WORK-LIFE BALANCE PROGRAMS AND EMPLOYEE PERFORMANCE IN COMMERCIAL BANKS IN NYERI COUNTY, KENYA.

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D53/NYI/OL/26580/2013

A RESEARCH PROJECT SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS OF THE AWARD OF MASTER OF BUSINESS ADMINISTRATION (HUMAN RESOURCE MANAGEMENT) OF KENYATTA UNIVERSITY.

NOVEMBER, 2018
DECLARATION

This project is my original work and has not been presented for any award in any other university.

Signature………………………… Date…………………………

Julius Maina Mbanya
D53/NYI/OL/26580/2013

I confirm that the work in this project was done by the candidate under my supervision.

Signature………………………… Date…………………………

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DEDICATION

This work is dedicated to my family for providing me an opportunity to practice balance between my professional and personal life when carrying on with my study. I also hope that this work will be inspirational to my daughters Eness and Nakita too in their academic pursuit. Wesley, my son will also feel and enjoy the fruits of this study.
ACKNOWLEDGEMENT

I wish to express my sincere gratitude to God for the strength He has bestowed on me to carry out this study. I also want to thank Kenyatta University Lecturers at Nyeri Campus in particular Dr. Waithaka P.M and Dr. Muli J.V for exceptional guidance, and countless reviews of my proposal drafts from the beginning through the end of this process and moral support they have given me through this course and to everyone else who has stood with me in this involving research work, I say may the hand of God extend on you.
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**ABBREVIATIONS AND ACRONYMS**

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<th>Full Form</th>
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<tr>
<td>EAPs</td>
<td>Employee Assistance Programs</td>
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<td>FWA</td>
<td>Flexible Work Arrangement</td>
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<td>HR</td>
<td>Human Resource</td>
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<td>KBA</td>
<td>Kenya Bankers Association</td>
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<td>LMX</td>
<td>Leader Member Exchange</td>
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<td>P.T.O</td>
<td>Paid Time Off</td>
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<td>SDT</td>
<td>Self Determination Theory</td>
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<td>SHRM</td>
<td>Strategic Human Resource Management</td>
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<td>WFC</td>
<td>Work Family Conflict</td>
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<td>WLB</td>
<td>Work-Life Balance</td>
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<td>WLI</td>
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### OPERATIONAL DEFINITION OF TERMS

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tr>
<td>Dependent Care</td>
<td>voluntary employer-sponsored programs aimed at helping employees take care of the dependents in their families.</td>
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<tr>
<td>Employee Performance</td>
<td>achievement of preset targets of the tasks assigned to employees within particular working time.</td>
</tr>
<tr>
<td>Employee Assistance Programs</td>
<td>Counseling assistance in areas of personal issues, job stress, balancing work and family, financial or legal.</td>
</tr>
<tr>
<td>Employee Turnover</td>
<td>Turn-over is when an employee exits from an organization and includes cessations, discharges, layoffs, and resignations</td>
</tr>
<tr>
<td>Flexible work arrangement</td>
<td>the ability of employee to be in some control of his work time as well as the location of work.</td>
</tr>
<tr>
<td>Flexi-time</td>
<td>Starting and finishing work at provided time which is convenient to the employee</td>
</tr>
<tr>
<td>Work-Life Balance</td>
<td>state of well-being which an employee can attain, that allows them to effectively manage various responsibilities at workplace, and when out of work</td>
</tr>
<tr>
<td>Work-life Imbalance</td>
<td>Lack of balance between employed job tasks and family responsibilities</td>
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ABSTRACT

It is increasingly becoming difficult to sideline work life balance and the quality of services given by employees. Technological advancement coupled with new information, the inevitability of prompt response, the value attached to satisfactory customer service and its implications on employee commitment and availability, all require time and can be a source of pressure and conflict on employee and as a result the demands of work place begin to be dominant in life and a situation of work-life imbalance follows. The objective of the study was to analyze the effect of work life balance on employee’s performance in commercial banks in Nyeri County. The study was guided by the following specific objectives; to examine the effect of flexible work arrangements on employee’s performance in commercial banks in Nyeri to establish the effect of employee assistance programs on employee’s performance in commercial banks in Nyeri, to determine the influence of employee wellness programs on employee’s performance in commercial banks in Nyeri and to establish the effect of dependent care programs on employee’s performance in commercial banks in Nyeri. The research anchored on four theories namely; spill over theory, hierarchy of needs theory, role balance theory and border theory. The study targeted a total population of 427 employees working in commercial banks in Nyeri. The study used a semi-structured questionnaire to collect data. The researcher adopted a descriptive research design. A stratified random sampling technique was used to get a representative sample of the population. A sample of 207 was taken to be the representative sample. An analysis of the data was done by use of SPSS and the results were presented using, percentages, bars graphs. As indicated by R square, the Coefficient of Determination, 71.70% of the variation in employee performance (the dependent variable) was explained by variation in the work life balance variables; flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs assessed (independent variables). As such, only 28.30% of the variation in employee performance was explained by other factors not included in the model. Pearson correlation analysis results established that all the work life balance variables assessed; flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs were strongly, positively and significantly related with employee performance. Similarly multiple linear regression analysis output indicated that work life balance and its components; flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs were statistically significant determinants of employee performance. The study makes recommendations on need to enhance the work life balance programs being practiced by banking institutions especially on dependent care programs which was found to be poor.
CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Organizations in the recent changing work environment have devised a variety of ways in an attempt to improve performance of the individual, group and organization level (Muli, 2014). Owing to various external factors, organizations are experiencing a lot of competition hence the inevitability of considering human resources as a very crucial resource for clinching competitive advantage. In fact banks have moved their business activities outside the conventional banking halls to mediums like mobile internet banking, satellite banking agencies and internet self-service banking applications. Actually 17 commercial banks in Kenya are offering these channels which leads to convergence of product thus calling for a staff with a performance that can bring out differentiation (KBA, 2017). As many organizations endeavor to attract and retain employees deemed as talented and at the same time try embrace emerging issues of work life conflicts, it calls for managers to apply a number of strategic human resource (HR) practices for organizational goals to be attained (Guest, 2002). As a result, managers are instituting tested work-life balance programs that minimize operational costs and at the same time enhance competitive advantage. The programs are resource makers and commitment enablers that foster employee’s commitment and improve their performance at work (Ferris, 1998).

Academic study concerning work-life balance can be traced to the time women begin having dual roles. Barnett and Baruch (1985) did a study on the mental distress related to the balance between rewards and complaints raised by women as paid workers with other demanding roles of being a mother and wife. Their findings were that women who exhibited high role quality had low levels of role conflict and role load and reported
more of rewards than concerns. The researchers concluded that role balance is attained when workers recognize only rewards without raising concerns. They also observed that role could range from positive to negative values. Buckley, Wheeler and Halbesleben (2015) investigated a similar research problem from a different view of role perception. They deduced that women often perceived their work and family roles in multivariate perspectives and hence they anchored their study on both the role enhancement and role conflict hypotheses.

According to Cookson(2016)Work-life balance are practices that assist employees to comfortably maneuver between employed work and non-working times. This has been referred to as work-family policies, family-friendly or family-responsive policies. The Work life initiatives include policies and practices put in place by an organization to enable employees to perform assigned tasks effectively and equally afford time for family roles (Muli, Muathe & Muchiri, 2015). Recently, work-life balance has become a key matter of concern to both employers and employees of various organizations. A study by Obiageli, Uzochukwu and Ngozi (2015) claims that inadequate work life balance strongly affect employees well-being, job performance and ultimately the organizational performance.

Work/life balance as a discipline is attracting a lot of attention in the academic and corporate realms and new research is continually being embarked on. Empirical research indicates that organizations that strive to implement work-life balance policies that recognize the changing nature of the workforce benefit from high levels of staff retention and raised productivity (Rantanen, Kinnunen, Mauno & Tillemann, 2011). If firms are to remain competitive, it’s inevitable to attract and ensure retention of best employees. This is only achieved by satisfying employees want including a work life balance. According to a study carried out by Johanson, Skoog, Backlundand Almqvist
many employers in developed economies are it—or somehow near it. According to a study carried out in American firms, 92 percent of employers in the USA showed that at least eight work-life balance programs exist and 47 percent said they instituted the programs to recruit and retain employees. Only 25 percent indicated they did not find improvement in productivity and commitment of employees (Gitahi, 2014).

Research has shown that workplace practices and culture can adversely impact on the needs of individual employees and negatively affect their health—both physiological and psychological (Gitahi, 2014). Employees who are unwell physiologically and psychologically will definitely not perform their tasks efficiently thus their performance is bound to be on a diminishing trend. Lockwood (2003) argues that there are three major factors that influence a firm in considering and putting in place WLB programs. These are global competitiveness, informed care in personal lives and an aging workforce. Researchers suggest organization’s competitive advantage in the marketplace can be achieved through WLB programs that though initially costly will provide a win-win solution. It is also worth noting that Sheppard (2016) has a different view that it is an assumption that existing work-life balance programs may not automatically enhance employee performance at place of work since the concept has for now only amorphous definitions that cannot authoritatively be relied on to answer the empirical question.

It is evident that staff performance is affected by different variables at their place of work. Job done gives an assessment as to whether a person undertook his or her task well or not. Performance of an employee indicates how well he or she is focused on attaining organizational goals. It entails the way one performs the work tasks in accordance to the job description (Naithani, 2010). Performance of an employee is the art of accomplishing assigned tasks within predetermined timelines and boundaries. Managers are under endless competitive pressure of enhancing their work environment to get employees post
improved results. It has been observed that a committed and high performing staff is a vital resource that enables the organization’s sustainability and achieving of a competitive niche (Kiura, 2010). Implementing the WLB programs can offer staff relief from non-work concerns through wellness programs, flexible work arrangement rosters, paid time-off programs, employee assistance programs and dependent care programs (Shein & Chen, 2011).

Far sighted organizations need to not look at WLB programs as an investment as they will be gainers because they will benefit from the higher workplace productivity of employees with enhanced work-life balance. Arising from the empirical research reviewed, majority of studies have been undertaken in the developed economies and there arises a need for a study to confirm whether the WLB programs can replicate in developing economies in particular Kenya. Indeed, there seems to be inadequate research on WLB programs such as dependent care and wellness programs in Africa and specifically Kenya.

Based on the above discourse, the study ascertained work life balance programs such as flexible work arrangements, wellness programs, employee assistance programs and dependent programs have a relationship on employee performance.

1.1.1 Concept of Work-life Balance
According to Bui, Liu and Footner (2016) work life balance (WLB) programs are employer instituted benefits or working environment that enable employees to comfortably balance between work place duties and non-work commitments. Work-life balance is a concept that assists employees to conveniently share their time and effort between job tasks and other commitments in the family. Work-life balance enables an employee to afford time for family, friends, social gatherings, spiritual nourishment, community engagements, self-grooming, and other personal errands hand in hand with
the demands at place of work (Crooker, Smith & Tabak, 2002). Employers who have strategic policies and practices that enable employees to conveniently lead a balanced life between work and family are deemed to be providing WLB programs.

Work life balance programs refer to practices strategically sponsored by organizations which enable employees to reconcile job demands and personal lives (McCarthy, Darcy& Grady, 2010). Researchers have generally agreed that work-life balance engenders a person’s psychological well-being, better self-esteem, satisfaction, and a harmonized life and all these reveal a successful balance between work and personal roles (McDonald, Townsend & Wharton, 2013). However, there is yet no consensus as to the proper definition of work-life balance nor its metrics of measure and hence theories of what really work-life balance is, its development, and which variables engender or stifle it, are still being researched on (Dunne, 2007).

According to Krisor, Diebig and Rowold (2015) purposed implementation of work-life balance greatly improves the working environment and thereby avails a stress free working life to the employees. It has been noted that if employees spend most of their time on work-related activities, they are bound to feel as if they have neglected the other crucial aspects of their lives hence stress and dissatisfaction eminently ensue. Work-life balance brings an experience of satisfaction to employees if they feel that all the domains of their life are being catered for. Since employees have personal needs, professional needs, and monetary needs to satisfy, WLB becomes challenging. However, managers can overcome this by introducing such programs and policies that will ensure flexible work schedules, paid time off (PTO) and organization-sponsored family activities (Crooker, 2002). Managers are the pivot in attaining WLB especially if in their own lives they value balance between work and personal lives. They become role models to their juniors in the journey of achieving work life balance. Indeed, they create
a working atmosphere where work-life balance is enabled, supported and are a norm. Eventually, the gain is retention of talented staff to which WLB is important just as it is to their mentors.

There has been found a positive relationship between WLB and employee work performance. That convenient accomplishment of personal obligations (family and parental) brings about improved work performance (Shagvaliwa & Yazdanifard, 2014). Employees in the fast changing economies are constantly experiencing hardships in trying to balance between work and life roles. Research has found that the conflict between job and personal life issues influence all employees; social economic ranking, or family size notwithstanding (Shein & Chen, 2011). Arising from the above, undying interest has emanated to fully grasp the relationship existing between work and life and several studies are underway to bring employees a harmonious experience between work and life.

