

**INFLUENCE OF WORK LIFE BALANCE PRACTICES ON
EMPLOYEE JOB SATISFACTION IN COMMERCIAL
BANKS IN MACHAKOS COUNTY, KENYA**

FELISTERS NDUTA MUEMA

**A RESEARCH PROJECT REPORT SUBMITTED TO THE
DEPARTMENT OF BUSINESS, ENTREPRENEURSHIP AND
MANAGEMENT SCIENCE IN THE SCHOOL OF BUSINESS
AND ECONOMICS IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE AWARD OF THE DEGREE OF
MASTER OF BUSINESS ADMINISTRATION OF
MACHAKOS UNIVERSITY**

NOVEMBER, 2018

DEDICATION

This project is dedicated to my husband, Joshua Mumo Kyule who gave me both moral and financial support all through and my children Phoebe, Eugene and Linet.

ACKNOWLEDGEMENT

I thank The Almighty God, without whose grace and blessings this project would not be a success. This project would never have been completed without the support and guidance of several individuals. Special gratitude to my supervisors; Dr Susan Nzioki and Dr. Jacinta Kinyili for their in-depth knowledge and continued advice on this work. Lastly, my friends with whom we were taking the course for their encouragement and support.

TABLE OF CONTENTS

TITLE.....	i
DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENT.....	iv
LIST OF TABLES.....	viii
LIST OF FIGURES.....	ix
ACRONYMS.....	x
DEFITION OF TERMS.....	xi
ABSTRACT.....	xii
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background of the Study.....	1
1.2 Statement of the Problem.....	4
1.3 Research Objectives.....	6
1.3.1 General Objective.....	6
1.3.2 Specific Objectives.....	6
1.4 Research Questions.....	6
1.5 Justification of the Study.....	6
1.6 Significance of the study.....	7
1.7 Scope of the Study.....	7
CHAPTER TWO: LITERATURE REVIEW	
2.1 Introduction.....	9
2.2 Theoretical Literature	9
2.3 Theoretical and Empirical Review	12
2.3.1 Work Life Balance.....	14
2.3.2. Employee Job Satisfaction.....	14
2.3.3 Practices Relating to Time	16
2.3.4 Practices Relating to Place	19
2.3.5 Practices Relating to Employee Benefits	21
2.4 Conceptual Framework.....	24
2.5 Literature Overview and Research Gaps.....	25

CHAPTER THREE: METHODOLOGY

3.1 Introduction.....	28
3.2 Research Design.....	28
3.3 Target Population	29
3.4 Sampling Frame.....	29
3.5 Sample Size and Sampling Techniques.....	29
3.6 Data Collection Instruments.....	31
3.7 Data Collection Procedure.....	32
3.8 Pilot Test	32
3.9 Validity and Reliability of the questionnaire.....	32
3.10 Data Processing and Analysis.....	33

CHAPTER FOUR: DATA ANALYSIS, INTERPRETATION AND DISCUSSION.

4.1 Introduction	34
4.2. Category of Respondents	34
4.2.1 Response Rate.....	35
4.3 Work Life Balance practices relating to Time	35
4.3.1 Challenges of Work Life Balance practices relating to Time	37
4.3.2 Recommendations on challenges of Work Life Balance practices relating to Time	38
4.4 Work Life Balance Practices relating to Place.....	40
4.4.1 Challenges on implementing Work Life Balance practices relating to place.....	41
4.4.2 Suggestions on alternative practices	43
4.5 Work Life Balance practices relating to employee benefits.....	44
4.6 Job Satisfaction	46
4.6.1 Job Satisfaction Analysis.....	48
4.7 Correlation Coefficient	50
4.8 Regression	51
4.9 Influence of Work Life Balance relating to time on employee job satisfaction.....	51
4.9:1 Influence of Work Life Balance relating to place on employee job satisfaction.	53
4.9:2 Influence of Work Life Balance relating to employee benefits on employee job satisfaction.....	56

4.10 Study Model.....	59
4.11 ANOVA Test	60
4.12 The coefficients estimates	61
CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS	
5.1 Introduction	64
5.2 Summary	64
5.3 Conclusion	65
5.4Recommendations	66
5.5 Suggestions for further Research	66
REFERENCES	67
APPENDICES	73
Questionnaire.....	73
Work plan.....	78
Letter of introduction.....	79
Research authorization.....	80
Research permit.....	81

LIST OF TABLES

3.1 Target Population.....	29
3.2 Sample Size.....	31
4.1 Category of respondents	34
4.2 Response rate	35
4.3 Work Life Balance practices relating to time.....	36
4.4 Work Life Balance practices relating to place.....	40
4.5 Work Life Balance practices relating to employee benefits.....	45
4.6 Employee job satisfaction.....	48
4.7 Correlations.....	50
4.8 Influence of Work Life Balance practices relating to Time on employee job satisfaction	53
4.9 Influence of Work Life Balance practices relating to place on employee job satisfaction	55
4.10 Influence of Work Life Balance practices relating to employee benefits on employee job satisfaction	58
4.11 ANOVA test.....	61
4.12 Coefficients	62

LIST OF FIGURES

2.1 Conceptual Framework.....	24
4.1 Work Life Balance practices relating to time	37
4.2 Challenges of balancing between work and life	38
4.3 Recommendations on challenges relating to time	39
4.4 Challenges on implementation of Work Life Balance practices relating to place..	42
4.5 Suggestions on alternative practices relating to place	43
4.6 Work Life Balance practices relating to employee benefits	46
4.7 Work Life Balance practices influencing employee job satisfaction	49
4.8 Influence of Work Life Balance practices relating to time- scatter diagram	51
4.9Influence of Work Life Balance practices relating to time- regression line	52
4.10 Influence of Work Life Balance practices relating to place- scatter diagram	54
4.11Influence of Work Life Balance practices relating to place- regression line	55
4.12 Influence of Work Life Balance practices relating to employee benefits- scatter diagram	57
4.13Influence of Work Life Balance practices relating to employee benefits- regression line	58
4.14 Distribution of the Dependent variable	60

ACRONYMS

W L B – Work Life Balance.

KCB – Kenya Commercial Bank

SPSS – Statistical Package for Social Science

DEFINITION OF TERMS

Work Life Balance - refers to the ability to find the right balance between one's work and one's life (life outside work) and about feeling comfortable with both work and non-work commitments.

Work Life Balance Practices are programs designed by an employer that offer employees options to help them find a balance between work and non-work responsibilities.

Job satisfaction is an affective or emotional response towards one's job which reflects the extent to which an individual likes his/her job.

ABSTRACT

Work-Life balance among employees has emerged as an issue of concern to both employees and employers. There has been growing attention to employees' inability to dedicate proper attention and time to one's non-work activities and obligations which often leads to dissatisfaction with their job. The main objective of this study was to examine Work -Life Balance practices influencing employee job satisfaction in Commercial Banks in Machakos County. The study specifically explored the influence of Work Life Balance practices relating to time, place and employee benefits on employee job satisfaction. A descriptive survey research design was used to gather quantitative and qualitative data from employees in the sixteen banks with a target population of three hundred and eighty (380). Stratified random sampling technique was used to select a sample size of one hundred and ninety-one (191) respondents. The researcher used structured questionnaires to collect data. Questionnaires were administered to the selected employees of all cadre in the commercial banks. Data collected was analysed using the Statistical Package for Social Science (SPSS). Inferential statistics, that is, regression and the Pearson Correlation Coefficient were used to analyse the relationships between the study variables. The relationship between Work Life Balance practices relating to time, place and employee benefits was found to be 0.475, 0.306 and 0.463 respectively. This indicated a strong relationship between practices relating to time and employee benefits on employee job satisfaction, and a moderate one on practices relating to place. The study established that flexibility of working time and minimum pressure for time enabled employees to comfortably balance between their working life and family life. The study also established that the use of modern technology enabled employees carry out certain tasks from alternative locations which helped reduce commute-related stress. Employees were found to enjoy various employment benefits which enhanced their psychological well being and consequently, their satisfaction with their job. Based on these findings, the researcher recommended that banks improve on flexible working arrangements, adopt telecommuting arrangements and consider giving benefits like on-site childcare and longer leaves that help rejuvenate employees.

CHAPTER ONE

INTRODUCTION

The chapter is geared towards outlining and discussing the concepts that relate to the background that anchor the key variables of the study, establishing and critically understanding the problem that motivates the study, outlining the research objectives and research questions and also justifying the study and discussing the scope of the study. It is organised into sections each on the mentioned key areas.

1.1 Background of the Study

Work life balance is a key concept to be considered in research and therefore has attracted various definitions. For instance Clark(2000) defines it as satisfying both home and work without any conflicts that can arise. Vlems(2005) further defines it to mean striking a working relationship between work of an individual and his life with the argument that most people find it difficult to manage both work and life time.

The argument is further supported by Hobbler and Lemmon (2009) who postulates that work life balance is trying to have both work and life related issues on an equal scale. It is important to manage the roles associated to community, work and even family level on equal measure. When one is neglected, then it threatens the bond that may exist among the individuals as well as the organization. Therefore for emotional and physical well-being to be developed a balance should be met on both domains of life (Hobson, Delunas&Kestic, 2001).

The results that arise from US based studies between 1960 and 1970s argued in the direction of work life balance being attached to those mothers who struggled to balance job demands and at the same time raising children (Bird, 2006). This kind of associating women with work life balance started changing when women were seen as pioneers of various projects like Merck, Deloitte and IBM. The concerns brought changes such as employee assistance programs, maternityleave, home based work, flexi-time and child care referral.

The 1990s recognized and solidified Work Life Balance to be vital issue in society including, men, women, singles parents and also non-parents. This therefore enhanced work life balance problems solutions (Bird, 2006).However the problems of work life balance have again gained momentum due to competition in the market place that employees expect workers to

do overtimes and work extra hours at the expense of family time (Perrons 2003, Simpson 2000& White 2003). There were emerged complaints from employees about their health when they worked weekends due to stress and exhaustion of emotions. This was a serious scenario since in the long term it affects their performance(Hyman, 2003).

The work life balance concept earlier on was personalized to individuals especially corporate women who are expected to work at the same time satisfy their family issues. This therefore brought about policies that aimed at enhancing friendly family (Felstead, 2002; Wise & Bond,2003). The study carried out by Cully (1999) indicated that genders on equal measures are affected by work life balance and that men mostly in UK work more hours than their female counterparts and further research shows men to be experiencing work life that is lower than women (Hughes &Bozionelos, 2005). Further it is argued that work balance can also be associated with other individual satisfaction issues like sports, hobbies and friends meetings or any other wants that an individual wishes to partake.

It can therefore be argued that work life balance is key especially to both public and private organizations with an argument that work and life issues must be balanced to avoid conflicts that will further make an individual desperate. This is deemed to affect economic, physiological and mental well-being of an individual. This is then seriously manifested in an individual output and performance in line of duty (Eby, Casper, Lockwood, Bordeanx&Brindley, 2005).

Changing in demographic setups of an organization results to work balance issues due tochanging social roles, potential work force, legislative pressure and the changing responsibilities of organisations. The work life balance also was much associated with family friendly policies that were geared towards helping women achieve their work and family balance. The age factor is also associated with work life balance since older employees want to remain working but given fewer hours or shifts patterns.

Further policies are developed in line with the need to retain or acquire those employees with skills that an organization does not have by adjusting them to remain attractive for them to be retained for long. These policies therefore enables employees balance work and their on interests including family issues and responsibilities. Job satisfaction therefore can be met if work life balance is managed well instead of being a problem.

Job satisfaction has been defined to mean an employee feeling that his work satisfies his needs or important societal values (Muinde, 2013). It is also perceived to be a matter of attitude and emotional feelings that a particular job adds to an individual satisfaction (Mullins, 2005). This involves dislikes, likes, extrinsic needs and intrinsic. It is also described as a feeling that makes individuals to feel positive or negative about their jobs in terms of emotions and or attitudes which entails both physical and social setups of the place of work (Schermerhorn2007). There is employees increased relevance as a result of home and work responsibilities (ChetnaPandey,2012).

Further the issue of ensuring customers get the best service has also enabled organizations to enable changes in the organizational culture to fit demands of the customers through having employees meeting certain expectations that might eat in their home time. This has brought stress and pressure among employees thus affecting the overall organizational employee performance(Mukururi&Ngari,2014). These include experiencing workload, anxiety, loss of control, long hours, pressure and also insufficient personal time (Holbeche, 2002). This therefore requires experiences that encourage a reassessment of workers values.

It can also be argued that competition for promotions and leadership might make some of managers give their employees work that is in excess to meet the requirements for leadership in terms of set target. In turn employees also struggle to be retained by an organization by working overtime which eventually detriment their personal life(Obiageli,2015). Sometimes an organization may be experiencing change in culture including use of sophisticated technology, those jobs that are demanding, working hours that are long and also pressures that arise at work therefore making employees difficult to manage both work life balance (Nadeem& Abbas, 2009).

The Kenyan context companies do not have the best policies to enable and support employees' well-being according to the study by Strathmore Business School in 2011. It was also observed that organizations in Kenya do not give much attention to work life balance. According to Muinde (2013) study however, some of the Kenyan organizations have seen the need and therefore on a slow move adopting work life balance in order for employees to feel satisfied. A case at hand is United Nations offices and the United States Agency for International Development based in Kenya are known to allow their employees free time

especially afternoons of every Friday to do their own errands (Muli, Muathe&Muchiri, 2014). Further Safaricom also has also provided child care facilities on site and also shifts which allows working hours that are friendly (Muli, Muathe&Muchiri, 2014).

Furthermore commercial banks also have opened more branches to meet clients expectations instead of concentrating on fixed branches and employees that might affect their work life balance due to overworking and also overtimes and pressure that may result from trying to satisfy employees. This has resulted to employees' satisfaction and improved performance (Adeyele,2011). The banking industry was creating work pressure, stressed employees and even work-family conflicts that enabled them to have lower turnovers (Kamau, Muleke, Mukaya&Wagoki, 2013). There was also reduced creativity and innovations (Armstrong, 2006).

Some of the initiatives that banks in Kenya have adopted are like leave counselling and leave for those parents and guardians below fourteen years which was seen as the best way to retain best and talented employees as seen by Barclays banks and also working hours that are flexible, time off, leave for study, managing health care, career development and facilities for counselling as exhibited by Eco bank and also annual leaves, training to attract, promote and develop talent that can be retained and also maternity leave (Muli, Muathe&Muchiri, 2014).The aim of all these work life balance is to give employees a sense of job satisfaction.

1.2Statement of the Problem.

The concept ofWork Life Balance is based on the notion that paid work and personal life should be seen less as competing priorities but as complementary elements of a full life (Doherty, 2004). There is evidence of inability to dedicate proper attention and time to one's non-work activities and obligations. This has often led to dissatisfaction in a person's job according to a study by Hughes &Bozionelos (2005). Employees expect their employers to recognize that in addition to having a job, they have a lifewhich employers have paid least attention to,Bird (2006). According to the Department of Trade & Industry, UK,2003, Work Life Balance is an issue that pertains to all individuals who are in paid work regardless of whether they have family responsibilities or not an element which has been reluctantly accepted.

Otieno (2010) and Mukururi and Ngari (2014) indicate that Commercial Banks are places of beehive of activities. Most employees work from 8:00 am to even beyond 6:00 in the evening, from Monday to Saturday. Despite working long hours, the work is routine. This makes them lose their social life and unable to even organize their personal lives. Employees work intensively and in tight deadlines creating an imbalance between their work life and non-work life.

The ultimate performance of the banking sector largely depends on the performance of its employees, which in turn depends on a number of factors. These can be related to work or family or both. Many organisations have taken a one-sided 'systems' approach to their Work-Life efforts, their focus being on adopting organizational policies, benefits and procedures to solve the Work Life Balance problem. At its core, Work Life Balance is more an individual issue that affects the organisation than it is an organisational issue affecting the individual, Bird (2006).

Mwebi and Kadaga's (2015) study focused on Flexitime Work Arrangements on employee performance in the Commercial banks in Nairobi Central Business District. Mukururi and Ngari, (2014) studied the influence of Work Life Balance policies on employee job satisfaction in the banking sector in Nairobi, Kenya. A similar research was done by Muli, Muathe and Muchiri (2014) on Human resource work-life support services and employee performance within the banking industry in Nairobi County, Kenya. Otieno, (2010) limited her study on performance of women employees at the commercial banks in Kisumu city, Kenya while Kithuka (2015) only narrowed down his study on influence of work environment on employee performance among commercial banks in Machakos town.

The focus of most researches carried out has been the influence that Work Life Balance practices have on employee performance. More research is needed on the influence of Work Life Balance practices on employee job satisfaction which is key in the performance of both the employee and the organisation. In Machakos County, for instance, limited research has been carried out on the influence of Work Life Balance practices on employee job satisfaction in the commercial banks, hence the motivation for this research.

1.3 Objectives

1.3.1 General Objective.

The main objective of this study is to establish the influence of Work Life Balance practices on employee job satisfaction in the Commercial Banks in Machakos County.

1.3.2 Specific Objectives.

- i. To determine the influence of Work Life Balance practices relating to time on employee job satisfaction in the Commercial Banks in Machakos County.
- ii. To explore the influence of Work Life Balance practices relating to place on employee job satisfaction in the Commercial Banks in Machakos County.
- iii. To establish the influence of Work Life Balance practices relating to employee benefits on employee job satisfaction in the Commercial Banks in Machakos County.

1.4 Research Questions.

- i. What is the influence of Work Life Balance practices relating to time on employee job satisfaction in commercial banks in Machakos County?
- ii. What is the influence of practices relating to place on employee job satisfaction in commercial banks in Machakos County?
- iii. What is the influence of practices relating to employee benefits on the employee job satisfaction in commercial banks in Machakos County?

1.5. Justification of the Study

Work Life Balance is a key issue in today's working life and if it is not well taken care of, it can lead into conflicts both at home and work places which in turn will negatively affect the performance of organisations and eventual conflict of families. Machakos town has experienced an influx of commercial banks. This is an indicator of economic growth. The high growth of commercial banks can only be optimized and maintained with introduction of the best practices of Work Life Balance. Hence, a study is needed more than ever before to tap the potential in the County headquarter by addressing the Work Life Balance practices. This would revitalize employees' energy and lead to consequent growth of the sector. The banking industry in Kenya is still threatened today having had two three-tier banks placed under receivership in 2016. Chase bank, for instance, had opened a branch in the town. To take care of such performance, it would make it imperative to take care of employees. For the employers, people are the only resource that leads to attainment of competitive advantage.

1.6 Significance of the Study

This study would be of benefit to Kenyan Government in that it would help in the formulation and enacting of pertinent legislation concerning Work Life Balance practices in all public organisations that promote employee job satisfaction and consequently improve performance. The study would also be very useful to the ministry of labour to consider revising the existing labour laws to have staff welfare programmes run by employers rather than unions so as to fully ensure the psychological well-being of employees.

This study would also give an insight to policy makers into the importance of having and properly implementing Work Life Balance practices, a key factor in business strategy. The policy makers could borrow the best practices on employee Work Life Balance from banks to help other organisations that could be struggling with the issue.

The research suggests that Work Life imbalance may have tangible costs to an organisation and therefore, the need to establish human resource systems to deal with it. It would help them to understand the importance of adopting Work Life Balance practices aimed at increasing employee job satisfaction, retention and increased productivity.

