AN ASSESSMENT OF FACTORS THAT CAUSE EMPLOYEE WORK LIFE CONFLICT: A CASE OF COMMERCIAL BANKS IN NAIROBI - KENYA

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An assessment of factors that cause
DECLARATION

This research project is my original work and has not been presented in any university or learning institution to the best of my knowledge.

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D53/CE/10359/04

Sign: ........................................... Date: 15/11/07

I confirm that this research project report was written and presented for examination by the candidate under my supervision.

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This research project report has been submitted for examination with my approval as the chairman of the department.

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Department of Business Administration – Kenyatta University

Sign: ........................................... Date: 07/12/07
DEDICATION

This research project is dedicated to my loving parents Paul Muange Muasya and Loise Kaswii Muange.
ACKNOWLEDGEMENT

I would like to extend my warm appreciation to my supervisor, family, colleagues and all those who either directly or indirectly contributed tremendous inputs towards the completion of this research project.

Special thanks to my Supervisor, Mr. Peter Wawire for his relentless assistance and support on the entire project supervision, experience and initiative, which guided me throughout the whole process.

Secondly, I am grateful to my MBA colleagues whose assistance on this project cannot be overlooked. They include Samson Musyoki Kilavi, Mathew Mbinda Mutiso and Regina Wambua.

Thirdly, I am grateful for the support of my relatives especially my dear wife Mueni Kioko and our beloved child Kalonzo Kioko.

Finally, thanks to the Almighty God for giving me sufficient grace in the whole of my studies.
ABSTRACT

The main objective of this study was to assess the key causes of work life conflict within the Kenyan banking industry. Specifically, the study focused on issues in job design, work environment and rewarding, and how they negatively caused influence on work life balances in the industry employees. Towards the attainment of this, a sample of twenty three (23) commercial banks was formulated and five employees interviewed from each. The opinions by interviewees formed the fundamental basis towards the study’s generalizations.

The techniques that specific firms used in designing the available jobs, the considerations they gave the special interest groups, and the rewarding programmes affected the quality work life for the employees. Conflicts frequently arose in cases where people’s expectations were not appropriately met. It was noted that employees were in some instances overstretched in the terms of work-load and time-length. Additionally, special interest groups’ needs were not superbly met by the firm managements since some crucial facilities and re-adjustments were far from accessibility. Finally, regardless of policy guidelines, the rewarding systems were not absolutely without blame as most employees believed that both monetary and non-monetary packages were inclined to favouring some set of employees at the expense of others.
<table>
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<tr>
<td>CBK</td>
<td>Central Bank of Kenya</td>
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<td>EAP</td>
<td>Employee Assisted Programmes</td>
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<td>FIW</td>
<td>Family Interference with Work</td>
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<td>HIV</td>
<td>Human Immuno-deficiency Virus</td>
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<td>KBA</td>
<td>Kenya Bankers Association</td>
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<td>QWL</td>
<td>Quality of Work Life</td>
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<td>NBFI</td>
<td>Non-Bank Financial Institutions</td>
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<td>NSE</td>
<td>Nairobi Stock Exchange</td>
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<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
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OPERATIONAL DEFINITION OF TERMS

Quality of Work Life:
Balance between an employee’s individual interests and the organizational interests.

Work Life Conflict:
Situation where the employees’ work interests are hardly met by the work organization’s arrangements.

Job Design:
Managerial process of allocating duties or role to individual employees and divisions within an organization.

Work Environment:
The overall organizational settings designed to facilitate key operations towards goal-attainment.

Employee Rewarding:
Appreciation of employees’ contributions through either monetary or non-monetary arrangements.
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Chapter Overview

This essential section gives broadened introduction to the problem area in the study, target population characteristics, research objectives, significance of the study and variable delimitations.

1.2 Background Information

Work-life conflict erodes the mental and physical well-being of workers, affects the quality of their personal relationships outside of work, and increases costs to businesses. Employees with high levels of work-life conflict are more likely to experience poor health. Work-life conflict has negative impacts on employees' relationships with their children and their spouse. The conflict also has consequences for an organization's bottom line: Employees experiencing high levels of work-life conflict are likely to miss more work days per year, are less committed to the organization, are less satisfied with their job, and are more likely to intend to leave their job (MacBride-King, 1990).

While individual coping mechanisms, such as the use of Employee Assistance Programs (EAP), may help some people feel less stressed and overwhelmed, it is increasingly recognized that work-life conflict needs to be dealt with at one of the sources of the problem – at the workplace level. Workplace programs, policies, legislation and other initiatives can provide workers with the support and security they need to balance work with other interests and life responsibilities (Ibid).
There is no denying the significant role that finance plays in the development of modern societies. Recognized by early economists as, perhaps, the most significant catalyst to economic development, finance today is arguably one of the most important factors of production, along with land, labor, capital, and technology. National performance is now conventionally measured in financial terms. At the national level, it is now recognized that it is not necessarily command over natural resources, or even the existence of superior technology, that are key determinants of economic development but, rather, what is done with these endowments. Thus, the management of financial resources of a country could be as significant, if not more significant, than the management of other natural resources. Therefore, an enquiry into a country's financial structure is important in shaping its economic development (NSE, June 2006).

Financial structures are, in the final analysis, about money, its ownership, mobility, availability, utilization and distribution. In a modem economy, the achievement of financial independence must carry with it the expectation, of effective control over essential resources (CBK, June 2006).

Kenya's financial system was among the more developed in Sub-Saharan Africa, with a large banking sector. The banking sector comprised of a non-bank financial institution (NBFIs), mortgage financial companies, building societies, microfinance institutions, savings and credit cooperatives, foreign exchange bureaus and commercial banks, with the six largest accounting for about two-thirds of all assets, loans and deposits of the banking system.
The banks, NBFIIs, microfinance institutions and building societies were supervised by the Central Bank of Kenya while Savings and Credit Cooperatives were regulated by the Commissioner for Cooperatives (CBK, June 2006).

The first bank was established in 1896 following the British occupation of the country and the construction of the Kenya-Uganda railway. Significantly, this was National Bank of India, which subsequently became the National and Grindlays Bank. It was followed by the Standard Bank of South Africa in 1910 and the National Bank of South Africa in 1916. In 1926, the National Bank of South Africa merged with the Anglo-Egyptian Bank to form Barclays Bank, the predecessor to one of the largest banks in Kenya. Until the early 1950s, there were no significant changes in the banking sector until several continental and foreign banks started entering the Kenyan banking sector (Ibid).

Soon after independence in 1963, two Kenyan banks were quickly set up: the Co-operative Bank of Kenya (1965) to look after the interests of the cooperative movement and the National Bank of Kenya (1968) to look after other national interests, since all the other banks were either foreign-owned or foreign controlled.

From 1977, Kenyan nationals started venturing into banking through non-bank financial institutions (NBFIIs), that is, finance houses and building societies. Initially, there was skepticism about the ability of these institutions to survive in the intensely foreign environment.
The skepticism was well-founded since indigenous nationals lacked capital, the entrepreneurial capacity required for banking and managerial skills to run independent banking institutions. Entry into this area was made deliberately easy as a matter of policy by government in order to encourage the deepening of the financial system in the country (CBK, June 2006).

In the year 2007, the banking sector remained stable mainly due to favourable macroeconomic conditions during the period. For instance, the banking sector improved its asset quality portfolio as evidenced in high capital adequacy ratios among banks. The sector also registered growth in deposits and profitability. The improved performance largely resulted from increased income on loans and advances and a significant inflow of foreign deposits. Financial institutions remained at 45 between May 2006 and May 2007. Family Bank Ltd converted into a bank effective May 2007. Similarly the first Islamic bank, First Community Bank, was licensed to conduct banking business in May 2007. Forex bureaus operating increased from 95 to 96 over the same period (Kenya Monthly Economic Review, June 2007).

1.3 Statement of the Problem

Work-life conflict occurs when the cumulative demands of work and non-work life roles are incompatible in some respect so that participation in one role is made more difficult by participation in the other role. A particularly important element of work-life conflict is work-related stress.
Working conditions such as heavy workloads, lack of participation in decision-making, health and safety hazards, job insecurity, and tight deadlines are associated with work-related stress (MacBride-King, 1990).