1.1.2 Employee Performance

According to Zimmer and Campbell (1989) performance entails employees accomplishing their tasks to standards already set in the appraisal system. An organization sets goals to be met by employees which ultimately translate to organizational goals that propel the firm towards achievement of a competitive advantage (Frese, 2002). According to Dissanayaka and Ali (2013) performance entails achievement of pre-agreed targets allocated to employees to be realized within a particular timeframe. Organizational success therefore depends on the employee performance.

The employee views WLB as a state to be attained by actions of both the staff individually and the organization. (Mayerhofer, Schmidt, Hartmann & Bendl, 2011). From an employer’s dimension, work-life balance can be an indicator of desirable
performance, and from the perspective of the employee WLB programs may be a determining factor in making a decision to work for the current employer or to look for another employer (Mayerhofer, 2011). Regardless of whether one refers to the programs as work-life balance or family friendly policies, there exist macro and micro rationale for the focused organizations to embrace them (Wang & Walumbwa, 2007). A macro side perspective offers that the programs allow an organization to operate with a committed staff that eventually exhibit better job performance. Employee commitment has been found to be very important to the success of an organization (Shahid & Azhar, 2013). This commitment translates to effective performance by employees. Three drivers of employee commitment has been identified as employers’ care (for employees), concern and fulfillment.

An investment in employee’s wellness and safety is a worthy venture if other resources are to result to remarkable gains such as organizational growth and profitability (Howard-Quartey & Buenar-Puplampu, 2012). Consequently, managers have the responsibility of ensuring a healthy working environment where employees experience less stress, risks and illnesses. The ultimate result for such work force will be improved job performance. When WLB programs are introduced as a strategy they cut on employee absenteeism, stress related issues, staff turnover and improve on staff retention and employee commitment in general (Wang & Walumbwa, 2007). Another important benefit is that WLB programs are driver in achieving competitive advantage by cutting down on workman compensation, medical costs due to stress related illnesses while benefiting on a better job performance and productivity.

Job performance anchors on or is a consequence three variables; ability of an individual, effort, and availed time. The appraisal tool to assess job performance may focus on outcomes or resultant production (Ferris, Hochwarter, Buckley, Harrell-Cook, & Frink,
Commercial banks anticipate that WLB programs embraced will input on the formation of a positive nexus that will influence employees to have a positive attitude towards their employing organization thereby raising their individual performances (Muli, 2014).

The commercial banks are service industry and their main aim is to satisfy their customer be it in the banking hall or in other platforms. The service employee gives to the customer and employee performance has a correlation. When employees provide excellent customer service, they are excelling in their job expectations. For service industry the business is based almost solely on their employee’s performance. That is why management must look for various ways for improving employee performance. Job performance can be measured in terms of tasks accomplished. The most modern tool for evaluating employees performance is the balance score card formulated by Kaplan and Norton (2001) which most commercial banks in Kenya have adopted.

1.1.3 Performance of Employees in Commercial Banks.

According to Dunne (2007), work and family are interrelated domains that bear both positive and negative spill overs arising from the fact between them, there exists a permeable and flexible boundary. The dynamic workforce has more women who are seeking employment and single-parent units that are workers besides caring for their families. Elder care by middle aged employees’ and the increasing numbers of dual-earner couples has culminated to challenges where workers have to manage work and family roles concurrently resulting to work-family conflicts (Moon & Roh, 2010). To augment work-family conflicts, some commercial banks have established family friendly policies in an attempt to make employees experience a better balance between family and work life for improved job performance.
Work family conflicts have been found to trigger spill overs from family to work that are negative or vice versa (Agarwala, 2007). This has forced the managers to devise strategies of finding reconciliation between the two domains and thereby neutralize the conflicts. Employers therefore, establish policies and programs such as employee counseling, lactating center’s for mothers, crèches (onsite or offsite), facilities for recreation and even employer sponsored family holidays. Bruck, Allen and Spector (2002) observed that employees experience stress due to multiple roles in the family front and place of work and that affects job performance. Family friendly policies are hence formulated and are related to positive results such as enhanced job performance (Jones & McKenna, 2002). Job satisfaction, low level of work family conflicts, improved employee commitment and better talent retention are indicators of positive effects of a balanced relationship between work and family (Wang & Walumbwa, 2007).

However this study on WFC was undertaken in the manufacturing industry and therefore it could not reflect well on the situation among employees in the service industry. Budd and Mumford (2006) did a study in the service sector and found that organizations realize gains by implementing work-family friendly policies that progressively reduce absenteeism and increase productivity. They observed that bank employees behave healthily at work and therefore banks are able to have retention of competent staff that put extra effort that result to improved job performance. Previous studies have anchored on social exchange theory to establish the relationship between family friendly services and behavior outcomes of employees that are positive and banks performance as a whole (Muli et al., 2015).

Past organizational researchers have relied on this theory to assess the motivating factors that reveal staff behaviors and the positive employee attitudes that are formed (Blau 1964; Settoon, Bennet & Liden, 1996). Studies on this theory indicates that employees feel
obliged to do their duties diligently as a reciprocation of the benefits they receive from their employers (Frone, 2003). Banks therefore expect that the family friendly initiatives provided to employees will be a basis of better quality employment exchange relationship that ultimately benefits the organization. There has been support by the leader member exchange (LMX) where managerial staff in the banks acts as role models and thereby positively influence the actions and behavior of their juniors (Walumbwa, Avolio & Zhu, 2008).

Some researchers have taken family friendly services as crucial factors that improve employee performance by enhancing commitment and job satisfaction such that they have studied them as dependent variables. The studies strived to investigate deeper on work-family friendly policies and programs by interrogating the influence of work-life balance programs such as counseling, wellness facilities, crèches, and employer paid family holidays, flextime and dependents care on employee performance.

1.1.4 Performance of Employees in Commercial Banks in Nyeri County

Nyeri County is one of the 47 counties that were agreed on after the promulgation of the new Constitution of Kenya. Nyeri County covers an area of 3336 sq. kms (Republic of Kenya. statistical abstract., 2013). Majority of the county population engage in agribusiness activities and this has encouraged investors in the banking sector to invest in the County. Nyeri County has eleven (11) commercial Banks, two Micro-finance Banks and 14 Savings and Deposits taking Sacco’s. Recently Nyeri County has experienced good performance in the agribusiness activities. As a result this has created job opportunities in the banking sector in Nyeri County. These commercial banks have shown growth in infrastructure, capital base, and customer base and also growth in human capital.
In the recent past commercial banks have invested heavily on customer focused strategies as a way of improving overall performance (Kiura, 2010). Cookson (2016) suggests that formalized WLB initiatives availed by the employer can propagate enhanced efforts on the side of employees as a reciprocation; the giving back can be manifested by higher levels of motivation, productivity, uninterrupted duty attendance, commitment and employee loyalty. Many corporate leaders are grappling with low employee commitment, loyalty and motivation. The remedy for this seem to lie on effective work-life balance programs that if well communicated the employees will feel valued as human beings.

1.2 Statement of the Problem

Despite the ongoing effort to initiate a number of work life balance programs by banks to improve employees’ performance, the levels of performance of a majority of employees has scored below preset targets (Turner, 2013). Muli (2014) in similar study in commercial banks in Nairobi found that there is a positive influence between WLI and performance of employees hence managers in the HR department have to accommodate a relatively higher pressure on the journey of identifying and implementing WLI programs that will engender employee performance. This study therefore sought to examine WLB programs instituted by commercial banks in Nyeri County and their influence on performance of employees.

Findings has it that most employees work for more than 8 hours a day, flexible starting times, flexible finish times, flexible work hours generally are not applicable to majority of the employees (Laigong, 2015). Indeed, three banks in selected branches in Kenya have adopted longer operating hours that goes up to 8.00pm in a bid to beat the competition in the market that seem to be shrinking due to new entrants in the market led by saving societies. The researcher is out to assess whether FWA programs in such scenario have any effect on performance of employee. Wang (2011) aver that the magnitude and
mechanism of how the flexible work arrangements affect employees’ performance remain grey area that begs for research. In absence of work flexibility and longer working hour many workers become stressed, reducing their job performance and productivity (Lazar, Osoian & Ratiu, 2010). The researcher was therefore out to study the effects of the existing WLB programs on performance of employees.

Muli (2014) in a similar study found that the WLB initiatives embraced in banks in Nairobi County are insufficient to be generalized. Dissanayaka and Ali (2013) conducted a study on WLB in Sri Lankan apparel firms but focused mainly on flexi time and work environment. These studies have not really revealed how employee performance is influenced by programs like dependent care and employee wellness. This study therefore sought to investigate whether the aforementioned WLB programs currently embraced by banks has any positive influence on performance of employees in the Kenyan commercial banks context and specifically in Nyeri County. It is against this backdrop of unsatisfactory employee performance, limited empirical research and long working regimes being introduced by banks that this study sought to provide empirical evidence on the influence of WLB programs on performance of employees in commercial banks within Nyeri County.

1.3 Objectives of the Study

1.3.1 General Objective
To analyze the effect of work life balance programs on the performance of employees in commercial banks in Nyeri County.

1.3.2 Specific Research Objectives
The study was guided by the following specific objectives.

i) To determine the effect of flexible work arrangements on the performance of employee in commercial banks within Nyeri County.
ii) To determine the effect of employee wellness programs on the performance of employee in commercial banks within Nyeri County.

iii) To establish the influence of employee assistance programs on the performance of employee in commercial banks within Nyeri County.

iv) To examine the effect of dependent care programs on the performance of employee in commercial banks within Nyeri County.

1.4 Research Questions

The study sought to answer the following research questions:

i) How do flexible work arrangements affect the performance of employee in commercial banks within Nyeri County?

ii) What is the effect of employee wellness programs on the performance of employee in commercial banks within Nyeri County?

iii) What is the influence of employee assistance programs on the performance of employee in commercial banks in Nyeri County?

iv) What is the contribution of dependent care programs on performance of employee in commercial banks within Nyeri County?

1.5 Significance of the Study

Inadequate balance between work roles and family life is a challenge that poses a big risk to employee’s well-being, their job performance as well as the organizational performance. Banks are no exception and they require authoritative resource documents to offer a work environment that removes work life imbalance. This research will be of great importance to the banking industry by identifying effective ways of improving employee performance in the banks through implementation of accepted work life balance programs. This study will be a valuable source of literature for advanced investigation of work-life balance as a subject by students and researchers. In the vision
2030 program, Kenyan government has a development goal of creating a globally competitive and adaptive human resource base that will match the pace of a rapidly industrializing economy as well as improving labor productivity to international levels. This well-intended vision will be at jeopardy if work life balance programs are not evaluated or assessed in various sectors of the economy since they are likely to influence the productivity of employees hence the significance of this research to government ministries.

The results of this study are expected to benefit banks management by compelling them to make a critical examination of the existing work-life policies. This would help them contribute to improvement of the present work life programs or at least prepare them for any changes. Any changes in the system that are recommended should help them to go a long way in solving some of the problems in staff management thereby better achieving the objectives of the banking sector in Nyeri County.

1.6 Scope of the Study

The study embarked on flexible work arrangements, employee assistance programs, dependents care program and employee wellness programs and how they impact on employees’ performance in commercial banks in Nyeri County. The commercial banks in Nyeri County which are relatively old but have adopted work-life balance programs such as employee wellness programs were the main area of focus. As such this presented a unique opportunity to compare the performance prior to adoption of these practices and the performance currently after adopting these practices. This study was done in Nyeri County and included data for year 2012 to 2016 since this is the period in which the number of commercial banks grew rapidly.
1.7 Limitations of the Study

Most of the information sought was relatively confidential and therefore respondents were not willing to divulge such information easily. Indeed, managers were uncooperative in giving information because they viewed it as intelligence collection sponsored by competitors and thus they required seeing written consent from their headquarters. Written consent was available hence the limitation was overcome. The nature of the research problem required that financial information in-terms of profit margins be asked of which not many organizations were willing to do that. To mitigate this challenge, the researcher acquired necessary research authorizations and permits to assure the respondents that the study was purely for academic purposes and that information would not be used for other purposes. Due to the busy schedules of members of staff in the banks, appointments had to be rescheduled for collection of questionnaires. Another limitation was that some millennial employees were not enthusiastic in filling out hardcopy questionnaires since their day to day lives are mainly dominated by the digital technology.

1.8 Organization of the Study

This study encompasses five Chapters. Chapter one introduces the problem under investigation hence background of the study, the researcher developed research objectives as a guiding tool to be used throughout the research work, research questions was also developed in this chapter that guided the researcher in developing questionnaires for purpose of data collection, scope of the study shows the area covered by the research work and the population of the study and lastly the limitations encountered in the study. Chapter two present the literature review related to work-life balance programs, summary of literature review and a conceptual framework. Chapter three deals with methodology employed in the study which comprised of research design, target population, sampling
procedure, research instrument, instrument validity and reliability, data collection and analysis. Chapter four includes; introduction, data presentation, factor analysis, test of correlation, testing regression model. Chapter five presents introduction, summary of findings, conclusion, recommendations and suggestion for further study.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter discussed the theories put forth on work life-balance programs; reviewed the published literature on work life-balance practices and their resultant effects on employee performance. The chapter further gave an empirical connection with existing studies on work life balance. The chapter also gave a critique of the existing studies and literature gap on work life-balance on employee performance in Kenya. Finally, the chapter discussed the conceptual framework that guided the study.

