

**EFFECT OF WORK LIFE BALANCE PRACTICES ON EMPLOYEE  
PERFORMANCE AT MWALIMU NATIONAL SAVINGS AND CREDIT  
COOPERATIVE IN NAIROBI, KENYA**

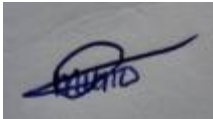
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## DECLARATION

This research project is my original work that has not been presented for the award of a degree in any other university

Signature...  .....

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This research project has been submitted for examination with my approval as the University appointed supervisor

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I appreciate my supervisor, Dr. Mercy Munjuri for the sacrifice and commitment which enabled me to clear this project. I thank my aunt, Sadia Abdisamad who struggled to pay my school fees.

## **DEDICATION**

I dedicate this research project to my father Ahmed Abdisamad and my mother Safia Abdi.

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## **ABBREVIATIONS AND ACRONYMS**

<b>HR</b>	Human Resource
<b>SACCO</b>	Savings and Credit Cooperatives
<b>SACCO</b>	Societies Regulatory Authority
<b>SET</b>	Social Exchange Theory
<b>SPSS</b>	Statistical Package for Social Sciences
<b>WLB</b>	Work Life Balance



## **ABSTRACT**

This study sought to establish the effect of work life balance practices on employee performance at Mwalimu National Savings and Credit Cooperative in Nairobi, Kenya. Descriptive survey research design was adopted targeting 270 employees of Mwalimu SACCO head office in Nairobi. Simple random sampling technique was adopted where 50% of the respondents were selected from each stratum giving a total of 135 respondents. Primary data was gathered through questionnaire and the analysis was done through descriptive statistics (means and standard deviations) and inferential (regression analysis) statistics. It was observed that leave practices (M=4.60) was the most adopted WLB practices at Mwalimu SACCO followed by welfare practices (M=3.11) and flexible working practices (M=2.86). Regression results were that leave practices ( $\beta=.490$ ,  $p<0.05$ ) had the greatest significant effect on employee performance at Mwalimu SACCO followed by flexible working practices ( $\beta=.137$ ,  $p<0.05$ ) and welfare practice ( $\beta=.128$ ,  $p<0.05$ ). The study concludes that work life balance practices are significant predictors of employee performance in SACCOs. The study recommends that the HR managers of Mwalimu National SACCO should review the flexible working and welfare practices and policies that in place as these two components of WLB practices were shown to have been moderately adopted. Policy makers working at SASRA need to establish and formulate good policies that support WLB practices and the overall performance of employees.

# CHAPTER ONE: INTRODUCTION

## 1.1 Background to the Study

Employee performance is one of the far reaching goals of the firm. Stable and sustainable organizations are characterized by high level of employee performance (Putranti, Suparmi & Susilo, 2020). In order to reinforce employee performance, organizations have realized the need of putting in place work life balance (WLB) practices. As remarked by Wood, Oh, Park and Kim (2020) it is of great importance organizations put in place relevant WLB practices to promote employee performance. The forces of globalizations and advancement in technologies have intensified the level of competition among firms forcing them to place more emphasis on the need to reinforce the WLB practices in place so as to boost employee performance (Mmakwe & Ukoha, 2018). Promoting WLB practices allow employees remain productive translating to reduced rates of absenteeism and turnover rates in the firm. One of the vital resources in the firm are employees and this require organizations to adopt WLB practices aimed at realizing optimal performance from staff (Lee & Sirgy, 2019).

The nexus between WLB practices and employee performance can be explained by the spillover theory and the social exchange theory. The spillover theory argues that transferring behavior and thoughts between family and work domains results into work family spillover (Guest, 2002). In most cases, there is a limitation between domains and among individuals. Building on this theory, the present study will seek to explore how spillover is not limited to persons going through stress and strain but also extending to their places of work and clients (Ametorwo, 2016). On the other hand, the social exchange theory (SET) posits that employees make rationale choice in respect to the relationship they have with the organization. The theory indicates that mutual relationship exists between the employees and the employers and that each party has a

role to play in this interaction (Homans, 1958). Thus, when employers put a lot of efforts in this relationship by providing WLB as a form of reward, employees will reciprocate the same by improving on their performance (Blau, 1964 & Gouldner, 1960).

The Savings and Credit Cooperatives (SACCOs) are financial institutions that are voluntarily formed by members to realize a specific goal. Mwalimu National SACCO is one of the largest deposit taking SACCOs by the SACCO Societies Regulatory Authority (SASRA). Despite its rapid expansion with wide branch networks, employee performance has long remained a challenge at Mwalimu National SACCO (Mutua, Mutetei & Kithinji, 2021). The SACCO is characterized by high employee turnover ratio and staffs have to work for long hours without breaks. The long working hours and unlimited pressure to meet established targets have resulted into low staff morale thus contributing towards poor employee performance in the SACCO (Muraguri, 2020).

### **1.1.1 Work Life Balance Practices**

Work life balance (WLB) is a feeling developed by staff that their daily activities at the place of work do not interfere with their affairs at home. WLB is the adjustment of the working schedule so that staffs are able to have blended with other duties at home (Yu, Lee & Na, 2022). WLB can be viewed from two perspectives: employees and employers. On the other hand, WLB practices are practices an organization has put in place to allow staff to effectively mix their work related activities and family responsibilities. From the perspective of the employees, WLB practices allow employees to seek for a point of equilibrium between the duties at family level and those at the place of work (Chaudhuri, Arora & Roy, 2020). From the perspective of the employers, WLB practices are about putting in place relevant practices to allow employees to balance between their duties at work at home. At its inception, the main focus of WLB practices was on

how work related activities impacts on family duties (Abdulkadir, 2018). However, there has been a paradigm shift that has brought about an extension of WLB practices to include the implication of employment on stress, the wellbeing of the employees as well as their families (Kim & Park, 2019).

WLB practices can best be understood through appreciations of their specific elements that include provision of leaves to employees, flexible working arrangements, supporting education of the children, working on shifts, provision of welfare practices, job sharing, part time arrangements as well as telecommuting among others (Oyiolo, 2018). Providing leaves allow employees to take a break from their work related activities so that they can execute family responsibilities. Employees can be given leaves in regard to sickness, maternity and paternity related issues as well as for advancement in education (Melayansari & Bhinekawati, 2020). Flexible working arrangements allow staff to have a determination or take part in determining when to start and end their work day once some specified number of hours has been covered (Kasau, 2017). Through this arrangement, employees are in position to achieve effective response to any emergencies that may arise. Job sharing is an arrangement where a given full time role is filled by two staff where working time and responsibilities are shared between these employees (Muraguri, 2020). This WLB practice is appropriate in organizations that have limited opportunities for part time. Welfare practices are arrangements available at the place of work to support the general wellbeing of the employees. These include provision of soft loan facilities and existence of benevolent services (Munyiva & Wainaina, 2018).