In this research study, the employees' work-life imbalances in the Kenyan banking industry formed the problem on focus. Indeed, as Kenyan organizations sought to exploit opportunities presented by emerging economic recovery trends, the ambition to drive into super-profit margins subsequently preoccupied many strategists. This, coupled with downsized workforce, explicitly made existing industry employees vulnerable to either increased work loads or extended work lengths at the expense of out-of-work life commitments. Employees in the industry were hardly left behind as they worked either beyond contracted daily time limits or were forced to carry work remains home in the quest of reaching highly set performance targets. However, exit options were minimal for most employees since re-admission or securing a job elsewhere was difficult given the highly saturated job market nature (Kenya Bankers Association, December 2006). This implied that though bankers were over-stretched in their performance, they still remained committed in the industry despite dents created in their personal commitments. Thus, the need for a critical assessment on the main factors that caused work life conflict within the banking context in the quest of deriving recommendations on how to boost performance interests without compromising any of employees' life department.
1.4 **Objectives of the Study**

The broad objective of this study was to conduct a critical assessment on key factors that caused work life conflict among employees within the banking industry in Nairobi.

Specifically, it targeted on:

1. Finding out the extent to which job design created work life imbalances in the Kenyan banking sector.
2. Establishing how the sector's work environment was designed to accommodate employees with special interests.
3. Determining how the sector's scope of rewarding programmes created work life conflict within different employee categories.
4. Identifying challenges encountered towards creation of workable work life balances in the industry.

1.5 **Research Questions**

Towards the attainment of the intended information, the researcher was guided by the following set of questions:

1. To what extent do job design bases create work life conflict within the Kenyan bankers?
2. How is the banking sector's working environment designed to accommodate employees with special interests in Kenya?
3. Does the sector's scope of employee rewarding lead to any inter-category imbalances?
4. What challenging variables hinder the sector players from establishing a well balanced employee work life?

1.6 Significance of the Study

This study would be of great significance to a number of stakeholders in the Kenyan banking industry. Firstly, the firm managements would find its generalizations indispensable in the quest of determining ways of creating equity perception while dealing with employees from different backgrounds. Secondly, if made available to strategists, the study findings would potentially give inkling on contents a job should entail in order to motivate, while avoiding contribution imbalances. Additionally, individual employees would potentially have access to information pertaining those factors that created conflict in their work situations. This was designed to help them gauge the management’s effort towards establishing supportive mechanisms for both their interests and entire organization. Ultimately, future researcher would be better placed in reviewing the literature to be contained in this study as a basis of investigating advanced phenomena in the broader banking field.
1.7 Scope of the Study

The study concentrated on determining relationship between a set of four pertinent variables – job design, work environment for special employees and compensation – and work life conflict. Intently, the central focus was to determine how they were formulated and implemented within the Kenyan banking sector and their resultant impact on employees’ work life quality. Evidences of work life conflict as a result of the four independent variables were noted and used as a base for meeting the study’s objectives.

Accessing information for the purpose of this study involved targeting employees from a sampled set of bank employees in the city of Nairobi.
CHAPTER TWO

LITERATURE REVIEW

2.1 Chapter Overview

To assist the researcher critically understand the problem area and what had already been done, the following section presents a review of the existing literature from different authors that was compiled. It is divided into four important parts, including theoretical review, empirical review and study’s conceptual framework.

2.2 Theories of Work Life Conflict

Work-life conflict is a form of inter-role conflict in which the role pressures from the work and family life domains are mutually incompatible in some respect. That is, participation in the work (family) role is made more difficult by virtue of participation in the family (work) role. Conflict between work and life is important for organizations and individuals because it is linked to negative consequences. For example, conflict between work and family is associated with increased absenteeism, increased turnover, decreased performance, and poorer physical and mental health (Greenhaus and Beutell, 1985).

Work/life programs have the potential to significantly improve employee morale, reduce absenteeism, and retain organizational knowledge, particularly during difficult economic times. In today’s global marketplace, as companies aim to reduce costs, it falls to the human resource professional to understand the critical issues of work/life balance and champion work/life programs.
Be it employees whose family members and/or friends are called to serve their country, single mothers who are trying to raise their children and make a living, generation X and Y employees who value their personal time, couples struggling to manage dual-career marriages, or companies losing critical knowledge when employees leave for other opportunities, work/life programs offer a win-win situation for employers and employees (Frone et al, 1997).

Conceptually, conflict between work and family is bi-directional. Most researchers make the distinction between what is termed work-life conflict, and what is termed life-work conflict. Work-to-life conflict occurs when experiences at work interfere with family life like extensive, irregular, or inflexible work hours, work overload and other forms of job stress, interpersonal conflict at work, extensive travel, career transitions, unsupportive supervisor or organization. For example, an unexpected meeting late in the day may prevent a parent from picking up his or her child from school. Life-to-work conflict occurs when experiences in the family life interfere with work like presence of young children, primary responsibility for children, elder care responsibilities, interpersonal conflict within the family unit, unsupportive family members. For example, a parent may take time off from work in order to take care of a sick child (Frone et al, 1997).

Although these two forms of conflict-work interference with family (WIF) and family interference with work (FIW) are strongly correlated with each other, more attention has been directed at WIF more than FIW. This may due to the fact that work demands are easier to quantify; that is, the boundaries and responsibilities of the family role is more elastic than the boundaries and responsibilities of the work role.
Also, research has found that work roles are more likely to interfere with family roles than family roles are likely to interfere with work roles (Ibid).

Several theories have been invoked in the study of work-life conflict. Most of the studies focused on three competing theories to explain the interplay between work role and family role: spillover, compensation, and segmentation (Frone et al, 1997).

The spillover theory focuses on the impact that satisfaction and effect from one domain has on the other domain. Positive spillover refers to situations in which the satisfaction, energy, and sense of accomplishment derive from one domain transfers to another. On the contrary, negative spillover is the derived problems being carried over from one domain to another. For example, increased satisfaction (dissatisfaction) in the work domain leads to increased satisfaction (dissatisfaction) with life (Ibid).

Compensation is a bidirectional theory stating that the relationship between work and non-work domain is one in which one domain may compensate for what is missing in the other. Thus, domains are likely to be interrelated in a counterbalancing manner. For example individuals unsatisfied with family life may try to enhance performance at work. Ultimately, segmentation is a theory that each domain operates independently, such that satisfaction can be derived from work, family, or both. Therefore, it is the antithesis of spillover theory in which it is assumed that one can compartmentalize competing role demands (Frone et al, 1997).
The threat of work-life conflict to employee well-being has implications not only for the many workers who must cope with stress and illness, but also for organizations, governments, and society on the whole. From the employer's perspective, the inability to balance work and family demands has been linked to reduced work performance, increased absenteeism, high turnover, and poor morale. Work-life conflict has also been linked to productivity decreases associated with lateness, unscheduled days off, emergency time off, excessive use of the company resources, missed meetings and difficulty concentrating on the job (Duxbury and Higgins, 1998). Estimates indicate that at least one quarter of the human resource challenges faced by most organizations are the result of employees having to manage dual responsibilities at home and at work (MacBride-King, 1990).

Dramatic demographic, social and economic changes of the past decades have led to what has aptly been described as a work and lifestyle "revolution". The changing profile of the labour force, driven largely by the continuing influx of women and mothers into the labour market, means that many employees have new responsibilities and priorities, and accordingly, new attitudes toward work and the role it should play in their lives. Employers, too, are being forced to reexamine their approach to people management, as competitive pressures drive them to streamline and to demand greater output from a smaller workforce (Vanderkolk and Young, 1991).
2.3.0 Factors that cause Work Life Conflict

The increase in the proportion of workforce at risk of high work-life conflict can be attributed to widely documented demographic and structural changes in the work and family domains. The fact that most employees now live in dual-income and single-parent families, rather than the traditional male breadwinner family, means that most working adults have dual responsibilities to their employers and their families. Data indicate that most employees today (both men and women) have substantive responsibilities at home (that is responsibility for child care, elder care or both) that they have to satisfy while simultaneously fulfilling duties associated with paid employment (Nock and Kingston, 1988).

