

**INFLUENCE OF WORKLIFE BALANCE
PRACTICES ON PERFORMANCE OF THE
BANKING INDUSTRY IN KENYA**

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**Influence Of Worklife Balance Practices On
Performance Of The Banking Industry In Kenya**

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DECLARATION

This thesis is my original work and has not been presented for a degree in any other university.

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DEDICATION

This thesis is dedicated to my husband Daniel Muriuki, children; Alvin, Natasha , Ryan and to all my friends and classmates for their moral support and encouragement during this learning and involving process. God Bless you all.

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LIST OF ABBREVIATIONS AND ACRONYMS

CBK	Central Bank of Kenya
FWA	Flexible Work Arrangement
ILO	International Labor Organization
KBA	Kenya Bankers Association
LWI	Life Work Interference
MSE	Micro and Small Enterprises
NACOSTI	National Commissions for Science, Technology and Innovation
WLB	Work Life Balance
WFB	Work Family Balance

DEFINITION OF TERMS

Compressed hours of work: An arrangement in which an employee works his/ her full time hours such as 40 hours in a week in a fewer than normal number of days per time period full time hours but over fewer days (Web finance, 2015)

Family Describes a group of people who live together with immediate relatives and whose relationship might be formed by blood (parents and children, brothers and sisters) and by law (husband and wife, step father and step son (Ozhegov, 2008).

Family responsibilities: This encompasses more than working mothers or fathers caring for children or any worker caring for another family member for example single adults caring for aunts, uncles, elderly (Levin-Epstein, 2006)

Flexi-time: Flexible work schedule that allows employees to vary their work hours, within certain parameters, to better suit their needs (Ronen, 1981).

Flexible work arrangement: its defined as a range of work structures that alters the time and place where work is done on a regular basis (Estes & Michael, 2005) which includes flexibility in the scheduling of hours worked, such as alternative work schedules, arrangements regarding shift, break schedules, flexibility in the amount of hours worked, such as part time work, job shares, and flexibility in the place of work such as working at home or at satellite location (Wheatley, 2009).

Job sharing: A work schedule that allows two employees voluntarily share the work responsibilities of one full-time position, where each works less than full-time (Christensen & Staines, 1990). This is a good arrangement when a job needs to be filled on a full-time basis but not necessarily by one person.

Wellness programs: Programs designed to promote employee health and well being as a way of promoting maintenance of good health rather than correction of poor health (Taylor & Don, 2010). They include fitness programs, recreational opportunities, social activities and intellectual and spiritual development programs which in turn impacts on company bottom line where the employees' wellbeing is seen to greatly affect overall productivity (Naydeck & Pearson, 2009).

Worklife balance: It is a daily effort in managing competing roles and responsibilities at work, home and in community. Neglect of one or more areas may lead to stress and threaten development and wellbeing of both individual and organization (Hobson, Deluna & Kesic, 2001).

Work life balance practices: Provision of initiatives that an organization can implement to enable employees strike a balance between employment and personal commitment that is equitable and beneficial to both organization and employees (Bloom & Van, 2006). It includes creating a more supportive culture in the organization, additional programs to meet life event needs ensuring that policies give employees as much control as possible over their lives and using flexible work practices as a strategy.

Work life conflict: Work life conflict is defined as a form of inter role conflict in which work and family demands in one domain makes it difficult to meet demands in the other (Edwards& Roth, 2000).This definition implies multi directional relationship where work can affect family and vice versa (Frone, 2002)

ABSTRACT

The demand for work life balance solutions by employees and managers is expanding at unprecedented rate and work life balance is one of the challenges that organizations and the banking industry are expected to manage to be competitive due to globalization and fast pace of economic development in the 21st century such as customer satisfaction being the prime work in the banking industry. This study therefore sought to investigate the influence of work life balance on performance of the banking industry in Kenya. Specifically the study sought to determine the influence of flexible work-arrangement, wellness programs, family responsibilities and lastly influence of work life conflict on performance of the banking industry in Kenya. This study was guided by three theories which are; component theory which indicates that WLB consists of multiple facets(time, involvement, satisfaction) that precede balance (Grzywacz & Carlson, 2007) hence equal time devoted, equal psychological effort and presence, equal satisfaction across work and family roles is important. Spillover theory indicates that there is similarity between what occurs in the work environment and family environment such that emotions, attitudes, skills and behaviors established at work can spill over into their family life and vice-versa either positive and negative (Sidin et al., 2010). Work-family border theory indicates that work and family spheres are separate domains hence have borders between them and therefore there is need to manage borders and negotiate them in order to attain balance (Clark, 2000). Empirical literature on worklife balance practices of women employees from various industries is also discussed. The study adopted survey research design using both quantitative and qualitative approaches. The target population was 36,212 employees from all 43 commercial banks in Kenya with a sample size of 380 respondents. Sample was selected using stratified simple random sampling. Structured questionnaire was used for data collection in accordance with the objectives of the study. The data obtained was analyzed using SPSS and Microsoft Excel. Descriptive, Pearson correlation, and regression analysis were also adopted for analysis. Regression models were fitted and hypothesis testing carried using multiple regression analysis and standard F and t tests. The study found that flexible work arrangements, wellness programs, family responsibility concerns

were more strongly related to performance of the banking industry in Kenya. It also found that institutions that support employees in work life balance practices had higher performance. Work life conflict negatively influenced performance hence the finding of the study revealed that there was negative relationship between work life conflict and performance in the banking industry. The study recommends that organizations could try and support family responsibilities, offer flexible work arrangements and wellness programs and reduce work life conflict among its employees for increased performance. The study also recommends that organizations should diagnose employees work life balance practice needs and develop practical solutions by implementing them so as to be able to achieve business goals. With regard to this, the role the managers also play in organizations in supporting work life balance practices is important. The findings of this research indicates a lack of implementation of policies on worklife balance which are there and rarely utilized while others indicated that banks had policies but during adoption, employees are not involved in their adoption which means they are not made in an open manner.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Work life balance which refers to organizational support for dependent care, flexible work options and family (Estes & Michael, 2005) is a very important phenomenon that is of great concern today to various employees and organizations in both private and public sector. The term gained importance at the beginning of the 21st century in Europe and the United States of America with the argument that workers were having a problem balancing between what they wanted to do, that is caring for their families and their careers at work place especially young mothers. In the Late 1960's the aspect of work life balance was increased due to concerns about the effects of work on the general well-being of employees, up until the mid-1970's, where employers concern was on work design and working conditions improvement (Cummings & Worley, 2005).

Until the beginning of the twenty-first century, worklife balance did not get much attention and was perceived as less challenging as compared to the current perception because of two reasons. First, mostly employment limited itself to a male full time worker. Second, it was a trend that women were involved in more unpaid work such as nurturing, caring, and domestic work (Crompton, 1999). These sort of fixed gender roles were viewed, moreover as a solution to balance work and life, that is work to be the responsibility of a man, whereas family caring be the responsibility of a woman. This notion changed drastically when the number of women workers and dual-earner couples increased in various employment sectors (Lambert 1990; Burke & Greenglass 1987). The increase of women employees changed the traditional work-life balance pattern mentioned above by Crompton (1999). Men participated more in the family responsibilities and shouldered higher domestic and child rearing responsibilities ((Thomas & Gangster, 1995). As the work and family roles for the men and the women became flexible, this naturally influenced the way they balanced work and family.

Therefore work life balance which goes beyond prioritizing the work role and one's personal life, also affects the social, psychological, economical and mental well being of the individual. This has been reflected in the output of the individual, which affects performance in the work place in the long run. For organizations to remain on top they should be able to increase their performance and monitor it and this takes into account various aspects such as work life values, diversity of employee needs, working relationships as well as work life balance practices. Moreover According to Rajesh& Nishant (2014), the ultimate performance of organizations depend on the performance of its employees which in turn depends on numerous factors which can be related to; family, leisure or other personal aspects.

Performance which is defined as the record of outcomes produced on a specified job function or activity during a specified time period in a firm is a very important area in the workplace(Bernadin & Russel, 1998). It can help the firm increase and utilize the capacity of the human resources as well as translating into good service delivery and interaction which affects every area of the organization. To achieve this, organizations need to make polices that will encourage performance. According to Campbell (1993) performance is related to that which the individual is hired to do in fulfilling his / her duties and the activities that can be examined and measurable are reflected. Any organization therefore needs to consider aspects that may enable performance of its employees to increase so as to meet its goals and be able to achieve competitive advantage because organization success depends on the employee performance (Frese &Sonntag 2000) . Therefore, it is important for a manager to create a well –rounded approach to managing and coaching its workforce.

The competition for market leadership based on higher product quality and lower prices in order to realize strategic advantage in the banking sector, intense competition for talented employees and for market share, may lead to bank managers giving their employees excessive work load in order to meet up with their target. Due to these factors employees try their best to be retained in the organization by putting in more time at work which may be at detriment of their personal life. All these may affect the

upbringing of children, lead to broken and unhappy homes and poor social life which may result to work-life conflict and in the long run affect performance of an organization. That is why the management should look for various ways in which it can improve performance and one of it being support in work life balance practices which has been associated to Performance.

1.1.1 Work Life Balance Aspects

As many organizations come to terms with the challenges of attracting and retaining the best talent and retaining the best talent coupled with the emerging issues of work life conflicts, it is important that managers employ a variety of human resource practices to attain organizational goals (McClean & Collins, 2011). For many employees today both male and female lives are becoming more consumed with a host of family and other personal responsibilities and interests in addition to demands of the workplace (Grantol-Vallore & Donaldson, 2001). There is therefore a perceived imbalance between the demands of current lives and people's abilities to adequately cope with them and this may lead to an experience of stress (World of Work Report, 2011).

There is no consensus on a precise definition of work life balance but according to Hobber and Lemmon (2009), work life balance is about efforts of employees to split their time and energy between work and other important aspects of their lives. The term usually refers to organizational support for dependent care, or flexible work options and family or personal leave (Estes & Michael, 2005) which is a daily effort in managing competing roles and responsibilities at work, home and in community. Neglect of one or more areas may lead to stress and threaten development and well-being of both individual and organization (Hobson, Deluna & Kesic, 2001).

Work life balance practices can be categorized as those that fall on place such as tele working, job which includes job redesign and job sharing, benefits such as dependent care, employee assistance programs and wellness programs as well as time which includes compressed hours of work, annualized hour and part timing. Benefits of work life balance programs for employees include increased employee control over time and

place of work (Thomas & Gangster, 1995) and reduced work family conflicts (Kossek & Ozek, 1998) as well as life work conflict. These practices are a basic requirement for any employee so as to reduce tensions that occur in the working environment. On the other hand benefits of work life balance for any organization include reduced absenteeism (Dex & Scheibl, 1999), increased productivity (Sands & Harper, 2007) and improved employee retention (Allen, 2001). There is evidence which suggests that employers who improve work life balance programs and offer flexible working arrangements are likely to have competitive advantage in the labour market and in particular in relation to the new generation of employees.

In a society filled with conflicting responsibilities and commitments, work life balance has become a predominant issue in the workplace. Three major factors contribute to the interest in and importance of serious consideration of work life balance; global competition, renewed interest in personal lives, family values and an aging workforce (Lock, 2003). Concerns have always been raised regarding policy and debates on work life balance from perspectives of the quality of working life when weighed against the broader family matters. However the challenge has been how employees would adopt good work life balance practices and the organizations adoption of policies to tackle conflicts that ensue from the interface of family or social pressures and work stress (Lock, 2003). A failure to address work-life conflicts has negative impacts not only on the employment opportunities and job quality, health and productivity of workers concerned but also on the families, children, adults both in developed and developing countries (ILO, 2011).

Reconciling work and other aspects is to be viewed as integral to social protection strategies and programmes aimed at enhancing social and economic security and well-being of employees and their families. In the absence of state provided or workplace supplied work-life balance support measures, many employees turn to individual coping mechanisms which may lead to unproductivity both at work and at home (Fagan, Lynotte, Smith & Saldana, 2011).

Experiences in western countries indicate that responsiveness to the work and family needs of employees in the growing number of multinational enterprises is likely to be a key factor in ensuring effective local and global business outcomes (Russell, 2009).Bardoeland De Cieri(2006) notes that there has been little serious analysis of work-life needs and approaches to policies, practices in the context of MNE'S and a global workforce. Shapiro and Noble in Bardoel & De Cieri, (2001) reports that employees from different parts of the world identify three overriding barriers to work life harmony or integration: lack of workplace flexibility, access to and affordability of dependent care and issues associated with work demands and long hours of work.

In many African, Asian, Latin America countries incidences of informal employment is growing and the current crisis is accentuating. Simultaneously long or unprecedented working hours and upward trend of nonstandard work schedules such as in the evenings at night or weekend as a spread of a more globalized 24 hours and 7 days economy has also put considerable strain on workers and their families. In some instances parents are working 24 hours shifts one on a child duty while the other works. While this may permit families to make ends meet, it has a negative effect on workers wellbeing. Similarly in middle and low income countries, family responsibilities appear to constitute a barrier to women's employment and to good quality jobs (ILO, 2011).

In Chile for example, 70% of inactive employees especially women would like to have a paid job but are unable to work due to childcare problems. In Malaysia it was estimated that the percentage of women who stopped work due to child care reasons was 23%.According to center for American progress study, 90% of working mothers and 95% of working fathers report wok family conflict and therefore more men are realizing that work is not their only primary source of fulfillment from life (ILO, 2011).

Fleetwood (2007) posits that in U.K a higher proportion of employed men work for long hours (over 48 hours) in contrast to women, thereof resulting to lower work life balance in men. Elsewhere, Spain was found to be one of the countries within European Union where workers experience lower levels of work life balance. The current increase in dual career couples following the incorporation of women in the labour market also has led to

high levels of work and family conflict (Vidal, Leiva, & Navarro, 2012). There are varied fluctuations of work life balance experiences across Europe owing to existence of well-designed institutions and companies offering family-friendly policies more generously (Vidal et al.,2012).

Based on the foregoing, Finland, Norway and Germany have lower levels of employee imbalance than Spain (Crompton& Lynette, 2006). Within the Asian block, Korean society has experienced changes of WLB including increased in social participation by women, increased numbers of dual-income couples and single parent households (Choi& Kim, 2012). These metamorphoses have created more conflicts and more problems in individuals work and family lives (Karatepe, 2010). Additionally work family conflict has been significantly linked to other organizational outcomes such as organizational commitment, job stress, service recovery performance and turnover intention (Karatepe& Badder, 2006; Choi& Kim, 2012).During the 1990's many Australian employers realized the benefits of adopting work life balance strategies in recruiting and retaining employees (McDonald & Bradley, 2005).

High job involvement may lead to work family conflict, increased burnout, stress, lack of job satisfaction and reduced organizational commitment (McDonald & Bradley, 2005). With this knowledge, many organizations, individuals and researchers worldwide are presently keen on the concept of work-family conflict (Namasivayam & Zhao, 2007; Choi & Kim, 2012).This is because work life balance programs at organizational level are seen to benefit both the employers as well as employees which in turn enhances job satisfaction, work engagement and work productivity of employees. In 1989, the US Labour industry lost \$ 150 billion annually on account of direct and indirect health related costs due to job related stress among employees (Golden& Jorgensen, 2012). The costs of absenteeism due to high work-life conflict in Canada have been estimated to be up to \$ 10 billion annually (Duxbury & Higgins, 2001).

Kenyan employers have in the recent past put in place regulatory organizational policies and programs in cognizance of the central importance of work life balance. The government has encouraged private organizations and social services to deliberately

introduce family friendly policies in the workplace to help employees to balance their work and family life. The Kenyan Government has smoothly implemented the five day work week within most of its ranks and also within the private sector where it plays a watchdog role of employer in Kenya (ClutterBuck, 2003). During the period 2002-2011, the country experienced a major growth of most of sectors particularly in the banking sector where most firms in the banking sector adopted work styles and organizational practices from developed countries requiring employees to work for longer hours reminiscent of all hours within the 365 days a calendar year.

To mitigate the effect of such work styles from affecting workers health, productivity, turnover and commitment, the organizations decided to accommodate telecommuting and working flexible hours within their systems to emancipate employees from effects of high pressure of work (Clutter, 2003). Contrastingly, in reality banks give very little room for family hence a tendency to live up to expectations of their employees. This further is complicated by the fact that most of their work life balance measures are an imitation of the western organizational practices rather than a match to genuine concern to enable workers handle work and family responsibilities (Duxbury & Higgins, 2001).

Moreover, employees in the banking sector in Kenya have to put in more work characterized by high level commitments, deadlines and unpredictable peaks and troughs during the course of the working time (Yeandle, Bennet, Buckeneyl, Suokas, & Shipton 2006). The foregoing makes work hectic and strenuous thereby creating enormous stress due to work life conflict and hampering employee's commitment to the organization which may affect Performance in the long run. Most major banks have their busiest branches in the Central Business Districts hence employees working in the central business district work longer hours, their work is more complex and intensified hence experiencing a lot of work pressure and creating a culture of poor work life balance (Mukururi, 2014).

Kenya's banking sector comprises of 43 commercial banks with 1,523 branches (CBK, 2015). Employees in these Kenyan banks need to play a great role of delivering quality services and creating a pool of satisfied customers. Despite their key role, there

persist work life policies and challenges in the implementation of existing policies by Kenyan organizations. Kenyan Strathmore business school reported mixed response on the existence and extent of adoption of work life initiatives by Kenya's organizations (SBS, 2011). Muinde (2013) observed that Kenya's organizations are slowly adopting and implementing WLI to benefit their employees. Long hours working culture is common among many institutions and in such circumstances employees are more likely to experience work-family conflict hence this affects Performance. There is tremendous increase in the provisions of banking services to low income households and micro and small enterprises (MSE's) in the country but despite these developments, the banking sector has encountered numerous challenges associated with the human resource practices in Kenya.

1.2 Statement of the Problem

The multi-faced demand between work and home responsibilities have assumed increased relevance for employees in commercial banks in recent years. This is due to demographic and workplace changes such as; transformation in family structures, growing reluctance for 'long number of hours' acceptance culture, greater number of women in the workforce Lambert ,1990), globalization and technological advancement. Consequently customer satisfaction and customer service being the prime work in the banking sector has evoked changes which consequently have brought changes in work setups (Korir, 2015).

Employees in the banking sector in Kenya are more involved in their jobs, working longer hours more than 48 hours (ILO, 2010) hence making it difficult for employees to keep a balance between job, family and other personal issues (Muhammadi & Qaisar, 2009). Moreover the banking sector in Kenya is said to be the most affected by work life imbalances ranking 3 in a list of 24 industries (ILO, 2010) raising concerns from key stakeholders in the country because of work life conflict and life work conflicts. Research has shown that WLB is associated with reduced levels of stress and somatic

complains, increased job satisfaction and reduced labor turnover as well as Performance (Rathi & Barath, 2013).

According to study by Muleke, Kamau, Wagoki, & Mukaya (2013) on work life balance practices on employee job performance in Eco bank, there was found a significant increase in Performance when programs to assist the employees in achieving a balanced work life which include flexible working hours, employee assistance programs and leave programs were introduced. The direct relationship between work life balance and Performance particularly in the other banks remain relatively insufficient in the Kenyan context leading to insufficient empirical literature. These are the issues that prompted the investigation of the influence of work life balance practices on performance of the commercial banks in Kenya..

1.3 Objectives of the Study

1.3.1 General Objective

The general objective of the study was to investigate the influence of work life balance on performance of the banking industry in Kenya.

1.3.2 Specific Objectives

To determine the influence of flexible work arrangement on performance of the banking industry in Kenya.

To establish the influence of wellness programs on performance of the banking industry in Kenya.

To determine the influence of family responsibility on performance of the banking industry in Kenya.

To determine the influence of work life conflict on performance of the banking industry in Kenya.

1.4 Research Questions

What is the influence of flexible work arrangement on performance of the banking industry in Kenya?

What is the influence of wellness programs on performance of the banking industry in Kenya?

What is the influence of family responsibility on performance of the banking industry in Kenya?

What is the influence of work life conflict on performance of the banking industry in Kenya?

1.5 Hypotheses

A hypotheses is a logical conjectured relationship between two or more variables expressed in the form of testable statements. The researcher came up with four hypotheses for this study:

H₀₁: There is no significance influence of flexible work arrangement on performance of the banking industry in Kenya.

H₀₂: There is no significance influence of wellness programs on performance of the banking industry in Kenya

H₀₃: There is no significance influence of family responsibilities on performance of the banking industry in Kenya.

H₀₄.There is no significance influence of work life conflict on performance in the banking industry in Kenya.

1.6 Significance of the Study

Work-life balance plays a major role in the development of a highly committed workforce in the organization leading to increased Performance through reduced turnover rates. The purpose of research being to inform action, this study therefore sought to contextualize its findings within the larger body of research. The knowledge produced from the study findings would be applicable outside of the research setting with implications that go beyond the researcher. In academia this study would contribute

to contemporary debates on work-life balance and existing literature and provoke the why question that could form the basis for future explanatory research.

The study in the banking sector highlighted impacts of adopting or not adopting work-life balance practices that are appropriate hence this would be useful in improving current public policy and individual's companies' policies on work life balance. Outcome of data analysis may be valuable to the government to inform policy development and in other corporate organizations. Again the published research findings of the study would be known to the global community hence they may be useful to CEO'S, human resource managers and administrators in appreciating the importance of research in identifying organizational strengths and weaknesses in areas of work life balance and Performance.

1.7 Scope of the Study

The study sought to investigate the influence of work life balance on performance of the banking sector in Kenya. The study covered all the 43 banks registered by Central Bank of Kenya focusing on branches in Nairobi. International labor organizations global report on work life balance of 2010 rates Kenya among those with the highest prevalence of long working hours more than 48 hours per week (ILO, 2009). The banking sector in Kenya is said to be the most affected by work life imbalances ranking 3 in a list of 24 industries (ILO, 2009). Specifically the study sought to determine the influence of family responsibilities, wellness programs, flexible work arrangement and work life conflict on performance of the banking industry in Kenya.

1.8 Limitations of the Study

Limitations of this study was adopted from (Lambert 2000; Meyer , Mukerjee, & Sestero, 2002) which was used for the developed countries which may not reflect the workplaces in the developing countries like Kenya due to contexts like cultural dynamics in the country. The researcher mitigated this by modifying some of the questionnaires to reflect the issues of work life balance in the Kenyan context. Challenges in locating local data on the study variable given the fact the concepts on work life balance is relatively new in the Kenyan organizations was also experienced..

This was mitigated by reviewing literature from countries that share some characteristics with the local context and also few studies done on the same area in Kenya.

Further assessing information from the banking sector was a difficult task because the sector was not very willing to give information owing to the sensitivity of the information they deal with. And again considering the regulations the banks were tasked to adhere to by the regulator also contributed to the difficult of getting information easily bearing in mind that at the time of study, Imperial bank was under scrutiny where it was later put under receivership. This was mitigated by re-assuring the banks management that all the information derived from the study would be treated with courtesy and any information which would be shared would be strictly for academic purposes. Having had the introductory letter from the university and NACOSTI also mitigated the problem.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Today work life balance has become an increasingly pervasive concern. This chapter therefore presents the literature reviewed for the purpose of the study. First a theoretical review is provided. Next empirical review of research on influence of work life balance practices on performance in the banking industry is made leading to the preview of research gaps. The chapter concludes with conceptualization of key variables under investigation.

2.2 Theoretical Framework

Work life balance is recognized at theoretical and organizational level as an important element in ensuring employee commitment, productivity, performance, increasing job satisfaction and reducing turn over intentions among employees in organization (Rathi & Barath, 2013; Choi & Kim, 2012).This study was guided by three theories which are; component theory, spill over theory and border theory.

2.2.1Component Theory

The theory emphasizes balance as a direct formative latent construct (Edwards &Bagozzi, 2000), which means that work life balance consists of multiple facts that precede balance and give meaning (Grzywacz & Carlson, 2007). According to Greenhaus, Collins, & Shaw (2003), work life balance consists of time balance, involvement balance and satisfaction balance of which time balance refers to equal time devoted, involvement balance refers to equal psychological effort and presence invested and satisfaction balance refers to equal satisfaction expressed across work and family roles. Work life balance consists of work life conflict and work life facilitation (corresponding with role conflict and enhancement respectively (Frone , 2003). The advantage of the component approach over the overall appraisals approach to work life balance is that one can use conceptually based measures of balance that tap into the

different aspects of work life balance. These aspects form the overall evaluation of how well an individual is meeting role related responsibilities (Grzywacz & Carlson, 2007).

Greenhaus, Collins and Shaw (2003) regard work family balance as a continuum where imbalance in favor of the work role lies at one end and imbalance in favor of the family role lies at the other end and balance lies in the middle favoring neither work nor family role. In the above conceptualization, work life balance and imbalance are not seen as inherently beneficial or detrimental, respectively, for psychological well-being and quality of life. Instead, Greenhaus et al., (2003) states that it should be empirically tested whether equal time, involvement and satisfaction balance is better for an individual than imbalance in favor of either work or family role. In their study it turned out that among individuals with high level of engagement across roles, those reporting the highest quality of life were those who invested more in the family than the work role that is they showed an imbalance in favor of family. In regard to their level of engagement, the equally balanced individuals scored lower in quality of life than those favoring work over family over work, but higher than those favoring work over family. Thus those who invested most in work had the lowest quality of life. The theory informed all the objectives; one, two three and four in that equal balance, satisfaction and work life facilitation is required for wellness program, flexible work arrangement, family responsibility to avoid work life conflict .