Leave practice helps employees to take break from the work activities to that they can concentrate efforts on the purpose of taking the leave. There are different types of leave practices in an organization; study leave, sick leave, maternity leave as well as paternity leave besides

compassionate leave and annual leave (King, Karuntzos, Casper, Moen, Davis, Berkman & Kossek, 2012). Study leave is given to employees so that they can advance their education to allow them gain more knowledge and skills. This can allow employees to have positive contribution towards the organization (Poulose & Sudarsan, 2018). Sick leave is granted to employees who are undergoing a given medical condition that require time for treatment for instance after an accident that can result into physical damage to the victim. Maternity and paternity leaves are granted to mothers and fathers after giving birth to a new baby. This allows parents to have some time of taking care of their new born kid. Compassionate leave is given to an employee after loss of an immediate family member (Putranti, Suparmi & Susilo, 2020).

Flexible working practices are alternative schedules that are different from the normal working days. This WLB practice allows staff to select varied work schedule aimed at attaining family or individual needs (Noronha & Aithal, 2019). The key form of flexible working arrangement in an organization is flextime, that allow staff to choose the time of starting and ending a given job assignment as long as the total hours required by the employer have been attained (Martínez-León, Olmedo-Cifuentes & Sanchez-Vidal, 2019). Telecommuting is another form of flexible working and this refers to a task that is conducted remotely. Telecommuting staff will come to the office on a semi-regular basis. Employees who are telecommuting are not required to be in office all the time (Chaudhuri, Arora & Roy, 2020). Remote working is another aspect of flexible arrangement where staffs do not come to the office at all. Remote working is suitable to jobs that do not require in-person work and its success depends on availability of constant communication. Providing part-time positions is another form of flexible working arrangement. Providing part time job opportunities can contribute towards an increase in the level of productivity of the staff.

Job sharing is another form of flexible working where a full time job is shared between two or more staff working on part time basis (Yu, Lee & Na, 2022).

Welfare practices can be categorized into statutory and non-statutory schemes. Unlike the non-statutory schemes, it is compulsory by law for an organization to have in place statutory schemes. These may include the laws that govern safety and health issues of the employees in the firm. Voluntary welfare practices are put in place in an organization without any external influence (Mitsakis & Talampekos, 2014). These may include recreation facilities, provision of free meals, having in place facilities where students can attend schooling and providing sporting and gaming activities. The wellbeing and health practices can be provided by the organization to enhance productivity of the employees. These may include putting in place employee assistance practices, counseling services as well as putting in place gym facilities to improve on the health of the employees. Welfare practices contribute towards an improvement in mental and physical health of the employees. Facilities like school for children and medical care allow staff to put more concentration on work activities and this contribute towards an increase in productivity (Kim & Park, 2019). In this study, WLB practices were measured by leave practices, flexible working practices and welfare practices.

### **1.1.2 Employee Performance**

Employee performance (EP) is the level of productivity and efficiency of staff that contribute towards the wellbeing of the firm in terms of realization of the formulated goals. EP is reflected in how the formulated goals of the organization are realized (Preena, 2021). EP is a measure of the overall output of staff and it is a construct contributing towards survival of the firm. The key essence at individual and organizational level is employee performance. At an organization level,

better EP means more revenues are generated. At individual staff level, the increased revenues generated by the firm would mean better salaries to the employees. EP contributes towards enhancing the processes within the firm especially with regard to overall productivity and efficiency (Abdulkadir, 2018). EP can be regarded as a final outcome as well as the efforts exerted by staff in a process to attain the goals at the firm level. EP can be measured using qualitative indicators like efficiency, effectiveness, absenteeism, staff morale, staff turnover, work quality, creativity and customer complaints among others (Mutua, Mutetei & Kithinji, 2021). Besides, quantitative measures like sales revenues can also be used to represent employee performance in an organization (Tamunomiebi & Oyibo, 2020).

The quality of work performed by employees is an important measure of employee performance. This is a reflection on the quality of performance of the employees. When employees carry out their duties effectively and efficiently, this can result into output that is high quality. Customers are seeking to purchase products that are high quality (Preena, 2021). Low quality products can increase the default rate and they may also increase the number of customer complaints. Quality is a multi-dimensional construct that comprises of such elements as perceived quality, aesthetic, serviceability, durability, conformance, reliability, features as well as performance (Kasau, 2017). This study will focus on perceived quality, reliability and conformance as sub-indicators of quality of work. Conformance is the ability of staff to achieve their duties in line with the set standards. The dimension of perceived quality is reflected in the feelings of customers regarding the product. In this study, EP was measured by work quality reflected by their speed, efficiency and effectiveness as well as the complaints from the customers.

### **1.1.3 Mwalimu National Savings and Credit Cooperative**

The history of inception of Mwalimu National SACCO dates back to 1974 having started operations as Mwalimu SACCO before rebranding in 2010 to the present name. Presently, Mwalimu National SACCO is the largest movement in Kenya with a high asset base. The membership of this SACCO is drawn from all the parts of the country. In 2014, Mwalimu National SACCO acquired a stake in Equatorial Commercial Bank (ECB) to boost the operations of this bank only for the majority shareholder of ECB to withdraw the share leaving the institution with liquidity challenges. This has adversely impacted on the operations of Mwalimu SACCO.

Despite being the largest movement in Kenya, Mwalimu National SACCO has been facing numerous challenges. Employees work for long hours with heavy workloads in order to remain at th

e top. Staff work under strict timelines coupled with extreme pressure to meet the assigned targets. These among other issues have contributed towards low staff morale and high staff turnover which has remained a challenge for the institution. It is against this background that the present study seeks to determine the WLB practices of Mwalimu National SACCO and contribution towards employee performance.

### **1.2 Research Problem**

Better employee performance allows the firm to meet the formulated goals for survival. However, WLB practices are instrumental when it comes to EP in an organization (Ametorwo, 2016). Providing WLB practices allow employees to establish equilibrium between their family responsibilities and the work related duties (Mwangi, Nzulwa & Kwena, 2016). Given that



employees are the key resources available in the organization that contribute towards overall success, organizations must appreciate this by providing WLB practices. Having in place WLB practices motivate staff to achieve better performance (Abdulkadir, 2018).