The recommendations of this study could be picked up by future researchers for continued research, hence, the essence of research. It would also contribute to the existing body of knowledge by carrying out further studies on Work-Life Balance in other sectors in Machakos County where limited research has been undertaken in this subject.

1.7 Scope of the Study.

The study looked into the influence of Work Life Balance Practices on employee job satisfaction. It covered all sixteen Commercial banks in Machakos County. Machakos County, one of the 47 Counties in Kenya, borders Nairobi and Kiambu Counties to the West, Embu to the North, Kitui to the East, Makueni to the South and Kajiado County to the South West. It is divided into eight sub-counties, namely, Machakos Central, Kathiani, Kangundo, Matungulu, Yatta, Mwala, Athi River and Masinga. All the commercial banks under this study have branches in Machakos town, which is in Machakos Central sub-county. However, only a few, that is, Equity bank, Kenya Commercial bank, Cooperative bank and Postbank have branches in some of the other sub-counties, that is, Yatta, Matungulu, Athi

River and Mwala. The study was conducted for six months between December 2017 and May 2018. All cadre of employees in the Commercial banks were studied. This gave an adequate population and sample for the study and therefore gave reliable results.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of the theories on whose basis this study was formed, empirical literature review, conceptual framework, literature overview and research gaps.

2.2 Theoretical Literature

The academic body of knowledge regarding work life scholarship relies on a multiplicity of theoretical frameworks (Morris and Madsen,2007), which include the Spill-Over, Compensation,Congruence, Resource Drain, Enrichment, Work-Family Border, Facilitation and Integration theories.

2.2.1 The Spill Over Theory

The Spill-Over is a process whereby experiences in one role affect experiences in the other, rendering the roles more alike. According to Guest (2002), the determinants of Work Life Balance are located in the work and home contexts. He postulates the conditions under which spill over between the work micro-system and the family micro-system occurs. It can be either positive or negative. If work-family interactions are rigidly structured in time and space, then spill-over in terms of time, energy and behaviour is negative. When flexibility occurs which enables individuals to integrate and overlap work and family responsibilities in time and space,it leads to positive spill over which is instrumental in achieving healthy Work Life Balance, Guest(2002). The relevance of this theory to this study is that organizations are expected to adopt Work Life Balance practices to enable employees have a positive Work Life Balance which makes them to be satisfied with their work and homes and consequently be committed to the organisation's goals.

2.2.2 Work Family Border Theory

This particular theory was propounded by Clark (2000). The theory tries to explain how people try to balance between the work they do and the responsibilities awaiting them at the family level. The theory brings in to attention how work and family responsibilities bring about conflict yet they are dominant and need to be balanced. The theory further argues that conflicts arise because of the cultural issues that every individual faces in daily endeavours and struggles to balance. Balancing therefore becomes difficulty forcing some individuals to focus much on career development and neglect the family(Othman, 2009). This is so because most people are motivated in accomplishing work and happy family at the same time which

becomes difficult. Therefore there exist physical, psychological and temporal borders between work and also home.

The theory also explores the equilibrium that might be achieved when people try to negotiate home and work spheres. Clark (2000) emphasizes that work and home mostly influence each other. Further Desrochers and Sergent (2006) outlines that how work and culture differ from person to person in influencing each other. The theory emphasise that work and home changes each day in transition. It is therefore in the common domain that people should find a balance between work and home affairs to reduce the chances of failure to a particular distinctive domain. This implies striking a balance between satisfying home at the same time engaging in work responsibilities.

2.2.3 Compensation Theory

Compensation theory refers to the efforts intended at countering negative experiences in one domain through increased efforts for positive experiences in another domain. An example would be a dissatisfied worker focusing more on family than work, thus relocating human resources (Edwards and Rothbard, 2000). According to this theory, there is an opposite relationship between work and life, so workers attempt to satisfy what is lacking from one domain with satisfaction from the other (Clark, 2000). Rothbard (2001) avers that women who experienced negative effect from family were more engaged with their job, consistent with the compensation theory. Therefore, if Work LifeBalance practices at job are dissatisfying, employees will most likely compensate for it at their homes and this leads to poor performance.

2.2.4 Congruence Theory

The Congruence theory refers to “how additional variables that are not directly related to work or family influence the balance of multiple roles. While Spill-Over is a direct relation between work and family, congruence attributes similarity through a third variable like personality traits, behavioural styles, genetic forces and socio-cultural forces (Edwards & Rothbard, 2000)”. Based on this theory, a third variable such as “intelligence or level of education could positively affect both work and life domains. People have different lifestyles. It therefore emerges that this, together with an employee’s personality traits and socio-cultural forces can affect their satisfaction or dissatisfaction with a job”.

2.2.5 Enrichment Theory

Enrichment theory is another work life balance theory. It refers to “the degree to which experiences from instrumental sources (skills, abilities, values) or affective sources (mood, satisfaction) improves the quality of the other domain (Morris and Madsen,2007).Greenhaus and Powell (2006), defined enrichment as the extent to which experiences in one role improve the quality of life in the other role and reported that employees perceive that their work and life roles enrich each other, that is, good work outcomes lead to good life outcomes. Good Work Life Balance practices, therefore, enable employees to enjoy their work as well as their life outside work”. This has been proven to be no longer true (Kanter, 1977) and conceivably never was, particularly for female workers, segmentation is now referred to as the active process that people use to form and maintain boundaries between work and family.

2.2.6 Facilitation Theory

Another Work Life Balance related theory is the Facilitation theory. This refers to what occurs when the participation in one domain cultivates and enhances the engagement in another domain. This portability of augmentation can comprise skills, experiences, resources and knowledge, Edwards and Rothbard (2000).Grzywacz (2002), explains that facilitation occurs because social systems naturally utilize available means to improve situations without regard for domain limitations. This, therefore, implies that employees’ satisfaction at home definitely affects their satisfaction at the job.

2.2.7 Integration Theory

The integration theory refers to the holistic view that a healthy system of flexible and permeable boundaries can better facilitate and encourage work–life and community-life domains (Clark 2000). Morris and Madsen (2007), acknowledged that Integration theory best portrays the incorporation of additional contextual elements, such as community into the body of knowledge in regard to work and life. Integration calls for contemporary understanding that retools traditional work-life paradigms, making all stakeholders, employers, workers and communities active partners with equal voices in the formation of a holistic model of Wok-Life Balance,(Morris and Madsen,2007). This integrationensures that

the inclusion of these parties and shared responsibilities in an approach to work and family yields good results in attaining satisfaction both at work and at home.

2.3 Theoretical and Empirical Review

2.3.1 Work Life Balance.

A number of researches have been carried out that are related to Work Life Balance. Lewis and Humbert (2010), carried out a research on ‘Work Life Balance- flexible working policies and the gendered organisation.’ The research was qualitative in nature. “Structured questionnaires were used to collect data from women employees in science careers. The research was done on women in scientific careers where it was established that women were either underrepresented or most of them opted out. They found that the main form of flexible working arrangement was double-edged and complex in its effects. It supported mothers but at a cost because of gendered assumptions.

Despite a commitment to flexibility and “Work Life Balance, the gendered construction of the ideal worker and ideas of competence conflated with hegemonic masculinity, remained powerful”. This together with a prevalent “good mother” ideology, undermines both gender and equity and work place effectiveness, which the researcher here disagrees with. The reality is that both men and women are in the work force and involved in family care. In this respect, Work Life Balance practices apply to both genders equally. This study sought to recommend that even in an apparently flexible and supportive workplace, it is important to interrogate the underlying assumptions that form the basis of work practices and their intended or unintended consequences on both genders.

Roberts (2007), investigated “Work Life Balance, the source of the contemporary problem and the probable outcome. The aim of the study was to analyse why Work Life Balance had become a major issue and the likely outcome of the dissatisfaction with current work schedules. This article reviews international evidence on hours of work and time use, academic literature on employees’ attitudes towards their hours of work, perceptions and complaints about Work Life imbalances. The research established that working time had not lengthened and complaints about pressure were unrelated to hours actually worked. The

sources of dissatisfaction with work schedules lay in a combination of other trends – increased labour market participation by women, work intensification, the spread of feelings of job insecurity, free time increasing more slowly than spending power and aspirations and the spread of new information and communication technologies”. The researcher concurs with this because these are common factors that affect employee job satisfaction in financial institutions.

Otieno(2010), carried out a research on the “influence of Work Life Balance on job satisfaction and commitment of women employees at the commercial banks in Kisumu city, Kenya. A semi-structured questionnaire was used to gather data. Sixty respondents answered the questionnaires. This research established that work life balance had a positive influence on employee commitment and job satisfaction. There was a significant correlation between Work Life Balance and job satisfaction and also between Work Life Balance and commitment which the researcher agrees with. It was clear that the banks lacked clear work life balance policies.” It is therefore important that financial institutions fully tap the potential of human resource by adopting Work Life Balance practices in financial institutions as part of their practice in order to have satisfied employees and reduce turn over.

Muli, Muathe and Muchiri (2014) sought to “assess the influence of human resource work-family support services on the employee performance within the banking industry in Nairobi County, Kenya. A cross-sectional survey design was used to gather quantitative and qualitative data from employees of the forty-three (43) commercial banks in Nairobi County, Kenya, with a target population of 3607. Proportionate stratified random sampling design was used to select a sample size of 360 respondents”. The findings indicated that there is “a significant positive statistical relationship between human resource work family support services with employee performance. The researcher in this study agrees with these findings. Such family support services lead to the well-being of employees and job satisfaction. Consequently, employees feel that they should reciprocate the benefits they receive from their employers and therefore improve performance.

Kamau, Muleke, Mukaya and Wagoki(2013), investigated Work Life Balance practices on employee job performance at Eco bank, Kenya. The main objective was to determine the effect of organisation Work Life Balance practices on employee performance. Fifty-five (55)

Eco bank employees were drawn through quota sampling method who also responded to survey questionnaires. Spearman's Correlation Analysis was used to test the candidates' work life balance and their performance to the organisation. The findings of the empirical study showed that there was correlation between Work Life Balance and employee performance. Work Life Balance practices enabled employees to have a balance between personal commitments and responsibilities and organisational roles and duties of an employee.

2.3.2 Employee Job Satisfaction.

Job satisfaction is a positive feeling about one's job resulting from an evaluation of its characteristics (Robbins & Judge, 2007). It essentially reflects the extent to which an individual likes his or her job. Job satisfaction is a result of employees' perception of how well their job provides those things that are viewed as important (Robbins 2008). A person with a high level of job satisfaction holds positive feelings about the job while a person with a low level of job satisfaction holds negative feelings about the job. Job satisfaction is usually linked with motivation though it is different. It is more of an attitude and an internal state (Mullins, 2010). Employee satisfaction is used to describe whether employees are happy and fulfilling their desire and needs (Arif & Farooqi, 2014).

Job satisfaction is necessary in order to achieve a high level of performance among employees. It leads to organisational commitment, the extent to which an individual identifies with an organisation and is committed to its goals. Performance of employees is a major concern for all businesses in the world today. A high performance work is distinguishing factor of the leading organisations from the rest in the same industry (Ssegawa, 2014). Committed employees display a willingness to work harder to achieve organisational goals and a greater desire to stay employed at an organisation. It also leads to employees' needs fulfilment. Job satisfaction is determined by the extent to which the characteristics of a job allow an individual to fulfil his or her needs (Kinicki, 2004).

Job satisfaction is the most important attitude in the field of organisational behaviour (Pandey, 2012). There are consequences when employees are not satisfied with a job. Employees exhibit factors like absenteeism, low level of performance, increased grievances and complaints, poor employee relations and high rates of turnover (Kinicki, 2004). These are

problems that the management of an organisation can deal with by having the best Work Life Balance practices. Many organisations develop training programs and benefits packages to develop loyal employees. The longer employees work for an organisation the more valuable the employees become (Arif&Farooqi,2014).

The “Affect theory is the earliest theory on job satisfaction which states that satisfaction is determined by a discrepancy between what one wants in job and what one has in a job. Another theory is the dispositional theory that suggests that an individual has innate dispositions that cause them to have tendencies towards a certain level of satisfaction. The equity theory suggests that if an individual think there is an inequality between two social groups or individuals, the person is likely to be distressed because the ratio between the input and output are not equal”.

Content theories of job motivation tend to assume a direct relationship between job satisfaction and improved performance. For instance, Herzberg’s two factor theory is essentially a theory of job satisfaction. However, process theories of motivation recognise the greater complexity of work motivation and consider in more detail the wider relationships involving motivation, satisfaction and performance (Mullins, 2004). In recent years, attention to job satisfaction has become more closely associated with broader approaches to improved job design and work organisation, the quality of working life movement and with stress and the Work Life Balance.

Research studies providing support for the current study suggest that an organisation that accommodates the work- family balance concerns and constraints of its employees is able to sustain a higher level of job satisfaction and commitment among its labour force. Satisfied employees exhibit such behaviour like talking positively about the organisation and are able to help others go beyond the normal expectations. These employees also show great responsibility, undertake tasks with minimal supervision, better cooperate with co-workers, demonstrate improved performance and have few complaints or grievances to make.

2.3.3 Work Life Balance Practices Relating to Time.

The nature of work is being redefined and this has created strong pressures for greater flexibility in patterns of work organisations and in the work force (Mullins, 2010).Changes in economic and technological factors have encouraged the adoption of flexible work

arrangements by organisations (Muli, 2014). The hours and times people work have always been subject to change but the change is now more rapid than ever because customers expect to have services outside traditional working hours; organisations want to match their business needs with the way their employees work and individuals want to achieve a better balance between work and home life (Mullins, 2010).

The primary problem underlying Work Life Balance conflicts is the psychological incursion of work into the family domain and vice versa. When people are worrying about personal problems at work or thinking about work problems at home, satisfaction with the job cannot be achieved, Robbins & Judge (2012). Flexible working patterns can help address these pressures by maximizing the available labour and improving service (Mullins, 2010). The main focus should be on employees' actual performance and not face time. Culture change strategies which involve establishing a work life balanced culture and training managers to help employees deal with work life conflicts also greatly enhance employee job satisfaction, (Robbins & Judge, 2012).

Flexible working arrangements are a range of options designed to help employees balance between work and home life, (Mullins, 2010). Flexible working arrangements are among the many Work Life Balance practices employed by organisations as they seek to enable their employees reconcile their work life and family responsibilities, Giannikis and Mihail (2011). They include schedules like, flexitime, part time working, job sharing, compressed work weeks, time off in lieu and career breaks from work. It also includes limited schedule of meetings (meetings cannot be scheduled too late at the end of the day), Mugania (2017). Although flexitime is part of policies offered by the human resource as a benefit package to help employees, the schedule does not alter the total number of hours one is required to be at the work place (Al-Rajudi, 2012).

The introduction of such alternative work schedules provides a redesign option that influences employees' ability to do their work and simultaneously meet their family responsibilities. These practices give employees the prerogative to adjust when, where and how they work in order to balance work and non-work demands, Mugania (2017). In the Kenyan banking sector, these arrangements have started being embraced (Mukururi & Ngari, 2014, Muchiri, Muli & Muathe, 2014). This is in response to various challenges faced by

employees working in the very demanding banking sector that rise from work pressure, fatigue and work family role conflicts.

Flexible working arrangements allow workers to adjust their working schedules to their family engagements like taking children to school, childcare and even taking care of the aged. The extent to which individuals have control and flexibility is a very important factor in the reduction of work-family conflicts. Flexible work arrangements are connected to a number of positive outcomes for employees who access them including better mental health and reductions in stress, burn out, turn over and absenteeism and increases retention, loyalty, job satisfaction, innovation, creativity and productivity (Galinsky, Bond, Sakai, Kim & Giuntoli, 2008).

Mwebi and Kadaga, (2015) carried out a research on the effects of flexitime Work Arrangement on employee performance in commercial banks in Nairobi Central Business District. In these banks, the use of flexitime work arrangement was noted as one of the most widely used strategy given the demanding nature of the banks in this area. The study exhibits availability of flexitime work arrangements across the Nairobi Central Business District commercial banks.

Flexitime or flexible working hours typically consist of flexible work day start and finish times (Muinde, 2013). Most organisations that offer flexitime require all employees to be on the job during a set of core hours but allow the employees more choice over their work schedules on either side of these core hours (Ridgley, 2005). Various banks have put policies in place to ensure a smooth running of this arrangement. The findings of the study also show that flexitime influences employee job performance.

Part time work is another option for overworked employees that need time off to tend to family members, household obligations or to reduce the likelihood of psychological consequences. (Hein 2005), reported that 'the progressive reduction of daily hours of work and the reduction of overtime are general measures for improving working conditions and the quality of working life. It is essential to assert that while all employees take advantage of these set of initiatives, they are more important to the employees who have care-giving roles either for children or elderly family members (Oludayo, Gberevbie, Dejippoola & Omonijo, 2015). From the employer's point of view, the use of part time workers, where feasible, can

help maximise the use of human resources and increase operational flexibility by providing additional coverage during peak periods (Lazar, Osoian&Ratiu 2010).

Job sharing may be appropriate where opportunities for part time jobs or other arrangements are limited. This is an arrangement which allows “two or sometimes more employees to jointly fill one full time job with responsibilities and working time shared or divided between them (Lazar, Osoian& Patricia, 2010). The arrangement provides coverage of duties when one partner goes on vacation leave or sick leave hence performance is not compromised. Apart from allowing employees time for other commitments like family responsibilities it facilitates the development of partnerships where job sharers can learn from each other.”Itcan also benefit employers as well by combining a wide range of skills and experience in a single job.

Compressed work weeks are an arrangement whereby employees work longer shifts in exchange for a reduction in the number of working days in their work circle, for instance on a weekly basis. It can be beneficial to employees in terms of additional days off work like longer weekends, allowing mini vacations and reduced commuting time, whereas employers can extend their daily operating hours with less need to resort to overtime (Lazar, Osoian&Ratiu 2010).

These flexible working arrangements are beneficial to organisations as they help to reduce absenteeism, increase productivity, reduce hostility towards management, increase autonomy and responsibility for workers, (Robbins and Judge 2012).Evidently, individuals who work and are committed to family are more likely to be satisfied in both domains, (Perrone,Aegisdottir, Web and Blalock,2006).

2.3.4 Work Life Balance Practices Relating to Place

With the increased implementation of information technology in organisations, the nature and amount of white collar jobs has changed. In (Muinde 2013), Nolan and Croson, (1995),state that the information age, work processes are becoming more complex and information- intensive and workers are becoming more focused in specific knowledge domains, sharing expert knowledge with peers in order to accomplish a task.Gordon and

Kelly (1988), in (Muinde 2012), also state that another impact of information technology has been to enable virtual proximity to information and therefore remote information-intensive work. As a result, white collar workers now have the option of telecommuting and working at a remote location in either fixed (e.g. home) or mobile (e.g. hotel) modes.

Telecommuting or teleworking is “an innovative business solution that enables employees to do productive work away from the traditional office. It is an arrangement that helps reduce child-care problems, reduce traffic jams, cut air pollution and fuel consumption. It has also helped businesses cut costs by reducing the number of employees in the office, Kavita Singh(2009). Improving productivity has been one of the major benefits of telecommuting as work place interruptions are eliminated as well as commute time. Work Life Balance is another benefit of telecommuting which yields to employee satisfaction hence improving productivity. Previous studies have shown that telecommuting benefits are: organisational loyalty and belonging, savings of office space, increased flexibility, improved employee morale and employee retention and attraction (Pinsonnealt & Boisvert, 2001; Potter, 2003).

