

**RELATIONSHIP BETWEEN PERCEIVED ORGANIZATIONAL SUPPORT AND
WORK-FAMILY CONFLICT AMONG EMPLOYEES WITHIN THE BANKING
INDUSTRY IN KENYA**

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DECLARATION

This research project report is my original work and has not been submitted for the award of an academic degree in any other university or for any other award.

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DEDICATION

This research project is dedicated to my spouse Jane Wangui and our progeny Gakii, Munene, Kainyu and Njoki who have supported me all the way and have been a great source of motivation and inspiration.

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ABBREVIATIONS

ILO –International Labor Organization

KCB-Kenya Commercial Bank

NIC-National Industrial Credit Bank

WFC- Work-Family Conflict

POS –Perceived Organizational Support

POE- Perceived Organizational Culture/ Environment

POSS-Perceived Organizational Social Support

ABSTRACT

Perceived institutional aid among employees has an influence on the intensity of occupational-household incongruence among employees in various organizations. This research study determined that employees regard their institutions as supportive or unsupportive and these perceptions of support or otherwise has an association to occupational-family conflict among employees within the banking industry. The study used a descriptive research design with Work-family conflict as the dependent variable and perceived organizational support as the independent variable. The aim was to examine the existence of work-family interference, establish the proportion of discerned corporate employee assistance and determine the association between perceived organizational support and work-household incompatibility among employees within the banking industry in Kenya. The 53 participants in this research project were sampled from a population of 60 front line bank employees working within Nairobi County. The sample was determined through purposive random sampling and the data was acquired by use of Likert Scale closed ended questionnaires. The data was analyzed by the use of SPSS version 25. The results were presented using Tables and Figures. The results ascertained that there was a negative association between perceived corporate employee assistance and occupational-household interference among workers in the banking industry in Kenya. Employees who had developed positive perceptions regarding their organization's support for the family well-being reported lower levels of work-family conflict whereas those who had negative perceptions in regard to organizational support for family well-being reported higher levels of work-family conflict.

CHAPTER ONE: INTRODUCTION

1.1 Background information

Occupational-family conflict is a global phenomenon that has become an area of great concern to both organizational agents as well as employees. This is as a result of numerous studies showing that occupational-household conflict has a connection to some negative vocational and non-vocational results. Employment institutions and family are two of the microsystems within which an individual develops and while the two are expected to be a source of life enhancing resources to an individual, they can also be a source of stress and dissatisfaction in an individual's live (Evdogmus, 2004). Employees need to create congruence between occupation and family in order to enhance individual well-being and fulfill role expectations within the two microsystems. Pressure from home, may influence work role strain and poor job performance whereas pressure from work may lead to family strain and domestic unrest (Evdogmus, 2004).

Employment-family incompatibility is one of the elements within the broader construct of work-non work balance defined as an inter-role conflict where by the role expectations from one's occupation and household are conversely irreconcilable to some extent (Kristen et al, 2017). In work-family conflict, one's behavior, time devoted to as well as stressors from the family or work may interfere with each other and cause significant implications on an employee's ability to discharge his / her duties in either of the microsystems (Greenhaus & Beutell 1985).

Occupational-household interference is actualized as duplex in nature. This means that family associated responsibilities and challenges can interfere with Work or occupational associated responsibilities and challenges can interfere with Family (Frone et al, 1992). For instance, a person may encounter family-work conflict when one is absent from work to attend to a household associated problem. Alternatively, a person might experience work to family conflict when time meant to be with family members is utilized to travel for work related engagements (Greenhaus& Beutell, 1985). This bidirectional aspect should be put into consideration because as (Greenhaus & Beutell, 1985) argues, where this bi-directional nature is not considered, it is likely to narrow our understanding of work and family interface. Failure to examine this duplex nature of conflict simultaneously would limit the understanding of the mutual interaction

between these elements (Frone et al, 1992). This reasoning is based on the premise that if work associated challenges and commitments interfere with the realization of family duties these unsatisfied could impede daily operations at the organizational sub-system. Consequently, if Family obligations begin to impede work responsibilities, the unfulfilled work obligations may adversely affect daily operations within the family (Frone et al, 1992).

Demographic as well as cultural changes also have an impact on the degree of conflict experienced within an organization. Influx of families where all adults work outside the family has led to escalation in the magnitude of imbalance between one's occupation and family in the twenty first century (Biachi and Raley, 2003). Escalation of challenges associated with employment-household conflict has become an element of concern for the organization's management as well as the employees (Grzywacz and Carlson, 2007). Since work and family are the two major micro-systems in which an individual spends most of their resources and acquire resources, it is important that employers facilitate employees so that they are able to handle both job and non-employment responsibilities. It is noted that employees often find it challenging to manage both work responsibilities as well as family responsibilities with limited resources (Magnus & Viswesvaran, 2005).

Demographic changes have greatly influenced organization's work-family practices and policy. Changes such as increase in numbers of women and mothers who work outside the family (Milliken, Martins & Morgan, 2000), influx of dual-career couples, single parent families and an increase of elderly population that needs foster family care (Hendrickson, 2000). The need to facilitate employees in balancing between work place expectations as well as family responsibilities is a major factor in organizations developing family friendly policies and practices (Roche, 2008). As a result of demographic changes, employees are finding it quite challenging to handle both career and duties satisfactorily. As a result of this, organizations in the United Kingdom are increasingly adopting flexible working practices in response to work-family challenges.

The National survey of midlife development (2003), the National study changing work place (1999) and the National comorbidity survey (2002) done in the United States of America showed that in 1970 only 35.9% of all married couples in America aged between 18 to 64 years were composed of two earners, but by the year 2000, this figure had increased to 59.6% (Jacobs 2003). In addition to this, the population of lone- parent families grew from 11.1 % in 1970 to 24.3% in 2000 and the number of lone-parents who were employed increased from 53.2% to 71.0% during that span of time (Biachi & Raley, 2003). Before these changes, majority of households had women attending exclusively to domestic chores whereas men were involved primarily with economic responsibilities. Within the majority of Americans households, each member of the couple is involved in a paid job and domestic labor to attend to (Jacobs, 2003). Most of the married men work an average of 45 hours in a week whereas their female counterparts work on average 36.6 hours per week on the job (Jacobs, 2003).

Most studies on work interference with family have been carried out in the United States of America in spite of reliable information indicating that interference of work with family is a universal phenomenon. For Example, a report by the (Ministry of Labor 2004 and Trade Unions, in New Zealand, 2002), raised concerns about overwork in New Zealand. According to the Survey, New Zealand was among the countries with the high proportion of employees spending long hours at the work place (Messenger, 2004). Part of the issues raised by employees in relation to long working hours included negative effects on family and children among other outcomes (Dawson et al, 2001). According to a report by the International Labor Organization, employees in developing countries like Sub-Saharan Africa have long fulltime weekly working hours. This is regularly witnessed in agriculture, private business, management and professional vocations (ILO, 2006). It is also common in developing countries for employees to utilize more time at work than that which is stipulated in their respective Labor Laws. For example, employees in Korea may be called back to work before the 90 days of maternity leave are over. Employees may shy off from requesting for their entitled leave because they fear being perceived as lacking affective attachment to the organization (Chin et al, 2000). According to the International Labor Organization, employees in the Kenyan banking industry work for long hours, exceeding 48 hours in a week and some categories of employees are required to work

during weekends (ILO, 2010). This makes it strenuous for them sustain a balance between the families and the vocations. (Muhammad et al 2009).

In spite of numerous studies indicating a remarkable linkage between employment-family interference and worker's performance, Kenyan human resource managers work under great pressure to identify and implement policies that would improve on employee's work life balance (Muchiri, 2011). Organizations within Sub-Saharan Africa still maintain conservative traditional methods of employee management as an administrative function (Kuvaas, 2008). It is argued that organizational structures in most African countries are known to be patrimonial, with little open communication between employees and their supervisors (Muchiri, 2011). In the Kenyan banking sector for example, organizational leadership is highly bureaucratic with strictly controlled communication lines between the management and the sub-ordinates.

Employees are also required to demonstrate that they are capable of maintain and sustaining a critical and sustained mass of customers coupled with high quality service delivery. As a result of increase in the provision of banking services, banks have continued to post high profit margins. Despite these developments, they have continued to experience numerous challenges associated with human resource practices leading to work-family conflict among their worker (Agnes et al, 2016). Occupational to family role incompatibility is linked to various outcomes on workers work life, individual life as well as family life. Work life outcomes includes, lack of affective attachment to the organization, role strain, poor relationship with one's co-workers, high turnover intentions and poor job performance (Mungania et al, 2016). Due to work-family conflict, problems such as psychological and emotional distress, psychosomatic illnesses, low efficacy, and anxiety may occur. Family outcomes may include parent's absenteeism from home, strained relationship between spouses, neglected children, poor family hygiene, poor diet and child delinquency. Child labor could also arise as children may be required to step in and assist in family roles that should be carried out by the parents (Mungania et al, 2016).

Researchers have consistently revealed a negative correlation between career and family interference with other important occupational variables. For example, a review of several

studies has indicated a significant relationship between work and family interference with occupational variables such as affective attachment to the organization, job satisfaction, job performance, life satisfaction as well as an individual's well-being (Allen et al, 2000). Other studies indicate that those variables that relate negatively with work-family conflict show positive relationship with perceptions of a supportive organization. For example, employee's belief that their employer appreciated their input and could be looked upon to follow through their promises was positively associated to employee's devotion to the organization (Buchan, 1974).

As a result of these findings, many western & European based organizations are adopting and implementing human resource management practices to address the escalating problem of work-life conflict among their employees. In Europe, banks have in place policies such as spaced working time, providence of work place child support facilities, medical and wellbeing assistance and dependent support, telecommuting and gradual come back to work after maternity (Ziang et al, 2022).

Whereas organizations within the Western and European context have adopted employee support programs that are instrumental in improving occupational-life assonance, native organizations within the Sub-Saharan Africa continue applying conservative traditional methods of human resource management as an administrative function (Kuvaas, 2008). This variance on how employees are managed, leads to differences in employee's well-being as well as performance between these regions (Kavaas, 2008). However, Kenyan organizations are also gradually adopting employee management practices that are instrumental in addressing the escalating problem of work-family conflict. For example, Safaricom mobile telecommunications as well as Coco-cola companies in Kenya have equipped their premises with facilities that enable their employees to exercise within the organization. (Muli, Mwathe & Muchiri, 2014).