Mwalimu National SACCO is one of the largest movements in Kenya that play a critical role of mobilizing deposits and advancing loans to customers needed for investments. The contribution of Mwalimu National SACCO towards the growth of Kenya's economy cannot be ignored as demonstrated through its financial intermediation role. Despite being the largest SACCO institution in Kenya, Mwalimu SACCO is faced with numerous challenges like inadequate infrastructures, poor working environment characterized by long working hours and extreme pressure to meet the goals. These challenges have contributed towards poor employee performance it requires the adoption urgent interventions. The long term implications of this poor state of employee performance with urgent rescue mechanisms are dire since it may lead to collapse of the institution resulting into significant loss of customer deposits.

The available studies include Preena (2021) who covered shipping firms in Sri Lanka to analyze WLB and how it impacted on performance of employees. A strong and positive nexus was registered between WLB and EP. The study conducted in Nigeria by Tamunomiebi and Oyibo (2020) placed focus on WLB and employee performance adopting a desk review methodology. It emerged that some barriers like leadership failures, social, economic and political challenges have an implication on the adoption of WLB practices. In Zimbabwe, Chamunorwa (2018) did an assessment of WLF and how it impacted on performance of food related firms. It was noted that the implication of WLB on performance of employees was a catastrophic one. Within the context of Zambia, Mwiikisa (2020) did an appraisal of WLB and

how it impacts on employee performance focusing on the banking sector and a positive nexus was registered.

Locally in Kenya, Abdulkadir (2018) sought to ascertain how WLB impacted on employee performance using the case of the Cabinet Affairs Office. It was noted that work-family priorities had an effect on performance of employees. It further emerged that long working hours contributed towards stress among employees. Mwangi, Nzulwa and Kwena (2016) did an assessment of WLB and productivity of employees using a case of Supreme Court. It was shown that family leaves and flexible arrangements of working had direct influence on productivity of the staff. Kasau (2017) analyzed WLB and performance of employees using a case of Kituyi County. It was shown that leave policy and welfare policies have negative nexus with performance of the employees. Munyiva and Wainaina (2018) conducted an investigation into WLB and performance of employees at Kenya Ports Authority in Mombasa. It emerged that employee welfare had significant implication on how staff performed.

The above reviewed studies create gaps as some like were done in other countries like Sri Lanka (Preena, 2021), Nigeria (Tamunomiebi & Oyibo, 2020) as well as Zimbabwe (Chamunorwa, 2018) and not in Kenya. Other studied like Mwangi et al. (2016) focused on employee productivity and not performance as the dependent variable. This creates gaps that the present study sought to fill by seeking for an answer to the following research question: what is the effect of work life balance practices on employee performance at Mwalimu National Savings and Credit Cooperative in Nairobi, Kenya?

### **1.3 Research Objective**

The study sought to establish the effect of work life balance practices on employee performance at Mwalimu National Savings and Credit Cooperative in Nairobi, Kenya

### **1.4 Value of the Study**

The study would contribute towards the existing theories on WLB and EP. In particular, the results of the study may either support or disagree with the spillover effect theory as well as the social exchange theories that are considered in this study. This is likely to contribute towards extending the views of these theories. This study would be a reference point for future scholars carrying out related inquiries. The study would boost the existing knowledge and information on WLB and EP.

The policy makers at Mwalimu SACCO will formulate sound WLB practices to guide the existing operations. The policy makers at SASRA would formulate sound industry policies and practices with regard to WLB so as to promote stability of the SACCO industry. Policy makers in other SACCOs would leverage the study to formulate and strengthen the policies revolving around WLB practices in their respective institutions.

The human resource managers at Mwalimu SACCO would understand the need to strengthen the existing WLB practices in place so as to enhance employee performance. Other departments apart from the HR one would leverage the study to benchmark and improve on the WLB practices in their respective functions. The HR managers from similar SACCOs with operations in Nairobi would leverage the study to adopt or improve on WLB practices aimed at improving employee performance.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

The chapter is set out to review theories anchoring the study. The nexus between WLB practices and EP is also explored by documenting past empirical studies.

### **2.2 Theoretical Review**

The study was guided by the spillover theory and the compensation theory.

#### **2.2.1 Spillover Effect Theory**

This theory was developed by Wilensky (1960) and it argues that the thoughts and behaviour between the domains of work and family lead to work family spillovers. Spillover can be positive or negative in nature. A positive spillover arises when success and satisfaction in a given domain exerts the same effects in another domain (Wood, Oh, Park & Kim, 2020). This reflects in the fact that desirable experiences in a given domain help another domain to fulfil and attain some progress. On the other hand, negative spillover is a situation when depression and difficulties in a given domain leads to corresponding concerns in another domain (Dousin, Collins & Kler, 2019).

This spillover implies that the nexus between non-work and work spheres is antithetical and inverse. Similarly, spillover can be grouped as horizontal or vertical in nature. Horizontal spillover is viewed as the implication that a single domain has on other adjacent domains. On the other hand, vertical spillover is shaped on the basis of the hierarchical organization of life

domains. According to Guest (2002), this theory has been illustrated in broad perspective in that it has no or little value. The basis of spillover is psychological strain experienced by individuals that are likely to have an effect on level of strain in other person within the same social surrounding (Liu, Kwan, Lee & Hui, 2013).

The assumptions of this theory include the fact that some emotions and values are carried by individuals as established in a single domain to another one. The other premise of the theory is that similarity exists between events that occur in work surrounding and the non-work environment and this creates spillover in these two elements. Based on this theory, it can be inferred that enhancement of positive spillover require employers to put in leave practices, flexible working practices and welfare practices aimed at influencing the quality of family life. This will help in mitigating any resultant negative spillover.

### **2.2.2 Social Exchange Theory**

The proponent of this theory include was Homans (1958) before its further development by Blau (1964) and Gouldner (1960). The theory helps in providing an explanation of friendship behavior at the place of work where social situations are viewed in economic terms. Social exchange includes the behaviour which depends on rewards that are received from others which in turn result into relationships that are mutually beneficial. The negative and positive feelings which employees have regarding an organization would shape and determine the various exchanges that they employees will have. This could be an explanation of the employee turnover in an organization as staff may attribute their exit and stress of their job to the place of work (Parzefall & Salin, 2010).

The theory argues that rationality, rewards, friendliness and socialization are the key tenets that inform and influence how employees make choices regarding their relationships with others at the place of work (Komodromou, 2013). In terms of rationality, employees compare several alternatives as they decide about relationships occurring in their lives. Rewards in an organization help to reinforce positive relationship. In light of this theory, individuals will commit more to a relationship if there are expectations of rewards from the same. In view of friendliness, the theory argues that efforts should be made to maintain friendly conditions at the place of work (Cropanzano, Anthony, Daniels & Hall, 2017).