2.2 Theoretical Review

Theoretical review seeks to present a thorough review of existing knowledge on the subjects at hand as presented by authors in theory regarding the subjects at hand. The research study was anchored on spill over theory, Maslow’s hierarchy of need theory, role theory and border theories.

2.2.1 Spill over Theory

Spill over theory by Guest (2002) postulates the situations that allow spill-over to occur between the work micro system and the family micro system. Two perspectives of spill-over have been identified. Edwards and Rothbard (2000) identified positive relation between life and work satisfaction an employee experiences; the cross transference of skills and behavior’s between the two domains such as when stress from workplace is transferred home or when family concerns negatively affect work obligations. Work and family life are not only segmented and integrated at some instances; the two also compensate each other, depending on a situation. Dissatisfaction in one facet may motivate a person to seek satisfaction from a higher level in the other segment of life. A situation of interdependence between work and life domains is formed. Naithani (2010)
summarized that interrelation of work and life segments is affected by the spillover from one segment to the other which can be positive or negative.

Sheppard (2016) noted that balance between work and life can be attained in a situation where equal effort is allocated to work and home or, when home demands or work demands dominate depending on option preferred. Spill over occurs by the presence of interference of one sphere of life with another. Researchers have noted that various positive outcomes of WLB which include satisfaction and wellbeing at place of work, home and in life as a whole, performance at workplace and home, relation with others at place of work, family members and other people in general.

The theory was relevant to the study in that it proposed positive work-life balance policies for organizations. The spill over that occur is an interdependence of each other, therefore, organizations are expected to adopt positive work life balance policies that will enable employees to balance between work and life which will make them be effectively committed to achieving the goals of the organization and where work-life does not interfere with family and home life. Banks have a role to play by providing assistance programs that will ensure family issues like child care and elder care of dependants does not spill over to work place. This theory therefore guided the researcher to examine the different work-life balance programs and employees performance in commercial banks in Nyeri County.

2.2.2 Hierarchy of Needs Theory

As proposed by Maslow (1943) in hierarchy of needs, persons are naturally motivated to work in attempt to fulfil basic needs. The research done on the positive impact of dual commitment of work and family roles is limited and an investigation of additional factors is required. There is an increase of literature showing that social support, job support and job aspects (such as workload and flexibility) impact on multiple roles by an employee.
(Barnett & Hyde, 2001; Kirchmeyer, 1992). However little expansion has been done regarding other factors that are internal to the individual that may influence the situation of answering to dual roles. In fact scholars have not fully established impact of multiple role participation of persons in satisfying the basic psychological needs for independence, competence, and belonging to.

Maslow hierarchy of needs are the basis of Deci and Ryan (2004), self-determination theory (SDT). The theory holds that human beings have inborn traits push them towards psychological growth and development; people struggle to overcome on-going challenges and integrate their new encounters into a sense of self. Bui (2016) noted that human beings make choices in pursuit of personal desires and needs. This can explain why employees work to pursue various needs at different levels in the Maslow pyramid of needs. Griffin (2009) elaborated more on how these choices made by an individual affect how they interact with other people through John Thibaut and Harold Kelley’s social exchange theory, which focusses on individual needs in relation to other people. A human being relate with others in a way that best satisfy his individual needs without a lot of cost.

To establish the key employee needs and motivations, scholars like Shankar and Bhatnagar (2010) have anchored on Abraham Maslow’s hierarchy of needs, which postulate that human beings strive to satisfy needs in the following order: survival, safety, belongingness, self-esteem, and self-actualization. Other research has explored the premise that the level to which basic physiological needs are satisfied may influence employee satisfaction at work (Ryan, Bernstein, & Brown, 2010). In the current study, this links to the variable of employee wellness. There exists an assumption that most employees have already met their survival and safety needs by securing employment and
that their motivations shift to the needs of belonging to the organization. They become proud of one’s role within the organization and experience a balanced feeling of satisfaction in one’s job and other segments of life.

Ramlall (2004) contended that, the implications of Maslow’s theory provide useful insights for managers and other organizational leaders. In the first instance, the theory it directs managers to devise formula of motivating employees by introducing programs and practices geared towards satisfying emerging or unmet needs. In absence of such a climate employee will experience frustration and the resultant effect is poor performance, low job satisfaction and high turnover (Steers & Porter, 1991). It is therefore evident that bank management has to ensure employee’s needs are provided for by the virtue of them being employed.

The theory was relevant to the study in that it revealed the importance of understanding human needs and how needs satisfaction at a lower level in the hierarchy make persons to seek satisfaction of needs in the next level. As Maslow needs theory puts it, human being strife to fulfill their basic needs for satisfaction in their life. This means that an employee views the work as a source of satisfaction. As the employee climbs the ladder of fulfilling human needs according to Maslow’s’ hierarchy of needs, the employee gains a balanced feeling of satisfaction in his or her job and life needs therefore resulting to a balanced work-life.

2.2.3 Role Balance Theory

Work-family research has majorly been based on role stress theory; where the negative effects of work-family interaction has been put under the spot light. In the recent past, researchers have shifted focus towards the positive interaction between work and family roles. Following role balance theory Kluczyk (2013) have referred work-life balance as “the level to which a person is mutually engaged in – and satisfied with – work and
family role”. Work life conflict emerges when roles at place of work and out of work life roles are not easily balancing such that engaging in one role becomes difficult by attempting to fulfill the other role (Beers & Walter, 2001).

In addition, these scholars seemed to recognize three dimensions of work-life balance where time balance refers to equal hours of engagement, involvement balance entails equal mental effort employed and physical presence committed, and satisfaction balance involves equal satisfaction attained both for work and family roles. Greenhaus, Collins, and Shaw (2003) viewed work-family balance as a continuing situation where imbalance tilted towards work role is on one end, and imbalance towards family role is on the other end, and balance pivots at the middle with no bias to work or family role. Arising from the above conceptualization, WLB and Work life imbalance are not essentially beneficial or detrimental, respectively, for psychological wellness and life quality. Ideally, scientific studies should be done whether equal time, involvement, and satisfaction balance is beneficial to a person than imbalance tilted towards work or family role. Theorists have held it that positive role balance leads to role ease and that negative role balance leads to role strain.

Marks and MacDiarmid (1996) conclude that the ease of a role and its strain corresponds with role balance and role conflict respectively. Presence of positive role balance is characterized by role conflict either being cushioned or neutralized before serious issues of role conflict become part of management; this is best arrived at by catering for demands of each role timely and committedly. In the study of Lankau (2006) it is concluded that if the role conflict is reduced, the level of job satisfaction and organizational commitment will be increased. Role theory has evident relevance to this study where positive role balance yields to role ease and on the contrary negative role balance leads to role conflict. Through this theory the roles of caring for dependents
should be considered by the employer in order not to create role conflict. The latter directly affects productivity and performance of an employee.

2.2.4 Border Theory

Clark (1993) postulated border theory which observes that family and work domains are demarcated by borders which are physical, temporal or psychological. Researchers seem to agree that work and family are not distinct domains but are interrelated spheres or roles with boundaries that can allow transference (Kanter, 1977; Pleck, 1977). Some have investigated further than only revealing this situation to propose ways that permit dual working couples to manage easily the two domains (e.g. Bailyn, Drago, & Kochan, 2001). Researchers (e.g. Edwards & Rothbard, 2000; Lambert, 1990) referred to compensation theory which adduce that workers searches for satisfaction in one domain to be compensation for absence of satisfaction in the other domain. Clark (2000) holds that WLB is influenced by physical borders (e.g. workplace walls), temporal borders (e.g. working hours) and mental borders (e.g. behavior and attitudes) between work place and family settings. Further study found that people daily make crossovers between these two spheres often focusing on their goals that have distinct demands.

Theorists have argued that separating work and family lives clearly enables the balanced adherence to work and family demarcations; at the same time balancing of work and family lives enables transitions between the two domains. Workers with flexible routines reveal lower permeability between work and family spheres that result to lowered WFC. This has been found to depend on individual ways on how one segment and integrates the roles. Study done by Hill, Hawkins and Miller (1996) deduced that bounder less integration of work and family domains result to undesired effects, because high flexibility blot the dotted line marking the two domains.
The theory was applicable in the study as it highlighted the different borders between work and family life. Clark (2000) presented physical and psychological borders that affect work and family domain. These borders present unique demand and human beings cross these borders. Therefore, flexible work-family arrangements enhance WLB by allowing employees to spend desired time with their family. Ideally, HR practices such as flexible work-family programs need to be formalized for employees to effectively manage their work-family boundaries. This majorly assists telecommuters and employees who take their work home.

2.3 Empirical Review

This section presents findings of past studies on work-life balance programs. The purpose of the empirical review was to establish what has already been done and therefore identify research gaps to be filled by the current study.

2.3.1 Flexible Work Arrangements and Employee Performance

There are three major categories of flexible work arrangements, flexi-time (flexibility in schedules of work), tele-homeworking (flexibility in location of work), and part-time (flexibility on hours of work). Even if each of the FWA programs can be incorporated singly, they are most often applied as a combination to complement each other. It is worth noting that flexibility at work enables convenient planning, and not necessarily reducing the working duration. In short, work flexibility can be summed as the ability of employee to control his/her working time duration as well as location of work (away from office). In a study done by Clark (2000) it was observed that flexibility at workplace has a positive effect on employees’ wellbeing and WLB in general. Employees on a flexible work schedule experience better WLB, which bring better job satisfaction, better family duties satisfaction, and reduced role conflict. In conclusion, the researcher held that WLB
has been embraced by employees and organizations as a crucial element in optimizing staff wellbeing and job performance.

According to Lazar, Osoian, and Ratiu (2010), flexi times allows employees to be involved in determining the start and end of working hours as long as required time is worked. Flexitime enables employees to attend family and personal commitments and can comfortably respond to foreseen and unforeseen circumstances during a working day. Several employees experience pressure for working longer hours to so as safeguard their jobs Wayman (2010), and to also satisfy family demands (Edwards & Rothbard, 2000). Flexible working arrangements have been provided to benefit parenting employees in order to enable them fulfill work and life demands and achieving WLB. Recent WLB surveys reveal that employees enjoy flexible working arrangements that in turn improve workplace morale, which ultimately influence WLB in a positive sense; in addition employees take it that the employer is willing to assist them balance between work and family roles. In addition, FWA is one of the best programs to enhance employee wellbeing there by reducing absenteeism, as it enables employee to handle urgent family emergencies.

This study recognized that the main causes of poor WLB amongst employees are relatively long working durations and rigid work schedules. According to Shagvaliyeva and Yazdanifard (2014) work flexibility consist of not only varied working time and location of the job, but also job sharing, leaves, part-time and term-time working.

2.3.2 Wellness Programs and Performance of Employees

Wellbeing of a person involves the physiological health and wellness. It is an employer’s requirement to establish a working environment that nurtures wellness culture that enriches the health of employees. Theorists have argued that physiological wellness promotes mental wellness, and both contribute in employees achieving work-life
balance. Previous findings by Rantanen, Kinnunen, Mauno and Tillemann (2011) hold the view that employee wellbeing has a direct positive influence on productivity and performance at work; as well as organizational commitment, job satisfaction, and work-life balance. Muinde (2013) concluded that Kenya’s organisations are gradually embracing and incorporating WLB to churn better performance from employees. Wellness programs include; health promotion and fitness, offering advice on life threatening illnesses, disability care, counselling for crisis situation that face the employee. A good example is found in organisations like the United Nations agencies in Nairobi, the United States Embassy and other international agencies operating in Kenya give their employees off duty sessions on Friday afternoons so that employees can attend to personal and family demands (Muli, Muathe, & Muchiri, 2014).

In Kenya, Safaricom mobile telecommunications company has established a state of the art gym, to keep their employees physically fit within the organisation. Some banks like Family bank in Kenya have incentives like paid for subscriptions in golf clubs, sports day, and paid holidays among other programs. With the ability to schedule the work such that there is time for physical fitness, employee feels that employer cares about their wellbeing and their life as a whole (Rantanen, Kinnunen, Mauno, & Tillemann, 2011). Stress experienced at workplace affects employee’s personal being outside the workplace, a situation that makes it hard for one to establish work-life balance. Stress is known to cause serious psychological and physical problems that result to negative influence on employee’s performance. Hence, it can rightly be concluded that workplace stress diminishes employee’s WLB, while physical and physiological wellness contributes to better levels of work-life balance. There is undoubted responsibility for employers to ensure wellness at place of work (minimum stress environment) for employees so as to
raise their performance. In considering this variable the researcher went further in establishing the effect of wellness programs on performance of employees working in commercial banks in Nyeri County.