The Kenyan banking industry is also gradually adopting employee's management practices that enhance employee's work-life balance (Wang & Walumbwa, 2007). For Example Eco Bank has adopted flexible working hours, educational leave, free health care programs, child education grants and counseling facilities (Eco Bank, 2012). In Barclays Bank, mothers are offered

extensions on maternity leaves, counseling services and leaves to parents with children up to four years of age (Barclays Bank, 2012). Kenya Commercial Bank (KCB), provide employees wellbeing policies such as insurance for chronic ailments, prenatal cover and longer leaves for parents with newborn babies (KCB, 2012). However, the main motivation to these initiatives is to create a connection between employee's management, operations and production to organizational performance outcomes (Armstrong, 2006). This argument is affirmed by what was advanced by both Barclays Bank and Kenya Commercial Banks as the major reason for adopting work-life balance enhancing practices. According to Barclays Bank, their support for employees was primarily to attract and retain the best performance and curb high turnover intentions (Barclays, 2012). Kenya Commercial Bank claimed that it initiated employee's support programs in order to draw, grow and keep the best expertise from diverse segments (KCB, 2012). However, it's pertinent to realize that perceptions of support by any organization, highly depends on employee's attributions about the motive behind the favors accorded to them by the organization (Eisenberger et al, 1997).

Employee's support theories suggests that organizational support should be amplified to the level that employees will associate it to the wellbeing of the employee as opposed to extraneous tight job regulations (Eisenberger et al, 1997). If employee attributes favorable treatment accorded to them by an organization only to the employer's intentions to attain organizational objectives without meaningful considerations about the well- being of the employee, they are likely not to develop perceived organizational support. It is also important to note that most of the initiatives that the Banks in Kenya have adopted in reference to work and family interference are usually related to rewards and payments. Other antecedents of perceived organizational support such as procedural justice, organizational social support and organizational environment/culture have not been cited in reference to the initiatives meant to create work- life balance in the Kenyan banking industry.

It is important for an organization to investigate the extent to which its human resource initiatives enhance perceived organizational support as well as how this perceived support relates to other significant work place variables. This study will seek to establish the relationship

between the various perceived organizational support (Eisenberger et al, 1997), factors and work-family conflict among front office employees within the banking industry in Kenya.

1.2 Problem Statement

The banking industry in Kenya is a vital contributor in the economic growth of the country. Employees working for the banking sector are expected to offer high quality services while maintaining a significant number of customers. Banks rely extensively on human capital utilization to attain and maintain a competitive edge as well as achieve positive business outcomes. In an attempt to attain maximum benefits, banks in Kenya have put in place various measures to attract new customers as they seek to retain existing ones. This has led to the opening of more branches, introduction of more products and increase in operating hours meaning that employees have to work more hours under intense pressure and more workload. Employees are expected to execute a contingent of roles as well as household responsibilities with finite resources.

It is also evident that a significant number of employees are of the view that vocation and family are two exclusive microsystems and whatever happens in either of the domains should not have any bearing on what happens in the other. However research shows that the two are closely related estates that permeate into and impact on each other in different ways (Frone et al, 2019). There could be a spillover of feelings, thoughts, expertise and behaviors from one microsystem to the other with far reaching implications on the employee's well-being and organizational outcomes (Burke & Greenglass, 1987). Demographic changes have also led to a situation where all adults in the family are employed. This kind of environment results in challenges because employees find it difficult to effectively deal with organizational and household commitments and in turn creates work family conflict. Escalation in work role and family role incompatibility have undesirable effects which includes, low job and life satisfaction, low productivity, high vulnerability to stress related illnesses and turn over intentions.

The major problem is that there has been lack of sufficient information on how various work place variables interact to influence the escalation or reduction of work-family conflict in the work place in Kenya. For example, most of the studies that have been done on this area either

Western or European based. There are few studies done within the Kenyan banking sector on the relationship between work-family conflict and organizational support from which the Bank managers can draw information to inform policy and programs to enhance work-family balance. There are also few Banks in Kenya that have documented information on the work-life initiatives they have put in place to help their workers manage with both vocational and family expectations.

Even where banks have in place some work-family interventions, those interventions focus on individual coping mechanism and they address various consequences of work-none work conflict without targeting the causative variables. This traditional approach is biased towards an individual and focuses predominantly on reactive strategies hence may not produce long term benefits. Most organizations in Kenya are yet to adopt strategies that address individual, structural, social as well as economic conditions that influence work-life balance among their employees. This cannot be attained without understanding how different occupational variables relate to the problem of occupational-household conflict in the within an organization. For example how employees perceptions relate to other work and non-work variables.

1.3 Purpose of the study

The purpose of this study is to establish the relationship between perceived organization support and work- family conflict within the banking Industry in Kenya.

1.4 Objective of the study

1. To examine the existence of work-family conflict among employees within the banking industry in Kenya.
2. To establish the magnitude of perceived organizational support among employees in the banking industry in Kenya.
3. To determine the relationship between perceived organizational support and work-family conflict among employees in the banking industry.

1.5 Research Questions

1. Does work-family conflict exist among employees within the banking industry in Kenya?

2. What is the level of perceived organizational support among employees in the banking industry in Kenya?
3. What is the relationship between perceived organizational support and work-family conflict among employees within the banking industry in Kenya?

1.6 Justification of the study

Although work-family conflict is a universal problem that cuts across all organizations and affects all employees, very little work has been done in reference to this problem in Kenya and most of the African countries. Most of the research that have been done in organizations that are Kenyan based have examined the influence of work to family interference and work-life balance as an independent variable and its influence on performance and individual wellbeing. This study will examine the relationship between perceived organizational support as an independent variable and work to family conflict as a dependent variable. This will be instrumental in helping organizations to understand which among the antecedents of employee's support has the highest impact on work-family conflict and what areas to target in policy formulation and work-life intervention programs.

In addition, most of the research done to examine the relationship between these two variables has been carried out within the Western or Asian context. Therefore, it's pertinent that a study that is based on a Kenyan context be carried out to draw contextualized conclusions. Organizational leaders and employees are likely to identify more with conclusions and recommendations that are drawn from studies done within their cultural context because they appeal to their cultural identity. This study will be carried out within the Kenyan working context so as to help formulate work-life balance interventions that may be more applicable and acceptable by both organizational leaders as well as employees in Kenyan based organizations.

Lack of sufficient information on how different variables in the work place interact either to enhance or compromise employee's well-being, job and life satisfaction as well as role execution both at the work place and in the family in Sub-Saharan Africa is also part of the problem. This research project will add to the existing information that organizations refer to in formulating and implementing policies to improve on work- family fit.

1.7 Significance of the Study

With increasing interest in the area of worker's health and work-life stability as well as work achievement, it is important to appreciate the organizational variables that are likely to impact on work-life balance. Since occupational-household conflict is an element in the broader construct of work-life stability, the knowledge generated from this study will give additional information to the prevailing knowledge in this area as well as generate results that have practical applications for both managers and employees. Organizations can refer to the knowledge that will be generated by this study to build up organizational initiatives and policies for enhancing work-life balance among their employees hence alleviate the undesirable results associated with escalation of vocational-family conflict. A well-adjusted employee develops desirable outcomes on a family sub-system as well. Parents may find more time to spend with their children and role induced strain from work to family and may reduce significantly.

Most of the studies done on perceived organizational support and work-family conflict and work-life balance have been done within the western context. Therefore, carrying out this study within Kenyan based organizations will generate results that are more acceptable and applicable in the Kenyan industrial setup. The study will also serve to provide insight for students interested in advancing their knowledge on organizational behavior and provide additional instructional materials for lecturers and tutors in the area of organizational psychology. The research recommendations will serve as a guide for subsequent researchers who will do further studies on this area.

1.8 Assumptions of the study

1. Employees working in the banking industry in Kenya have developed perceptions on the value their employer accord to their contributions in the bank and cares about their welfare.
2. Employees within the banking industry are experiencing some significant levels of occupational- family role incompatibility
3. All other factors outside of perceived organizational support have negligible effects on work-family conflict among employees in the banking sector.
4. Participants will provide a clear, unbiased and authentic picture of the extent of both perceived organizational support and work-family conflict within the banking industry.

1.9 Scope of the study

This research project will focus exclusively on the relationship between perceived organizational support and work-family conflict within the banking industry in Kenya. Perceived organizational support is the independent variable whereas work-family conflict is the dependent variable. The antecedents of perceived organizational support that will be put into consideration include; perceived organizational work-family culture and perceived organizational social support.

1.10 Limitations of the study

1. The management in the banks may be unwilling to allow the researcher to interview the employees.
2. It may be difficult to gauge the authenticity of the employee's self-reported information.
3. The employees may be unwilling to provide vital information relating to the study hence affect the overall outcome.
4. Any form of biased from the respondents could affect the final results.

1.11 Definition of Term

Work family conflict: This is a facet of the broader construct of vocational-life balance defined as a form of inter-role conflict where the role demands from work and family segments are conversely irreconcilable in some ways (Greenhaus & Beutell, 1985). Where one has multiple roles to accomplish with limited resources, fulfilling one role expectations makes it difficult to perform the other roles. For Example, a person may find it difficult to satisfactorily fulfill family chores due to time allocated to employment or excess strain in job performance.

Perceived organizational support: This refers to employee's universal beliefs about the degree to which agents of an institution approves employees, cares about their issues and psychosocial needs. (Eisenberger et al, 2001). Employees generally belief that the help accorded to them by an organization's agents is an indication of the general organization's support or lack of it. They may also perceive an organization as supportive on the bases of institution's work-family policies adopted.

Organizational culture: Organizational culture in reference to work-family balance refers to the presumptions, trust and ethics that are shared by employees concerning the scope whereby an organization holds up to the values and ideals that integrate work and family responsibilities (Lyness et al, 1999). It is reflected in the attitudes of the employees towards the organizational agents, their shared beliefs about the organizational support for worker's well-being and a common agreed upon way of conduct at work. It also involves how problems are identified and solved at work as well as procedural justice in handling employees' problems.

Work-family social support: Work-family social support is a construct of the wider concept of appraisal support literature (Allen et al, 2000). It is widely defined as an individual's trust that one is esteemed, appreciated and their wellbeing is considered and taken care of by the agents of their organization as well as by their colleagues (House, 1999). This support involves emotional support such as empathy as well as instrumental support accorded by co-workers and organizational leadership to assist employees in dealing with work-family challenges.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This segment includes the literature review of the research project. It will provide the definition of work-family conflict, perceived organizational support and enumerate major predictors of work to family interference. With reference to other studies, this chapter will also include some of the empirical deductions arrived at by various researchers on the relationship between perceived organizational support and work-family conflict. It will also include the theoretical framework and the conceptual framework.

2.1 Work-Family conflict

Work-family conflict is a model of role-incompatibility where job strains from one's occupation and household chores are conversely irreconcilable (Greenhaus and Beutell, 1985). As a result of this role incompatibility, a situation arises whereby one's involvement in household associated duties is rendered increasingly strenuous by engagement in organizational responsibilities. Conversely, one's participation in occupational responsibilities becomes laborious due to engagement in family roles (Greenhaus & Beutell, 1985).

Due to financial hardships especially in Africa, an increasing number of women find it as a matter of necessity to get involved in employment as a means of livelihood. Since women also bear a greater burden in family responsibilities, this leads to more women being caught up in occupational-household interference (Neles & Harri, 2017). This conflict has more negative impact on women since they are more affectively attached to family than their employing organizations (Obrenvic et al, 2020).