Demographic factors that have also been linked to more work-life conflict include increased female participation in the labour force, increased divorce rates, increased life expectancy, more dual-income and single-parent families, more families with simultaneous child care and elder care demands, and a redistribution of traditional gender role responsibilities. On the work front, globalization, sophisticated office technology, the need to deal with constant change, the movements toward a contingent workforce and a growth in atypical forms of work have also been linked to increases in work-life conflict (Ibid). However, in this study the intent will cover only the three variables: job design, work environment for the special groups and employee rewarding.
2.3.1 Work Environment for Special Interest

During the past decades, there has been a growing awareness of the need to examine the impact that supports and services have upon the quality work life of employees with special interests such as disability and gender discrimination. Addressing the need of employees and assuring that they are met not only through employee compensation plans but design of supportive work settings and development of positive work culture are significantly essential in boosting organizational performance to greater levels (Bradley, Ashbaugh and Harder, 2004).

There is a large body of literature to attest to the fact that women experience higher levels of work-family conflict than do men. Why this is so is still the topic of some debate (Nock and Kingston, 1988). Some suggest that women may be biologically "programmed" (through sex-based hormonal systems, for example) to respond differently to stressors (Matteson and Ivancevich, 1987). This hypothesis is borne out by differences in symptomatology shown by women versus men, wherein women tend to exhibit emotional symptoms, such as depression, mental illness, and general psychological discomfort, men tend to manifest physiological disease, such as heart disease and cirrhosis (Jick and Mitz, 1985).

Others argue that gender differences in stress response are attributable to differences in socialization processes and differences in role expectations that expose women to a higher level of stressors. In the home domain, women, irrespective of their involvement in paid work, have been found to be significantly more likely than men to bear primary responsibility for home-chores and child care (Lero et al., 1992).
At the workplace, women have been found to be disproportionately represented in occupations with "built-in strain" such as clerical work, which couples high work demands with little discretionary control (Cranor, Karasek, and Carlin, 1981).

Although it is difficult to determine which of these mechanisms is most responsible for women's differential response to stress, there is little doubt that women are exposed to different, if not more, stressors at both work and at home. This literature provides rather strong evidence, therefore, that women are at particularly high risk for work-family conflict (Matteson and Ivancevich, 1987).

2.3.2 Job Design and Work Life Conflict

Quality of Work Life (QWL) demonstrates the favourableness or unfavourableness of the job environment. Its purpose develops jobs and working conditions that are excellent for both the employees and the organization. One of the ways of accomplishing QWL is through job design. Some of the options available for improving job design include: leaving the job as is but employing only people who like the rigid environment or routine work; leaving the job as is, but paying the employees more; mechanizing and automating the routine jobs; and redesigning the job (Quick et al., 1997).

When redesigning jobs, there are two main spectrums to follow - job enlargement and job enrichment. Job enlargement adds more variety of tasks and duties to the job so that it is not as monotonous. This takes in the breadth of the job. That is, the number of different tasks that an employee performs. This can also be accomplished by job rotation.
Job enrichment, on the other hand, adds additional motivators. It adds depth to the job—more control, responsibility, and discretion to how the job is performed. This gives higher order needs to the employee, as opposed to job enlargement which simply gives more variety (Quick et al., 1997).

Job type and design is a potential moderator of work-life conflict due to inherent demographic and work context differences between individuals in various occupational groups, that is, those in managerial and professional work versus employees in clerical, sales, service and blue-collar positions. Although the moderating effect of occupation on work stress has been studied frequently, its relationship to work-life conflict is less well known (Ibid).

Managers and professionals are more likely to occupy occupations which afford more flexibility and personal control over the timing of work, facilitating the commitments of parenting and other non-work activities. They also note that professionals may have an advantage in balancing work and home life as their jobs offer greater extrinsic rewards (like salary) which can offset some of the "costs" that demanding jobs entail and allow them to purchase services to help them cope (O'Neil and Greenberger, 1994).

Job type may also act as a surrogate measure for other important demographic context variables such as education, income, commitment, and identification with the work role. Professionals have been reported to be more highly educated, to receive greater remuneration, to spend more time and energy in the work role, and to be more highly committed to and involved in their work than their counterparts in non-professional positions (Duxbury et al., 1991).
Each of these factors has been linked to an increased ability to cope with work-family conflict, suggesting job type as an important moderator of the work-life response (Voydanoff, 1988).

### 2.4.0 Problems at the Work-Life Interface

Work-family role interference can take two forms, depending on which role - work or life is given precedence. Work interference with family and life occurs when employees give preference to their work role at the expense of time or energy for their family or themselves. Family to work interference, on the other hand, occurs when personal or family demands and responsibilities are met at the expense of work.

#### 2.4.1 Absenteeism

The strong relationships between work conflict and physical illness suggest that the effect of work stress on work absence may be rather indirect, and hence, more difficult to measure: adverse stress responses may increase the risk of illness, which in turn, increases the rate of absence. Determining the contribution of stress to absence is further complicated by the fact that factors other than stress and illness may contribute to absence rates. Lindholm and Segovis (1985), suggest that absenteeism even during stressful conditions may reflect market opportunities more than the consequences of stress itself, that is during economic downturns, employees feel too insecure to risk being absent even when ill. This phenomenon led Cooper et al. (1996) to coin the term, "presenteeism", to draw attention to the potential productivity loss incurred when people come to work in spite of not feeling well.
In contrast to some of the difficulties inherent in linking absenteeism to work stress, researchers have had somewhat more success in demonstrating its relationship to work-life conflict. Although work-life conflict may contribute indirectly to illness absence due to the stresses of balancing work and non-work life, often it leads directly to absences that are not illness-related. Absence data collected through self-report measures, however, are subject to bias due to under-reporting. This is particularly so when employees are asked to estimate time lost due to reasons other than illness, as employees are understandably reluctant to disclose this information (Galinsky, Freedman & Hernandez, 1991). In addition, it has been found that employees who are reluctant to disclose child care problems often use their own sick days to stay home with their children (MacBride-King, 1990). This suggests that the proportion of absences categorized as personal illness may be inflated by the inclusion of days off for family.

Absenteeism can also be correlated with scores on formal measures of work-life conflict collected through survey. Duxbury & Higgins (1998) divided their sample of 5,000 Saskatchewan employees into those who reported high work-life conflict and those who reported low work-life conflict. The number of days absent per year in the high work-life conflict group was over three times that in the low conflict group (9.5 days versus 2.5). MacBride-King (1990) obtained similar results in the Conference Board Study after grouping her respondents into high- and low-conflict categories (5 days for high conflict employees versus 2.5 for low). Combined with the labour force survey data presented earlier, these empirical studies provide strong evidence of a link between work-life conflict and absence.
2.4.2 Turnover

Although a certain level of turnover is essential to organizational vitality (Quick et al., 1997), the costs associated with replacement mean most organizations strive to keep turnover to a minimum (Robbins, 1993). The cost of turnover includes not only the obvious loss of the productivity of the qualified employee, but also the hidden costs of recruiting, hiring, and training a replacement (MacBride-King, 1990).

As expected, research has linked work-related conflict and burnout to increased turnover (Karasek and Theorell, 1990). In the Conference Board study, 12% of Canadian employees said they had left a previous employer due to family responsibilities; 14% had considered leaving their current employer (MacBride-King, 1990). Women were about four times (20%) more likely than men (6%) to report having left a previous employer for this reason.

Work by Duxbury & Higgins (1998) with a set of employees indicated that 30% of employees with high work-family conflict would consider leaving their jobs for one with a better "balance", compared to only 4% of a low conflict group. The authors caution that high turnover is a particular threat to organizational health, as the employees who leave are those who are most "marketable", and accordingly, are those with skills the employer can least afford to lose.
2.4.3 Strikes/work stoppages

High strain work situations have also been connected to work interruptions due to strikes and stoppages (Quick et al., 1997). In 1996, Canada experienced 327 strikes and lockouts, involving 284,000 workers and over 3 million lost workdays (International Labour Office; 1996). Work interruptions of this nature involve not only the direct costs associated with loss of production and replacement of personnel, but also the indirect costs of lost opportunities and disruption of relations with suppliers, clients, and others in the task environment (Ibid.).

