by the organisation, their managers, and co-workers, specifically during the COVID-19 pandemic. Participants' verbatim quotes are presented in Table 12.

Positive manager support

Participants reported that they felt supported by their managers during the COVID-19 pandemic. Participants indicated that their managers had regular virtual social check-ins with the teams and one-on-one check-ins became more regular. Participants further indicated that managers provided them with support and encouragement. Participant 4 indicated that their manager would often encourage them, to 'keep their head up', when they experienced the pressures of work and COVID-19. Participant 2 indicated that their manager and co-workers would often give them tips and advice to manage working from home with their partners and young children. Participant 1 commented that although they do not feel comfortable sharing their personal problems with their manager, they appreciate the gesture managers made to allow them to speak about their problems to them. Participants felt that managers were considerate and understanding during this time. Participants' verbatim responses are noted in Table 12.

Positive co-worker support

Participants reported that they felt supported by their co-workers during the COVID-19 lockdown period. Check-ins with co-workers increased. Participants 1, 2, and 5 indicated that team members would have non-work-related check-ins with each other via WhatsApp and MS Teams regularly. Participant 8 indicated that co-workers would provide guidance and support to one another. The participants' experiences of support are reported in Table 12.

Table 12

Participants' Experiences of Support

Positive Support during COVID-19	Sub-theme	Illustrative Quote
8. In what ways	Manager Support	<i>[Manager name] was very supportive also, telling</i>

do you receive support in this organisation?

me you know keep your head up and all those things you know. He understands, yeah so we don't really get any special treatment, but it's been good man. There's nothing bad to say, like you being responsible for your own work and you being responsible for what you say to the client and especially because the clients think that you actually, you representing the company and that's a big honour, you know what I mean. (P4)

I do think the managers support us ... I'm staying with my partner and my 4-month-old baby, so she cries a lot when I have calls. I told my manager and team about my problem and they gave me some tips because some of them already have children and partners also. They understand when my productivity is low on some days, but I make up for it the next day. If I tell them my problem, they give me advice and check on me. (P2)

My manager always checks-in on us in the WhatsApp group and reminds us to speak up if we have any problems. But I don't want to share my private problems with my manager [laughs] but it's nice though. (P1)

Co-worker support

I have no complaints. I think that I get a lot of support from my team ... We check in with each other a lot now, we do MS Teams meetings twice a week just to talk about how we are coping. Sometimes when I feel like things are too much I can always just WhatsApp or call a colleague and then they will help calm me down. (P1)

No I had an issue working from home because I'm staying with my daughter, she's a child so she cries and stuff so mentioned that to them and they were supportive about it and they encouraged me to figure out a way where I can communicate with maybe my partner so that we can work together and I am able

to perform my function as efficient as possible. (P8)

4.4.9 Theme 9: COVID-19 and work arrangements

Participants were asked to describe how their employment arrangements have changed as a result of the COVID-19 pandemic that resulted in the national lockdown. The results indicated that all participants transitioned to working from home during the lockdown. The results further indicated that although participants were generally happy with the work from home arrangement, they perceived working from the office as a positive work environment. The results also indicated that participants experienced productivity challenges. The verbatim quotes of participants are presented in Table 13.

Embrace work from home

Participants reported that they were quite comfortable with working from home and embraced their new work arrangements. Participants also felt relatively well-equipped to work from home. Participant 9 stated that they were well-equipped to work from home and arrangements were made for them to receive their work equipment to enable them to work comfortably from home. Participant 6 noted that it was beneficial for them to work from home because they did not need to take public transport anymore and deal with the stress of coming late to work. Participant 6 further note that working from home allowed them to save on transport money that can now be repurposed and it took pressure off them to get dressed for work every day because they could work in their pyjamas. The verbatim quotes of participants are presented in Table 13.

The office as a positive environment

Participant 2 interestingly commented that they missed going into the office building. They reported that it was a way for them to escape the negative influences in their communities. The office was a place for them to be surrounded by positivity which helped them to remain optimistic about their own future. The participant viewed working from the office as a motivation to become someone better.

Productivity and efficiency hindrance

Although participants were generally content with working from home, they did report challenges that hindered their productivity and efficiency. The challenges experienced by participants were related to adapting to their new work environment, connectivity issues, and load shedding. Participant 1 noted that their productivity took strain because they could not be as efficient at home as they were in the office. Participant 4 commented that their

productivity was being impacted by the disruptions of their young children and the noise disruptions in their streets. Participant 5 commented that they were not as efficient whilst working from home because of the constant connectivity issues and load shedding. They were struggling to meet their targets because they were often offline for extended periods of time. Participant 2 noted that although management was understanding of the productivity issues, they still had a performance expectation of the employee.

Table 13 contains the participants’ experiences of COVID-19 and work arrangements.

Table 13

Participants’ Experiences of COVID-19 and Work Arrangements

COVID-19 and work arrangements	Sub-theme	Illustrative Quote
9. How has your employment arrangement changed as a result of COVID-19?	Embrace work from home	<p><i>Okay so I’m working remotely from home. I was given like a desktop, my keyboard, my mouse, I could go fetch my chair if I wanted to like to make it comfortable for me to work from home. (P9)</i></p> <p><i>Yeah it’s 50/50 I benefit from working from home because I don’t have to take transport so I save that money and can buy more things for the house... but you see sometimes it gets a bit hectic to work from home because I have a baby other than that it’s fine ... No, I actually like being at home, I can get up and work in my pyjamas [laughs]. (P6)</i></p>
	The office as a positive environment	<p><i>Wow, that’s like a topic on everybody’s lips right now. You see where I stay it’s, like working from home is fine and all that, but where I stay it’s not as peaceful as what other areas are. So when I used to go to [company name], the actual building it would put me in a mind-set to see that there’s actually more than what I see every day and there would actually be positivity around me every time. In terms of the community I live in there’s not much positivity so when I went into</i></p>

the building, I felt like wow this is like another world, it's like a refreshing feeling. (P2)

Productivity and
efficiency hindrance

It was tough now with this lockdown. It was tough when I started to work at home, It was tough. There were days where my productivity was like very low because I was figuring out a way to actually be efficient and like, you can't actually be efficient at home the same way that you're gonna be at work. (P1)

My children are still young so they need a lot of attention and their mom is also working from home so you can imagine. I will be honest it is distracting, and I sometimes think my clients can hear the noise and sometimes you can hear how people in my street make a noise. Can you hear now and it's always like this...(P4)

It was difficult at first trying to adjust to everything and you know how bad connectivity is so when you busy with a client and the network drops, they get angry but what can I do? And now it's still load shedding as well [laughs] and then I can't do anything which puts me behind and doesn't make a very good impression but we'll see how it goes as the months go. (P5)

I told them that I'm starting to struggle with my targets at home, but they just told me to do as much as I can, so that was very encouraging. But the thing with that is, your do as much as you can is not the same as their do as much as you can. They have their expectations so that is a bit worrying for me because when it comes down to the wire then what you gonna have but that's a bit concerning to me. (P2)

4.4.10 Theme 10: COVID-19 and Well-being Experiences

Participants were asked to describe how their well-being has been affected as a result of COVID-19 and the new work arrangements. The results indicated that participants experienced various well-being challenges, although when asked the question directly, some of the participants indicated that they did not experience well-being challenges. However, when probed to describe how any challenges were experienced during the pandemic while working from home, participants described the well-being issue of emotional strain. Table 14 contains the participants' experiences of COVID-19 and well-being.

Emotional strain

Participants reported experiencing more than usual unsettling emotions during the COVID-19 lockdown period. Participants responded that they have been trying to cope with working from home, having the same workload (and sometimes more), dealing with bad connectivity and upset clients, and trying to make sense of what is happening around them with the virus. Participant 5 commented that they think about what will happen when their contracts end a lot and that makes them feel sad because there are factors beyond their or the company's control, but they remain hopeful. Participant 7 commented that they cry often because they feel overwhelmed by everything happening around them and the realities of COVID-19 are starting to hit home, seeing people whom they knew die. Participant 1 commented that they feel "scared" and "worried" about their future and the financial well-being of their families, which make them sometimes feel physically sick. Table 14 reflects the participants' experiences of COVID-19 and their well-being.

Table 14

Participants' Experiences of COVID-19 and Well-being

Question	Sub-theme	Illustrative Quote
9. How has this impacted your well-being?	Emotional strain	<i>There's not much really but I am really stressed about what happens when my contract ends. Will there be a new contract? I am hopeful but the reality is maybe not on my side ... It doesn't feel good. It's sad because it's not my fault and I understand that the company is losing money but I'm hopeful... (P5) I get very emotional sometimes because of everything happening around me. We found out that</i>

someone in our IT department died of COVID and I knew him. That made me cry and I just started to think about what's important man and I think now it's hitting me because everything was just busy busy and confusing but now it feels real... (P7)

I try not to think about everything and just do my work but it's so hard because my contract ends in 5 months and they already told us there's no vacancies so yeah I'm worried ... actually scared also because my mother and brothers depend on me for money for the house so what will happen? I don't know and I think I'm getting headaches and tummy problems because of this stress [laughs]... (P1)

Participants were asked if they had any additional work-related issues that had not been addressed in the interview questions. The participants indicated that they had nothing more to add or discuss. The participants were comfortable that they had addressed everything in the preceding interview questions.