The theory is guided by a number of assumptions that have attracted a lot of criticisms. Some of these premises include reciprocity and rewards motivate individuals to invest more efforts in the relationship (Cook, Cheshire, Rice & Nakagawa, 2013). Despite its criticisms, this theory will be used to underpin the variable of WLB and its contribution to employee performance. When employers provide adequate WLB in an organization, it is expected that employees will reciprocate the efforts by doubling up their efforts thus better performance. Hence, a positive relationship is predicted under WLB and employee performance based on this theory.

### **2.3 Work Life Balance Practices and Employee Performance**

The study conducted by Melayansari and Bhinekawati (2020) placed emphasis on WLB and performance of the employees with loyalty of employees as a mediator variable. The specific context of the study was Indonesia. The methodology adopted was quantitative approach and a total of 100 employees in female gender employed in international institutions like the United Nations were targeted. The analysis was done through Structural Equation Modelling (SEM). It

emerged that WLB is a positive predictor of performance and loyalty of the staff. The contextual gap created by this study is that it was done in Indonesia and not in Kenya.

In a study conducted by Preena (2021), the focus was on WLB and performance of the employees. The context of the inquiry was Sri Lanka and shipping companies were the focus of the study. The methodology adopted in the study was quantitative where 84 participants were sampled and covered. It was observed that WLB is strongly and positively connected with performance of employees. Regression showed that WLB is a significant predictor of performance of the employees. However, contextual gap is created by this study as its focus was on Sri Lanka and not Kenya.

By leveraging literature review thus desk review method, Tamunomiebi and Oyibo (2020) did an appraisal of WLB and performance of employees. The context of the study was Nigeria. The review of literature of this inquiry pointed out that employees who have strived to establish a balance between their work and family responsibilities demonstrate better performance. The study observed the need for firms to put in place structures and policies aimed at promoting WLB among employees. The barriers affecting the implementation of WLB practices in a firm identified in the study include failure on the side of leadership as well as social and politically related concerns. The methodological gap created by this inquiry is that it adopted desk review design which relied on review of secondary information with field work activities.

The study conducted within the context of Zimbabwe by Chamunorwa (2018) placed focus on WLB and performance of the employees. The specific case of the study was on food and allied firms within the country. The research approach adopted in the study was qualitative where 17 participants were sampled and interviewed. The insights were processed thematically. The

findings pointed out that the key drivers of WLB in an organization are flexibility posed by technology, long hours of working as well as gender. The adoption of sound WLB practice would inspire performance and ultimately the level of productivity at an organizational level. The methodological gap presented by this study is that it was largely qualitative in nature.

With the main focus on AB Bank in Zambia, Mwiikisa (2020) did an appraisal of managing WLB and its implication on performance of the employees. Both explorative and mixed research designs were adopted in this inquiry. From the 500 targeted participants, 222 were sampled through Yamane formula. From these, 22 managers were purposively sampled and interviewed. On the other hand, participants from various departments were sampled through stratified method. Both bi and Univariate analysis was done in this inquiry. It emerged that WLB is a positive and significant predictor of performance of the employees. Both the pregnancy policy and parenting were found to have insignificant implication on how employees performed. The contextual gap created by this study was that it was conducted in Zambia and not in Kenya.

In a study conducted in Nigeria by Egbuta, Akinlabi and Nanle, (2019), the main focus was on WLB and performance of the employees. The emphasis of the study was on some identified deposit money banks. The adopted design was survey and 54,028 participants from 6 institutions were targeted. From these, 520 were sampled and included in the analysis. The analysis demonstrated that job stress is a significant predictor of the quality of work performed by the employees. Thus, WLB was determined to have significant implication on performance of the staff. The contextual gap presented by this study is that it was done in Nigeria and not in Kenya.

While focusing on academic staff in tertiary institutions in Nigeria, the study by Babatunde, Olanipekun, Lateef and Babalola (2020) was an appraisal of the nexus between WLB and staff



performance. A total of three institutions were included in the study where 246 participants were identified. The targeted institutions were the ones owned by the State. The variables covered in the study included work environment and flexibility of the work. It emerged from the analysis that WLB has significantly impacts on performance of employees. The contextual gap presented by this study is that it was done in Nigeria and not in Kenya.

The study conducted by Oyiolo (2018) used a case of Erubi Engineering Services and Supplies Limited in Kenya to explore the link between WLB and EP. The variables covered in the study included personal life, social life and organizational life. The adopted design was research survey where 40 employees were targeted and included with the adoption of census. It emerged from analysis that an increase in issues of personal life was negatively linked with performance of the employees. It emerged from results that staff had a chance of sacrificing their time for the sake of their families and other socially established events. It was therefore summed up that organization and social life have significant implication on performance of employees in an entity.

The study conducted by Abdulkadir (2018) placed emphasis on WLB and its implication on performance of the employees. The specific emphasis of the inquiry was on the cabinet affairs office in Kenya. The adopted design was descriptive and 70 participants were sampled through simple random method. It was noted that work-family priorities were significant predictors of performance of the employees. It also emerged that there were demands at the place of work that had an effect on family related activities. Due to long working hours, staffs were forced to experience stress that was related with their jobs. It was shown that improving performance of the employees requires an organization to address concerns about WLB.

In a study conducted by Mwangi, Nzulwa and Kwena (2016), the focus was on WLB and its implication on productivity of employees. The specific attention of the study was on Supreme Court in Kenya. The design adopted was descriptive survey where 106 staff were targeted. The methodologies adopted had qualitative and quantitative elements. It emerged from results that flexible working and family leaves had direct implication on productivity of the employees. Through WLB, employees were in position to strike equilibrium between individual responsibilities and the job and this contributed towards productivity of the employees. The inquiry observed that flexible working had potential of improving how employees perform in an organization. Provision of family leaves ensure that staff stays away from the place of work for a specified period so as to handle their family related duties and improve the commitment of staff to the entity. The conceptual gap raised by this study is that it was done focusing on employee productivity and not performance as a predictor variable.

In a study conducted in Kitui County, Kasau (2017) focused on determining the implication of WLF on performance of employees in Kenya. The variables covered in this study included leave policy, flexible working, welfare policies and family responsibilities. The spill-over and role theory provided anchorage to the inquiry. Explanatory as well as descriptive designs were adopted in this inquiry. In total, 207 staff was targeted and sampling was done through stratified and simple random methods. It emerged from the results that leave policy and welfare policy and EP were inversely connected with each other. It was summed up that in as much as having in place leave and welfare policies was instrumental; this had no significant implication on how employees performed although their lack can lead to reduction in performance of the staff.