2.2.2 Spill Over Theory

The spill over theory suggests that there is a similarity between what occurs in the work environment and what occurs in the family environment (Sidin, Sambasivan, & Ismail, 2010). The theory emphasizes on the tendency of the worker to carry their emotions, attitudes, skills and behaviors that they establish at work into their family life and vice-versa (Sidin et al. 2010). The spillover process can be either positive or negative. The negative spill over induces stress in individuals and the positive spillover can lead to high levels of satisfaction and performance. Extensive research into the field of work life balance has indicated that employees who continuously work long hours have greater degree of work life conflict (Dex & Bond, 2005). The boundary between work and home

are relatively weak and tend to spill over positive or negative spills into the home or work environment (Lewis, 2003).

From an organizational point of view, positive spill over theory can have a direct influence on the financial well-being of the organization. A satisfied employee will have spillover effect to their customer as well, hence increased performance of an organization and vice versa. More over satisfied customers are more likely to remain loyal to that specific company and loyalty enhances higher productivity of an organization.

The experiences resulting from spillover in the organization can manifest themselves as either positive or negative (Morris & Maden, 2007). Positive spillover refers to the extent to which positive experiences in one domain (affect, development and capital) are transferred to another domain (affect, development and capital) are transferred to another domain (Carlson, Kalmar, Wayne, & Grzywacz, 2006). Greenhaus and Powell (2006) described work-family enrichment a concept similar to positive spillover as the extent to which fulfillment of one role enhances the quality of the other role. They proposed that enrichment occurs either through instrumental (e.g. skills and perspectives gained) or affective mechanisms.

Through the instrumental link, performance is enhanced in the other domain whereas through the affective link, enthusiasm, alertness, energy and positive mood states from one role spillover to the other role. Majority of research in the area of work-family frameworks have been done using spillover theory (Grzywacz & Marks, 2000). Spillover theory reflects two distinct sets of concepts where one set represents the existence of negative spillover between work and family and it is mostly frequently characterized by various types of work and family conflict or interference. Co-occurring negative events such as stressors, on the same day in multiple domains or from one person to also have been viewed as a form of negative spillover another (Carlson, Karmar, Wayne, & Grzywacz, 2006). Another set of concept represents positive spillover between work and family, such as resource enhancement and work –family success or balance (Xu, 2009). Numerous outcomes of work life balance which include personal satisfaction and

wellbeing at work, home and life as a whole, performance at work and home, impact on others at work, family and friends.

The relevance of this theory to the study is that organizations are expected to adopt positive work life balance policies that will enable employee have a positive work life balance which will make them be effectively committed to achieving the organization's goals. This theory informed objective number one, two, three. The theory also informed the dependent variable which is performance of the banking industry in that if wellness programs, flexible work arrangements, and family aspects support are accorded to employees, then there is likely to be a positive spill over in terms of high performance of the banks and vice versa.

2.2.3. Work/Family Border Theory

Thirdly, this study was guided by work family border theory according to Clark's (2000). The theory aims at explaining how individuals manage and negotiate the work and family spheres and the borders between them in order to attain balance. The concept of "work" and family constituting different domain or spheres which influence each other is central to the model. The theory states that each person's role takes place within a specific domain of life, and these domains are separated by borders that may be physical, temporal, or psychological. The theory addresses the issue of "crossing borders" between domains of life, especially the domains of home and work. Hence, this theory shows that there should be a proper balance between work and non-work activities like social life, family life, health and so on. According to the theory, the flexibility and permeability of the boundaries between people's work and family lives will affect the level of integration, the ease of transitions, and the level of conflict between these domains. Boundaries that are flexible and permeable facilitate integration between work and home domains. When domains are relatively integrated, transition is easier, but work family conflict is more likely. Conversely, when these domains are segmented, transition is more effortful, but work family conflict is less likely (Bellavia & Frone, 2005).

Clark defines balance as satisfaction and good functioning at work and at home with a minimum role conflict stating that although many aspects of work and home are difficult, to alter, individuals can shape to some degree the nature of the work and home domains and the borders and bridges between them in order to create a desired balance.

She notes that it is this proactive shaping of domains (work and family) by individuals which differentiates work/ family border theory from much of the literature on work and family conflict that assumes individuals to be purely reactive to their situation. Work and family are seen as separate domains or worlds which are associated with different rules, thoughts, patterns and behavior. Borders are a delineating between domains indicating the points at which domain- specific behavior can begin and end. However there are three main forms of border; physical border (borders defining where domain – relevant behavior can take place such as location of paid employment), temporal border (which divides when tasks can be done such as set working hours) and psychological border (borders defining thinking patterns behaviors or emotions such as thinking about family issues when at work). It is the recognition of tangible, physical and temporal as well as psychological borders which makes work-family border theory distinct from that of boundary theory (Desrochers & Sargent, 2003).

However, whilst work/family border theory is a useful way of conceptualizing work life balance, it has been critiqued. The theory is largely gender blind as noted in study of gender and work life balance amongst women and men in midlife (Emsline & Hunt, 2009). He noted that the border between work and family may be of more importance to men than women because women may be more frequently border crossers than men when it comes to issues of caring for children and elderly relatives. With respect to outcomes of people's daily lives based on the concept of the border theory, some scholars have expressed concern about women's double burden due to the blurring of the boundary between work and family (Jacobs & Gerson, 2004).

Work and family border theory focuses on the domains of work and family to the exclusion of any other areas of life such as wellness, leave benefits for personal reasons and or friends or leisure. Clark justifies this by stating that work and family are the two

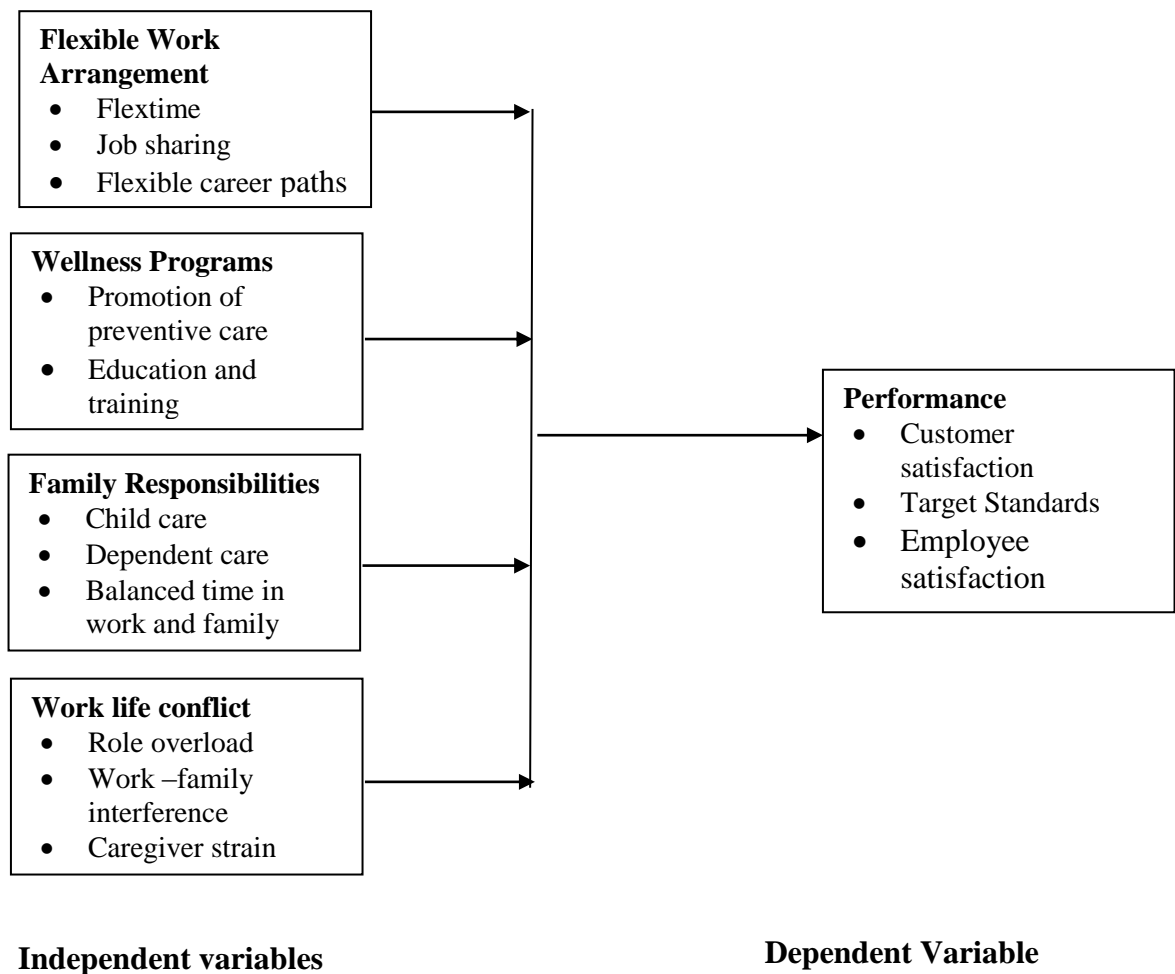
most important aspects of people's lives. Whilst this theory allows for individuals to attach different values to the domain of work and family, it appears to be largely focused on the needs of parents, care givers; failing to take account of importance attached to other domains such as leisure, sport for wellness and socializing of which this study sought to find their influence on performance of banking industry. This study has added more insight above family responsibilities and work life activities. The study has shown the importance of promotion of preventive care to employees which means that if employees take preventive measures their health will be sound which may spill over not to family, work alone but also to other spheres of life such as leisure and other personal matters which will be improved. The theory informed objective one, two, three and four.

2.3. Conceptual Frame Work

A conceptual framework can be defined as a set of broad ideas and principles taken from relevant fields of enquiry and used to structure a subsequent presentation (Reichel & Ramey, 1987). It is a research tool intended to assist a researcher to develop awareness and understanding of the situation under scrutiny and to communicate this. It forms part of the agenda for negotiation to be scrutinized and tested, reviewed and reformed as a result of investigation (Guba & Lincoln, 1989). It provides links from literature to the research goals, contributes to the formulation of the research design, provides reference points for discussion of literature, methodology and analysis data, and contributes to trustworthiness of the study giving broad scope to thinking about research. It also must explain the relationship among interlinked concepts, explain possible connection between variables and answers the why questions (Smyth, 2004).

The research objectives of this study and the conceptual model and hypothesis for the quantitative study were based on the theories and empirical literature used in the previous studies. The conceptual framework hypothesized that there is a relationship between work life balance practices and performance in the banking industry. The conceptual model of the relationships among flexible work arrangements, wellness

programs, family responsibilities and work life conflict on performance is shown in figure 2.1



2.3.1 Flexible Work Arrangements

Flexible work arrangements is defined as an alternative to the standard working day (Rau & Hyland, 2002). It usually comprehends to organizational initiatives which enhance employees' flexibility on the time and place where work has to be accomplished, and also various policies exerting influence on the number of hours worked. The common flexibility arrangements includes; flexi-time, permanent part-time work, absence autonomy, job sharing, compressed work weeks, reduced schedule, telework, extra vacation days, limited schedule of meetings (meetings cannot be scheduled too late at the end of the day), flexible holidays and keeping with the schedule (employees work the mandatory 8 hours /day and do not extend their schedules longer (Rau et al., 2002).

Hill, Hawkins, Ferris and Weitzman (2001) and Kelliher, and Anderson (2010) investigated the extent to which flexible hours and flex place arrangements resulted in benefits for individuals (more satisfactory work family balance) and organizations (longer work hours). They reported that given a reasonable work week which they considered to be between 40 and 50 hours) per week, employees who perceived flexibility in the timing and location of their work, had less difficulty with work-family balance. From a business perspective, Hill et al., (2001), suggested that given a heavy workload perceived flexibility in the timing of work which enables employees to work an extra day a week which translates to 60 hours a week, compared to 52 hours without flexible hours.

O'Driscollet al., (2003) suggests that the extent to which individuals have control and flexibility is a critical factor in the reduction of work family conflict. Flexible work arrangements are connected to a number of positive outcomes for employees who access them including better mental health and reductions in stress, burnout, turnover and absenteeism and increases in retention, loyalty, job satisfaction, innovation, creativity and productivity (Galinsky, Bond, Sakai, Kim, & Giuntoli, 2008).

a) Flexi-Time

Schedule flexibility is a work arrangement whereby employees are allowed to decide the time of the day they start and stop their job related work usually around a band of core hours where each employee must be present (Carlson ,Grzywacz, & Kacmar,2010). Flexible working hours is one of the methods used to maintain work life balance. For instance employees with flexible time will have to fulfill a certain amount of time weekly. Those who have fulfilled a certain amount of time can spend the spare time for their own interest and responsibilities (Aycan, Al-Hamad, Davis, & Budhwar, 2007).

Flexible work schedules contribute to valued organizational outcomes such as productivity, absenteeism and job satisfaction (Carlson, Grzywacz, & Kacmar, 2010). Newer generation of workers, generation X and Y are driving the trend of increasingly flexible work arrangements but older generations are advocating for flexible schedules as well. Numerous managers work overtime quite often creating an unwritten rule for close partners and other employees to also extend their schedule. In addition, visibility at work and, more precisely, having an extended work schedule is much valued by the management. Therefore, employees who work only the mandatory 8 hour/day are usually viewed unfavorably by others.

Work-life flexibility practices give employees the prerogative to adjust when, where, and how they work in order to balance work and non-work demands. Common forms include leaves for health, care giving, military, or personal reasons; flexible schedules such as flextime and telework; and scheduled work hours. In unionized settings, flexible scheduling and leaves may be codified in the collective bargaining agreement, but access to and use of work-life flexibility practices often vary across jobs and departments within the firm, similar to nonunion settings. Work-life flexibility includes not only flexibility for family needs but more broadly, flexibility for workers who have flexibility needs other than elderly or child care (Aycan & Eskin,2007).

Research by Francis & Lingard (2004) suggests that flexibility in work arrangements can enable employees to integrate and overlap their work and family responsibilities as well as assist them to achieve a healthy balance between work and family. Flexible work arrangements benefits both the organization and employees (Hill, Hawkins, Ferris, &

Weitzman,2001) where they are connected to a number of positive outcomes for employees who access them including better mental health, and reductions in stress, burnout, turnover and absenteeism and increases in retention, loyalty, job satisfaction, innovation, creativity, performance and productivity (Galinsky, Bond,Sakai, Kim, & Giuntoli, 2008). For a non- profit organization, the flexibility may come with the ability to organize staffing in line with varying needs of clients or with peaks and troughs of workload. As much as flexibility has advantages such as staff morale, motivation, productivity, reduced staff turnover, reduced absenteeism and reduce staffing costs, there are also costs associated with flexible arrangements such as set up costs for technology to work from home. The successful implementation of flexi-work arrangements contributes to a conducive and supportive work environment. This enables the companies to attract, motivate, and retain valued employees who are dedicated and committed to playing an important role in helping their organization achieve business success (Glinsky et al., 2008).

b) Flexible Career Path

Flexible career arrangements could be policies perceived by individuals necessary to enhance their ability to achieve WLB (Glass & Finley, 2002). Rau and Hyland (2002) found that employees were more attracted to organizations offering flexible career paths and policies. In a study of young and inexperienced job seekers without care giving responsibilities, Carless & Wintle (2007) found that organizations offering flexible career paths and dual career paths were perceived as significantly more attractive than those offering only traditional career paths. In fact there is evidence to suggest that workers believe that schedules can hinder career development (Beautell, 2010; Kelly & Moen, 2007).

Further, women on flexible schedules may be perceived as having less job-career dedication and less advancement motivation (Beautell, 2010; Rogier & Padgett, 2004). Yet cooper has argued that the future working can be liberating giving power and control to employees. Arthur (2003) longitudinal assessment of a flexible scheduling intervention in a public organization found that absenteeism decreased significantly

among employees in the experimental group but not in the control group. Two years after the program had ended, absenteeism levels had returned to per-intervention.

c) Job Sharing

Job sharing is an arrangement which allows two or sometimes more employees to jointly fill one fulltime job with responsibilities and working time shared or dividend between them (Ioan, Codruta, & Patricia, 2010).Job sharing may be appropriate where opportunities for part time jobs or other arrangements are limited. Apart from the obvious advantage of allowing employees more time for other commitments including family responsibilities, job sharing also facilitates the development of partnerships where job sharers can learn from each other while providing mutual support. The arrangement also provides coverage of duties when one partner goes on vacation leave or sick leave hence Performance is not compromised (Towers, 2001).This can benefit employers as well by providing staff retention, increasing productivity and combining a wider range of skills and experience in a single job.

For businesses with substantial numbers of administrative, maintenance, or customer facing employees, offering flexible working conditions can be a problematic. Where the hours of work are customer driven, most organizations face limitations on flexibility for employees but with job sharing this is when family-friendly programs such as child care would be of most benefit (Ioan, Codruta, & Patricia, 2010).

2.3.2 Wellness Programs

Workplace wellness emerged during the 1990's as a major concern for employers, especially in the U.S., marking an evolution away from the traditional occupational health and safety focus on injury and disease prevention. Programs designed to promote employee health and well-being is now found in an estimated 80 to 90 percent of medium and large size U.S. workplaces (Aldana, 2001; Riedel et al, 2001). The motivation for most employers is to bring down or contain the rising cost of health benefits, with the alternative being cut backs in benefits coverage. Some firms also view

these programs as contributing to a culture that is supportive of employees. Less often, the main objective is to boost productivity (Powell, 1999; Leonard, 2001).

Taylor and Don(2010) see wellness programs as a way of promoting maintenance of good health rather than correction of poor health. They include fitness programs, recreational opportunities, social activities and intellectual and spiritual development programs which in turn impacts on company bottom line where the employees' wellbeing is seen to greatly affect overall productivity (Naydeck & Pearson, 2009).

Himmel, Thorne, Warren, & Wool (2009) argues that by developing new and integrated concept of well-being at workplace can be particularly important since many of the concepts have fields such as occupational health services, occupational safety and organizational consultancy and since they have been brought from outside of the companies, they have mostly remained fragmented and isolated actions which have no real link to daily activities of various work places (Mar Collin & Abraham, 2012). Miller and Harlem (2009) indicates that work site fitness programs are important for the organization as it lowers employees' absenteeism and job turnovers. Findings by Kamau, Tuwai, & Kuria, (2015) on corporate wellness in commercial banks in Kenya shows strong relationship between physical wellness and employee's performance.

a) Promotion of Preventive Care

Diseases like cancer, tuberculosis, hypertension, diabetes and other forms of sicknesses like depression and stress have become increasingly a real threat to business. If workers are not well be it emotionally, financially or physically, they will not be able to deliver the expected goals in the organization. Many employers today are also very concerned about the increasingly health care costs exacerbated by the requirements of affordable care acts and many are looking at ways to lower these health care costs. Therefore a healthy workplace means more than just warding off colds and the flu. It is more holistic and takes into consideration the physical, spiritual, environmental, intellectual, emotional, occupational and mental health of employees (Duxbury& Higgins, 1992).

Wellness promotion does not just benefit the employees because an organization filled with healthy and fulfilled employees is a productive workplace that retains its employees. More and more organizations are creating health and welfare committees who are responsible for recognizing health and safety concerns and identifying solutions. Offering on-site seminars and workshops on topics such as stress, healthy living, communication styles among others is also key in enhancing wellness and health living of employees (Duxbury & Higgins, 1992).

b) Education and Training Opportunities

Organization should also encourage fitness and health living in addition to offering workshops. This can be in forms of offering fitness facilities, fitness membership assistance, or having a fitness instructor coming to the place of work to assist employees become fit. They should also host onsite flu immunization or blood donor clinics, encourage employees to walk, cycle or run during lunch hours, enforce a smoke free work environments, offer smoking cessation programs or incentives to serve healthy alternatives when catering for meetings or workshops and ensure good workplace ergonomics. Such measures will improve performance of employees and are practices to enhance work life balance in organizations (Duxbury & Higgins, 1992). Ioan, Codruta and Patricia (2010) demonstrate that investing in work life balance initiatives like these reduces absenteeism, increases productivity and performance, improves morale and working relationships, decreases stress, attracts new employees, and helps retain current employees.

c) Supportive Managers

Supportive managers are also a key factor for achieving work life balance. Managers play an important role in the success of work life balance programs because they make significant choices regarding the adoption of work place practices (Lingard & Lin ,2003) and are therefore in a position to actively encourage or discourage employees' practicing. For example top leadership should be engaged and personally committed to wellness and have genuine concerns about employees by asking the state of their

wellness (Carlson, 2014). Some of the other ways to support employees by managers include eliminating unnecessary meetings and reports, communicating expectations clearly to the staff, encouraging information sharing amongst staff and between management and employees, allowing staff to control their own priorities as much as possible, promoting employee participation in decision making, reducing unnecessary work related travels and identifying champions at all levels that will promote work life balance initiatives.

Having a strong supportive management team has been reported to reduce the negative impacts of work-life conflict and increase on employee's commitment (Bardoel,2003).Under social exchange relationships employees are more likely to remain with an organization if they feel that their managers value their contributions and wellbeing, communicate well with them and treat them with respect and recognition (Hsu, 2011). If management is unsupportive of employees efforts to balance work and family/personal responsibilities, workers anticipate career penalties if they make use of available practices. This means then improved citizenship behavior and Performance are thus not realized which may also discourage employees from using the work –life practices on offer. This results in nullifying the intended beneficial effects of those practices.

2.3.3 Family Responsibilities

Boyer, Maertz, Pearson, and Keough (2003) defines family responsibility broadly as “the obligation to care for others who are either formally or informally sanctioned family members”. Boise and Neal (1996) suggest that family responsibilities, irrespective of whether these responsibilities involve caring for a child or other family dependents, increase the time requirements and strain placed on the family where these time commitments, in turn, can interfere with an individual's work role. Family constitutes a large part of personal life for most people across their life over. Non- the less, today there is a set of new challenges which include the rise in women's paid work, growth in nonstandard work, work intensification, ageing and changes in family patterns e.g. growth in single parent households (World of Work Report, 2011).

The demands that one experiences in family life and that have effects on his work life balance can be given as demand of workload such as shopping, house chores, child care and time, role expectations in the family and lack of support given to the spouse (Aycan, Al-Hamad, Davis, & Budhwar,2007). Again marriage, child raising, caring of the elderly at home have effect on work life balance since they demand more family responsibility. Those who have to look after a child or elderly might sometimes have to risk their career by shortening their working hours which becomes a source of stress for them (Lowe, 2005).Again the experiences of parenthood which is part of family responsibility play an important part in the way work and family balance is achieved by individuals overtime, with differing consequences for women and men (Blair- Loy, 2001). Results by these studies depict women as the main caregivers of children overtime with their careers being shaped by their family choices.

The prevailing western culture emphasizes intensive mothering when it comes to child care (Haynes, 2007; Miller,2005).Intensive mothering is exclusive, child centered, emotionally involving and time consuming and as the mother is devoted to care for others, she is also sacrificing because she is an individual with her own needs and interests. Intensive mothering ideology both assumes and reinforces the traditional gender based division of labor. However despite the greater involvement of men in child care (Halrynjo, 2009, & Williams, 2009), the gap between the practices and the ideology as regards the sexual division of domestic work remains significantly unchanged.

Therefore it is important for employers to support work life balance to comply with legal requirements that allow working parents the right to request to work flexibly. This promotes equality of opportunities by ensuring that staff with caring responsibilities are not disadvantaged in the workplace and to widen access to paid work and career opportunities. Failure to address work-family conflicts has a negative impact not only on the employment opportunities and job quality, health and productivity of workers concerned but also on the families, children and adults alike both in developed and developing countries (Hill , Ferris ,& Martinson, 2003).

a) Dependent Care

Individuals may have responsibilities other than immediate family members such as dependent children, elderly parents, grandchildren, siblings, children of siblings, spouses or significant others and in-laws. Therefore it is important that the diversity of family responsibilities is not ignored. Indeed, there is evidence to suggest that caring for different types of family dependents has a different effect on family life and well-being. For example, caring for an elderly relative in the home is associated with lower levels of family performance and well-being than caring for a child (Kossek, Colquitt & Noe 2001). However, Boyer, Maertz, Pearson, & Keough (2003) explored the relationship between family responsibilities and family interference with work but, contrary to their hypothesis, found no significant relationship.

b) Child Care

A number of studies have established that employees who benefit from child care centers, referral services and other family supportive practices report higher levels of organizational commitment (Roehling, Roehling, M, & Moen ,2001; Houstone & Waumsley, 2003). Availability of work life balance practices appears to produce similarly positive results in terms of work related attitudes. For example the availability of organizational resources including childcare centers has been linked to job satisfaction and organizational commitment for women and employees with family responsibilities which in turn increases Performance regardless of whether or not these resources are being used (Roehling et al., 2001).

The presence of children in a family has been linked to greater work-life balance difficulties. In a study of technical, professional and managerial employees, Batt & Valcour (2003) reported that both men and women who had children in the household lowered their sense of control over managing work and family. Tausig and Fenwick,

(2001) report that married couples without children reported higher levels of work-life balance and that the presence of children – whether in single or two-parent households or dual earner or “traditional” single earner households – is significantly related to lower balance. Parental demands are believed to be a function of the number, ages of children and the age of the youngest child (Parasuraman, Greenhaus, & Granrose, 1992).

Parental demands are believed to be greatest for people with infants and pre-school aged children, less for those with school-age children and lowest for those with adult children who have left home (Parasuraman & Simmers, 2001). Extensive parental demands require that greater time be committed to family activity which, by necessity, reduces the time available to the work role. Parasuraman and Simmers (2001) investigated the relationship between parental responsibilities and time commitments to family and work-family conflict among self- and organizationally employed persons. They reported that the pattern of work-family conflict predictors in the family domain differed according to employment status. Parental demands were positively related to work-family conflict among self-employed respondents, while family involvement was negatively associated with work-family conflict among organizationally employed respondents.

c) Balanced time Between Work and Family

Work life balance is about creating and maintaining supportive and healthy work environments which will enable employees to have balance between work and personal responsibilities and thus strengthen employee loyalty and productivity. Today’s workers have many competing responsibilities such as work, children, housework, volunteering, spouse and elderly parent care and this places stress on individuals, families, and communities in which they reside and work life conflict is a serious problem that impacts workers, their employers and their communities (Lowe, 2005).