4.5 Chapter Conclusion

This chapter described the study findings of the responses to the interview questions of the nine (9) research participants. The study explored the well-being experiences of the FTC call centre employees in depth by employing semi-structured interviews. The study findings highlighted the vulnerabilities experienced by FTC employees as precarious workers in the call centre. They experienced many disparities because of their contractual status and their work environment, which were shown to affect their well-being negatively. Participants in this study specifically experienced high levels of stress because of the work pressures and job insecurities. Participants experienced barriers to opportunities that would allow them career progression and transition to permanent employment. Participants also lacked autonomy and power to influence their work conditions and collectively bargain. The ramifications of COVID-19 have also intensified the experiences of job insecurity of an already vulnerable group of workers in a now even more vulnerable economy. Interestingly,

participants reported a great deal of support from managers and co-workers to deal with the work pressures and changing work arrangements.

In Chapter 5, the research results will be discussed in depth in relation to available literature.

Chapter 5: Discussion and Conclusion

5.1 Introduction

The objective of the study was to explore the well-being experiences of FTC call centre employees in a financial services institution. To be able to explore these experiences this study sought to answer the question “*what well-being concerns are experienced among precarious fixed-term contract (FTC) employees?*” Findings and supporting participant responses were reported in the previous chapter. This chapter presents a discussion of these findings in relation to previous literature and draws conclusions and recommendation for future studies.

5.2 Overview of the Study

This study undertook an exploratory-descriptive qualitative approach to address the research question. Semi-structured interviews were conducted with nine (9) fixed-term call centre employees in a financial services institution. The research participants were purposively selected. The interviews were recorded using the Cube ACR App (2019) and transcribed manually and with the assistance of the Otter.ai App (2020). The interviews were then thematically analysed using an inductive approach. The discussion of the findings, implications and recommendations described below are based on the reported experiences of nine (9) FTC participants who shared their experiences of working in the call centre in 2020.

5.3 Discussion of Findings

The data analysis resulted in ten themes and 28 sub-themes. The findings were discussed in the same order as the interview questions. However, responses to Q9 related to concerns of future employment during COVID-19 were discussed under theme 5 because this theme deals with participants’ experiences of job insecurity. Responses to Q7 related to the perception of workplace pressures experienced by FTCs in relation to their permanent co-workers were discussed in theme 3 because this theme discusses the workplace pressures experienced by participants. The discussion follows on the main and sub-themes that emerged from participants’ responses to the interview questions.

5.3.1 Theme 1: Precarious Work Arrangement

The results of this study found that FTC call centre employees experienced their work arrangements in the call centre as uncertain and insecure. The participants in this study expressed their concerns about their prospects for future permanent employment and their successive short-term employment arrangements with the organisation. Although participants did not directly label their work arrangements as precarious, their conditions of employment relationship allude to this.

Permanent employment

According to De Cuyper and De Witte (2008), temporary employees see their jobs as a steppingstone to permanent employment. However, the reality for many of the temporary employees in this study is that the possibility of conversion to permanent employment is very low. The FTC call centre participants in this study similarly reported a desire for permanent employment but participants had little confidence in the prospect of permanent employment in their current roles and organisation. Webber, Pacheco, and Page (2015) further note that many employees accept temporary employment with the specific aim of attaining permanent employment at a later stage. Although participants in this study continue to accept temporary contracts with little confidence for permanent employment, they continue to do so because they have limited alternative employment options. This may lead to job dissatisfaction, a lack of motivation due to the limited career progression opportunities, increased stress about job security and overall reduced well-being.

Rolling temporary contracts

According to Högberg, Strandh, and Baranowska-Rataj (2019), temporary workers are at risk of becoming trapped in consecutive temporary employment, with very few moving on to permanent employment. Similarly, participants in this study reported being employed on successive temporary contracts with little prospect of permanent employment. Rolling temporary contracts were experienced as a norm for the participants. Gericke (2011) notes that successive fixed-term employment had been considered an abusive practice that has been recognised to severely impact on the life perspective of these workers as valuable members of society. Ehlert and Schaffner (2011) found that temporary employees on repeated contracts showed a significant negative impact on self-assessed health.

According to Blanchard and Landier (2002), when employers are allowed to employ the same worker on several successive short-term contracts, the employer may not feel obligated to convert these contracts to permanent. However, employees may experience this

practice of successive contract renewal differently. According to Monkwe and Seeletse (2016), the rolling over of FTCs is not forbidden in South Africa. However, Zijl, Van den Berg, and Hyena (2004, as cited in Monkwe & Seeleste, 2016), note that when a fixed-term contract is rolled over more than twice, this rationalises an employees' "right of expectation" of continued employment. Similarly, participants in this study reported an expectation of receiving new temporary contracts because it was a "normal" occurrence. According to Mahomed (2014), when the employer shows a pattern of frequent contract renewal in the past, they are more likely to renew a contract in the future. Hence, reasonable expectation may arise based on the past practice of the employer. This consistent practice of rolling contracts keeps these FTC employees in a precarious work arrangement and leaves them vulnerable to the employer, the economy, and society. The rolling of contracts could possibly prolong their stress about job insecurity and rob them of financial and career progression opportunities, leaving them permanently in a precarious work arrangement.

5.3.2 Theme 2: No Negotiations

The results of this study found that FTC call centre employees experienced their ability to influence their work arrangement and conditions as powerless. The work conditions were not agreed upon in consultation with the FTC employees. The participants in this study had no opportunities to negotiate any of the terms and conditions in their contracts. The participants felt helpless when trying to have input in their work conditions and felt coerced to accept their current conditions.

It's not up for discussion

The participants in this study felt powerless to participate in the decision-making or voicing their concerns about their working conditions. Hall (2006) indicates that employees on temporary contracts have been found to have lower autonomy in terms of negotiating their working hours and salaries. Similarly, participants in this study were restricted in doing so because of their employment status which characteristically lacks autonomy and power to influence. Parker et al. (2002, as cited in De Jong, Wilkin, & Rubino, 2018) further confirm that temporary contract employees tend to have less participative decision-making and had less control and authority over their work. The results of this study are consistent with research which indicates that employees on temporary contracts hold little to no power to negotiate their contractual terms even if they wanted to. Participants in this study expressed that they were given no options other than unemployment. This further strengthens the

inequality of the power relations. FTC call centre employees in this study expressed interest in being involved in the decision-making process about their employment conditions and tried to raise concerns about their employment conditions. Employees accept unsatisfactory employment conditions due to their powerlessness to negotiate the conditions of service. This is perceived to enhance their dissatisfaction with conditions and may have a negative impact on commitment and motivation.

Take it or leave it

Mosoetsa (2005) reports that when temporary employees are faced with either unemployment or contingent work, contingent work is preferable. According to Hickson (2020), due the dependence of those who control the access to employment (employers) and those who are at their mercy (vulnerable employees), employers have the power to make demands on employees. In addition, Hickson (2020) notes that when employees do not have certainty if they will have continued employment, they have no choice but to accept the organisations demands. Similarly, the participants in this study felt pressured into accepting less favourable contractual conditions for fear of having their contract offers rescinded and thus becoming unemployed. According to Hickson (2020), the freedom to exit out of a job in the precarious economy is the freedom to be unemployed with few opportunities to make ends meet. This is especially true for the FTC call centre employees in this study who did not want to accept their working conditions but were not in the position to accept unemployment. In addition, the possibility of employment in the SA economy is limited, especially in view of the effects of the COVID-19 pandemic.

5.3.3 Theme 3: Experiences of Workplace Pressures

The results showed that participants experienced their roles as call centre employees to be an extreme source of stress. The call centre employees were exposed to high volumes of work, time pressures, longer working hours, and intensive emotional strain arising from interaction with customers. According to Comcare (2006), job stress stems from the work content and from the work context. Knights and McCabe (2003) confirm that job stress is an inherent characteristic of call centre work and this is recognised as one of the most stressful work environments (Harry & Coetzee, 2013; Knights & McCabem 2003). The high levels of stress experienced by call centre employees have been found to influence the career well-being of employees (Harry & Coetzee, 2013). The high role demands of being call centre

employees were characteristically experienced to be stressful, which negatively impacts on employee well-being.