2.3.3 Employee Assistance Programs and Employee Performance

Employee assistance programs are provided by employers to cater for stable balance between family and work and to give counselling services (internally/externally) to employees to solve personal or domestic problems, inclusive of work-related stress that affect their performance (Clemmet, 1998). Different kinds of EAPs are provided by organizations depending on which one fits their employees. Some conventionally agreed on examples of EAPs include provision of assistance to personal issues, relationship issues, eldercare, childcare, parenting issues, harassment, substance abuse, job stress, balancing work and family, financial and legal. Some organizations also offer other programs such as retirement time assistance or lay-off assistance. Basically, EAPS enable employees to manage stress healthily and resolve personal issues as well. Cooper and Schindler (2003) observed that EAPs are crucial in improving employee psychological and physical wellness such that employees score improved performance at workplace and richer job satisfaction and therefore reduced turnover. Scholars have suggested that organizations should introduce policies and programs that curb employee turnover by first resolving organizational aspects that lead employees to counseling assistance.

A flexible duty roster of staff tasks structured to reduce the unsocial hours employees remained at work is an approach that caters for individual stress while the organization is still the one in control. Embracing mentoring and identification of talents system of on-the-job training assists staff in professional development such that the aspect of assistance begins on staff entry and future need for the same is catered for. Managers should be well equipped to diagnose employees stress and subsequently to provide onsite counseling and
offer stress management interventions such as duty breaks and methods of relaxation. Theorists postulate that there is increasing desire in human to feel a sense of spirituality not only in their lives, but also at work place where a greater number of hours is spent (Neck and Milliman, 1994; Ray, 1992; Maynard, 1992). Spirituality at work place enable employees to experience meaningfulness, integrity, honesty, humility, respect to others, fairness, and concern, thereby appreciating others. (Reave, 2005). It is therefore evident that spirituality is an aspect of EAPS that assists employees to stay composed and in peace even when stress arises and gives them a sense of hope (Kriger & Hanson, 1999). Research by Vicari (2003), observed that human life is strongly influenced by the spiritual believes and leanings. Correlation has been found between spirituality and higher level of joy, serenity, job satisfaction and satisfaction in life (Kotteeswari & Sharief, 2014). This study investigated deeper on job stressors that are antecedents of work life imbalance among bank staff in Nyeri County.

2.3.4 Dependent Care Programs and Employee Performance

Dependent care is a variable that takes an inevitably central position in any discourse of work-life balance. It emerges as a critical factor that disrupts employee presence at work thus affecting productivity in organizations in this era of competition. The common types of dependent care benefits include paid or unpaid leave, dependent care assistance plan, dependent care resource and referral services, onsite child care, and backup childcare (SHRM, 2008). A task force formed at University of Chicago (2008) found that failure to address the care-giving employee’s needs would indicate absence of organizational commitment that would dishearten current employees and, over time, affect the organizations competitiveness.

Several studies have observed that family issues such as the number of children and childcare demands culminate to a situation of skewed balance between work and family
roles. Researchers have also upheld that fathers get stressed in child caring when employed wives are absent in the house. That increased number of children who definitely depend on the care of the parent will lead to greater demands at home front resulting to higher level of stress and finally work family conflict will ensue. Hatten (2012) aver that when it comes to the effects of dependent care-related absenteeism, statistics point to enormous losses being incurred by organizations. The report on productivity losses to U.S business revealed that day long absenteeism alone attributed to family care giving costs on employers more than $5 billion a year. Partial absenteeism added another $1.9 billion to the annual tab.

Further research indicated that a 2007 national survey commissioned by Workplace Options, found that 59% of employees who were dual working couples missed between three and 10 days of work throughout that year courtesy of in adequate backup child-care or elder-care options. As well it emerged that, child care and elderly care, imposed more burden emotionally on female workers compared to male workers. Ross and Mirowsky, (2006) further pointed those working mothers who experienced work life imbalance due to child care ended up in high depression. Child care or elder care arrangements that require increased levels of care may require more manager-employee communication and hence possible flexible work options (e.g., a change in work schedule or the use of leave during periods in which the employee is actively engaged in dependent care responsibilities).

Reddy and Karim (2014) did a study among teachers in schools within Hyderabad and Andhra Pradesh, India to examine the impact of child demographics specifically; number of children and their age on WLB. They concluded that school teachers with more children (three children) and ironically the teachers without children attained the same level of WLB. The researchers upheld that raising a child (not to mention several) is a
full-time job in itself that may demand attention at any given minute in the course of the day. Consequently, those organizations that provide programs like on-site day care service and also address family related emergencies when they crop up have formalized policy that enables retention of staff members with both familial and professional ambitions. Dependent care becomes complex and pressures begin to build when the employee is from extended family environment (Blegen, Mueller & Price, 1988). For instance, as dependents in a household increases, more concerns that call for attention also rises. It is also obvious that number and ages of children who are dependents influence the attention required (e.g., Shellenbarger, 1998b; Voydanoff, 1988). Dependent care demands for elders, both residing with the employee and those at a distance, is an emerging issue as baby boomers grow (Bond, Galinsky, & Swanberg, 1998; Minehan, 1997; Rachor, 1998; Shellenbarger, 1998). Where employee’s residence is situated complicates the care given to dependents in that, urban and rural locations will demand different levels of safety, transportation, and convenience. In summary, life complexity and dynamism is contributed to by the household type and family lineages to which one belongs and the magnitude of care required by other family members. Noteworthy is the fact that an individuals’ family demands, like caring for ailing relatives both near and afar or assisting children in activities after-school brings great satisfaction to employees (Schor, 1992). The current study unraveled the previously ignored effect of employee dependent care to the balance of work roles and family roles on overall employee’s performance.

2.4 Summary of Literature Review and Research Gap

The link between WLB and employee performance look obvious from the foregoing discourse, but in Kenyan context HR managers are yet to identify and embrace WLB policies that will culminate to improved employee performance. It is true that American HR managers and researchers are gradually embracing emerging HR practices including
WLB working places, but the penetration is slow in Kenyan organisations (Wright 2010). Commercial bank employees are in knowledge intensive category which calls for modern human capital management practices noted as important enablers for organisations performance. Arising from the fact that employees manage several work and family commitments simultaneously while time is limited, WLB programs should be instituted to reduce work-family roles imbalance. Though commercial banks in Kenya have work life initiatives for employees, they are varied and of different capacities. Notably, Kenyan commercial banks do business nationally and regionally within East Africa region and as such need to incorporate standardised WLB programs to be in tandem with international practices on how employees are treated within the banking sector.

For banks to leverage on this significant input in order to attain competitive advantage, they have no option other than viewing employees as crucial resource and provide HR initiatives such as WLB programs that foster organisational performance (Ahmadi, Daraei & Kalam, 2012). This study therefore sought to establish the effect of work-life balance programs embraced by banks in Nyeri County on employee performance. At the end the study sealed the gaps highlighted in the cited literature more so on effects of dependent care by employees on their job performance in African context which has not been explored in any significant study.

2.5 Conceptual Framework

The dependent variable of the research is employee performance while independent variables consist of flexible work arrangements, wellness programs, employee assistance programmes, and dependent care. The framework illustrates the manner in which employee performance is affected by the four variables. Each variable has its measure or parameters as shown in the conceptual framework. This will guide the study in examining
the effect of WLB programs on performance of employees in commercial banks in Nyeri County.

**Figure 2.1**: Conceptual Framework

Source: Author (2018).
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction
This chapter discusses the methodology that was used in conducting the research work. This includes the research design, population of the study, sample size, data collections methods, research procedures, data analysis and presentation. The basis of any meaningful research depends on the methods and procedures employed in data collection and a clear definition of the target group of respondents.

3.2 Research Design
Research Design is a pattern, plan, road map or a strategy to follow in conducting a research. This study was conducted through explanatory and descriptive research designs. The main aim of explanatory research is to identify any causal links between the factors or variables that pertain to the research problem. Descriptive research design determines and reports the way things are. According to Kothari (2004) descriptive research studies are studies which are concerned with describing the characteristics of a particular individual, or of a group. Descriptive research design attempts to describe such things as possible as behavior, attitudes, values and characteristics (Mugenda & Mugenda, 2009). It is applicable in the study because the design discovers and measures the cause and effect of relationships between variables (Cooper & Schindler, 2003). In this particular research, descriptive design revealed and described the effect of work-life balance and the performance of employees in commercial banks within Nyeri County

3.3 Target Population
Target population refers to the total number of elements or the total area of interest to the researcher (Kothari, 2004). The target population comprised of four hundred and twenty seven banking employees comprised of managers, supervisors and staff in Nyeri County.
The reason for targeting the three groups was because work-life balance policies and programs affects them at different levels; each level of staff viewed the balance between work and life in a different perspective. The study used the stratified random sampling technique to select the sample from the target population.

### Table 3.1: Target Population

<table>
<thead>
<tr>
<th>Categories</th>
<th>Managers</th>
<th>Supervisor</th>
<th>Other Employees</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity Bank</td>
<td>16</td>
<td>28</td>
<td>37</td>
<td>81</td>
</tr>
<tr>
<td>Cooperative Bank</td>
<td>5</td>
<td>9</td>
<td>17</td>
<td>31</td>
</tr>
<tr>
<td>Family Bank</td>
<td>7</td>
<td>11</td>
<td>24</td>
<td>42</td>
</tr>
<tr>
<td>National Bank</td>
<td>4</td>
<td>6</td>
<td>15</td>
<td>25</td>
</tr>
<tr>
<td>Consolidated Bank</td>
<td>5</td>
<td>9</td>
<td>17</td>
<td>31</td>
</tr>
<tr>
<td>Post Bank</td>
<td>3</td>
<td>5</td>
<td>11</td>
<td>19</td>
</tr>
<tr>
<td>Barclays Bank of Kenya</td>
<td>6</td>
<td>13</td>
<td>21</td>
<td>40</td>
</tr>
<tr>
<td>Standard Chartered</td>
<td>7</td>
<td>12</td>
<td>26</td>
<td>45</td>
</tr>
<tr>
<td>Eco-Bank</td>
<td>5</td>
<td>12</td>
<td>21</td>
<td>38</td>
</tr>
<tr>
<td>KCB</td>
<td>7</td>
<td>9</td>
<td>31</td>
<td>47</td>
</tr>
<tr>
<td>I&amp;M Bank</td>
<td>7</td>
<td>9</td>
<td>12</td>
<td>28</td>
</tr>
<tr>
<td><strong>Total Population</strong></td>
<td><strong>72</strong></td>
<td><strong>123</strong></td>
<td><strong>232</strong></td>
<td><strong>427</strong></td>
</tr>
</tbody>
</table>

Source: Respective Bank Database (2017)

### 3.4 Sampling Technique and Sample Size

According to Buckley (2015) sampling is a systematic selection of representative cases from larger population. The objective of sampling was to get accurate empirical data at a fraction of the cost that it would take to examine all possible cases. Stratified sampling was used to get sample population. The population was divided into three strata i.e.
managers, supervisors and staff. Stattrek (2015) formula was used to determine the sample size for a known population and a known level of confidence.

\[ n = \frac{N}{1+N(e)^2} \]

The known variables for the study are as follows:

N- Total Population Size is 427

e- Level of Precision at 95% Confidence level.

The unknown variables for the study are as follows:

n- Sample Size

Sample size per strata

Employing the above formula, the sample size was determined as:

\[ n = \frac{427}{1+427(0.05)^2} = 207 \]

The sampling frame therefore had 207 respondents selected from the target population of 427 employees. To obtain an appropriate sample size from the members a systematic random sampling was used thereby the 2.0675 \(^{th}\) = \((1 + N(e)^2)\) member were selected.
### Table 3.2: Sample Size Determination

<table>
<thead>
<tr>
<th>Categories</th>
<th>Managers</th>
<th>Supervisor</th>
<th>Other Staff</th>
<th>Total</th>
<th>Sampling Rate ((x/2.0675))</th>
</tr>
</thead>
<tbody>
<tr>
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<td>16</td>
<td>28</td>
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<tr>
<td>I&amp;M Bank</td>
<td>7</td>
<td>9</td>
<td>12</td>
<td>28</td>
<td>14</td>
</tr>
<tr>
<td><strong>Total Respondents</strong></td>
<td><strong>72</strong></td>
<td><strong>123</strong></td>
<td><strong>232</strong></td>
<td><strong>427</strong></td>
<td><strong>207</strong></td>
</tr>
</tbody>
</table>

**Source:** Researcher (2018)

### 3.5 Data Collection Instruments and Procedure

Both primary and secondary data was used in the study. Primary data was collected using self-administered questionnaires. Questionnaires were preferred in this study because the responses were arranged in a standardized way and therefore more objective response compared to other tools of data collection (Mugenda & Mugenda, 1999). The questionnaires were administered through drop and pick method. The researcher developed semi-structured questionnaires to enable the respondents to easily respond to
questions because each question asked was followed by alternative answers, they were easier to analyze, they saved on time and they helped the respondents to express their feelings as they permit a greater depth of response and thoughts without restrictions. Secondary data was collected on the dependent variable i.e. performance as measured by customer loyalty, service efficiency and staff turnover. Secondary data was also obtained from reports from Central Bank of Kenya (CBK) and past records of Banks under investigation in Nyeri County.

3.6 Validity and Reliability of the Research Instrument

The study assessed the validity and reliability condition of the research instrument.