Role incompatibility between occupation and family is also conceptualized on the bases of source of conflict. This concept presents work-family conflict in three categories which includes; Time-related conflict, tension related conflict and conduct based conflict (Greenhaus & Beutell,

1985). Time-related conflict is experienced where time utilized in fulfilling a specific role hinders fulfillment of another role expectation. Strain related conflict occur whereby pressures experienced due to participation in a certain job makes it odious to execute responsibilities within another task (Allen, 2000). These tensions may emanate from family domain or from the sphere of work (Allen, 2000). Behavior related interference occur in situation where habits acquired by performing a task makes it strenuous to change to behaviors that are agreeable to the requirements of another role.

In regard to occupational and family stressors, experiencing stress within either of the two subsystems, leads to ill temper, weariness, or brooding over such complications. Consequently, these problems limit one's capacity to accomplish the demands in other domain satisfactorily (Greenhaus & Beutell, 1999). In addition to this, vocational related stressors are directly as well as positively associated to work-family interference whereas home based sources of stress are directly and positively related to family-occupational conflict (Frone et al, 1999).

Another major factor in experiencing work-family conflict is psychological distress. Higher degrees of mental attachment with issues from either of the two subsystems, could escalate work-family conflict in the following ways; First, increased psychological attachment to any specific task could amount to a surge in resources and effort committed in accomplishing that role requirement (Greenhaus & Beutel, 2006). This may make it difficult to handle pressures associated with another role due to depletion of one's psychological resources (Greenhaus & Beutel, 1999). As a result of too much psychological involvement in a certain cause, a person may remain preoccupied with a certain role while participating in another role. For example, one may be preoccupied with unfinished work related assignment while being involved with a family meeting discussion. On the other hand, a person may be preoccupied with a sick child that was left at home while attending a staff meeting. This would have a negative performance outcome in either of the two domains (Greenhaus & Beutell, 1999).

2.2 Work environment determinants of work-family conflict

Work environment related variables primarily predict occupational to household interference. The most consistent predictor sighted in most of the studies is time spent at work (Frone et al, 1997), with increasing hours in working time, influencing rise in measures of work-Family conflict (Higgins et al, 2000). Many researchers have shown that there is a positive association linking psychological preoccupation with one's job and work family conflict (Adams et al, 1996). However some studies failed to show such a relationship (Aryee et al, 2000).

Work stressors have also been prominently cited as predicting higher levels of work-family conflict. Occupational stressors which includes; task requirements, over burden with work, work-load clogging, work-role obscurity and job discontent, have a positive association with work-family interference (Grzywacz, 2000). In addition, applying inappropriate means of coping with these work stressors can lead to increase in work-family conflict. For Example, people who use avoidance or resigned way to cope with work place stressors exhibit hiked measures of occupation to family conflict (Rotondo et al, 2003). Other work-place factors advanced as contributors of work-family conflict include; forms of technology that people utilize in communication between work and family (Batt&Valou, 2003). However work-place factors may be instrumental in reducing this conflict. A study carried out by (Batt and Valcour, 2003), showed that job security may reduce the feeling that one has to do everything possible to keep their job, including neglecting their family obligations (Batt & Valcour, 2003). Receiving social support from both co-worker as well as one's supervisor can also reduce work-family conflict significantly (Grywalz & Mark, 2000).

Work-place culture that encourages balance between employees family and work life was found to reduce interference between vocational demands and household chores significantly (Thompson et al, 1991). Low organizational demands to work outside the scheduled working hours, absence of negative career repercussions for those who utilize family facilitative services and products reveal a negative association to work-family conflict (Frone, 2005). Thompson argues that organizations with greater number of programs geared towards provision of balance between vocation and none-work life exhibit decreased intensity in work to family imbalance

(Thompson et al, 2002). However, some family friendly policies such as dependent care policies have failed to show similar results (Anderson et al, 2002).

2.3 Perceived Organizational Support

Perceived organizational support conceptualizes the general beliefs concerning the level of value organizations accord to their workers, concern they have for the worker's well-fare and psychosocial needs. (Eisenberger et al, 2001). In other words, perceived organizational assistance refers to an individual's evaluation of how far an organization is on one's side. It is an insight based construct by which workers interpret organization's plans, actions and procedures that influence employees. This construct is appropriate for assessing organizational situations that affect motivation (Rhodes, 2001). Perceived organizational assistance is an attitude associated response towards an organization that develops from an employee's subjective assessment of various support factors (Eisenbeg et al, 1986).

Perceived organizational support is either general specific or content specific (Allen et al, 2011). Content specified assistance involves insights of concerns and supply of amenities to facilitate a specific task requirement. Generalized vocational assistance is the general assistance accorded by organizations in general support of the worker's overall well fare by providing positive social interactions or resources (Allen et al, 2011).

This common organizational assistance is anchored on furnishing for individual efficiency at work. Organizational work family support equips the employee's to mutually cater for occupational and household requirements. It also involves beliefs that, an employer is concerned about an employee's efficacy to satisfactorily engage both family and work chores and create a healthy working environment through provision of direct and incidental work-family capital (Allen et al, 2001). These could be in form of decimation of information, psychological support or material provisions (Allen et al, 2001).

Institutional-family support is an important job resource that reduces the pressure that occurs as a result of role demand for which support is offered. This support has been fronted as a pertinent instrument in alleviating work-household incongruence (Kelley et al 2021). Organization family assistance greatly reduces occupational-household interference thereby alleviating the negative

outcomes associated with work-home conflict (Li et al, 2018). There are the two major components of perceived organizational support that will be put into consideration in this study. They include supportive organizational family culture and organizational social support. Social support will include both emotional as well as instrumental support (Allen et al, 2001).

2.4 Work-family conflict and supportive organizational culture

Organizational culture in reference to occupational-family balance consist of shared expectations, credence and symbols concerning the scope of institutional assistance, values and the inclusion of employment and household issues affecting employees in their policy (Lyness et al, 1999). A company's working environment can impact on how employees perceive acceptableness or likely reactions related to utility of family supportive provisions (Perlov, 1995). For instance, if an employer recompenses staff for spending extra time working, provision for flexi-time or task sharing would not be agreeable with fundamental corporate way of life. As a result, employees would shy off from utilizing available benefits (Perlov, 1995).

In their conceptual framework of occupational and none work strain, Greenhaus and Beutell (1985), argues that schedule of work related conflict is a primary course of vocational–household interference. Time-associated work-family conflict happens where hours allocated to a certain task depletes time needed in fulfilling another role demand. Occupational time involvement is also advanced as a determinant of vocational–family friction in the unifying conceptual framework of occupational–family functionality (Frone et al, 1997). Empirical support for their ideas are provided by Beutell (1996), where the argument is advanced that employer's assertions that workers should put extended time to work greatly impede execution of household tasks (Beutell, 1996).

The basic cultural assumption, in most organizations is that employees' work attendance is a vital benchmark of one's affective attachment to their job (Perlow, 1995). Taking part in work–family programs may be interpreted as lack of total devotion towards the organization whose outcome is likely to be negative work performance evaluations (Perlow, 1995) and put the employee's future career advancement or promotions to trouble (Glass & Fujimoto, 1995).

Empirical literature indicates that there are some adverse job repercussions linked to employee's use of institutional–household support facilities (Finkel et al, 1994). In fact, promotion at work is shown to be highly influenced by long working hours (Judge et al, 1995). It has also been argued that employees who often take family-related leaves score poorly in subsequent performance ratings, promotions and salary increments (Perlow, 1995). Although policies and programs may provide better ways of working, employees who make use of them may be negatively affected if the organizational culture rewards practices that are not agreeable to the work-family friendly programs.

Although research as shown that these family facilitative benefits are instrumental in reduction of strain related to role overload, studies have revealed that majority of workers fail to utilize the available benefits (Thomson & Ganster, 1995). Workers who perceive the work environment as unsupportive shy off from utilizing availed family benefits leading to undesirable effects on their vocational prospects in their respective organizations. But those who believe that their employers are supportive of family facilitative programs would be at ease as they utilize the available help (Allen & Russell, 1999). Research carried out in 80 major United States corporations found less than 2% of the employees who took part in household helpful programs (Galinsky et al, 1995).

In another study, a survey of 160 hospital workers in the United States of America carried out in 2001 by Allen reviewed that workers who believe that their employers are more supportive to their family needs made more use of the availed household benefits, reported less occupational-family interference and were more affectively attached to the organization (Allen, 2001). This argument was also supported by a survey carried out among female faculty members in the University of California. In the survey, 70% of the participants thought that taking maternity leave would hurt their professional standing within the university whereas 30% of mothers indicated that they had utilized the full maternity leave allocated in their college policy (Frinkel et al 1994).

Bond and Galisky (2008) carried out a qualitative study involving 100 employers with 50 or more employees in New York. 77% of the respondents were drawn from profit making organizations and 23% from non-profit making organizations. Results from their study showed

that employees who were provided with flexi-time schedules of work accomplished both their work and family responsibilities equally well.

This lack of participation is a problem as it may lead to increased stress, fatigue and psychosomatic illness associated with work-family conflict. Occupational environment can enhance or derail build up and efficacy of work-life programs.eg Managers can subvert policies by denying their employees the opportunity to participate in the programs or by applying the policies selectively (Sterrel, 1992).

2.5 Work –family conflict and organizational social support

Work-family social support is a construct of the wider concept of social support writings (Allen et al, 2000). It is generally defined as an individual's confidence that one is appreciated, cherished and their wellbeing considered and taken care of by those in their social network (House, 1999). Work place social support is also regarded as an employee's perceptions of being able to access helping relationships as well as social capital (Aleen eta al, 2000). Social capital refers to utilities which include helpful instructions, empathy and material provisions. This assistance is a job capital that eases employee's attempt to accomplish role expectations required of them at the work place and for which support is accorded. Organizational social support may be conceptualized as either content general or content specific (Eisernberg et al, 2002). Content general organizational social support is the support granted to employees in response to their universal/general well-being. Content specific social support is the help advanced to employees in order to facilitate the performance of a specific role demand (Eisernberg et al, 2002).

In addition to monetary provisions and access to family friendly programs, employees desire psychosocial as well as material support from respective organizations to assist them in dealing with conflicting vocational and household chores (Ray & miller, 1994). Corporations are industrial societies with employees being the major components of the social system. Within this social system, Supervisor assistance is a vital adaptive strategy for workers who have a problem of equally satisfying both occupational and household responsibilities (Allen, 2006).

Supervisor's initiative in ensuring that employees are able to deal with the problems they encounter in trying to satisfy both work and house hold chore is one of the vital factors impacting on work-family interference (Warren & Johnson, 1995). Due to the fact that the bulk of occupational home helpful benefits rely upon supervisor's volition, his/her attitude towards employee's assistance is crucial to their outcomes (Allen, 2001). Organizational agents offer both psychosocial and material assistant to their staff in reference to work-household interference.