Organizations expect from the individual employee to allocate more time for their work while at the same time the family want him/ her to perform his responsibility duly. Those who cannot sustain work life balance are bound to experience many problems in

their families such as lower family satisfaction, decreased involvement in family roles, problems in relations with children, parents, friends and social environment, family related absenteeism and tardiness(Aycan, Al-Hamad, Davis, & Budhawar, 2007; Hill, Ferris, & Martinson, 2003).

Throughout Asia, marriage behavior and family life are changing. Young people are waiting later to marry, couples are having fewer children, and more married women are working outside the home (Leete 1994; Retherford, Ogawa, & Matsukura, 2001). Within the region, such trends were observed first in Japan and more recently in South Korea, Taiwan and Singapore and similar patterns are starting to emerge in other Asian countries.

Trends such as later marriage, lower marital fertility, and greater participation of married women in the labor force are similar to changes that took place earlier in the industrialized societies of Europe and North America. Yet other aspects of family life in Asia are still quite different from the way family institutions have developed in the West. Fewer Asian couples live together outside marriage, and child bearing outside marriage is extremely rare because marriage is generally viewed as a permanent arrangement, and divorce rates, although rising, are still quite low in most Asian societies.

Therefore leave provisions is part of work life balance and to ease the conflict given, more opportunities, balanced and enough time to take care of issues such as children, spouse, and elderly and to attend to spiritual matters as well as personal issues should be accorded to employees. This will result in satisfied and committed workforce for the organization. Employers can offer longer vacations times than the mandatory one month leave per year. Flex days, sick days, and other kind of leaves are important to ensure parents have balanced and more time for their families .

2.3.4 Work-Life Conflict

Work life conflict is defined as a form of inter role conflict in which work and family demands in one domain makes it difficult to meet demands in the other (Edwards & Roth Bard, 2000). This definition implies multi directional relationship where work can affect family and vice versa (Frone, 2002). When work and family are in conflict, obtaining rewards in one domain requires foregoing rewards in the other (Edwards et al., 2000). For example when experiences at work interfere with other aspects of life such as extensive, irregular, or inflexible work hours, work overload and other forms of job stress, interpersonal conflict at work, extensive travel, career transitions, unsupportive supervisor or organization and, an unexpected meeting late in the day may prevent a parent from picking up his or her child from school or attend to spiritual matters.

In recent years, several reforms in the banking sector in Kenya and around the world have considerably altered the work environment. To increase profitability and have competitive advantage organizations have streamlined their workforce considerably which consequently eliminated a large proportion of their qualified personnel (Chenevert, Jourdan, Cole, & Banville, 2013). This situation coupled with the growing complexity environment and massive reengineering of work processes has imposed a work overload on employees in the banking sector thus leading to work life conflict (Chenevert et al.,2013). Work family conflict has been shown to reduce life satisfaction, marital family satisfaction as well as mental and physical wellbeing including burnout and health problems (Demerout, Nachreiner, Bakker &Schaufeli, 2001; Chandolaet al.,2004).

The entrance of women into workforce is greater in numbers than any other time in history (Alvin, 1994). Moreover, the dual earners families have good pay back cheques and other incentives but at the cost of their family life which poses a bigger problems with these couples in child care. In a growing number of dual –income families, employees of both sexes are now juggling with care giving and household

responsibilities that were once managed by a stay at home spouse (Higgins & Duxbury, 2001).

When family responsibilities and other life aspects become an hindrance to perform the work effectively, it becomes life to work interference (LWI). Many factors contribute to this which may include presence of young children, primary responsibility for children, elder care responsibilities, and interpersonal conflict within the family unit, unsupportive family members, and a parent taking time off from work in order to take care of a sick child. The conflict between work and family is now become a crisis for the organizations. With the increase in dual family parents, more job demand and long working hours has made it more impossible to create a balance between work and family. Women experience more family-work interference because they are responsible for families activities and spend more time in family than men (Scott, 2001). Men experience more WFC than women because men tend to spend more time in work activities than women (Jacobs &Gerson, 2000).

Although these two forms of conflict–work interference with family (WIF) and family interference with work (FIW) are strongly correlated with each other, more attention has been directed at WIF more than FIW. This is because work demands are easier to quantify; that is, the boundaries and responsibilities of the family role is more elastic than the boundaries and responsibilities of the work role. Also, research has found that work roles are more likely to interfere with family roles than family roles are likely to interfere with work roles. This is largely attributed to the idea of what (Arlie &Hoch ,1997) termed "the ideal worker". Hochschild astutely points out that the image employers have of an “ideal worker” already rests on some unrealistic assumptions about how the family should operate where many employers expect that employees with families have someone tending to everything at home, leaving the worker unencumbered.

a) Role Overload

This is a form of work life conflict which occurs when the total demands on time and energy associated with the prescribed activities of multiple roles are too great to perform the roles adequately or comfortably. Various job demands have been linked to work life conflict and also family demands have been linked to life work conflict. Green Haus and Beutell(1985) identified two types of direct predictors of work family conflict which are time based and strain based. Time based predictors represent role related time commitments which means the amount of one's time that is spent involved in work, family or other life related activities. Parasuraman, Puhohit, Godshalk, and Beutell (1996) suggests that time commitments are an important direct predictor of work family conflict because time is a limited resource. Time spent in one role related activity inevitably reduces the time that can be devoted to another role.

The second type predictor (strain based issues) related to role related distress or dissatisfaction (Frone, Yardley, & Markel, 1997). Greenhouse and Beutell(1985) suggested that various role characteristics can generate strain or distress that determines an individual's ability and willingness to fulfill the responsibilities of another role. Stressful experiences in one domain may result in negative mood effects that spill over into another domain (William &Alligen,1994).Work family conflict has been linked to negative outcomes for individuals, families and the employing organization; for example work interference with the family has been associated with job dissatisfaction, life dissatisfaction, turnover intention, general wellbeing, psychological strain, psychiatric disorders, life substance abuse and problem drinking (O'Driscoll et al., 2003; Frone, 2000).

b) Care Giver Strain

This is a multi-dimensional construct defined in terms of burdens in the caregiver's day - lives which can be attributed to the need to provide. High job involvement or family and being unable to balance between the two may lead to increased stress, lack of job

satisfaction and reduced organizational commitment and performance (McDonald & Bradley, 2005). According to Lowe (2005) 1 in 4 employees experience high levels of conflict between work and family based on work-to family interference and caregiver strain. Of all the job factors that influence work-life conflict, the amount of time spent at work is the strongest and most consistent predictor. The higher levels of work-family reported by managers or professionals often are a function of their longer working hours.

The concept of work life balance requires organizations to effectively integrate employees' work and non-work roles such that levels of multiple role conflict, the associated stress and job dissatisfaction are minimized (De Bruin, & Dupuis, 2004). Stress is associated with economic costs for individual, society and the organization. where for example job stress is estimated to cost industry in the US than \$ 300 billion a year in related costs such as absenteeism, and reduced productivity (Rosch, 2003; APA, 2010). In the USA, more than half of adults report that family responsibilities are a source of stress to them and 55% indicated that they experienced work–family conflict in the past 3 months APA, (2010).

Those in clerical administrative, technical, and production jobs as opposed to professional and managers are more likely to report higher levels of caregiver strain from the finance stresses associated with elder care. Women are more likely than men to report high levels of role related and care giver strain. This is consistent with the finding that women devote more hours per week than men to non- work activities such as child care and elder care and more likely to have primary responsibilities(Duxbury, Higgins, & Schroeder, 2009). A study by Sanghamitra (2009) also indicates that in most societies work life conflict seems to be quite high in the case of working women as they do most of work associated with the household activities apart from taking care of children older family members and other dependents The consequences of work life imbalance can be dreadful in terms of the profitability of organizations.

c) Work -Family Interference

This is a type of role conflict which occurs when work demands and responsibilities make it more difficult to fulfill family role responsibilities e.g. long hours in paid work prevents attendance at a child's sporting event, preoccupation to work role preventing one becoming active with family activities (Duxbury, Higgins, & Schroeder, 2009). Managers and professionals are more likely than those in other jobs to experience high levels of overload and work family interference. This is because they spend significantly more time in paid employment and they are more likely to perform unpaid overtime than colleagues who work in clerical, administrative, technical and production jobs (Duxbury et al., 2009).

2.3.5 Performance

Firm performance is the outcome achieved in meeting internal and external goals of a firm (Lin, Peng, & Kao ,2008). Performance has several outcomes including growth, survival, success and competitiveness. Better performing employees at work become more committed to their organizations and ultimately contribute to increased Performance as well as growth of the economy; to achieve this, work life balance is important. Availability of work life balance practices have also been related to increased affective commitment and decreases turnover intentions among all employees not just users of the practices (Grover & Crooker, 1995). Organizations offering work life balance practices enjoy increased profit rates, employees improved relationships with family and friends as well as enjoyment of better physical and mental health by employees . For any organization to achieve its objectives, there must be standards that are set to act as a guideline on how the various actors in an organization must behave.

The behaviour of an employee in relation to a given task is established through performance evaluation. Employee's performance evaluation is a comprehensive analysis of a worker's performance, by observing their work during a certain period of time and examining all the objective manuscripts or documents relevant to how they

have performed, so as to establish the extent at which these workers achieve the stipulated goals (USAID, 2009). Generally, employees are evaluated against these standards so that the employer can establish whether the organization is on the right track or not.

The existent literature suggests that WLB practices generally have a positive impact on individuals and organizational productivity. Pfizer Canada reported a 30% productivity increase in its translation department when employees were provided with flexible work arrangement and specifically telecommuting. Focusing on customer service specifically KPMG has reported that allowing employees to take emergency time off to attend to care responsibilities has been a driving force behind their retention and superlative services provision (Ioan, Codruta & Patricia, 2010). Organizations that offered more extensive bundles of work life balance practices had higher ratings on a measure of Performance obtained from senior human resource directors or such dimensions as being able to attract essential employees' quality of relations between management and employee and product quality (Ioan et al., 2010).

Availability and use of WLB practices when provided in the context of supervisor and organizational support can reduce work life conflict and increase positive appraisals of one's organization. These effects are often associated with employee attitudes such as increased job satisfaction and enhanced control over their work schedule. The results are reduced absenteeism, reduced turnover, job stress levels and work life conflict and increased productivity. A lower turnover intention means lower recruitment and training costs, increased retention of valuable employee's and increased organizational commitment and loyalty. All of these aspects are associated in turn with cost savings, higher customer satisfaction and implicitly higher levels of Performance (Ioan, Codruta & Patricia, 2010). Employers who improve work life balance for workers are likely to have a competitive advantage in the market. Other benefits of work life balance include increased employee control over time, meeting set targets and standards, employee satisfaction, reduced family conflicts hence higher performance for the organization. Thus employers need to improve the work life balance policies offered to employees' in

order to increase job satisfaction, improve staff commitment and in the long run Performance will be increased.

2.4 Empirical Review

A study of the ‘100 Best Companies for Working Mothers’ by Meyer, Mukerjee, & Sestero (2001) revealed that organizations offering work-life balance practices enjoyed increased profit rates. This was particularly the case for the practices of family sick leave and telework, which were related most strongly to increased profits. The authors posited that telework encouraged longer work hours by employees who were constantly available for work and who no longer needed to commute.

The European Working Conditions Survey found that 85% of those working less than 30 hours per week were satisfied with their work–life balance. Furthermore, part-time workers and those working less than 35 hours a week reported the lowest levels of both physical and psychological health problems (Clarke , Koch, & Hill, 2004). While part-time work is likely to reduce general experiences of work-life conflict, it is also widely observed that part-time hours often involve work that is lower paid and less secure, involving less autonomy and skill discretion (McDonald, Bradley, & Brown, 2009). Hence, reduced hours may improve work-life outcomes, but other important aspects of job quality, opportunity and financial security are substantially reduced.

Brough, Odriscoll, and Kaliath (2009) did a study on Parental leave and work-family balance among employed parents following childbirth: an exploratory investigation with 81 Australian and New Zealand parents who had returned to paid employment after the birth of a child. Exploratory (qualitative) design was used. The findings highlighted some of the acute family demands experienced by employed parents and the implications of providing adequate paid parental leave provisions. The research identified that, for many employees who are also parents, satisfactory participation in the workforce is substantially dependent upon having adequate private resources to minimize parenting demands or else being employed by an organization. The study

recommended the advantages of government intervention in (paid) parental leave provisions, including the accessibility of paid parental leave to all parents and less pressure experienced by parents to return to full-time employment promptly after childbirth. The study recommended that organizations seeking to retain (and recruit) valuable employees need to tailor their work-family balance policies and interventions to better acknowledge acute periods of need with comprehensive and accessible work-family balance policies.

Muleke, Wagoki, Kamau, and Mukaya (2013) investigated work life balance practices on employee job performance at eco bank Kenya. Fifty-Five (55) Eco Bank employees were drawn through quota sampling method who also responded to survey questionnaires. Spearman's Correlation Analysis was used to test the candidates' work life balance, their performance to the organization. The study found that FWAs improve employee job performance. The study proposed the amendment of existing labour laws to include mandatory employee welfare programs facilitated by employers.

A study by Neelam (2014) in Mumbai of 100 employees from both industries compared work life balance of women employees from education colleges and I.T industries. It was observed that the duration of working hour is not always uniform in case of women IT professionals in Mumbai city and the working hours vary as per nature of project assigned to them. It was found that young married women employee of early thirties or late twenties having kid are more stressed while interfacing their work and non-work lives. Baby care and managing household chores were been observed as the most pressing demand for them at the family. Along with this they were having their spouse working in 9 to 6 schedule thereby mostly depending on house maids and some of them put their kids in crèches. It was found that women in education are far more satisfied than in IT sector because the major cause of life imbalance in IT sector was work pressure while in education it was family responsibility. The study concluded that in case of a woman professional in IT sector it is very important to understand the ground reality and strike a balance between professional and personal life for achieving professional excellence. Without this the women professional in IT sector would

continue to be concentrated at the lower level and would not be able to climb up to the upper echelon of the job hierarchy by competing with their male counter parts.

Smith and Gardener(2007) did a study on factors affecting employee use of WLB initiatives using a sample of 153 employees in a large New Zealand organization. Analysis of company policies identified sixteen WLB initiatives(paid special leave to care for dependents, unpaid special leave to care for dependents, paid special leave for other purposes, unpaid special leave for other purposes, flextime, compressed work schedules, telecommuting, part-time work, on-site childcare, job sharing, paid maternity leave, paid paternity leave, eldercare, study assistance – time off for study, study assistance – financial assistance, and time off to attend non-work events (making up the time elsewhere) currently being offered. It was found that female employees and younger employees used more WLB initiatives while employees reporting higher levels of management support and supervisor support, and perceiving fewer career damage and time demands also used more WLB initiatives. No support was found for the role of coworker support on WLB initiative use. Initiative use was related to reduced work-to-family conflict. Work-to-family conflict, family-to-work conflict, and commitment to the organization were related to intention to turnover. The results highlight the importance of workplace culture in enabling an environment that is supportive of WLB and consequently use of initiatives that are offered by the organization. The study concluded that organizational climate and demographic differences affect employees' needs for WLB initiatives and their willingness to use them.

Muinde(2015) carried a study on the extent to which work life balance practices are adopted by horticultural farms in Naivasha in Kenya. The study adopted a census research design. The results of the study indicated that horticultural farms in Kenya have adopted practices relating to time and to the job to a great extent while practices relating to the place and to the benefits have been adopted to a moderate extent only. The study concluded that work life balance practices relating to the place and to the job benefits are only moderately adopted by horticultural farms in Naivasha, whereas those relating to time and to the job are adopted to a great extent. The study recommend ended that

greater attention should be paid to practices relating to the job as well as benefits as they are the ones with the lower ratings than practices relating to time and place.

A study on fatherhood by Tahmincioglu (2010) shows that more men are looking for alternatives to their 40- hour work week in order to spend more time with their family. Though working less means a smaller pay check and higher stress levels, men are looking for flexibility just as much as women. The study indicated that fathers were far more likely to exercise informal flexibility rather than ask for a formal flexible work arrangement. While many of the men did use flexibility to be available to share childcare responsibilities, or attend physician's appointments, this was always done in an informal or 'stealth' fashion. Virtually none of the men felt a lack of support from their manager or co-workers when utilizing flexibility. The study concluded that there was still a stigma for working dads who are looking for the flexibility many moms have been requesting for years.

Muli, Muathe and Muchiri (2014) study on family support services and employee's performance within commercial banks in Nairobi County. A cross-sectional survey research design was used to gather quantitative and qualitative data from employees of the 43 commercial banks in Nairobi County, Kenya with a target population of 3607 with a selected a sample size of 360 respondents. The study found out that there was need to include all cadres of employees into human resource work-family support service programs and standardize services to all sectors. The study concluded that leave should be given often to employees and that the banks should come up with more innovative methods of implementing leaves rather than tradition annual leave.

Ojo(2012) investigated work life balance practices and policies managers and employees experience in Nigeria banking sector. Questionnaire was used as the instrument and 600 respondents were used for the survey. Spearman's correlation analysis was used to analyze the data. The finding of the empirical study shows that there is need to enlighten employee about the various work life balance practices.

Sakthivel, Kamalanabhanb, & Selvarania (2011) investigated work life balance reflections on employee satisfaction. The construct used for this research consists of career opportunity, recognition, work tasks, payments, benefits, superior subordinate relationship, employee satisfaction, and work/life balance. Questionnaire was filled by 210 respondents working in IT organization. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data including multiple correlation and regression. Findings of the empirical test show that high correlation exists between work task and employee satisfaction with a mediator variable. The study concluded from the data that the individuals work/life balance correlates significantly with his/her level of satisfaction. The study recommends that further research be done to determine and assess the employees satisfaction over a period of time by considering the drawbacks. These draw backs included where the career satisfaction and life satisfaction was not examined, data on respondents work status beyond their specific exempt or non exempt job category was not gathered and where some of the relationships identified might be potentially differ for part-time, temporary and contract employees as well as the limitation from the fact that the study was conducted within a single organization and a single industry.

In their study on work life balance practices on employee job performance at Eco bank in Kenya, Muleke, Obino &Wagoki (2013), found a significant correlation between work life balance practices and employee job performance. The study therefore concludes that having flexible working hours,employee assistance, in an organization significantly influenced employee job performance by enabling a balance between personal commitments and responsibilities and organizational roles and duties of an employee. This contributed highly in creating a healthy, motivated workforce; enhance cooperation and individual productivity in the organization. Nevertheless the study identified gaps on leave aspects whereby the bank only gave annual leaves hence suggested need for more leaves to rejuvenate. The study recommended that ECO Bank could share the best practices on employee work life balance with other commercial banks in the country which have been struggling with the same.

A study by Mwebi & Kadaga(2015) sought to establish the effects of flextime work arrangement on employee performance in Nairobi CBD Commercial Banks. This research adopted a survey descriptive design. The target population was all the 1074 Nairobi CBD commercial banks employees where proportionate stratified sampling method was used to get a sample of 291 respondents from different strata (management, supervisory, clerical and secretarial as well as the support staff). From the findings, the study showed that flextime work arrangement influences employee performance in Nairobi central business district commercial banks. The study exhibited the availability of flextime work arrangement across Nairobi central business district commercial banks. The study recommends the need for banks and other sectors to improve the use of flextime work arrangement among their WLB policies as the enhancement of this schedule has been found to positively affect employee performance in commercial banks based within Nairobi central business district.

Mokaya and Gitari (2012) study tried to determine the effect of work place recreation on employee performance at Kenya Utalii College and covered aspects of job satisfaction, service quality, customer satisfaction, and employee productivity. Descriptive research design was used. A sample size of 66 employees was selected from a population of 80. The study found that workplace recreation significantly contributes to employee productivity when viewed as part of rewards and benefits scheme. The study concluded that recreation is a significant factor in employee performance; increases the level of commitment, enhances bonding and improves employee wellbeing with a consequent positive effect on job satisfaction, service provision, customer satisfaction and productivity. The study recommended that the College and indeed other organizations should offer recreation facilities and that are of interest to employees bearing in mind their different tastes, gender and age among other considerations in order to enhance employee performance

A study by Obiageli, Uzochukwu, & Ngozi (2015) examined work life balance and employee performance in selected commercial banks in Lagos state. The research adopted a descriptive survey research design, the population of the study was 759 and

the sample size was 262 using Taro Yamane's formula. Pearson product moment correlation and regression analysis was used to test the hypothesis. The study showed that work life balance is an important factor that brings about employee performance. The study recommended that managers of these commercial banks should prioritize creating different work life balance incentives that will improve employee performance.

Mukururi and Ngari (2014) did a study on work life balance policies and employee job satisfaction in commercial banks in Nairobi County. The study employed descriptive research design with a target population of 240 respondents. The findings of this study found that each of the work life balance policies on its own is a predictor of job satisfaction and that there were no enough policies on work life balance. The study recommended that managers in banks should improve the work life balance policies offered to employees in order to increase their job satisfaction, to improve staff commitment and productivity. The study recommended that managers needed to improve the work life balance policies offered to employees in order to increase job satisfaction commitment and productivity.

A study by Kamau, Tuwai, & Kuria (2015) assessed the effects of corporate wellbeing practices on employee's performance in commercial banks in Kenya. The aspects covered were financial wellness, environmental wellness, physical wellness and social wellness. The target population was 43 commercial banks in Kenya where heads of human resource were targeted. For inclusion purpose, census sampling method was used to collect data as sampling method omitted important population. The researcher mainly used qualitative analysis techniques and descriptive methods to analyze data collected from the organization of study. The study found out that financial, intellectual, environmental, social and physical wellness programs improved employee's performance. The study concluded that flexible work arrangements relieves employee's stress that comes with job and that physical health brings the benefits of looking good on employees which in turn improves their performance

The study recommended that banks should come up with long term investment advice to employees which will be beneficial in their retirement age. Intellectual

wellness programs should enable employees be more creative by coming up with ways of solving problems encountered by the organization. Employees should be allowed to suggest the best environment which would make them work better. Social wellness programs should aim at improving the relationship between employees and how they should work together as a team. Physical wellness programs should aim at improving overall health of employee where a healthy employee should perform better in the organization.

Study by Mukanzi, Gachunga, Karanja, & Kihoro (2014) assessed leadership and work life balance on employee commitment in the banking industry in Kenya. Questionnaire surveys were administered to employees in the banking institutions in Kenya with 333 questionnaires successively collected out of 380 sent to 38 banking institutions. Hierarchical regression analysis was used to test the hypotheses and results show that burnout, stress, absenteeism has a negative effect on employee commitment. The results show that perceived managerial support moderated the relationships between burnout, stress, absenteeism and employee commitment, suggesting that perceived managerial support is always useful for mitigating the adverse effects of burnout, stress, and absenteeism on employee commitment. The study recommended visible support to employees such as childcare provision, recreation facilities, and flexible work arrangements but the provision should be tailored to the needs of specific individual employee. The study suggested for more research studies to other industries and sectors like hotels, hospitals, manufacturing police and security firms because they work in shifts.

2.5 Critique of Existing Literature

After reviewing literature, there appear to be a limited amount of research studies available in relation to work life and organization performance. Studies on work life balance have traditionally focused on experiences of women hence in recent years due to dual career families there has been increase in samples involving both women and men hence this study has captured both men and women because of this diversity.

Konrad and Mangel (2000), found no relationship between a composite measure of 19 work-life initiatives and productivity. However, there is not strong evidence for the universalistic approach for work-life policies regarding their effects on job performance. Perry, Smith and Blum (2000), provide evidence for the configuration approach. Specifically, organizations with a greater range of work-family policies (including leave policies, traditional dependent care and less traditional dependent care) had higher Performance, market performance and profit sales growth. Furthermore, the research has been dominated by North American and North European academics. This reflects the fact that the contemporary debate is partly about affluence and its consequences according to Crompton (2006).

Additionally, this study has shown that flexible work arrangement, family responsibility support, wellness programs provisions to employees influences organizational performance. However, work life balance may be a misleading phrase as it implies that employees have managed to achieve balance between their work and personal life, which is not the case. It is also argued that the conceptualization of work-life balance is not applicable to all types of people, for certain low income workers the concept of work-life balance may be unthinkable if they must struggle to find enough work to make ends meet (DeBruin & Dupuis, 2004).

Employees may work longer hours because flexible arrangements increase their availability for work and reduce their commuting time, or because they are exchanging leisure time for flexibility. There is also ambiguity around the definition of work. The term work often refers to paid employment but may also refer to that which includes unpaid work at home and in the community (Eby, Caster, Lockwood, Bordeaux ,& Brinley, (2005). Greenhaus, Collins, and Shaw (2003) have also questioned the self-evident assumption that work-family balance always leads to favorable outcomes since according to them this is an empirical question which has not yet been firmly answered due to miscellaneous definitions of work-family balance. This study has shown that balanced time between work and family which implies supporting family responsibilities

of employees increases performance of an organization hence work may also apply to unpaid work at home.