The relationship between work-life issues and labour actions has not been explored. To date, organized labour's stand on work-life issues has been somewhat mixed. On the one hand, improving the quality of life for members through workplace modifications is consistent with the goals of union leaders. On the other hand, some of the modifications that might reduce work-life conflict for members like voluntary part-time and reduced hour arrangements are perceived as threats to the "full-time-job-for-life" model which labour has traditionally worked to obtain and preserve. Although work-life conflict may not constitute a direct source of labour unrest, its potential to indirectly contribute to overall work-related stress and dissatisfaction remains an important consideration (Quick et al., 1997).
2.4.4 Performance

There is a considerable body of literature to suggest that the hyper-arousal associated with work-related stress is a major contributor to accidents and performance decrements (Quick et al., 1997). Distress due to work-life conflict may well have similar effects if individuals who are overextended trying to balance work and family demands are fatigued or preoccupied on the job.

Work-life researchers have typically explored employee performance by using a measure of employees' perceived productivity (Duxbury and Higgins, 1998). MacBride-King (1990) found that roughly half of Canadian employees with dependant care responsibilities had difficulty taking on extra work projects, working overtime, traveling and relocating, and attending meetings or courses after work hours. Nearly half also reported an inability to concentrate on the job due to family obligations. Women were significantly more likely than men to report problems in all of these areas. Although no attempt has been made to assign a dollar value to these types of problems, these findings suggest a high productivity cost for Canadian employers in addition to the high cost to individual employees in terms of reduced career progress and satisfaction.

2.5 The organization's role in reducing work-life conflict

Organizational health extends beyond the profit and loss account. Long-term health depends on the organization's ability to sustain increased performance over time. Ultimately, an organizations' financial well-being is dependent on the physical, psychological and emotional well-being of its members (Cooper et al., 1996).
Organizational action to promote the well-being of employees can take one of three forms (Quick et al., 1997). It can be directed at the source of distress (primary prevention); it can be directed at the level of the individual response (secondary prevention); or it can be directed at the level of the outcome (tertiary prevention). Primary prevention would seek to remove or minimize the stressors within the work environment which generate the distress in the first place (might reduce the task demands, minimize role ambiguities, give employees more control over when and where they work). Secondary prevention acts at the point of the individual response to existing stressors. Secondary prevention efforts attempt to help the individual manage the stress response (relaxation training, physical fitness promotion, stress education). Tertiary prevention works on the right hand side of the model, attempting to minimize the distress outcomes which result when organizational stressors and the individual stress response have not been adequately controlled (Freedman and Phillips, 1990).

Unfortunately, research suggests that the majority of organizational prevention activities have been at the secondary or tertiary level (Karasek and Theorell, 1990). Those responsible for initiating interventions have generally believed that it is easier to change the individual than to change the organization (Freedman and Phillips, 1990).

This sentiment would appear to be equally true today as many employers restructure, downsize and implement technology with little input from employees. As a result, attempted solutions address symptoms, not causes (Karasek & Theorell, 1990).
This is unfortunate, as secondary and tertiary level "lifestyle" interventions, although temporarily beneficial to individuals, have been shown to have little effect in post-treatment follow-ups: it is reported that over 70% of employees who attend such programs revert to their previous habits within one to two years (Ivancevich and Matteson, 1988).

It has been suggested that in order for organizations to make real progress in reducing employee stress and stress-related illness, they will need to stop viewing work conditions and occupational stressors as "problems made by God" (Levi and Lunde-Jensen, 1996). Secondary and tertiary interventions implicitly assume that organizations will not change; therefore, individuals must develop their resistance to the inevitable stressors. Stress and work-life conflict, however, are not inevitable, but an outcrop of conventional models of work organization which have not changed with the times (Karasek and Theorell, 1990). A sincere effort to improve the well-being of employees starts at the source, with a strategy of primary prevention to minimize or eliminate stressors in the work environment (Cooper et al., 1996).

Organizations have a critical role to play in primary stress prevention: whereas individual employees can mobilize their personal resources to cope as best they can, only organizations have the power to modify the work environment so as to minimize its conflict-generating features in the first place, that is give employees more flexibility with respect to when and where they work, make work loads more realistic, adopt policies which are supportive of employees' personal lives/families.
In terms of work-life conflict, the ecological model suggests that organizations can introduce primary prevention strategies at two points. They can take action at the point of work domain stressors, that is minimize the stressors in the work environment; or they can take action at the point of the modifiers of the individual's response, that is maximize factors shown to reduce unhealthy stress responses (Cooper et al., 1996).

In recent years employers have responded positively to demands for greater flexibility in employment practices in order to improve staff morale, retention and commitment. Indeed, some see them as imperative in order to maintain a competitive edge in the marketplace. Against a background of a tightening labour market, the recruitment and retention of quality employees has become a major preoccupation of public and private sector employers (Drew et al. 2003).

The presence of work-life balance policies can lead to the organization being identified as an employer of choice, ensuring that the company will continuously attract employees. Currently, organizations in the public sector and large private sector enterprises with a significant female workforce are most likely to have introduced flexible working policies (Work-life Balance Network, 2004: 5), although both implementation and take-up vary greatly according to the type of sector. The level of demand, particularly in the public sector, is two-fold: it comes not only from employees, but also from the general public, who want longer opening hours for customer services. In the private sector, also, flexible working has been used as an essential part of the labour market supply-and-demand system.
Work-life balance policies are often implemented by organizations as a result of external drivers, internal drivers and social drivers, which often interact simultaneously to motivate policy directed at achieving work-life balance (Drew et al. 2003).

2.6 Empirical Literature Review

The topic of work/life balance is getting a great deal of attention in the academic and corporate worlds, and new research is continually being conducted. A 2003 study by Ezzedeen and Swiercz (2004) revealed that employees were often preoccupied with work when not working, and when in the company of family and loved ones, experienced an inability to be meaningfully engaged in non-work spheres. Indeed, modern work has become knowledge-based, fluid, and intellectual; overworked people think about work all of the time. For many people, work has become cognitively intrusive (Ezzedeen and Swiercz, 2004).

In a study by Duxbury and Higgins (2003), many Canadians working for Canada's largest employers were in poor mental health. Over half of the employed Canadians who responded to their survey reported high levels of perceived stress; one in three reported high levels of burnout and depressed mood. Only 41% were satisfied with their lives and one in five was dissatisfied. Almost one in five perceived that their physical health was fair or poor.
These data were disturbing as they could be considered to be a "best case scenario" and reflected the mental health status of employed Canadians, many of whom could be considered to have a "good" job, in one of the best countries to live in the world.

The data were unequivocal - women were more likely than men to report high levels of perceived stress, burnout and depressed mood. The fact that these gender differences were observed when job type, dependent care status and sector of employment were taken into account suggested that such differences had more to do with gender differences in socialization than in either work or non-work demands.

These findings were due to women being more likely to self-examine their emotional feelings and acknowledge problems with respect to their mental health. Alternatively, it would be that women were less able to cope effectively with multiple stressors within their environment. Finally, these gender differences in mental health may have existed because women who worked for pay outside of the home had added stressors associated with paid employment to their lives with little concomitant decrease in the stressors associated with their family roles.

Work-life researchers have typically explored employee performance by using a measure of employees' perceived productivity (Duxbury and Higgins, 1998; MacBride-King, 1990). This approach uses survey format to ask employees to what extent their personal and family obligations have interfered with their work. MacBride-King (1990) found that roughly half of Canadian employees with dependant care responsibilities had difficulty taking on extra work projects, working overtime, traveling and relocating, and attending meetings or courses after work hours.
Nearly half also reported an inability to concentrate on the job due to family obligations. Women were significantly more likely than men to report problems in all of these areas.

Although no attempt had been made to assign a dollar value to these types of problems, these findings suggested a high productivity cost for Canadian employers in addition to the high cost to individual employees in terms of reduced career progress and satisfaction. A study conducted by Bohle et al (2002) in the Australian organizations, findings indicated that variability and unpredictability of working hours were significant sources of work-life conflict for the casual staff.

Hours were excessive in some weeks and insufficient in others. The negative effects of unpredictability were compounded by a lack of control over hours. One casual worker reported that the work schedule could "change three or four times a week". Another reported, "I don't make plans for anything. The roster will change quite immensely. Things will be added, shifts will be changed" (Bohle et al, 2002).