3.6.1 Validity of the Research Instrument

Validity has to do with whether the instrument is measuring what it is intended to measure; it is the degree to which a questionnaire reflects reality (Cohen, Manion, & Morrison, 2011). The researcher in consultation with the supervisor assessed the validity of the instrument. Before using the questionnaires for generating data for the study, a pilot study was conducted in Nanyuki Town which is outside the study sample. The researcher targeted seven persons for piloting. The purpose of pre-testing the research instrument was to; verify the clarity of the questionnaire to the respondents, assess the effectiveness of the questionnaire in view of the data needed and finally to identify challenges the respondents would face in filling the questionnaire.

3.6.2 Reliability of the Research Instrument

Reliability refers to consistency and repeatability of the measurement (Dawson, 2009). Estimation is said to be solid or steady if the estimation can deliver comparable results if utilized again as a part of comparable circumstances. To ensure reliability of the questionnaire, a pretest was conducted. A pretest is a mock study with the aim of assessing the suitability of the questionnaire. Kothari, (2004) recommended that the
sample used in the pretest should be equal to 10% of the sample to be used in the main study. Therefore the pretests involved 12 respondents drawn from 3 banks in Nyeri County. The data from the three Banks were correlated to test for internal consistency. The researcher with the help of the supervisor checked the face and content validity of the instrument to see if the instrument will actually measure what it intends to measure. Cronbach’s coefficient alpha was used to determine the internal consistency and reliability of the multiple item scales.

### Table 3.3: Cronbach's Alpha Reliability Statistics

<table>
<thead>
<tr>
<th></th>
<th>Cronbach's Alpha</th>
<th>Cronbach's Alpha Based on Standardized Items</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flexible Work Arrangement</td>
<td>.708</td>
<td>.704</td>
<td>7</td>
</tr>
<tr>
<td>Employee Wellness Programs</td>
<td>.744</td>
<td>.703</td>
<td>6</td>
</tr>
<tr>
<td>Employee Assistance Programs</td>
<td>.766</td>
<td>.741</td>
<td>9</td>
</tr>
<tr>
<td>Dependent Care Programs</td>
<td>.725</td>
<td>.708</td>
<td>7</td>
</tr>
<tr>
<td>Employee Performance</td>
<td>.736</td>
<td>.722</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td><strong>.736</strong></td>
<td><strong>.716</strong></td>
<td><strong>23</strong></td>
</tr>
</tbody>
</table>

Source: *Survey data (2018)*

The Cronbach’s Alpha statistic stood at 0.736 which showed an acceptably reliable status of the instrument. Gliem and Gliem (2003) indicates that a reliability coefficient of greater than 0.70 is considered acceptable in social science research situations.

### 3.7 Data Analysis and Presentation

Data analysis entails transforming raw data as collected in the field into usable information (Selltiz, Jahoda, Deutsch, & Cook, 1975). The researcher organized the data to ensure that the raw data is edited to free them from inconsistencies. Diagnostic tests were conducted to ascertain that general assumptions of statistical procedures sought were met. The tests included test for normality and autocorrelation. The test for heteroskedacity and multicollinearity was also considered. Descriptive statistics (mean and standard deviation) were used to analyze data and describe the general state of work life balance and employee performance in the banks. Inferential statistics (Pearson
correlation analysis and multiple linear regression analysis) were also applied to guide generalizations or inferences on the population. Statistical Package for Social Sciences was used to enter, store and analyze data.

The variable Y is usually defined as:

\[ Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon \]

Where:
- \( Y \) = Employee Performance
- \( \beta_0 \) = Constant
- \( X_1 \) = Flexible Work Arrangement
- \( X_2 \) = Employee Wellness Programs
- \( X_3 \) = Employee Assistance Programs
- \( X_4 \) = Dependent Care Programs
- \( \varepsilon \) = Error term of the model.
- \( \beta_1, \beta_2, \beta_3 \) and \( \beta_4 \) = Coefficients of independent variables.

Results of the data analysis were presented through tables and figures (bar graphs, pie charts and histograms).

### 3.8 Ethical Considerations

According to Collis and Hussey (2009) ethics are the norms or standards for conduct that distinguish between right and wrong. In this study the following research ethics were adhered to, authorization of the study, voluntary participation, informed consent and confidentiality of participants. Authorization and clearance of the study was sought from the school of business, Kenyatta University and National Commission for Science, Technology and Innovation. Permission to conduct the study was also sought from the operations manager of each of the participating banks. Participation in the study was solely voluntary; respondents would also pull out of the study at any time. Confidentiality of participants was ensured by not requiring respondents to indicate their names on the
questionnaires. Data was stored in a password protected computer. The findings of the study were only used for academic purposes only.
CHAPTER FOUR  
RESEARCH FINDINGS AND DISCUSSIONS

4.1 Introduction

The fourth chapter presents the study findings, effectively providing objective foundations for answering the research questions. The chapter covers background information, descriptive as well as inferential statistics. The descriptive statistics are mainly inform of means and standard deviations. The inferential statistics include correlation, multiple linear regression analysis and analysis of variance. Diagnostic tests are also provided to ascertain that the data sets meet the general assumptions for various analytical procedures sought.

4.2 Response rate

Table 4.1 provides an objective analysis of the response rate achieved. This is followed by a justification for the acceptability of the response rate for study purposes.

Table 4.1: Response Rate

<table>
<thead>
<tr>
<th>Targeted respondents</th>
<th>Responses received</th>
<th>Response rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>207</td>
<td>172</td>
<td>83.09%</td>
</tr>
</tbody>
</table>

Source: Survey data (2018)

Using the drop and pick method, the researcher distributed a total of 207 questionnaires to the various sampled respondents. Out of these, only 172 instruments were submitted back. This condition represented a response rate of 83.09 per cent. According to Mugenda and Mugenda (2003), a response rate of 50% would be considered adequate, 60% good and above 70% very good. The response rate for the current study was very good.

4.3 Background Information.

This section covers a quick profile of the respondents. It covers the gender, position and working experience in the company. The information is significant in giving an orientation to the study participants.
4.3.1 Gender of the Respondents

Three quarters of the study participants (75.00%) were male. Only a quarter of the participants were female. This hints on male dominance status of the organisational workforce. There could be need to address the gender disparity condition in the personnel.

![Figure 4.1: Respondents' Gender](image)

*Figure 4.1: Respondents' Gender
Source: Survey data (2018)*

4.3.2 Respondents’ Position in the Bank.

Figure 4.2 presents information regarding the positions held by the study participants in the organisation. Almost half of the respondents (46.51%) were general staff. The second highest responses were secured from supervisory staff (29.07%). Finally, the managers recorded the least number of successful participants (24.42%). This condition could be explained by the busy nature of the management team as stewards of the organisation which could limit their ability to participate.
4.3.3 Years Worked in Current Position

Figure 4.3 covers statistics on the respondents' experience in the current position held. This is indicated by the number of years one has been holding the current position. As indicated in the pie chart, more than two thirds of the respondents were fairly experienced in their current roles, having worked for up to four years in the organisation. Only less than a third of the respondents had held their current positions for 5 years and more. The organisational staff were therefore fairly well experienced in their current engagements and therefore provided relatively reliable information on the study variables. The statistics further hinted that the organisation could be effective in controlling employees’ turnover.

Figure 2.3: Respondents’ Department
Source: Survey data (2018)
4.3.4 Years Worked in the Bank

The histogram (Figure 4.4) signposts that the employees participating in the study had cumulatively worked for approximately three years in the bank. This is indicated by the mean (2.93) and standard deviation of (2.09). A conclusion was made that the banks’ workforce had fairly good experience working with the bank.

![Histogram](Image)

**Figure 4.4: Years Worked in the Organisation**

**Source:** Survey data (2018)

4.4 Descriptive Analysis

This section covers descriptive information that describe the situation as it is regarding work life balance and employee performance condition in the bank. The indicators to this regard include means and standard deviations. The descriptive statistics are captured in tables and are presented as guided by the research objectives.
4.4.1 Flexible Work Arrangement

This subsection covers statistics on the state of flexible work arrangement as a key dimension of work life balance in the banks. Table 4.2 presents descriptive statistics on various aspects of flexible work arrangements in the banking institutions.

**Table 4.2: Application of Flexible Work Arrangement Options**

<table>
<thead>
<tr>
<th>Description</th>
<th>N</th>
<th>Min.</th>
<th>Max.</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The organization allows employees to work within their own schedule provided they deliver</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.3488</td>
<td>1.17744</td>
</tr>
<tr>
<td>Employees are allowed to work from home outside normal working hours</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>4.1047</td>
<td>.96765</td>
</tr>
<tr>
<td>In my organization employees are allowed to work part-time and term-time</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>4.2849</td>
<td>.82021</td>
</tr>
<tr>
<td>There are well established maternity/paternity leaves programs for employees</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>4.0349</td>
<td>1.12336</td>
</tr>
<tr>
<td>There are well established job sharing programs for all employees across all sections</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>4.1686</td>
<td>.78028</td>
</tr>
<tr>
<td>Technological advancement has made work schedules to allow a lot of flexibility at work</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.1860</td>
<td>.87875</td>
</tr>
<tr>
<td>The bank allows paid time-off for further studies as part-time student</td>
<td>172</td>
<td>2.00</td>
<td>5.00</td>
<td>2.5930</td>
<td>.82189</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>172</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Averages Scores**

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Source: Survey data (2018)</td>
<td>3.67</td>
<td>0.94</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The mean of the means for all the factors under flexible work arrangement stood at (3.67). This signposted high agreement on the implementation of various flexible work arrangement programs in the banks. This condition is further confirmed by the low average standard deviation for all the factors (0.94), which essentially shows that the observations are closely held about the mean acknowledging the high application of flexible work arrangement in the banking institutions. Nevertheless, the individual mean scores with regard to technological advancement (3.19), work within own schedule (3.35) and facilitation for further studies (2.59) were considerably low, highlighting need to improve these conditions towards enhancing work life balance. Asked on the most satisfying parts of implementation of flexible work arrangement programs, most
respondents cited augmented employee morale and commitment. Other advantages cited, especially by the management included enhanced punctuality and controlled absenteeism on the part of staff. The results show application of flexible work arrangement in the manner recommended by spill over theorists such as Sheppard (2016) and Edwards and Rothbard (2000) who indicated the value of such programs.

4.4.2 Employee Wellness Programs

This section covers descriptive statistics on employee wellness programs as a work life balance variable important to the analysis. Table 4.3 presents descriptive statistics on various dimensions of employee wellness programs in the banking institutions in Nyeri County, Kenya.

Table 4.3: Application of Employee Wellness Programs

<table>
<thead>
<tr>
<th>Area</th>
<th>N</th>
<th>Min.</th>
<th>Max.</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The employer has policies that are aimed at enhancing staff physiological and mental wellness</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.8488</td>
<td>1.18487</td>
</tr>
<tr>
<td>The organization has on-site recreation facility for the staff</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.1163</td>
<td>.80086</td>
</tr>
<tr>
<td>The senior managers have paid for gym affiliations</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.2500</td>
<td>.94976</td>
</tr>
<tr>
<td>Employees participate in bank sponsored sports activities</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>4.0349</td>
<td>1.12855</td>
</tr>
<tr>
<td>The organization facilitates on-site seminars on healthy living for staff</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.7500</td>
<td>1.14517</td>
</tr>
<tr>
<td>The bank periodically posts articles on stress management on the company web site</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.8779</td>
<td>1.17587</td>
</tr>
</tbody>
</table>

Valid N (listwise) 172

Average Scores

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Average Scores</td>
<td>172</td>
<td>3.65</td>
<td>1.06</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Source:** Survey data (2018)

As demonstrated by the mean of the means (3.65), there was general agreement that the banks in Nyeri County had a well-established employee wellness programs. The average standard deviation for all the factors assessed under employee wellness stood at a low of
Enhanced productivity, controlled absenteeism due to illnesses were cited as the most satisfying parts of implementation of employee wellness programs. The results follow the tune of theoretical foundations by proponents of Maslow’s hierarchy of needs theory such as Bui (2016), Griffin (2009), and Bhatnagar (2010) who underlined survival, safety, belongingness, self-esteem, and self-actualization and motivators for that could enhance performance. It also agrees with spill over theorists such as Sheppard (2016) and Edwards and Rothbard (2000) who highlighted the value of such programs in improving employees’ commitment.