Psychosocial support may involve being empathetic, sensitive towards vocational-family issues, as well as showing genuine interest in employee's wellness and their families. Material support may include; purveying household helpful utilities, suggesting utilization of available family benefits to the employees in need, offering council to help worker in attending to both occupational and family demands and support in accomplishing of work responsibilities (Warren & Johnson, 1995).

In Africa, research involving black South African women aged 50 years and over with a minimum of five years of work experience was carried out. Participants expressed concerns about the long hours they spent at work which were beyond the seven hours required per day. The workers also noted that the extended hours spent at work impeded their ability to satisfactorily execute their family role expectations (Sandy et al, 2022). In the same study the participants reported that inflexibility of work schedule conflicted with family friendly policies that advocated for employees' not to be overburdened by work in their work institution (Sandy et al 2022). Another study carried out in Kenya found out that majority of workers at the Kenya Revenue Authority experienced work family conflict with women reporting higher intensities of work –family interference than men even though there were more men than women who acceded to experiencing occupational-household conflict (Robert Ouko 2010).

Wadsworth and Owens (2007) carried out another study to examine the effects of supervisor's and Colleagues social assistance on individual perceptions of work-family conflict. Information was gathered from 341 respondents within the western United States of America cities. From the

study, it was concluded that supervisor's support was negatively and significantly related to work-family conflict. This means that as the level of social support from the supervisor increase, experiences of work-family conflict reduces (Wadsworth & Owen, 2007). However, a study by Esther Ogunsanya carried out in a city located south east of the United States of America, showed no significant relationship between provision of formal organizational support and work-family conflict. The study involved 74 manufacturing employees composed of 35.5% male and 64.5% female drawn from a population of 2,100 employees.

From these arguments and research findings, it can be inferred that it is not enough to develop policies and programs geared towards alleviating work-family conflict. The agents of the organization should by practice create the perception that the behind these programs are discretionary and motivated by the value that the organization accords towards the employee's contribution. They should also communicate genuine respect for the worker's opinions and care for his/her well-being.

2.6 Theoretical framework

Two theories have been considered in this study on work-family conflict. These theories includes; Role theory and Boundary / Border theory.

2.6.1 Role theory

Work family conflict research has strongly utilized the propositions advanced in role theory. Roles are part of the micro system within which an individual develops and operates. According to role theorists a role refers to actions or behaviors that a community anticipates from an individual (Kharn et al, 1964). This theory argues that if a person has more than one role to perform, it will be increasingly difficult to fulfill the requirements of the roles because the expectations will most likely be incompatible to some extent (Goode, 1960). If a person is expected to perform two roles simultaneously, accomplishing both roles concurrently with limited resources would be increasingly challenging (Kharn et al, 1964) this would occur as a result of incompatible requirements on time, depletion of strength or conflicting behaviors within diverging roles (Greenhous & Beutell, 1985). This is referred to this conflict as inter-role conflict (Kham et al, 1964). It occurs when people encounter conflicting requirements about in reference

to tasks and duties. Role conflict also occurs if person's job-associated roles interfere with household related or an individual's life (Greenhaus & beutell, 1985).

Role theory also argues that overload in role requirements within one domain hinders performance of role expectations within another domain by the same person. It occurs when an individual estimates the demands of subsystem within which the role is executed to be too much in contrast to the resources at one's disposal (Balino & Turnley 2005). Based on this theory, the definition of work-family conflict which has guided most of the studies on this topic was formulated (Greenhaus & beutell, 1985).

2.6.2 Boundary/border theory

Boundary theory was developed by (Ashforth et al, 2000) and Border theory by (Clark, 2000). Boundary theories, advances the argument that each person performs his/her roles within a distinct system or realm. Different domains within which an individual fulfills role expectations are divided by boundaries with varying degrees of flexibility and permeability. The boundaries may be tangible, time bound or psychological (Ashforth et al, 2000).

This theory basically deals with aspect of transition between different systems or from one domain to the other. This theory is prominently applied in the in the home and work domains although it is relevant to all other domains within which an individual develops and executes various roles (Clark, 2000). As applied to work-family conflict, boundary theory proposes that flexibility and permeability influences the level of incorporation, the difficult level of transition, and the degree of incongruence between people's occupation and house hold live (Ashforth et al, 2000).

Flexibility refers to the level of boundary swift from one boundary to another (Ashforth et al, 2000). This is the degree to which a job can be accomplished away from the physical, time related boundary of its sphere. For example, can an employee carry out work assignments at home or is she strictly restricted at the work place? Can work be done whichever hour an employee choses or must it be carried out within a specific set time and space? Permeability is the level to which an element can spill from one sphere to another (Clark, 2000). In other words, how easy is it for thoughts, people and materials from one domain to enter into the other domain

(Clark, 2000)? For example, an employee who is allowed to make a phone call home or to receive a visitor at work is said to have a more permeable boundary than one who is not allowed such a privilege.

In a study to test work-family boundary theory (Clark, 2000), established measures of perceived flexibility and permeability of workers aimed at getting a combination that would create a higher work-life balance. The study concluded that high flexibility, low permeability related to low work-family conflict. However, Rau and Hyland's suggested that increased flexibility, low permeability linkages to decrease in occupational-family interference could be due to workers preferences (Rau &Hyland, 2002).

2.7 Conceptual Framework

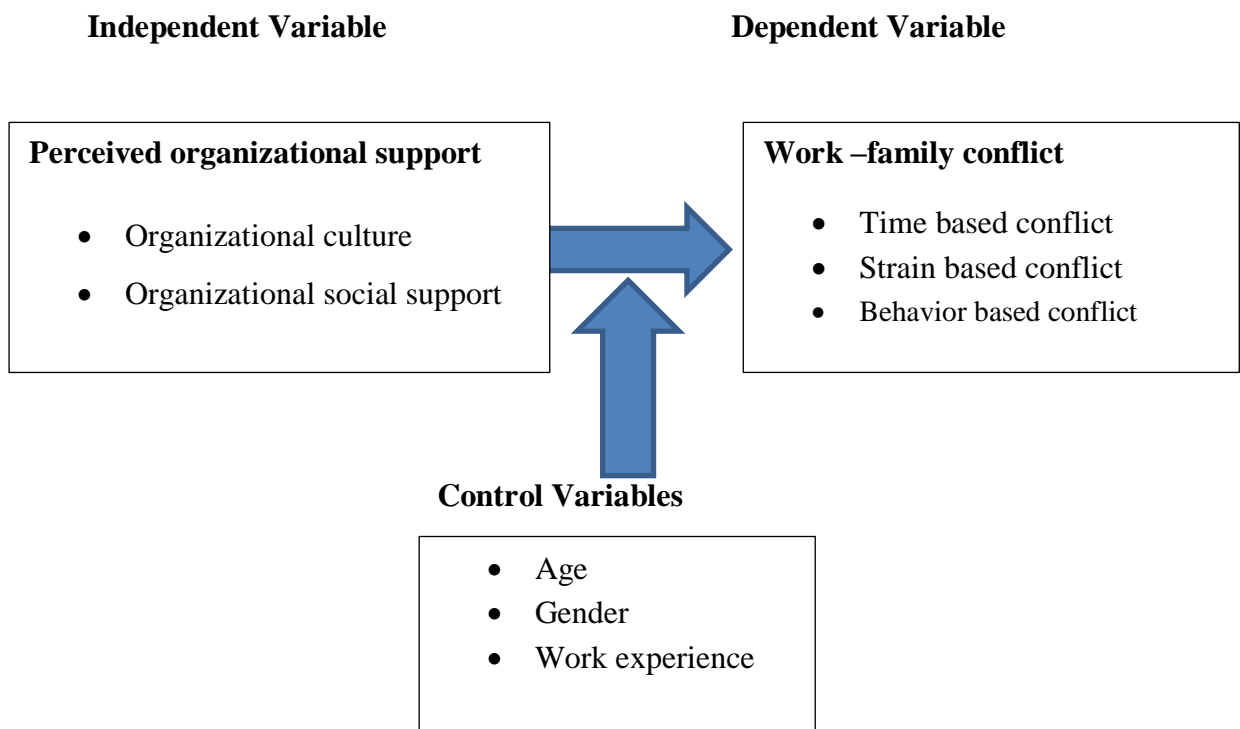


Figure 2.1: Conceptual Framework

Based on what has been discussed within the theoretical frame work, the conceptual frame work will be presented. This model will put into consideration the dimensions of perceived organizational support based on (Eisenberger et al, 2001) and work-family conflict as enumerated by (Greenhaus & Buetell, 1999).

Employees make attributions about their organization's work environment/culture and the actions of organization's agents. Based on these attributions, they form overall propositions about the degree to which their employers cares about one's contribution and well-fare (Eisenberger et al, 1999). Employees who perceive their work environment as unsupportive may be afraid to utilize available work-family benefits. Those who perceive their organizational environment as supportive would feel more comfortable utilizing the available work-family benefits therefore experience lower levels of work-family conflict as opposed to workers who perceive their organizational culture as unsupportive (Allen, 2006).

Organizational social support helps employees in confronting work-family demands and provides a vital coping mechanism for those experiencing difficulty in performing both vocational and home chores (Allen, 2006). Therefore, Employees with increased beliefs that their organizations are socially supportive report decrease in levels of work-family conflict as opposed to those with low perceptions of social support.

2.8 Independent Variable

The independent variable for this study is Perceived organizational support.

2.9 Dependent Variable

The dependent Variable is Work-family conflict.

2.10 Control Variable

The control variable in the study includes Age, Marital status and years of experience.

2.11 Hypothesis

- i. There is a relationship between perceived organizational-family support and work-family conflict among employees within the banking industry in Kenya.

2.11.1 Null hypothesis

- i. There is no relationship between perceived organizational-family support and work-family conflict among employees within the banking industry in Kenya.

CHAPTER THREE RESEARCH METHODOLOGY

3.1 Introduction

This section addresses the procedure applied in gathering information from the respondents. It provides research project outline, the target population, the sampling procedure and the representative sample. This chapter also provides, participant's description, research instruments, data collection procedures, operationalization of variables, content analysis and shows how reliability and validity was achieved.

3.2 Research design

This research project used a descriptive research model to guide the data collection, processing and analysis. This is because the study was not designed to determine the influence of the independent variable on the dependent variable. It did not seek to enumerate how, when and why the phenomenon under investigation occurs. The purpose of the study was to determine the relationship between the variables. There was no manipulation of variables or the environment to influence the outcome.

3.3 Research project site

This research project was carried out in purposively selected Banks within Nairobi County. Four Banks were purposively selected from Nairobi County and one branch was sampled from each selected bank. The four banks constitute more than 10% of the total banks in Kenya. Therefore, the results can be generalized to other banks within the country. After the banks were selected, one branch was sampled from each selected bank. The respondents were then purposively selected from the Bank branches.