High work volumes

The call centre employees reported feeling stressed due to the high work volumes experienced in their roles as call centre agents. The finding that FTC call centre employees experience demanding workloads is perceived to lead to unhealthy levels of stress and negative affect on employee well-being. According to Pinheiro et al. (2003), work overload or job pressures may lead to feelings of a lack of job satisfaction, which may affect an employee's feelings of self-worth. According to Miller and Hendrickse (2016), when call centre employee job demands are high and they are under to pressure to reach targets, this is positively related to stress. These are negative emotional reactions, which result in stress and have a damaging effect on employee well-being. In further support of this, Schaufeli et al. (2009) report that there is a link between increasing job demands, work overload and the development of burnout. When employees feel that their workload and emotional demands increase and the job resources, such as support, autonomy, and opportunities to learn decrease, then burnout occurs (Miller & Hendrickse, 2016).

Contrary to the finding of this study, Parker et al. (2002) report that a potential advantage of being an FTC is that they are protected from the stressful role demands experienced by permanent staff. To support this claim, Parker et al. (2002) state that employers expect that employees on temporary contracts will have fewer work tasks as a result of the nature of the employment relationship and taking on extra work tasks is likely to require substantial organisational knowledge that temporary employees do not possess. On the contrary, the permanent and FTC employees in this study had the same role demands and the FTC employees were expected to have the same organisational and product knowledge as the permanent employees. The findings of this study are consistent with the literature that supports that temporary call centre employees experience high work demands and pressures that is a great source of stress for them, and in turn has a detrimental effect on their well-being and could possibly lead to burnout.

Emotional strain

Korczynski (2003) notes that call centre employees often experience aggression and abuse from clients while they are always required to maintain a calm demeanour. According to Akroyd et al. (2006), a characteristic of the call centre job is that employees often have to deal with angry customers, calming people down, projecting a friendly, helpful image when

they themselves are not feeling positive. Similarly, participants in this study consistently had to present themselves in a friendly and calm manner and repress their real emotions. Akroyd et al. (2006) further confirm that the source of much of the stress within call centre environments could be attributed to the level of “emotional labour” required of the job. Rose and Wright (2005) conducted a study and found that the most challenging aspect of a call centre employee’s job is dealing with difficult customers. However, emotional labour is also considered a skill that call centre employees need to have to do their jobs effectively (Rose & Wright, 2005).

Research findings have shown that constraining one’s “true” emotions, especially anger, can result in psychological distress (Mauss & Gross, 2004). The effort in trying to restrain emotional labour is likely to lead to strain being brought into non-work environments. Findings by Brotheridge and Grandey (2002) show that when employees engage in extensive emotional regulation, their well-being is compromised, especially where there is a level of conflict between the employees’ felt emotions and those that should be displayed or suppressed. The main aim is to interact with customers in a warm and friendly manner and prevent expressing feelings of boredom or frustration (Zapf et al., 2003). Employees who deal with customers are expected to treat customers politely even when subjected to abuse (Glomb & Tews, 2004). Similar to the findings, the FTC sample in this study experience extensive emotional labour and abuse from customers. These employees may be more susceptible to psychological distress and lower job satisfaction as reported by Van Jaarsveld (2013). Therefore, the organisation under study should consider ways to help employees manage the negative emotions.

Good skill-building experience (steppingstone)

In this study the call centre environment is perceived to be a good opportunity to gain work experience and build skills among the FTC call centre employees. FTC call centre employees build character and acquire technical skills that can be transferred to other parts of the organisation and the industry. The experienced gained in the call centre may be perceived as valuable and a steppingstone for future career opportunities. Similarly, the participants did not view the call centre as a long-term career goal. These findings are supported by research conducted by Choi et al. (2012), which indicated that call centre careers offer limited opportunities and employees viewed their own careers in terms of gaining skills that are transferable to other sectors or employment opportunities. In the call centre, vocational development plans are usually from organisation to organisation. Career progression takes

form in moving from one call centre to another call centre because the skills obtained in the call centre are not relevant for other fields due to the monotonous activities (Harry & Coetzee, 2013). People generally move within call centres in an organisation but rarely to other departments (Bagnara, 2000).

According to Gera (2008), call centre employees in India do not consider the call centre a place to build their career despite the financial benefits offered. Almost 60% of the employees in India considered call centre jobs to be just a gap arrangement and not a long-term career option (Gera, 2008). Similarly, the FTC call centre participants in this study perceived the call centre to be a stepping stone for permanent employment in the organisation. As Kjellerup (1999, in Hauptfleisch & Uys, 2006, p. 24) states, “Because of the heavy situations [call centres] are often a place [where] one works to make money to leave”. Participants in this study similarly work in the call centre as a start to their career. Once they have built the necessary capacity, they will leave to other employment opportunities or careers.

A lack of stability

Weller and Roethlisberger (2011) assert that the normalisation of precarious work has left workers and communities in unstable and insecure positions, disrupting their life planning options. Studies show that the longing for stability is especially high among temporary fixed-term workers (Dörre, 2006). Similarly, participants in this study experienced stress due to the instability in their careers which destabilises their personal lives. The participants reported being unable to make financial and family commitments because of the uncertainty of the duration of their employment. This finding is consistent with results presented by Bobek, Pembroke, and Wickham (2018), who report that the lack of employment stability experienced deprived people from getting married and having children, created barriers for purchasing property and an inability to lead independent lives. Participants in this study experienced unpredictability in their professional lives which translated to their personal lives. Overall, the literature provides overwhelming support for the finding in this study that FTC employees lacked stability in their personal lives because of the uncertainty in their employment. The life choices of participants were dependent on their employment arrangements, which remain insecure and uncertain.

Proving oneself

According to De Cuyper et al. (2011), temporary employees who are motivated to attain permanent employment are more likely to excel in their jobs to show their potential as

organisational citizens. In addition, Lewchuck and Dessinger (2016) report that many temporary employees rationalised that working harder would lead to further employment. This study similarly found that the FTC employees were more productive because they perceived it would give managers a positive impression of them and increase the likelihood of continued employment.

Rogers (1995) positions that involuntary temporary employees are perceived to be more serious about their jobs and will exert extra effort to work towards permanency. Van Breukelen and De Cuyper, De Wiite & Emmerik (2011) support this view and report that managers were more satisfied with the performance of temporary employees than with permanent employees. In the same way, participants in this study exceeded their work targets and performance expectations. They perceived that surpassing their manager's expectations would demonstrate to managers their value as competent employees with the hopes of attaining continued employment. Lewchuck and Dessinger (2016) further report that employees were willing to trade off control over how they work for control over whether they work. De Cuyper and De Witte (2010) note that there is a relationship between temporary employment and impression management, which is to try to control or manipulate how others see you. They further suggest that temporary employees use impression management to become employable. Interestingly, participants in this study may have perceived extra efforts to work "perfectly" to create an impression of value and competence that the organisation may need on a full-time basis. In addition, Clinton et al. (2011) found that perceptions of continued employment or permanent employment in the same organisation yielded increased productivity and efficiency from temporary workers.

5.3.4 Theme 4: Experiences of Limitations

The results of this study showed that FTC call centre employees experienced disparities and limitations in their working conditions. The disparities experienced were in relation to remuneration, training and development, information sharing and communication. The ILO (2011) reported that although temporary employees provide the same value and standard of work as permanent employees, but they do not always receive the same level of employment protection, status, compensation and benefits as permanent employees.

Barrier to fair compensation

According to Comi and Grasseni (2012), fixed-term employees are worse off than their permanent co-workers in terms of the wage and benefits that they receive. Kalleberg

(2000) confirms this sentiment and reports that temporary employees are commonly paid a lower wage rates and receive fewer fringe benefits than their permanent employees. Similarly, participants in this study perceived themselves to be unfairly remunerated and rewarded for the work that they do, especially for doing the same work as their permanent co-workers. This finding was perceived to lead to lower motivation and feelings of injustice among the FTC employees. According to De Graaf-Zijl (2005), the reason for the lower wage paid to temporary workers could be justified from the organisation's uncertainty about the ability of the temporary employee to perform the job tasks efficiently. However, the FTC sample in this study has been employed on rolling contracts and therefore could be professed to have proven their competence and ability to the organisation.

Monkwe and Seeletse (2018) report that although FTCs do not receive the same pay as permanent employees for doing the same job, some employers rewarded FTCs with standard benefits, such as a 13th cheque, for example. However, this is a rare occurrence and unfortunately many employers use temporary contracts to save money and deny FTCs fringe benefits. Contrary to the finding of this study, Ishtiyaque and Gera (2014) conducted a study among temporary call centre employees in India and reported that call centres offer lucrative entry-level salaries to employees and they receive non-cash incentives (free transport, subsidised food). Participants in this study are denied access to fringe benefits and equal pay because of the debilitating practice of successive short-term contracts, which reduces the pressure for employers to compensate FTCs fairly.