Despite the pressure imposed by long working hours and high work intensity, some casuals felt they could not refuse work when it was offered, for fear that refusal might jeopardize offers of work in the future, or at least that they might be offered less work and even less desirable hours. Some casuals indicated that they had worked whilst ill because of this pressure. Casuals reported that the socially undesirable timing of their work also contributed to work-life conflict. Evening and weekend work were particularly problematic. So, too, were split shifts, which frequently combined early morning and evening work on the same day, effectively preventing contact with family and friends at both ends of the day (Ibid).
2.7 Theoretical Framework

The study's focus will be centered on assessing the functional relationships between a set of independent variables – job design, special interest considerations against work conditions and rewarding – on work life conflict in the Banking industry in Nairobi. Among others, Beer and Walton (2001) identified the three independent variables as key determinants of employees' Work Life Quality, which can potentially create conflict if not well handled. This study, thus, is partly based on suggestions by the two authors and its theoretical framework could be demonstrated as in the figure below:

Fig. 1.1: Theoretical Framework

<table>
<thead>
<tr>
<th>INDEPENDENT VARIABLES</th>
<th>DEPENDENT VARIABLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Design Systems</td>
<td>Work Life Conflict</td>
</tr>
<tr>
<td>Work Environment on Special Interest Groups</td>
<td></td>
</tr>
<tr>
<td>Rewarding Plans</td>
<td></td>
</tr>
</tbody>
</table>


Job design determines how job tasks are allocated and made suitable to fulfill individual and company interests. The effectiveness of job design is measured by the level of preference that employees have to their overall roles and the overtly expressed job satisfaction signals (Beers and Walton, 2001).
The different organizational ways of designing jobs include job enrichment, enlargement, rotation, flextime, job sharing and multi-skilling. On the other hand, work environment communicates to the workforce the kind of emphasis placed by managements in regard to the amount of effort required. For special employees such as disables, sickly and women, the working conditions should be redesigned such that they are regarded as equal partners in the organization’s contributions. If not done on equal platforms, chances are rife that a section of employees may feel discriminated. And, since employees demand rewards for their contributions, priority on creating workable policy on compensation and employee satisfaction is necessary (Beers and Walton, 2001).

The extent to which these three variables are formulated and implemented affect non-management employees’ work life more than any other category (Beers and Walton, 2001). Thus, towards ensuring commitment and performance motivations in the banking industry, there is need to assess the variables’ status and recommend flexibility to appropriateness.
CHAPTER THREE

3.0 STUDY METHODOLOGY

3.1 Chapter Overview

This section presents the general methodology that the researcher used in the research study. Issues of particular importance included the study's preferred design, definition of the target population, sampling design, data collection instruments and procedure, pilot study and data analysis and presentation of findings.

3.2 Research Design

The study targeted ascertaining information concerning what, why and how the prevailing situations within the Kenyan banking industry affect employees' Work Life quality through conflicts. Thus, descriptive research design was employed for the purpose of accessing the study's general intent. Descriptive research design refers to a set of methods and procedures that describe the intended variables using statistical logic. It is the mainstay of research because it generally allows the researcher to make comprehensive inferences about the investigated variables in the target populations (Burns et al, 2000).

3.3 Target Population

This research study targeted accessing information from all non-management employees working in the banking industry in Kenya. By the time of the study, there were an approximated total of 5400 employees working in the forty five (45) commercial banks headquarters in Nairobi (Kenya Bankers Association).
The researcher regarded this population scope a key resource in disseminating information pertaining the overall work life conflict in the industry workforce.

3.4 Sampling Design

The researcher used simple random sampling method to identify a representative sample of one hundred and fifteen (115) employees, on which basis generalizations were deduced. From the forty five (45) existing and active firms, the researcher employed proportional stratified sampling method to select a sample of twenty three (23) firms using a 0.5 sampling ratio. The strata were identified on the basis of asset capacity as classified by the Central Bank of Kenya (CBK): Large, Medium and Small. Each firm then provided five randomly identified employees to complete the questionnaires. This number of firms met the recommended criterion suggested by Bell (1993) that requires at least a third of the total target population in order to make a representative sample.

3.5 Data Collection

To assist the researcher meet the study’s pre-designed objectives, self-completion and semi-structured questionnaires were designed accommodating all the critical aspects covered in the identified variables. The semi-structured format certainly allowed inclusion of closed-ended question items, which were vitally essential in limiting response irrelevancies while facilitating timely analysis. However, in those issues the researcher did not have adequate constraining factors, open-ended question items provided the required space for statement and clarification.
Before questionnaire administration, the researcher sought permission from the bank managements through a letter of authority. Additionally, it was necessary to attach each questionnaire with a copy of the letter in order to create confidence in case respondents doubted the intent of the assessment. Data collection was scheduled to take place for a continuous period of four weeks, and those questionnaires which had not been filled at expiry date were ignored. However, to avoid non-representativeness, the researcher targeted at least 75% response through creation of rapport and repeated visits.

3.6 Data Analysis and Presentation

Once the required amount of data were received from the field, they were edited for inconsistencies, coded and entered, controlled, and analyzed using descriptive statistics which included measures of central tendency (mean, mode and median) and measures of dispersion (typically standard deviation to determine response disparities). Descriptive statistics are invaluable in describing the sample data in such a way as to portray the typical respondent and to reveal the general pattern of responses (Burns et al., 2000). Ultimately, for the purpose of communicative efficiency to likely users, findings were presented using both statistical techniques (frequency distribution tables) and graphical representations (bar charts and pie charts). The descriptive summaries from findings presented vastly dispersed data in a consolidated and meaningful interpretations. On this basis, all the analyses and presentations focused on accuracy and reliability in relation to the study's pre-designed objectives.
CHAPTER FOUR

4.0 DATA ANALYSIS AND PRESENTATION OF FINDINGS

4.1 Chapter Overview

The study’s intent focused on assessing the predominant factors that caused work life conflict (WLC) among the employers in the Kenyan banking industry. The main independent variables (job design, work environment for special interest) formed the study’s base. This section presents the different findings pertaining study’s variables.

4.2 Preliminary Information

From an approximated target population size of 5400 employees working in different capacities within the 45-firms driven banking industry, the research issued a total of 115 questionnaire copies to assist in ascertaining the required information. The respondents were issued with the data collection tool four weeks prior to analysis time, and before expiry of the allocated duration the research made repeated visits to ensure a higher response rate. However, all the effort resulted into a completed lot of 82 questionnaires, which represented a 71% response rate. All reported findings and generalizations were derived out of this scope of respondents.

The pie chart that follows represents the two groups of respondents, that is, those whose responses were successfully attained and utilized in comparison with those contributions which never reached the researcher in time for analysis.
In the 71% cluster, respondents had served within the industry for various time lengths as demonstrated in the bar chart below:

The majority (33%) of the respondents had served the commercial banking firms they were in for a period between 15 – 19 years.
This was followed by a 24% group of employees who had worked between 10-14 years, 20% in 20–24 years, 16% between 5–9 years, 5% between 0–4 years and only 2% had worked for over 25 years. This distribution in terms of service length implied accessing data from people with varied work experiences.

4.3.0 Job Design

The rationale of job design is involved with how duties are allocated and the ease at which employees perform their obligation. In this study, the critical job design issues investigated involved employees' satisfaction by role they perform, job design techniques, employees' view on job suitability and challenges faced by the banks' managements in perfecting design ideas.

4.3.1 Employees' Role Performance Satisfaction.

Respondents were asked to rate their satisfaction on the different roles they performed. Their varied views were classified and summarized as explained: Only 3% of the respondents were not satisfied with their mandatory responsibilities, 59% were fairly satisfied while 38% were highly satisfied. Though minimal, the 3% indicated presence of job design gaps in the Kenyan commercial banks that needed redress to place all employees at the same satisfaction levels. Three reasons were frequently given by the top satisfied employees, which included decent pay packages, enjoyed autonomy and well-nurtured social fabric. On the lower extreme, long working hours and skewed promotions were given as the leading causes of low-level satisfaction.
4.3.2 Job Design Techniques

The Kenyan Commercial Banks used different job design technique for a varied range of purposes that touched on employee motivation, focus-restructuring and retention. Use-frequencies were similarly not uniform as some techniques were more often employed than others. All the four job design techniques scored highly in terms of use-frequency: job enrichment (92%), job enlargement (91%), job rotation (89%) and flextime (76%). That is, they were all almost-equally preferable when creating responsibilities for the companies’ employees.
4.3.3 Job Enrichment

Job enrichment technique of job design involves adding value to an employee’s responsibility, usually by increased autonomy and compensation. Kenya commercial banks enriched or tried to enrich employees’ jobs through a variety of ways, with unmatched emphasis. Enrichment of Job based on academic qualification (51%) was the highly ranked style. It was followed by variables such as delegation (48%), seniority promotion (46%), participatory, decision making (45%), performance-pegged promotion (44%) and incentives advancement (38%). Training on the job (21%) performed dismally in enrichment preference.