The nexus between WLF and performance of employees of KPA in Kenya was explored by Munyiva and Wainaina (2018) supported by the adoption of descriptive design. The targeted

participants of the study were staff of KPA that totalled to 6474 staff where 99 were sampled and included in the inquiry. Both qualitative and quantitative aspects were covered in the inquiry. It emerged from results that employee welfare practices were significant predictors of staff performance. Additionally, provision of leave to staff was seen to have significant implication on performance of the employees. At the same time, flexible working and performance of the employees were seen to be significantly connected with each other. The gap presented by this study is that KPA was used a case study which is differently regulated away from SACCO movement.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter is set out to detail the methodology that was critical in achieving the stated objectives. The chapter covers the research design and target population as well as the sample size and sampling technique. The other sections covered include data collection and data analysis.

### **3.2 Research Design**

Research design is an overall structure that provides a plan and outline of how the inquiry is to be conducted in meeting the formulated objectives (Dźwigoł, 2019). This study adopted descriptive survey research design to meet the objectives. Harris, Holyfield, Jones, Ellis and Neal (2019) argue that descriptive design is ideal in explaining and describing the way things exist in their original state. The design provides responses to questions revolving around what, why and when about an event (Thanem & Knights, 2019). Through descriptive design, it was possible to provide a description of the current state of affairs on WLB practices and employee performance with reference to Mwalimu SACCO. This provided the basis of generalizing the evidence to the rest of the SACCOs in Kenyan context.

### **3.3 Target Population**

Population comprises of items as well as individuals that have same features in common that ignite the interest of the researcher (Ghauri, Grønhaug & Strange, 2020). The study targeted 270

employees of Mwalimu SACCO head office in Nairobi that are classified into three levels as shown in Table 3.1.

**Table 3.1: Target Population**

<b>Category of employment</b>	
Top level management staff	50
Middle/tactical level management staff	70
Lower level/operational staff	150
<b>Total</b>	<b>270</b>

**Source: Mwalimu SACCO HR Records (2022)**

### 3.4 Sample Size and Sampling Technique

Sample size is the small representation drawn from the larger target population as a means of generalization of the results (Hennink, Hutter & Bailey, 2020). The study used simple random sampling technique where 50% of the respondents were selected from each strata giving a total of 135 respondents as shown in Table 3.2.

**Table 3.2: Sampling Technique**

<b>Category of employment</b>	<b>Target population</b>	<b>Sample proportion (%)</b>	<b>Sample size</b>
Top level management staff	50	50%	50%*50=25
Middle/tactical level management staff	70	50%	50%*70=35
Lower level/operational	150	50%	50%*150=75

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staff			
<b>Total</b>	<b>270</b>	<b>100.0%</b>	<b>135</b>

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**Source: Mwalimu SACCO HR Records (2022)**

### **3.5 Data Collection**

The study obtained information in its primary form guided by the questionnaire. The justification of utilizing firsthand information was that it was free from biasness. Questionnaire was used as a data gathering tool because it is easier to design and can allow participants to ensure their responses are anonymous. The questionnaire was designed using a 5-point Likert scale of 1-5, where 1-strongly disagree and 5-strongly agree. The use of Likert scale is informed by the fact that it made it easier to obtain quantitative responses for ease of coding and analysis to generate results. The items on the questionnaire were arranged in sections with section A covering the general information, B detailed WLB practices and C had information on employee performance. The items on the questionnaire were close ended for ease of coding and analysis. The questionnaire was self-administered to the participants to improve the response rate by being close to address the issues respondents may undergo as they share their responses.

### **3.6 Data Analysis**

Data analysis of the processing of the gathered data so that meaningful insights can be drawn (Gravetter & Forzano, 2018). This study analyzed the gathered data through SPSS version 24 supported by means and standard deviations as well as regression analysis. Means and standard deviations were the key descriptive statistics that helped in providing a description of the study variables. On the other hand, regression analysis was an inferential statistic aimed at achieving

the key objective of determining how WLB practices affect employee performance at Mwalimu SACCO. Below is the proposed model:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where Y= Employee performance (a composite score of speed, efficiency and effectiveness as well as the complaints from the customers)

$\beta_0$  = Constant

$\beta_1$ ,  $\beta_2$ , and  $\beta_3$  are coefficients

E = error term

$X_1$  = Leave practices

$X_2$  = Flexible working practice

$X_3$  = Welfare practice

The results were presented through tables.

## CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION

### 4.1 Introduction

This chapter is set out to document the findings of analysis informed by the objectives and the gathered information. The contents of this chapter include the response rate, the analysis of the general information, descriptive statistics and regression analysis results and discussion of findings.

### 4.2 Response Rate

Out of the 135 questionnaires that were administered to respondents, 95 were fully filled and returned giving a response rate of 70.4%. This response rate was adequate and consistent with Aitken, Power and Dwyer (2008) who shared in a survey study, an above 70% response rate is good to proceed with the analysis.

### 4.3 General Information

The findings of the general information of the respondents were determined and presented as shown in the subsequent sections.

#### 4.3.1 Distribution of Respondents by Gender

Table 4.1 is a breakdown of the findings on the gender of the respondents who participated in the study.

**Table 4.1: Distribution of Respondents by Gender**

	Frequency	Percentage
Male	53	55.8%
Female	42	44.2%
<b>Total</b>	<b>95</b>	<b>100.0</b>



The findings in Table 4.1 indicate that while 55.8% of the respondents were male, 44.2% were female. This means that there was gender diversity in the study and thus representative views were sought from them.

#### 4.3.2 Level of Education

The findings on level of education of the respondents were determined and summarized as shown in Table 4.2.

**Table 4.2: Level of Education**

	<b>Frequency</b>	<b>Percentage</b>
Secondary education	3	3.2%
Certificate	9	9.5%
Diploma	29	30.5%
Degree	43	45.3%
Masters	11	11.6%
<b>Total</b>	<b>95</b>	<b>100.0</b>

Table 4.2 indicate that 45.3% of the respondents had degrees, 30.5% had diplomas, 11.6% had masters, 9.5% had certificates and 3.2% had secondary education. This distribution was expected given that respondents had been drawn from senior, middle and operational levels in their organization.

#### 4.3.3 Years of Experience

The findings on years of experience of the respondents were established and summarized as shown in Table 4.3.