Barrier to developmental resources

The FTC sample in this study has limited access to developmental resources. The employees experienced barriers when trying to access developmental resources, such as training and further learning opportunities. This finding was perceived to influence the career well-being of FTC employees negatively and limit their opportunity for career development that could positively affect their ability to receive continued or permanent employment or career progression. The findings of this study are supported by research conducted by O'Connell and Byrne (2012), who found that temporary employees had less access to training opportunities than their permanent co-workers. Similarly, the ILO (2016) reported that contingent workers, which fixed-term employees are a part of, have less access to training, which is important for their skills development, earning potential and accident prevention.

Temporary contracts therefore reduce the opportunity for employees to obtain training that will increase their skills capacity, and it disempowers them to change or influence the

work that they do (Beard & Edward, 1995). Graaf-Zijil (2005) similarly found that organisations have less incentive to invest in training for their short-term workforce that does not allow time for organisations to see their return on investment. Booth et al. (2002) report that among British fixed-term employees, they have 7 to 20 times less probability of receiving work-related training than their permanent counterparts. This may affect their motivation and job satisfaction negatively, limit their knowledge that could contribute to their job and productivity and their ability to transition from temporary to permanent employment.

Barrier to formal training

FTC call centre employees did not receive formal job training. The FTC call centre employees had to learn on the job and from their co-workers who were more experienced. Studies conducted by Brenner and Omar (2007) on the South African call centre industry found that call centre agents gain most of their skills through formal training and learning on the job. According to Armache (2014), training has a psychological influence on employees because it equips them with the knowledge and skills to perform their jobs effectively. The call centre is already associated with minimum room for progression because vocational training is limited in this industry (Coetzee & Harry, 2015). Permanent employees may be unwilling to share their skills and knowledge with temporary employees for fear that they are training their replacements (Pfeffer & Baron, 1998). According to Munchhausen (2008), temporary contracts reduce the opportunity for employees to receive the informal training that enriches job content. The FTC sample in this study did not receive formal training and had to depend on informal training offered by their permanent co-workers. The lack of formal training received from the organisation may be perceived as the employer not wanting to upskill FTC employees appropriately. This may also be perceived as the organisation using informal training as a money-saving tactic. The lack of formal training could possibly lead to increased errors and compromise the employee's opportunity for continued employment.

Barrier to communication and information

FTC employees in this study had limited access to communication and information about organisational information that concerns them due to limited access to communication networks such as their work e-mails. As a result, FTC call centre employees may constantly be "kept in the dark" about what is happening in the organisation and this may increase feelings of insecurity. Having access to limited organisational information and communication is perceived to lead to employee dissatisfaction. Gray and Laidlaw (2002) further note that employees have a right to information about their organisation, its activities,

and access to relevant channels to share their views to boost their morale and performance. When employees have access to proper communication, encouraging organisational outcomes would be expected (Dhanpat et al., 2018). Therefore, communication is critical in sharing information as well as serving as a basis for developing and sustaining healthy work relationships (Hunt, Tourish, & Hargie, 2000).

In further support of this finding, organisational communication has been shown to be very important to workers in insecure work situations (Kinnunen et al., 2000). Mauno et al. (2011), in a study of temporary Finnish hospital workers, using a two-wave design over two years found that temporary employees received less information about what is going on in their organisation. Mauno et al. (2011) note that good organisational communication could possibly reduce an employee's job insecurity (e.g. during organisational change such as COVID-19). According to Kompier et al. (2009), temporary workers will most likely get less information in their organisation because they do not belong to the "core staff". Furthermore, temporary employees have poorer access to information or fewer communicative networks (Kompier et al., 2009).

5.3.5 Theme 5: Experiences of job insecurity

The results showed that FTC call centre employees experienced low job security in their roles. The experience of job insecurity has many implications for an individual's well-being. The subjective experience of being worried about losing one's present job is most likely to have a strong psychological impact (Sverke, Hellgren, & Naswall, 2002). Job insecurity has repeatedly been shown to be associated with poor psychological health outcomes, such as anxiety and depression (Caldbeck et al., 2014). Job insecurity is a stressor for employees and is associated with job attitudes and the psychological health (Jung, Jung, & Yoon, 2020). Further to this, studies have found that job insecurity is a significant cause of stress (Green, 2015).

Concerns for future employment

This study found that FTC employees experienced insecurities about the prospects of future employment due to the current COVID-19 epidemic. Jung et al. (2020) further emphasise that the labour market has faced uncertainty before COVID-19 due to the technological advances, economic fluctuations and political insecurity. These aforementioned factors have made it difficult to ensure employment stability for all workers. Similarly, participants in this study have experienced job insecurity as a result of their employment

status. However, for this study, COVID-19 has aggravated this situation. The participants in this study expressed concerns of future employment due to the economic consequences of COVID-19. Before the onset of the COVID-19 pandemic, South Africa's insurance sector was already dealing with an ongoing economic recession and a ratings downgrade (Bagus et al., 2020). In addition, Bagus, Jeenah, and Sari (2020) report in an article that the South African insurance industry is being hit hard by COVID-19 and its resulting economic crisis. Many customers have become cash-strapped and as a result many customers have stopped paying their policies or renewing them (Bagus et al., 2020). Information on the state of the economy further increases employees' feelings of insecurity. According to Kewiet (2020), the BPO industry in South Africa, and especially Cape Town, was affected negatively with unavoidable job losses. According to Arndt et al. (2020), the lockdown period constrained economic activity and as a result employment might decrease by a further 12% or about 1.8 million jobs lost. South Africa has a high unemployment rate and the onset of COVID-19 has increased this (Statistics SA, 2020).

The COVID-19 pandemic has seen a substantial reduction in global economic activities (Hussain, 2020). In addition, many organisations had to close their doors or reduced their staff complement (Hussain, 2020). As a result, many permanent employees have started to experience involuntary precarity and those already in these positions experience a heightened sense of insecurity. Further to this, Béland et al. (2020) found that COVID-19 decreased employment and hours of work. Pouliakas and Branka (2020) confirm that the hardest hit were workforce segments who were considered vulnerable, such as women, migrants and those having non-standard contracts. Furthermore, Fana et al., (2020) note that the COVID-19 crisis increased the labour market inequalities. Employees in precarious work arrangements are more susceptible to chronic stress and uncertainty, putting them at risk for mental health, physical, and relational problems (Blustein et al., 2020). These risk factors may further worsen the effects of the COVID-19 crisis, while simultaneously exposing inequities that existed before the crisis (Blustein et al., 2020). The participants in this study were mostly young Black and Coloured individuals with the majority having at least one year post-matric qualification and not having had secure employment before. Their status makes them more vulnerable to uncertainty. The intensified job insecurity brought on by COVID-19 has a negative influence on their well-being.

Easily replaceable

Johnston, Johnston, Sanscartier, and Ramsay (2019, p. 12), in a content analysis of 503 online reviews of 52 Canadian call centres, found that call centre employees considered themselves to be “highly replaceable cattle”. Similar to this finding, the FTC call centre employees in this study perceived themselves to be easily replaceable by other forms of temporary workers.

According to Hickson (2020), in societies where unemployment is high, precarious employees can be easily replaced by a member of the previously unemployed who is desperate to accept temporary paid work. The cost of the exit is borne by the employee and the employer can find a replacement quickly (Hickson, 2020). Similar to the sample in this study, employees were constantly concerned about their future job prospects because they perceived themselves to be easily replaceable by another group of temporary workers who would possibly accept less favourable working conditions and lower pay. Hickson (2020) further notes that these actions can be deduced as a control mechanism to discourage employees to exercise their formal right of exit. Employees in the capitalist environment are made to believe that they are replaceable tools.

Salary as an advantage

The FTC call centre employees in this study did not consider their employment status to derive many benefits for them. The finding that FTC call centre employees perceived their salaries to be an advantage was for the mere fact that they were receiving an income to sustain their livelihoods. In India temporary call center employees perceived their entry-level salary to be lucrative along with the many non-cash incentives they received (Ishtiyaque & Gera ,2014), The India sample receive a high entry-level salary and benefits which participants in this study did not receive. Hence, participants in this study only perceived their salary as an advantage because it was a source of income. Contrary to the study findings, research has consistently shown that temporary employees experience their salaries as a disadvantage.

Salary is a disadvantage

Unsurprisingly, the results of this study found that FTC call centre employees experienced their salaries as a disadvantage. The FTC employees perceived the salaries to be low and unjust for doing the same work as their permanent co-workers. The findings of this study are supported by Addison and Surfield (2005), who report that temporary employees’ wages are lower than that of permanent employees. Similarly, the participants noted that they

experienced their salaries as a disadvantage for performing the same work as permanent workers. Okafor (2011) reports that one of the disadvantages or effects of unsecure employment is the fact that they offer low wages and fringe benefits. Low pay and inadequate or a lack of employee benefits is a major feature of precarious employment (James, James, & Oyetunde, 2013). The low salary and benefits derived from the job for the FTCs may increase the social and economic pressures they experience.