4.4.3 Employee Assistance Programs

This section captures various dimensions of employee assistance programs implemented by the banking institutions in Nyeri County, Kenya. Table 4.4 provides statistics on the state of employee assistance programs in the banks.
Table 4.4: Application of Employee Assisted Programs

<table>
<thead>
<tr>
<th>Description</th>
<th>N</th>
<th>Min.</th>
<th>Max.</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>There are well established programs on stress management</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.9070</td>
<td>1.20066</td>
</tr>
<tr>
<td>The employer facilitates on-site seminars on work life issues</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.7093</td>
<td>1.19811</td>
</tr>
<tr>
<td>The organization provides assistance to employee’s personal issues like relationship issues and family violence through a qualified counselor</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>4.0581</td>
<td>1.08530</td>
</tr>
<tr>
<td>The organization offers advisory services during retirement and employees lay-offs</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.8023</td>
<td>1.04091</td>
</tr>
<tr>
<td>Employees undergoing grief and loss of a relative get assistance services facilitated by employer</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>4.0416</td>
<td>1.15152</td>
</tr>
<tr>
<td>Employees undergoing drug and substance abuse get assisted to get out of the addiction through employers initiative</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>4.0040</td>
<td>1.08765</td>
</tr>
<tr>
<td>Personal financial advice is offered at workplace</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.9651</td>
<td>1.14909</td>
</tr>
<tr>
<td>The employer assists in case an employee needs legal representation</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.9651</td>
<td>1.14909</td>
</tr>
<tr>
<td>Employees get mortgage assistance</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.2965</td>
<td>0.83728</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>172</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Average Scores**

<table>
<thead>
<tr>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.90</td>
<td>1.06</td>
</tr>
</tbody>
</table>

Source: *Survey data (2018)*

The mean of the means with regard to various employee assistance programs assessed stood at a high of (3.90). This demonstrated high agreement on application of various employee assistance programs in the banking firms. The low average standard deviation (1.06) indicates that the observations are held close to the mean. This further affirms the validity of the condition of high application of employee assistance programs. Employee focus and commitment to organizational goals, high productivity and creativity were highlighted as the most satisfying parts of implementing employee assistance programs in the banks. The study results indicate integration of the prescriptions of border theory by Clark (2000) who indicated that employee assistance as a facet of work life balance allows employees to have control in managing their work-family boundaries and boosts...
their productivity. The prescriptions of spill over theorists such as Guest (2002) and Edwards and Rothbard (2000) on need to assist employees with their personal problems to maintain their productivity are also entrenched in the banking institutions.

4.4.4 Dependent Care Programs

This section provides descriptive statistics on dependent care programs as a variable of key interest to the study. Table 4.5 presents statistics on dependent care programs implemented by the banking institutions in Nyeri County, Kenya.

Table 4.5: Application of Dependent Care Programs

<table>
<thead>
<tr>
<th>Description</th>
<th>N</th>
<th>Min.</th>
<th>Max.</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The bank allows time for employees to attend to emergency family matters</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.8023</td>
<td>1.24082</td>
</tr>
<tr>
<td>The bank provides on-site baby day care services for employees</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>2.1453</td>
<td>.68980</td>
</tr>
<tr>
<td>The bank allows change in work schedule or the use of leave during periods in which the employee is actively engaged in dependent care responsibilities</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>3.9826</td>
<td>.96412</td>
</tr>
<tr>
<td>Elderly relatives are taken care of when they incur medical expenses</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>2.8314</td>
<td>.87896</td>
</tr>
<tr>
<td>Mothers with suckling babies have a lactating center organized by the bank</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>2.1570</td>
<td>.84036</td>
</tr>
<tr>
<td>The employer has contracted a service provider for baby care for the employees</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>2.1744</td>
<td>.79017</td>
</tr>
<tr>
<td>The employer caters for family holidays during annual leave of the employees</td>
<td>172</td>
<td>1.00</td>
<td>5.00</td>
<td>2.5407</td>
<td>1.08879</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td>172</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average scores</td>
<td></td>
<td></td>
<td></td>
<td>2.80</td>
<td>0.93</td>
</tr>
</tbody>
</table>

Source: Survey data (2018)

Results established a poor state of implementation of dependent care programs in the banks. This is reflected by the mean of the means which stands at (2.80) which indicates that most respondents differed with the position of satisfactory application of dependent care programs. This is further affirmed by the low average standard deviation (0.93) which illustrates that the observations are held close to the mean. Enhance employee
commitment, morale and focus were cited as the most satisfying benefits accruing from application of dependent care programs by the banking institutions. Results indicate that the prescriptions of role theory on value of dependent care provisions as highlighted by Greenhaus, Collins, and Shaw (2003) were inadequately entrenched. The results further indicate that past empirical foundations such as Lankau (2006) on importance of dependent care programs may not be sufficiently entrenched.

4.4.5 Employee Performance

This section covers descriptive statistics on employee performance in the banks. The information was sought, only from the management team which was considered well conversant with the details sought. The management was requested to indicate whether there was a continuous appraisal system in place. Table 4.6 provides the statistics to this effect.

Table 4.6: Continuous Appraisal of Banks' Staff

<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Percent</th>
<th>Valid Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Valid</td>
<td>Yes</td>
<td>42</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Survey data (2018)

As indicated, all the banks had a well-established continuous appraisal systems for its employees. It was therefore possible to objectively establish the performance of the workforce. Ranking, forced distribution and use of checklists were listed as the main tools used in evaluation of employee performance. Other tools listed included use of paired comparison, confidential report and management by objectives (MBOs).

Table 4.7 provides statistics on the extent to which the organization’s management team concurred with various issues on employee performance in the bank. The dimensions of employee performance focused on included employee turnover, ability to enhance customer loyalty and efficiency in service delivery.
Employees Performance in the bank has reached the desired levels  
The bank has been effective in controlling the staff turnover levels  
Employees have been able to enhance the state of customer loyalty in the bank  
The organizational staff have satisfactory delivered on efficient service to clients

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Min.</th>
<th>Max.</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees Performance in the bank has reached the desired levels</td>
<td>42</td>
<td>1.00</td>
<td>5.00</td>
<td>3.7616</td>
<td>1.02947</td>
</tr>
<tr>
<td>The bank has been effective in controlling the staff turnover levels</td>
<td>42</td>
<td>1.00</td>
<td>5.00</td>
<td>4.3605</td>
<td>.91655</td>
</tr>
<tr>
<td>Employees have been able to enhance the state of customer loyalty in the bank</td>
<td>42</td>
<td>1.00</td>
<td>5.00</td>
<td>4.4884</td>
<td>.92710</td>
</tr>
<tr>
<td>The organizational staff have satisfactory delivered on efficient service to clients</td>
<td>42</td>
<td>1.00</td>
<td>5.00</td>
<td>4.3430</td>
<td>.82633</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average Scores</td>
<td></td>
<td></td>
<td></td>
<td>4.24</td>
<td>0.92</td>
</tr>
</tbody>
</table>

Source: Survey data (2018).

The mean of the means for all employee performance dimensions assessed stood at (4.24). This was indicative that the level of employee performance was generally good as shared by the organizational management. The average standard deviation for all the factors assessed stood at a low of (0.92), indicating that the responses were closely held about the mean. This affirmed the good state of employee performance in the banks as shared by the management.

Table 4.8 provides statistics on the extent to which the organizational management teams attributed the state of employee performance to various work life balance factors.

<table>
<thead>
<tr>
<th></th>
<th>N</th>
<th>Min.</th>
<th>Max.</th>
<th>Mean</th>
<th>Std. Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flexibility on employee work schedules has boosted individual performances</td>
<td>42</td>
<td>2.00</td>
<td>5.00</td>
<td>4.2791</td>
<td>.73590</td>
</tr>
<tr>
<td>Employees Wellness programs initiated by the bank enhance their performance</td>
<td>42</td>
<td>1.00</td>
<td>5.00</td>
<td>4.2035</td>
<td>.98491</td>
</tr>
<tr>
<td>Due to the work life programs provided by the bank the staff turnover has greatly reduced</td>
<td>42</td>
<td>1.00</td>
<td>5.00</td>
<td>3.8953</td>
<td>1.04885</td>
</tr>
<tr>
<td>Onsite counseling has assisted staff with social and family issues to adjust and concentrate on job tasks for better performance</td>
<td>42</td>
<td>1.00</td>
<td>5.00</td>
<td>3.8081</td>
<td>.88743</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average Scores</td>
<td></td>
<td></td>
<td></td>
<td>4.05</td>
<td>0.91</td>
</tr>
</tbody>
</table>

Source: Survey data (2018)
As illustrated by the mean of the means (4.05), management shared to a great extent that work life balance had served to enhance various aspects of employee performance in the banks. The average standard deviation stood at a low of (0.91). This demonstrated that the observations were closely held about the mean, a condition that further affirmed the significance of work life balance in enhancing employee performance as shared by the management. The management further pointed out flexible work arrangement and employee wellness programs as the main work life balance dimensions that would best serve to enhance employee performance. The statistics support empirical foundations by Hatten (2012), Ross and Mirowsky, (2006) and Reddy and Karim (2014) who demonstrated that work life balance had a role in positively determining the level of employee performance.

4.5 Inferential Analysis

This section provides inferential statistics on effect of work life balance on employee performance. The statistics are considered paramount in enhancing conclusions and generalisations on the larger population. The multiple linear regression analysis and Pearson correlation analysis are the main items to this end. The study further considered diagnostic tests to ascertain that basic assumptions for the statistical procedures were met.

4.5.1 Diagnostic tests

The study involved key diagnostic tests to ascertain that the assumptions for various statistical procedures sought such as regression analysis were met. The tests to this effect included test for normality and autocorrelation. The test for heteroskedacity and multicollinearity was also considered.

Shapiro-Wilk test of normality was considered appropriate for the normality assessment. This was because the study a total of 172 successful responses which is below the 2000
cutline. If the responses were more than 2000, the Kolmogorov-Smirnov test would have been appropriate (Razali & Wah, 2011). For purposes of the Shapiro-Wilk test, the following hypothesis were developed:

$H_0$: The observed data spread or distribution follows a normal distribution.

$H_a$: The observed data spread or distribution does not follow a normal distribution.

Therefore, supposing that the null hypothesis is rejected, then the study would be assuming normality. Table 4.9 provides the statistical output of the Shapiro-Wilk normality test.

**Table 4.9: Shapiro-Wilk Test of Normality**

<table>
<thead>
<tr>
<th></th>
<th>Kolmogorov-Smirnov$^a$</th>
<th>Shapiro-Wilk</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Statistic</td>
<td>Df</td>
</tr>
<tr>
<td>Employee Performance</td>
<td>.605</td>
<td>172</td>
</tr>
</tbody>
</table>

$a$. Lilliefors Significance Correction

**Source**: Survey data (2018)

The P-value of the Shapiro-wilk test for employee performance stood at 0.73, a value that is greater than 5% or 0.05. Therefore, the study rejected the null hypothesis, $H_0$. Accordingly, a conclusion was made that the data set was spread in a manner that conforms to normal distribution (Shapiro & Wilk, 1965; Razali & Wah 2011).

Test for autocorrelation was also carried out. Autocorrelation represents a mathematical representation of the degree of similarity between a given time series and a lagged version of itself over successive time intervals (Tsay, 2005). The choice method for this statistical procedure was the Durbin Watson test. Table 4.10 shows the output of the Durbin Watson test for autocorrelation.
Table 4.10: Durbin Watson test for Auto correlation

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.847a</td>
<td>.717</td>
<td>.713</td>
<td>1.002001</td>
<td>1.823</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Flexible Work Arrangement, Employee Wellness Programs, Employee Assistance Programs, Dependent Care Programs
b. Dependent Variable: Employee Performance

Source: Survey data (2018)

As observed in Table 4.10, the Durbin-Watson statistic, d = 1.823 falls between the two critical values of 1.5 < d < 2.5. To this effect, an supposition was made that the first order linear auto-correlation in the multiple regression data was absent (Durbin & Watson, 1971).

Tests were also carried out to assess the possibility of the data set having multicollinearity problem. According to Montgomery, Peck, and Vining (2015), multicollinearity represents a situation in which two or more explanatory or predictor variables in a multiple regression model are highly linearly related. This condition makes an independent variable in a multiple regression model easily predictable from other predictors in that model. Table 4.11 signposts the statistical output of the multicollinearity test.

Table 4.11: Test for Multi Collinearity

<table>
<thead>
<tr>
<th>Model</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
</tr>
<tr>
<td></td>
<td>Flexible Work Arrangement</td>
</tr>
<tr>
<td></td>
<td>Employee Wellness Programs</td>
</tr>
<tr>
<td></td>
<td>Employee Assistance Programs</td>
</tr>
<tr>
<td></td>
<td>Dependent Care Programs</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee Performance

Source: Survey data (2018)
Tolerance statistics for the predictor variables; flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs stand at 0.611, 0.205, 0.233 and 0.457 respectively. The Tolerance values all above the minimum recommended threshold of 0.10 as recommended by authors (Liu, Kuang, Gong, and Hou, 2003). On the same note, the Variance of Inflation Factors (VIF) which is essentially the reciprocal of tolerance; (1 / tolerance) stands at 1.637, 4.878, 4.291 and 2.188 for flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs respectively. The VIF values are all below the upper cut off point of 5 as indicated by authors. This condition shows absence of the multicollinearity problem from the data set.

The study further tested the data sets for heteroskedacity. This was done by use of Test Glejser. Long and Ervin (2000) indicate that heteroskedacity represents the likelihood of there being significant changes in the residual variance of observations over time. The decision rule for Test Glejser was set as shown. If the value Sig. > 0.05, then there is no heteroscedasticity problem. Contrariwise, if the value Sig. <0.05, then there is heteroscedasticity problem. Table 4.12 presents statistical output of the assessment of heteroscedasticity status of data using Test Glejser.
Table 4.12: Test Glejser for Heteroscedacity

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1</td>
<td>(Constant)</td>
<td>.394</td>
</tr>
<tr>
<td></td>
<td>Flexible Work Arrangement</td>
<td>.553</td>
</tr>
<tr>
<td></td>
<td>Employee Wellness Programs</td>
<td>.437</td>
</tr>
<tr>
<td></td>
<td>Employee Assistance Programs</td>
<td>.607</td>
</tr>
<tr>
<td></td>
<td>Dependent Care Programs</td>
<td>.289</td>
</tr>
</tbody>
</table>

a. Dependent Variable: AbsUt

Source: Survey data (2018)

From the output, the obtained P values for flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs stand at 0.065, 0.053, 0.062, 0.054 and 0.072 respectively. The p-values are more than 0.05 (> 0.05) demonstrating that the heteroscedacity problem was absent from the data set (Glejser, 1969).