**Table 4.3: Years of Experience**

	<b>Frequency</b>	<b>Percentage</b>
Less than 5 years	13	13.7%
6-10 years	21	22.1%
11-15 years	50	52.6%
16-20 years	11	11.6%
<b>Total</b>	<b>95</b>	<b>100.0</b>

The findings in Table 4.3 show that while 52.6% of the respondents had worked in their SACCO for 11-15 years, 22.1% had worked for 6-10 years, 13.7% for less than 5 years and 11.6% for 16-20 years. This implies that respondents who took part in the study had accumulated huge experience.

#### 4.4 Descriptive Statistics

The findings of descriptive statistics on leave practices, flexible working practice and welfare practice as well as employee performance were determined and summarized as shown in subsequent sections.

##### 4.4.1 Leave Practices

The findings of descriptive statistics on leave practices were determined and summarized as shown in Table 4.4.

**Table 4.4: Leave Practices**

<b>Statements on leave practices</b>	<b>Mean</b>	<b>Std. Dev</b>
The SACCO provides study leave to the employees	4.48	.779
There are sick leaves in this SACCO	4.64	.750
The SACCO has in place maternity leave	4.53	.777
The SACCO has in place paternity leave	4.54	.941
Compassionate leave is available to staff in this SACCO	4.50	.661
Annual leave is provided to employees in this SACCO	4.92	.728
<b>Average</b>	<b>4.60</b>	<b>0.773</b>

The overall results in Table 4.4 is that leave practices were in place in the studied SACCOs (M=4.60, SD= 0.773). More specifically, annual leave was provided to employees in the SACCO (M=4.92, SD=.728) and that there were sick leaves in the SACCO (M=4.64, SD=.750). The study observed that the SACCO had in place paternity leave (M=4.54, SD=.941) and that the SACCO has in place maternity leave (M=4.53, SD=.777). The study observed that compassionate leave was available to staff in the SACCO (M=4.50, SD=.661) and

compassionate leave was available to staff in the SACCO (M=4.50, SD= .661). Therefore, leave practice in the studied SACCO covered provision of annual leave, sick leave, paternity leave as well as maternity leave and compassionate leave.

#### 4.4.2 Flexible Working Practices

The findings on flexible working practices were established and summarized as shown in Table 4.5.

**Table 4.5: Flexible Working Practices**

<b>Statements on flexible working practices</b>	<b>Mean</b>	<b>Std. Dev</b>
Staff choose the time of starting their job assignment in this SACCO	1.38	.952
Staff decide the time of ending their job assignments in your SACCO	1.72	.762
There are some tasks that are conducted remotely in this SACCO	3.72	.959
Part-time positions are available in this SACCO	3.18	.720
Job sharing is encouraged among staff in this SACCO	4.07	.799
Telecommuting staff come to the office on a semi-regular basis	3.06	1.169
<b>Average</b>	<b>2.86</b>	<b>0.894</b>

Tale 4.5 shows that flexible working practices were in place to a moderate extent in the studied SACCO (M=2.86, SD=0.894). The job sharing is encouraged among staff in this SACCO (M=4.07, SD=.799) and that there were some tasks that were conducted remotely in the SACCO (M=3.72, SD=.959). On the other hand, it emerged that part-time positions were available in the SACCO (M=3.18, SD=.720) and telecommuting staff came to the office on a semi-regular basis (M=3.06, SD=1.169). Staff decided the time of ending their job assignments in this SACCO (M=1.72, SD=.762) and that staff chose the time of starting their job assignment in the SACCO (M=1.38, SD=.952). The implication of the findings in Table 4.5 is that flexible working practices entailed encouragement of job sharing and a requirement for some tasks to be performed remotely.

#### 4.4.3 Welfare Practices

The findings on welfare practices were determined and summarized as shown in Table 4.6.

**Table 4.6: Welfare Practices**

<b>Statements on welfare practices</b>	<b>Mean</b>	<b>Std. Dev</b>
Your SACCO has put in place safety measures for employees	4.00	1.153
There are recreation facilities in your SACCO	3.95	1.212
Free meals are provided to employees in your SACCO	2.09	1.123
There counselling services in your SACCO	2.44	1.219
There are gym facilities in your SACCO	2.13	1.165
Medical care services are in place in this SACCO	4.03	1.030
<b>Average</b>	<b>3.11</b>	<b>1.150</b>

Table 4.6 shows that welfare practice was practiced to a moderate extent at Mwalimu SACCO (M=3.11, SD=1.150). The study observed that Medical care services were in place in the SACCO (M=4.03, SD=1.030) and that the SACCO had put in place safety measures for employees (M=4.00, SD=1.153). The findings of the study there were recreation facilities in the SACCO (M=3.95, SD=1.212). The study observed that there were counselling services in the SACCO (M=2.44, SD=1.219). Respondents there were gym facilities in the SACCO (M=2.13, SD=1.165). There were gym facilities in the SACCO (M=2.13, SD=1.165). Free meals were provided to employees in the SACCO (M=2.09, SD=1.123). Therefore, the highly practiced elements of welfare practice entailed provision of medical care services and having in place safety measures for employees.

Table 4.7 is the ranking of the WLB practices that had been adopted at Mwalim SACCO.

**Table 4.7: Ranking on WLB Practices**

	<b>Mean</b>	<b>Rank</b>
leave practices	4.60	1
welfare practices	3.11	2
flexible working practices	2.86	3

Table 4.7 shows that leave practices (M=4.60) was the most adopted WLB practices at Mwalimu

SACCO followed by welfare practices (M=3.11) and flexible working practices (M=2.86). This implies that the adoption of WLB at Mwalimu SACCO varied from moderate to great extent.

#### 4.4.4 Employee Performance

The findings on employee performance are as shown in Table 4.8.