3.4 Target population

A population refers to the aggregate number of items from which data can be gathered (Parahoo, 1997). It is also defined as all components that are limited to the sample specifications for incorporation in a study (Burns & Grove, 1993). The population for this research project consisted employees who were married with child/children working in purposively selected banks in Kenya. This was because from the literature review, it was established that couples and unmarried employees without children reported significantly lesser occupational-household interference in comparison to married couples who have children and single parents.

3.6 Sampling procedure

A sample is defined as a limited part of a statistical population whose attributes/characteristics are studied to acquire knowledge about the entire population (Webster, 1985). A sample is selected with the aim establishing some information about the entire population that it is meant to represent (Polit et al, 2001). The target population consisted of employees who are married and have a child/ children within the banking industry in Kenya. The research project sample consisted of employees who are over eighteen years of age, married with child/children and willing to participate without any form of compulsion.

To choose the respondents, the study applied a simple random sampling approach. The project applied the Slovin's formula for the calculation of the sample size. The formula is as indicated below.

3.6.1 Population and Sample size

The sample size indicated below was arrived at by application of Slovin's formula ($n=N/1+Ne^2$) where n =Sample size, N =Population and e =Margin of error. The population and sample size of the respondents is as indicated in the table below.

Table 3.1 Population and sample size

Item	Population	percentage	Sample size
Bank branch A	18	30%	16
Bank branch B	15	25%	13
Bank branch C	12	20%	11

Bank branch D	15	25%	13
TOTAL	60	100%	53

3.7 Research instruments

This research project utilized questionnaires as its principal data collecting instrument. Burns defines a questionnaire as a self-accounting form developed to gather information through written feedbacks by relevant participants (Burns & grove, 2000). This study used a mixed method of data collection. Three questionnaires were applied to determine the relationship between perceived organizational support and work-family conflict among employees within the banking industry in Kenya. The questionnaire to measure work-family conflict was acquired from a scale generated by (Carson et al, 2000). Perceived organizational support determined by use of a questionnaire borrowed from a two dimensional scale originated by (Eisenberger et al, 2019). These two dimensions were perceived organizational-family culture and perceived organizational social support.

3.8 Data collection procedure

The researcher acquired an introductory letter from the University of Nairobi. He then applied for and secured a research license from the National Commission for Science, Technology and Innovation (NACOSTI). After receiving the research license, a permit was obtained from the Nairobi county commissioner and the county commissioner for education to enable data collection. The researcher then sought the indulgence from the managers in the selected banks branches to get permission to carry out the research among their employees.

The questionnaires were distributed by the researcher to the participants through the assistance of the branch's human resource managers. Data was gathered within a period of one week. Questionnaires were distributed in the morning before the customers began to trickle in for work and over the lunch hour. This was done with permission from the bank branch managers.

3.9 Data analysis

Statistical analysis was done by use of SPSS 2021. The statistical computations applied included; Cronbach's alpha to test reliability for instruments used, descriptive statistics, Ordinal regression

and spearman's rho correlation to determine the relationship between perceived organizational support and work-family conflict.

3.9.1 Validity

Validity is the extent to which a research tool measures what it is constructed to measure (Polit & Hunger, 1993). The questionnaires applied were adopted putting into consideration the knowledge obtained in the literature review. Therefore, they represent the information that the research project sought to generate. Validity was also achieved by ensuring that all the subjects received the same questionnaires. The questionnaires were organized in a simplified lingo for clarification and they were simple to understand. Clear instructions were given to the respondents before they filled in the response hence guaranteeing content validity.

3.9.2 Reliability

Reliability refers to the level of stability with which an instrument measures the elements it is developed to measure (Polit & Hunger, 1993). The three questionnaires utilized in this study had a reliability coefficient of 0.973 for work-family conflict and 0.950 for perceived organizational family supportive culture items and 0.966 for perceived organizational social support. This reliability results were calculated through SPSS computer program. Therefore, reliability was guaranteed in by the responses. Data collector bias was minimized since the researcher took it upon himself to distribute the questionnaires.

3.9.3 Pilot study

This was carried out as a trial administration of the instruments to identify flaws. It was done to determine whether the questionnaires and directions of the study were clear to the respondents and whether they understood what was expected of them. Piloting was undertaken by applying the questionnaires on five respondents who met the criteria of the selected population. The pretest was administered within the respondent's work place and the participants were not sampled in the main study. The pretest results were not used to influence the findings.

3.9.4 Ethical considerations

Ethics refer to moral principles that the researcher took into consideration throughout the entire research process (Polit et al, 2001). After approval from the department of psychology in the University of Nairobi was procured, authorization was sought from selected bank's branch managers. Participants were given assurance that information derived from them during research and their participation would not be used against them. The relationship between the participants and the researcher was not to be exploited and the researcher guaranteed that the facts generated from this research project will not be applied to any other motive than the one advanced to the participants. The respondents were made aware of their prerogative to pull out of the study any time they so desired unconditionally. In order to ensure confidentiality and impartiality, respondents were assigned codes and it was not required of them to include their names on the questionnaire. The study also adhered to the code of conduct for researchers in the University of Nairobi.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This segment of the study contains comprehensive discussion of statistics analysis as well as results of the research project. The results presented in this chapter includes; Demographics, findings about existence of occupational-household interference within the banking sector in Kenya, Level of perceived organizational support and the relationship between work-family conflict and perceived organizational support in the banking industry in Kenya.

4.2 Characteristic on the respondents demographics

4.2.1 Respondent's gender

Respondent's gender distribution is given in Table 4.2.1

Table 4.1: Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MALE	29	54.7	54.7	54.7
	FEMAL E	24	45.3	45.3	100.0
	Total	53	100.0	100.0	

According to the data on Table 4.1, 29 (54%) of participants included male participants whereas 24(45.3%) consisted of females respondents. This shows that there were more males working as front line employees in the banking industry than females.

Table 4.2: Age of the respondents

Age proportion of the participants is as indicated on the table 4.2.2

Bellow.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 28	10	18.9	18.9	18.9
	29 to 38	23	43.4	43.4	62.3
	39 to 48	17	32.1	32.1	94.3
	49 and Above	3	5.7	5.7	100.0
	Total	53	100.0	100.0	

As shown on figure 4.2, 10 (18.9%) of the respondent raged between 18years of age and 28years of age, 23(43.4%) raged between 29-38 years of age, participants aged 39-48 years were 17(32.1%) and 3(5.7%) were aged above 49 years of age. This indicates that most of the employees were 29-38 years old.

4.2.3 Participants' work experience

The participant's duration of work is as shown in table 4.3

Table 4.3: Years of work experience

		Years		Valid	Cumulative
		Frequency	Percent	Percent	Percent
Valid	6-10 Years	10	18.9	18.9	18.9
	1-10 Years	14	26.4	26.4	45.3
	over 15 years	29	54.7	54.7	100.0
	Total	53	100.0	100.0	

The findings from the table 4.3 show that 10(18.9%) of the subjects had a work experience of 6-10years, 14(26.4%) of the employees had work experience of 1 to 10 years and 29(54.7%) of the participants had worked for over 15years.

4.2.4 Respondents' educational level

Distribution for the respondents' educational level is as indicated below

Table 4.4 Respondents' educational level

		Frequency	Percent	Valid	Cumulative
				Percent	Percent
Valid	Diploma	8	15.1	15.1	15.1
	Bachelors	42	79.2	79.2	94.3
	Masters	3	5.7	5.7	100.0
	Total	53	100.0	100.0	

Results from the table above indicates that 8(15.1%) of the respondents had a Diploma, 42(79.2) those with a bachelor's degree were 42(79.2%) and 3(5.7%) were Masters' degree graduates. This indicates that majority of bank workers had a bachelors' degree level of education

The participants in this study include, 29 males and 24 female with age between 18 years old and 50 years old(Table 1). All the participants were purposively sampled so as to ensure that they were all married with at least one child. Participants were sampled from purposively selected bank within Nairobi County. They all included front line employee.

4.3 Reliability for the questionnaires

Table 4.5: Reliability for work-family social support

Variable=OSS5 OSS1 OSS2 OSS3 OSS4 OSS6 OSS7

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.966	.966	7

Table 4.6 Reliability For work-family conflict items

Variables=WFCQ1 WFCQ2 WFCQ3 WFCQ4 WFC5 WFC6 WFC7

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.949	.950	7

Table 4.7: Reliability for work –family culture questionnaire

Variables=WFE1 WFE2 WFE3 WFE4 WFE5 WFE6 WFE7

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.972	.973	7

The reliability for the three questionnaires was determined by computing the Cronbach's Alpha reliability test through SPSS computer program. As indicated in the results below reliability for perceived work-family social support questionnaire was $R=0.966$ (Table 4.5), reliability for perceived organizational family supportive culture was $R=0.973$ (Table 4.6) and that for work-family conflict was $R=0.950$ (Table 4.7). These results show that the instrument were highly reliable.

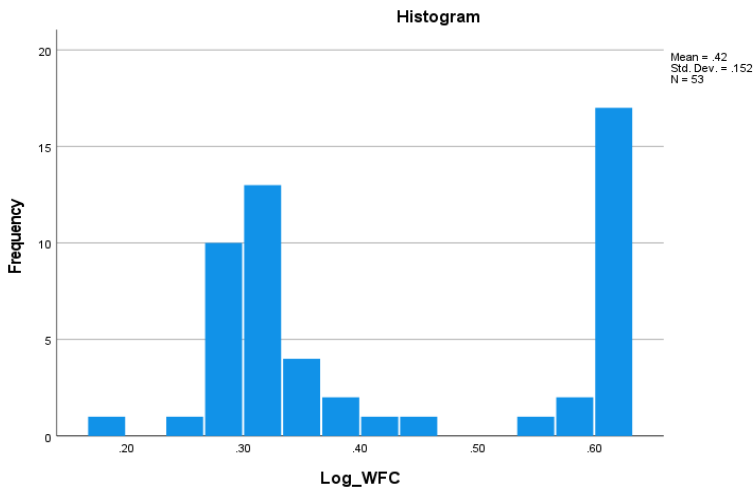
4.4 Objective one: To examine existence of work-family conflict among employees within the banking industry in Kenya

In this portion, result on the first objective that examines the existence of work family conflict among employees within the banking sector in Kenya are presented

Table 4.8: Descriptive statistics on Work –Family Conflict

Work-family conflict		S-D	D	N	A	SA	MEAN	SD
Time devoted to my work does not allow me to equally fulfill household chores	F	4	24	1	21	3	2.91	1.181
	%	7.5	45.3	2	39.6	5.7		
I'm frequently too emotionally depleted by job chores it hinders fulfillment of household roles.	F	4	27	3	15	4	2.77	1.171
	%	7.5	50.9	5.7	28.8	7.5		
As a result of family responsibilities, I'm constantly pre-occupied with household issues while in the work-place	F	2	26	2	19	4	2.94	1.150
	%	3.8	49.1	3.8	35.8	7.5		
As a result of occupational pressure I am frequently so strained that it's difficult to participate in recreational activities	F	4	27	2	17	3	2.72	1.166
	%	7.5	50.9	3.8	32.1	5.7		
As a result of pressure from work I am often too stressed to do the things I enjoy doing	F	4	27	2	17	3	2.77	1.154
	%	7.5	50.9	3.8	34.0	1.9		
Pressure from family related roles often drain my ability to fulfill work related responsibilities	F	5	30	2	18	1	2.74	1.040
	%	3.8	56.6	3.8	34.0	1.		
Time I devote to my family often interferes with work responsibilities	F	5	22	5	17	4	2.87	1.194
	%	9.4	41.5	9.4	32.1	7.5		
Valid N (list wise)		53	53	53	53	53		

Figure 4.1: Work-Family Conflict Histogram



To answer the question, whether work-family conflict exists within the banking industry participants indicated their level of concurrence with seven statements measured on a likert scale. The Likert scale had 1 to 5 point with 1 as strongly disagree, 2 disagree, 3 neutral, 4 agree and 5 as strongly agree. The answers to the items would indicate the worker’s experienced degree of occupational-household conflict within their organization. From the descriptive statistics, 7.5% respondents strongly disagreed, 45.3% disagreed, 2% were neutral while 39.6% agreed and 5.5% strongly agreed to the statement “the time devoted to my work does not allow me to equally fulfill household responsibilities (M=2.9057, SD =1.1810). Results for the statement” Time devoted to my Family often interferes with work” show that 7.5% of respondents strongly ascertained, 50.9% did not agree, 5.7% neither agreed nor disagreed , 28.8% ascertained where as 7.5% strongly concurred (M= 2.7736, SD=1.17082) (Table 4.8).