5.3.6 Theme 6: Exercising Rights

Participants were asked if they felt free to exercise their rights in the organisation. The responses indicated that participants did not feel free to exercise their rights because they lacked an understanding of the grievance process, they did not want to be labelled as “trouble makers”, and did not see the benefit in joining a union. In line with Rogers and Rogers’ (1989) distinction between a standard employment relationship and a precarious employment relationship, the participants in this study displayed the social (lacking legal, collective and social protection) dimension of precarious work.

A lack of understanding of the grievance process

FTC call centre employees had limited understanding of the processes to follow when they want to initiate a grievance. De Cuyper et al. (2014) report that temporary employees are in a weak position to voice their concerns because they may not know the organisational procedures to address their concerns, they may not have strong professional networks in the organisation and feel isolated, or they may be afraid of possible reprimands. One participant in this study reported not knowing what the proper procedure was to voice concerns and exercise rights. When issues are left unresolved, this may lead to employees becoming demotivated and increase the likelihood of FTCs leaving their employment. This may also create a hostile relationship between employee and employer. De Cuyper et al. (2007) note that temporary employees do not generally belong to unions and this may hamper their attempts to raise their voice about issues concerning their work conditions.

Labelled as troublemaker

A study conducted by the Equality and Human Rights Commission (2014) among cleaning staff who are deemed precarious workers found that employees would not exercise their rights for fear of reprisal. These employees reported that they did not try to resolve any issues regarding their working conditions, such as pay, for fear of being labelled as a troublemaker and the fear of losing their jobs. Similarly, FTC call centre employees did not

exercise their rights when unhappy about work arrangements for fear of being labelled as troublemakers and the consequences thereof, that could impact future employment opportunities negatively. A study conducted by Boyce et al. (2007) found that temporary employees are often subjected to stigmatisation and stereotypical labelling. Furthermore, Boyce et al. (2007) note that employees who are seeking permanent status in the organisation have anxiety about being labelled as “bad” temporary workers. Similarly, the FTCs in this study already experience stereotypes because of their employment status and perceive being further labelled as “troublemakers” for raising concerns and exercising their rights to diminish their opportunity for employment in the organisation. Therefore, being stereotyped as a troublemaker threatens their opportunity for job security.

No union participation

The ILO (2011) reported that workers who find themselves in precarious work arrangements have limited or none of the trade union participation and rights. Xhafa (2015) further supports this by reporting that temporary employees do not join a union either by law, or for the fear of reprisals, or may not be able to afford the union membership fees. Similarly, employees in this study did not belong to a union or participate in union activities for the reasons mentioned. It was perceived among participants that union participation would be a costly burden, inaccessible, and an ineffective mechanism to manage grievances. Gumbrell-McCormick (2011) reports that temporary employees do not participate in union activities because they are afraid of losing their jobs and therefore are reluctant to join and participate in union activities. In addition, temporary employees may experience the trade union agenda to be typically for permanent full-time employees and as incompatible with the interests of precarious employees (Ebbinghaus, 2002). Addison and Surfield (2009) report that the feelings of fear and insecurity generally deter temporary employees from joining trade unions, which makes them even more vulnerable to the precarious work arrangements. De Cuyper et al. (2014) further report that temporary employees may fear to join a union because it might reduce their prospects of employment in the organisation. This continues to put them in a vulnerable position. Similarly, the FTC employees may perceive not belonging to a union to lead to future employment prospects, but it makes them more vulnerable to unfavourable working conditions and abusive employment practices because they lack the protection and power to collectively bargain.

5.3.7 Theme 7: Coping Mechanisms

This study found that FTC call centre employees primarily indicated that smoking and communicating frustrations to their co-workers was a means to help them cope with the workplace pressures and stress.

Smoking

According to Mansouri et al. (2018), people under stress are more likely to participate in unhealthy behaviour such as smoking cigarettes. Due to physical and psychological strain, extended working hours, a lack of social interactions, incredibly high work targets, BPO employees are predisposed to many forms of dependence, including tobacco (Sudhashree et al., 2005). Similarly, in this study smoking cigarettes was one of the coping mechanisms participants employed to deal with the stress and pressures experienced in the call centre environment. Participants in this study reported smoking to be an instant stress release for them. These findings are consistent with a study conducted by Sudhashree et al. (2005) with 646 BPO employees in India, which found that smoking was considered a quick-fix solution to their stress and problems, and it was a way for employees to get more breaks, relieve boredom and to socialise with co-workers. The continuous demand in call centres, being a smoker carried benefits of getting more short breaks. Similarly, participants in this study used smoke breaks to socialise with co-workers. Despite the ban on smoking during the level 5 lockdown, one participant commented that they still had a supply of cigarettes. The limited physical monitoring of employees working from home allowed them to smoke more frequently.

Venting

According to Carver and Connor-Smith (2010), venting, or communicating negative emotions and seeking emotional support from others, is considered examples of emotion-based coping mechanisms. FTC employees in this study preferred to share their frustrations and negative emotions with co-workers. This act of venting to co-workers is perceived to buffer feelings of stress due to the social support experienced. Hodson (2001) reports that supportive co-worker relations are likely to be found in intense work settings such as customer service work. Furthermore, Korczynski (2003) notes that the repetitive and sustained nature of customer service heightens the need for mutual support among co-workers. Having the social support to share frustrations is noted to be positively associated with better physical and mental health and overall well-being (Carver & Connor-Smith, 2010). Similarly, the FTC participants in this study dealt with work pressures by making use

of their social support (co-workers) and communicating their negative emotions to them. The participants did not make use of coping outlets offered by the organisation, such as employee assistance programmes or speaking to their managers.

5.3.8 Theme 8: Positive Support during COVID-19

The results of this study found that FTC call centre employees felt supported by their managers and co-workers. The feelings of support were experienced during the COVID-19 pandemic. As a result of social distancing and employees having to work from home, the participants in this study felt that management and co-workers made a genuine effort to provide support to each other.

Positive manager support

According to Cappelli (2008), managers can either be a source of support or strain for call centre agents. The call centre participants in this study reported their managers to be a source of positive support. This positive support was especially experienced during the COVID-19 lockdown period. Garg and Rijst (2015) report that when employees change from working in the office to working from home, as is the case during lockdown, the quality and frequency of interactions with managers, co-workers, and the organisation change. Garg and Rijst (2015) further note that the reduced face-to-face interactions and less feedback can affect the quality of the manager-employee relationship negatively. In this study, the manager-employee relationship was affected positively as managers and employees started engaging more on a personal level. Research conducted by Totterdell and Holman (2003) about job and organisational factors contributing to employee burnout, found that supportive HR and management practices have positive effects on employee well-being. According to Salahian, Oreizi, Abedi, and Soltani (2012), high levels of co-worker and supervisor support can shield employees from emotional exhaustion when faced with high work demands. In a study conducted by the Western Cape government in June 2020 among 2,227 government employees, they found that over 98% of the respondents indicated that they had been in regular contact with their managers during the work-from-home period. Similarly, for the participants in this study, managers have been in regular contact and engaged less formally with employees during the lockdown period. Prior to lockdown, employees may have perceived this as being intrusive into their personal boundaries, but during lockdown it was “appreciated” and showed that the managers cared about their well-being.

Positive co-worker support

The results of this study found that FTC call centre employees experienced positive support from their co-workers. The experiences of positive co-worker support were especially evident during the COVID-19 lockdown period. This study's finding of positive co-worker support in the call centre was consistent with findings from Hauptfleisch and Uys (2006), who conducted a study with 26 call centre agents in the IT industry in South Africa. Hauptfleisch and Uys (2006) found that the call centre employees perceived their team members to be a source of motivation and saw them as a family structure. Co-workers were available and empathetic to one another and provided each other with the necessary support (Hauptfleisch & Uys, 2006). The call centre employees saw themselves as all experiencing the same circumstances and therefore a mutual understanding existed among team members. Contrary to these findings, Byoung-Hoon and Frenkel (2004) report that temporary workers may receive little support from their permanent co-workers.

Healy and Bramble (2004) found that positive support among call centre co-workers decreased the probability of emotional exhaustion and decreased employee perceptions of reduced personal accomplishment. Although participants indicated in previous findings that they generally turn to their co-workers for emotional support with workplace pressures, the COVID-19 pandemic has opened up opportunities for co-workers to provide support to one another on a personal level as well. The positive relationships between temporary and permanent call centre workers may decrease feelings of emotional exhaustion.

5.3.9 Theme 9: COVID-19 and the New Work Arrangements

The results of this study showed that FTC call centre employees were required to quickly adapt to new ways of working, which constituted work from home as soon as the COVID-19 lockdown was announced. The FTC call centre employees were equipped with the necessary IT infrastructure and resources to enable them to work from home. However, along with personal conditions, employees also experienced environmental factors in their new work arrangements that affected their efficiency. Due to the onset of COVID-19, the need for social distancing gave rise to the immediate need for the work from home concept (Pandey, 2020). Most businesses have started to perform jobs through digital platforms, including those in the call centre (Pandey, 2020).