**Table 4.8: Employee Performance**

<b>Statements on employee performance</b>	<b>Mean</b>	<b>Std. Dev</b>
I carry out work activities with speed	3.99	.843
I am an efficient employee	4.05	.877
I am an effective employee	4.05	.877
I solve customer complaints with speed	4.36	.631
I make decisions effectively	4.04	.854
I achieve the set targets	4.18	.912
I produce quality work	4.09	.983
I meet deadlines	4.01	.862
I am result oriented	3.93	.931
I am a team player	4.16	.854
I lead others	3.83	1.158
I receive praises from my supervisor	3.26	.811
I manage my time well	3.67	.759
<b>Average</b>	<b>3.97</b>	<b>0.873</b>

Table 4.8 implies that respondents were in agreement on most of the statements that they had been presented with on performance of their SACCO (M=3.97, SD=0.873). The study observed in Table 4.8 that majority of respondents agreed that they solved customer complaints with speed (M=4.36, SD=.631). The study observed that achieving the set targets (M=4.18, SD=.912) and that they were team players (M=4.16, SD=.854). Respondents shared that they produced quality work (M=4.09, SD=.983), employees were efficient employee (M=4.05, SD=.877) besides effective employee (M=4.05, SD=.877). Respondents decisions effectively (M=4.04, SD=.854). Respondents produce quality work (M=4.09, SD=.983) and they met deadlines (M=4.01, SD=.862). The study observed that respondents were in agreement on the fact that they carried out work activities with speed (M=3.99, SD=.843) besides being result oriented (M=3.93,

SD=.931). Respondents shared that they led others (M=3.83, SD=1.158) and that they managed their time well (M=3.67, SD=.759).

## 4.5 Regression Results

Regression analysis was conducted to predict WLB practices on employee performance. The subsequent tables provide a summary of the findings.

### 4.5.1 Model Summary

The findings of the regression model summary were determined and presented as shown in Table 4.9.

**Table 4.9: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.751	.565	.553	.02804

From Table 4.9, it can be deduced that WLB practices are strong and positive correlates of employee performance (R=0.751). Table 4.9 further indicate that 55.3% change in employee performance at Mwalimu SACCO can be explained by WLB practices (Adj. R<sup>2</sup>=0.553). This implies that besides WLB practices; there are still other factors that were not covered in this study which have an effect on employee performance.

### 4.5.2 Analysis of Variance

Table 4.10 is a summary of the ANOVA findings.

**Table 4.10: Analysis of Variance (ANOVA)**

	Sum of Squares	df	Mean Square	F	Sig.
Regression	.148	3	0.049	39.380	.000
Residual	.114	91	0.0013		
<b>Total</b>	<b>.262</b>	<b>94</b>			

The results in Table 4.10 show that on overall, the regression model used in this study was significant ( $F=39.380$ ,  $p<0.05$ ). As such, the model was suitable for use to predict WLB practices on employee performance at Mwalimu SACCO.

#### 4.5.3 Beta Coefficients and Significance

The results on regression beta coefficients and significance were determined and summarized as shown in Table 4.11.

**Table 4.11: Beta Coefficients and Significance**

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9.948	1.880		5.292	.000
Leave practices	.490	.100	.713	4.900	.000
Flexible working practices	.137	.053	.127	2.585	.011
Welfare practices	.128	.035	.038	3.657	.023

The findings in Table 4.11 results into the following predicted regression model:

$$Y = 9.948 + .490X_1 + .137X_2 + .128X_3$$

Where Y= Employee performance (a composite score of speed, efficiency and effectiveness as well as the complaints from the customers)

$\beta_0$  = Constant

$\beta_1$ ,  $\beta_2$ , and  $\beta_3$  are coefficients

E = error term

$X_1$ = Leave practices

$X_2$ = Flexible working practice

$X_3$ = Welfare practice

From the results in Table 4.9, the findings are that leave practices ( $\beta=.490$ ,  $p<0.05$ ) is a significant predictor of employee performance at Mwalimu SACCO. The study observed that

flexible working practices ( $\beta=.137$ ,  $p<0.05$ ) have significant effect on employee performance at Mwalim SACCO. Thus, it can be deduced that WLB practices are significant predictors of employee performance in SACCOs.

#### **4.6 Discussion of Results**

Based on descriptive statistics, leave practice in the studied SACCO covered provision of annual leave, sick leave, paternity leave as well as maternity leave and compassionate leave. These findings are consistent with Melayansari and Bhinekawati (2020) who noted that employees can be given leaves in regard to sickness, maternity and paternity related issues as well as for advancement in education. The implication of the findings in Table 4.5 is that flexible working practices entailed encouragement of job sharing and a requirement for some tasks to be performed remotely. The results are consistent with Kasau (2017) who indicated that flexible working arrangements allow staff to have a determination or take part in determining when to start and end their work day once some specified number of hours has been covered. The highly practiced elements of welfare practice entailed provision of medical care services and having in place safety measures for employees. The finding is consistent with Mitsakis and Talampekos (2014) who held that welfare practices include the laws that govern safety and health issues of the employees in the firm.

It can be deduced from regression analysis that WLB practices are strong and positive correlates of employee performance ( $R=0.751$ ). This observation is consistent with Preena (2021) who covered shipping firms in Sri Lanka to analyze WLB and how it impacted on performance of employees where a strong and positive nexus was registered between WLB and EP. It also emerged that leave practices ( $\beta=.490$ ,  $p<0.05$ ) is a significant predictor of employee performance at Mwalimu SACCO. Kasau (2017) analyzed WLB and performance of employees using a case



of Kituyi County where it was shown that leave policy and welfare policies have negative nexus with performance of the employees.

It was shown that flexible working practices ( $\beta=.137$ ,  $p<0.05$ ) have significant effect on employee performance at Mwalim SACCO. The finding is in line with Mwangi, Nzulwa and Kwena (2016) who did an assessment of WLB and productivity of employees using a case of Supreme Court and shared that family leaves and flexible arrangements of working had direct influence on productivity of the staff. The study revealed that welfare practice ( $\beta=.128$ ,  $p<0.05$ ) and employee performance at Mwalimu SACCO are significant linked with each other. This finding is consistent with Munyiva and Wainaina (2018) who conducted an investigation into WLB and performance of employees at Kenya Ports Authority in Mombasa where it emerged that employee welfare had significant implication on how staff performed.

Thus, it can be deduced that WLB practices are significant predictors of employee performance in SACCOs. This means that providing or strengthening the available WLB practices in an organization can allow employee to perform to their maximum. The finding concurs with Preena (2021) who analyze WLB and how it impacted on performance of employees where a strong and positive nexus was registered between WLB and EP. Chamunorwa (2018) did an assessment of WLF and how it impacted on performance of food related firms where it was noted that the implication of WLB on performance of employees was a catastrophic one. Mwiikisa (2020) did an appraisal of WLB and how it impacts on employee performance focusing on the banking sector and a positive nexus was registered. Abdulkadir (2018) sought to ascertain how WLB impacted on employee performance using the case of the Cabinet Affairs Office where it was noted that work-family priorities had an effect on performance of employees.



## **CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction**

This chapter is set out to provide a summary of the analyzed findings and the conclusion. The recommendations are also pointed out and the limitations as well as the areas that require further research.