3.8% of respondents strongly differed, 49.1% concurred, 3.8% were neutral, 35.8 % agreed and 7.8% strongly ascertained (M=2.943, SD=1.15050) that they were frequently emotionally depleted at work that they found it difficult to engage fulfill household chores. The statement “problems solving mechanism I use at within my organization is not helpful in dealing with problems in my house” had 3.8 respondents strongly disagree, 56.6% disagree, 3.8% neural, 34.0% agree while 1.9% strongly agreed (M=2.7358, SD =1.16648). For the statement ‘Behavior that are helpful to me at work are not helpful at home’, 6.8% strongly disagreed, 56.6% disagreed, 3.8% were neutral, 34.0% agreed and 1% strongly agreed (M=2.8679, SD=1.19354). Results for the item “Pressure from family related roles often drain my ability to fulfill work

related responsibilities” indicate that 9.4% of the respondents strongly dissented, 41.5% did not concur, 9.4% were indifferent, 32.1% ascertained while 7.1% strongly concurred (M=2.7170, SD=1.16648). From these results, the mean for all the seven items range from (M=2.7735 to M=2.9434) with stand deviation ranging from (SD=1.17082) to (SD= 1.19354). These results show that the number of respondents who agreed to have experienced some level of occupational-household interference was almost equal to the number that did not report experience of significant levels of vocational to household incompatibility. Standard deviation is relatively small across all the items which show that the responses were consistent throughout the entire spectrum (Table 4.8).

Overall, the results from the study indicates that 30(57%) of the participants disagreed with experiencing of vocational-family incongruence, 2 participants (5%) were neutral whereas 20(38%) participants agreed that they had experienced some significant measure of job-household friction within the banking industry. This indicates a slightly a higher number of employees were experiencing high levels of occupational-family incompatibility in contrast to those who did not within the banking industry in Kenya (Table 4.8)

4.4.3 Interaction between confounding variables and work family conflict

A linear regression Comoros was computed to establish the interaction between age, gender and years of working experience with work-family conflict. The results are indicated on the tables below.

Table 4.9: Confounding variable & WFC design Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.183 ^a	.033	.015	1.00024
2	.284 ^b	.081	.044	.98512
3	.284 ^c	.081	.025	.99508

a. Predictors: (Constant), Age

b. Predictors: (Constant), Age, Gender

c. Predictors: (Constant), Age, Gender, Years

Table 4.10: Confounding variable & WFC Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients		95.0% Confidence Interval for B		
		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	2.318	.400		5.800	.000	1.516	3.120
	Age	.222	.167	.183	1.329	.190	-.113	.558
2	(Constant)	1.714	.545		3.146	.003	.620	2.808
	Age	.209	.165	.172	1.265	.212	-.123	.540
	Gender	.437	.272	.218	1.605	.115	-.110	.984
3	(Constant)	1.746	.722		2.420	.019	.296	3.197
	Age	.207	.168	.170	1.229	.225	-.131	.545
	Gender	.435	.276	.217	1.574	.122	-.120	.990
	Years	-.015	.220	-.010	-.070	.944	-.457	.426

a. Dependent Variable: WFC

Table 4.11: Confounding Variables Entered

Model	Variables Entered	Variables	
		Removed	Method
1	Age	.	Enter
2	Gender	.	Enter
3	Years	.	Enter

a. Dependent Variable: WFC

From Table 4.9 shows that Age, Gender and years of experience explain 3.1%, 8.1% and 8.1% of variation in occupational-household interference levels in the midst of employees within the banking industry in Kenya respectively. From model two, (table 4.10) Gender has -0.18 Reinforcement level on the interaction between age and work-family conflict, whereas year of experience has a reinforcing level of -0.15 and -0.17 on the relationship of Age and Gender on occupational-household incongruence. These results, indicates no confounding influence on occupational-family interference by the confounding variables.

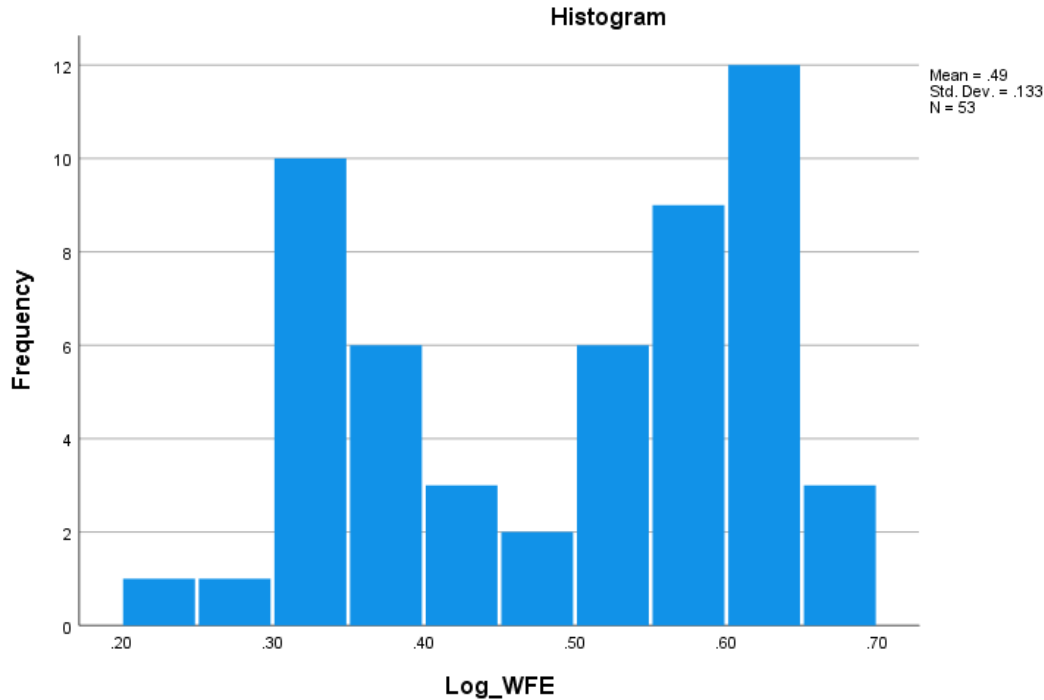
4.5 Objective Two: To establish the level of Perceived work-family supportive culture among employees in the banking industry

In this section, findings on the second object which was to establish the level of perceived work-family supportive culture among employees in the Kenyan banking industry are presented.

Table 4.12: Descriptive Data on perceived work-family supportive culture Descriptive Statistics

Perceived Organizational Culture		S-D	D	N	A	S-A	MEAN	SD
In my organization, both work and family are given equal priority	F	4	24	1	21	3	3.23	1.203
	%	5.4	34.0	3.8	45.3	11.3		
Putting long hours at work is not often viewed as a way to achieve one's career advancement	F	4	27	3	15	4	3.25	1.242
	%	1.9	34.0	9.4	47.2	7.5		
My employer considers it as a best practice to initiate congruence between organization and employee's household	F	2	26	2	19	4	3.26	1.243
	%	9.4	26.4	7.5	47.2	9.4		
Involvement and interest in non-work matters while at work is not perceived as lack of attachment to the organization	F	6	24	5	15	3	3.26	1.162
	%	5.7	34.0	3.8	41.5	15.1		
Taking time off due to family problems is not considered as lack of commitment to one's job	F	4	27	2	17	3	3.20	1.214
	%	9.4	28.3	5.7	52.8	7.7		
My supervisor encourages me to share my personal problems with the organization's leadership	F	2	30	2	18	1	3.21	1.246
	%	3.8	32.1	7.7	52.8	5.7		
My supervisor encourages me to share my personal problems with the organization's leadership	F	5	22	5	17	4	3.25	1.090
	%	3.8	34.0	5.7	45.3	11.3		
Valid N (list wise)		53	53	53	53			

Figure 4.2: Work-family Culture Histogram



Perceived work-family supportive culture was determined by use of Likert scale closed ended questionnaire. 1 represented strongly Disagree, 2 disagree, 3 neutral, 4 agree and five strongly Agree. On the questionnaire, employees indicated their degree of concurrence with seven statements that would indicate whether they had developed positive or negative perceptions in regard to organizational work-family culture.

Results from Table 4.12 show that for item on whether the organization gave both, work and family equal priority, 5.4% of the respondents strongly dissented, 34% acceded, 3.8% were non-partisan, 45.5% ascertained while 11.3% strongly ascertained (M=3.30, SD=1.20322). For Item which sought to establish whether long hours at work were viewed as a way to achieving one's career advancement, 1.9% strongly disagreed, 34% disagreed, 9.4% were neutral, 47.2% Agreed where as 7.5% strongly agreed (M=3.25, SD=1.24248). For item three, respondents were to indicate whether they believed that their employer considered it as best practice to establish equilibrium betwixt their organization and household, 9.4% strongly disagreed , 26.4%

disagreed, 7.5% were neutral, 47.3% ascertained while 9.4% strongly concurred ($M=3.2643$, $SD=1.24203$). For item four where the respondents indicated whether expressing involvement in non-work matters while at work was not perceived as lack of emotional attachment to the organization, 5.7% employees strongly acceded, 34.0% acceded, 3.8% non-partisan, 41.5% concurred while 15.1% strongly concurred ($M=3.26$, $SD=1.162$). On whether the organization valued the employees well-being, encouraged employees to make use of available family facilitative resources, 9.4% strongly disagreed, 28.3% differed, 5.7% were non-partisan 52.8% concurred whereas 7.7% strongly ascertained ($M=3.21$, $SD=1.21402$) and for the statement 'my organization encourages employees to make use of available family facilitative resources'', 3.8% of the participants strongly differed, 32.1% differed, 7.7% impartial, 52% concurred while 5.7% strongly ascertained. ($M=3.2457$, $SD=1.24601$). Where respondents were required to indicate whether the organization valued Their general wellbeing, 3.85 of the respondents strongly dissented, 34% dissented, 5.7% were impartial, 45.3% admitted while 11.3% strongly admitted ($M=3.5$. $SD=1.0902$)

In regard to general perceptions of supportive occupational-household environment, results indicated that 3(5.6%) respondents highly disagreed that they perceived their organizational culture as supportive while 17 respondents (31.8%) percent disagreed that they had developed negative perceptions in reference to the organization's work-family culture practices. 3(6.22%) they were neutral while 25(47.5%) indicated that they had developed positive perceptions in regard to the organizational-household supportive environment within their work place whereas 5(9.7%) strongly admitted. Therefore, the analysis shows most of the employees had formed positive perceptions in regard to whether their organization's work-family culture was supportive within the banking industry in Kenya.