Table 4.1: Preference of Job Enrichment Styles when dealing with Worklife Conflict

<table>
<thead>
<tr>
<th>Enrichment style</th>
<th>Number of Responses</th>
<th>Response Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Seniority based promotions</td>
<td>38</td>
<td>46</td>
</tr>
<tr>
<td>Performance pegged promotions</td>
<td>36</td>
<td>44</td>
</tr>
<tr>
<td>Academic-based promotions</td>
<td>42</td>
<td>51</td>
</tr>
<tr>
<td>Training on performance</td>
<td>17</td>
<td>21</td>
</tr>
<tr>
<td>Incentives advancement</td>
<td>31</td>
<td>38</td>
</tr>
<tr>
<td>Delegation</td>
<td>39</td>
<td>48</td>
</tr>
<tr>
<td>Participatory decision making</td>
<td>37</td>
<td>45</td>
</tr>
</tbody>
</table>

Source: Research Data
Despite the presence of job enrichment ideals in the industry, some threats challenged their perfect applicability and success. Out of all respondents, 65% felt that unfair promotions, anchored on political patronage and religion, dominantly affected the rationale attached to job enrichment programmes. This factor was closely followed by limited development chances as genuine protocol was hardly followed, lack of compensational accompaniments (7%) and constrained delegation (13%). Discriminative decision making (23%) lowly affected how jobs were enriched in the industry.

<table>
<thead>
<tr>
<th>Factors</th>
<th>Number of Responses</th>
<th>Response Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unfair promotions</td>
<td>53</td>
<td>65</td>
</tr>
<tr>
<td>United Development chances</td>
<td>49</td>
<td>60</td>
</tr>
<tr>
<td>Lack of compensational accompaniments</td>
<td>06</td>
<td>7</td>
</tr>
<tr>
<td>Constrained delegation</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>Discrimination Decision making</td>
<td>19</td>
<td>23</td>
</tr>
</tbody>
</table>

Source: Research Data

4.3.4 Job Enlargement

By nature, people need new experiences and challenges in addition to being occupied with obligations that match competence. Job enlargement partly provides this work situation as a mechanism to stretching employees potential. Employees in the Kenyan commercial banking industry described their comfort in relation to workload differently.
52% of employees struggled to meet the daily work-load standards, while only 34% felt that the workload was fairly distributed. 46% did more than they felt was enough contribution; while 33% saw discrimination against them in relation to colleagues. And a small portion (of 16%) did not clearly understand part of their roles.

Table 4.3: Employees’ Views on Workload Distributions

<table>
<thead>
<tr>
<th>Description</th>
<th>Number of Responses</th>
<th>Response Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workload is fairly distributed</td>
<td>28</td>
<td>34</td>
</tr>
<tr>
<td>I usually do more than I want</td>
<td>38</td>
<td>46</td>
</tr>
<tr>
<td>Some roles are not clearly refined</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>My colleagues do less than me</td>
<td>27</td>
<td>33</td>
</tr>
<tr>
<td>I struggle to finish workload</td>
<td>43</td>
<td>52</td>
</tr>
</tbody>
</table>

Source: Research data

In the realm of decision-making, only paltry 26% employees were involved; the rest 74% hardly took part in decision contributions. Part of the reasons that favoured this situation involved day-long commitment in specialized duties and entry qualifications which placed employees at implementional, and not formulation, positions.
4.3.5 Job Rotation

This design technique involves shifting work-environments or positions from one to another within the firm’s structures. It is essential in introducing employees unto a wider range of experiences and standards. Two great factors that affect the effectiveness of a job rotation involve rational bases and compensational accompaniments.

Among the leading bases, scheduled rotation (78%) was highly ranked, followed by productivity-based rotation (68%), employee requests (56%), gender consideration (54%) and seniority (52%). However, it was noted that scheduled rotations were delayed for one set of employees and even others changed positions before the stated time.

Table 4.4: Criteria used by Banks to Rotate their Employees

<table>
<thead>
<tr>
<th>Rotation Bases</th>
<th>Number of Responses</th>
<th>Response Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees requests</td>
<td>36</td>
<td>56</td>
</tr>
<tr>
<td>Scheduled rotations</td>
<td>64</td>
<td>78</td>
</tr>
<tr>
<td>Productivity-based</td>
<td>56</td>
<td>68</td>
</tr>
<tr>
<td>Seniority</td>
<td>43</td>
<td>52</td>
</tr>
<tr>
<td>Gender</td>
<td>44</td>
<td>54</td>
</tr>
</tbody>
</table>

Source: Research Data

Further, on job rotation, employees said that they accessed different benefits through rotational allowances, advancement opportunities, individual satisfaction and new challenges.
Rotation allowances (32%) were only given to those on external job rotations; internal and near-place rotations were regarded normal and did seek monetary compensation. Mainly, employees on rotation benefited from new experience and challenge (77%), hence individual satisfaction (70%). Through rotation, only 38% of the employees expected advancement in work opportunities. This implied a blurred enthusiasm in developing one’s advancement chances within the industry’s work commitments.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Number of Responses</th>
<th>Response Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rotation allowance</td>
<td>26</td>
<td>32</td>
</tr>
<tr>
<td>New experience and challenges</td>
<td>63</td>
<td>77</td>
</tr>
<tr>
<td>Individual satisfaction</td>
<td>57</td>
<td>70</td>
</tr>
<tr>
<td>Advanced opportunities</td>
<td>31</td>
<td>38</td>
</tr>
</tbody>
</table>

Source: Research Data

### 4.3.6 Flextime

The tenets of flextime demand that a job is not designed without the ingredient of time. This entails not over-engaging employees or denying employee their personal life. In most firms, employees felt that daily work lengths were not well designed; they reported for work mostly before 7.00a.m and left after 6.00p.m with minimal breaks. A substantial number of employee said they did little after work as they remained exhausted yet obliged to prepare for the following day at work.
4.3.7 Identifiable dislikes in job design.

Ultimately, concerning the job design variable, employees were requested to highlight issues they did not like most. The first five issues obtained included work overload, biased promotion, uninvolved rotation decision, long working hours and limited autonomy.

Biased promotional trends (35%) affected the effectiveness of job design most, followed by lack of decision making involvement (30%), work overload (especially at lower echelons) (28%), long work hours (28%) and finally limited autonomy (25%); these factors definitely caused employees' work life conflicts in the firms industry.

Table 4.6: Overall Work Components Employees did not Like in their Job

<table>
<thead>
<tr>
<th>Dislikes</th>
<th>Number of Responses</th>
<th>Response Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Biased Promotion</td>
<td>29</td>
<td>35</td>
</tr>
<tr>
<td>Lack of involvement in rotation decision</td>
<td>25</td>
<td>30</td>
</tr>
<tr>
<td>Work overload</td>
<td>23</td>
<td>28</td>
</tr>
<tr>
<td>Long working hours</td>
<td>23</td>
<td>28</td>
</tr>
<tr>
<td>Limited autonomy</td>
<td>21</td>
<td>25</td>
</tr>
</tbody>
</table>

Source: Research Data
4.4.1 Design of work Environment for Special Interest

Hardly do special interest employees use the same facility as the normal category. Hence, specially made environment needed to be accommodated. However, this was not the case: 67% of the respondents indicated that there was no fairness in resource utilization between the two parties. The remaining 33% hinted that their firms indeed tailor-made the environment to befit the special groups.

On role allocation, it was suggested that special employees had commitment which did not seek much effort from their weaker points. For instance, the physically disabled were allocated supervisory chores which they administered from the offices. However, their numbers were minimal to avoid compromising overall performance.
4.4.2 Contribution Equity

In those organizations with cases of special interests, contributions were expected to be on equal rating (51%) while others (49%) relaxed standards for the special employees. However, in intellectual contributions such as meeting proceedings and implemental emphasis, respondents were unanimous in response that equity was mandatory.