Alternative work locations can be favourable to parents who would rather work at home than in office, such that they can be close to family members or children. As a ‘home worker’ Hein (2005) remarks, especially women are able to effectively earn income while being able to take care of family responsibilities and avoid constraints on their movements outside the home.

In their study, Ferris & Martinson (2003), examined whether and to what extent the different work venues of virtual offices, home offices or traditional offices impacted job performance; motivation, retention and career opportunity and family life balance. Their findings suggested that virtual and home offices showed mostly positive effects on the job performance variables, while traditional office arrangements showed mostly negative effects. In contrast, arrangements that involve a reduced number of hours at work are associated with lower levels of work- family conflict.

Therefore, individuals engaged in part-time work, job sharing and to a lesser extent, compressed work weeks reported lower levels of work-family interference. Taken together, these observations suggest a limited effect of flexible work arrangements on work and family balance. By spending less time on running and maintaining their home and work, employees

will have more fulfilment and satisfaction such as our relationship with family and friends (Hinz, 2011).

Telecommuting is a generally accepted work arrangement in America. As of 2012, estimates suggest that over fifty million U.S workers (about 40% of the working population) could work from home at least part of the time (Mathews, Scott & Williams, 2012). A study established that there are very few elaborate telecommuting programs being used within organisations in Kenya (Muhambi, 2010). Statistics on how many Kenyan government employees actually telecommute are not available but the number is unlikely to be significant. The government has been slow in the adoption of cloud services (Mbote, 2010).

Another research showed that the basis for the telecommuting scepticism is grounded on the following: corporate culture, technological inferiority, lack of sound technological skills and inadequate communications infrastructure. This research empirically demonstrates that telecommuting transforms organisational competitiveness (Nyaga, 2013).

Telecommuting can be of benefit in that, it reduces vehicle traffic, it can be a boon to workers as it reduces commute-related stress and improves productivity with reduced commute time. In a town like Nairobi today, telecommuting can be practised given that technology and related infrastructure is now available. Fibre optic cables have been laid down to major centres which would mean substantial bandwidth availability for the city and therefore government companies can partake. Moreover, there is a tech savvy work force that is more proficient to use of technology (Nyanchama, 2009).

A study done at Safaricom limited investigated telecommuting adoption focusing on the desirability of telecommuting. The findings of the study provided strong evidence that the benefits of telecommuting outweigh the challenges. The study recommends the development of comprehensive telecommuting policy and strategy as an off-shoot of the Vision 2030 popularisation of the adoption of information technology enabled services (Ngetich 2012). Mailu (2002) conducted a study seeking to establish the extent of telecommuting in the banking industry in Kenya. Specifically, the objective of the study was to establish which forms of telecommuting were being used in the banking sector in Kenya. The study revealed that there was no specific literature available in this particular area of study in Kenya that could be reviewed and so only related material from other parts of the world were examined.

2.3.4 Work Life Balance Practices Relating to Employee Benefits.

Work and family are interrelated domains creating positive and negative spill over because the two domains have permeable and flexible boundaries, (Muli, 2014). Relating to employee benefits are family support programmes provided by the organisation. These programmes provide tangible support in the way of value addition services or financial benefits that ease the burden of dependent care. Such programmes include safety and health benefits, on-site child care centres, dependent care resource and referral services, paid leave policies, elder care programmes and financial assistance for dependent care. These policies and initiatives have attempted to increase the flexibility by which employees carry out their work roles whilst simultaneously enabling them to function within their non-work environment to an appreciable extent, (Muli 2014).

The presence of employee support programs such as financial assistance for families, safety, healthcare and dependent care support have had great impact on employee job satisfaction which translates to employee performance (Kamau, Muleke, Mukaya & Wagoki, 2013). Incorporating financial support services in the employee support programmes eliminates the worries associated with financial insecurity making employees to be more satisfied with their work. Bank loan schemes provide sums of money to employees at favourable interest rates. Offering financial assistance to the employees boosts their morale at work contributing to their job satisfaction (Musyoka, 2015).

In Muli(2014), Babaku's, Yavas, Karatepe and Avci (2003) in their study found that financial incentives have an influence on employee perception and attitudes thus in exchange for the rewards, employees should reciprocate by increasing their commitment to their jobs and employers. This study found a relationship between rewards and job satisfaction.

Employee health programmes keep the work force healthy therefore making them to be able to contribute to the organisation. Utilisation of health programmes improves the psychological welfare of staff enabling them to relate well with each other (Obiageli, Uzochukwu & Ngozi, 2015). There exists a strong positive relationship between organisations that manage safety and employee welfare programmes and their employee job satisfaction (Wilson & Wagner, 2007).

Leave programmes also help to improve employee job satisfaction. Leave is the amount of hours or days employees of an organisation are permitted to be away from their employment position within a period of time without consequences(Obiageli, Uzochukwu&Ngozi, 2015). This time is paid by the company and employees are allowed to request the time for any reason they wish to be off work.

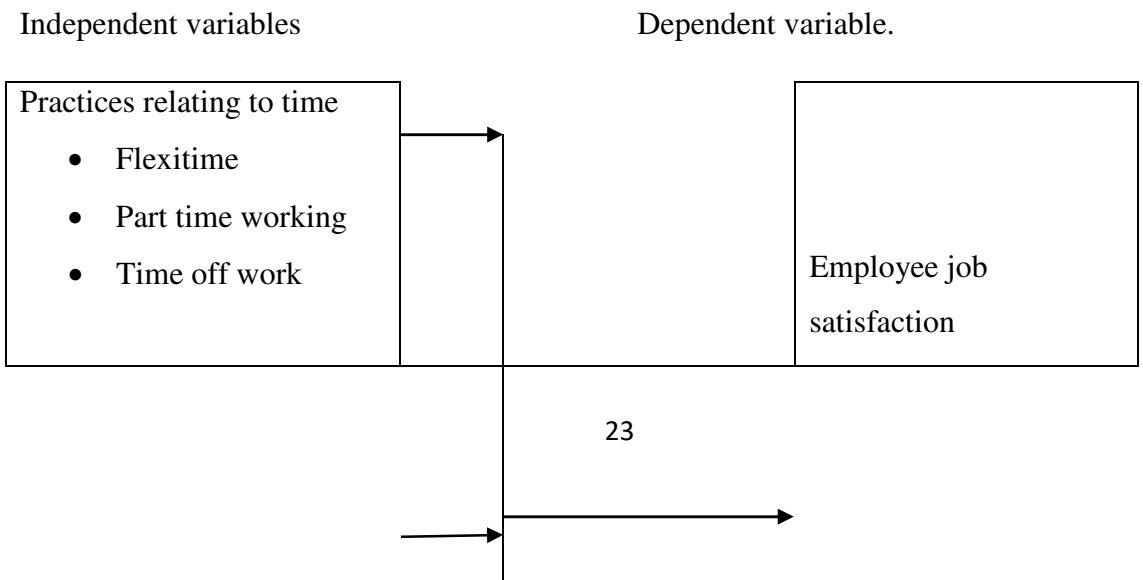
There are different types of leave policies. “Leave policies are: annual leave(which employees are entitled to one month within the calendar year), parental leave,(permission given to employees with child care giving responsibilities) compassionate leave(given to an employee when member of his or her immediate family or household dies or contracts or develops a life threatening illness or injury), sick leave (time off for an employee to address their health and safety needs) and study leave which is given to an employee undertaking an approved course. In addition to these leave policies, employees are entitled to leave on public holidays with pay. Such holidays include National days, Christmas, New Year’s Day, Easter Holiday, Labour day and other recognised holidays, (Okumbe, 2010). Leave allows employees to release themselves from work stress and create a balance between work and their family activities. This type of Work Life Balance practice helps employees to perform other duties outside work, which creates a balancing effect between work and life activities.

The idea of employees and self-interested actors engaged in a “give and take relationship with their organisation has long been espoused. However, few theorists have attempted to explain work-family programme use in simple economic terms. Self-interest theory (Sears & Funk, 1991) depicts employee actions as derived from salient personal gains to maximise the utility of their actions. In this way, work- family support programmes should be viewed favourably to the extent that they provide “short to medium-term impact on the material well-being of the individual’s own personal life (or that of his or her immediate family)” (Sears &Funk, 1991). Similarly, Perry-smith and Blum, (2000), suggest that through the provision of work- family programmes, employers send signals to employees regarding values of the organization”.

Conceptual Framework.

A conceptual framework is a diagrammatical or graphical explanation of how a researcher conceptualizes the relationship between the study variables.“It is a hypothesized model

identifying the concepts under study and their relationship, Mugenda and Mugenda (2003). Oloitiptip and Gachunga (2014) state that a conceptual framework can be likened to a design that identifies a sequence of coherent stages or variables and interfaces which fill the gap from the beginning to the end of the research process". The following is an illustration of the interrelationships between the variables of the study



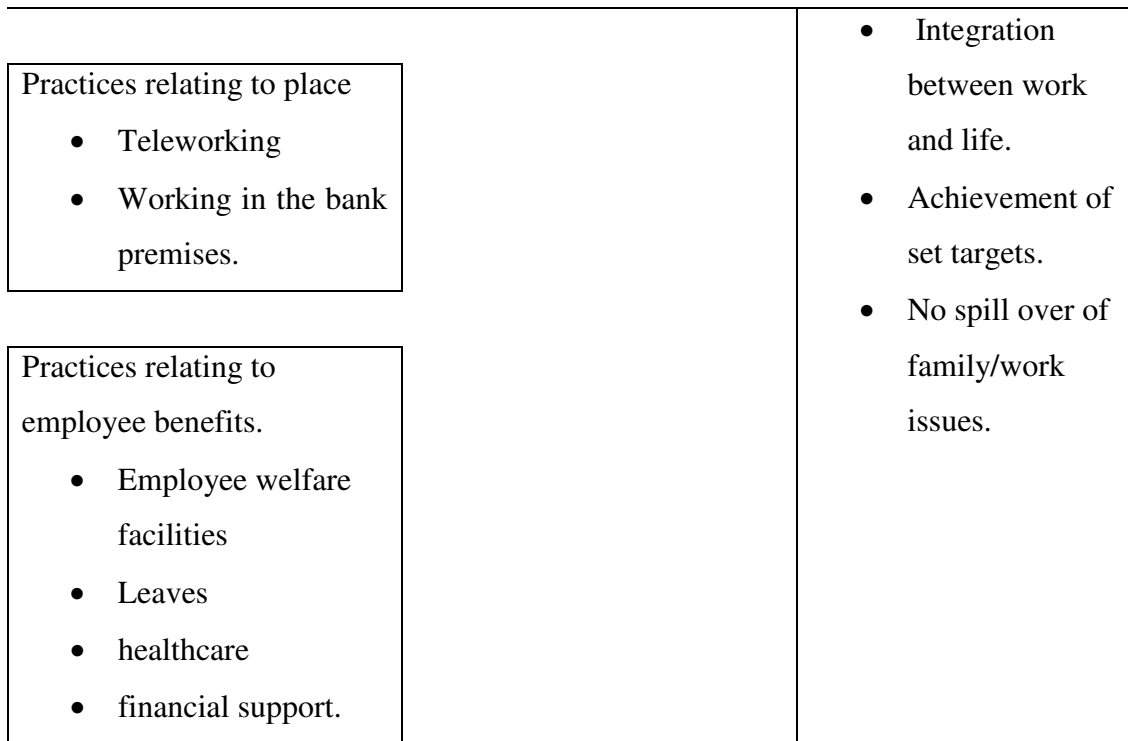


Figure. 2.1 Conceptual Framework.

Practices relating to time like flexi-time and part time work and time off work contribute to employee job satisfaction in that it allows employees to meet or organise family and personal commitments and emergencies. It is suitable for workers taking care of families. It also allows people with health problems, disabilities or limited disposable time (for example students) to participate in the labour force and thus obtain work experience.

“Practices relating to place like, telecommuting, help employees to organise their work day around their personal and family needs, decrease work related expenses and to work in a less stressful and disruptive environment. Workers can use this added flexibility to capitalize on their personal peak productivity periods and this contributes to their job satisfaction”.

Practices relating to employee benefits like “financial assistance, leave programmes and healthcare also contribute greatly to employee job satisfaction in an organisation. These practices have a lot of impact on employees psychological well-being, eliminating fatigue

and work related stress which translates to employee job satisfaction and consequently better performance.

Job satisfaction is a positive feeling about one's job resulting from an evaluation of its characteristics. A person with high level of job satisfaction holds positive feelings about the job (Robbins & Judge, 2007). There are consequences when employees are satisfied or dissatisfied with a job. To make the best use of people as a valuable resource of the organisation, attention must be given to the relationship between staff and the nature and content of their jobs". Healthy relationships between an employee's job and personal life lead to satisfaction with the job.

2.4 Literature Overview and Research Gaps.

Otieno (2010) carried out a research on the influence of Work Life Balance on job satisfaction and commitment of women employees at the commercial banks in Kisumu City, Kenya. She suggests that there is a correlation between Work- Life Balance and employee commitment to the organisation. "The study, conducted only on women employees, ignored the fact Work Life Balance issues affect both sexes due to dual career families. Work life conflicts are not gender specific and therefore discriminating against one gender did not give a proper representation of employees in the banks. The distribution of men to women employees in the banks is about 50 to 50 and they are given equal employment opportunities. There was therefore need for further research to be done in Kenya with samples involving both men and women. This study put this diversity into consideration. It was carried out on all employees to showing that the level of job satisfaction in both males and females is influenced by similar Work Life Balance practices".

Lazar, Osoian and Ratiu (2010) studied the role of Work Life Balance practices in order to improve organizational performance. "An overall conclusion of this research was that Work-Life Balance practices are most effective when they enhance employees' autonomy and increase their capacity to perform well in work and in family situation. Availability and use of Work Life Balance practices, when provided in the context of supervisor and organisational support can reduce work-life conflict and increase positive appraisal of one's organisation. These effects are often associated with employee attitudes like job satisfaction and enhanced control over their work schedule".

However, there is no suggestion in this study on the extent to which these practices are implemented by the management and how they consequently improve the employees' performance on job. "The employees on the other hand may not be aware of the existence of certain practices that can benefit them. Managerial support must therefore be looked at as a very important factor that can send positive or negative signals to employees on the use of flexible working arrangements". This study adds some insights on management support in helping employees to appreciate the available Work Life Balance practices which help them to attain job satisfaction.

In another research, Muinde (2013) studied the extent to which Work Life Balance practices are adopted in Horticultural farms in Naivasha, Kenya. The study concludes that practices relating to the place and job benefits are only moderately adopted while those relating to time and the job are adopted to a great extent. "This research was only conducted in horticultural farms only. It would be beneficial if further research could be conducted in other sub-sectors of our economy to enable a comparison between sub-sectors in terms of adoption and implementation of Work Life Balance practices". This particular research fails to address the issue that availability of the practices is not necessarily enough for the practices to work. There should be proof of support by the work place culture which reflects the beliefs, values and norms of the whole organisation from the manager to the staff.

Obiageli, Uzochukwu and Ngozi, (2015) carried out a study on Work life balance and employee performance in banks in Lagos state. This study tried to establish the extent to which leave policy affects service delivery in the banks. "The findings revealed that leave policy motivates the employees' ability to deliver services efficiently and effectively. This suggests that this particular work life balance practice is an important factor in enhancing employee job satisfaction". One of the limitations of this study is that it fails to take into consideration other important variables like practices relating to time like flexible working hours, practices relating to place like teleworking and practices relating to job like job design which this study considered.

Muli, Muathe and Muchiri, (2014) studied Human Resource Work- Family support services and employees' performance within the banking industry in Nairobi County, Kenya. "It examined the effects of Human Resource work-family support services as a predictor of

employee performance in the commercial banks. The findings of this research indicate that there is a positive relationship between family work support services and service efficiency. However, this study fails to address different employee responsibilities, that is, young employees without families may not find the same satisfaction in work life balance practices as older ones with children and parents to take care of. This is a gap that this research will fill. The study will cover employees of different cadre.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter discusses the research methodology used in the study and provides a general framework for the research. The chapter presents details of the research design, target population, sample and sampling techniques, data collection instruments and procedures and data analysis techniques.

3.2 Research Design

A research design is a scheme, outline or plan that is used to generate answers to a research problem (Orodho 2003). It contains the blueprint for the collection, measurement and analysis of data. It is a method of collecting information by interviewing or administering questionnaires to a sample of individuals. It can be used when collecting information about people's attitudes, opinions (Orodho and Kombo, 2002). This study aimed at describing the influence of Work Life Balance Practices on employee job satisfaction as it is and therefore the descriptive research design was considered appropriate.

3.3 Target Population

Population refers to an entire group of individuals, events or objects having a common observable characteristic (Mugenda & Mugenda 2003). Target population is a group of individuals from which samples are taken for measurement". The target population for this study was three hundred and eighty (380) employees in all sixteen Commercial Banks in Machakos County. Respondents were employees from different levels, that is, management, supervisory, clerical as well as support staff. Table 3.1 shows the target population of the study in the various banks.

Table 3.1 Target Population

S/N	Bank	No. of Branches	No. of Employees.
1.	Kenya Commercial Bank	4	120
2.	Equity bank	3	70
3.	Standard Chartered Bank	1	13
4.	Cooperative Bank	3	55
5.	Barclays Bank	1	20
6.	Family Bank	1	12
7.	Postbank	2	14
8.	Sidian Bank	1	10
9.	National bank of Kenya	1	13
10.	Commercial bank of Africa	1	8
11.	Diamond Trust Bank	1	9
12.	Chase Bank	1	7
13.	Spire Bank	1	7
14.	NIC Bank	1	8
15.	Credit Bank	1	7
16.	Jamii Bora Bank	1	7
	Total	24	380

3.4 Sampling Frame

A sampling frame is a list of elements forming a population from which a sample is drawn. It is the complete list of the population members (Cooper and Schindler, 2003). The sampling frame for this study was the list of all employees in the banks that were isolated for the study in the year 2017.

3.5 Sample Size/ Sampling Technique

Three hundred and eighty (380) respondents were targeted. Since the population under study was heterogeneous, stratified random sampling technique was used to sample the population. This is where the population was divided into a number of strata and sample items

(which individually are homogenous) were selected from each stratum(Kothari, 2004). The criterion for this was the level of employee in the banks,that is, those in the managerial, supervisory, clerical and the support staff positions. To determine the sample size, “the following formula proposed by Mugenda(2003) was used.

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

where n = sample size

Z= standard normal deviation at the required confidence level.

P= proportion of target population estimated to have characteristics being measured.

q=1-p d= level of statistical significance set”.

The confidence interval determines how much higher or lower than the population the researcher is willing to let your sample fall.The confidence level corresponds to a Z-score which is a constant value needed for this equation. A 95% Z Score = 1.96, is the most commonly used and more reliable to give a mean that falls within the confidence interval.

The allowed margin of error is +/- 5, and the safe decision to use for standard deviation was 0.5. This is the most reliable number and ensures that the sample will be large enough. The formula applied to compute sample size was as presented below:

$$n = \frac{(1.96)^2 (0.5)(0.5)}{(0.5)^2}$$

=384.16 therefore, 384 respondents were needed.