Embrace work from home

This study found that FTC call centre employees welcomed working from home during the COVID-19 lockdown period. Working from home took pressure off employees to travel and dress up for work every day. Similarly, Thorstensson (2020) puts forth that employees found working from home to be beneficial because they can save time commuting to the office and avoid rush-hour traffic. According to Cascio (2000, as cited in Thorstensson, 2020), the benefits of working from home are contributing factors to increased happiness. Participants in this study reported being content with working from home. Working from home in this instance allows employees to save on traveling costs and allows them to work in a less monitored environment; perhaps this may have given them some form of autonomy in terms of managing their time. A survey conducted with 2,227 Western Cape government employees in June 2020 found that 62% of respondents indicated that working from home meant that they often worked longer and irregular hours (Western Cape government publication, 2020). In turn this has an impact on sustaining a work-life balance, setting boundaries, and having a routine in place for effective working from home (Western Cape government publication, 2020). Similarly, participants in this study experienced working from home to include longer hours and to affect work-life balance negatively which became non-existent because the home became the office.

The office as a positive environment

In this study a participant missed working from the office because it was a place of personal motivation to become a better and successful person. Working from the office allowed the participant to get away from negative environmental influences. This study found that FTC call centre employees often missed going into the office for work because they perceived the office environment to provide them with a professional identification. Workers identified differently in their work and personal life. Individuals would identify as an employee or professional during work hours and as a parent, spouse, or friend outside office hours (Tietze, 2000). Whilst working from home, many employees experienced a conflict in their values, ideas, and roles (Felstead & Jewson, 2000). Tietze (2000) notes that employees who work from home experience professional isolation. In this study this isolation may make employees feel less belonging to the organisation or as a professional and the loss of this professional identification may lead to decreased motivation. This could lead to a reduced sense of belonging in the company, and to greater professional isolation, less organisational

commitment, increased job exhaustion and unhappiness, which would increase the likelihood of departure (Arches, 1991).

Productivity and efficiency hindrance

The BPO industry has mostly continued its business operations amid the COVID-19 pandemic. This meant that many call centre agents continued being operational despite inadequate infrastructure and having to work from home (Jadraque, 2020). Whiting (2020) reports that working from home during COVID-19 has had a negative expected impact on productivity. Participants in this study reported experiencing challenges that hindered their productivity and efficiency once they started working from home. The decrease in productivity is perceived to lead to a perception of incompetence of the FTCs' abilities by managers. The reasons provided for the decreased productivity were related to employees having to quickly shift to remote working during a period of additional stress caused by the risks associated with the COVID-19 virus. Whiting (2020) notes that many employees are faced with additional pressures of having to take care of children, elderly family members, and do household chores while working. Similarly, the FTC employees in the sample were expected to manage a demanding job and their domestic roles at home, such as looking after children and sharing common space with other family members. Working and taking care of the home add to the workload of an already demanding role.

According to Radi (2020), although organisations provide employees with sufficient infrastructure and resources to work remotely, South Africa faces the reality of inequality and infrastructure challenges. Contrary to the finding of the current study, Shia, and Monroe (2006) report that employee productivity increased, and an improved work-life balance was maintained by employees who work from home. Baard and Thomas (2010) also posit that working from home can lead to increased productivity. FTC call centre employees may perceive these challenges to their productivity to influence their manager's impression of their abilities negatively, which could ultimately impact negatively on their opportunities for continued employment.

5.3.10 Theme 10: COVID-19 and Well-being Experiences

FTC employees in the call centre already experience a great deal of issues regarding their well-being. The experiences of COVID-19 have intensified these well-being challenges. Participants in this study specifically referred to the emotional challenges they experienced during COVID-19.

Emotional strain

This study showed that FTC call centre employees experienced emotional strain during the COVID-19 lockdown. The increase in emotional strain is perceived to affect the participants' psychological and physical well-being negatively. Kim et al. (2020) similarly found that living in quarantine limited physical mobility, and emotional distress and the threat to survival have substantially increased the risk for mental illness. Participants in this study particularly experienced distress about their livelihoods. Studies on the mental health consequences of the COVID-19 quarantine worldwide have reported increases in the risk of depression, anxiety, post-traumatic stress disorder, and suicide (Kim et al., 2020). Mlamla (2020) reports that the psychological and social consequences of loss of employment and the broader economic crisis caused by the lockdown have been shown to affect mental health negatively. The American Psychiatric Association Foundation (APAF) (2020) reports that working from home during the COVID-19 pandemic may cause stress, anxiety, and isolation, which influence job effectiveness, well-being, and work–life balance negatively. Employees working remotely may be faced with well-being and mental health challenges due to the changes in working practices and areas of exclusion, such as digital connectivity, living circumstances and additional home care responsibilities (Kniffin et al., 2020). This study found that FTCs were experiencing emotional strain having to adapt to their new work environment, being concerned about future employment and having to manage the realities of the COVID-19 virus and its effects. The onset of COVID-19 has intensified their feelings of uncertainty.

5.4 Recommendations

Considering the study findings, practical recommendations are made to assist with improving well-being experiences among FTC call centre employees.

- In this study employees experienced barriers to resources that could help with their personal development and career progression, such as training and development. It is advised for the organisation to allow FTC employees access to development and learning resources. Given that organisations do not guarantee continued employment to FTC employees, allowing FTCs to access learning and development opportunities that are not compulsory for their role only, would improve employee morale. As a responsible business it could be an opportunity for the organisation to make a social impact by helping employees improve their skillset and become more employable.

According to Dhanpat et al., (2018), career development is beneficial for both the employee and the employer. This gives the employee opportunity for promotion, higher income, new competencies, but it also gives the organisation talented and motivated employees who will contribute to the organisation's sustainability (Dhanpat et al., 2018).

- FTC employees should be allowed consistent access to their e-mails. This will allow employees to have access to communication channels and information being shared through this platform. This may help FTC call centre employees to network with other co-workers and not feel isolated and uninformed. According to Sias, Kramer, and Jenkins (2016), temporary employees may be frustrated with the lack of communication they receive with other organisational members. This consequently makes them less satisfied with their employment experience.
- To improve employee feelings of powerlessness with the lack of exercising their rights, it is recommended that the organisation train managers to actively listen to employee concerns and provide constructive feedback on their recommendations. According to Kerns (2016), ineffective managerial communication skills have been reported to be a deficiency among managers. Krishnan and Wesley (2013) also note that honest and consistent engagement and communication between employee and employer plays a vital role in ensuring a good relationship.

5.5 Limitations

A limitation of the current study is methodological, in that findings are based on a cross-sectional interview. Participants' perceptions may change over a period of time, therefore a wave study covering either a short space of time, such as follow-up interviews with the participants. The well-being experiences of FTC call centre employees were specific to the financial services industry and the Cape Town head office of the organisation and therefore cannot be generalised to FTC call centre employees in other call centre locations of the same organisation or other industries.

5.6 Future Research

For future research, considerations should be given to conduct longitudinal qualitative studies among fixed-term call centre employees and their perceived employability amidst the COVID-19 pandemic. Future studies could incorporate other contingent workers in the call

centre environment and their well-being experiences during the COVID-19 pandemic. In this study, participants specifically reported on social support among co-workers during COVID-19. However, more qualitative research is recommended on the social support experiences of precarious call centre workers prior to, during and after the COVID-19 pandemic. It would be useful to investigate whether the perceived support experienced by FTCs will continue beyond the COVID-19 lockdown period.

5.7 Researcher's Reflection

In qualitative studies, the researcher plays a fundamental role as the research instrument of data collection and interpretation (Creswell, 1994; Miller, 2000). Seroka (1999) puts forth that qualitative research cannot be value-free and neutral. Parker (1994) maintains that research is undertaken by subjective individuals and it is our subjectivity that needs to be acknowledged. In essence, reflexivity is related to the personal beliefs and background of the researcher, therefore the researcher has to recognise any biases, opinions or perceptions that could affect how the data is interpreted and presented (Creswell, 2013; Snape & Spencer, 2003).

The researcher in this study was a young Coloured female who is engaged in a precarious work situation within the researched organisation. The researcher was employed in the organisation's Central Human Capital (CHC) function as a learning administration specialist on an FTC. As an employee of the organisation, the researcher had to be conscious of remaining ethical throughout the research process. The researcher had some knowledge of the organisation's practices, which provided a good basis for understanding the participants' experiences, but also had the potential to influence the researcher's perspective of participants' responses. However, the researcher remained unbiased and open to discovering the experiences from the participants' perspective.

The researcher was careful not to share her own experiences with participants or reinforce participants' responses with her personal experiences. The researcher had to be careful to not steer the participants' responses in a direction that favoured her own experiences or to confirm any of her own preconceived experiences and assumptions. The researcher had to be incredibly careful to ensure the participants' input would not be used to harm them in any way.