Additionally, the use of family-friendly provisions such as regular leave entitlements, flexibility and part-time work may inadvertently indicate less career commitment, reducing the likelihood of career progression (Hosking & Western, 2008). While part-time work is likely to reduce general experiences of work-life conflict, it is also widely observed that part-time hours often involve work that is lower paid and less secure, involving less autonomy and skill discretion (Bardoel, Morgan, & Santos, 2007). Hence, reduced hours may improve work-life outcomes, but other important aspects of job quality, opportunity and financial security are substantially reduced. This study showed that flexible work arrangement such as job sharing, family friendly provisions increase Performance hence shows the weaknesses of the study by Hosking & Western, (2008) and Bardoel et al., (2007).

The existing literatures have not explored all aspects of work life balance practices together and their influence extensively. Few aspects have been explored which have not fully captured all the practices on work life balance in organizations. The mechanisms by which the provisions of work life practices affects both employee behavior and Performance remain unclear and under-researched (Allen 2001; Schutte, & Eaton, 2004). There are other influences to work life balance such as performance, retention, morale, motivation which have not been studied extensively hence this study has unearthed and added knowledge on the influences of various aspects work life balance practices on performance of the banking industry in Kenya.

Studies are restricted to either one industry and few organizations or one organization in that industry with an emerging professional orientation therefore generalizability of findings to many other similar organizations is limited. This study captured the 43 banks in the banking industry as opposed to one bank hence generalization of the findings to all banks becomes practical. Previous research on work life balance again focuses on work and family domain such as the study by Emslie, & Hunt (2009) on gender and work life balance amongst women and men in midlife. However life is not just about

work and family, women and men in one age bracket/ domain but other aspects such as friends, men and women in different age brackets, hobbies, community services, personal aspirations as well as wellness activities which this study sought to find their influence on performance looking at all these brackets and domains.

2.6 Research Gaps

Study done by Muleke, Obino &Wagoki (2013) on work life balance practices on employee job performance is limited to Eco bank in Kenya considering there are several other banks hence the findings may not be a representative of all banks in other countries and this country. A comparison of Eco banks and other banks would yield better results, hence this study extended to other commercial banks to yield better results. Again there are relatively few cross sectional comparison of work life balance practices in different banks hence this study compared work life balance aspects amongst other banks.

The review of the relevant research in the employee performance shows that scholars have identified the critical variables that have been linked to work life balance such as, leave programs, flexible working schedules (Schutte & Eaton, 2004; Morrison,2005; Nganaga, 2010). Although a number of studies have found these variables to have significant impact on employee productivity, several studies have argued that these variables only provide partial insight into enhancing employee performance and that alternative new variables should be brought into work life dynamics (Mc Donald, Bradley, & Brown,2009; Gargi& Rastogi,2006). This study has added knowledge through studying other work life balance practices apart from leave programs and flexible work schedule but on wellness programs, work life conflict and manager support for work life balance practices on performance of the banking sector.

Additionally, the above mentioned scholars have concentrated their studies in the developed countries and this leaves a gap for the researcher to carry out the same in a developing country like Kenya. In particular, Chow & Keng (2006)) carried out a study of workers in Singapore revealed that the more flexible their schedules, the greater their self-reported productivity. With regard to recreation leave, a nationally representative survey of working Australians observed clear links between lacks of uptake of full

recreational leave entitlements and higher work-life interference for women and parents, with the strongest association observed for working mothers (Skinner & Pocock, 2013). Further, not many studies were identified that examined the relationship between work-life balance and performance. Finally, the other gaps identified included; few records were available to this study to show any research on work- life balance on employee productivity in Kenyan banks; This study therefore sought to fill these gaps.

Work life balance covers various aspects such as wellness programs, workplace recreation, and flextime arrangement among others. Not all aspects of work life balance in the Kenyan context are studied hence this study addressed various other aspects of work life balance such as wellness programs, flexible work arrangements and work life conflict. For instance, a study by Mokaya & Gitari (2012) explored the effect of workplace recreation on employee performance yet other aspects would have studied. There is also limited comparison of employees both professionals and non- professional occupations within the same company hence it would be more meaningful to allow for comparison also in terms of age, family type for more meaningful results hence this study sought to address this gap where employees in different categories , age, both men and women on work life balance practices have been studied.

After reviewing literature, there appears to be a limited amount of research studies available in regards to work life balance practice and Performance in banking sector in the Kenyan context. Previous researches focus on work and family domain; however life is not just about family domain but also other aspects such as friends, hobbies, community services, spiritual development and leisure. Through this study however the research tried to highlight other aspects of work life balance apart from family and work.

Availability of work life balance practices have also been related to increased affective commitment and decreased turnover intentions among employees' not just users of the practices (Grover & Crooker, 1995). This study unearthed other results of embracing work life balance apart from performance, satisfaction and decreased turnover intentions. There are relatively few qualitative studies in the area of work life balance and organization performance. Most studies are located in US and other countries where

they may not translate directly into Kenya. Studies on work life balance have traditionally focused on experiences of women hence in recent years due to dual career families, there has been increase in samples involving both women and men hence this study included both men and women in the study.

2.7 Summary of the Chapter

This chapter has reviewed the relevant literature on work life balance and employee performance. First work life balance practices have been discussed and the impacts of work imbalance on individual employees and organizations have been reviewed. Various studies have been reviewed which shows the impact of work imbalance and the benefits of work life balance to both organization and the employee which includes loyalty, hard work, commitment, adaptability, performance and productivity. Theories related to work life balance have also been reviewed and how the study added value to the theory as well as the limitations of the reviewed theories. The chapter has concluded with a proposal of conceptual framework that guided the study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains the research method that was used to generate data for analysis. It discusses the research design, target population, sampling procedure and sample size, data collection instruments and procedures and finally data analysis and presentation.

3.2 Research Design

Research design is a framework that guides the collection and analysis of the data and is a detailed plan for how research study is to be conducted according to the data required in order to investigate the research questions in an economical manner (Saunders, 2009). This study adopted descriptive survey design which is used to give information on current phenomena by selecting samples and analysing them. Surveys can also be used to assess needs, evaluate demand and examine impact (Salant & Dillman, 1994). It adopted survey research design using both quantitative and qualitative approaches. Quantitative approach emphasizes measurement and data is analyzed in a numerical form to give precise description. According to Mugenda and Mugenda (2003), quantitative approach also known as the scientific method has traditionally been considered as the traditional mode of inquiry in both research and evaluation. This mode of inquiry follows several logical and distinct steps from identifying and stating research problem to making appropriate conclusions and inferences to the population. Quantitative approach places emphasis on methodology, procedure and statistical measures to test hypothesis and make predictions. The research adopted quantitative approach because the data collected through questionnaires from respondents was analyzable using the standard statistical tools. Moreover quantitative research approach includes designs, techniques and measures that produce numerical or quantifiable data

and relies on the principles of verifiability, that is, confirmation, prove, or substantiation, using appropriate measurement of study variables.

According to Berg (2001), qualitative research helps in analyzing information in a systematic way in order to come to some useful conclusions and recommendations on the social settings and the individuals who portray those characteristics. Qualitative approach was also adopted by this study because qualitative data is more in depth and provides detailed answers. It provides information about the phenomenon being studied, and established patterns, trends and relationships from the information gathered. The qualitative research provides greater depth to response and understanding which forms a link with the respondents. Qualitative research is typically rich with detail and insights into participants' experiences of the world and thus more meaningful which helps in gaining new perspectives on things about which much is already known (Hoepfl, 1997).

Corbetta (2003) describes survey research design as a technique of gathering information by questioning those individuals who are the object of the research and belonging to a representative sample, through a standardized questioning procedure with the aim of studying the relationship among the variables. A survey is a scientific investigation which entails the study of a sample drawn from the population of interest through probability sampling procedures. According to Mugenda and Mugenda (2003), a survey has the strength of measurements being taken at a point in time and of creating room for exploratory and descriptive data which will be essential in understanding the moderating effects of competitive strategies on performance. Surveys are an efficient way of obtaining information about peoples' thoughts, opinions and feelings. According to Kothari (2007), surveys are conducted in case of descriptive research and are concerned with describing, recording, analyzing and interpreting conditions that either exist or existed. Surveys are also concerned with opinions that are held, processes that are going on, effects that are evident or trends that are developing. This research design also reduces systematic error through careful planning of the questions, and a questionnaire is the main data collection tool in surveys.

Baughman, DiNardi and Holtz (2003) used survey design and found that employers who had instituted flexible sick leave and child care referral experienced significant decreases in turnover amongst all employees. Skinner and Pocock (2008) used survey design in their study on work, life and workplace culture and found that 50% of employees had low flexibility in their jobs, leading to poorer work-life compared to those with higher job flexibility in the organization. Mukanzi, Gachunga, Karanja, and Kihoro (2014) also used survey design and found that use of flexible work arrangement contributes to valued individual effectiveness and behavioural responses by minimizing work-family conflict and promoting employee commitment.

3.3 Target Population

Population is a total collection of elements about which inference is made to all possible cases which are of interest in the study (Sekaran & Bougie 2010). The target population consisted of 43 licensed and registered banks by the Central bank of Kenya (CBK, 2015). These banks consisted of banks located in Nairobi because major banks have their busiest and main branches in Nairobi and most of their headquarters are in Nairobi. The target population of the study was 36,212 employees (Bank Supervision Report, 2015) hence sample size was 380 respondents.

3.4 Sampling Frame

A sampling frame consists of a list of items from which the sample is drawn (Sekaran & Bougie, 2010). For the purpose of this study the sampling frame constituted the list of all the members of the 43 banks in Kenya (CBK, 2015). See Appendix 6.

3.5 Sample and Sampling Technique

3.5.1 Sample Size

A sample is a portion or part of the population of interest. The purpose of sampling is to gain an understanding about some features or attributes of the whole population based on the characteristics of the sample (Mugenda & Mugenda, 2003). Sampling selects a number of individuals or objects from a population such that the selected group contains elements representative of the characteristics found in the entire group (Orodho &

Kombo, 2002).The 43 registered commercial banks participated in the study with the population of employees in the banking sector being 36,212 according to bank supervision annual report (2015), from where a sample size was drawn.

The sample consisted of top management, middle level management, supervisory, clerical and secretarial and support staff where proportionate stratified random sampling technique was used to select the required sample from the target population of 36,212 employees. In addition purposive sampling was used to pick 43 top managers for validation of the self-reported responses from employees. The choice of this technique was based on the fact that employees in these banks are classified into three categories; top management, middle management and lower cadre. The study focused on employees in banks in Nairobi the reason being that it is a representative of other branches and thus policies at the head quarter are applicable all over the country.

The sample size was determined by use of the following formula;

$$n = \frac{Z^2 pq}{e^2}$$

$$n_{\text{adjusted}} = \frac{Nn}{N + n}$$

Where

n = number of samples, N=Total population and e= precision level 0.05.

z=Standard normal distribution set at 1.96 corresponding to a confidence level of 95%

p=probability of success (0.5)

q=probability of failure

In this case the target population being 36,212 at 0.05 level of significance the sample size was:

$$\frac{0.96 \times 36,212}{0.05^2 (36,211) + 0.96}$$

$$\frac{34,7632.52}{91.4875}$$

$$=379.9$$

=~380 Respondents

But to cater for discrepancies such as uncollected or incomplete questionnaire and for accuracy of the study more than 400 questionnaires were distributed in the field and precisely 450 questionnaires. Salant and Dillman (1994) noted that the sample size should be increased when using stratified samples to maintain necessary precision .A study by Kabue (2016) on relationship between customer relationship management process and marketing effectiveness of commercial banks in Kenya had a sample of 385 respondents but the researcher distributed 530 question are out of which 390 were completed and returned. This is an evidence from the study to show that more questionnaires above the sample size can be distributed for accuracy.

Table 3.1 Employment in the Banking Sector-December 2015

Title	Population
Management	10,310
Supervisory	6,973
Clerical and Secretarial	16,503
Support Staff	2,426
Total	36,212

Source: CBK 2015

3.5.2 Sampling Technique

The stratified random technique was used in selecting the sample for this study. The study used stratified random sampling where the subjects are selected in such a way that the existing subgroups in the population are more or less reproduced in the sample (Mugenda & Mugenda, 2003). Stratified random sampling technique guarantees that each stratum is represented in the sample and is more accurate in reflecting the characteristics of the population. According to Kothari (2004), a population is stratified based on different features of the population and a random sample is picked from each stratum. In this sampling method, sampling error is considerably

3.6 Data Collection Instruments

Primary data was collected using questionnaire that had both structured and unstructured questions. The question are in written survey require minimum resources, (staff, time and cost) and are best suited to eliciting confidential information (Salant & Dillman, 1994).Written surveys allow the respondent the greatest latitude in pace and sequence of response. Survey questions should use words that are consistent and with the educational level of the intended respondents (McIntyre, 1999). Section A and B of the questionnaire had demographic information and organizational information, section of the questionnaire contained likert scale types of questions where the respondents were required to indicate their level of agreement with statements that expressed a favorable or unfavorable attitude towards a concept being measured. The questionnaire also contained open ended questions to allow respondents to answer in their words especially in dealing with characteristics of the population. (Appendix 2: Section D).Open ended questions also allow the researcher to explore ideas that would not otherwise be aired and are useful additional insights (Salant & Dillman, 1994).

Open ended questions require greater thought and contemplation on the part of the respondent and are therefore more intensive to answer (Salant & Dillman, 1994). The purpose of the questionnaire was to collect information on the most critical factors related to work life balance on employee's professional and personal life. This helped collect more in-depth information which was appropriate to generate more and higher

quality ideas on a personal response basis and enabled the study to probe deeper the issues that arose. Secondary data was collected from research reports, previous studies and online journals in as far as they provided relevant and up-to-date information.

3.7 Data Collection Procedure

Secondary data was also used from the banks that possessed publications, brochures, financial statements, customer complaints records and were used to inform on the study objectives. Questionnaire was self-administered and three research assistants who are qualified were recruited to collect data. The target participants were employees at the three levels of management who filled in the questionnaires. These target participants were easy to identify, in that they have adequate knowledge having been working with the respective organizations. They had relevant insights into the business, considering their crucial roles in the banks. Organizations were visited by the research assistants having the introductory letter from the university and NACOSTI and were explained the intention of dropping the questionnaires and the request to do the study was explained to the HR managers in some banks. The questionnaire was delivered to the respondents at their places of work at the company premises and in some cases the research assistants waited for them to fill especially where the respondents were not busy. The respondents were requested to complete the questionnaire and agreed on when they would be picked by the researcher especially for those who were not able to fill them immediately.

The research assistants agreed with respondents that the filled questionnaire would be collected after a week in cases where they were not in a position to fill them on the same day. The number of questionnaire that was distributed for data collection for this study were 450, since the firm was the unit of analysis and the sample size was 380 respondents.

3.8 Pilot Test Study

The questionnaire was pretested to ensure clarity and content validity prior to them being administered. The purpose of the pilot study was to assess the reliability of the instruments used in the main study. Reliability analysis for testing reliability and the internal consistency of the data items was conducted using the Cronbach's alpha. The

results obtained indicated that the instruments were reliable with a Cronbach alpha above 7.0. The questionnaire was pilot tested on 50 employees and 5 banks that were part of the target population but not in the sample and employees in the three levels; bottom, middle and top cadres filled the questionnaires. Saunders, Lewis, and Thorn (2007) recommend a pilot test of between 5% and 10% of the study sample. In choosing the 5 banks for pilot testing, the researcher used simple random sampling. This represented 10 % of the accessible population (sample size) that is generally recommended by social researchers, according to Mugenda and Mugenda (2003).

.According to Orodho (2005), simple random sampling ensures that each unit has an equal probability of being chosen, and the random sample is the most representative of the entire population and least likely to result in bias. It has statistical properties that allow the researcher to make inferences about the population, based on the results obtained from the sample. After pilot testing, the questionnaires which were ambiguous, repeated, and long were adjusted and revised to incorporate the feedback that was provided and to ensure they were clearly understood by the respondents

3.8.1 Reliability and Validity

Reliability ensures that there is consistency in the production of the results such that another researcher or same researcher can be able to collect the same desired information as the original instrument intended to use in the same target population (Oson & Onen, 2005). To achieve reliability, the sample population was clearly defined and questionnaires were strictly filled by the respondents from the banks in Kenya and were administered the same way to all respondents. Reliability analysis for testing reliability and the internal consistency of the data items was conducted using the Cronbach's alpha. According to Pallant (2001), a scale of 0.70 or above is acceptable.

Validity refers to the extent to which an instrument truly measures that which it was intended to measure or how truthful the research instruments are (Cable & DeRue, 2002). In order to ascertain the validity of the questionnaires and interview schedule, pretest were conducted. Two types of validity were considered in this study: Content and criterion/ predictive/external validity (Oso & Onen, 2005). A variable is considered to

have content validity if there is general agreement from the literature that work life balance has measurement items that cover all aspect of variable being measured. Since the selection of variable in this research was based on extensive review of theoretical and empirical literature, it is considered to be content validity. Criterion validity is concerned with the extent to which a particular variable predict or relate to other variables (Golafshani, 2003).

Criterion related validity of the conceptual framework was determined by examining the multiple correlation coefficients of all the independent variables and the measure of dependent variable. The questionnaire was pretested to ensure clarity and content validity prior to them being administered. To achieve validity, pilot test was done on 5 selected banks to ascertain validity and such firms were not included in the final cases selected.

3.9 Data Analysis and Presentation

3.9.1 Data Processing

The data analysis consisted of examining the evidence so as to address the initial propositions of the study. After collection, data was edited to eliminate common mistakes and cleaned to ensure consistency (Luke and Rubin, 2008). The researcher also physically checked for completeness and quality responses. A further scrutiny of the completed questionnaire was done to ensure accuracy, uniformity and consistency with other facts. Missing values were allocated a neutral value, coding was done by assigning numerals to the response to facilitate entry (Kothari and Garg, 2014). Pre-processing helped correct problems that were identified in the raw data. After correcting any errors that would influence data analysis, the researcher formulated a coding scheme which was then summarized and analyzed in various ways.

After storage of coded data the researcher chose a statistical software package which was SPSS software. The researcher also used descriptive statistics including frequency distribution tables, percentages and measures of central tendency such as mean. In addition to this, advance statistical techniques were also considered particularly

measures of variations such as standard deviation and others like regression analysis to establish relationships among variables and to provide a detailed description of the data and also to classify features and construct statistical models in an attempt to explain what was achieved. The findings were presented in tables, means, percentages, test statistics, and standard deviation where applicable and were accompanied by relevant explanations.

From the field notes key words/ phrases that kept on re-occurring were identified and manual themes developed which became the basis of the codes. The code categories were based on the research questions of the study and were entered into a computer that developed pattern codes to group summaries of data into smaller number of set themes and constructs. Using Microsoft excel, the researcher analyzed the frequencies of the merging themes usually the frequency of appearance of a particular idea which were obtained as a measure of content (Krishinaswamy, Sivakumar, & Mathirajan, 2006). ..

3.9.2 Statistical Model

According to Mugenda & Mugenda (2003), multiple regression analysis attempts to determine whether a group of variables together predict a given dependent variable and in this way, attempt to increase the accuracy of the estimate. Multiple regression analysis was used to regress relationship between work life balance practices with each predictor variable. To strengthen the relationship between work life balance practices and performance, employee biography characteristics were included in the study. Quozi, Koh, Huang and Khoo (2011) observed that employees' individual differences contribute by strengthening the relationship between work life balance and Performance. The multiple regression model for this study was the linear model because the aim was to test the linear relationship of the variables from the beginning.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

Where

Y	Performance
X ₁	Flexible work arrangements
X ₂	Wellness programs
X ₃	Family responsibilities
X ₄	Work life conflict
β ₀	Constant
e	Stochastic term (error)

β₁, β₂, β₃, and β₄ represent units change in the dependent variable as a result of a unit change in the respective independent variable and it is the proportion of positive effect. The test for significance of coefficient of multiple correlations was determined by use of F-test. This test checked the significance of the whole regression model with the prediction that all the independent variables had effects on the dependent variable.

3.9.3 Measurement and Operationalization of Variables

a) Work Life Balance Practices

The benefit of work life balance practices is improved performances, reduced absenteeism, increased productivity and performance, improved morale and working relationships, decreased stress, attracting new employees and helping retain current employees. Work life balance practices for this study were adopted from the study by (Estes & Michael, 2005; Mukanzi, Gachunga, Karanja, & Kihoro, 2012)) and include organizational support for family responsibilities, flexible work options, wellness programs and work life conflict and how to balance these roles and responsibilities at work, home and at a personal level. A five point Likert scale from strongly disagree,

disagree, neutral, agree and strongly agree were used for each of the statements corresponding to various parameters of work life balance practices.

B) Performance

Firm performance is the outcome achieved in meeting internal and external goals of a firm (Lin, Peng, & Kao, 2008). Performance has several outcomes including growth, survival, success and competitiveness whereby it is a multidimensional construct that consists of four elements (Alam, Raza, & Akran, 2011). These performance measurements are customer focused performance in terms of customer satisfaction and product or service performance, financial and market performance in terms of revenue, profits, and market position, human resource performance in terms of employee satisfaction and commitment and organizational effectiveness in terms of meeting the target.

In this study performance was measured by subjective measures of perceived employee satisfaction, target standards and customer satisfaction. For target standards, it was measured in terms of whether goals set were being achieved or not. For employee satisfaction this was measured in terms of employees who had left the organization and those who were retained in the organization within a specified period of time. For customer service this was measured in terms of customer loyalty to products and services and customers who had remained in the organization due to good products and good service from employees. The researcher also used five point responses scale which were strongly agree, agree, neutral, disagree to strongly disagree to measure the control variables; age, gender, marital status, education level and dependent persons as well as the independent variables and dependent variable. See operationalization of the variables in appendix 4

3.9.4 Model Parameters and Hypothesis Testing

The model parameters were estimated through maximum likelihood estimation method. To find if the parameters were significant or not at 95% confidence level, p-value was computed and inferences made in relation to the significance level (5%), i.e. (0.05). If $p < 0.05$, then the parameter is significant else not significant.

For the hypothesis testing on the significance of the influence of work-life balance on Performance, correlation coefficient was used and since the data is categorical the Pearson Correlation was used and then computed the corresponding P-value and made inferences. The model was verified using R^2 statistic and then tested the significance of the model. This was done by first checking the assumptions concerning the properties of underlying variables being measured which were the work life balance practices (flexible work arrangement, wellness programs, family responsibilities and work life conflict) to find whether they influenced performance in the banking industry, the significance levels and specify the test statistics which was used and then computed the value of the Test statistic observed and finally drew the conclusion.

3.9.5 Control Variables

Similar to prior researches, this study included age, gender, educational level, marital status and number of dependent persons, number of children as control variables which are known to be closely related to work life balance (Andreassi & Thompson, 2007). Gender was measured by a dichotomous variable wherein (1) was designated for men and (0) for women. Marital status was measured by a dichotomous variable with (0) designated for married individuals and (1) for other categories i.e. divorced, widowed or not married. Age was measured in continuous years and was classified into three categories i.e. below 31-40 and 40 years old and above. Dependent persons were measured by none, and number of the category, children by none and the number and their ages while educational level was measured into categories of PhD, masters, bachelors, diploma, certificate and KCSE or KCPE, KCE levels.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.1 Introduction

This chapter focuses on presenting the findings and discussions of the study by detailing the general characteristics of the study sample, descriptive study, the aggregates of the variables, the correlation analysis of the dependent and independent variables. The chapter details the research findings and discussions on the strength of the model; test of hypothesis and the summary. The chapter also presents analysis and findings of the study as set out in the research methodology. The study findings were presented showing influence of work life balance on Performance in the banking industry in Kenya. The data was gathered exclusively from the semi-structured questionnaires as the research instrument. This instrument was designed in line with the objectives of the study. The results here were presented in frequency tables and discussions.

4.1.2 General Characteristics of the Study Sample

The purpose of this study was to establish the influence of work life balance practices on performance of the banking industry in Kenya. The specific objectives were to determine the influence of family responsibilities, wellness program, flexible work arrangement, and work life conflict on performance in the banking industry in Kenya.

4.2. Response Rate

Response rate in survey research refers to the number of people who answered the survey divided by the number of people in the sample (IaR, 2011). The study targeted 380 bank employees but 450 questionnaires were distributed to cater for any discrepancies. From the study, 425 respondents filled-in and returned the questionnaires making a response rate of 94.4 %. This source argues that a questionnaire that is administered by face to face and through mailing that produces a response rate of 70%

has done very good (IaR, 2011). Therefore, the response rate obtained in this study was excellent for analysis and reporting. This was made possible by the researcher employing a data collection method of self- administering the questionnaires to the respondents, and doing follow up visits to collect and remind the respondents to complete the questionnaires. The researcher also engaged the services of three research assistants.

4.3. Demographic Information

This section describes characteristics of the study population based on the data collected and analyzed. The respondents were asked to indicate their age, gender, marital status, education level, number of children and dependents, job position, years worked in the organization, time of the day worked as well as hours worked in a day. The findings of these information are summarized below.

4.3.1 Age of Respondents

The results in table 4.1 below shows that majority of respondents who participated in the study fell in the age category of 30-40 years which constituted of 52.6% while those who fell in age 30 and below were 34.5% and those that were aged 40 and above years were 12.9%.

Table 4.1 Age of Respondents

Parameter	Frequency	Percentage
Below 30	145	34.5
30-40 years	221	52.6
40 and above	54	12.9

4.3.2 Gender of Respondents

The results indicated that 54.6% of the respondents involved in the study were male while 45.4 % were female. This finding indicates that the study had a reasonable gender balance of the respondents which implies that the data collected had a consideration of both genders. The study collected responses from both male and female employees in the three cadre's i.e. lower, middle and higher levels concerning work life balance an aspect that enriched the findings of the study from both male and female managers.