4.5.2 Correlation Analysis

To effectively assess relationship between work life balance and employee performance, the Pearson correlation analysis was considered. Table 4.13 provides the statistical output of the Pearson Correlation analysis.
Table 4.13: Pearson Correlation Analysis

<table>
<thead>
<tr>
<th></th>
<th>Pearson Correlation</th>
<th>Sig. (2-tailed)</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flexible Work Arrangement</td>
<td>.590**</td>
<td>.001</td>
<td>172</td>
</tr>
<tr>
<td>Employee Wellness Programs</td>
<td>.765**</td>
<td>.021</td>
<td>172</td>
</tr>
<tr>
<td>Employee Assistance Programs</td>
<td>.544**</td>
<td>.003</td>
<td>172</td>
</tr>
<tr>
<td>Dependent Care Programs</td>
<td>.895**</td>
<td>.025</td>
<td>172</td>
</tr>
</tbody>
</table>

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

Source: *Survey data (2018)*

All the four work life balance variables (flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs) showed a positive and statistically significant relationship with employee performance. The Pearson correlation coefficient for flexible work arrangement (0.590) shows a strong, positive and statistically significant relationship with employee performance. The strength of association between flexible work arrangement and employee performance is considered strong as the co-efficient is above 0.50. The relationship meets the statistical significance threshold as the P-value or Sig. (2-tailed) value of 0.001 is less than 0.05 or 5% significance level. The results agree with past empirical foundations by Clark (2000), Lazar, Osoian, and Ratiu(2010), Wayman (2010) and Shagvaliyeva and Yazdanifard(2014) who indicated that flexible work arrangements are positively associated with employee performance.

The Pearson Correlation Coefficient for employee wellness programs (0.765) represents a very strong, positive, and statistically significant association with employee performance.
The association is very strong as the Pearson Correlation coefficient is greater than 0.70. The statistical significance threshold is met as the P value or sig (2-tailed) value of 0.021 falls below the 5% level of significance. The results agree with Rantanen, Kinnunen, Mauno and Tillemann (2011), Muinde (2013), Muli, Muathe, & Muchiri, 2014, and Rantanen, Kinnunen, Mauno, and Tillemann (2011) who indicated that employees’ wellness programs were positively associated with employee performance.

The Pearson Correlation coefficient for employee assistance programs (0.544) demonstrates a strong, positive and statistically significant link with employee performance. The level of association is strong as the coefficient is greater than 0.5 and statistically significant because the P-value or Sig. (2-tailed) value of 0.003 falls below the 5% level of significance. The study agrees with past findings by Reave, 2005, Vicari (2003), and Kotteeswari and Sharief (2014) who indicated that employee assistance was positively associated with employee performance.

Lastly, the Pearson Correlation coefficient for dependent care programs (0.895) indicates a very strong, positive relationship with employee performance. The association is considered very strong as the coefficient is greater than 0.7. The statistical significance threshold is met as the P-value or Sig. (2-tailed) value of 0.025 is less than 5% or 0.05 level of significance. The results share with past indications by Hatten (2012), Ross and Mirowsky, (2006) and Reddy and Karim (2014) who demonstrated that dependent care programs are positively associated with employee performance.

4.5.3 Multiple Regression Analysis
The study also applied the multiple linear regression analysis to elucidate the nature, direction and strength of effect of work life balance on employee performance. The model
was considered critical to providing justifiable answers to the research questions. Table 4.14 gives statistical output of F test performed using SPSS.

**Table 4.14: F Test on ANOVA**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>6.744</td>
<td>4</td>
<td>1.686</td>
<td>.401</td>
<td>.022</td>
</tr>
<tr>
<td>Residual</td>
<td>249.060</td>
<td>168</td>
<td>1.4825</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>255.804</td>
<td>172</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Flexible Work Arrangement, Employee Wellness Programs, Employee Assistance Programs, Dependent Care Programs
b. Dependent Variable: Employee Performance
Source: *Survey data (2018)*

From the output, at the 5% level of significance, the Analysis of Variance (ANOVA) statistics give evidence that the gradient or slope of the regression line was different from zero. This conclusion was reached since the P value of 0.022 was less than 0.05 or 5% level of significance. This infers that at least one of work life balance variables (flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs) was a useful predictor of employee performance.

The multiple linear regression analysis output further indicated the usefulness of the model in predicting employee performance. Table 4.15 provides the regression model summary statistics.

**Table 4.15: Regression Model Summary**

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Durbin-Watson</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.847a</td>
<td>.717</td>
<td>.713</td>
<td>1.002001</td>
<td>1.823</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Flexible Work Arrangement, Employee Wellness Programs, Employee Assistance Programs, Dependent Care Programs
b. Dependent Variable: Employee Performance
Source: *Survey data (2018)*

R square, the Coefficient of Determination stood at 0.717. This implies that 71.70% of the variation in employee performance (the dependent variable) was explained by variation in
the work life balance variables; flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs assessed (independent variables). As such, only 28.30% of the variation in employee performance was explained by other factors not included in the model. A conclusion was therefore reached that at least one of the work life balance variables assessed was a useful predictors of employee retention (Draper, Smith, & Pownell, 1966; Seber & Lee, 2012).

Finally, and most importantly, the regression model coefficients table represents the highpoint of the regression analysis. This is because it demonstrates the nature, direction and magnitude of effect of each work life balance variable on employee performance. Table 4.16 provides the regression model coefficients statistics.

Table 4.16: Regression Model Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (Constant)</td>
<td>6.111</td>
<td>.502</td>
<td>3.004</td>
<td>.008</td>
</tr>
<tr>
<td>Flexible Work Arrangement</td>
<td>.591</td>
<td>.303</td>
<td>.701</td>
<td>2.009</td>
</tr>
<tr>
<td>Employee Wellness Programs</td>
<td>.404</td>
<td>.373</td>
<td>.303</td>
<td>2.507</td>
</tr>
<tr>
<td>Employee Assistance Programs</td>
<td>.345</td>
<td>.457</td>
<td>.438</td>
<td>1.861</td>
</tr>
<tr>
<td>Dependent Care Programs</td>
<td>.790</td>
<td>.304</td>
<td>.024</td>
<td>.804</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee Performance

Source: Survey data (2018)

From the output on table 4.16, all the work life balance (independent) variables analysed; flexible work arrangement, employee wellness programs, employee assistance programs, and dependent care programs have a positive and statistically significant effect on employee performance. The regression model for work life balance and employee performance was therefore developed as follows;

\[ Y = 6.111 + 0.591X_1 + 0.404X_2 + 0.345X_3 + 0.790X_4 + \varepsilon \]

Where: \( Y = \) Employee Performance
\( \beta_0 = \text{Constant} \)

\( X_1 = \text{Flexible Work Arrangement} \)

\( X_2 = \text{Employee Wellness Programs} \)

\( X_3 = \text{Employee Assistance Programs} \)

\( X_4 = \text{Dependent Care Programs} \)

\( \varepsilon = \text{Error term of the model.} \)

The coefficient for flexible work arrangement (0.591) means that a unit improvement in flexible work arrangement in the bank would result to a 0.591 unit improvement in employee performance. The statistical significance threshold is met as the associated p-value (0.003) is less than 5% or 0.05 level of significance. Hence, flexible work arrangement is a useful predictor of employee performance. The results agree with past empirical foundations by Clark (2000), Lazar, Osoian, and Ratiu (2010), Wayman (2010) and Shagvaliyeva and Yazdanifard (2014) who indicated that flexible work arrangements positively influenced employee performance.

The coefficient for employee wellness programs (0.404) indicates a positive effect of the variable on employee performance. Specifically, the inference is that a unit increase in employee wellness programs would result to a 0.404 unit increase in employee performance. The statistical significance threshold is met as the associated p-value of 0.014 is less than 5% or 0.05 level of significance. Hence, employee wellness programs is a useful predictor of employee performance. The results agree with Rantanen, Kinnunen, Mauno & Tillemann, 2011; Muinde, 2013 and Muli, Muathe, & Muchiri, 2014) who indicated that employees’ wellness programs enhanced employee performance.

The coefficient for employee assistance programs (0.345) demonstrates a positive effect of employee assistance programs on employee performance. The implication is that a unit
improvement in employee assistance programs would lead to a 0.345 unit increase in employee performance. The statistical significance boundaries are met since the associated p-value of 0.001 is less than 5% or 0.05 level of significance. Therefore, employee assistance programs are useful predictors of employee performance. The study agrees with past findings by Reave, 2005, Vicari (2003), and Kotteeswari and Sharief (2014) who indicated that employee assistance positively influenced the level of employee performance.

The coefficient for dependent care programs (0.790) shows a positive effect of dependent care programs on employee performance. The effect is considered to have met the statistical significance threshold as the associated p-value of 0.020 is below the 5% or 0.05 level of significance. The implication is that a unit increase in dependent care programs would result to a 0.790 unit improvement in employee performance. In conclusion therefore, dependent care programs is a statistically significant predictor of employee performance. The results share with past indications by Hatten (2012), Ross and Mirowsky, (2006) and Reddy and Karim (2014) who demonstrated that dependent care programs serve to enhance the level of employee performance. The results therefore indicated that all the work life balance (independent) variables under work life balance (flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs) were useful predictors of employee performance.
CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The chapter summarises the results of the data analysis procedures and takes note of unique findings. It also documents conclusions reached and makes appropriate policy recommendations. The suggestions for further research, based on an analysis of unsettled gaps are also made.

5.2 Summary

The study sought to determine the effect of work life balance on employee performance in commercial banks in Nyeri County, Kenya. Specifically, the study sought to determine the effect of flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs on employee performance in the banks. It was established that the banks had well-established continuous appraisal systems for its employees. Balanced score card, ranking, forced distribution and use of checklists were listed as the main tools used in evaluation of employee performance. Other tools listed included use of paired comparison and management by objectives (MBOs). Statistics indicated that the level of employee performance was generally good as shared by the organizational management. R square, the Coefficient of Determination indicated that more than two thirds of the variation in employee performance (the dependent variable) was explained by variation in the work life balance variables; flexible work arrangement, employee wellness programs, employee assistance programs and dependent care programs assessed.

5.2.1 Flexible Work Arrangement

On flexible work arrangement, results indicated high implementation of various flexible work arrangement programs in the banks. Results indicated that employees were to a
large extent allowed to work from home outside normal working hours. There was also a well-established maternity and paternity leave programs for employees and that job sharing was well enhanced. Nevertheless, more need to be done on technological advancement as a strategy of augmenting flexibility of work in the organisations. The organisations also needed to improve on strategies to help employees work within their own schedules and also facilitate them for further studies. The benefits accruing to the banks for implementing the flexible work arrangement were listed as augmented employee morale and commitment, enhanced punctuality and controlled absenteeism. The Pearson correlation analysis results for flexible work arrangement indicated a strong, positive and statistically significant relationship with employee performance. Regression analysis results indicated that flexible work arrangement was a useful predictor of employee performance in the banking institutions.

5.2.2 Employee Wellness Programs

On employee wellness programs, the results demonstrated that the banks in Nyeri County had a well-established employee wellness programs. The banks had well spelt out policies aimed at enhancing staff physiological and mental wellness. The bank had established sports activities for employees and facilitated on-site seminars on healthy living for staff. There was also periodic posts on stress management on the company web site. However, the results indicated need for the organization to enhance on-site recreation facility for the staff and consider facilitation for gym affiliations. Enhanced productivity, controlled absenteeism due to illnesses were cited as the most satisfying parts of implementation of employee wellness programs. The Pearson Correlation analysis results for employee wellness programs showed a very strong, positive, and statistically significant association with employee performance. Regression analysis results showed that employee wellness programs was a useful predictor of employee performance.
5.2.3 Employee Assistance Programs

On employee assistance programs the study established high application of various employee assistance programs in the banking firms. These included assistance to employee’s personal issues like professional counselling on relationships and family violence issues. Other forms of assistance included guidance during retirement, employee’s lay-offs, drug and substance abuse and personal financial advice is offered at workplace. However, more needed to be done on assisting employees get mortgage packages. The Pearson Correlation analysis results for employee assistance programs demonstrated a strong, positive and statistically significant link with employee performance. Regression analysis results indicated that employee assistance programs were useful predictors of employee performance.