4.4.3 Access to special Treatment

Efforts were done to boost the work life quality of special employees. The mainly identified special treatment included special allowances, medications, guidance and counseling, specialized transport facility and support of dependants. Special allowances (4%) and free medication (2%) were minimally advanced to the victimized employees. Only guidance and counseling facilities were given at a relatively higher scope, estimated at 46%. Specialized transport (30%) and support of dependants (20%) were sparingly offered. This meant that most commercial banks had opted for only cheap ways – those that hardly involved financial obligations – to assist special interest employees gain quality in their work environment.
### Table 4.7: Employees’ Access to Special Treatments

<table>
<thead>
<tr>
<th>Treatment</th>
<th>Number of Responses</th>
<th>Response Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Special allowance</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Free medication</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Guidance and counseling</td>
<td>38</td>
<td>46</td>
</tr>
<tr>
<td>Free and specialized transport facility</td>
<td>25</td>
<td>30</td>
</tr>
<tr>
<td>Support of family dependants</td>
<td>16</td>
<td>20</td>
</tr>
</tbody>
</table>

Source: Research Data

### 4.5.0 Employee Rewarding

Rewarding employees is meant to compensate them for their contributions to the organization so that personal life is also serviced. The study focused on three key issues in the banks’ rewarding: compensational adequacy, decisions of compensational package, and compensational forms.

#### 4.5.1 Compensational Inadequacy

Though complex to define, adequacy implies a match between job content and pay. From the respondents’ judgement, a majority 73% said that what they earned was not adequate while the rest 27% regarded what they earned as adequate. Those who denied the adequacy gave different reasons including lack of uniformity in incentives and benefits (46%) and varied non-monetary compensation (52%). Delayed payment and slow adjustment were rated lowly.
Table 4.8: Existing Compensational Inadequacies to Employees

<table>
<thead>
<tr>
<th>Reason for Inadequacy</th>
<th>Number of Response</th>
<th>Response Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of uniformity of incentives and benefits</td>
<td>38</td>
<td>46</td>
</tr>
<tr>
<td>Varied Non-monetary compensation</td>
<td>43</td>
<td>52</td>
</tr>
<tr>
<td>Delayed payment</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Slow Adjustment</td>
<td>10</td>
<td>12</td>
</tr>
</tbody>
</table>

Source: Research data

4.5.2 Decisions on compensational package

Various tools were used by different firms in fixing compensational scales for employee. The main four tools were noted and summarized: 88% of employee's compensational packages were determined by the quality of company policies on rewarding. However, these policies faced the influence of management will (53%) and trade unions (4%) and individual negotiation (16%). This situation would imply that compensational policies had no absolute autonomy in determining the rewarding systems of employees.
Table 4.9: Decision Making Authorities on Employee Compensation

<table>
<thead>
<tr>
<th>Decision Authority</th>
<th>Number of Responses</th>
<th>Response Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management only</td>
<td>53</td>
<td>65</td>
</tr>
<tr>
<td>Consultation with trade unions</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Individual Negotiation</td>
<td>13</td>
<td>16</td>
</tr>
<tr>
<td>Company policy</td>
<td>72</td>
<td>88</td>
</tr>
</tbody>
</table>

Source: Research Data

4.5.3 Compensational forms

Both non-monetary and monetary compensational packages were offered, but significant imbalances were noted on how they were distributed. Respondents identified four leading non-monetary forms of compensation: company car, company house, recreational facilities and free access to Medicare. Their varied degrees of availability were as indicated below:

Recreational facilities (98%) were highly preferred and easily accessible to majority employees. This was followed by free Medicare (49%) but not to stretched cases as it advanced to cost-sharing. Company car (9%) and company house (7%) were minimally offered. In the monetary scope, subsidized loan (91%), and paid leaves and holidays (80%) scored highly, while the worker-friendly pension scheme (13%) was quite dismal.
Table 4.10: Non-Monetary Compensational Forms to Employees

<table>
<thead>
<tr>
<th>Non-monetary forms</th>
<th>Number of Responses</th>
<th>Response Rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company car</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>Company house</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Recreational facility</td>
<td>80</td>
<td>98</td>
</tr>
<tr>
<td>Medicare</td>
<td>40</td>
<td>49</td>
</tr>
</tbody>
</table>

Source: Research Data
CHAPTER FIVE

5.0 SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Chapter Overview

This chapter presents a consolidated study findings’ summary, conclusion touching on major issues, subsequent recommendations and the researcher’s views of areas that need further and advanced study.

5.2 Summary of Findings

The overall intent of the study focused on critically assessing the main factors that caused evident work life conflict among the employees of Kenyan commercial banks. This was, however, limited in scope to variables in job design, work environment for the special employees and rewarding programmes that affected employee quality work life.

Jobs in the Kenyan commercial banks were allocated with keen interest on design techniques that involved enrichment, enlargement, rotation and flextime. Despite this, job satisfaction had not highly been attained as some employees felt either lowly or just fairly satisfied with the work situations.

On vertical mobility, jobs were enriched mainly on the basis of academic qualifications and performance, while other critical systems of absolute autonomy, participative decision making, training on performance, incentives and seniority were not maximally utilized.
In addition, employees perceived managements as biased in issues of promotion, provision of advancement chances and constrained compensational accompaniments, especially for the lower-cadre performers.

Decisions regarding work-load changes (additions or subtractions) were in other instance made in the absence of the employee party. As a result, work-loads were unfairly distributed, and some roles remained vague since the top makers hardly understood all technicalities during formulation.

Rotation of employees within and outside one station also had significant considerations despite its limited scope of means. The main bases used to initiate a rotation were scheduled and production. Employee requests, seniority and gender hardly influenced the rigid rotational schemes. Other than this, employees only benefited through exposure and new challenges without inclusion of rotational allowances.

Concerning work timings, employees were rarely involved in decisions on their productive work durations. The majority felt over-stretched on the daily amount of time spent working. It was mandatory for employees to work from the day’s start to end with minimal breaks. They would extend beyond normal finish-time depending on amount of work available, yet they would not break early if the work was not too much.

Special interest groups that included the sickly, disabled, emotional abnormalities and women faced varied policy provisions on special consideration, facility and treatment.
However, they were partly discriminated especially during recruitment and sometimes forced to compete with their normal counterparts. Extreme special cases were regarded as incompetent in attaining the required standard within a reasonably longer period of time. However, on some case of role allocation, they had commitment which did not seek much effort from their weaker points. Notably, efforts were done to boost the work life quality of special employees in some institutions. Some of the mainly identified special treatments included special allowances (though dismal), medications, guidance and counseling, specialized transport facility and support of dependants.

Rewarding employees was purposely meant to compensate them for their contributions to the organization so that personal life was also serviced. However, most employees regarded what they earned as not adequate; they felt that since banks had made extra profits they would not have been ignored in the distribution of the firms' returns. Various tools were used by different firms in fixing compensational scales for employee, which included company compensational policies, trade unions negotiations and individual negotiation.

Non-monetary and monetary compensational packages were offered, although with significant imbalances on how they were distributed. The four leading non-monetary forms of compensation were company car, company house, recreational facilities and free access to Medicare. However, they were not readily available for all classes of employees.
5.3 Study Conclusion

The techniques employed in designing employees’ jobs, work restructuring for the special groups of employees and rewarding programmes influenced the work life quality of employees in the Kenyan commercial banks. Conflict in the employees’ work life arose especially due to lack of well-intended balancing between how job requirements were allocated, constrained considerations on special interests and skewed compensational tendencies.

Notably, employees were in some instances over-worked in terms of over-load and duration. They were hardly given options of deciding the appropriate timings they were productive in the work-place and the time left for personal interests was not adequate. These long work hours substantially denied employees the deserved opportunities of fulfilling out-of-work commitments.

The interests for special employees were not adequately taken care of due to lack of tailor-made facilities and adjusted standards of performance, which would easily be attained. There was an urgent need to re-adjust the general work environment in order to boost work life quality for the special people.

Ultimately, the pay package was viewed as inadequate mainly because employees were rarely involved in designing their standards, either through collective bargaining or on the basis of individual competence. Consequently, perceptions of inequality and skewed compensation were rife both in the monetary and non-monetary realms.
These, too, deserved great consideration if the commercial banking industry in Kenya was to be positioned for even bigger returns.