To get the desired sample size for a population less than 10,000 Mugenda(2003) proposes,

$$nf = \frac{n}{1+n/N}$$

nf=desired sample size. Thus, $nf = \frac{384}{1+384/380}$

=191

To get the sample size per each bank, = $\frac{\text{Bank population}}{\text{Target population}} \times \text{Desired sample size}$

Table 3.2 shows the sample size to be taken from each bank.

Table 3.2 Sample size.

Bank	Current Population	Sample Size
Kenya Commercial Bank	120	60
Equity	70	35
Cooperative Bank	55	28
Barclays bank	20	10
Family Bank	12	6
Postbank	14	6
Sidian Bank	10	5
National Bank of Kenya	13	6
Standard Chartered Bank	13	6
Commercial Bank of Africa	8	4
Diamond Trust Bank	9	5
Chase Bank	7	4
Jamii Bora Bank	7	4
NIC Bank	8	4
Credit Bank	7	4
Spire Bank	7	4
TOTAL	380	191

3.6 Data Collection Instruments

This study used primary data collected from selected employees in all cadres. A structured questionnaire was used as the data collection instrument. A questionnaire is a set of questions in which respondents fill in answers in written form and the researcher collects the completed information (Kombo & Tromp, 2006). Questionnaires are advantageous because each item in the questionnaire is developed to address a specific objective and research questions of the study. A questionnaire, therefore, easily enables the researcher to gather the desired information. The questionnaire had both likert scaled questions and open ended questions. The questionnaire had three sections. Section A captured employees' general information. Section B had likert scaled questions and open questions seeking information on

the three independent variables, Work Life Balance Practices relating time, place and employee benefits. Section C sought information on the dependent variable, employee job satisfaction.

3.7 Data Collection Procedure

The researcher obtained a permit to collect data from the National Council of Science and Technology through the Ministry of Education before embarking on the study. This was then presented to the respective authorities in the banks. The researcher then issued questionnaires with structured questions to selected employees representing each cadre under study. Respondents were given time to fill the questionnaires after which the questionnaires were collected on agreed dates.

3.8 Pilot Test

A pilot test was carried out with nineteen selected respondents from different banks representing the various cadre of employees in the selected population of banks. "A sample of a tenth of the total sample with homogenous characteristics is appropriate for a pilot test, (Mugenda, 2003)". The aim of the pilot test was to check the validity and reliability of the research instruments. The test helped to determine the level of recognition that the bank employees had for the type of information they were responding to.

3.9 Validity and Reliability of the questionnaire.

Validity of a research instrument is the extent to which it does measure what it is supposed to measure, (Mugenda, 2003). It is the degree to which results obtained from the analysis of data actually represent the variables of the study. The questionnaire used for this study was tested and found to be valid in that the question items reflected the specific areas covered. The reliability of the questionnaire was tested through the test retest method, which is, administering the same test twice to the same group of respondents who had been identified for this purpose, (Mugenda 2003). The questionnaire yielded consistent results after the repeated trials. The researcher selected a pilot group of 19 individuals from the target population to test the reliability of the research instrument. In order to do this, internal consistency technique was applied using Cronbach's Alpha. The alpha values range between 0 and 1 with reliability increasing with the increase in value. A coefficient of 0.6-0.7 is a

commonly accepted rule of thumb that indicates acceptable reliability. Therefore, a value of 0.725 for this study indicated good reliability (Mugenda, 2003).

3.10 Data Processing and Analysis

After collecting data, it was processed before carrying out analysis. At this stage, problems identified with the raw data were corrected. After correcting errors that may influence data analysis, a coding system was formulated. Coding involves converting data to numerical codes representing attributes or measurements. Data was then analysed using the Statistical Package for Social Sciences. Relationships between the variables were analysed using inferential statistics, that is, regression and Pearson correlation coefficient. An analysis of variance (ANOVA test) was also done. This was meant to test whether the change of employee job satisfaction was by chance or the Work Life Balance Practices relating to time, place and employee benefits significantly had influenced this dependent variable.

A multiple regression model was used to determine how the various independent variables together predicted the given dependent variable, in this case, how Work Life Balance practices relating to time (X_1), practices relating to place(X_2) and practices relating to employee benefits (X_3) predict employee job satisfaction(Y). Therefore,

$$Y=B_0 +B_1X_1+ B_2X_2+ B_3X_3+ \varepsilon$$

Y =job satisfaction.

X_1 =practices relating to time

X_2 = practices relating to place

X_3 = practices relating to employee benefits.

B_0 = constant

ε = error

B_{1-3} = regression coefficients or change induced in Y by each X .

CHAPTER FOUR

DATA ANALYSIS, INTERPRETATION AND DISCUSSIONS

4.1 Introduction

This chapter focuses on presentation, discussion and interpretation of study findings emanating from the research objectives of establishing the influence of Work Life Balance practices on employee job satisfaction in the Commercial Banks in Machakos County.

4.2 Category of Respondents

There were sixteen banks operating within the County by the time the study was carried out as summarized in Table 4.1. 46.27% of the respondents were supervisors, 23.88% were at managerial positions, while 29.85% carried out clerical duties in the bank. The Kenya Commercial Bank had the highest number of participants 40(29.85%), followed by Equity 19(14.18%), the least was 2(1.5%) from Credit bank.

Table 4.1 Category of the Respondents

Bank	Assignment			Total
	Managerial	Supervision	Clerical	
Spire Bank	1	2	1	4(2.1%)
Barclays Bank	3	7	2	12(6.3%)
Kenya Commercial Bank	2	18	20	40(20.9%)
National Bank	2	2	1	5(2.6%)
Chase Bank	2	-	1	3(1.6%)
Standard Chartered	1	2	2	5(2.6%)
Sidian Bank	2	3	-	5 (2.6%)
Post Bank	-	6	-	6(3.1%)
NIC Bank	1	2	-	3 (1.6%)
Jamii Bora Bank	2	1	1	4(2.1%)
Family Bank	3	3	1	7(3.7%)
Equity	5	6	8	19(9.9%)
Diamond Trust Bank	2	1	-	3(1.6%)
Credit Bank	1	1	-	2(1.0%)
Commercial Bank of Africa	1	2	1	4(2.1%)
Cooperative Bank	4	6	2	12(6.3%)
Total	32(16.8%)	62(32.5%)	40(20.9%)	134(70.16%)

4.2.1 Response Rate

The questionnaires were administered to a sample of 191 respondents, of which 134 were duly completed and returned. The response rate was therefore 70.16% which is an acceptable rate in research. This response rate is supported by Smith (2008) who postulates that a response rate of at least 60% is acceptable.

Table 4.2 Response Rate

Sampled	Responded	Percentage
191	134	70.16

4.3 Work Life Balance Practices Relating to Time.

Work Life Balance Practices relating to time is an independent variable that sought to establish how the practices that had a bearing on the flexibility of working time and length of time the employees worked, influenced the employees' satisfaction with their job.

The proposition that banks offered flexitime to employees was strongly supported by 20.9% of the respondents, 59.9% agreed, 14.9% were neutral while 4.5% disagreed. No respondent strongly disagreed. The view that employees got ample time to attend to family and personal issues comfortably were strongly supported by 29.9%, 56.05% agreed, 13.4% were neutral whereas 7% disagreed.

The suggestion that banks offered part time arrangement for employees pursuing studies was strongly supported by 9% of the respondents, 11.2% agreed, 41.8% were neutral, 35.8% disagreed while 2.2% strongly disagreed. Moreover, the statement that working long hours in the bank left the employees with little time to relax and attend to personal issues was strongly supported by 3.7% of the respondents, 3.0% agreed, 16.4% were neutral, 64.9% disagreed while 11.9%. Besides, the opinion that employees felt efficient each day because they were not pressured for time was strongly supported by 31.3%, 63.4% agreed, 4.5% were neutral whereas 0.7% disagreed.

The suggestion that it was difficult to tell where one's work ended and where their family began was not strongly supported by any of the respondents, 7.5% agreed, 21.6% were neutral, 61.9% disagreed, while 9% strongly disagreed. Besides, the suggestion that the job

allowed employees to spare time for their social life was strongly supported by 6.7%, 70.1% agreed, 23.1% while were neutral. Ability to integrate work and family was strongly supported by 15.7%, 56.7% agreed, 23.9% were neutral while 3.7% disagreed. The responses are presented in Table 4.3.

Table 4.3 Work Life Balance Practices Relating to Time.

Statements	SA	A	N	D	SD
Flexible work time is offered	20.9	59.7	14.9	4.5	0.0
Enough time for family and personal issues	29.9	56.0	13.4	7.0	0.0
Part time for employees on studies	9.0	11.2	41.8	35.8	2.2
No time to relax	3.7	3.0	16.4	64.9	11.9
Feel efficient each day since no pressure of time	31.3	63.4	4.5	0.7	0.0
Can't tell where my work ends and family begins	0.0	7.5	21.6	61.9	9.0
I have spare time for my social life	6.7	70.1	23.2	0.0	0.0
I integrate my work and family	15.7	56.7	23.9	3.7	0.0
Average	14.65	40.7	19.96	22.3	12.89

Generally, the study established that flexible working time and minimum pressure for time enabled employees to comfortably create a balance between their working life and their family life. The general feeling among the employees was that the length of time worked in a day did not make them inefficient. These findings agree with a study by Mwebi, and Kadaga(2015) which established that flexible working arrangements in the banks were widely used strategies to deal with the demanding nature of the work in banks. According to this study, flexible working time allowed employees to comfortably manage their working schedules as well as their family engagements which improved their performance.

Employees greatly appreciated that they have ample time for their family and social issues. This gave them satisfaction with their jobs and they were able to focus more on their work without divided attention Employees disagreed with the statement that they were not able to tell where their work ends and where their families' time begins. This was an indicator that such employees were satisfied with the Work Life Balance practices relating to time and that

they were able to integrate their work and life outside work without stress. However, part time working for employees pursuing studies did not possess as much influence on employee job satisfaction as the other practices. Figure 4.1 shows a summary of the employees who appreciated and were satisfied by the employers' Work Life Balance practices relating to time.

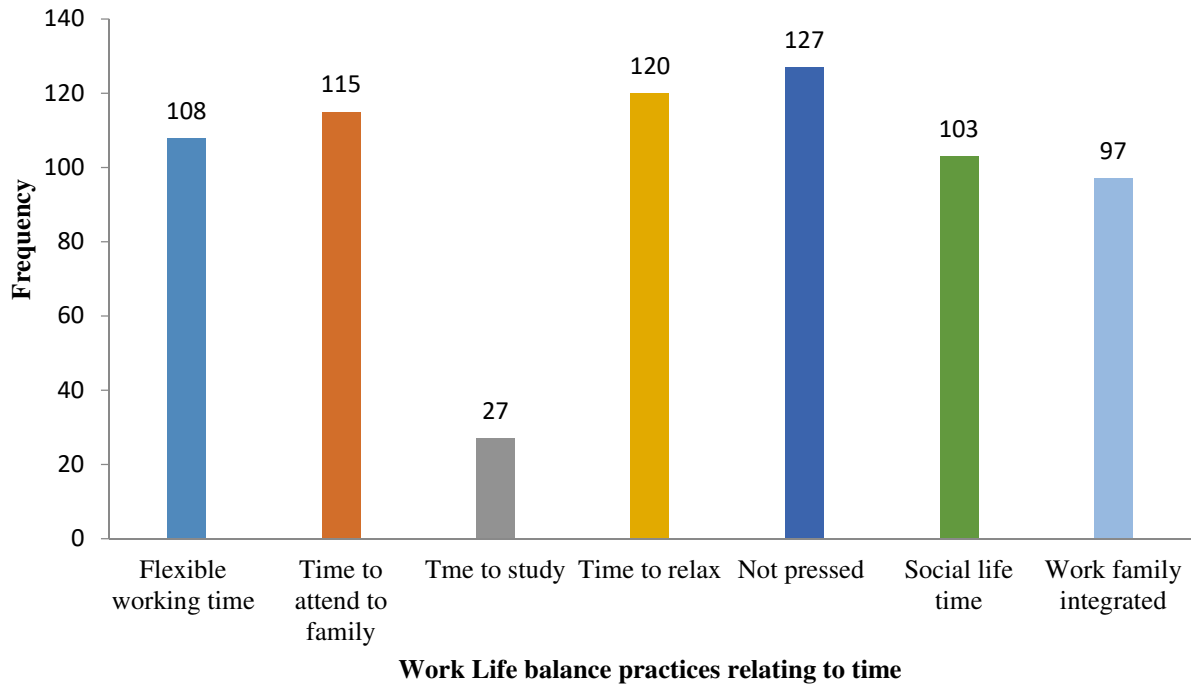


Figure 4.1 Work Life Balance Practices Relating to Time.

4.3.1 Challenges on Work Life Balance Practices Relating to Time

The study sought to find out the challenges that employees faced in balancing between work and their social responsibilities. The challenges cited by most of the respondents 27(20.15%) was strict deadlines. The second mentioned challenge was the limited time to socialize 23(17.16%) while the least cited 6(4.5%) was management support to enhance timely completion of assignments. Other challenges included few leave days 15(11.19%), overlapping activities 11(8.2%), extended work time 11(8.2%), limited breaks 15(11.19%) and strict supervision 7(5.22%). This meant that the bank employees operated under strict and fixed timelines with limited time for one's personal refreshment.

The challenges brought out by this study findings agree with a study by Roberts (2007) which established that working time has not lengthened and that complaints about pressure were actually unrelated to time. The sources of any dissatisfaction with work at the banks lies in a combination of other factors like work intensification, increased labour market participation by women, free time increasing, the spread of new information and technology and the feeling of job insecurity. Figure 4.2 summarizes the challenges cited by the respondents.

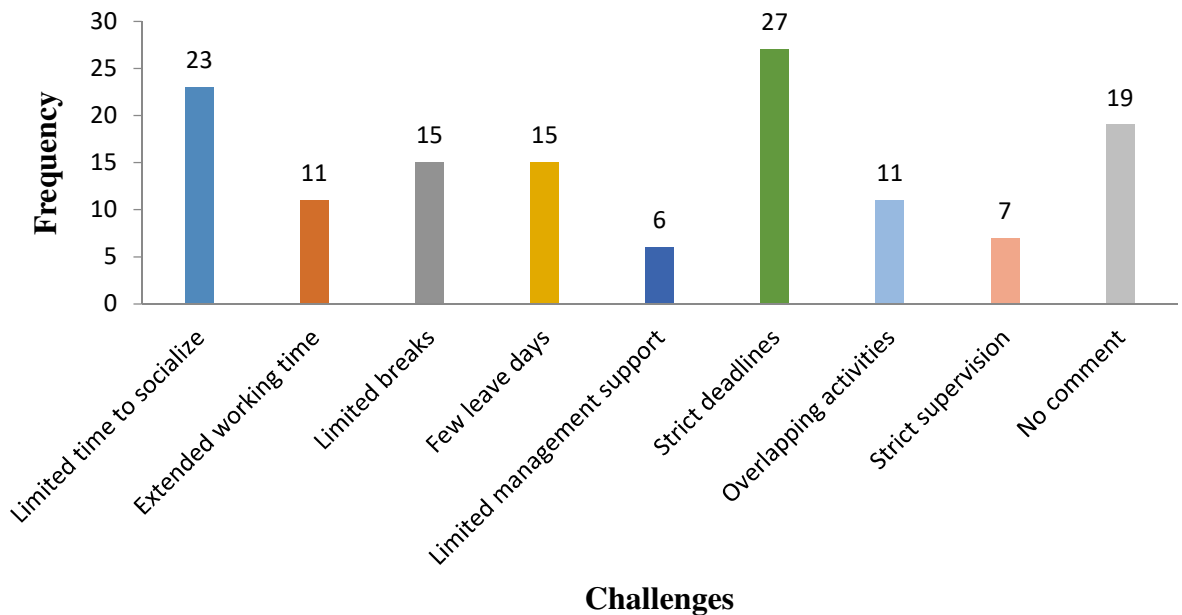


Figure 4.2 Challenges of Balancing between Work and Life.

4.3.2 Recommendations on Challenges of Work Life Balance Practices Relating to Time

The respondents recommended how the cited challenges could be minimized and hence optimize on job satisfaction. Automation of more of the activities was recommended by most of the respondents 35(26.12%) to relief staff from doing most of the routine work. Increasing off days was recommended by 31(23.13%) of the respondents. Setting of flexible schedules was recommended by 18(13.43%) of the respondents. Other respondents suggested outsourcing of some of the services 5(3.73%), home working 10(7.46%), compressing working hours 6(4.48%) and encouraging more team work 5(3.73%).

This meant that doing other activities outside the daily routine activities, which helped to reduce stress caused by much work load, were the most coveted practices by the bank employees as indicated by respondents recommending more automation of most activities and more leave days. The general feeling by the employees from the above suggestions was that any practice in the bank that contributed to the flexibility and in the working time would enable them to focus on their jobs without divided attention and bring more job satisfaction. The suggestions put forward by the employees were supported by several studies. Mwebi and Kadaga (2015) found out that flexible working schedules greatly influenced employee satisfaction. Kamau, Muleke and Mukaya (2013) observed a strong correlation between annual leaves and employee performance in the banks. Nyanchama (2009) recommended the adoption of modern technology to ease commute related stress. This would allow for such practices as home working.

The respondents' recommendations are summarized in Figure 4.3.

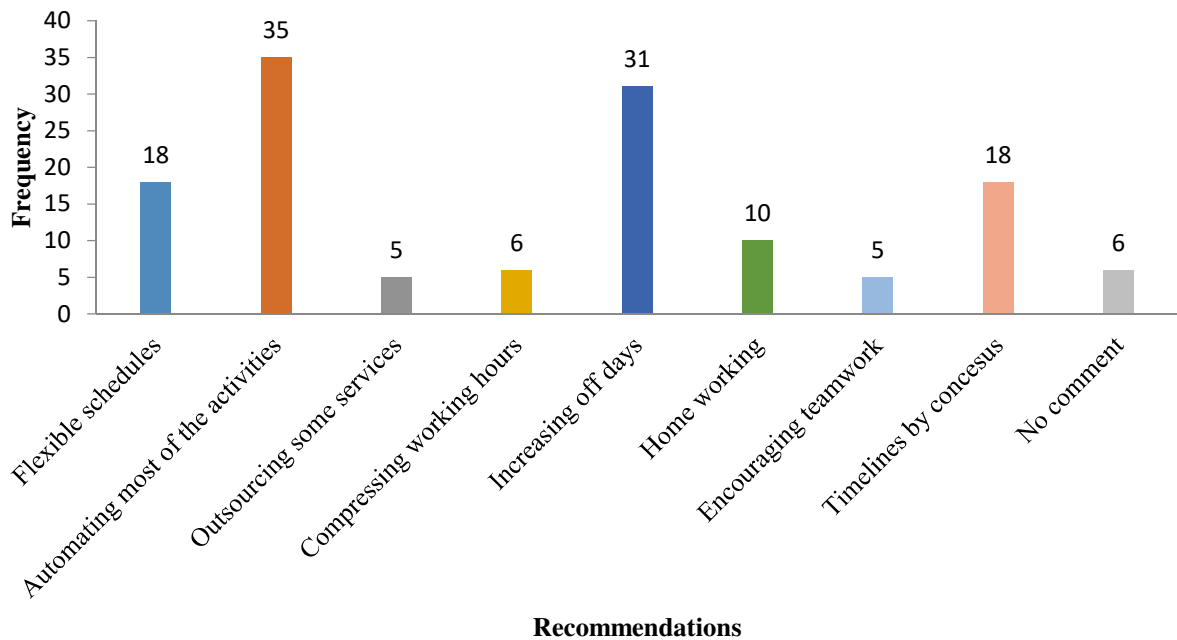


Fig 4.3 Recommendations on Challenges of Work Life Balances Practices Relating to Time.