The researcher was comfortable with the interviewing process; this is attributed to her experience in the interviewing processes in her work environment. This enabled the

researcher to establish good rapport and make the participants feel at ease and instinctively ask probing questions or guide the conversation back to the research questions when the participants diverged. After each interview, the researcher recorded her emotions, feelings, reactions, and any observations she may have experienced during the interview in her interview notes. This allowed the researcher to check and reflect on her own feelings, assumptions, and discrepancies before analysing and writing up the findings. The researcher also made sure to review recordings and transcripts multiple times when editing the thesis to ensure that the participants' experiences were presented accurately and honourably.

5.8 Conclusion

In this chapter, the findings were discussed in relation to available literature, recommendations were made for future research and the limitations of the study were discussed. The objective of this study was to explore the well-being experiences of precarious fixed-term call centre employees in a financial services sector organisation in Cape Town. The study achieved this objective through semi-structured interviews with nine (9) FTC employees. This study's findings have revealed that FTC call centre employees experienced issues related to job insecurity, economic instability, limited opportunity for development and career progression, and emotional strain due to the work pressures and COVID-19. The COVID-19 pandemic has also changed the working arrangements for the call centre employees and this arrangement had a negative influence on the FTCs' efficiency. These issues were perceived to affect employee well-being negatively. The participants were perceived to have experienced psychological and mental deficiencies, financial well-being, emotional strain, and extreme levels of stress associated with the nature of the job as call centre agents and the employment status as FTCs. This was perceived to influence the employees' job satisfaction, organisational commitment and citizenship, emotional exhaustion, burnout, and overall unhappiness negatively. On a positive note, FTCs did feel supported by the organisation, manager, and co-workers during the COVID-19 lockdown period.

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Appendix A: Interview Consent Form



University of Cape Town

Dear Participant

I am an Organisational Psychology master's student at the University of Cape Town and my research focuses on the well-being experiences and concerns of precarious fixed-term contract call centre employees. I would like to interview you in order to explore and understand your well-being experiences as a fixed-term contractor. Your participation is valuable, and it is anticipated that this research will provide important information regarding how precarious fixed-term contractors experience well-being in a financial sector call centre environment.

Your participation in this research is voluntary, you can choose to withdraw from the research at any time. Your identity will remain anonymous.

This interview will take approximately 30 to 45 minutes. I also request permission to audio record your responses during the interview. The interview transcriptions and audio recording will remain anonymous. You will also be given a copy of the transcript upon request.

This research has been approved by the Human Research Ethics Committee and my supervisor is **Dr. Chao Mulenga**.

Should you have any questions regarding the research please feel free to contact myself, Carmalita Kortman on 0720216984 or e-mail krtc001@myuct.ac.za and/or the study supervisor Dr. Chao Mulenga on 021 650 4243 or e-mail: chao.mulenga@uct.ac.za.

Researcher Name: **Carmalita Kortman (KRTCAM001)**

Organisation: **University of Cape Town**

By signing below, you consent to be interviewed. You will not be mentioned by name in any of the research outputs.

Signature: _____

Date: _____

Appendix B: Demographics

University of Cape Town



1. What is your age?
2. What is your race?
A) Black B) White C) Coloured D) Indian E) Asian F) Prefer not to say
3. What is your gender?
A) Male B) Female C) Other D) Prefer not to say
4. What is your marital status?
A) Single B) Married C) Divorced D) Widowed E) Prefer not to say
5. Do you have any dependants? If so, how many?
6. How many years have you been working at the organisation?
7. How many times has your fixed-term contract been renewed?
8. What is the duration of your contract?
9. What level of education have you achieved?
A) Below matric B) Diploma C) Undergraduate degree D) Postgraduate degree

Appendix C: Interview Questions



Participants will be informed about the meaning of constructs involved in the study to ensure they have a sound understanding of Organisational Psychology terminology in terms of Employment precariousness and well-being. Probing questions will be asked.

1. Explain the nature of your work arrangement with this organisation?
2. How were your work arrangements and conditions agreed upon?
3. What is it like for you to be a call centre agent? How does it feel being on an FTC?
4. What is your experience of the working conditions as an FTC? – (wage, conditions of service probing questions)
5. What are your experiences of job security in your work role? Explain the benefits or disadvantages of having an FTC.
6. As an FTC worker, do you feel that you are free to exercise your rights in the organisation? - (union participation, grievance procedure probing questions)
7. What are some of the pressures you face that a permanent employee would maybe not experience? How do you deal with some of these pressures/issues?
8. In what ways do you receive support in this organisation?
9. How has your employment arrangement changed because of COVID-19? In what way has this affected your well-being?
10. Can you explain any other work-related issues that have not been addressed in this discussion?

Appendix D: HREC Approval



UNIVERSITY OF CAPE TOWN
Faculty of Health Sciences
Human Research Ethics Committee



Room E53-46 Old Main Building
Groote Schuur Hospital
Observatory 7925
Telephone (021) 406 5626
Email: Olivia.Jaggan@uct.ac.za

Website: www.health.uct.ac.za/fhs/research/humanethics/forms

06 November 2019

HREC REF:625/2019

Dr C. Mulenga
Management Studies Department
Faculty of Commerce
Upper Campus UCT

Dear Dr Mulenga

**PROJECT TITLE: EXPLORING WELLBEING AMONG PRECARIOUS WORKERS (MASTER
Candidate-MS C KORTMAN)**

Thank you for submitting your response to the concerns raised by the Faculty of Health Sciences Human Research Ethics Committee.

It is a pleasure to inform you that the HREC has **formally approved** the above-mentioned study.

Approval is granted for one year until the 30 November 2020.

Please submit a progress form, using the standardised Annual Report Form if the study continues beyond the approval period. Please submit a Standard Closure form if the study is completed within the approval period.

(Forms can be found on our website: www.health.uct.ac.za/fhs/research/humanethics/forms)

The HREC acknowledges that the student: Ms C Kortman will also be involved in this study.

Please quote the HREC REF in all your correspondence

Please note that the ongoing ethical conduct of the study remains the responsibility of the principal investigator.

Please note that for all studies approved by the HREC, the principal investigator **must** obtain appropriate institutional approval, where necessary, before the research may occur.

Yours sincerely

PROFESSOR M BLOCKMAN
CHAIRPERSON, FHS HUMAN RESEARCH ETHICS COMMITTEE
Facereel Wide Assurance Number: FWA00001637.
Institutional Review Board (IRB) number: IRB00001938
NHREC-registration number: REC-210208-007

HREC REF 625/2019

Appendix E: Research Approval letter

19th Floor, John Smith Drive, Pinelands 7405,
PO Box 66, Cape Town 8000, South Africa
www.eldredge.co.za

03 February 2020

Dear Title Name Surname

Research Approval letter

This letter serves to confirm the research study "exploring wellbeing among precarious workers" to be conducted by "Carmalita Kortman" of [Redacted], (South Africa) Limited, Reg No: 1987/05456/06 for the fulfillment of an Organisational Psychology master's degree", has been approved and not for publication of findings until further permission is requested from [Redacted] Limited, Reg No: [Redacted] for such purposes.

Employees of [Redacted] (South Africa) Limited; Reg No: [Redacted], participating in this research study will provide the researcher with informed consent to participate in this study and may exercise their right to withdraw from the research at any given time. The researcher will take the necessary measures to protect any personal information of participants collected during this research study and will conduct the research and report on the findings for as per confidential agreement and other additional agreements between the researcher and [Redacted] (South Africa) Limited, Reg No: [Redacted].

Summary Details of Research Study

Principle Researcher: Carmalita Kortman
Institute: University of Cape Town
Data collection period: 10 February - 21 February 2020
Data Collection tool: Semi-structured interviews
Sample: Fixed term contract call centre agents
Other Comments:

Approved By

[Redacted Signature]

Human Capital Learning Executive

To assist disabled candidates, call the Association for people with disabilities on 021 522 117 or visit www.jobsonline.co.za for more information.

Old Mutual Investment Group (South Africa) Limited, Reg No: 1987/05456/06
Incorporated in South Africa

Old Mutual Investment Group (South Africa) Limited, Reg No: 1987/05456/06
Incorporated in South Africa

Appendix F: Confidentiality Agreement

Central Human Resources

CONFIDENTIALITY AGREEMENT FOR THE PROTECTION OF RESTRICTED INFORMATION

Between

[REDACTED]

REGISTRATION NUMBER [REDACTED]

Duly represented by

CENTRAL HUMAN RESOURCES

And

Carmelita Kortman

IDENTITY NUMBER: 9403110300081
(THE RECIPIENT)

THE ABOVE-MENTIONED PARTIES RECORD THAT:

- a) The recipient is involved in conducting research at [REDACTED] and particularly in dealing directly with employees of [REDACTED] the researcher may be given access to, discover or become aware of information which if it was to become public knowledge might damage the [REDACTED] brand and public reputation or [REDACTED] dealings with its clients or employees.