5.4 Recommendations

The commercial banking industry plays a critical role in the economic development of Kenya. Thus, all appropriate mechanisms should be put in place to ensure that employees are well motivated, satisfied and re-directed for the better positing of the competing firms. One way towards this attainment will be to concede employees' contributions in instances of designing decisions that affect their overall welfare. Managements should understand that ground employees also have a crucial role and should be made to feel part of the entire organizational plan.

Additionally, more parties should be accepted when negotiating the pay packages for the employees if negative perception were to be a voided. The main players in the negotiation should involve members' unions, government agencies to ensure legal compliance, experts and individuals themselves. Further, effort should be made to dispel the skewed allocations by matching effort with pay.

Finally, the industry should not openly discriminate against the special interest groups since they also play a significant role in organizational goal-attainment. This, thus, dictates that special facility for the varied interests are accessed and utilized for those in need. Recruitment should provide a gateway for all qualified individuals regardless of disability or any other deviated interest.
5.5 Study Limitations

The researcher encountered minimal limitations during the data collection process. Some respondents were decidedly rigid not to respond to the questionnaires that had been distributed. However, this did not compromise the ultimate intent since the other willing set of informants contributed to the data scope a percentage beyond what had been targeted.

5.6 Study Limitations

This study focused only on three variables that caused work life conflict in the Kenyan commercial banking industry. This list was, however, not exhaustive and hence deserved more investigative interests in order to come up with a comprehensive report on overall work life in the industry. In addition, this problem area would be extended to other types of populations in order to facilitate comparability of workers’ work life conflicts. Finally, studies could rationally be carried out to establish on how all industry players would re-adjust their settings in order to ensure endless quality work life for their valuable employees.
REFERENCES


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# APPENDIX I

## TIME SCHEDULE

<table>
<thead>
<tr>
<th>WEKS</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>10</th>
<th>11</th>
<th>12</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ACTIVITY</strong></td>
<td>A</td>
<td>B</td>
<td>C</td>
<td>D</td>
<td>E</td>
<td>F</td>
<td>A</td>
<td>B</td>
<td>C</td>
<td>D</td>
<td>E</td>
<td>F</td>
</tr>
</tbody>
</table>

**KEY**

- **A**: Pilot Study
- **B**: Actual Data Collection
- **C**: Data Organization and Presentation
- **D**: Data Analysis
- **E**: Report Writing
- **F**: Editing and Submission
### APPENDIX II

**BUDGET ESTIMATES**

<table>
<thead>
<tr>
<th>Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Data collection:</td>
<td></td>
</tr>
<tr>
<td>Traveling (Ksh. 300 x 23)</td>
<td>7,900.00</td>
</tr>
<tr>
<td>Subsistence (Ksh. 200 x 8 days)</td>
<td>1,600.00</td>
</tr>
<tr>
<td>Typing and Printing (Ksh. 30 x 70 pages)</td>
<td>2,100.00</td>
</tr>
<tr>
<td>Project Report Binding (Ksh. 300 x 6)</td>
<td>1,800.00</td>
</tr>
<tr>
<td>Miscellaneous Costs</td>
<td>3,000.00</td>
</tr>
<tr>
<td><strong>Total Costs</strong></td>
<td><strong>16,400.00</strong></td>
</tr>
</tbody>
</table>
APPENDIX III

QUESTIONNAIRES

Questionnaire No:.............

PRELIMINARY: EMPLOYEE PROFILE

1. Company Name:.........................

Position held: .........................

Service length (years) for the company:

0 – 4 years [ ]
5 – 9 years [ ]
10 – 14 years [ ]
15 – 19 years [ ]
Over 20 years [ ]

PART I: JOB DESIGN

2. How would you generally rate the kind of roles you performance for your company?

Highly Satisfactory [ ]
Satisfactory [ ]
Not Satisfactory [ ]

Please clarify your position by giving reasons:

..................................................................................................................
..................................................................................................................
..................................................................................................................
3. Categorize the following job design techniques depending on the use-frequency in your organization (1 – Frequently used 2 – averagely used 3 – not used 4 – not even recognized).

<table>
<thead>
<tr>
<th>Technique</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Enrichment</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job Enlargement</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Job Rotation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flextime</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4. Which different ways are used in your organization to enrich employees’ jobs?

- Seniority-based promotions [ ]
- Performance-pegged promotion [ ]
- Promotion based on academic standards [ ]
- Training on performance [ ]
- Advancement of incentives to develop [ ]
- Adequate delegation [ ]
- Participative decision making [ ]

Others (Specify):............................................................................
5. Please identify any potential threats creating conflict when enriching jobs in your organization.

- Unfair promotion [ ]
- Limited development chances [ ]
- Lack of compensational accompaniments [ ]
- Constrained delegation [ ]
- Discriminative decision making [ ]

Others (Specify): ...............................................................

6. How would you generally describe your comfort in relation to your workload?

- Workload is fairly distributed [ ]
- I usually do more than I want [ ]
- Some roles are not clearly defined [ ]
- My colleagues do less than me [ ]

7. Do you personally get involved in decisions seeking to widen your workload?

- Yes [ ]
- No [ ]

Please clarify your position:

...........................................................................................................

...........................................................................................................
8. What bases are used to rotate employees within your organization?

- Employee requests [ ]
- Scheduled rotation [ ]
- Productivity-based [ ]
- Seniority [ ]
- Gender [ ]
- Others (Specify): .................................................................

9. What benefits do you access when faced with a rotation option?

- Rotation allowance [ ]
- New experience and challenges [ ]
- Individual satisfaction [ ]
- Advanced opportunities [ ]
- Others (Specify): .................................................................

10. From the following statements of possibilities in job situations, which ones best describe the true picture at your workplace?

- I work till fully exhausted [ ]
- Daily work length is well structured [ ]
- I get adequate breaks in my work [ ]
- Adequate time is allocated for task completion [ ]
- Employees report to work the time they are most productive [ ]
- I am constantly involved when decisions affecting my timing are made [ ]
11. Which particular issues do you dislike most in your organization concerning how jobs are designed?
.................................................................................................................................................................................................
.................................................................................................................................................................................................
.................................................................................................................................................................................................

PART II: WORK ENVIRONMENT FOR THE SPECIAL NEEDS EMPLOYEES

12. Do you think the employment policy for your organization discriminates against employees with special interests (such as disabled, HIV+ employees and women)?

   Yes [ ] No [ ]

Please give the areas of discrimination if Yes:
.................................................................................................................................................................................................
.................................................................................................................................................................................................

13. Is the organization’s work environment designed to accommodate special interest employees?

   Yes [ ] No [ ]

Please explain:
.................................................................................................................................................................................................
.................................................................................................................................................................................................
14. What particular roles are set aside to be performed by special employee category?

........................................................................................................................................

........................................................................................................................................

........................................................................................................................................

15. Are the special employees obliged to contribute equally as their normal counterparts?

   Yes [ ]     No [ ]

In what areas do they contribute equally?

........................................................................................................................................

........................................................................................................................................

16. What special treatments (if any) do special employees access in boosting their Work life quality?

   Special allowance [ ]
   Free medication [ ]
   Guidance and counseling [ ]
   Free and specialized transport facilities [ ]
   Support of family dependants [ ]
   Others (Specify): ..........................................................
PART III: EMPLOYEE REWARDING

17. From your own judgment, are employees within the organization fairly compensated?

Yes [ ]  No [ ]

If No, what factors contribute to the unfairness in employee rewarding?

Payment delays [ ]
Inadequate pay [ ]
Lack of uniform incentives and benefits [ ]
Varied non-monetary compensation [ ]
Others (Specify): .................................................................

18. How are compensational packages decided in your organization?

Management only decision [ ]
Consultation with trade unions [ ]
Individual negotiation [ ]
Government guidelines [ ]
Others (Specify): .................................................................
19. What other non-monetary forms of compensations do you access?

- Company car [ ]
- Company house [ ]
- Recreational facilities [ ]
- Free access for medication [ ]
- Employee-convenient leaves [ ]
- Others (Specify): 

20. Which monetary incentives have you ever accessed since joining the organization?

- Subsidized loan [ ]
- Worker-friendly pension scheme [ ]
- Paid leaves and holidays [ ]
- Others (Specify): 

21. Please highlight the main challenges in the work organization that limit your effort to manage your personal interests.

........................................................................................................................................

........................................................................................................................................

........................................................................................................................................

END