Table 4.2 Gender Sample Response

Gender	Frequency	Percentage
Male	224	54.6
Female	186	45.4

4.3. 3 Marital Status

On marital status, the results revealed that 50% of the respondents were married compared to 43.5% who were not married. The relationship between marital status and work life balance cannot be under estimated. It has been suggested that individuals who are married give more priority to their personal lives (Martin, Eddleston and Veiga 2002) and this can negatively affect Performance.

Table 4.3 Sample Response on Marital Status

Parameter	Frequency	Percentage
Single	180	43.5
Married	207	50.0
Widowed	16	3.9
Divorced	11	2.7

4.3.4 Respondents Education Level

Respondents were asked to indicate their educational level and the results revealed that majority of respondents had bachelor's degree with 61.8%. master's degree holders were 21%, PhD holders were 2.2 %, diploma holders 7.2%, college certificate 5.8 %, secondary certificate with 1.8%, while 0.2% had primary school certificate. This distribution indicates that the respondents involved in the study were highly qualified and therefore capable of giving relevant information regarding work life balance and Performance. Most organizations use education as an indicator of a person's skills level and productivity (Gilbreath & Benson, 2004). In both the labor economics and organizations sciences literature, there is substantial evidence that individual's educational attainment are associated with positive career outcomes including salary level, number of promotions, development opportunities and job mobility (Ng & Tang, 2009).

4.4 Sample Response on Educational Level

Parameter	Frequency	Percentgae
KCPE/KCE	1	.2
KCSE	7	1.8
Certificate	23	5.8
Diploma	29	7.2
Bachelors	247	61.8
Masters	84	21.0
PhD	9	2.2

4.3.5 Respondents Number of Children

The findings revealed that 185 number of respondents had two children on average, while 172 of respondents who did not have children had a mean of 1.3. Of the 210 respondents who reported about the age of their first born, they indicated that the children had an average of 2 years. 136 respondents indicated that the age of their last born was 8 years. 65 of the respondents had one or two children which cumulatively are 69.2% of respondents (See appendix 4). Studies show that employees who cannot sustain work life balance are bound to experience many problems in their families such as problems in relation to their children, lower family satisfaction, and decreased involvement in family roles (Hill, Ferris & Martnson, 2003).

On the number of dependents, findings indicated that 134 of the respondents each stated had 3 dependents to take care of whereas 218 of respondents had each two parents who depended on them.158 of respondents indicated that they had each 3 siblings as dependents, 57 respondents indicated that they had each one sick person who depended on them while 55 of respondents had each 2 orphaned children each who depended on them.

Table 4.5 Respondents Number of Children and Dependent

Respondents number of children	N	Minimum	Maximum	Mean	Standard Deviation
Number of children	185	1	7	2.16	1.64
None	172	0	18	1.3	1.706
Age of first born	210	1	32	1.66	7.442
Age of last born	136	0	23	7.57	5.305
Respondents number of dependents					
No. of dependents	134	0	12	2.83	1.745
No. of Parents	218	1	6	1.72	.637
No of siblings	158	1	10	2.89	1.829
No. of sick persons	57	1	3	1.19	.480
No. of orphaned	55	1	6	2.07	1.720

4.4 Organizational Information: Position level, Length Worked, Time of Work and Hours Worked in a Day

Data on table 4.6 below indicates that majority of respondents 218 (52%) worked in the middle level compared to 137(32.7%) in lower level position and 63 (15%) in top management. This implies that majority of respondents who participated in the study were working in the organization at a middle level position.

The study sought to find out the time of the day respondents worked. Majority of respondents 391(94.0%) worked during the day, 16 (3.9%) worked during the day and night, and 5 (1.2 %) worked at night. This implies that most banks open during the day and most employees worked during the day time, compared to those who worked at night or worked at night and day time.

Response on hours worked in a day, majority 277 (65.1%) of the respondents indicated that they worked between five to nine hours in a day, 92(21.6%) of the respondents worked between 10-12 hours and 28(6.6%) worked over 12 hours per day. These findings imply that most employees in the banking institutions in Kenya work at an average of five to eight hours per day, which is translated to a maximum of 42 hours per week. Kenya employment act requires employees to spend 8 hours in a day which translates to 40 hours in a week. Research by Dex & Bond (2005) indicated those employees who continuously work for long hours have greater degree of work life conflict.

Table 4.6: Organizational Data

Position Level	Frequency	Percent
Top level	63	15.0
Middle level	218	52.0
Lower level	138	32.9
Years Worked in the Organization		
Below 10 years	178	41.88
11- 20years	132	8.94
21- 30 years	69	16.24
31 years and above	46	10.82
Time of the Day Worked		
Day	391	94.9
Night	5	1.2
Both	16	3.9
Respondent's Hours Worked in a Day		
1-4 hours	28	6.6
5-9 hours	277	65.1
10-12 hours	92	21.6
Over 12 hours	28	6.6

4.5 Descriptive Statistics

The purpose of this study was to investigate the influence of work life balance practices on performance of the banking industry in Kenya. The researcher analyzed descriptive statistics for the following observed variables: flexible work arrangements, family responsibilities, wellness programs and work life conflict on performance of the banking industry in Kenya.

4.5.1 Flexible Work Arrangement

Items were included in the questionnaire which sought to establish the influence of flexible work arrangement on the performance in the banking industry in Kenya. Flexible work arrangement was operationalized by reference to flextime, flexible career path and job sharing. These items were developed by (Thompson, Beauvais, & Lyness, 1999).

The researcher analyzed descriptive statistics for the observed variables in order to realize the purpose of the study, which was to establish the influence of work life balance on performance of the banking industry. The observation was done on both independent variables which in this study are the aspects of work life balance (flexibility, wellness programs, family responsibilities and work life conflict) and the dependent variable which in this study is the Performance.

The research observed that 52.4% of respondents agreed that the company allows employees time to start work at varying times .The majority of respondents (74.5%) agreed that the company gives them time off to attend to critical personal matters and with69.5% also agreeing that the organization has mechanisms that guide employees on the future of their careers in the organization. In addition67.8% of respondents agreed that the organization provides flexible career planning to its employees which encourages them to stay while 67.1% reported that flexible work schedule had enabled them to want to work for the organization while 11.6% disagreed on the statement. Again 53% of respondents agreed that the organization allows employees to have local arrangement with fellow workers where they are not able to work full time against the 30% that disagreed on the same hence they feel valued. This agrees with the study by Eaton (2003) who suggests that provision of flexible work schedule will have positive outcome on employees as they feel that the organization has their best interest at heart.

At the same time 69.5 % of the respondents agreed that the organization has mechanisms that guide employees on their future careers in the organization with 42.1% of the respondents agreeing that the organization allows employees to take career breaks to attend to personal issues but with a job promise after break. Closely 52.8% agreed that staffs are allowed to exchange shifts and to have flexible start and finish time as long as they put in the minimum required time. Consequently56% of respondents agreed that staffs are allowed some freedom to act and decide on how to conduct their work against 27% who disagreed on the same which would increase their commitment hence increase in performance. This finding is supported by Pierce & Newstrom (1983); Kosek & Ozeki (1999) who found that a more limited amount of flexibility was optimal in

predicting improved performance with employees specifying in advance what hours they would work rather than varying their schedule on an ad hoc basis.

Table 4.7 Flexible Work Arrangement

	S.A %	A %	N %	D %	SD %	Mean	Standard Deviation
a. The company allows workers time to start work at varying times	18.3	34.1	11.1	21.9	14.7	2.81	1.358
b.The company always gives workers time off to attend to critical personal matters	24.0	50.5	11.5	10.3	3.6	2.19	1.030
c.Flexible work schedule has enabled me want to work for this organization	20.9	46.2	21.4	8.7	2.9	2.26	0.980
d.The organization provides flexible career planning to its employees which encourages me to stay.	19.6	48.2	19.9	9.4	2.9	2.28	0.979
e.The organization allows employees to have local arrangement with fellow workers where they are not able to work full time.	12.5	40.5	16.9	19.0	11.1	2.76	1.218
f.Organization has mechanisms that guide employees on their future careers in the organization	20.9	48.6	18.0	8.9	3.6	2.26	1.003
g.The organization allows employees to take career breaks to attend to personal issues but with job promise after the break.	12.3	29.8	19.5	22.8	15.6	3.00	1.28
h.Staff are allowed to exchange shifts and flexible start	15.7	37.1	13.3	19.4	14.5	2.80	1.318
i.Staff are allowed some freedom to act and decide how to conduct their work.	13.0	43.0	16.7	17.4	9.8	2.68	1.192

n= 416, KEY: SA=Strongly Agree, A=Agree, N=Neutral, SD=Strongly Disagree, D=Disagree, Cronbach Alpha =0.760 with 9 items

4.5.2 Wellness Programs

A high percentage of respondents 50.5% disagreed that employees get subsidized gym membership fees at a place of their choice with 63.5% of respondents also disagreeing that staff are allowed time off for exercise or gym training paid by the organization. However 68.9% of respondents agreed that employees are given training and education on importance of good health with 55.5% of respondents disagreeing that managers support employees by providing them with subsidized balanced meal in the company. Also majority of respondents 69.6% agreed that the organization often organizes regular employee health counselling programs with 54.9% of respondents agreeing that through manager support, they find it easier to take care of their health. ‘Gym facilities health and fitness concerns improves my performance at the bank’ This is supported by Kamau, Tuwai & Kuria (2015) who found a strong relationship between physical wellness and employee’s performance. Wellness programs benefits both employees and organization because an organization filled with healthy workers is a productive work place. This agrees with Eisingerich & Bell (2006) who support that wellness programs is to unlock the value of employees and accelerate revenue and profit. Again 54% of respondents disagreed that employees are not given training and education on importance of health to their bodies. However overwhelmingly 70.5% of respondents agreed that the manager minds about their personal health and conditions of work hence provides comfortable tools of work with 44.8% agreeing that employees are allowed rest periods in between work against 37.3% who disagreed with that statement.

Table 4.8: Wellness Programs

	S A	A	N	D	S D		
	%	%	%	%	%	Mean	Standard deviation
a. Employees get subsidized gym membership fees at a place of their choice	8.2	22.8	18.4	27.1	23.5	3.35	12.85
b. Staff are allowed time off for exercise or gym training paid by the organization	3.9	17.6	15.0	32.6	30.9	3.69	1.192
c. Employees are given training and education on importance of good health	23.7	45.2	17.4	11.5	2.2	2.23	0.980
d. Manager supports employees by providing them with subsidized balanced meal in the company	6.8	22.5	15.3	28.6	26.9	3.46	1.008
e. The organization often organizes regular employee health/counselling programs.	24.8	44.8	19.2	7.1	4.1	2.21	1.283
f. Through manager support, employees find it easier to take care of their health and their bodies	15.9	39.0	23.9	18.3	2.9	2.53	1.026
g. Employees are not given training and education on importance of health to their bodies	10.5	21.9	13.6	29.9	24.1	3.35	1.334
h. My manager minds about our personal health and conditions of work hence provides comfortable tools of work.	23.0	37.1	20.6	6.5	2.4	2.18	0.941
i. Employees are allowed rest periods in between work	12.8	43.0	17.9	22.8	14.5	2.94	1.282

n=416, KEY: SA=Strongly Agree, A=Agree, N= Neutral, D=Disagree, SD=Strongly Disagree

Croch bach Alpha=0.715 with 8 items when item c is dropped

4.5.3 Family Responsibilities

Findings on family responsibilities in table 4.9 below indicate that 71.1% of respondents agreed that they wished they would be allowed time to attend to family matters, with 56.6% of respondents also agreeing that the organization provides employee assistance programs like financial and counselling for critical family matters. Quite a majority of

Table 4.9 Family Responsibilities

respondents 46.6% agreed on the statement that they wished they had all the time with their children. Interestingly 36.3% of respondents agreed that they do not always have time with children with 35% of respondents disagreeing on the statement.

At the same time 39.2% of respondents agreed that they find it difficult to manage their jobs and dependents care issues at home simultaneously. Houston and Waumsley (2003) have established that employees who benefit from child care centres, referral services and other family support practices report higher levels of organizational commitment which would therefore increase performance of the bank.

However 42.4% of respondents disagreed that they feel angry with their employer as they are not able to balance their work and family responsibilities with 30.9% agreeing on the statement. Meanwhile 59.1% of respondents agreed that employees always get paid leave or off to attend to family and critical personal matters with 44.6% of respondents agreeing that employees can take paid compassionate leave to attend to family matters. 61% agreed on the statement 'My manager allows me time to attend to family and personal concerns hence am able to attain my targets' (Appendix 5). Dex , Smith and Winter (2001) found that organizations offering parental leave enjoyed above average labour productivity. However 45.8% of respondents disagreed that the organization always gives employees financial assistance to cater for dependents, with 43.1% disagreeing that they find it difficult to balance their job and family. Majority of respondents 53.4% disagreed that they feel angry with their family since they are not able to balance their work and family responsibilities.

Table 4.9 Family Responsibilities

	S	A	N	D	S	D	Standard Mean deviation
	%	%	%	%	%	%	
a. I wish I would be allowed time to attend to family matters	27.7	43.4	18.1	7.7	3.1	2.15	1.014
b. Organization provide employee assistance programs like financial and counseling for critical family matters	13.5	43.1	21.2	14.7	7.5	2.60	1.121
c. I wish I had all the time with my children	16.5	30.1	28.6	13.7	11.1	2.73	1.213
d. I do not always have time with my children	9.1	27.2	28.7	20.3	14.7	3.04	1.196
e. I find it very difficult to manage my job and dependents care issues at home simultaneously	10.5	28.7	24.3	23.3	13.2	3.00	1.214
f. I always feel angry with my employer as am not able to balance my work and family responsibilities	8.2	22.7	26.7	25.5	16.9	3.20	1.203
g. Employees always get paid leave/off to attend to family and critical personal matters	16.8	42.3	18.3	16.1	6.5	2.53	1.140
h. Employees can take paid compassionate leave to attend to family matters	11.5	33.1	26.6	18.0	10.8	2.83	1.174
i. The organization always gives employees financial assistance to cater for some issues of dependents	6.5	24.0	23.7	25.9	19.9	3.29	1.214
j. I find it difficult to balance my job and family matters	9.4	25.5	22.1	24.3	18.8	3.18	1.263
k. I always feel angry with my family as am not able to balance my work and family responsibilities	7.5	18.1	21.0	29.7	23.7	3.44	1.239

n=416, KEY: SA=Strongly Agree, A=Agree, N= Neutral, D=Disagree, SD=Strongly Disagree

Cronbach alpha=0.725 with 11 items

4.5.4 Work Life Conflict

The results of the study on work life conflict indicate that 84.4% of the respondents agreed that they desire reduction of working hours due to pressure of work and home. This supports the finding by Burke and Greenglass (1999), who posited that in term of job attitudes, employee reporting high levels of both work-life and life-work conflict tend to exhibit lower levels of job satisfaction and organizational commitment However 50.9% disagreed that in the past three months their families and personal life have kept them from getting work done with 46.1% of respondents also disagreeing that too much work at home makes them always strain at work. This is supported by Premeaux, Adkin, & Mossholder (2007) who indicated that employees who do make use of work life balance may or may not find they experience less work life conflict. More over 58.5% of respondents agreed that many demands at work have limited their social life with 45.2% of respondents disagreeing that they have too many responsibilities outside work that makes them less effective at work. 60.9% of the respondents indicated that (See appendix 5) they were able to perform satisfactorily because they were able to balance between work and other aspects of life

On the other hand, 43.7% of respondents agreed that working all day long is straining for them. But 41% of respondents disagreed that they always feel tired when they get up in the morning and have to face another day on the job, with 39.4 % disagreeing with the statement indicating that they have too much work load which makes them feel stressed. Moreover a high percentage of respondents, 58.6% disagreed that sometimes they tell the doctor to write them sick off when they do not want to go to work with 40.3% agreeing that working all day is not really straining. However an overwhelming majority, 64.9% agreed that if they were not tied too much to their work, they would invest in some personal projects. Many of the employees in the financial sector have been found to experience a high level of job burnout as a result of long working hours (Aycan & Eskin, 2004).

Table 4.10:Work Life Conflict

Item	S A	A	N	D	S D	Mean	Standard deviation
	%	%	%	%	%		
a.I desire reduction of working hours due to pressure of work and home	17.2	33.5	24.4	17.0	7.9	2.65	1.179
b.In the past three months my family and personal life have kept me from getting home done	7.5	22.9	18.8	31.1	19.8	3.33	1.235
c.Too much work at home makes me always strain at work	9.9	23.6	20.4	26.4	19.7	3.23	1.279
d.The many demands at work have limited my social life	23.5	35.0	15.8	15.1	10.6	2.54	1.287
e.I have too many responsibilities outside work that makes me less effective at work	7.7	28.7	18.4	28.7	16.5	3.18	1.230
f.Working all day is really straining for me.	13.2	30.5	24.0	20.1	12.2	2.88	1.229
g.I always feel tired when I get up in the morning and have to face another day on the job	11.6	28.2	19.3	25.1	15.9	3.06	1.222
h.I have too much work load which makes me feel stressed.	10.3	26.7	23.6	25.5	13.9	3.06	1.22
i. Sometimes I tell my doctor to write me sick off when I don't want to go to work.	3.9	18.1	19.5	27.0	31.6	3.00	1.296
j.Working all day is not really straining for me	13.8	26.5	21.4	22.6	15.8	3.00	1.296
k.If I was not too much tied to my work, I would invest in some personal projects	27.3	37.6	16.0	12.7	6.5	2.33	1.189

n=416, KEY: SA=Strongly Agree, A=Agree, N=Neutral, D=Disagree, SD=Strongly Disagree

Cronbach Alpha=0.817 with 10 items when I item (j) is dropped

4. 6 Data Management

a) Data Editing and Cleaning:

Questionnaires were physically checked for completeness and quality of responses. The incomplete and inconsistent questionnaires were discarded. A more careful scrutiny of the completed questionnaires was done to ensure consistency and uniformity. Obvious errors and wrong replies were collected by viewing the other information in the questionnaire (Kothari &Garg, 2014). In addition frequencies were run to help scan for possible wrong entries and any wrong entries were corrected.

b) The Outliers

The response of the questionnaire were measured on a likert scale of 1-5 and therefore were not expected to have any strange entries

c) Missing cases

The data had only a few missing cases which could not affect the results and were therefore ignored (Kothari & Garg, 2014)

4.7 Reliability Testing

Cron bach Alpha was used to determine the reliability of the instrument by establishing how variables of the study related to each other. The results indicated that all variables used in the study met the threshold with a composite Cronbach's of above 0.7 as recommended by Fraenkel & Wallen (2006) and were therefore considered for subsequent further analysis (See table 4.11 below).Therefore the internal consistency was considered to be sufficiently high and to have adequately measured the study variables. The 9 items were aggregated to give a composite variable referred to as flexible work arrangement. The mean of flexible work arrangement was 2.56 and a standard deviation was 0.69. Consequently, 8 items were aggregated to give a composite variable referred to as wellness programs which had a mean of 2.9 and standard deviation of 0.69. Further 11 items were aggregated to give a composite variable referred to as family responsibility which had a mean of 2.9 and a standard deviation of

0.61. Lastly 10 items were aggregated to give a composite variable work life conflict which had a mean of 2.98 with a standard deviation of 0.75.

Table 4.11: Summary of Cronbach Alpha Coefficient for the Variables, Means and Standard Deviation

Composite Variable	Cron Bach's Alpha	No of items	Mean	Std. Deviation
Flexibility	0.760	9	2.5572	.68885
Wellness programs	0.715	8	2.9656	.69037
Family responsibility	0.725	11	2.9105	.60857
Work life conflict	0.817	10	2.9875	.75465

4.8 Normality Test

Regression can only be accurately estimated if the basic assumptions of multiple regression are met. To test the normality assumption Kolmogorov-Smirnow and Shapiro-Wilk tests were used. The results are as shown in table 4.12.

Table 4.12 Results for Kolmogorov-Smirnov and Shapiro-Wilk Normality Test Tests of Normality

		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statisti	df	Sig.	Statistic	Df	Sig.
		c					
Flexible	work	.058	409	.002	.991	409	.010
arrangement							
Wellness programs		.066	409	.000	.989	409	.003
Family responsibility		.059	409	.002	.991	409	.015
Work life conflict		.057	409	.003	.990	409	.006
Performance		.082	409	.000	.990	409	.009

Kolmogorov-Smirnov test and shapiro –Wilk test were used to test whether the distribution as a whole deviated from a comparable normal distribution. According to Field (2009), if the test is non-significance ($p > 0.05$) it means that the distribution of the sample is not significantly different from a normal distribution which means it is probably normal. If, however, the test is significant ($p < 0.05$) the distribution in question is significantly different from a normal distribution which means it is non-normal. With ($p < 0.05$) for flexible work arrangement, wellness programs, family responsibility, work life conflict and performance), the results in table 4.8 show that the results were significant even after transformation. This then means that the distribution was different from normal. To test the significance of departure from normality, Q-Q plots were done and the results were as shown in figures 4.1, 4.2, 4.3 and 4.4.

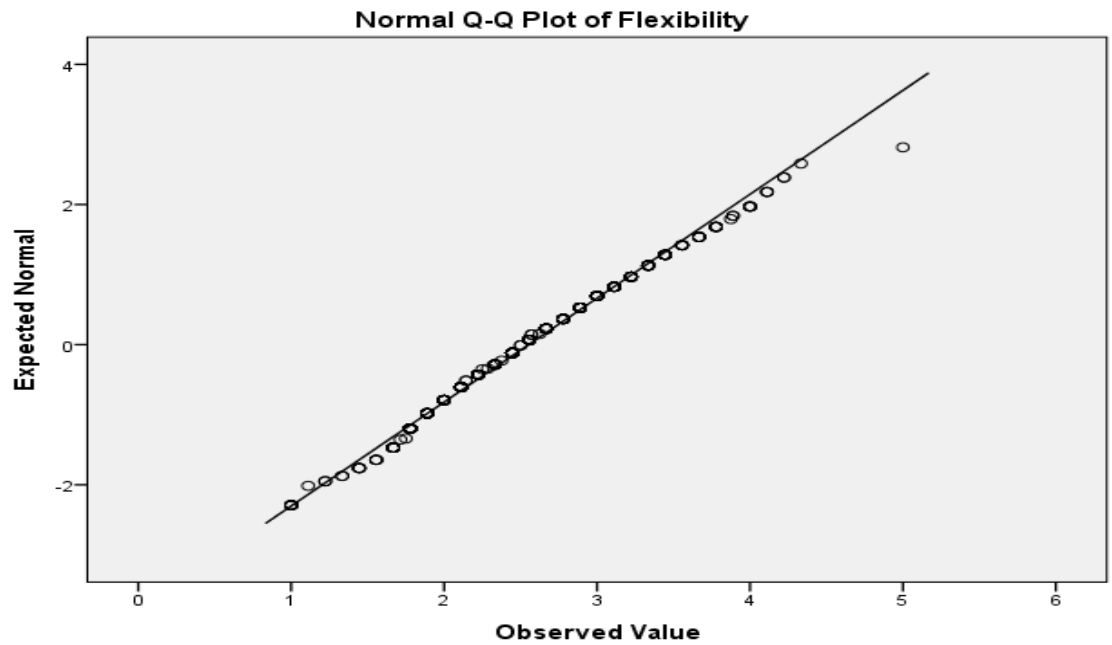


Figure 4.1 Normal Q-Q plot for Flexible Work Arrangement

A look at Q-Q plot on figure 4.1 shows that the departure from normality for flexible work arrangement was approximately distributed along the normal line indicating that the data could therefore be used to run regressions

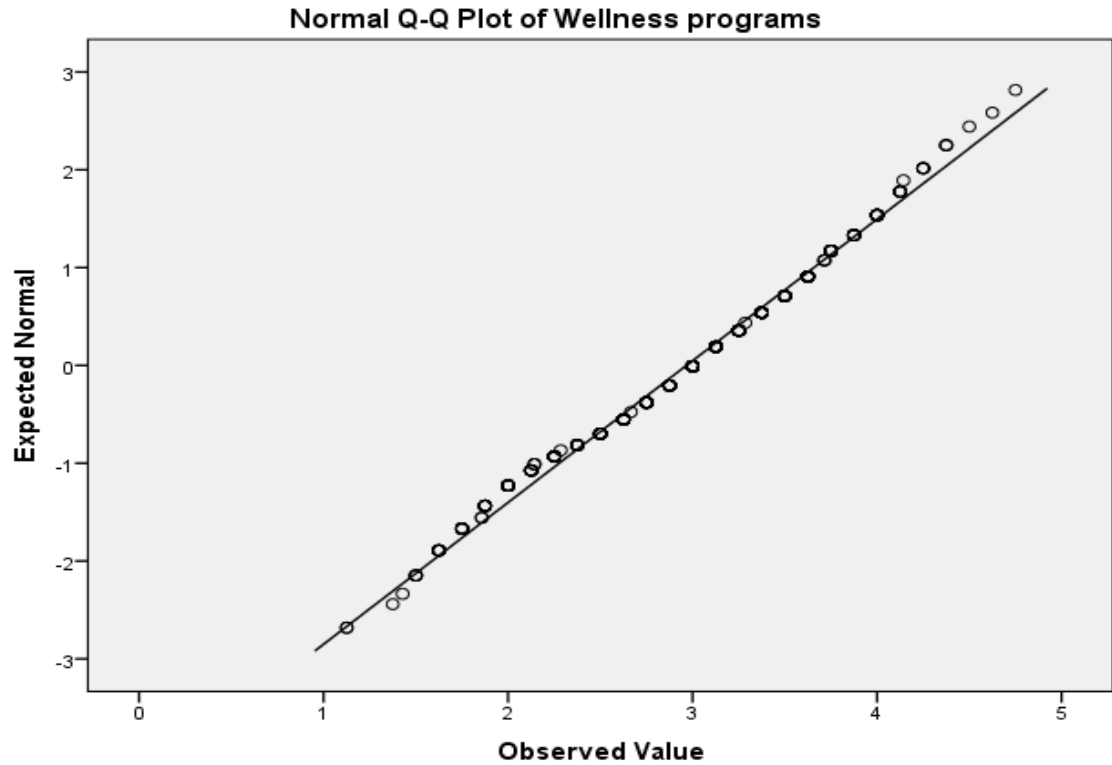


Figure 4.2 Normal Q-Q plot for Wellness Programs

Figure 4.2 shows that normality distribution for wellness programs was minimal, thus indicating that the data was close to normal and could therefore be used to run regression.