5.2.4 Dependent Care Programs

On dependent care programs, results indicated a poor state of implementation of dependent care programs in the banks. Strategies were yet to be established to allow employees to attend to emergency family matters. Most banks had not also put in place an on-site baby day care services for employees and consider meeting medical expenses for elderly relatives. The banks were also yet to consider a lactating center for mothers with suckling babies. Enhanced employee commitment, morale and focus were cited as the most satisfying benefits accruing from application of dependent care programs by the banking institutions. The Pearson Correlation analysis results for dependent care programs indicated a very strong, positive relationship with employee performance. Regression analysis results established that dependent care programs was a statistically significant predictor of employee performance.
5.3 Conclusion

Conclusions or inferences are made based on inferential statistics. The study concluded that work life balance was key in determining the employee performance levels in the organizations. The study concludes that flexible work arrangement was fairly well entrenched. From the Pearson correlation analysis results a conclusion was made that flexible work arrangement was positively related with employee performance. Regression analysis results informed a conclusion that flexible work arrangement had a role in positively influencing the level of employee performance in the banking institutions.

On employee wellness programs, the results led to a conclusion that the programs were fairly well entrenched. The Pearson Correlation analysis results led to a conclusion that employee wellness programs were positively related with employee performance. Regression analysis results further informed a conclusion that the factor was a useful determinant of the level of employee performance. On employee assistance programs, the study concluded that employee assistance programs were well established. Further, the Pearson Correlation analysis results informed a conclusion that the factor was positively associated with employee performance.

Additionally, regression analysis results informed a conclusion that employee assistance programs were useful in influencing the state of employee performance. On dependent care programs, results informed a conclusion on existence of gaps in the level of implementation of dependent care programs in the organisations. The Pearson Correlation analysis results led to a conclusion that dependent care programs were positively related with employee performance. Additionally, regression analysis results led to a conclusion on the important role played by dependent care programs in defining the level of employee performance.
5.4 Recommendations

Recommendations are made on need to enhance the model of work life balance in place at the banking institutions. This recommendation is made as the results indicated that it was key in determining the level of employee performance. To further enhance flexible work arrangement framework in the banks, the study recommends need to pursue technological advancements that would in deed enhance flexibility for employees and cut operational costs for the firms. The study further recommends the need for the banks to device ways to facilitate staff in furthering their studies. This would not just motivate the staff but would also enhance their productivity in learning new strategies to work. The values expected from such programs would be augmented employee morale, commitment and punctuality. On employee wellness programs, the study recommends that banks work further to enhance the model of health and safety programs established. The study recommends development of on-site recreation facility for the staff and consider facilitation for gym affiliations.

On employee assistance programs, the banks need to develop further the model of employee assistance already implemented especially on assisting employees get mortgage packages. On dependent care programs, results indicated a poor state of implementation of dependent care programs in the banks. As such, the study recommends strategies to enhance these programs as the study found their value in improving the performance of employees. The study specifically recommends establishment of working frameworks that allow employees to attend to emergency family matters and establishment of on-site baby day care services for employees. The banks should also consider a lactating center for mothers with suckling babies. Such strategies would help to enhance employee commitment, morale and focus.
5.5 Suggestions for further research

The study was constrained on resources and as such, the focus was limited to banks in Nyeri County, Kenya. Consideration of a larger population is recommended as it would help to improve comparability and take note of varying working environments. A study is recommended on the effect of work life balance on employee performance in the Kenyan banking sector. As such, the study recommends that future studies make a distinction of the different classifications of banks in their analysis. Specifically, the study recommends a study on the effect work life balance on employee performance in lower tier banks in Kenya.
REFERENCE


Kiura, F. K. (2010). *Response strategies to environmental changes by savings and credit cooperative societies in Nyeri County, Kenya.*


Appendices

Appendix I: Introduction Letter to Respondents

JULIUS MAINA MBANYA
P.O. BOX 154-10102
KIGANJO
CELL NO. 0722 339 600
Email: banyaju2007@gmail.com

Dear Respondent,

REF: INTRODUCTORY LETTER

I am a student at Kenyatta University, pursuing a MBA Degree in Human Resource Management. I am carrying out a research on work-life balance programs on employees’ performance in commercial banks in Nyeri County, Kenya. Kindly answer the questionnaire provided as truthfully as possible. The information gathered will be for academics purposes only.

Your response will be highly appreciated.

Thank you.

Yours Faithfully,

Maina Mbanya
Phone Number: 0722 339 600
Appendix II

Questionnaire

Introduction

The purpose of this questionnaire is to collect data on an investigation of work-life balance programs (WLB) and employee’s performance in commercial banks within Nyeri County, Kenya and the responses obtained will be used for academic purposes only. Work-life balance is the ability of a person to balance between work and family issues concurrently.

Kindly answer appropriately the questions provided below. Do not indicate your name anywhere within the Questionnaire.

SECTION A: GENERAL INFORMATION

1. Gender  Male ( )  Female ( )

2. Name of the Bank...............................................................................................................................

3. Position held currently.  Manager ( )  Supervisor ( )

   Other Staff ( )

4. How many years have you worked in the current position?

Tick appropriately

0 – 2 years [ ]  3 – 4 years [ ]

5 – 6 years [ ]  7 – 8 years [ ]

9 – 10 years [ ]  Above 10 years [ ]

5. Indicate the total number of years you have worked in the bank named above.

Tick appropriately

0 – 2 years [ ]  3 – 4 years [ ]

5 – 6 years [ ]  7 – 8 years [ ]
SECTION B: WORK LIFE BALANCE

6. Give your perceived view on Flexible Work Arrangement programs in your organization by ticking appropriately on the level of agreement or disagreement with the below statements. Scale: 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree

<table>
<thead>
<tr>
<th>Flexible Work Arrangement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. The organization allows employees to work within their own schedule provided they deliver.</td>
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<td>b. Employees are allowed to work from home outside normal working hours</td>
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<td>c. The organization allows employees to work part-time and term-time</td>
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<td>d. There are well established maternity/paternity leaves programs for employees</td>
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<td>e. There are well established job sharing programs for all employees across all sections.</td>
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<td>f. Technological advancement has made work schedules to allow a lot of flexibility at work.</td>
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<td>g. The bank allows paid time-off for further studies as part-time student.</td>
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</tbody>
</table>

7. In your opinion, what are the most satisfying parts of being able to utilize the flexible work schedule programs? ..............................................................................................................................................
8. Tick appropriately on the level of agreement or disagreement with the statements provided with regard to Wellness Programs in your bank. Scale: 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree

<table>
<thead>
<tr>
<th>EMPLOYEE WELLNESS PROGRAMS</th>
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<th>2</th>
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<tbody>
<tr>
<td>a. The employer has policies that are aimed at enhancing staff physiological and mental wellness.</td>
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<td>b. The organization has on-site recreation facility for the staff.</td>
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<td>c. The senior managers have paid for gym affiliations.</td>
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<td>d. Employees participate in bank sponsored sports activities.</td>
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<td>e. The organization facilitates on-site seminars on healthy living for staff.</td>
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<td>f. The bank periodically posts articles on stress management on the company web site.</td>
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</tbody>
</table>

9. In your opinion, what are the most satisfying parts of being able to utilize the employee wellness programs? .......................................................... ........................

11. Indicate your view on Employee Assistance Programs based on the statements provided by ticking appropriately on your level of agreement or disagreement. Scale: 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree

<table>
<thead>
<tr>
<th>Employee Assistance Programs</th>
<th>1</th>
<th>2</th>
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</thead>
<tbody>
<tr>
<td>a. There are well established employees program on stress management activities like walk-out and relaxation time.</td>
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<td>b. The employer facilitates on-site seminars on work life issues.</td>
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</tbody>
</table>
c. The organization provides assistance to employee’s personal issues like relationship issues and family violence through a qualified counselor.

d. The organization offers advisory services during retirement and employees lay-offs.

e. Employees undergoing grief and loss of a relative get assistance services facilitated by employer.

f. Employees undergoing drug and substance abuse get assisted to get out of the addiction through employers initiative.

g. Personal financial advice is offered at workplace.

h. The employer assists in case an employee needs legal representation.

i. Employees get mortgage assistance.

10. Based on your experience, how would you describe the importance of employee assistance programs to the organization? …………………………………………………

11. Indicate you view on Dependent Care Programs in your organization by ticking on the level of agreement or disagreement with the following statements in your organization.

Scale: 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree

<table>
<thead>
<tr>
<th>Dependent Care Programs</th>
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<tr>
<td>a. The bank allows time for employees to attend to emergency family matters.</td>
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<td>b. The bank provides on-site baby day care services for employees.</td>
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</table>
c. The bank allows change in work schedule or the use of leave during periods in which the employee is actively engaged in dependent care responsibilities.

d. Elderly relatives are taken care of when they incur medical expenses.

e. Mothers with suckling babies have a lactating center organized by the bank.

f. The employer has contracted a service provider for baby care for the employees.

g. The employer caters for family holidays during annual leave of the employees.

12. What benefits does your firm accrue from application of dependent care programs?

13. Does your bank appraise employee performance continuously? Yes [   ] or No [   ].

14. Which tool of appraisal does the bank use to gauge employee performance?

15. Give your perceived view on Employee Performance in your bank by indicating to what extent you agree or disagree. Please tick the appropriate answer. Scale: 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree

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<tr>
<th>Employee Performance</th>
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</table>
1. Employees Performance in the bank has reached the desired levels.
2. The bank has been effective in controlling the staff turnover levels.
3. Employees have been able to enhance the state of customer loyalty in the bank.
4. The organizational staff have satisfactory delivered on efficient service to clients.

16. To what extent do you agree with the following statements regarding employee performance as influenced by various work life balance issues? Please tick the appropriate answer. Scale: 1-Strongly Disagree, 2-Disagree, 3-Neutral, 4-Agree, 5-Strongly Agree

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<tbody>
<tr>
<td>a. Flexibility on employee work schedules has boosted individual performances.</td>
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<td>b. Employees Wellness programs initiated by the bank enhance their performance.</td>
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<tr>
<td>c. Due to the work life programs provided by the bank the staff turnover has greatly reduced.</td>
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<tr>
<td>d. Onsite counseling has assisted staff with social and family issues to adjust and concentrate on job tasks for better performance.</td>
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17. In your view which WLB programs would enhance employee performance greatly?

This is the end of the Questionnaire.

Thank You for your Participation.
Appendix III: Research Authorization by NACOSTI

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Ref No: NACOSTI/P/18/40296/21926

Julius Maina Mbanya
Kenyatta University
P.O. Box 43844-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on “Work-life balance programs and employees’ performance in Commercial Banks within Nyeri County, Kenya,” I am pleased to inform you that you have been authorized to undertake research in Nyeri County for the period ending 9th April, 2019.

You are advised to report to the County Commissioner and the County Director of Education, Nyeri County before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a copy of the final research report to the Commission within one year of completion. The soft copy of the same should be submitted through the Online Research Information System.

DR. STEPHEN K. KIBIRU, PhD.
FOR: DIRECTOR-GENERAL/CEO

Copy to:
The County Commissioner
Nyeri County.
The County Director of Education
Nyeri County.
Appendix IV: Research Permit by NACOSTI

CONDITIONS

1. The License is valid for the proposed research, research site specified period.
2. Both the Licensee and any rights thereunder are non-transferable.
3. Upon request of the Commission, the Licensee shall submit a progress report.
4. The Licensee shall report to the County Director of Education and County Governor in the area of research before commencement of the research.
5. Examinations, filing and collection of specimens are subject to further permissions from relevant Government agencies.
6. This License does not give authority to transfer research materials.
7. The Licensee shall submit two (2) hard copies and upload a soft copy of their final report.
8. The Commission reserves the right to modify the conditions of this License including its cancellation without prior notice.

THIS IS TO CERTIFY THAT:
MR. JULIUS MAINA MBANYA
of KENYATTA UNIVERSITY, 154-10102
KIGANJO, has been permitted to conduct research in Nyeri County

on the topic: WORK-LIFE BALANCE PROGRAMS AND EMPLOYEES' PERFORMANCE IN COMMERCIAL BANKS WITHIN NYERI COUNTY, KENYA.

for the period ending:
9th April, 2019

Applicant's Signature

Permit No: NACOSTI/P/18/0296/21926
Date of Issue: 10th April, 2018
Fee received: Ksh 1000

Director General
National Commission for Science, Technology & Innovation
Appendix V: Research Authorization by Kenyatta University

KENYATTA UNIVERSITY
GRADUATE SCHOOL

E-mail: dean-graduate@ku.ac.ke
Website: www.ku.ac.ke

P.O. Box 48644, 00100
NAIROBI, KENYA
Tel. 8710901 Ext. 87830

Our Ref: DSS/NYU/OL/26860/2015
Date: 8th February, 2018

Director General,
National Commission for Science, Technology
and Innovation
P.O. Box 90623-00100
NAIROBI

Dear Sir/Madam,

DSS/NYU/OL/26860/2015

I write to introduce Mr. Julius Maina Mbanya who is a Postgraduate Student of this University. He is registered for M.B.A degree programme in the Department of Human Resource Management.

Mr. Julius Maina intends to conduct research for a M.B.A Project Proposal entitled, “Work-life Balance Programs and Employees’ Performance in Commercial Banks within Nyeri County, Kenya”.

Any assistance given will be highly appreciated.

Yours faithfully,

Mrs. Lucy M. Mejia
For Dean, Graduate School