4.4. Work Life Balance Practices Relating to Place.

This is an independent variable that sought to establish how the Work Life Balance practices relating to the place of work influenced the employees' satisfaction with their job. The place of work included, working within the banking hall or from an alternative location enhanced by use of technology.

The suggestion that teleworking was allowed in the bank was strongly supported by 7.5% of the respondents, 23% agreed, 36.6% were neutral, 26.9% disagreed whereas 6% strongly disagreed. Similarly, the statement that working away from the employer's premises helped to reduce stress related to commuting was strongly supported by 6.1% of the respondents, 58.2% agreed, 31.3% were neutral, 2.2% disagreed, while 2.2% strongly disagreed. The opinion that employees were satisfied working within the banking hall was strongly supported by 32.1% of the respondents, 45.5% agreed while 22.4% were neutral. The use of modern technology which enabled employees to do some work from alternative locations was strongly supported by 33.6%, 47.8% agreed, 8.2% were neutral while 10.4% disagreed. The responses are presented (see Table 4.4).

Table 4.4 Work Life Balance Practices Relating to Place.

Statements	SA	A	N	D	SD
Telecommuting allowed	7.5	23.1	36.6	26.9	6
Alternative premises reduced commute stress	6.1	58.2	31.3	2.2	2.2
Working within the banking hall is satisfactory	32.1	45.5	22.4	0.0	0.0
Technology helps relocate working station	33.6	47.8	8.2	10.4	0.0
Average	19.8	43.65	24.63	9.88	2.05

This aspect aimed at evaluating the influence of the employee job satisfaction in relation to his or her place of work. The view of the three quarters of the employees was that modern working arrangements like working from alternative locations and or teleworking, would be much favourable to them especially those who were commuting to work and those others who would wish to be close to their families, which the researcher agrees with. This is in line with a research by Kavita and Singh (2009) who found telecommuting an innovative solution

that enabled employees to do productive work away from the traditional office. This type of arrangement, however, calls for self-motivated employees who can work without supervision.

The use of modern technology enabled employees to carry out certain tasks from an alternative location which helped them reduce stress related to commuting. This impacted positively on employee job satisfaction. However, the place of work did not matter very much to some of the staff among the three cadres. These employees disagreed with the statement that some of the times the employer allows them to do productive work from an alternative location other than the bank. This meant that the traditional office was still embraced in the commercial banks, that is, work was carried out within the banking hall. In their study, Ferris and Martison (2003), found that the virtual and home offices showed mostly positive effects on the job performance variables, while traditional offices arrangements showed mostly negative effects.

4.4.1 Challenges in Implementing Work Life Balance Practices Relating to Place

The respondents cited several challenges encountered when implementing the work life balance practices relating to the place of work. Poor connectivity was the main challenge hindering Work Life Balance relating to place as cited by 25(18.66%) of the respondents. Gaps in the human resource policy and the working environment were second and third, at 17(12.69%) and 16(11.94%) respectively. Other challenges cited were, shared facilities 15(11.19%), inadequate gadgets like tablets which would enable them to carry out tasks away from the bank 13(9.70%) and the fear for job security 12(8.96%). The least mentioned challenge was centralized operations by 7(5.22%). Figure 4.3 gives the summary of the findings.

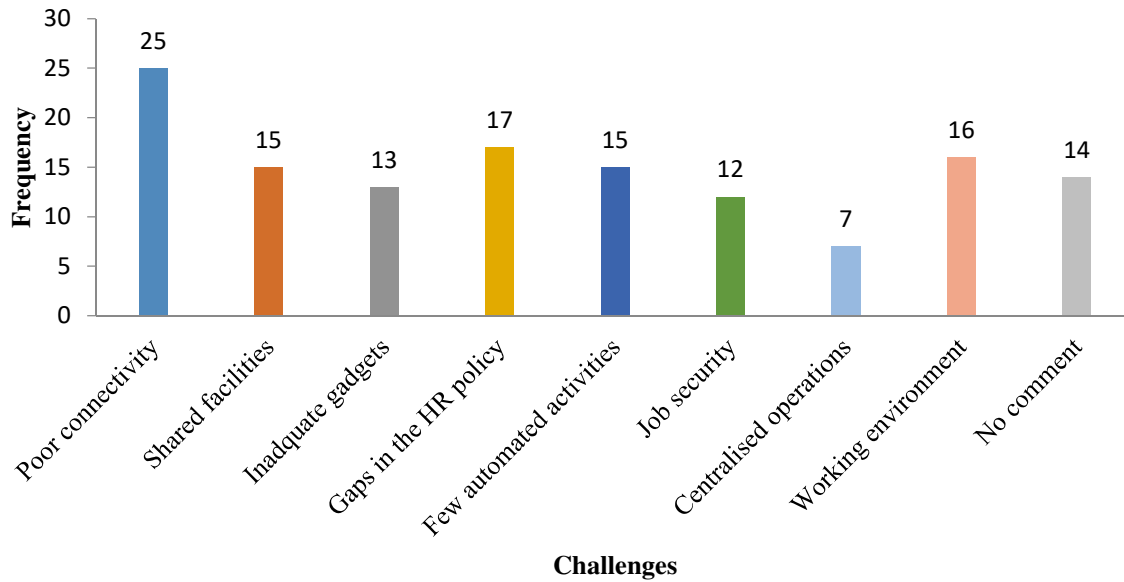


Figure 4.4 Challenges on implementation of Work Life Balance Practices Relating to place.

This meant that poor network coverage undermined the ability of the bank employee to carry out certain tasks outside the banking hall, hence lowering their satisfaction. Inadequate automation of some processes slowed down work. Lack of a human resource policy, especially on such practices like telecommuting, which reduces stress related to commuting, made it hard for the staff to enjoy service delivery.

The findings of this study are supported by Muhambi (2010) who established that there are few elaborate telecommuting programs being used within many organizations in Kenya. In a similar study, Ferris & Martinson(2003) who examined whether and to what extent the different work venues of virtual offices, home offices or traditional offices impacted on job performance, motivation, retention and family life balance, observed that virtual and home offices showed mostly positive effects on the job performance variables, while the traditional office arrangements showed mostly a negative effect on employee job satisfaction. This study established that other than carrying out tasks in the banking hall, employees felt that working from an alternative location would also enhance their satisfaction with the job which the researcher concurs with.

4.4.2 Suggestions on Alternative Practices

The respondents cited several alternative practices in order to minimize the negative ramifications associated with the place of work. Majority 35(26.12%) said connectivity improvement could enhance their Work Life Balance utility with regard to the place of work. Installation of the modern and current office equipment was cited by 21(15.67%) of the respondents as an alternative missing practice. Alternating the weekend duties was suggested by 17(12.69%) of the respondents as an alternative practice that could increase the job satisfaction with regard to the place of work. It was evident that the bank employee is mostly concerned with the network connectivity and the supporting office equipment which would enhance easy accomplishment of tasks even at alternative locations and consequently enhance their satisfaction with the job. The summary of findings is given in figure 4.4

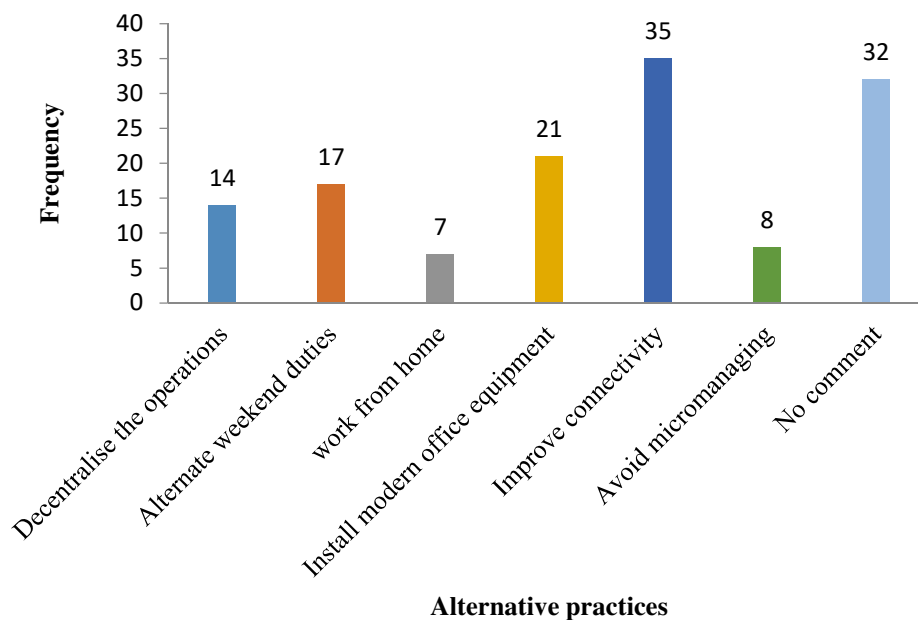


Figure 4.5 Suggestions on alternative practices relating to place.

These alternative practices suggested by the bank employees are in line with Nyanchama's(2009) study, that telecommuting can be of benefit in that, it reduces vehicle traffic, it can be a boon to workers as it reduces commute- related stress and improves productivity with reduced commute time. Fibre optic cables have been laid down to major centres which would mean substantial bandwidth availability for the towns and therefore

government companies can partake. Moreover, the work force in the commercial banks is tech savvy and more proficient to the use of technology.

4.5 Work Life Balance Practices Relating to Employee Benefits.

Work Life Balance Practices Relating to Employee Benefits is an independent variable that sought to find out how the various benefits that employees get from their employer influence their satisfaction with the job. The proposition that the banks offered dependent care support to employees was strongly supported by 10.4% of the respondents, 28.4% agreed, 41.8% were neutral while 19.4% disagreed. The view that banks offered paid leaves was strongly supported by 61.9%, 30.6% agreed while 7.5% were neutral. The opinion that employees were able to take days off work for unavoidable circumstances was strongly supported by 48.5% whereas 51.5% agreed. The claim that employees would take days off work for avoidable reasons was strongly supported by 9%, 0.7% agreed, 1.5% were neutral, 70.1% disagreed while 18.7% strongly disagreed.

The proposition that the banks' leave policy enabled them to care for their families and personal issues was strongly supported by 38.8%, 52.2% agreed whereas 9% were neutral. The opinion that employees felt more efficient each time they came from leave was strongly supported by 41.8%, 44.8% agreed whereas 13.4% were neutral. Health care facilities offered by the banks helped improve the psychological well-being of the employees. This view was strongly supported by 61.9% of the respondents, 31.3% % agreed whereas 6.7% were neutral. The statement that the banks gave financial support to employees that enabled them to care for their families and dependants was strongly supported by 6.7%, 43.3% agreed, 41.0% were neutral while 9% disagreed. The findings are presented herein (see Table 4.5).

Table 4.5 Work Life Balance Practices Relating to Employee Benefits.

Statements	SA	A	N	D	SD
Bank offers dependent care support	10.4	28.4	41.8	19.4	0.0
Employees offered paid leaves	61.9	30.6	7.5	0.0	0.0
Employees take days off for unavoidable circumstances	48.5	51.5	0.0	0.0	0.0
Taking off days for avoidable reasons	9.0	0.7	1.5	70.1	18.7
Leave policy allows family care	38.8	52.2	9.0	0.0	0.0
I am more efficient after leave	41.8	44.8	13.4	0.0	0.0
Healthcare facilities help keep healthy	61.9	31.3	6.7	0.0	0.0
Financial support offered to employees	6.7	43.3	41.0	9.0	0.0
Average	34.88	35.35	15.11	12.31	2.34

There were several benefits enjoyed by the employee in the banking industry that were cited as highly influencing their satisfaction with the job. The findings of this study generally indicated that employees felt that a good medical cover enabled them to stay healthy and improved their physiological well-being. Staff loans were the second highly supported employee benefit. The ability of employees to meet their financial obligations highly enhanced their satisfaction with their job. Improved staff welfare, safe working environment and staff development were also cited. Figure 4.6 summarizes the respondents' employment benefits that have helped them balance between work and their life outside work.

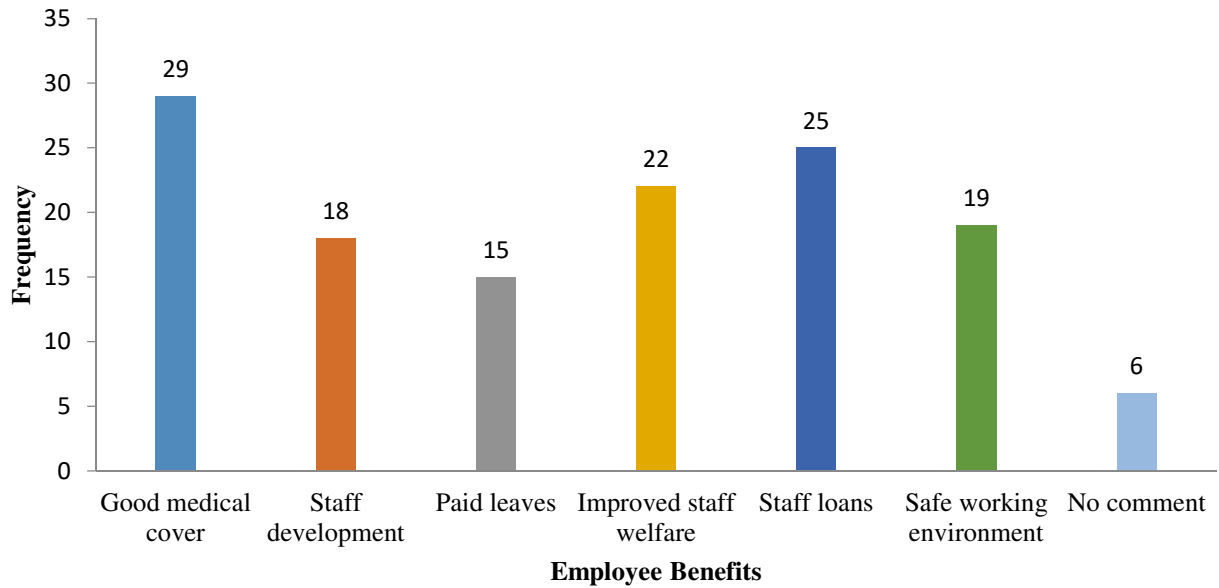


Figure 4.6 Employee benefits.

The findings of this study agree with a study by Kamau, Muleke, Mukaya&Wagoki (2013) which established that the presence of employee support programs like financial assistance for families, healthcare and dependent care support have a great impact on employee job satisfaction which translates to performance. According to these researchers, employee health programs keep the work force healthy and make them able to contribute to the organisation. It is also in line with Obiageli, Uzochukwu&Ngozi’s (2015) study that leave programs also help to improve employee job satisfaction.

4.6Employee Job Satisfaction

Employee job satisfaction was the dependent variable of this study. Several propositions were made which described how different Work Life Balance Practices influenced the employees’ levels of satisfaction with the job.

Various propositions were put forward to the employees describing how various Work Life Balance Practices made them feel about their job. The benefits received from the organisation made 27.6% of the respondents very satisfied, 56% were satisfied while 16.4%

were neutral. The suggestion that they were able to integrate their work and personal life made 39.6% of the respondents very satisfied, 49.3% were satisfied whereas 11.2% were neutral. Ability of the employees to keep busy all the time made 35.1% very satisfied, 51.5% satisfied while 13.4% were neutral. Similarly, 14.9% of the respondents were very satisfied with the appreciation they got, 56.7% were satisfied, 26.1% were neutral while 2.2% were somewhat dissatisfied.

The proposition on employee rewards in the organisation made 5.2% of the respondents very satisfied, 53.7% were satisfied, 32.1% were neutral while 9% were somewhat dissatisfied. The view that the job enabled employees to be participate in the community matters made 11.2% of the respondents feel very satisfied, 43.3% satisfied 39.6% were neutral while 6% were somewhat dissatisfied. Employee's ability to always achieve their targets made 31.3% very satisfied, 59% were satisfied, 8.2% were neutral whereas 1.5% were somewhat dissatisfied. The suggestions that family and personal issues spilt over to their job made 1.6% of the respondents very satisfied, 21.6% were satisfied, 40.3% were neutral, 34.3% were somewhat dissatisfied while 2.2% were dissatisfied. Due to the supervisors' interest in the feelings of the subordinates made 12.7% of the respondents felt very satisfied, 65.7% were satisfied, 17.9% were neutral while 3.7% felt somewhat dissatisfied.

Moreover, the view that organisational policies on Work Life Balance Practices were put in practice made 35.1% of the respondents very satisfied, 54.5% were satisfied, 4.5% were neutral, whereas 6% were somewhat dissatisfied. The proposition on employee's satisfaction with their relationship with co-workers was supported by 49.3% of the respondents who were very satisfied, 38.8% were satisfied while 11.9% were neutral. Similarly, 68.7% of the respondents were very satisfied with their promptness and willingness to serve customers, 25.45 were satisfied whereas 6% were neutral. The rating for general satisfaction with the job was that, 57.5% of the respondents felt very satisfied, 40.3% were satisfied while 2.2% were neutral. Besides, the employees' overall satisfaction with the banks' Work Life Balance Practices was that 59.7% of the respondents felt very satisfied, 30.6% were satisfied while 9.7% were neutral.

Table 4.6 Employee Job Satisfaction

Statements	VS	S	N	SD	D
The benefits received	27.6	56.0	16.4	0.0	0.0
Integration between work and personal life	39.6	49.3	11.2	0.0	0.0
Ability to keep busy all the time	35.1	51.5	13.0	0.0	0.0
The appreciation I get for the work I do	14.9	56.7	26.1	2.2	0.0
Rewards for those who work here	5.2	53.7	32.1	9	0.0
Achievement of my targets always	31.3	59.0	8.2	1.5	0.0
Giving me a chance to be somebody in the community	11.2	43.3	39.6	6.0	0.0
My family/personal issues spill over to my job	1.5	21.6	40.3	34.3	2.2
My supervisor's interest in the feelings of subordinates	12.7	65.7	17.9	3.7	0.0
Company policies put into practice	35.1	54.5	4.5	6.0	0.0
My relationship with my co-workers	49.3	38.8	11.9	0.0	0.0
Promptness and willingness to serve customers	68.7	25.4	6.0	0.0	0.0
Overall satisfaction with my job	57.5	40.3	2.2	0.0	0.0
Overall satisfaction with the bank's Work Life Balance Practices	59.7	30.6	9.7	0.0	0.0
Average	32.1	46.17	17.07	4.48	0.16

4.6.1 Job Satisfaction Analysis

The individual impact of the three categories of Work Life Balance practices, that is, practices relating to time, practices relating to place and practices relating to employee benefits, are summarized in figure 4.7.