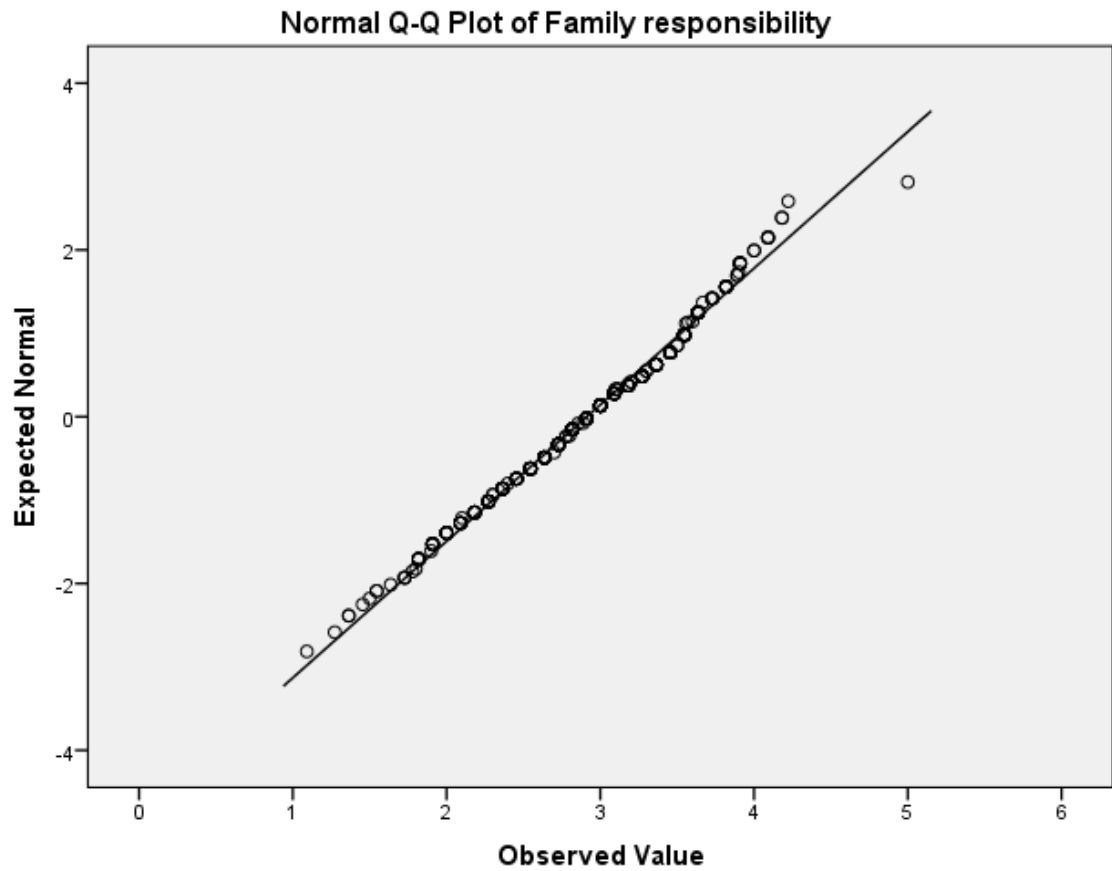


Figure 4.3 Normal Q-Q plot for Family Responsibility

Figure 4.3 shows that normality distribution for family responsibility was approximately distributed, thus indicating that the data was close to normal and could therefore be used to run the regressions.

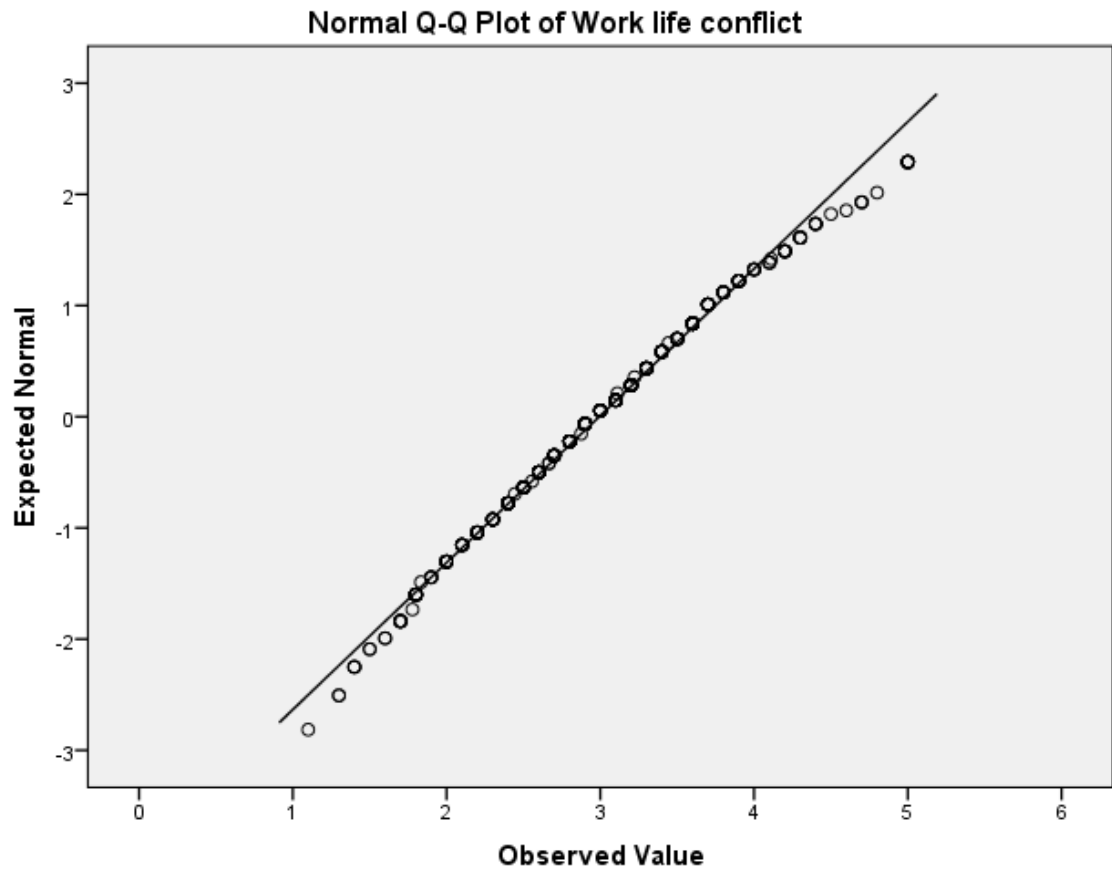


Figure 4.4 Normal Q-Q plot for Flexible Work Life Conflict

Figure 4.4 shows that normality distribution for work life conflict was approximately normal indicating that the data could therefore be used to run the regressions.

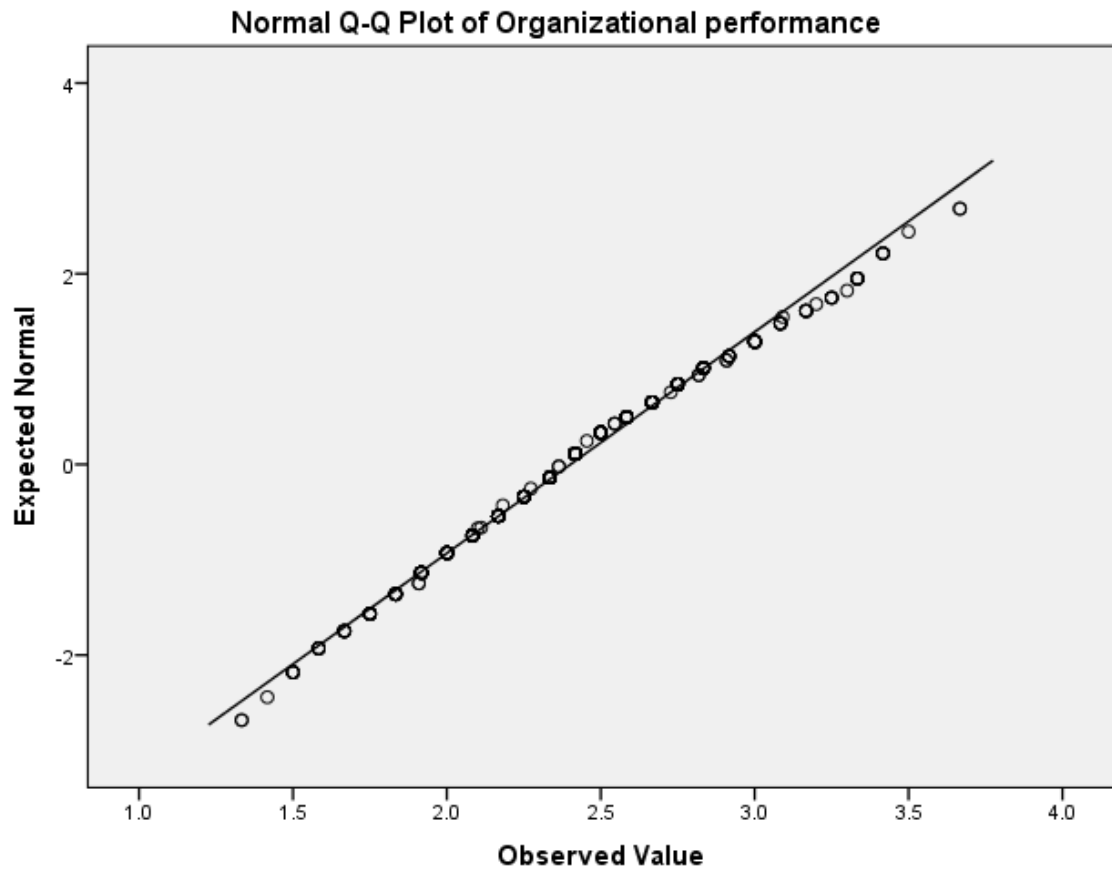


Figure 4.5 Normal Q-Q plot for Performance

Figure 4.5 shows that normality distribution for performance was minimal indicating that the data could therefore be used to run the regressions. Generrally visual inspection of the Q-Q plots sowed that the data was approximately normally distributed.

4.9 Correlation Analysis

In order to get the linear relationship between the various independent and dependent variables, Pearson correlation coefficient (r) was used. According to Mugenda and Mugenda (2003), the correlation coefficient tells the magnitude of the relationship between two variables. The bigger the r (absolute zero), the stronger the association between two variables. If the correlation coefficient is positive (+) it means that there is a positive relationship between the two variables. A negative relationship (-) means that as one variable decreases, the other variable increases and this is termed as an inverse

relationship. A zero value of r indicates that there is no association between the two variables. The coefficient assumes that there is a linear relationship or correlation between two variables and that the two variables are causally related which are the independent variable and the dependent variable.

The independent variables of this study: flexibility, wellness programs, family responsibilities and work life conflict were each correlated with performance where customer satisfaction, target standards employee satisfaction were dimensions of performance and Performance was the dependent variable for this study. The researcher used correlation technique to determine if there was any relationship, association or correlation between variables and establish the magnitude and direction (negative or positive). The results of the correlation analysis are illustrated in table 4.9 below.

4.9.1 Correlation Analysis Results Between Flexible Work Arrangement and Performance.

The findings of the correlation analysis indicated that there was a significant and positive relationship between flexible work arrangements and performance ($r=0.262$, $p<0.001$). This implies that considering flexible work arrangement aspects such as flextime arrangements, job sharing and flexible career paths for employees in the banking industry increases performance. This is supported by Pierce & Newstrom (1982; 1983); Kossek & Ozeki (1999) who found and concluded that a more limited amount of flexibility was optimal in predicting improved performance, with employees specifying in advance what hours they would work, rather than varying their schedule on an ad hoc basis.

4.9.2 Correlation Analysis Results Between Wellness Programs and Performance.

Correlation analysis between wellness programs and performance was done. The results of the correlation analysis revealed that wellness programs was significantly and positively associated with performance ($r=0.178$, $p<0.001$). If wellness programs are introduced by the banking industry for employees, then this increases performance. This finding is supported by Kamau, Tawai, & Kuria, (2015) on corporate wellness in commercial banks in Kenya who found a strong relationship between physical wellness and employee's performance.

4.9.3 Correlation Analysis Results Between Family Responsibilities and Performance.

Correlation analysis between family responsibility and Performance was also done and their values were obtained. Pearson correlation coefficient computed and tested indicated that the relationship between family responsibility and organization performance was found to be positively and statistically significant ($r =0.153$, $p=0.002$). This implies that if employee's family issues are taken care of such as child care issues, dependent care issues and employees being allowed more time with the families, this translates to increased performance. This finding agrees with Dex, Smith, & winter (2001) who found that organizations offering parental leave enjoyed above average labor productivity.

4.9.4 Correlation Analysis Results Between Work Life Conflict and Performance.

The findings of the correlation analysis indicated that there was no significant and positive relationship between work life conflict and performance ($r=0.010$, $p=0.843$). This implies that there is negative linear relationship between work life conflict and Performance. This implies that performance decreases with increase in work life conflict such as role overload, work family interferences and care giver strain for employees at the banking industry in Kenya. Finding agrees with findings by Greenhaus, Collins,

Singh, & Parasuraman, (1997); Wayne, Musisca, & Fleeson, (2004) who indicated that behavioral outcomes of both directions of conflict include reduced work effort, reduced performance, and increased absenteeism and turnover.

4.9.5 Correlation Analysis of all the Variables

Table 4.13 also shows the results of Pearson correlation coefficient to determine the magnitude of the relationship between flexible work arrangement, wellness programs, and family responsibilities and work life conflict on performance. The findings indicate that flexible work arrangements was significantly and positively correlated with performance ($r=0.375$, $p<0.001$). Further wellness programs was significantly and positively correlated with performance ($r=0.287$, $p<0.001$). This implies that increase in wellness programs will lead to increased performance in the banking industry in Kenya. The findings support the findings by Eisingerich, & Bell (2006) who support that the underlying purpose of wellness programs is to unlock the value of the relationship assets in organizations to enable acceleration in revenue and profit. Moreover family responsibilities was significantly and positively correlated with performance ($r=0.074$, $p=0.130$) implying that increase in family responsibility concerns will lead to increased Performance. This finding supports the findings by Allen (2001) who indicated that perceptions of the organization as being family-supportive mediated the link between work-life practice availability and both affective commitment and job satisfaction which translates to increased performance. Consequently work life conflict was not significantly and positively correlated with performance ($r=0.35$, $p=0.473$). These findings agree with Hsu (2011) who found that work family conflict has a negative effect on employee commitment, job satisfaction and turnover intentions indicating that when work family conflict is experienced by employees there is likelihood that work roles and responsibilities will remain unfulfilled which may in turn affect performance.

Table 4.13 Correlation Analysis Between Work Life Balance Practices and Performance

Correlations

		Performance	Flexible work arrangement	Wellness programs	Family responsibility	Work life conflict	performance and work life balance
Performance	Pearson Correlation	1					
	Sig. (2-tailed)						
	N	414					
Flexible work arrangement	Pearson Correlation	.262**	1				
	Sig. (2-tailed)	.000					
	N	413	419				
Wellness programs	Pearson Correlation	.178**	.553**	1			
	Sig. (2-tailed)	.000	.000				
	N	410	414	415			
Family responsibility	Pearson Correlation	.153**	.253**	.478**	1		
	Sig. (2-tailed)	.002	.000	.000			
	N	414	418	415	419		
Work life conflict	Pearson Correlation	.010	-.012	.185**	.548**	1	
	Sig. (2-tailed)	.843	.811	.000	.000		
	N	414	418	415	419	419	
Performance and work life balance	Pearson Correlation	.556**	.375**	.287**	.074	-.035	1
	Sig. (2-tailed)	.000	.000	.000	.130	.473	
	N	414	418	415	419	419	419

** . Correlation is significant at the 0.01 level (2-tailed).

4.10 Multiple Regression Analysis for Independent and Dependent Variables

The researcher further sought to establish the contribution of each of the independent variables; (flexible work arrangements, wellness programs, family responsibilities and work life conflict) to performance. The model summary is presented as below.

4.10.1 Regression Analysis of Flexible Work Arrangement and Performance

Results in table 4.14a, 4.14b, 4.14c below shows the amount of variation on the dependent variable explained by the independent variable. The results of regression analysis revealed that there is a significant positive relationship ($\beta = 0.262$, $p < 0.001$) between flexible work arrangement and performance. This means that increase in the use of flexible work arrangements in the organization will lead to increase in performance of the banks in Kenya. The independent variable reported R value of 0.262 and $R^2 = 0.068$ which means that 6.8% of corresponding variations in performance can be explained by flexible work arrangements. The rest of the variation 93.2 % could be explained by other variables included in the model.

The model is performance = $1.979 + 0.165$ (flexible work arrangement index).

The F test gave a value of $F(1,411) = 30.223$, $p < 0.001$ which is relatively large enough to support the goodness of fit model explaining the variations in the dependent variable. This validates that flexible work arrangement is a useful predictor of performance. The results of regression analysis revealed there was significant positive relationship ($r = 0.262$, $p < 0.001$) between flexible work arrangement and performance. This implies that employees who experience higher levels of flexibility tend to have higher performance. From the qualitative data respondents indicated that when provided with leave, not working during weekends, creating more time for personal matters and reducing working hours will ensure they had a fulfilled work life balance. Therefore H_{01} of the study is supported which states that there is no significance influence of flexible work arrangements on performance of the banks in Kenya; hence we reject the null hypothesis.

Table 4.14: Regression Results for Flexible Work Arrangement**Table 4.14a Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.262 ^a	.068	.066	.41616

Table 4.14b ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.234	1	5.234	30.223	.000 ^a
	Residual	71.182	411	.173		
	Total	76.416	412			

Table 4.14c Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.979	.080		24.879	.000
	Flexible work arrangement	.165	.030	.262	5.498	.000

a. Dependent Variable: Performance

4.10.2 Regression Analysis Output of Wellness Programs and Performance

The second objective for this study was to establish the influence of wellness programs on performance in the banking industry in Kenya. Results in tables 15a, 15b, 15c below shows the amount of variation on the dependent variable explained by the independent variable. Regression analysis yield coefficient R value of .178 and $R^2 = 0.032$ which means that 3.2% of corresponding variations in performance can be explained/predicted by wellness program. The remaining 96.8% is explained by other variables included in the model.

The model is: Performance= 2.072+0.111(wellness program index).

The model was found to be significant ($F(1,408) = 13.330, p < 0.001$) which was large enough to support the goodness of fit model explaining the variations in the dependent variables. This validates that wellness program is a useful predictor of performance implying that employees who are accorded wellness programs tend to have higher performance. The following account highlights how respondents, 40.5 % responded when asked how wellness programs played a role in their work:

“I feel valued and encouraged with my bank’s wellness programs provisions” respondents again reported that “health and fitness education improve their Performance of their bank, 57.3 %

The results of regression analysis revealed that there was a significant positive relationship ($\beta = 0.178, p < 0.001$) between wellness programs and performance.

Therefore H_{02} of the study is supported which states that there is no significance influence of wellness programs on performance of the banking industry in Kenya; hence we reject the null hypothesis. This shows that the regression model has less than 0.001 likelihood (probability) of giving a wrong prediction. Hence the regression model has a confidence level of 95%.

Table 4.15 Regression Results for Wellness Programs**Table 4.15 a Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.178 ^a	.032	.029	.42389

Table 4.15 b ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.395	1	2.395	13.330	.000 ^a
	Residual	73.309	408	.180		
	Total	75.704	409			

Table 4.15 c Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.072	.093		22.373	.000
	Wellness programs	.111	.030	.178	3.651	.000

a. Dependent Variable: Performance

4.10.3 Regression Analysis of Family Responsibility and Performance

Further tests as shown in tables 16 a, 16b, 16c below shows the amount of variation on the dependent variable explained by the independent variable. Regression analysis yield coefficient R value of 0.153 and $R^2= 0.023$ which means that 2.3% of corresponding variations in organization performance can be explained by family responsibilities. The remaining 97.7% is to be explained by other variables explained in the model.

The model is: Performance= 2.088+0.108(family responsibility index).

Hence the model was found to be significant ($F(1,412) = 9.859, p= 0.002$) which was large enough to support the goodness of fit model explaining the variations in the dependent variable. The results of regression analysis revealed that there was a significant positive relationship ($\beta=0.153, p= 0.002$) between family responsibilities and performance implying that employees whose family concerns are considered, organizations experience higher performance.

Therefore H_{03} of the study is supported which states that there is no significance influence of family responsibilities on performance of the banks in Kenya, hence we reject the null hypothesis. This shows that the regression model has less than 0.05 likelihood (probability) of giving a wrong prediction.

Table 4.16: Regression Results for Family Responsibility**Table 4.16a: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.153 ^a	.023	.021	.42572

Table 4.16b:ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.787	1	1.787	9.859	.002 ^a
	Residual	74.668	412	.181		
	Total	76.455	413			

Table 4.16c :Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.088	.102		20.367	.000
	Family responsibility	.108	.034	.153	3.140	.002

a. Dependent Variable: Performance

4.10.4 Regression Analysis of Work Life Conflict and Performance

Test to determine the amount of variation on dependent variable explained by the independent variable work life conflict were also carried out. Results in tables 4.17a, 4.17b, 4.17c below shows regression analysis coefficient R value of 0.010 and $R^2= 0.000$ which means that 0 % of corresponding variations in performance can be explained/predicted by work life conflict. The rest is explained by other variables included in the model.

The model is: Performance= 2.386+0.006 (work life conflict index).

Hence, the model was not found to be significant $F(1,412) = 0.040, p= 0.0843$) which was weak enough to support the goodness of fit model explaining the variations in the dependent variable. This implies that employees who have work life conflict have lower

performance. The results of regression analysis revealed that there was a significant negative relationship ($\beta = 0.010$, $p = 0.843$) between work life conflict and performance. These results suggest that employees who have work life conflict experience lower performance in the banks. Therefore H_{04} of the study is not supported which states that there is no significance influence of work life conflict on o performance in the banking industry in Kenya; hence we fail to reject the null hypothesis.

Table 4.17 Regression Results for Work Life Conflict
Table 4.17 a: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.010 ^a	.000	-.002	.43076

Table 17b: ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.007	1	.007	.040	.843 ^a
	Residual	76.448	412	.186		
	Total	76.455	413			

Table 4. 17c:Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.386	.087		27.469	.000
	Work life conflict	.006	.028	.010	.199	.843

4.10.5 Regression Analysis of Combined Variables and Performance

Results in tables 4.18a, 4.18b, 4.18c below shows the amount of variation on the dependent variable explained by the independent variables. Regression analysis yield coefficient R value of 0.291 and $R^2 = 0.085$ which means that 8.5% of corresponding variations in performance can be explained/ predicted by work life conflict, flexibility, wellness programs and family responsibility. The rest of variation 91.5% could be

explained by other variables not included in this study. However the F test had a value of (F=9.367, p<0.001), which showed the model goodness of fit in explaining the variation.

The model was found to be significant $F(4,404) = 9.367, p < 0.001$.

This means the model is strong enough to support the goodness of fit model explaining the variations in the dependent variable. This validates that flexible work arrangement, family responsibility, wellness program and work life conflicts are useful predictors of performance in the banking industry in Kenya. This implies that when employees experience an increase in provision of work life balance their performance will increase. Therefore H_{01} H_{02} H_{03} H_{04} of the study when the variables are combined is supported hence we reject the null hypothesis. This shows that the regression model has less than 0.001 likelihood (probability) of giving a wrong prediction. Hence the regression model has a confidence level of 95%. Although the model is valid, all the predictors can together only explain up to 8.5 % of the variation in performance. The researcher also presented the regression model.

The model was obtained as; $\text{Performance} = 1.853 + 0.158X_1 + 0.004X_2 + 0.084X_3 + 0.030X_4$ (flexible work arrangement, wellness program, family responsibility, work life conflict index).

From the model constant (1.853) is the predicted value of performance when all other variables are 0. In finding out the usefulness of the predictors, it is recommended to look for t values that are well below -1.96 or above + 1.96 (Cohen & Cohen, 1983). The results in table 4.13c shows that all variables flexible work arrangement (t=4.293), wellness programs (t= - 0.091), family responsibilities (t= 1.856), and work life conflict (t= - 0.906) have t values within the range and therefore they are significant predictors of performance. This also shows when employees experience an increase in provision of work life balance their performance will increase by the above t values respectively. This findings is similar also to the findings by Lazar, Osoian, & Ratiu, (2010) who showed that work life balance practices can improve performance.