4.5.2 Interaction between confounding variables and perceptions of work-family supportive culture

The interaction between age, gender and work-family supportive culture was determined through linear regression Comoros. The results are as shown in the tables below.

Table 4.13: Model Summary

Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Age	.	Enter
2	Gender	.	Enter
3	Years	.	Enter

a. Dependent Variable: WFE

b. All requested variables entered.

Table 4.14: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.239 ^a	.057	.038	1.06894
2	.367 ^b	.134	.100	1.03432
3	.375 ^c	.141	.088	1.04103

a. Predictors: (Constant), Age

b. Predictors: (Constant), Age, Gender

c. Predictors: (Constant), Age, Gender, Years

Table 4.15: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.	95.0% Confidence Interval for B		
		B	Std. Error	Beta		Lower Bound	Upper Bound	
1	(Constant)	3.941	.427		9.228	.000	3.084	4.798
	Age	-.313	.179	-.239	-1.755	.085	-.672	.045
2	(Constant)	4.777	.572		8.353	.000	3.628	5.925
	Age	-.295	.173	-.224	-1.703	.095	-.642	.053
	Gender	-.604	.286	-.279	-2.115	.039	-1.178	-.030
3	(Constant)	4.485	.755		5.940	.000	2.967	6.002
	Age	-.280	.176	-.213	-1.588	.119	-.633	.074
	Gender	-.587	.289	-.271	-2.031	.048	-1.168	-.006
	Years	.138	.230	.080	.598	.553	-.325	.600

a. Dependent Variable: WFE

From Table 4.14, Age explains 6% variance on perceived work-family supportive culture, gender explains only 13% variance while years of experience explain 14% variation in perceived work-family supportive culture results and age explains 13.4 percent variation. From model two in table 4.15, Gender as a confounding of -0.18 on the effect of age on perceptions of work-family supportive culture, whereas respondent's years of experience have a reinforcing level of -0.15 and 0.17 on the effects of age and gender respectively. This analysis indicates that, confounding variables' influence on perceptions of work-family supportive culture is too small to put into account.

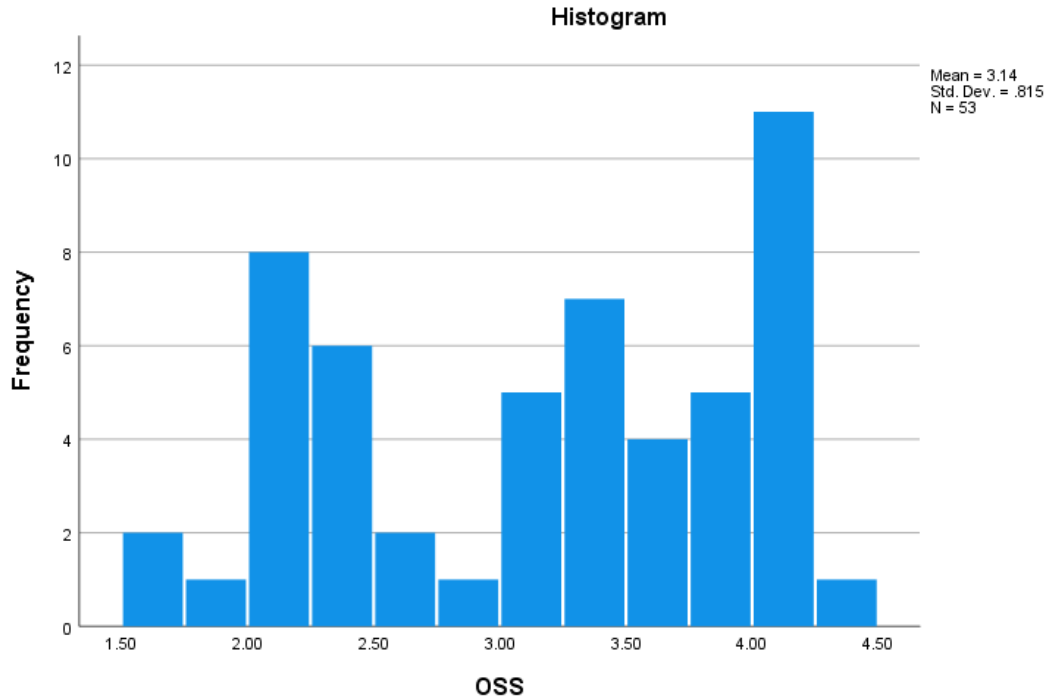
4.6 Objective to establish the level of work family social support among employees within the banking industry in Kenya.

This part of the project provides findings in regard to the objective whose aim was to establish the level of perceived work-family social support among employees in the banking industry in Kenya

Table: 4.16: Descriptive Data on perceived work-family social support

Perceived work-family Social support		S-D	D	N	A	S-A	MEAN	SD
My supervisor is supportive of benefits that assist employees to fulfill both work and family responsibilities	F	3	18	2	24	6	3.25	1.108
	%	5.6	34.0	3.8	45.3	11.3		
My supervisor makes work assignments taking into consideration the challenges of employees family situation	F	1	18	5	25	4	3.01	1.131
	%	1.9	34.0	9.4	47.2	7.5		
My organization offers benefits that eases employees' fulfillment of both occupation and household responsibilities	F	5	14	4	25	5	3.42	1.151
	%	9.4	26.4	7.5	47.	9.4		
Employees in my organization would understand when one is away from work due to family problems	F	3	18	2	22	8	3.32	1.172
	%	5.6	34.0	3.8	41.5	15.1		
In my organization, work assignments are made while putting employees family situation into consideration	F	5	15	3	27	6	3.26	1.211
	%	9.4	28.3	5.6	50.9	11.3		
My family situation is considered when allocating the time I am expected to work	F	2	18	3	24	6	3.32	1.205
	%	4.5	34.0	5..6	45.3	11.3		
My co-workers believe family situation should be considered when assigning work	F	6	13	3	22	9	3.28	1.205
	%	11.3	24.5	5.7	41.5	17.0		
Valid N (list wise)		53	53	53	53	53		

Figure 4.3: Work-family Social Support Histogram



To establish the level of perceived organizational-family appraisal support, participants stated their extent of affirmation to seven statement given on a five point Likert scale where 1 = strongly Disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly Agree. On the questionnaire, participants were required to show their degree of concurrence with seven pronouncements that would indicate whether they had developed positive or negative perceptions in regard to organizational work-family social support.

For item 1 which required one to respond to the statement “my supervisor is supportive of benefits that assist employees to fulfill work and family responsibilities’, 3(5.8%) of the participants strongly differed, 18(34%) differed, 2(3.8%) were impartial, 24 (45.3%) agreed while 6(11.3%) strongly agreed (M=3.2453, SD=1.10776). For item 2” my supervisor makes work assignments taking into consideration the challenges of employee’s family situation’, 1(1.9%) of the respondents strongly acceded, 18(34%), acceded, 5(9.4%) were impartial, 25(47%) ascertained and 6(11.3%) strongly ascertained (M=3.0143, SD=1.1310). Item 3 required the respondents to indicate whether their organization offered benefits that facilitated

employees in fulfilling both occupational and household chores, 5(9.4%) of the respondents strongly agreed, 14(26.4%) disagreed, 4(7.5%) were non-partisan, 25(27.2%) concurred and 5(9.4%) strongly concurred ($M=3.4151$, $SD=1.15082$). Item four required respondents to indicate whether the organization would understand if one was away from work to attend to a family responsibility' 3(5.6%) of the participants strongly acceded, 18(34%) acceded, 2(3,8%), were non-partisan, 25(47.2%) admitted while 8(15.1%) strongly admitted ($M=3.3220$, $SD=1.17299$).

In item five respondents responded to the statement 'my organization makes work assignment putting into consideration my family problems. Results for this item indicate that 5(9.4%) of the employees strongly differed, 15(28.3%) differed, 3(5.6%) non-partisan, 27(50.9%) strongly agreed while 6(11.3%) strongly agreed ($M=3.2642$, $SD=1.21134$). For the statement "my family situation is considered in determining the number of hours one is expected to work, results show that 2(4.5%) of those sampled strongly differed, 18(34%) differed, 3(5.4%) were impartial, 24(45.3%) concurred while 6(11.3%) strongly concurred ($M=3.3208$, $SD=1.20533$). For the final item, "my co-worker believes that employee's family situation should be considered when assigning work", 6(11.3%) strongly disagreed, 13(24.5%) disagreed, 3(5.7%) were neutral, 22(41.5%) agreed whereas 9(17.0) strongly agreed ($M=3.2830$, $SD=1.32109$).

From these results more than 50% of employees had positive perceptions in regard to their institution's job-non work appraisal support. The standard deviations indicate that the responses were consistent across all the items.

Out of 53 participants, 33 respondents (52.4%) reported that they had formed perception regarding the level of work-family social support offered in their organization. 20 respondents 46.6% of the participants indicated that they had developed positive perceptions concerning the level of work-family social support offered by their organization. These results review that a significant number of employees in the banking industry had developed negative perceptions concerning their organizations work-family social support practices.

4.6.1 Interaction between confounding variables and perceived work-family social support

The study used linear regression Comoros in establishing the confounding effects of age, gender and years of experience on perceived work-family social support. The tables bellow shows the

results of the interactions between confounding variables and perceptions of work-family social support

Table 4.17: Variables Entered/Removed

Model	Variables Entered	Variables Removed	Method
1	Age	.	Enter
2	Gender	.	Enter
3	Years	.	Enter

a. Dependent Variable: OSS

b. All requested variables entered.