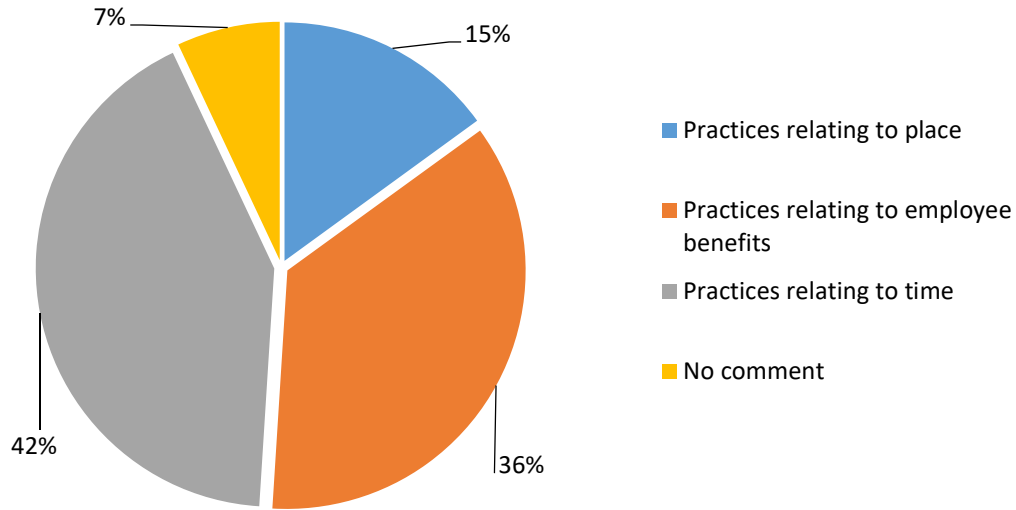


Figure4.7 Work Life Balance Practices influencing employee job satisfaction.

The overall job satisfaction was tested using likert scaled statements on various parameters and indicators of employee job satisfaction. These parameters included; benefits received, achievement of one’s target, good work- family integration, relationship with co-workers, promptness and willingness to serve customers, benefits received from the employer, human resource policies put in place, ability of the employee to be somebody in the society and general appreciation received from the employer. Job satisfaction level for the bank employees as per the sampled respondents was 59.27%. This was computed by getting the average responses on the likert scaled statements above.

The Work Life Balance practices relating to time had the most influence as cited by 56(42%) of the respondents, then employee benefits were cited by 48(36%) of the respondents as the second most influencing practice. Practices relating to place came third with (15%). These findings indicated that most employees greatly appreciated flexible working arrangements that allowed them to balance between their work and out of work responsibilities. Employee benefits were also cited as greatly influencing the satisfaction of employees on their jobs.

4.7 Correlation Coefficient.

Coefficients of correlation are used to measure how strong a relationship is between two variables (Kothari, 2004). The Pearson Correlation coefficient informs a researcher the magnitude and direction of the relationship between two variables. The bigger the coefficient, the stronger the association, (Mugenda and Mugenda 2003). The Pearson correlation of Work Life Balance Practices Relating to time, place and employee benefits versus employee job satisfaction was computed and established to be 0.475, 0.306 and 0.463 respectively. It could then be concluded that, there is a strong positive correlation between Work Life Balance Practices to time and employee benefits and a moderate one on place since the statistics belong to the strong category according to (Choudhung, 2009).

Table 4.7 Correlations

		Job satisfaction	time	place	benefits
Pearson Correlation	Job satisfaction	1.000	.475	.306	.463
	time	.475	1.000	.377	.504
	place	.306	.377	1.000	.273
	benefits	.463	.504	.273	1.000
Sig. (1-tailed)	Jobs satisfaction	.	.000	.000	.000
	time	.000	.	.000	.000
	place	.000	.000	.	.001
	benefits	.000	.000	.001	.
N	Job satisfaction	134	134	134	134
	time	134	134	134	134
	place	134	134	134	134
	benefits	134	134	134	134

This shows that at 0.475 and 0.463 respectively, the Work Life Balance practices relating to time and those relating to employee benefits had a strong significant positive effect on employee job satisfaction, while Work Life Balance practices relating to place at 0.306, had a moderate correlation to employee job satisfaction.

4.8 Regression.

A simple regression was analysed, whereby the effect of each independent variable on the dependent variable was singularly computed. It enabled the researcher to assess the effect of each independent variable on the dependent variable in the absence of the other independent variables.

4.9 Influence of Work Life Balance Practices Relating to Time on Job Satisfaction

A scatter plot on the influence of Work Life Balance practices relating to time on job satisfaction was plotted. A scatter plot is a type of mathematical diagram using Cartesian coordinates to display values for two variables for a set of data (Kothari, 2004). It often shows at a glance whether a relationship exists between two sets of data, as shown in Figure 4.8.

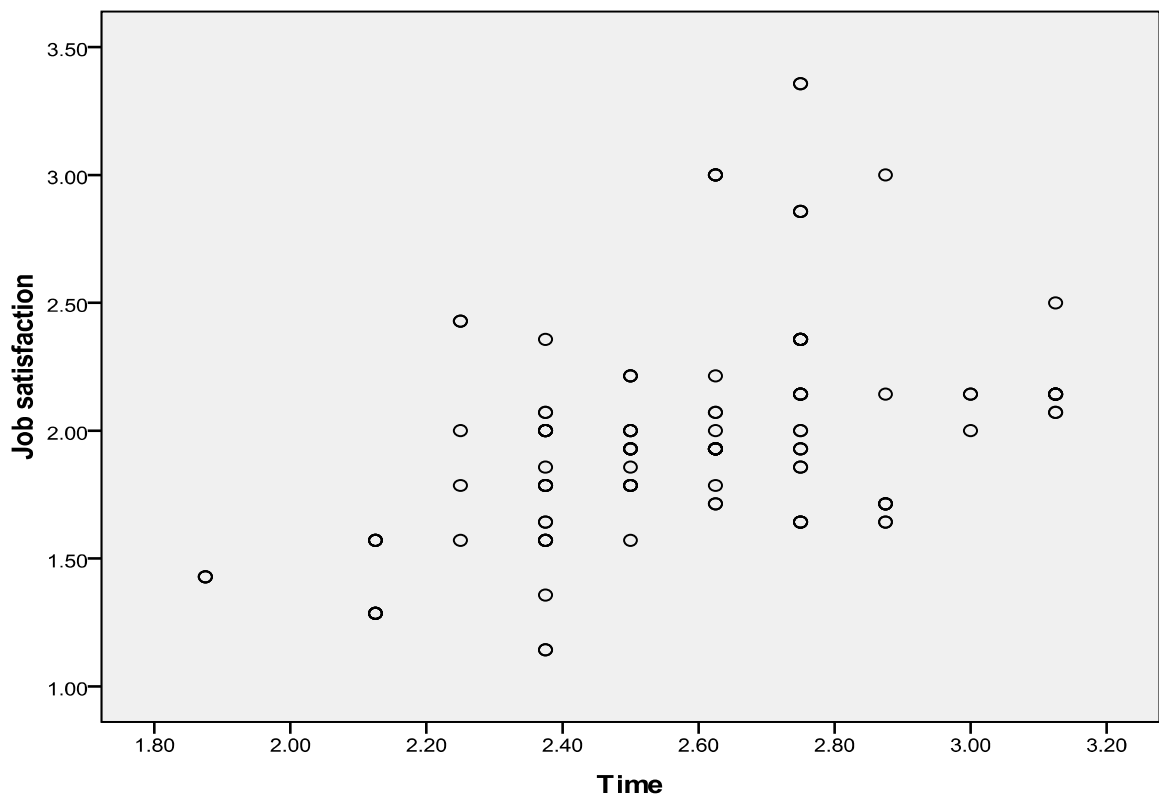


Figure 4.8 Influence of Work Life Balance Practices Relating to Time on employee job satisfaction.

It is clear from the scatter plot that there is a pattern as the points as the points tend to rise from the left to the right. The more distinct the pattern is, the more closely the two variables are. This, therefore, shows that there was a fairly strong positive correlation between the Work Life balance practices relating to time and job satisfaction level based on the spread of the observed values. Job satisfaction increased with the increased flexibility, spare time for social life, and family work life integration. These findings were in agreement with Mwebi and Kadaga, (2015) research findings that there was a positive effect of flexitime work arrangements on employee performance in commercial banks in Nairobi Central Business District.

In these banks, the use of flexitime work arrangements had been noted as one of the most widely used strategy given the demanding nature of the banks in this area. The study exhibited availability of flexitime work arrangements across the commercial banks.

Figure 4.9 gives the direction of the relationship by drawing the line of best fit. Since the slope of the line was positive, it indicated a positive correlation between the Work Life Balance practices relating to time on job satisfaction. The regression Table 4.7 confirmed the significant relationship.

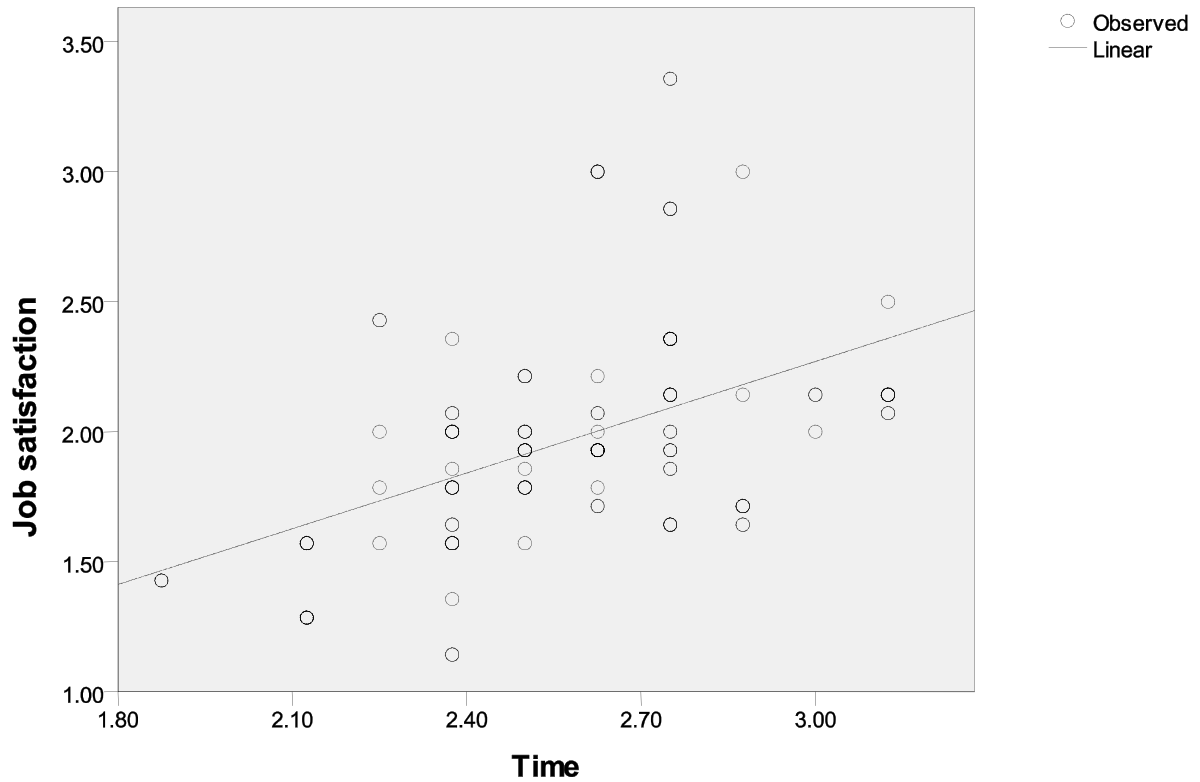


Figure 4.9 Time related practices and job satisfaction regression line.

Table 4.8 Influence of Work Life Balance Practices Relating to time on job satisfaction

Factors	Beta	Std. Error	Sig
Time related	0.475	0.115	0.000
(Constant)	0.125	0.298	0.675

Therefore the regression equation of the influence of Work Life Balance practices relating to time on job satisfaction was $y = 0.125 + 0.475x_1$

Whereby:

x_1 = The Work Life Balance practices relating to time,

0.125 = was the level of job satisfaction in the absence of the Work Life Balance practices relating to time,

$0.475(\beta_1)$ = was the change of job satisfaction when Work Life Balance practices relating to time changed by a unit.

The findings that there is a positive relationship between Work Life Balance Practices relating to time and employee job satisfaction are supported by Hein(2005), who explained that ‘the progressive reduction of daily hours of work and the reduction of overtime were general measures meant for improving working conditions and the quality of working life. Evidently, individuals who work and are committed to family are more likely to be satisfied in both domains, Perrone, Aegisdottir, Web and Blalock, (2006).

4.9.1 Influence of Work Life Balance Practices Relating to Place on Employee Job Satisfaction

The scatter plot on the Influence of Work Life Balance practices relating to place on employee job satisfaction was plotted and it appeared as shown in figure 4.10. There was a positive correlation between the work balances relating to place and the job satisfaction level based on the spread of the observed values. Job satisfaction increased with the increased use of technology which enabled the staff to have an alternative work place apart from the bank.

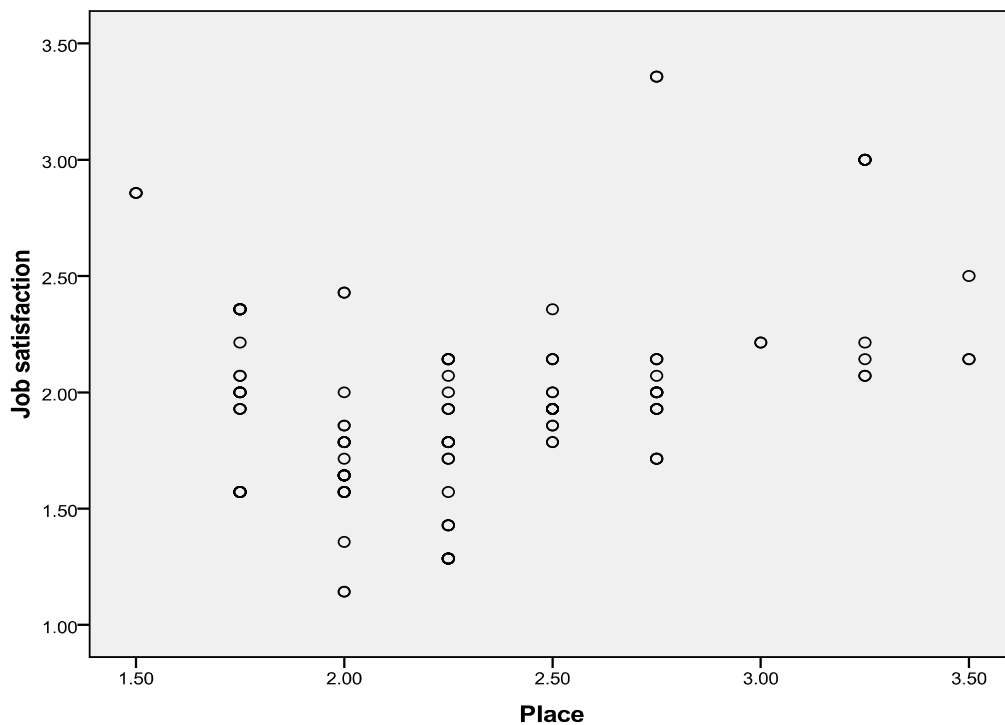


Figure 4.10 Influence of Work Life Balance practices relating to Place on employee Job Satisfaction.

These findings were in agreement with Ferris and Martinson’s (2003) study findings who examined whether and to what extent the different work venues of virtual offices, home offices or traditional offices impacted job performance; motivation, retention and career opportunity and family life balance. Their findings suggested that “virtual and home offices showed mostly positive effects on the job performance, while traditional office arrangements showed mostly negative effects.”

Figure 4.11 gives the direction of the relationship between Work Life Balance practices relating to place and employee job satisfaction by drawing the line of best fit.

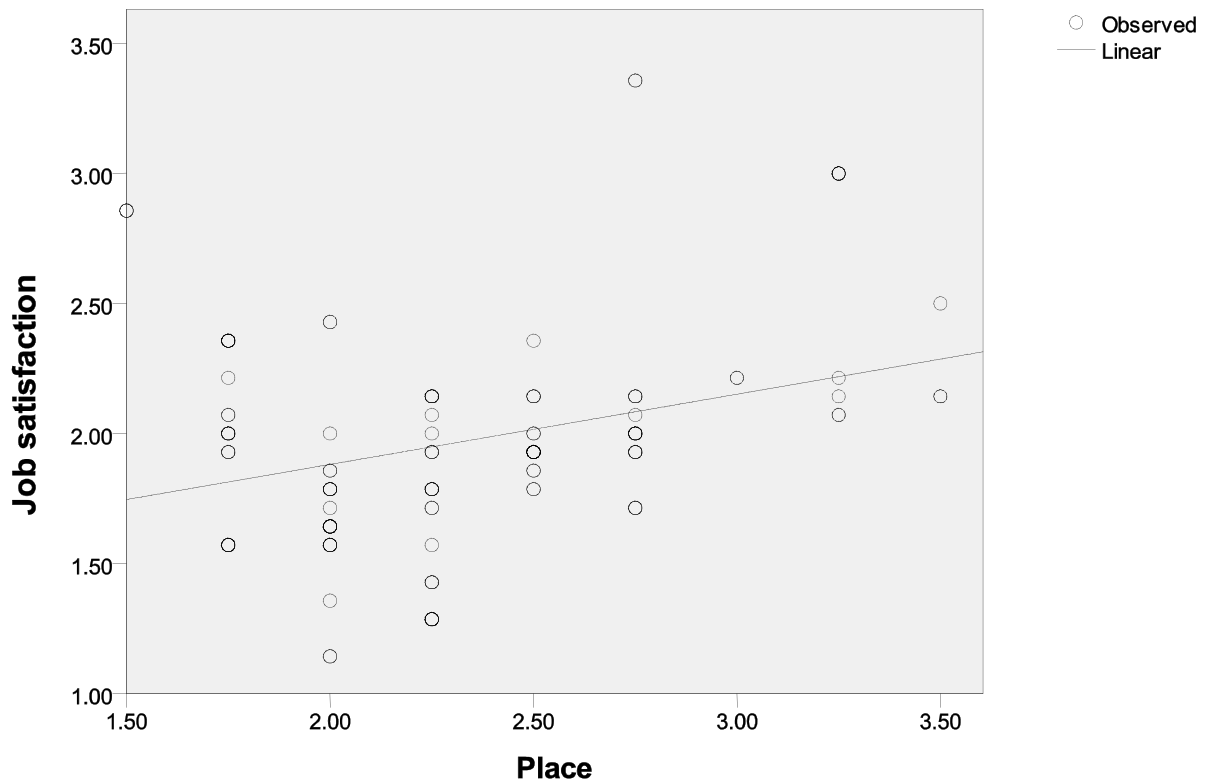


Figure 4.11 Influence Work Life Balance practices relating to place on employee job satisfaction regression line

The line of best fit indicated a positive correlation between the Work Life Balance practices relating to place on job satisfaction. The regression Table 4.8 shows that there existed a significant relationship between the place of work and employee job satisfaction.