Table 4.18: Regression Results for All Combined variables**Table 4.18a: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.291 ^a	.085	.076	.41400

Table 4.18 b: ANOVA

Model		Sum of Squares	Df	Mean Square	F Sig.
1	Regression	6.422	4	1.605	9.367 .000 ^a
	Residual	69.243	404	.171	
	Total	75.665	408		

Table 4.18 c: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	T	
1	(Constant)	1.853	.124		14.96 2	.000
	Flexible work arrangement (X ₁)	.158	.037	.248	4.293	.000
	Wellness programs (X ₂)	-.004	.039	-.006	-.091	.928
	Family responsibility (X ₃)	.084	.045	.119	1.856	.064
	Work life conflict (X ₄)	-.030	.033	-.052	-.906	.366

a. Dependent Variable: performance

4.11. Discussion of Findings

4.11.1 Flexible Work Arrangement on Performance

The first objective for this study was to determine the influence of flexible work arrangement on performance of the banking industry in Kenya. The coefficient for flexible work arrangement was 0.158. This means that unit change in flexible work arrangement will result to a change in performance by a factor of 0.158 at 5 % significant level. The results of regression analysis revealed that there is a significant positive relationship ($\beta = 0.262$, $p < 0.001$) (See table 4.14 c) between flexible work arrangement and performance.

Baltes, Briggs, Huff, Wright, and Neuman (1999) also found positive effects of flexible work schedules on productivity in their meta-analysis. On the other hand, in reviewing the results from studies conducted by Pierce & Newstrom (1982; 1983), Kossek & Ozeki (1999). It's concluded that a more limited amount of flexibility was optimal in predicting improved performance, with employees specifying in advance what hours they would work, rather than varying their schedule on an ad hoc basis.

Findings by Porter (2008) argued that flexible work arrangement and demand for services substantially increases performance. As work becomes more flexible, there is demand for new management skills, hence better and reliable service delivery, as well as more responsive and excellent services.

These results also agree with Tumi (2005) who argued that understanding the nature of the flexible work one provides to the employee allows for an appreciation of how the workers see the services provided. In any work flexibility, the employee's performance is crucial to one's ability to ensure that they are satisfied beyond expectation. This helps to give employees not what is obvious but also fulfill a multitude of less obvious employee's needs (De-Tumi, 2005).

These results again agree with findings by Christopher (2014) where the respondents indicated that having the opportunity to adapt their work schedule according to their own needs brings along positive attitudes not only in their personal life but also in their work-life. The study showed that flexible working hours offered respondents the opportunity to put in the necessary effort and energy in their work during the moments that counted most. The study gave evidence that those organizations and managers who are result oriented are more open to flexible working benefits since their main goal is the end result rather than the method used to achieve. The findings of this study indicated that flexible work arrangements influenced Performance positively in banks in Kenya. If the banking industry in Kenya allows employees to have flexible work schedules as long as they meet the expected targets such as encouraging flextime, job sharing and flexible career paths then Performance will be increased.

These results are consistent with previous studies investigating the influence of work life balance on Performance. The findings of studies by several researchers examining flexible working arrangements has associated employee participation in these arrangements with higher levels of self-reported focus, concentration, and motivation (Raabe, 1996; Williams, Ford, Dohring, Lee, & Macdermind, 2000, & Lewis, 1997).

Chow and Keng-Howe's (2006) study of workers in Singapore revealed that the more flexible their schedules, the greater their self-reported productivity. With regard to contextual performance, the perceived usefulness of available practices has been found to predict increased organizational citizenship behavior (Lambert, 2000). Shepard, Clifton and Kruse(1996) collected information from 36 pharmaceutical companies in the U.S.A covering an 11-year period, which indicated that the use of flexible work hours is associated with an increase of approximately 10% in firm productivity. The work of Perry-Smith & Blum (2000) showed that in a national sample of 527 U.S. firms, organizations offering a greater range of work-life balance practices reported greater perceived market performance, profit-sales growth, and Performance.

Similarly, an analysis of the 1998 Workplace Employee Relations Survey by Dex, Smith, & Winter, (2001) found that organizations offering parental leave enjoyed above average labour productivity, and that the provision of flexible work hours and telework was associated with reduced turnover.

The findings of this study from the qualitative data indicated that employees desired to have more considerations on flexible work arrangements. Consequently avoidance of reporting to work early would ensure they do not leave the organization where the respondents desired that the organization would adopt such practices for increased performance. Informants also noted that their organizations should offer scholarship and support further education as part of flexible work arrangements hence this would ensure increased performance on their part. Reduction of working hours was also sited as a way in which the banks would enable employees had quality time with family, personal, leisure and work which would enable them improve their performance.

According to Pfeiffer's (1981) symbolic action perspective, the provision of work-life balance practices promotes employee obligation and interest in organizations by serving as symbols of special treatment and organizational concern for workers. Shepard, Clifton & Kruse (1996) speculate that flexible work hours may increase organizational productivity because employees may choose to work during their peak hours in terms of personal productivity.

Another proposition given by the authors is that employees using flexible work hours may increase their work effort, because the costs of losing a job that offers desired flexibility would be higher than those of losing a job without the option of flexible hours. McDonald, Guthrie, Bradley, and Shakespeare (2005) suggest that employees working flexible hours may enable organizations to keep up with a workload that is inherently variable throughout the year; flexible working arrangements may invoke the principle of reciprocity, wherein employees work extra hours during peak times in exchange for the ability to tailor their hours to suit their own needs at other times. It is therefore evident that flexible work arrangement is very critical in ensuring that employees' commitment, satisfaction and performance is increased in the banking industry.

4.11.2 Wellness Programs on Performance of the Banking Industry in Kenya.

The second objective for this study was to establish the influence of wellness programs on Performance in the banking industry in Kenya. Findings of this study indicated the coefficient for wellness programs was -0.004. Regression analysis yielded R value of 0.178 and $R^2 = 0.032$ (see table 4.15a above). This means that a unit change in wellness programs will result to a change in performance by a factor of 0.004 at 5% significant level. The empirical results of this study indicate the regression analysis revealed that there was a significant positive relationship ($\beta = 0.178$, $p < 0.001$) between wellness programs and performance (see table 4.15c above)

This finding also agree with findings by other scholars Eisingerich, and Bell (2006) who support that the underlying purpose of wellness programs is to unlock the value of the relationship assets in organizations to enable acceleration in revenue and profit. Utilizing

wellness programs in meeting the bank's immediate and long-term needs enables companies to build customer loyalty and long-term relationships to the benefit of both parties.

Miller and Harlem (2009) indicate that worksite fitness programs are important for the organization as it lowers employees' absenteeism and job turnovers, Findings by Kamau, Tuwai & Kuria (2015) on corporate wellness in commercial banks in Kenya shows strong relationship between physical wellness and employee's performance. Wellness promotion does not just benefit the employees because an organization filled with healthy and fulfilled employees is a productive workplace that retains its employees. Offering on-site seminars and workshops on topics such as stress, healthy leaving, communication styles among others is also key in enhancing wellness and health living of employees (Duxbury & Higgins, 1992). These results also agree with McCarthy, Lambert, Beard, & Dematatis (2002) who argued that wellness programs management is an approach where the organizations improve the marketing effort, promotion of preventive care, education and training opportunities by having a supportive manager.

The informants according to qualitative data indicated that some wellness programs if introduced in the organization such as gym facilities, subsidized gym facilities outside place of work, health and fitness would meanwhile help in improving their performances. This is because they would feel valued and encouraged, increase morale, relieve stress, and ensure that they are healthy. Although the respondents indicated that some wellness programs were in place they confirmed that they were not enough in that they few programs were in place. Therefore implementation of more organization's wellness programs systems in the banking sector would provide the means to conduct interactive, relevant and personalized communications with workers for increased performance.

According to Carlson (2014) top leadership should be engaged and personally committed to wellness programs of employees and should have genuine concerns about employees by asking the state of their wellness. Having a strong supportive management

team has been reported to reduce the negative impacts of work-life conflict and increase on employee's commitment (Bardoel,2003).Under social exchange relationships employees are more likely to remain with an organization if they feel that their managers value their contributions and wellbeing, communicate well with them and treat them respect and recognition (Hsu, 2011).

Findings from the descriptive statistics indicate majority of informants agreed that training and education was one of the mostly used ways by the banks to promote wellness as well as organizing regular employee health counselling programs. The informants also indicated manager support on personal health and conditions of work as well as provisions of rest periods in between work. The respondents disagreed that gym facilities in the places of work and outside of work at subsidized rates were being offered by the organization..

It is therefore evident from the foregoing discussions that there were evidence of wellness programs from the banking industry in Kenya though not satisfactorily which is very important in ensuring that employees are health and motivated to enhance Performance. The banking industry should therefore encourage more wellness programs at places of work and encourage health living in addition to offering workshops to employees for increased performance.

This can be done in various ways such as offering fitness facilities, fitness membership assistance, or having a fitness instructor coming to the place of work to assist employees become fit. They should also host onsite health checks, or blood donor clinics, encourage employees to walk, cycle or run during lunch hours, enforce a smoke free work environments, offer smoking cessation programs and ensure good workplace ergonomics. Such measures will improve performance of employees and are practices to enhance work life balance in organizations (Duxbury & Higgins 1992).

Ioan, Condruta , and Patricia (2010) demonstrates that investing in work life balance initiatives reduces absenteeism, increases productivity and performance, improves

morale and working relationships, decreases stress, attracts new employees, and helps retain current employees.

4.11.3 Family Responsibilities on Performance of the Banking Industry

The third objective for this study was to determine the effect of family responsibilities on performance in the banking industry in Kenya. The coefficient for family responsibilities was 0.084. This means that a unit change in family responsibilities will result to a change in Performance by a factor of 0.084 at 5% significant level. Regression analysis yielded coefficient R value of 0.153 and $R^2 = 0.023$.

These results can be interpreted using social exchange theory (Blau, 1964). When treated favorably by the organization, employees will feel obliged to respond in kind, through positive attitudes or behaviors toward the source of the treatment. Using the provision of work-life balance practices as an indicator of favourable treatment, employees will reciprocate in ways beneficial to the organization – increased commitment, satisfaction with one's job, and citizenship behaviors.

A number of studies have established that employees who benefit from child care centers, referral services and other family supportive practices report higher levels of organizational commitment (Roehling, Roehling, M., & Moen, 2001; Houstone & Waumsley, 2003). Availability of work life balance practices appear to produce similarly positive results in terms of work related attitudes.

For example the availability of organizational resources including childcare centers has been linked to job satisfaction and organizational commitment for women and employees with family responsibilities which in turn increases Performance regardless of whether or not these resources are being used.

These results are also in line with Merton (2014) who argued that family responsibilities are viewed as the “engine” driving the family system towards attaining its goal of enhancing the performance of what sociologist call the “real family influence.” Merton (2014) cites the US family life, childcare, dependent care and enough time with the

family as examples where family responsibility have produced enormous social welfare gains. Family responsibilities involving derivatives can improve efficiency by expanding opportunities for family life, childcare, dependent care and allowing more time with the family (Merton, 1995). Family responsibilities promote social growth by allocating time and responsibility where it can be most productive.

These results also agree with the findings by Houston & Waumsley, (2003) that availability of care centers has been linked to job satisfaction and high employee commitment which translates to high performance for women and employees with family responsibilities regardless of whether or not these resources are being used. According to Lambart (2000), the availability of work practices designed to assist employees with managing their responsibilities at home may also increase employee perceptions of organizational support, particularly if these work-life balance practices are seen as being useful. Perceived organizational support can also be used as an indicator of favorable treatment, prompting reciprocal positive actions from employees.

This proposition finds support in the results of Allen (2001) which indicated that perceptions of the organization as being family-supportive mediated the link between work-life practice availability and both affective commitment and job satisfaction which translates to increased Performance. Work-life balance practices if provided assist employees in balancing their work and family demands, which in turn can lead to enhanced employee productivity and significant business improvement.

Descriptive statistics of this study as shown in table 4.16 indicated that majority of respondents reported to wishing to be allowed time to attend to family matters. At the same time the majority of respondents agreed that the organization provides employee assistance programs such as financial and counselling for critical family matters. Majority of respondents also agreed they get paid leave to attend to family and critical personal matters.

The informants on the qualitative data on matters of family responsibilities reported that their banks supports them on family matters in that they are able to cope with work,

personal and family issues well. In this case majority reported that they are able to schedule their activities well by spending time wisely, respecting their private affairs and ability to balance between work and family. Support from the bosses and other people on how to balance between work and family issues was also reported to be one of the ways on how employees were able to handle family matters. Informants of this study also argued that provision of leaves, avoiding working during weekends, reducing working hours and eliminating unnecessary work would ensure they are efficient at work for increased performance. Respondents also indicated that if they are allowed more time for family and friends, then they would be able to achieve their targets and meet standards at the place of work.

Empirical findings by other researchers' e.g. a formal evaluation study of the childcare program at an American hospital found the parents using the on-site childcare centre exhibited lower turnover rates than other employees (24% compared to 33%), and much lower turnover rates than those of parents prior to the implementation of the childcare center, which averaged 40% (Auerbach, 1990). In this study therefore, child care centers can be equated to provision of opportunities to cater for children, dependents and leave provisions to be able to spend more time with the family. According to an analysis of the 1998, Workplace employee relations survey by Dex, Smith, & Winter (2001) it was found that organizations offering parental leave enjoyed above average labour productivity.

4.11.4. Work Life Conflict on Performance of the Banking Industry

The fourth objective for this study was to determine the influence of work life conflict on performance in the banking industry in Kenya. The coefficient of work life conflict was -0.030 which was the highest coefficient. This means that a unit change in work life conflict will cause a change in Performance by a factor of 0.030 at 5% significant level which is the greatest contribution to the model. Results in table 4.117 a, shows the predicting power of R^2 (0.000) when work life conflict was introduced in the regression model was not statistically significant in that $p=0.0843 > 0.05$. The null hypothesis, H_0

was accepted which stated there is no significance influence of work life conflict and performance in the banking industry.

The findings of this study agree with Behson, 2005; Premeaux, Adkins & Mossholder (2007) who indicated that employees who do make use of work life balance practices may or may not find they experience less work-life conflict. The presence of supportive managers and organizational climates may be at least more important in decreasing conflict. These results also agree with Gemes, Fletcher, & Aggarwal (2009) who observes that the sophisticated outlook of the banking industry has given rise to the changing ranks of workers service and inefficiency. This finding again agrees with findings by Vander, & Petters (2007) which showed that many people feel torn between work and family not just because their households increasingly juggles competing responsibilities but also because job expectations and parenting standard have become more demanding.

Descriptive statistics of this study as shown in table 4.6 indicated that majority of respondents reported to having too much work, long working hours, their job being involving hence had no enough time for personal and family matters. This would result to work life conflict but never the less from the qualitative data respondents indicated that they were able to balance between work, personal and family issues, spent time wisely between family, work and personal matters as well as ensuring that they followed the schedule laid between work, family and personal matters. Majority also reported to being sad in that they were not able to balance between work and family, work being tiring hence were not able to spend on personal, leisure and family with some respondents wishing that working over the weekend would be scrapped while other informants indicating that they would wish reduction of working hours.

This indicates that interference between work and non-work responsibilities has a number of negative outcomes and this has been well established in the other studies done. For example, in terms of job attitudes, employees reporting high levels of both work-to-life and life-to-work conflict tend to exhibit lower levels of job satisfaction and organizational commitment (Burke & Greenglass, 1999; Kossek & Ozeki, 1998).

Behavioral outcomes of both directions of conflict include reduced work effort, reduced performance, and increased absenteeism and turnover (Anderson, Coffey, & Byerly, 2002; Aryee, 1992; Frone, Yardley, & Markel, 1997). Both work-to-life and life-to-work conflict have also been associated with increased stress and burnout. (Anderson, et al.,2002; Kinnunen & Mauno, 1998), cognitive difficulties such as staying awake, lack of concentration, and low alertness (MacEwen & Barling, 1994), and reduced levels of general health and energy (Frone, Russell, & Barnes, 1996) and therefore the implications for organizations are clear: work-life conflict can have negative repercussions for employee.

From the workers standpoint, role overload may result to overworking which may lead to poor performance of the employees. In addition, work –family interference may also likely arise as a result of conflict. Caregiver strain is another aspect of work conflict which may commonly affect organization’s performance. When an employee is straining, there is a likelihood of inefficiency and low performance. Extensive research into the field of work life balance has indicated that employees who continuously work long hours have greater degree of work life conflict (Dex & Bond, 2005).

All these empirical findings reveal different results of work life conflict such as likelihood of inefficiency, low performance, lack of concentration and reduced performance against this study’s findings that has showed that worklife conflict does not influence performance in the banking industry. This makes us accept the null hypothesis that work life conflict does not influence performance of the banking industry in Kenya. This can be supported from the qualitative data where 37.6% when asked to comment about how they coped with work, personal and family issues to be more productive revealed that they were able to balance. Consequently 25.4 % said that they spent time wisely and 14.5% said that they followed the schedule. Moreover, when the respondents were required to comment on their work life balance and how they were happy with the way they dividend their life between work , family and caring for others where 31% commented that they were happy and 11.5% said that they could not complain.

According to the business case as espoused by many firms and government bodies, these costs to organizations can be avoided by implementing programs to help employees manage their work-life conflict (e.g., European Network for Workplace Health Promotion, 2006; Human Resources and Social Development Canada, 2006). These findings agree with the results of a number of studies which suggest that work-life balance practices do not necessarily influence levels of employee work-life conflict, but instead improve Performance via other routes, such as reduced overheads in the case of employees working from home, improved productivity among employees working at their peak hours, or social exchange processes arising from perceptions of organizational support (Allen, 2001 ; Shepard, Clifton, & Kruse, 1996).

This view proposes that work-life balance practices will assist employees in balancing their work and family demands, which in turn can lead to enhanced employee productivity and significant business improvements. Such practices are intended to reduce or eliminate levels of work-life conflict, and thereby augment employee performance and organizational effectiveness.

4.11.5 Work Life Balance Practices on Performance of the Banking

These findings agree with other studies done which supports positive impact of work-life balance on Performance. A study by Shepard, Clifton & Kruse(1996) from 36 pharmaceutical companies in the U.S., covering an 11-year period indicated that the use of flexible work hours is associated with an increase of approximately 10% in firm productivity. The work of Perry-Smith & Blum (2000) showed that in a national sample of 527 U.S. firms, organizations offering a greater range of work-life balance practices reported greater perceived market performance, profit-sales growth, and Performance.

Similarly, an analysis of the 1998 workplace employee relations survey by Dex, Smith, & Winter (2001) found that organizations offering parental leave enjoyed above average labour productivity, and that the provision of flexible work hours and telework was associated with reduced turnover. The findings also concur with a study of the ‘100 Best Companies for Working Mothers’ by Meyer, Mukerjee, & Sestero (2001) which revealed that organizations offering work-life balance practices enjoyed increased profit rates. This was particularly the case for the practices such as family sick leave and telework, which were related most strongly to increased profits. The authors posited that telework encouraged longer work hours by employees who were constantly available for work and who no longer needed to commute. Another proposed explanation was that offering family sick leave might allow firms to pay lower wages, if workers viewed the leave as compensation for less pay.

This wage or benefit tradeoff hypothesis is supported by the results of Baughman, Dinard & Holtz (2003), who found in their survey of 120 organizations that the provision of flexible sick leave, flexible scheduling policies, and on-site childcare was associated with significantly lower entry-level salaries. In his analysis of the May 1997current population survey, Golden (2001) found that an increase in the provision of flexible work schedules was accompanied by a polarization of work hours (where work weeks were either very long, or very short). Long hours of work were particularly prominent. In other words, in order to attain flexibility at work, employees sacrificed

leisure time or compensation, both of which represented cost savings for the employing organizations.

4.12 Qualitative Data Analysis

For triangulation purposes the open ended questions asking respondents their perception on various constructs were analyzed using computer aided content analysis (Berlson, 1952). Content analysis is an objective technique that ensures systematic, quantitative description and communication of information. The techniques detects the presence of certain words, concepts , themes phrases characters or sentence within texts and quantifies them in and objective manner. Qualitative items elicited the following responses in tables 4.19, 4.20 , 4.21 and 4.22 below.

Table 4.19 Company has documents that outlines the organization work life balance policy

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	276	64.9	76.2	76.2
No	86	20.2	23.8	100.0
Total	362	85.2	100.0	

From the qualitative data,76.2% of the respondents reported that company had documents that outlined the organizational work life balance policy. This is in agreement with the observations of this study that work life balance practices; flexible work arrangement, family responsibility and wellness programs increases performance of the banks. These findings concur with observations made by Konrand & Managel(2000) who studied 19 family responsible policies, evidencing that companies increase productivity when implementing work life practices and employing a high percentage of professionals .Perry-Smith and Blum (2002) included in their analysis different work-

life policies finding a positive relationship between firm performance and work life balance policies.

Table 4.20 Comments on Work Life Balance Policy Document of the Organization

	Frequency	Percent	Valid Percent	Cumulative Percent
policies state so	39	9.2	48.8	48.8
Rarely utilized	14	3.3	17.5	66.2
Paid for compassionate leave	12	2.8	15.0	81.2
Not sure	15	3.5	18.8	100.0
Total	80	18.8	100.0	

The respondents in table 4.20 above (48.8%) commented that they had a document that outlines organization work life balance policy with 17.5% indicating that policies are rarely utilized, while 15.0 % said that there are paid for compassionate leave. These findings agree with the quantitative findings in table 4.5 (44.6 %) which showed that employees get paid for compassionate leave. These findings confirm the observations made in this study that work life balance practices are important for performance of the banking industry. Because policies to support work life balance practices are in place, then it is important for the banks to ensure that they are implemented for increased performance in the banking industry. These findings concur with observations made by (Lazar, Osoian ,& Ratiu, 2010) who showed that work life balance practices if they are in place can improve performance.

Table 4.21: Wellness Programs that Would Improve Performance of my Bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Gym facilities	51	12.0	17.7	17.7
Subsidized gym outside place of work	16	3.8	5.6	23.3
Health and fitness	165	38.8	57.3	80.6
Education	7	1.6	2.4	83.0
Counseling on health matters	49	11.5	17.0	100.0
Total	288	67.8	100.0	
Missing System	137	32.2		
Total	425	100		

The respondents as shown in table 4.21 above indicated that wellness programs was important in influencing performance of the bank. This is supported with 57.3% who indicated that health and fitness would improve the performance of the banks. Respondents (17.7%) indicated that gym facilities would improve performance of the banking industry and (17.0%) indicated that counselling on health matters would also improve performance. These findings are consistent with the results in table 4.8 which indicated that employees disagreed on employees getting subsidized gym membership fees at a place of their choice .Consequently 65% of respondents disagreed that staff are allowed time off for exercise or gym training hence if they are provided this would increase performance in the banks. The findings on wellness programs in this study is in line with earlier scholars who attempted to link wellness programs to performance in organizations (Eisingerich & Bell, 20006).

Table 4.22 How I Cope with Work, Personal and Family Issues to be More Productive in my Organization

	Frequency	Percent	Valid Percent	Cumulative Percent
Following my schedule	44	10.4	14.5	14.5
Spend time wisely	77	18.1	25.4	39.9
Respect my private affairs	28	6.6	9.2	49.2
Able to balance life collaboration	114	26.8	37.6	86.8
Advice from boss & other people	17	4.0	5.6	92.4
	23	5.4	7.6	100.0

According to the responses on qualitative items on how employees balanced work, family and personal issues, 25.4 % reported that they spent time wisely , while 37.6% said they were able to balance between work, personal and family aspects with 7.6% saying that advice from boss and other people helped them balance between work, personal and family concerns to be productive. This supports the quantitative findings in table 4.6 on work life conflict where 50.9% disagreed that in the past three months their personal and family life kept them from getting work done with 46.1% of quantitative findings disagreeing that too much work at home makes them always strain at work. These findings agree with the results of (Premeaux , Adkins, & Mossholder, 2007) who indicated that employees who do not make use of work life balance practices may or may not experience less work life conflict.

Table 4. 23 How my Job Reduces the Amount I Spend with my Family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Long working hours	83	19.5	28.4	28.4
	No substantial effect	67	15.8	22.9	51.4
	Alot of work	82	19.3	28.1	79.5
	It's tiring	15	3.5	5.1	84.6
	Comfortable & involving	45	10.6	15.4	100.0
	Total	292	68.7	100.0	
	Total	425	100.0		

The qualitative study findings in table 4.23 above indicates that the respondents felt that long working hours reduced the time they spent with their families (28.4%) with 28.1% of respondents again reporting that alot of work reduced the amount of time they spent with their families. These findings confirm the observations made in this study in table 4.5 which indicated that 71.1 % of respondents wished that they would be allowed time to attend to family matters. This confirms that if family responsibility aspects such as balanced time between work and family is accorded to employees then this would not affect their family time with children and their dependents hence this will influence the overall performance of the banking industry.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a summary of the major findings of this study on the influence of work life balance on performance of the banking industry in Kenya. It describes how flexible work arrangement, wellness programs, family responsibilities and work life conflict influences performance of the banking industry. The study links important theories and findings and draws conclusions and make recommendations for practice and suggestions for further research based on the results of this study.

5.2 Summary

The overall objective of this study was to determine the influence of work life balance on Performance in the banking industry. In particular the study sought to determine the influence of family responsibilities, flexible work arrangements, wellness programs, work life conflict on performance of the banking industry in Kenya.

5.2.1 Influence of Flexible Work Arrangements on Performance

Work place flexibility initiatives are increasingly seen as a critical component of a result-driven workplace. More and more organizations are recognizing how flexibility can be used to meet their business objectives and facilitate employee effectiveness on and off the job. The way organizations handle issues of flexibility means that organizations may struggle to attract and retain top talent, lose out to other more innovative companies and experience reduced profits.