Central Human Resources

- b) The Recipient fully understands the Impact of disclosing such confidential information and has agreed to enter into this agreement for the protection of [REDACTED] interests.
- c) Furthermore the Researcher will ensure that the name [REDACTED] or any legal entities of [REDACTED] and, any other information that may be damaging to the brand and public reputation will not be disclosed in the reporting and findings of my research. In the event of such disclosure, [REDACTED] may take legal action against the signatory.

THE ABOVE-MENTIONED PARTIES AGREE AS FOLLOWS:

1. For the purpose of this agreement:

"Restricted Information" means information of a sensitive, confidential and/or proprietary nature relating to [REDACTED] business, employees or that of its vendors and service providers which comes to the attention of the Recipient and includes, and is not limited to, information regarding [REDACTED] operating systems, strategies, know-how, specifications, trade secrets, pricing, price structuring, plans, procedures, financial information, systems, client lists and client particulars.

[REDACTED] means [REDACTED] and [REDACTED] Insurance Company (South Africa) Limited, but all references to [REDACTED] shall in so far as they relate to Restricted Information be deemed to include the legal entities forming part of the [REDACTED] group.

2. The Recipient agrees -

- o To keep the Restricted Information confidential and not to use or disclose the Restricted Information to any person without [REDACTED] prior written approval.
- o Not to adapt the Restricted Information for any purposes.
- o Not to disclose to any person that the Restricted Information has been disclosed to the Recipient.
- o Not to make any copies of any materials containing Restricted Information, without [REDACTED] prior written approval. All copies will at all times remain the exclusive property of [REDACTED].

Central Human Resources

- o ensure that the name [REDACTED] [REDACTED] or any legal entities of [REDACTED] [REDACTED] and, any other information that may be damaging to the brand and public reputation will not be disclosed in the reporting and findings of the Researches research. In the event of such disclosure, [REDACTED] [REDACTED] may take legal action against the signatory.

3. Notwithstanding the provisions of clause 2, the Recipient may disclose the Restricted Information:

To an officer, employee and professional adviser of the Recipient on a "need to know" basis, provided that such person is bound by an undertaking in substantially the same form as this agreement and that the Recipient shall together with such person be jointly and severally liable to [REDACTED] for any breach of confidentiality by such person; and/or

Where the Recipient is required to do so by law or by order of any court or tribunal of competent jurisdiction, provided that before making any disclosure, [REDACTED] will be given written notice of the reasons for such disclosure and a reasonable opportunity to consider such reasons.

4. The recipient further undertakes to pursue the under-mentioned obligations whilst involved with the project:

- o To further the interests of [REDACTED]; and/or
- o Not to compete with [REDACTED]; and/or
- o To refrain from dishonest or improper conduct; and/or
- o To refrain from conduct which may compromise the integrity of [REDACTED] or bring [REDACTED] into disrepute; and/or
- o To be objective in his/her duties and to act with utmost good faith in the execution thereof.

5. The Recipient will be responsible for maintaining the confidentiality and security of all Restricted Information and will take all reasonable measures to prevent unauthorised disclosure of any Restricted Information.

6. The Recipient acknowledges that any breach of the undertakings in this agreement may result in substantial damages for [REDACTED]. The Recipient indemnifies [REDACTED] against all damages, costs, claims, losses or expenses (including legal costs) which [REDACTED] may sustain or incur as a result of any breach of the Recipient's obligations under this agreement.

7. The Recipient undertakes immediately on demand by [REDACTED] to:

Central Human Resources

- o Return all Restricted Information furnished to him/her and all copies and extracts thereof; and
 - o Destroy all written records and delete all computer records which are derived from or which contain Restricted Information.
8. The Recipient shall immediately disclose to [REDACTED] all discoveries, inventions or processes, and products, improvements, designs and trademarks, made or conceived by him/her, whether alone or in conjunction with others, during the course of work undertaken for [REDACTED] and shall, free of consideration, cede and assign to [REDACTED] unconditionally, all his/her rights in and to those discoveries, inventions, improvements, designs and trademarks, which shall become and remain the sole property of [REDACTED]
9. The Recipient acknowledges that [REDACTED] may by operation of law become the owner of the copyright in any work which is eligible for copyright and which is created or executed by the Recipient, whether alone or with others, during the course of work undertaken for [REDACTED]
10. This agreement will be governed by and construed in accordance with the laws of the Republic of South Africa.

Central Human Resources

Name and Surname (Recipient): Carmalita Kortman

SIGNED AT ON 04 February 2020....

AS WITNESS

1.

2.

Name and Surname (on behalf of [REDACTED])

SIGNED AT [REDACTED] ON 5 February 2020....

AS WITNESS

1.

2.

Appendix G: Recruitment E-mail

University of Cape Town



Dear employee

I trust this e-mail finds you happy and healthy,

My name is Carmalita Kortman and I am a student in the Section of Organisational Psychology at the University of Cape Town. I would like to invite you to participate in my research study. The data obtained from your participation will contribute to my dissertation in order to complete my Master's degree in Organisational Psychology. The study involves a 30-45-minute semi-structured telephonic interview.

If you accept the invitation to participate in this research study, I will contact you to set-up a time to interview. Please note that the interview will be conducted at a time of your convenience.

What is this study about? A research study on the well-being experiences among fixed-term contract call centre employees seeks your participation.

Who can take part in this study? Current fixed-term contract call centre employees can participate in this study. Participation is voluntary and no financial payment will be made to you.

Confidentiality of this study? Your participation in this study is voluntary, which means you may refuse to participate and withdraw from the study at any time. Prior to the interview I will request your **informed consent** to participate. The interview transcriptions and recordings will be stored **anonymously**. Your responses will be kept **private and confidential**.

What are the benefits to you? Participants will **not experience any harm** during the research process. The study may not provide a direct benefit to participants but will offer insightful data about their well-being experiences as a fixed-term contractor employee.

Your participation in this study will be greatly appreciated.

If you would like to participate in this study, please contact me at krtc001@myuct.ac.za or 0720216984.

Should you have any questions regarding the research please feel free to contact myself, Carmalita Kortman on 0720216984 or e-mail krtc001@myuct.ac.za and/or the study supervisor Dr Chao Mulenga on 021 650 4243 or e-mail: chao.mulenga@uct.ac.za.

Warm regards

Carmalita Kortman- Researcher

krtc001@myuct.ac.za

Appendix H: Example of Researcher's Reflection

15/11/2020
 Interview 7: Reflections
 Date: Nov 15, 2020
 Duration: 30:12 mins

How did the interview go?

I was quite comfortable during this interview when she and I started I could hear the phone ringing and some noise in the background and there was a child present in the room. It took a few minutes for her to get dressed in a room before we officially started our interview. In the room, the mother brought a laptop. I asked her about her city at work and then she asked about her child because I could hear her crying in the child in the background. Once we officially started, I followed my process of starting a research and why we are pursuing this study. I read her for rights and responsibilities, I related to be interviewee based on my consent. I met my work my interviewee with good clarity. A few times she stopped herself and apologized for crying. I reminded her that it was okay and comfortable and that my research was for my research purposes. I am now wondering what I want the money to help her with. I asked her about her phone and I asked her to be interviewed. I also asked her about her phone and I asked her to be interviewed. I also asked her about her phone and I asked her to be interviewed.

16/11/2020
 Interview 8: Reflections
 Date: Nov 16, 2020
 Duration: 30:12 mins

How did the interview go?

I was quite comfortable during this interview when she and I started I could hear the phone ringing and some noise in the room. It took a few minutes for her to get dressed in a room before we officially started our interview. In the room, the mother brought a laptop. I asked her about her city at work and then she asked about her child because I could hear her crying in the child in the background. Once we officially started, I followed my process of starting a research and why we are pursuing this study. I read her for rights and responsibilities, I related to be interviewee based on my consent. I met my work my interviewee with good clarity. A few times she stopped herself and apologized for crying. I reminded her that it was okay and comfortable and that my research was for my research purposes. I am now wondering what I want the money to help her with. I asked her about her phone and I asked her to be interviewed. I also asked her about her phone and I asked her to be interviewed.

17/11/2020
 Interview 9: Reflections
 Date: Nov 17, 2020
 Duration: 30:12 mins

How did the interview go?

I was quite comfortable during this interview when she and I started I could hear the phone ringing and some noise in the room. It took a few minutes for her to get dressed in a room before we officially started our interview. In the room, the mother brought a laptop. I asked her about her city at work and then she asked about her child because I could hear her crying in the child in the background. Once we officially started, I followed my process of starting a research and why we are pursuing this study. I read her for rights and responsibilities, I related to be interviewee based on my consent. I met my work my interviewee with good clarity. A few times she stopped herself and apologized for crying. I reminded her that it was okay and comfortable and that my research was for my research purposes. I am now wondering what I want the money to help her with. I asked her about her phone and I asked her to be interviewed. I also asked her about her phone and I asked her to be interviewed.