Table 4.9 Place related practices on job satisfaction

Factors	Beta	Std. Error	Sig
Work Place related	0.306	0.073	0.000
(Constant)	1.341	0.172	0.000

Therefore, the regression equation of life balance factors related to time on job satisfaction was $y = 1.341 + 0.306x_2$

Whereby:

x_2 = The Work Life Balance practices relating to place.

1.341 = was the level of job satisfaction in the absence of the life balance factors related to place of work.

$0.306(\beta_2)$ = was the change of job satisfaction when the life balance factor related to place changed by a unit.

These findings concurred with the past discoveries that one of the major impact of information technology has been to enable virtual proximity to information and therefore remote information-intensive work. As a result, white collar workers now have the option of telecommuting and working at a remote location in either fixed (e.g. home) or mobile (e.g. hotel) modes, Gordon and Kelly (1988) both studies are quoted in a research by Muinde (2013). Therefore, telecommuting or teleworking is an innovative business solution that can enable employees to do productive work away from the traditional office.

As earlier noted, alternative work locations would be favourable to parents who would rather work at home than in office, such that they can be close to family members or children. As a 'home worker,' Hein (2005), remarks, especially women are able to effectively earn income while being able to take care of family responsibilities and avoid constraints on their movements outside the home.

4.9.2 Effect of work life balance practices relating to employee benefits on job satisfaction

The scatter diagram on the effect of work balance relating to the employment benefits on job satisfaction was plotted and it appeared as shown in figure 4.12

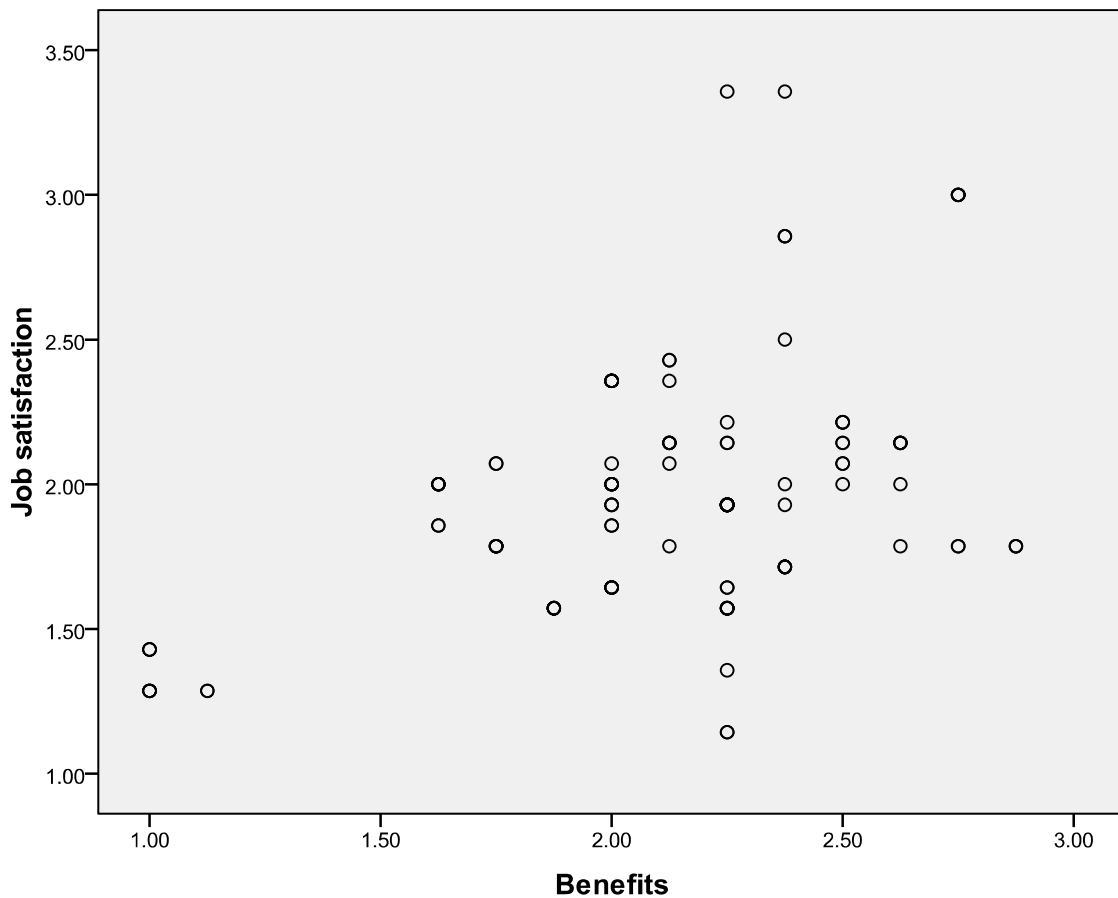


Figure 4.12 Influence of Work Life Balance practices relating to Employee benefits on job satisfaction.

Based on the scatter diagram spread of the values observed there was a positive correlation between the employment benefits life balances factors and the job satisfaction level. Job satisfaction increased with the increased employment benefits such as paid leave and employee dependants' financial support.

These findings were in agreement with the earlier discoveries that; the presence of employee support programs as financial assistance for families, healthcare and dependent care support has had great impact on employee job satisfaction which translates to employee performance (Kamau, Muleke, Mukaya&Wagoki, 2013).Figure 4.13 gives the direction of the relationship by drawing the line of best fit

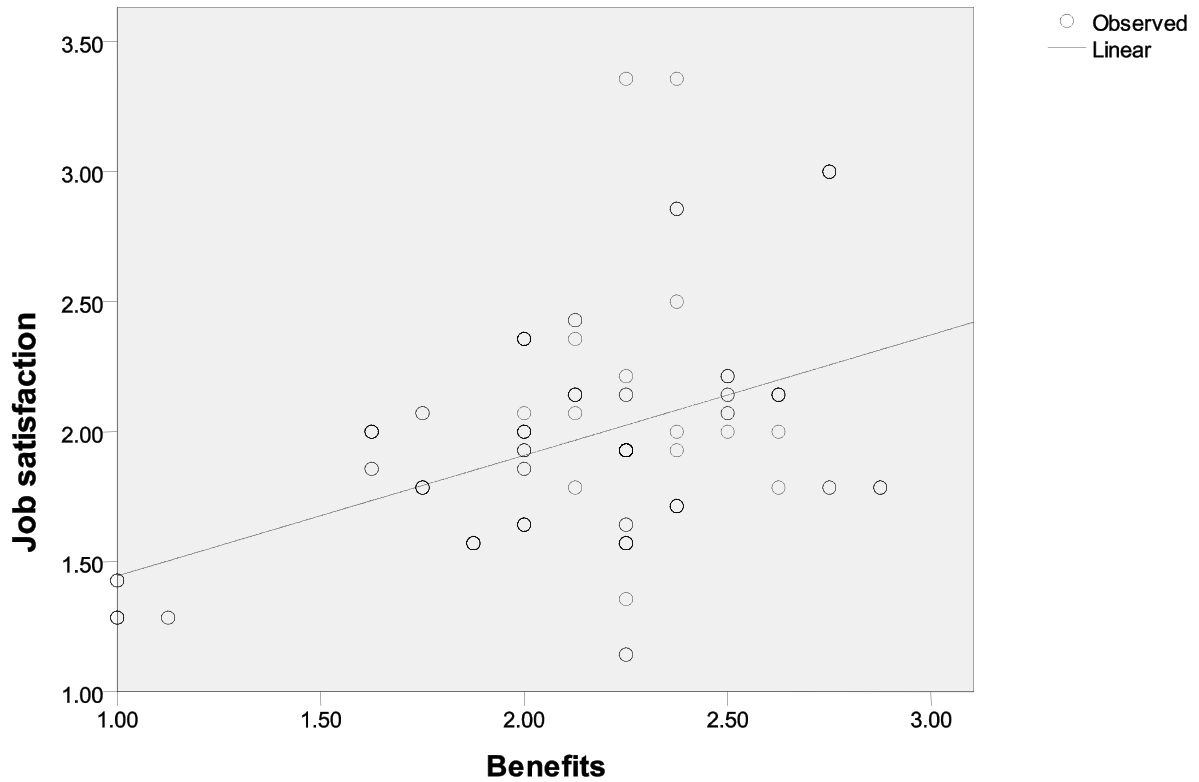


Figure 4.13 Influence of Work Life Balance practices relating to Employee benefits on job satisfaction.

The line of best fit indicated a positive correlation between the employment benefits life balancing factors and the job satisfaction level. The regression table 4.3 shows that there existed a significant relationship at $\alpha = 0.05$.

Table 4.10 Employment related benefits on job satisfaction

Factors	Beta	Std. Error	Sig
Employee benefits	0.463	0.077	0.000
(Constant)	0.982	0.167	0.000

Therefore the regression equation of life balance factors related to employment benefits on job satisfaction was $y = 0.982 + 0.463x_3$

Whereby:

x_3 = The Work Life balance practices relating to employment benefits

0.982= was the level of the employee job satisfaction in the absence of the life balance factors related to employment benefits

0.463(β_3) = was the change of job satisfaction when the life balance factor related to employment benefits changed by a unit. These findings concurred with the past findings that the utilisation of health programmes improves the psychological welfare of staff enabling them to relate well with each other hence perform better (Obiageli, Uzochukwu&Ngozi, 2015).

4.10 Study Model

Multiple regression is a family of techniques that can be used to explore the relationship between a continuous dependent variable and a number of independent variables also referred to as the predictors, Tabachanick and Fiddel (2001). The process could devise how well a set of variables was able to predict a particular variable, select which variable in a set of variables could best predict an outcome and whether a particular predictor variable could still predict an outcome when the effect of another variable are controlled.

To use the multiple regression as a model the assumptions such as normality of the dependent variable, linearity and the independence of the residuals must be met. Those assumptions were tested and confirmed. Figure 4.14 confirmed the normal distribution of the predicted dependent variable scores. Therefore, it was evident that the dependent variable was normally distributed and hence multiple regression could be used as model for the study.

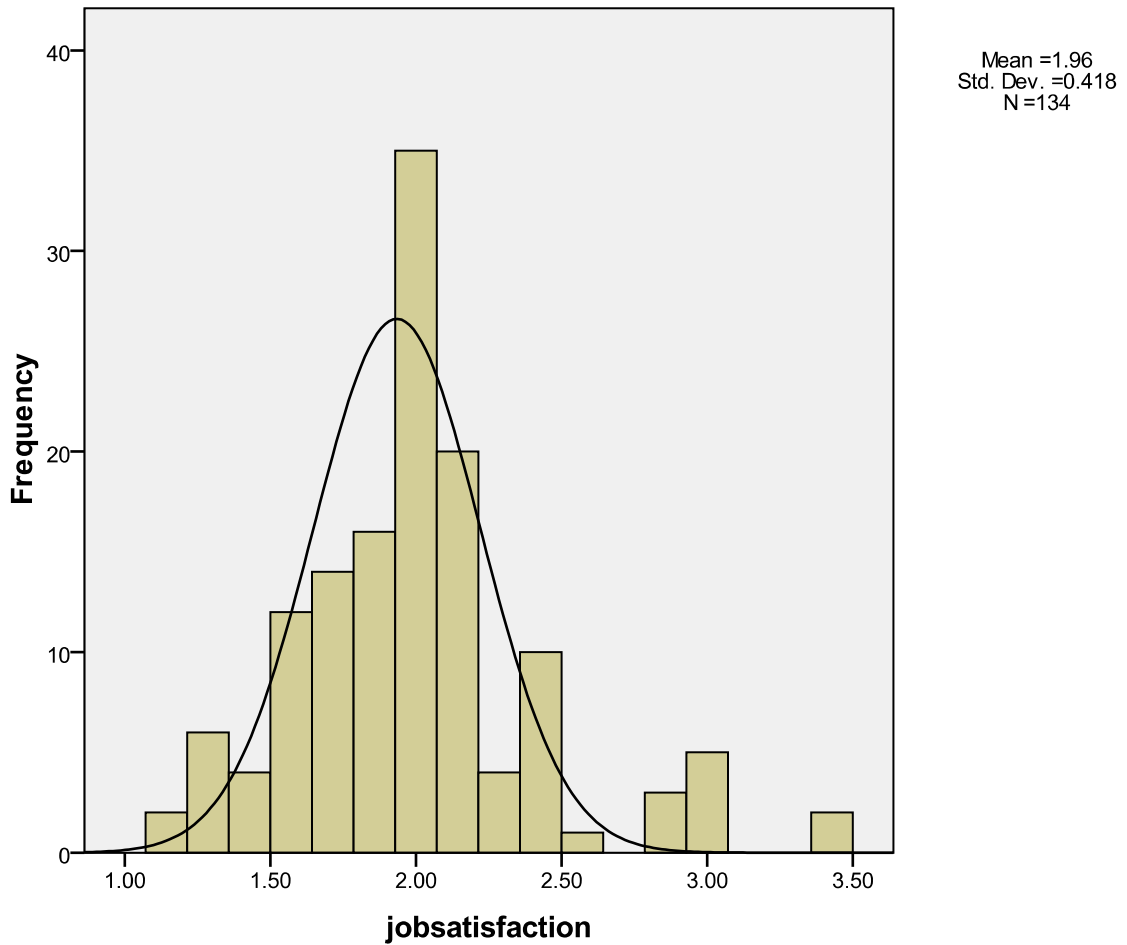


Figure 4.14 Distribution of the dependent variable

4.11 ANOVA TEST

The analysis of variance was conducted to test whether the change of job satisfaction was by chance or the Work Life Balance practices relating to time, the Work Life Balance practices relating to the place of work and employment benefits significantly influenced. The findings are summarized in Table 4.10.

Table 4.11 ANOVA TEST

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.079	3	2.360	19.002	.000 ^a
	Residual	16.143	130	.124		
	Total	23.222	133			

a. Predictors: (Constant), sbenefits, splace, stime

b. Dependent Variable: job satisfaction

The findings indicated that the independent variables; Work Life Balance practices relating to time, place and employee benefits significantly influenced the level of employee satisfaction at $\alpha = 5\%$ (significance level). This is due to the fact that the standard F-test $f_{(\frac{\alpha}{2}, 3, 130)} = 2.70$ but the computed F-test value is indicated in the table was 19.002 and $P - value = 0.000$.

4.12 The Coefficients Estimates Table

The beta estimates indicated that Work Life Balance practices relating to time were most influential on determining the employee job satisfaction level, followed by employee benefits and lastly Work Life Balance practices relating to place as summarized in Table 4.15

Table 4.12 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
	1 (Constant)	.008	.289				.027	.979	-.563	.579		
stime	.429	.133	.285	3.222	.002	.166	.693	.475	.272	.236	.684	1.462
splace	.106	.070	.120	1.509	.134	-.033	.245	.306	.131	.110	.849	1.178
sbenefits	.287	.085	.287	3.372	.001	.119	.456	.463	.284	.247	.738	1.355

a. Dependent Variable: job satisfaction

$$y = 0.008 + 0.285x_1 + 0.12x_2 + 0.287x_3$$

The multiple regression equation indicated that ($\beta_1 = 0.285$), while ($\beta_2 = 0.12$) and ($\beta_3 = 0.287$). The beta note ($\beta_0 = 0.008$) gave the level of job satisfaction in the absence of the employment benefits, and the life balance factors related to time and place of work. Implying that the job satisfaction increased by 0.285 when the employee is accorded an extra unit of time for private activities. The value for the second beta meant that the employee job satisfaction increased by 0.12 with the flexibility of relocating to place of his/her convenient work station. The third beta indicated that the employee job satisfaction increased by 0.287 for extra employment benefit.

The confidence interval for β_1 was 0.166 to 0.693 implying if the study involved the population, then β_1 would fall within that range. Similarly β_2 and β_3 would fall within - 0.033 to 0.245 and 0.119 to 0.456 respectively.

The research findings implied that Work Life Balance practices relating to employee benefits influenced the employee's job satisfaction most compared to practices relating to time and place of work. The second most significant was practices relating to time then the practices relating to place.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the research findings and discussions, conclusions drawn from the research and recommendations made on the basis of the findings and conclusion.

5.2 Summary of Findings

The study sought to establish the influence of Work Life Balance practices on employee job satisfaction in the Commercial Banks in Machakos County. The study was to specifically explore the influence of Work Life Balance practices relating to time, place and employee benefits on employee job satisfaction. This study focused on employees in Commercial banks in Machakos County. A descriptive research design was used to collect data from employees in the commercial banks. One hundred and ninety-one(191) employees were targeted. Questionnaires were issued to selected employees in the sixteen banks operating in Machakos County and collected at appointed dates.

5.2.1 Work Life Balance Practices Relating to Time.

The study explored the influence of Work Life Balance practices relating to time on employee job satisfaction. The Commercial banks under study offered different Work Life Balance practices relating to time. These were, flexible working time, part time working and time off work. Majority of the employees strongly agreed with the Work Life Balance practice on flexible working time that allowed easy integration of work and family. Most employees felt that they were not pressured for time and that they could comfortably attend to family and personal issues. Generally, the employees felt that the length of time they worked did not make them inefficient. Part time working in the banks was not popular. A great number of the employees disagreed with the provision of part time working arrangement for employees pursuing studies. Some common challenges pointed out by the employees as they tried to balance between their work and life were, few leave days, pressure to meet deadlines, overlapping of activities and limited days off duty.

5.2.2 Work Life Balance Practices Relating to Place

Work Life Balance practices relating to place were also studied. Majority of the respondents felt that the location they worked from did not matter much. However, majority of the managers, supervisors and clerks were satisfied working within the banking premises. There was a feeling from some of the respondents that carrying out certain tasks from an alternative location, other than the banking hall, reduced stress related to commuting though teleworking is a practice that had not been fully adopted by the commercial banks. Such modern working arrangements like teleworking would be much favourable to them especially those who were commuting to work. The respondents cited poor connectivity, gaps in the human resource policies and inadequate gadgets as some of the challenges encountered in the implementation of Work Life Balance Practices relating to the place of work.

5.2.3 Work Life Balance Practices Relating to Employee Benefits.

The commercial banks offer a number of employee benefits. Such practices include, paid leaves, off days, healthcare facilities and financial support to employees. A great number of the respondents agreed to getting a lot of satisfaction in their jobs as a result of the provision of these employee benefits. Employees felt even more efficient in their work after the leaves. The staff medical cover, staff loans and improved staff welfare had a great impact on the employee satisfaction.

5.3 Conclusion.

From the research findings, this study concludes that Work Life Balance practices greatly influenced employee job satisfaction in the commercial banks in Machakos County. Work Life Balance practices relating to time were found to have the greatest influence on employee job satisfaction. Employees greatly appreciated all aspects of their time that enabled them to manage both their work and family responsibilities comfortably. Employee benefits on the other hand were cited as having the second highest influence on employee job satisfaction. These benefits created a good avenue for the banks in extending assistance to employees. This contributed to their health and psychosocial well-being which consequently led to cooperation and performance of employees.

5.4 Recommendations.

On the basis of the findings of this research, this study recommends the need for banks to improve on the use of flexible working arrangements and fully adopt practices like part time working among their Work Life Balance practices as these practices were found to positively influence employee job satisfaction in the Commercial banks in Machakos County. The banks could also consider creating a work autonomy for employees so that employees can schedule their work in a manner that allows them to attend to their personal issues during off peak working hours.

That with the current technological advancements that have seen fibre optic cables laid in towns and which means bandwidth availability, the banking industry can partake of this and consider fully adopting telecommuting arrangements that can greatly help employees reduce stress related to commuting. The banks could give a lot of attention to this practice which could help reduce costs for not having to provide office space for teleworkers.