The research attempted to establish whether the organization allowed employees flextime, flexible career paths and job sharing as ways to ensure work life balance and performance. Based on the findings of this study, flexible work arrangements had a significant effect on the performance of banking industry in Kenya. Performance in the banking industry in Kenya when measured in terms of customer satisfaction, target

standards and employee satisfaction was positively influenced if employees were allowed flexible work arrangements. The predicting power of R square when flexible work arrangements was introduced in the regression model was statistically significant ($R^2=0.068$) implying that flexible work arrangement had influence on performance in the banking industry in Kenya and therefore the null hypothesis H_{01} was rejected. The results of regression analysis revealed there was significant positive relationship ($p<0.001$) between flexible work arrangement and performance. This implies that employees who experience higher levels of flexible work arrangements tend to have higher performance. Respondents indicated that when provided with leave, not working during weekends, creating more time for personal matters, reducing working hours and reducing early reporting to the place work would ensure they have a fulfilled work life balance.

Therefore taking into consideration that flexible work arrangements practices were provided for to some extent by the banking industry in Kenya that were sampled in this study, it is then likely that these practices helped increase performance in the banking industry in Kenya. Therefore organizations that give employees opportunity to adapt their work schedule according to their own needs bring along positive attitudes not only in their personal life but also in their work-life. The study showed that flexible working hours offered respondents the opportunity to put in the necessary effort and energy in their work during the moments that counted most. The study gave evidence that those organizations and managers who are result oriented are more open to flexible working benefits since their main goal is the end result rather than the method used to achieve

5.2.2 Influence of Wellness Programs on Performance

Programs designed to promote employee health and wellbeing are found in many medium and large organizations as a way of bringing down or containing the rising costs of health benefits and again as a way of boosting productivity. Wellness program does not just benefit the employees but also employers because an organization filled with healthy and fulfilled employees is a productive workplace that retains employees.

The study established that wellness programs influenced performance. This was through preventive care, education and training on importance of wellness on employees as well as through supportive manager. The research attempted to establish whether preventive care, training and education on health issues to employees was provided as well as if managers were supportive on the same to enhance performance in the banking industry

Based on the results of this research, wellness programs as evidenced in the regression model, there was an interaction term between wellness programs and performance. The findings of this study indicated that performance of the banking industry was increased when wellness programs were provided to employees in that there was a significant change in Performance. The value of R square was significant ($R^2=0.032$) and as revealed by results of F tests ($p<0.001$). This led to rejection of the null hypothesis that wellness programs had no significance influence on performance in the banking industry in Kenya.

The results of this study were in agreement that there was provision of preventive care, education and training opportunities and supportive manager on wellness issues in accordance with work life balance implications for higher performance in the banking industry though not satisfactory because some programs were not implemented such as gym facilities, subsidized gm facilities which informants noted would also help increase Performance. This they reported would make them feel valued, encouraged, health and motivated. It was evident that majority of the banks in Kenya encouraged wellness programs and embraced preventive care, education and training opportunities and managers were supportive of the programs for higher performance though not satisfactorily.

5.2.3 Influence of Family Responsibilities on Performance

The study established that family responsibilities influenced performance. This was by ensuring that employees had quality time with children, dependents and ensuring they have enough time with the family members. This would enable employees serve

customers satisfactorily, meet targets, standards and in turn ensure employees are satisfied with their work. Regarding which family responsibilities employees need support on, literature often focuses on childcare, dependent care and older family members, enough and quality time with family members, parenting, and household activities and these influences performance

Based on the correlations analysis results of this study, the aspect of childcare, dependent care and employees having more time with the family had a strong positive and significant association with performance of the banking industry in Kenya. When measured in terms of customer satisfaction, target standards and employee satisfaction, family responsibility had a strong influence on performance in that it had significant and positive linear relationship explaining 2.3% variation in performance ($R^2 = 0.023$) and as revealed by results of Ftests ($p = 0.002$).

This reveals that the banking industry was concerned about family responsibilities of its employees and this increases performance. Family aspects can significantly increase work performance when they are carefully incorporated in organizational policies and if employees are supported on them such as provision of child care facilities, allowed quality time with their families such as through leaves and offs to attend to critical and personal matters as well as giving assistance programs such financial and counseling services.

5.2.4 Influence of Work Life Conflict on Performance

One of the focuses of work life balance is to minimize work life conflict which occurs when experiences at work interfere with other aspects of life. For example when experiences at work interfere with other aspects of life such as extensive , irregular or inflexible work hours , work overload and other forms of job stress, interpersonal conflict at work, career transitions and unsupportive managers or unsupportive organization, can affect performance. When work and family are in conflict, obtaining rewards in one domain requires foregoing rewards in the other .An organization pursuing higher performance is likely to focus on how to reduce role overload, work-

family interference and care giver strain. This research sought to determine if this assertion held true.

Based on the findings of this study, work life conflict had no significant influence on performance of the banking industry in Kenya. The predicting power of $R^2(0.001)$ when work life conflict was introduced in the regression model was not statistically significant in that $p=0.0843 > 0.05$. This implied that work life conflict had a significant negative influence on Performance and therefore the null hypothesis (H_{04}) was accepted. Too much work, long working hours, job being involving (hence having not enough time for personal and family matters), too many responsibilities outside work, would result to work life conflict hence making employees unable to balance between work and family. But contrastingly respondents indicated that they were able to balance between family, work and personal issues, spent time wisely and were able to follow the schedules well in order to balance between work, personal and family issues. Descriptive statistics of this study indicate that majority of the banks sampled agreed that these dimensions are present in their organizations as indicated in Table 4.10.

Therefore well balanced relationships between work and family helps people to gain sense of fulfillment, happiness to stay productive and healthy for longer because the consequences of work life imbalance can be dreadful in terms of the profitability of organizations. The concept of work life balance requires organizations to effectively integrate employees' work and non-work roles which would minimize levels of multiple role conflict, the associated stress and job dissatisfaction hence increasing performance.

5.2.4 Qualitative Responses

Qualitative responses from the study findings showed that work life balance practices which would increase performance were introduction of flexible working hours, considerate policies, allowing employee participation, offering family and personal leave, allowing and enrolling them in sports and social event as well as offering scholarships. Respondents also indicated that if the organization supports further education, is more attentive to employees and offer training seminars, then they could be

efficient at work for increased performance. Consequently respondents desired that the banks eliminated unnecessary work, avoided working during weekends, created more and balanced time between work and family and personal matters. Additionally, the respondents indicated that if the management gave clear responsibilities as well as reduced working hours, this would result to work life balance which would increase performance in the banking industry.

5.3 Conclusions

The existence of an interaction between flexible work arrangement and performance implies that flexible work arrangement influences Performance in the banking industry. Banking industries in Kenya supporting employee's flexible work arrangements on either time, flexible career paths, job sharing and also supporting various policies exerting influence on the number of hours worked played a major role in ensuring performance is increased in the banking industry.

Based on the findings of this study, it can therefore be concluded that majority of the banks in Kenya sampled in this study lay more emphasis on flexible work arrangement for increased performance. Hence flexible work arrangement remained significant in influencing performance in the banking industry in Kenya. This implies that work life flexibility practices gives employees prerogative to adjust when, where and how they work in order to balance work and non-work demands such as taking leaves to pursue career, for care giving and other personal reasons.

The results of this research indicating an interaction between wellness programs and performance is a reflection that wellness program practices such as promotion of preventive care, education and training opportunities on wellness matters and having supportive manager are good practices that influence performance if employees are accorded them. Based on the findings of this study it can therefore be concluded that majority of the banks in Kenya sampled in this study lay more emphasis on wellness programs for increased performance. Hence wellness programs remained significant in influencing firm performance. Wellness programs provisions according to this study included promotion of preventive care, education and training opportunities on

wellness, and having supportive managers on wellness issues had a linear relationship with customer satisfaction, target standards, employee satisfaction and in the banking industry in Kenya. This implies that they played a major role in influencing overall performance in the banking industry.

Based on the results of this study, it can be concluded that consideration of family responsibilities aspects that pertains to employees, can greatly influence performance in banks in Kenya. Child care issues, dependent care and employees having balanced time with the family had a positive and significant linear relationship on the measures of performance which were customer satisfaction, target standards, employee satisfaction. The multiple regression results of this study indicated that there is linear relationship between family responsibilities and Performance.. This would imply a spillover effect to the organization in terms of customer satisfaction, meeting targets and standards and ensuring employee satisfaction hence increased overall performance to the organization and vice versa.

Work life conflict was also sought to establish its influence on performance of the banking industry in Kenya. The study results indicated that this relationship was negative which means it was not significant in influencing performance. This implies that work life conflict is in contrast with the implications of Performance hence did not have a linear relationship with Performance which was measured in terms of customer satisfaction, target standards and employee satisfaction. Based on the findings of this study, it can therefore be concluded that majority of the banks sampled in this study on the aspect of work life conflict did not influence their Performance in that employees were able to balance their schedules and time between work and other aspects may it be family, personal and social aspects.

5.4 Recommendations

5.4.1 Recommendations for Management

Work life balance practices which are flexible work arrangements, family responsibilities support, and wellness programs influence performance. The considerations of childcare, dependent care and allowing employees more time with

their families which are issues that characterize employee's role at home contributes to customer satisfaction target standards and employee satisfaction as he/she works. Meanwhile flexible work arrangements considerations such as giving employees flexibility on when to begin and end work as long as they meet the target also influences performance. Flexible career paths and encouraging job sharing as a form of flexible work arrangements are important in increasing performance of an organization. Aspects of wellness and policies that pertains to wellness of employees such as promotion of preventive care, education and training opportunities on wellness of employees alongside supportive managers on aspects of wellness also plays major role in increasing Performance. This is significant practical insight for managers and the results of this study have demonstrated that work life balance as pertains to adopting these practices are crucial to the success of every organization and part of an organization is to ensure efficiency and increased performance.

The results of this study has helped to determine the crucial role of work life balance practices and therefore recommend that organizations should focus on the use of work life balance practices as they are necessary to ensure that organizations support their objectives. In addition this study recommends that organizations need to increasingly recognize the influence of work life balance practices as critical in achieving their objectives.

According to the results of this research, flexible work arrangement, family responsibilities and wellness programs are influential in increasing performance. The research recommends that organizations should diagnose employees work life balance practices needs and develop practical solutions by implementing them so as to be able to achieve business goals. With regard to this, the role policy makers and managers play in organizations in supporting work life balance practices is important.

Moreover, study recommends that banking institutions should address more issues relating to considerations of childcare, dependent care and allowing employees more time with their families which are issues that characterize employee's role at home

which contributes to customer satisfaction, employee's ability to meet targets and standards and employee's satisfaction as they work.

The study recommends that banking institutions need to address more issues relating to reduction of employees work to life conflict as a means of increasing Performance which is achieved by having satisfied workers who have control over their work, families and other aspects that requires their attention. Promotion of work life balance practices will benefit both the employees and organization in the long run.

5.4.2 Recommendations for Policy

The underlying assumption of work life balance is that Performance is influenced by a set of work life balance practices and for organizations to compete effectively and to achieve their objectives, they must constantly ensure employees are able to balance between work, family, career and even personal issues. This can be done by ensuring wellbeing of employees, encourage flexible work arrangements and supporting employees in meeting their family responsibilities the same way they give much time to their work.

From the findings of this study, family responsibilities support, wellness programs and flexible work arrangements influence Performance. These work life balance practices influence performance differently as evidenced in the regression models. These findings therefore recommend that organizations should carefully consider the alignment of work life balance aspects they will adopt so that they support and supplement one another in ensuring the objective of both the organization and employees is met.

In addition it is proposed that in light of these findings, policy makers in organizations evaluate the work life balance practices and activities by the degree to which they contribute directly to the accomplishment of an organizations goals and also the benefit they have to employees so that they ensure the policies are in place and implemented in organizations as mandatory.

5.5 Study's Contribution to Theory

The findings of this research confirmed that work life balance in this study had four dimensions; family responsibilities, flexible work arrangements, wellness programs, and work life conflicts on Performance and they underlay a single main factor which was work life balance the independent variable of this study; hence could be used to measure performance of the banking industry in Kenya. They converged to the hypothesized model and therefore this meant that although these work life balance practices were developed using literature and theoretical context from the western developed countries, their items converged very well to their respective dimensions and therefore the spillover theory was applicable in the Kenyan Context.

5.6 Areas for Further Research

The findings of this study provide empirical evidence that work life balance influence performance. The aspects of work life balance practices adopted for this study included family responsibilities, flexible work arrangements, wellness programs and work life conflict. Work life balance practices are diverse and there is no standard way of choosing a particular practice but for organizations to be successful they need to ensure employees are able to balance between work, family, personal, social and even spiritual aspects.

Other studies need be done to explore other work life balance aspects or practices in other organizations which provide a rich base for researchers to compare the results of this study to determine if they will result to different effects on performance. Future studies could also shift the emphasis to a single work life balance to derive more precise evidence regarding the influence or extent of work life balance practice on Performance looking at either male or female employees alone.

This study attempted to clarify linkages between work life balance practices and performance in the banking industry. Empirical review of past studies indicates that importance of work life balance practices and organizational success in the banking industry has not been much established. The findings of this study have contributed to addressing this gap and adding the existing stock of knowledge in the literature of work

life balance in Kenya. Ideally future studies should focus on addressing the questions regarding which work life balance practices increase Performance more, how and why. Other studies could be undertaken with researchers extending the scope of other contextual issues.

In this study again respondents were asked if their organizations had policies on work life balance in their various banks. Some respondents indicated that policies were there but rarely utilized while others indicated that policies were there but not implemented and made in an open manner. Therefore other studies could be undertaken to probe how policies are effected and criteria used and if they are there why they are rarely utilized.

Further research is also recommended on the influence of other unexplored factors to further clarify the determinants of performance that have not been addressed in this study. Such clarification would provide additional valuable guidance to Hr professional and other organizations as well.

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APPENDICES

Appendix 1: Letter of Introduction

I am PhD student at Jomo Kenyatta University of Agriculture and Technology, Department of Entrepreneurship and Procurement. The title of my study is: 'Influence of work life balance on performance of the banking industry in Kenya'.

The study seeks to investigate the influence of flexible work arrangements, family responsibilities, wellness programs provision, and work life conflict on performance. As part of the PhD program requirement, I am supposed to collect data and would be grateful if you would consent to participate in this survey, through filling the questionnaire provided. The information provided will only be used for academic purposes only and will be treated with uttermost confidentiality.

Thank you for consenting to participate in this study.

Yours Sincerely,

Mungania K. Agnes

HD412-0512/2013

Jomo Kenyatta University of Agriculture & Technology, School of Entrepreneurship, Procurement and Management.

Appendix 2: Questionnaire

Please answer all questions by writing a tick in the box that closely matches your views alternatively. Please write also in the space provided your views on the questions asked. Thank you for participating in this academic research. Do not write your name on the questionnaire

SECTION A: Demographic Information

1. Age in years 30 below 30-40 years 40 and above
2. Gender Male Female
3. Marital status; Single Married Widowed Divorced
4. Educational level KCPE/KCE KCSE Certificate Diploma
 Bachelors Masters PhD
- 5:No. of children..... None Age of first born Age of last born
6. No of dependants..... None No of Parents No siblings
 No of sick persons No of orphaned

SECTION B: Organizational Data

7. Your Position level in the organization Top level Middle level Lower level

8. How long have you worked with the organization (please indicate)

.....

9. What time of the day do you work? Day Night Both

10. How many hours do you work in a day? Please indicate.....

SECTION C: Influence of Work Life Balance Practices on Performance

Below please indicate the extent to which you are strongly agree, agree, neutral disagree, disagree and strongly disagree with the statement on work life balance practices. Put a tick in the box that closely matches your views

KEY:

Strongly Agree, Agree, Neither Agree nor Disagree, Disagree, Strongly Disagree

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
1. Flexible Work Arrangements					
a. My company allows us time to start work at varying times	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. My company always gives us time off to attend to critical personal matters	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Flexible work schedule has enabled me want to work for this organization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. The organization provides flexible career planning to its employees which encourages me to stay.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. The organization allows employees to have local arrangement with fellow workers where they are not able to work full time	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

f. The organization has mechanisms that guide employees

on their future careers in the organization

Strongly Agree
Agree
Neutral
Disagree
Strongly Disagree

g. The organization allows employees to take career breaks to

attend to personal issues but with job promise after the break

h. Staff are allowed to exchange shifts and having flexible start

and finish time as long as they put in the minimum required time

i. Staff are allowed some freedom to act and decide how to conduct

their work

2. Wellness Programs

a. Employees get subsidized gym membership fees at a place of

their choice

b. Staff are allowed time off for exercise or gym training paid by the

organization.

c. Employees are given training and education on importance of good

health

d. Manager supports employees by providing them with subsidized balanced

meal in the company

e. The organization often organizes regular employee health /counseling

programs

- f. Through manager support I find it easier to take care of my health
- g. Employees are not given training and education on importance of health to their bodies
- h. My manager minds about our personal health and conditions of work hence provides comfortable tools of work.
- i. Employees are allowed rest periods in between work

3.Family Responsibilities

- a. I wish I would be allowed time to attend to family matters
- b. The organization provides employee assistance programs like financial and counseling for critical family matters
- c. I wish I had all the time with my children
- d. I do not always have time with my children
- e. I find it very difficult to manage my job and dependent care issues at home simultaneously

- f. I always feel angry with my employer as am not able to balance my work and family responsibilities

Strongly Agree
Agree
Neutral
Disagree
Strongly disagree

- g. Employees always get paid leave or off to attend to family and critical

personal matters

h. Employees can take paid compassionate leave to attend to

family matters

i. The organization always gives employees financial assistance to cater

for some issues of dependants

j. I find it difficult to balance my job and family matters

4. Work Life Conflict

a. I desire reduction of working hours due to pressure of work at home

b. In the past three months my family and personal life have kept me from

getting work done

c. Too much work at home makes me always strain at work

d. The many demands at work have limited my social

e. I have too many responsibilities outside work that makes me less

effective at work.

Strongly Agree | **Strongly Disagree**
Agree **Neutral** **Disagree**

f. Working all day is really straining for me

g. I always feel tired when I get up in the morning and have to face

another day on the job

h. I feel am making an effective contribution to my organization because

i. I do not have too much work load

j. Sometimes I tell my doctor to write me sick off when I don't want to go to work

k. Working all day is not really straining for me

l. If I was not too much tied to my work, I would have been invest in some projects

Strongly Agree
Agree
Neutral
Disagree
Strongly Disagree

5. Performance and Work Life Balance Practices

a. Due to flexible work arrangement, am satisfied to work for the organization

b. I would have reached my best performance if i had flexible work arrangement

Strongly Agree
Agree
Neutral
Disagree
Strongly

c. I am able to meet customers' needs by the end of the day because of flexible work arrangements

d. My manager allows me time to attend to family and personal concerns hence am able to attain my targets

e. In my opinion, family engagements has negatively affected my performance at work

f. Am able to serve customers with ease because of provisions of good health programs

- g. I would be right to leave the organization for lack of satisfaction with my work
- h. I get minimal complaints from customers because am able to balance work
and other aspects of life
- i. Because my personal concerns are catered for, am able to relate well
with my customers
- j. In my assessment, the organization has opened other branches because
employees have supportive manager
- k. Minimal complaints have been received because employees have time off
to attend to critical family issues
- l. Am able to perform satisfactorily because am able to balance between
work and other aspects of life

Strongly Agree

Agree

Neutral

Disagree

Strongly Disagree

6. Performance

- a) Minimal complaints attributed to me have been received by customers
- b) I always meet my targets
- c) The number of customers in the organization have greatly
increased
- d) Am always motivated to work hence am satisfied with my work
- e) Am unable to meet my daily targets
- f) Given the choice I would not wish to work for this organization in
the next five years
- g) My performance at work has positively been improved

- | | Strongly Agree | Agree | Neutral | Disagree | Strongly Disagree |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| h) I always relate well with other employees | | | | | |
| i) Am always able to serve customers with ease | | | | | |
| j) My performance appraisal have been above average | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k) I believe I have contributed to the organization opening other branches | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l) Given the choice I would wish to work for this organization in the next
five years | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

SECTION D

1. Does your company have a document that outlines the organization work life balance policy? Please comment on this.....

.....

2. When your personal concerns are addressed do you perform better or not? Explain

.....

3. Do you think that you can be more satisfied with your work if work life balance practices are enhanced? Please Explain.....

.....

4. What can the organizations do differently to make you more satisfied as you perform your duties? Please Explain.....

.....

5. What practices can your organization adopt which pertains to work life balance which can ensure workers do not leave the organization? Please explain.....

.....

6. Kindly give any comments about your work life balance, in other words how happy are you with the way you divide your life between work families, caring for others, chores, leisure, workouts

7. How does your job reduce the amount you can spend with your family?
.....

8. Which measures should your firm take to ensure that you meet your targets and achieve your standards at your place of work?.....

9. How can your organization ensure that you are efficient at your place of work for higher profitability?

10. In which practical ways does your firm ensure that you have work life balance such that your family, dependents, leisure, personal life is not affected.....
.....

11 .How does your bank's wellness programs provision make you satisfied with your work?.....

12. From your opinion, which wellness programs would improve Performance of your bank e.g. gym facilities, subsidized gym outside place of work, health and fitness education, counseling on health matters. e.t.c
.....

13. How do you cope with work, personal and family issues to be more productive in your organization?.....

THANK YOU FOR TAKING YOUR TIME TO ANSWER THE QUESTIONS

Appendix 3: Sample Size Determination

The sample size was calculated as follows:

$$n = \frac{Z^2 pq}{e^2}$$

$$n_{adjusted} = \frac{Nn}{N + n}$$

Where n = number of samples, N=Total population and e= precision level 0.05.

z=Standard normal distribution set at 1.96 corresponding to a confidence level of 95%

p=probability of success (0.5)

q= probability of failure (0.5)

=probability of failure

In this case the target population being 36,212 at 0.05 level of significance the sample size was:

$$\frac{0.96 \times 36,212}{0.05^2 (36,211) + 0.96}$$

$$\frac{34,7632.52}{91.4875}$$

=379.9=~380 Respondents

Appendix 4: Operationalization of Variables

Variable	Variable name	Operationalization of variable	Operationalization of variable	
Dependent variable	Performance	customer satisfaction Target standards Employee satisfaction	Amount of complaints Customer retention Customer loyalty to products and Services Goals achieved Retention of workers	
Independent Variables	Flexible work arrangement	Flexitime Jobsharing	Place of work Sharing working time Hours worked	
		Flexible career paths	Study leave Fee wavers	
		Preventive care		
	Wellness Programs	Education and trainings		Welfare committees Fitness facilities Fitness membership assistance Fitness Instructor Onsite check up clinics Workshops Seminars
			Supportive manager	Reduced number of meetings Participation in work life balance decision Communicating clear expectations
			Child Care Dependent Care	Leave to attend to child Leave to attend to dependent issues
	Family Responsibilities	Balanced time with the Family		Leave Provisions for family matters
		Role overload		More time with Family
		Work-family interference		Role related time Role related distress Stressful experiences
Work life conflict	Care giver- strain		Long hours in paid work Pre- occupation at work High job involvement	
			Inability to balance	

APPENDIX 5: Performance and work life balance practices

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Due to flexible work arrangement, am satisfied to work for the organization	26.85	31.810	.566	.663
I would have reached my best performance if I had flexible work arrangement	26.80	36.603	.223	.713
I am able to meet customer' needs by the end of the day because of flexible work arrangements.	27.02	32.317	.525	.670
My manager allows me time to attend to family and personal concerns hence am able to attain my targets	27.03	34.294	.406	.689
In my opinion, family engagement have negatively affected my performance at work	26.12	41.037	-.119	.763
Am able to serve customers with ease because of provisions of good health programs	27.02	36.456	.292	.704
I would be right to leave the organization for lack of satisfaction with my work	26.73	37.217	.147	.726
I get minimal complaints from customers because am able to balance work and other aspects of life	27.09	34.068	.468	.681
Because my personal concerns are catered for, am able to relate well with my customers	27.08	34.534	.424	.687
In my assessment, the organization has opened other branches because employees have supportive manager.	26.76	34.764	.359	.695
Minimal complaints have been received because employees have time off to attend to critical personal and family issues	27.00	33.978	.467	.681
Am able to perform satisfactorily because am able to balance between work and other aspects of life.	27.25	33.260	.554	.670

APPENDIX 6: List of banks that participated in the study

1. African Banking Corportaiion Ltd
2. Bank of Africa Kenya Ltd
3. Bank of Baroda
4. Bank of India
5. Barclays Bank of Kenya Ltd
6. CFC Stanbic Bank Ltd
7. Chase Bank Ltd
8. CITI Bank
9. Charter House Bank Ltd
10. Commercial Bank of Africa Ltd
11. Cooperative Bank of Kenya Ltd
12. Credit Bank Ltd
13. Development Bank of Kenya Ltd
14. Diamond Trust Bank Kenya Ltd
15. Dubai Bank Ltd
16. ECO Bank of Kenya Ltd
17. Equatorial Bank Ltd
18. Equity Bank Ltd
19. Family Bank Ltd
20. Fidelity Commercial Bank Ltd
21. Guaranty Trust Bank Ltd
22. First Community Bank Ltd
23. Giro Commercial Bank Ltd
24. Guardian Bank Ltd
25. Gulf African Bank Ltd
26. Habib Bank A.G.Zurich
27. Housing Finance Bank Co of Kenya Ltd
28. I &M Bank Ltd
29. Kenya Commercial Bank
30. Jamii Bora Bank Ltd
31. Middle East Bank Ltd
32. National Bank of Kenya Ltd
33. NIC Bank Ltd
34. Oriental Commercial Bank Ltd
35. Paramount Universal Bank Ltd
36. Prime Bank Kenya Ltd
37. Standard Chartered Bank Ltd
38. Transnational Bank Kenya Ltd
39. United Bank AfricaLtd
40. Victoria Commercial Bank Ltd
41. Sidian Bank Ltd
42. Consolidated Bank of Kenya Ltd

43. Habib Bank Ltd
44. (Source: Central Bank of Kenya, 2015)