### **5.2 Summary of the Findings**

This study set out to establish the effect of work life balance practices on employee performance at Mwalimu National Savings and Credit Cooperative in Nairobi, Kenya. The results of descriptive statistics indicated Mwalimu National SACCO had adopted WLB practices ranging from high to moderate degree. In particular, the widely adopted aspect of WLB at Mwalimu SACCO was leave practice while the moderately adopted aspects include welfare practices and flexible working practices. Leave practices entailed provision of annual leave, sick leave, paternity leave as well as maternity leave and compassionate leave. Flexible working practices covered encouragement of job sharing and a requirement for some tasks to be performed remotely. The high practiced elements of welfare practice entailed provision of medical care services and having in place safety measures for employees.

The effect of work life balance practices on employee performance was determined through regression analysis. The study observed that WLB practices account for over half of the employee performance at Mwalimu SACCO. It also emerged that leave practices exerted the greatest and significant effect on employee performance at Mwalimu SACCO followed by

flexible working practices and welfare practice. Thus, the study inferred that WLB practices are significant predictors of employee performance.

### **5.3 Conclusion**

An organization is able to remain viable when it can provide WLB practices. There a range of WLB practices that an organization can adopt one of them being leave policies. At Mwalimu National SACCO, WLB practices have been adopted from a high to a moderate extent. While this SACCO has increasingly recognized and valued leave policy as a WLB practice for employees, the adoption of flexible working arrangements and welfare programs is to a moderate level.

This study contributes to an understanding that WLB practices are instrumental in driving employee performance. This implies that SACCOs that provide WLB practices to employees do realize superior performance as compared to those that don't recognize such practices. The study has also contributed to the knowledge that leave policy stands out as one of the WLB practice that a managers should not ignore if they seek to enhance employee performance. These views are reinforced by the social exchange theory which argues when an organization provides WLB practices; employee will have a strong incentive to reciprocate his by enhancing their performance. This conclusion also resonate with the spillover effect theory which imply that providing WLB practices enhances the positive spillover among staff which translates to superior employee performance.

### **5.4 Recommendations**

The HR managers of Mwalimu National SACCO should review the flexible working and welfare practices and policies that in place as these two components of WLB practices were shown to

have been moderately adopted. The HR managers at Mwalimu SACCO also should constantly review and modify the leave policies to align with the needs of the employees. The HR managers can enhance flexible working practices by allowing staff to choose the time for starting and finishing the job assignments. In order to enhance the welfare practices at Mwalimu SACCO, the HR managers should strive to provide free meals and gym facilities to staff.

The policy makers at Mwalimu National SACCO should come up with relevant and informed policies to guide WLB practices. Policy makers working at SASRA need to establish and formulate good policies that support WLB practices and the overall performance of employees. Policy makers working on other SACCOs in Kenya should review and develop relevant policies in regard to work life balance.

### **5.5 Limitations of the Study**

The main challenge that was encountered during gathering of information in the field was fear that the data gathered would be used to threaten the competitive position of the SACCO. The management was hostile and not ready to avail the required information as so many formalities including authorizations were to realize before information was availed. However, with more persistency and resilience, the management latter accepted to share the information after strict assurance of the confidentiality of such information.

### **5.6 Suggestions for Further Research**

The present study adopted a case approach, where one firm being Mwalimu SACCO was covered. Future studies should cover all the registered deposit taking SACCOs in Kenya that are regulated by SASRA. Apart from employee performance, the focus of future studies should be

on other variables like employee engagement, employee motivation as well as staff productivity. This will allow comparison of the findings to allow robust generalization.

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## APPENDIX I: QUESTIONNAIRE

Dear Respondent,

My name is MUNA AHMED ABDISAMAD, a student at the University of Nairobi Pursuing an MBA-Human Resource Management. I am currently undertaking a research study titled **EFFECT OF WORK LIFE BALANCE PRACTICES ON EMPLOYEE PERFORMANCE AT MWALIMU NATIONAL SAVINGS AND CREDIT COOPERATIVE IN NAIROBI, KENYA**. You will be one of the respondents in this research study and any information you will share will be treated with high level of confidentiality. Feel free to contact me in case of further concerns with my details below. Thank you.

Regards,

Muna Ahmed Abdisamad,

**SECTION A: DEMOGRAPHIC DATA**

1. Kindly indicate your gender

Male ( ) Female ( )

2. Kindly indicate your highest level of education

Primary education ( ) Secondary education ( ) Certificate ( ) diploma ( ) Degree ( ) Masters ( )  
other ( )

3. Kindly indicate the number of years you have worked with this institution

Less than 5 years ( ) 6-10 years ( ) 11-15 years ( ) 16-20 years ( ) Over 20 years ( )

**SECTION B: WORK LIFE BALANCE PRACTICES**

7. Given below are statements on leave practice, flexible working practices as well as welfare practices. Kindly indicate your extent of agreement with these statements as far as work life balance practices in your SACCO are concerned. Use the scale of 1-5, where 1=strong disagree, 2=disagree, 3=neutral, 4=agree and 5=strongly agree

<b>Statements on leave practices.</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
The SACCO provides study leave to the employees					
There are sick leaves in this SACCO					
The SACCO has in place maternity leave					
The SACCO has in place paternity leave					
Compassionate leave is available to staff in this SACCO					
Annual leave is provided to employees in this SACCO					

<b>Statements on flexible working practices.</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Staff choose the time of starting their job assignment in this SACCO					
Staff decide the time of ending their job assignments in your SACCO					
There are some tasks that are conducted remotely in this SACCO					
Part-time positions are available in this SACCO					
Job sharing is encouraged among staff in this SACCO					
Telecommuting staff come to the office on a semi-regular basis					
<b>Statements on welfare practices.</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Your SACCO has put in place safety measures for employees					
There are recreation facilities in your SACCO					
Free meals are provided to employees in your SACCO					
There counselling services in your SACCO					
There are gym facilities in your SACCO					
Medical care services are in place in this SACCO					

**SECTION C: EMPLOYEE PERFORMANCE**

7. Given below are statements on employee performance. Kindly indicate your extent of agreement with these statements as far as employee performance in your SACCO is concerned. Use the scale of 1-5, where 1=strong disagree, 2=disagree, 3=neutral, 4=agree and 5=strongly agree

<b>Statements on employee performance</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
I carry out work activities with speed					

I am an efficient employee					
I am an effective employee					
I solve customer complaints with speed					
I make decisions effectively					
I achieve the set targets					
I produce quality work					
I meet deadlines					
I result oriented					
I am a team player					
I lead others					
I receive praises from my supervisor					
I manage my time well					

**END**

**THANK YOU**