That the human resource managers in the commercial banks and other financial institutions pay more attention to giving more employee benefits such as on-site child care and longer leaves as a way of rejuvenating their employees helping and them achieve a better balance between their work and family. As the nature of workforce continues to diversify, it would be important for banks to consider all factors that influence their employees' ability to balance between their work and non-work commitments.

5.5 Suggestions for future research.

This research was only conducted on commercial banks. A similar study can be conducted on other institutions like the upcoming micro-finance institutions or other organizations so that the best practices on Work Life Balance can be shared with those that might be struggling with the issue. The study sought to find out the influence of various Work Life Balance practices on employee job satisfaction in the commercial banks. The practices considered in this study can be said to be organisational practices. Therefore, a future study can be done on other factors that can influence employee job satisfaction like non-work factors, for instance, life satisfaction, family performance, marital performance and societal factors.

REFERENCES

- Adeyele, I (2011) The Diffusion of Employment Flexibility in Nigeria's Banking Industry: Its Nature, Extent and Causes. *International Journal of Business and Management*, 150-160.
- Allen, T.D. (2001). Family- Supportive Work Environments: The Role of Organisational Perspectives, *Journal of Vocational Behaviour*, Vol.58, pp.414-435.
- Al- Rajudi, K.O (2012) Impact of Flexible Working Arrangements on Worker's Productivity in Information and Communication Technology Sector: An Empirical Study of the Gaza Strip ICT Firms. Gaza: Islamic University.
- Anderson, S; Coffey, B. & Byerly, R. (2002). Formal Organisational Initiatives and Informal Workplace Practices: Links to work- family conflict and job related outcomes. *Journal of Management*, 28:787-810.
- Arif, B & Farooqi Y.A (2014) Impact of Work Life Balance on Job Satisfaction and Organizational Commitment among University Teachers: A Case Study of University of Gujrat, Pakistan. *International Journal of Multidisciplinary Sciences and Engineering; Vol 5, No.9, PP 24-29*
- Armstrong, M (2006) A Handbook of Human Resource Management Practice, 10th Edition, Kogan Page Publishing, London.
- Babakus, E, Yavas, U; Keratepe, S.M & Avci, T (2003). The Effect of Management Commitment to Service Quality on Employees Affective and Performance Outcomes. *Journal of Academy of Marketing Service*.
- Bardoel, E, Thoreau, P. & Ristov, D (2000). 'The Changing Composition of the Australian Work force Relevant to Work- family issues', *International Human Resource Issues*, Vol.1 No.1, p58-80.
- Bird, J (2006) Work Life Balance, Doing it Right and Avoiding the Pitfalls. *Employment Relations Today*, Autumn 2006, Vol. 33
- Caldwell, D. & O'Reilly, C. (1990). Measuring Person- job fit with Profile Comparison process. *Journal of Applied Psychology* 75, 648-657.

- Clark S.C & Farmer P.M (2000) Living in two different Worlds: Measuring Cultural and value differences between Work and Home and their effect on border crossing.
- Clark, S.C(2000) Work/ Family Border Theory. A New Theory of Work/Family Balance. *Human Relations*,53(6), 747-770.
- Clarke, M. Koch, L. & Hill, E. (2004). The Work-Family Interface: Differentiating Balance and fit, *Family and Consumer Sciences Research Journal*, 33(2).
- Cooper, D.R and Schindler,P.S(2003) Business Research Methods, 8th edition. Boston. McGraw Hill Irwin.
- Cully, M. Woodland, S. O'Reilly, A & Dix, G(1999) Britain at Work: As Depicted by the 1998 Workplace Employee Relations Survey, Routledge, London.
- Desrochers, S.& Sargent, L (2006) Border and Boundary Theory and Work Family. Integration, a Sloan Work and Family Encyclopaedia Entry.
- Doherty, L. (2004). Work-Life Balance Initiatives: implications for women. *Employee Relations*, 26(4), 433-452.
- Eby, L.T; Casper, W.J; Lockwood, A; Bordeaux, C & Brinely, A (2005) Work and Family Research. Content analysis and Review of the Literature. *Journal of Vocational Behaviour*, 66, 124-139.
- Edwards, L.T & Rothbard (2005) Work and Family Research Content Analysis and Review of the Literature, *Journal of Vocational Behaviour*,66, 124-139.
- Edwards, J.R & Rothbard, N.P (2000) Mechanisms Linking Work and Family: Clarifying the Relationship Between Work and Family Constructs. *Academy of Management Review*, 215, 178-199
- Ferris, M & Martinson, V (2003) Does it Matter Where you Work? A Comparison of How Three Work Venues (Traditional office, Virtual office and Home office) Influence Aspects of Work and Personal/ Family Life. *Journal of Vocational Behaviour*. Vol. 63 issue 2 Pg 220-241.
- Giannikis, S.K&Mihail, D.M (2011) Flexible Work Arrangements in Greece: A Study of Employee Perceptions. *The International Journal of Human Resource Management*, 417-432

- Griffin, R.W. (2013). *Management*, 11th edition. Texas A&M University.
- Grzywacz, J. (2003) *Building Bridges Between Work and Family. Journal of Marriage and Family*. Wake Forest University.
- Hinz, M & Jessica(2011) *Learn to Balance Your Life*. Paul Watkins.
- Hughes, J & Bozionelos, N; (2005) *Work-Life Balance as a Source of Job Dissatisfaction and Withdrawal Attitudes; An Exploratory Study on the Views of Male Workers. Emerald insight*, Vol.36 No.1
- Hobblin, J.M & Lemmon, G(2009) *Bosses Perception of Family Work Conflict and Women's Promotability. Glass Ceiling Effects. Academy of Management Journal*, 5, 939-958.
- Hobson, C.J. Delunas, L & Kesic, D (2001) *Compelling Evidence of the need for Corporate Work Life Balance Initiatives: Results from a National Survey of Stressful Life Events. Journal of Employment Counselling*, 38(1) pp38-44.
- Hyman, J.(2003) *Work Life Imbalance in the New Service Sector Economy. British Journal of Industrial Relations Vol. 41, No.2 June 2003 pp215-39.*
- Kamau, J; Muleke, V; Mukaya, S & Wagoki, J. (2013) *Influence of Work Life Balance Practices on Employee Performance at Ecobank, Kenya. European Journal of Business and Management*; 5(25), 179-185.
- Kithuka, N. (2015) *The Influence of Work Environment on Bank Employees' Performance: A Case of Commercial Banks in Machakos Town.*
- Kombo, D.K & Tromp, D.L.A(2009) *Proposal and Thesis Writing, An Introduction*. Paulines Publications Africa, Nairobi, Kenya.
- Kothari, C.R (2004), *Research Methodology, Methods and Techniques*, 2nd edition. New Age Publishers. Daryaganj, New Delhi.
- Kreitner, R. Kinicki, A (2004) *Organisational Behaviour*. Boston, MA: McGraw Hill Irwin
- Lazar, I; Osoian, C & Ratiu, P(2010) *The Role of Work Life Balance Practices in Order to Improve Organisational Performance. European Research Studies Vol XIII, Issue(1).*

- Mayberry, P. (2006). Work Life Balance Policies and Practices in the UK: Views of an HR practitioner. *Journal of Management*, 23(2), 167-188.
- Mbote, K (2010) Transport Problems Call for Telecommuting Solutions in Business. University of Nairobi.
- McGuire, J; Liro, J(1986) Flexible Work Schedules, Work Attributes and Perceptions of Productivity. *Public Personnel Management*, 15, 65-73.
- Morris, M.L&Masden, S.R (2007) Advancing Work Life Integration in Individuals, Organisations and Communities. *Advances in Developing Human Resources* 9(4): 439-54
- Mugania, A.K(2017) Influence of Work Life Balance Practices on Performance of the Banking Industry in Kenya.
- Mugenda, O &Mugenda, A,(2003), *Research Methods, Qualitative and Quantitative Approaches*. Acts Press, Nairobi, Kenya.
- Muhambi, M.M(2010) A Model For Telecommuting , Kenya.
- Muinde ,A.N.W (2013) The Extent to Which Work Life Balance Practices are adopted in Horticultural Farms in Naivasha, Kenya. *DBA Africa Management Review*. Vol.5 No.2 pp. 101-103
- Muli, J; Muathe, S &Muchiri, M (2014): Human Resource Work –Family Support Services and Employees’ Performance within the banking industry in Nairobi County, Kenya. *International Journal of Humanities and Social Science* Vol.4, No. 7
- Mullins L.J(2010) *Management and Organisational Behaviour*, Pearson Educational Limited, England.
- Musyoka, S.W (2005) Effects of Welfare Programs on Employee Satisfaction among Commercial Banks in Kenya, United States International University, Africa,
- Mwebi, M &Kadaga, N(2015) Effects of Flexitime Work Arrangements on Employee Performance in Nairobi CBD Commercial Banks. *International Journal of Novel Research in Marketing Management and Economics*.

- Nge'tich, S.J (2012) Adoption of Telecommuting in Safaricom Limited, Kenya. University of Nairobi Researches.
- Nyambura, M,&Ngari, J. (2014) Influence of Work Life Balance Policies on Employee Job Satisfaction in Kenya's Banking Sector: A case of Commercial Banks in Nairobi Central Business District. *Journal of Humanities and Social Science*, Vol.19, issue 3.
- Nyaga, S (2013) Virtual Organisation: A Strategic Management Option for Businesses in Developing Countries.
- Nyanchama, M (2009)Metropolitan Nairobi: Some Thoughts on Development.
- Obiageli, O.L; Uzochukwu,O.C&NgoziC.D (2015) Work Life Balance and Employee Performance in Selected Commercial Banks in Lagos State, Nigeria. *European Journal of Reflection in Management Sciences*.
- Okumbe, J.O (2010) Human Resources Management, An Educational Perspective. East African Educational Publishers, Kenya.
- Oloitiptip, R &Gachanga, H (2014) Influence of Work Life Balance on Organisational Performance at Kenya Power. *International Journal of Innovative Social and Science Education Research*, 2(1) 64-85.
- Oludayo, O; Gberevbie, D.E; Dejiopoola&Omonijo,D.O (2015) A Study of Multiple Work Life Balance Initiatives in the Banking Industry in Nigeria. *International Research Journal of Finance and Economics*.
- Orodho, A. & Kombo, D (2002) Research Methods: Nairobi. Kenyatta University, Institute of Open Learning.
- Otieno, P.(2010), The influence of Work -life balance on employee job satisfaction and commitment of women employees at the Commercial Banks in Kisumu City, Kenya.
- Parasuraman,S&Simmers,C.A(2001) Type of Employment Work Family Conflict and Wellbeing. *Journal of Organisational Behaviour*, 22, 5511-568.
- Perrons, D (2003) "The New Economy and the Work Life Balance –Conceptual Explorations and a Case Study of New Media," *Gender, Work and Organisation*. Vol. 10, pp65-93

- Pinsonneault, A. & Boisvert, M (2001) The Impacts of Telecommuting on Organisations and Individuals: A review of Literature. McGill University, Canada.
- Potter, E (2003) Telecommuting: The Future of Work, Corporate Culture and American Society. *Journal of Labour Research* 24:1 Pg 73-84.
- Robbins, P.S & Judge, T.A(2007) Organizational Behaviour, 12th edition, Asoke Gosh, Prentice Hall of India.
- Robbins, P.S & Judge T.A (2012) Organisational Behaviour, 15th edition, Pearson Educational Limited, U.S.A.
- Roberts, K (2007) : Work-Life Balance- the sources of the contemporary problem and probable outcomes; a review and interpretation of the evidence. *Emerald insight*, Vol. 29 No.4
- Singh, K (2009) Organisational Behaviour, *Text and Cases*. Pearson Educational Limited, New Delhi.
- Simpson, R (2000)" Presenteeism and the Impact of Long hours on Managers," in Winstanley, D and Woodwall, J(Eds), Ethical issues in Contemporary Human Resource Management, Macmillan, London, pp 156-171.
- Strathmore Business School(2011) Kenya Family Responsible Company Survey: Employee Index. Strathmore University.
- Thomas, L. & Ganster, D.C (1995). Impact of family supportive work variables on work-family conflict and strain: a control perspective. *Journal of applied psychology*, 80,6-15.
- Thompson, C; Beauvias, L & Lyness, K (1999) When work- family benefits are not enough: the influence of work –family conflict. *Journal of Vocational Behaviour*, 54, 392-415.
- Vlems, E (2005) Work Life Balance, Kempen, South Africa.
- Waters, D (2011). Quantitative Methods for Business, 5th Edition, Pearson Education Limited, England.

APPENDICES

1. QUESTIONNAIRE

This questionnaire is seeking information on Work Life Balance practices influencing employee job satisfaction in the Commercial Banks in Machakos County for the award of a degree of Master of Business Administration of Machakos University.

I kindly request for your responses. I promise that the information given here will be treated with confidentiality and for the purpose of this research only. Please be honest and give accurate information.

Instructions:

1. Please answer all the questions.
2. Please tick (✓) the appropriate answers.
3. Please fill the open spaces provided.

SECTION A: GENERAL INFORMATION.

1. Name of institution

(Tick appropriately)

What is your area of assignment?

Managerial Supervisory Clerical Support Staff

Any other(specify).....

SECTION B: 1 WORK LIFE BALANCE PRACTICES RELATING TO TIME.

a) Use the following grid in giving your answer. The numbers represent the statements following them. Please tick (✓) appropriately.

5.Strongly agree 4. Agree3. Neutral2.Disagree1. Strongly disagree

	Choices\position	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
i	My organisation offers employees flexitime (flexible work day start and finish times).					
ii	My working time is flexible enough to enable me to attend to family and personal issues comfortably.					

	Choices\position	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
iii	My bank offers part time working for employees pursuing studies.					
iv	Working long hours in the bank leaves little time for me to relax and attend to my personal issues.					
v	I feel efficient each day of my work because I am not pressed for time.					
vi	It is often difficult to tell where my work ends and where my family begins.					
vii	My job allows me spare suitable time for my social life.					
viii	I tend to integrate my work and family.					

b) What challenges do you face in balancing between your work and your social responsibilities?

.....
..

c) Please give arecommendation on how the bank can allow employees to use time for their work and home effectively to boost employee job satisfaction.

.....
....

2. WORK LIFE BALANCE PRACTICES RELATING TO PLACE

a) Please tick (✓) appropriately.

5 Strongly agree 4. Agree 3. Neutral 2.Disagree 1. Strongly disagree.

	Choices\position	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
i	Telecommuting (an arrangement that some of the times allows employees to do productive work from an alternative location other than the bank) is allowed in my bank.					
ii	Working away from the employer's premises helps me reduce stress related to commuting.					

iii	I am satisfied working within the banking hall.					
iv	The use of modern technology helps me to do my work from an alternative location.					

b. What challenges are therein the implementation of the above practices?

.....

c. Please suggest any alternative practices that you think can help employees balance between work and their lives outside work.

.....

3. WORK LIFE BALANCE PRACTICES RELATING TO EMPLOYEE BENEFITS

a. Please tick(✓) on the grid

5. Strongly agree 4. Agree 3. Neutral 2 Disagree 1 Strongly disagree.

	Choices\ position	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
i	My bank offers dependent care support to employees.					
ii	Employees are offered paid leave(annual, maternity, paternity, sick and study leave)					
iii	I am able to take days off for unavoidable circumstances.					
iv	I take days off for avoidable reasons.					
v	My bank's leave policy enables me to care for my family and attend to personal issues.					
vi	I feel more efficient each time I come back from leave.					
vii	Healthcare facilities offered help me to keep healthy and improve my psychological well-being.					
viii	My bank gives financial support to employees that can enable them to take care of their families and dependants.					

b. Mention any other employee benefit offered by your bank that has greatly helped you balance between your work and life outside work.

.....

SECTION C: JOB SATISFACTION

Rate the extent to which each of the following statements presented below describes how the various Work Life Balance practices make you feel about your job.

5. Very satisfied 4. Satisfied 3. Neutral 2. Somewhat dissatisfied 1. Dissatisfied.

	Choices\ position	Very satisfied	Satisfied	Neutral	Somewhat dissatisfied	Dissatisfied
i	The benefits I receive.					
ii	Integration between work and personal life.					
iii	Ability to keep busy all the time					
iv	The appreciation I get for the work I do.					
v	Rewards for those who work here.					
vi	Achievement of my targets always.					
vii	Giving me a chance to be somebody in the community.					
viii	My family/personal issues spill over to my job.					
ix	My supervisors' interest in the feelings of subordinates					
x	Company policies put into practice					
xi	My relationship with my co-workers					
xii	Promptness and willingness to serve customers.					

xiii	Overall satisfaction with my job					
xiv	Overall satisfaction with the bank's Work Life Balance practices					

Of the three categories of Work Life Balance practices, flexible working time, alternative work locations and employee benefits, which ones impact more on your satisfaction with your job?

.....

Thank you for your cooperation and time taken to fill this questionnaire.

WORK PLAN

Activity	Month	Responsible party	Expected outcome	Critical Assumption
Proposal writing	By April 2017	Researcher	Proposal completed	Writing of proposal completed
Proposal presentation	By Aug 2017	Researcher	Proposal approved	Proposal presented.
Pilot test	By Oct 2017	Researcher	Design and research instruments tested.	Design and research instruments valid.
Data collection	Dec 2017- May 2018	Researcher	Data collected	Data available for analysis
Data analysis	May-June 2018	Researcher	Data gives answers to research questions	Data analysis completed
Writing of report	July -2018.	Researcher	Writing of Research Report	Writing of report completed and presented to supervisors.



Machakos University

ISO 9001:2008 Certified

SCHOOL OF BUSINESS AND ECONOMICS – POSTGRADUATE
COORDINATORS OFFICE

Phone 044-21604, Fax 044-20353
Mobile No 0735 247939/0723 805829
Website www.machakosuniversity.ac.ke

P O Box 136 - 90100
Machakos, Kenya
Email info@machakosuniversity.ac.ke

Dear Sir/Madam,

Date: 6th April 2017

TO WHOM IT MAY CONCERN

REF: FELISTERS NDUTA MUEMA – REG.NO D53/1002/2014

The above named is a student of Machakos University pursuing Master of Business Administration (MBA) in the School of Business and Economics. Currently, she is conducting academic research in the field of *Human Resource Management*.

Any assistance accorded to her will be highly appreciated.

Thank you


Daniel Ishmael
School, Postgraduate Coordinator





**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213471,
2241349, 3310571, 2219420
Fax: +254-20-318245, 318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
When replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No. **NACOSTI/P/17/60415/18028**

Date: **10th July, 2017**

Felisters Nduta Muema
Machakos University
P.O. Box 136-90100
MACHAKOS.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Work life balance practices influencing employee job satisfaction in the commercial banks in Machakos County,”* I am pleased to inform you that you have been authorized to undertake research in **Machakos County** for the period ending **7th July, 2018.**

You are advised to report to **the Managers of selected Banks, the County Commissioner and the County Director of Education, Machakos County** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.

**GODFREY P. KALERWA MSc., MBA, MKIM
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The Managers
Selected Banks.

The County Commissioner
Machakos County.

National Commission for Science, Technology and Innovation is ISO9001:2008 Certified