Table 4.18: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.157 ^a	.025	.006	1.07826
2	.302 ^b	.091	.055	1.05104
3	.307 ^c	.094	.039	1.06011

a. Predictors: (Constant), Age

b. Predictors: (Constant), Age, Gender

c. Predictors: (Constant), Age, Gender, Years

Table 4.19: Coefficients

Model		Unstandardized Coefficients		Standard
		B	Std. Error	d Coefficient
1	(Constant)	3.737	.431	
	Age	-.205	.180	-.157
2	(Constant)	4.507	.581	
	Age	-.187	.176	-.144
	Gender	-.557	.290	-.259
3	(Constant)	4.316	.769	
	Age	-.177	.179	-.136
	Gender	-.546	.294	-.254
	Years	.090	.234	.053

a. Dependent Variable: OSS

From Table 4.18 above, Age explains 2.5% Variance in the respondents' believe that their institutional culture was supportive towards household related issues. Gender explains 9.1% of variance in the participant's belief that their work place culture was supportive of their family while years of experience explain 9.4% variance. On table 4.19 results show that gender had a reinforcing level of -0.8 on effects of Age while years of experience had a reinforcing level of -0.10 and 0.11 on effects of Age and gender on perceptions of work-family supportive culture respectively.

These results indicate that the level of reinforcement by the confounding variables on the independent and dependent variables was negligible.

4.7 Objective Four: To determine the Relationship between work-family conflict and perceived organizational support among employees within the banking industry in Kenya

This part of the project provides the results on the objective whose aim was to determine the relationship between work-family conflict and perceived organizational support within the banking industry in Kenyan.

4.7.1 Ordinal Regression

Before carrying the statistical analysis it was necessary to first determine whether the study was suited for linear regression or ordinal regression coefficient. To make this determination the researcher ascertained how the data set was distributed and whether research model used fitted the data. From the model fitting table the results show that our model fits the data well since the value is less than 0.05(Table 4.21). From the goodness of fit the Pearson and deviance are not statistically significant because they are greater than 0.05(Table 4.21). Therefore, this model is appropriate for the data set.

Table 4.20: PLUM - Ordinal Regression Case Processing Summary

		N	Marginal Percentage
WFC	1.57	1	1.9%
	1.86	3	5.7%
	2.00	7	13.2%
	2.14	6	11.3%
	2.29	5	9.4%
	2.43	3	5.7%
	2.57	6	11.3%
	2.71	1	1.9%
	2.86	2	3.8%
	3.57	3	5.7%
	3.86	3	5.7%
	4.00	5	9.4%
	4.14	5	9.4%
4.29	3	5.7%	
Valid		53	100.0%
Missing		0	
Total		53	

Table 4.21: Model Fitting Information

Model	-2 Likelihood	Log Chi-Square	D f	Sig.
Intercept Only	238.524			
Final	195.361	43.163	2	.000

Link function: Log it.

Table 4.22: Goodness-of-Fit

	Chi-Square	D f	Sig.
Pearson	398.490	427	.835
Deviance	175.928	427	1.000

Link function: Log it.

Table 4.22: Pseudo R-Square

Pseudo R-Square

Cox and Snell	.557
Nagelkerke	.561
McFadden	.162

From table 4.22 The Pseudo R-Square the Nagelkerke is .561. This means that 56% change in measures of work-family conflict is due to changes in both perceived work-family supportive culture and perceived work-family social support.

The test of normality shows that the data set is not normally distributed because the Shapiro-wilk significance level is less than 0.05 (Table 4.23). This means that data is not normally distributed. Therefore, this study adopted an ordinal regression coefficient.

It was also important to ensure that the study does not violate test of proportional odds. Test of proportional odds indicates whether there is consistency in the outcome values across the data set (Lipsitz et al, 1996). From the test of parallel lines this study does not violate test of proportional odds since it has a value of .310 which is greater than 0.05. (Table 4.24)

Table 4.23 Tests of Normality Table

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Log_WFC	.211	53	.000	.814	53	.000
Log_WFE	.321	53	.000	.737	53	.000
Log_OSS	.312	53	.000	.752	53	.000

Test of Parallel lines

Table 4.24 Test of Parallel Lines

Test of Parallel Lines

Model	-2 Log Likelihood	Chi-Square	df	Sig.
Null Hypothesis	249.780			
General	212.230 ^b	37.550 ^c	34	.310

Table 4.25: Ordinal regression coefficient results

Parameter Estimates

	Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
Threshold[WFC = 1.57]	-12.073	1.863	41.977	1	.000	-15.725	-8.421
[WFC = 1.86]	-10.574	1.646	41.257	1	.000	-13.800	-7.347
[WFC = 2.00]	-9.282	1.582	34.425	1	.000	-12.383	-6.182
[WFC = 2.14]	-8.541	1.550	30.353	1	.000	-11.579	-5.502
[WFC = 2.29]	-7.921	1.513	27.413	1	.000	-10.886	-4.956
[WFC = 2.43]	-7.481	1.475	25.732	1	.000	-10.371	-4.591
[WFC = 2.57]	-6.400	1.316	23.651	1	.000	-8.979	-3.821
[WFC = 2.71]	-6.224	1.286	23.421	1	.000	-8.744	-3.703
[WFC = 2.86]	-5.889	1.229	22.962	1	.000	-8.298	-3.480
[WFC = 3.57]	-5.320	1.142	21.713	1	.000	-7.558	-3.082

	[WFC = 3.86]	-4.747	1.079	19.367	1	.000	-6.861	-2.633
	[WFC = 4.00]	-3.852	1.033	13.900	1	.000	-5.878	-1.827
	[WFC = 4.14]	-2.590	1.086	5.689	1	.017	-4.718	-.462
Location	WFE	-.978	.826	1.403	1	.236	-2.598	.641
	OSS	-1.145	.809	2.005	1	.157	-2.731	.440

Ordinal regression results are interpreted as either negative coefficients or negative coefficients. Positive coefficients simply indicate that as the independent variable increases there is a likelihood of the values on the dependent variable increasing. For negative estimates, values of the dependent variable decreases as the values of independent variable increases.

The ordinal regression coefficient results for this study shows that there is a negative regression coefficient. This analysis shows a Regression Coefficients of $-.978$ for perceived work-family supportive culture and -1.145 for perceived work-family social support (Table 4.25). From this, we conclude that for every value increase in work-family conflict, one can predict a decrease of 0.978 values in the levels of perceived organizational supportive culture logs. This shows that has employee, positive perceptions of organizational supportive culture decreases, the lesser the magnitude of work-family conflict they experience and the more the intensity negative perceptions in reference to organizational work-family cultural support the grater the proportion of occupational-household conflict they will experience. For Organizational employee-family social support the regression coefficient values are -1.145 (Table 4.25). This predicts that for every value increase in Work-family conflict, there are 1.145 values decrease in levels of employees' belief that their organizations work-family social supportive. This shows that as employees develop positive belief in regard to work-family social support the less likely they are to experience higher levels of occupational-household interference. It also means that as employees develop negative perceptions in regard to work-family social support the lesser the severity of occupational-household interference.

4.8 Pearson correlation between work-family conflict, perceived organizational work-family supportive culture and organizational work-family social support.

Table 4.26: Correlations

		WFC	WFE	OSS	
Spearman's rho	WFC	Correlation Coefficient	1.000	-.659**	-.661**
		Sig. (2-tailed)	.	.000	.000
		N	53	53	53
	WFE	Correlation Coefficient	-.659**	1.000	.674**
		Sig. (2-tailed)	.000	.	.000
		N	53	53	53
	OSS	Correlation Coefficient	-.661**	.674**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	53	53	53

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

From the Spearman’s rho correlation analysis, there is a negative correlation coefficient of (r= - 0.659, n=53, p>0.000) between employee’s experiences of occupational-household interference and belief in that their institutional culture is work-family friendly. From these results, workplace environment/culture explains 43% of the variation in vocational-family incompatibility (Table4.26). These findings presents, a strong, negative association betwixt work-family interference and employees’ regard of their organizational culture as family supportive within the banking industry in Kenya. This means that the conclusions can be generalized to the population. As the employees perceive the organizational culture to be championing for their household wellbeing, the lesser they will have incidences of job-household interference. The more they

believe that their organization's cultural environment is unfavorable to their family wellbeing, the more the likelihood of experiencing higher levels of occupational-family incongruence.

The findings reveals a negative Spearman's rho correlation coefficient of ($r = -0.661$, $n = 53$, $p = 0.000$) between occupation-family interference and employees' belief that their organizational social actions are family facilitative with organizational social support explaining 44% variation in work-family conflict (Table 4.26). These results indicate a strong negative relationship between employees' perceptions of organizational work-family social support and occupational-household conflict in the banking industry. The results are statistically significant which means they can be generalized to the population. This means that as positive perceptions among employees regarding how well their organization supports their family wellbeing increases, the proportion of occupational-family friction experienced decreases. Consequently, as workers in the banking industry develop negative perception in regarding how well their organization support their family wellbeing, the higher the likelihood that they will indicate greater measures of work-household role incompatibility.

4.9 Conclusion

Results from the data analysis indicate that employees working in the banking industry in Kenya experience significant levels of occupational-household role incongruence. The results confirm that individuals working within the banking industry form universal beliefs about the level to which their work institutions supports family wellbeing. The results also support the hypothesis that there is a relationship between perceived organization work-family support and work-family conflict in the banking industry in Kenya.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This section provides the summary of the results from the research project, deductions and recommendations. This Summary is established on the information generated from data analysis on the correlation between occupation-family role incompatibility and perceived organizational-family support presented on chapter four of this study. The conclusions were informed by the purpose, objectives, questions and the findings of the research project.

This project's focus was to determine the existence of occupational-family role incompatibility among employees within Kenyan banking institutions, determine the level to which personnel in the banking industry believe that their employer is supportive of their overall well-being and determine the association between these beliefs and vocational-family role interference in the banking industry. The deductions are presented on account of the results derived from the research project.

The study applied a descriptive research model to manage the procedure of gathering information, collection of data and analysis. This is because it only sought to establish the correlation between employees' global beliefs concerning their organization's concern and care for their overall well-being and occupational-family role incompatibility in the banking industry in Kenya without any manipulation of variables or environment.

The researcher collected and analyzed data through the application of SPSS 25 computer program. All ethical considerations were observed throughout the study to ensure trustworthiness of the entire process.

The conclusions and recommendations presented below are derived from feedback advanced by the participants, research questionnaire, Objectives of the study as well as the results derived from the data analysis. The research questions to be addressed were;

1. Does work-family conflict exist within the banking industry in Kenya?

2. What are the perceptions of employees in regard to occupational-family support in the Kenyan banking institutions?
3. What is the correlation between employees' perception of organizational support and work-family conflict in the banking industry in Kenya?

.5.1 Synopsis of the project outcomes

Following is the condensation of the results from the research project to determine the relationship between perceived organizational support work-family conflict and in the banking industry in Kenya.

- i. Results show that 7.5% respondents strongly disagreed, 45.3% disagreed, 2% were neutral while 39.6% agreed and 5.5% strongly agreed that time devoted to their work could not allow them to equally fulfill household responsibilities and work place roles. (M=2.9057, SD=1.1810). 7.5% of participants strongly succeeded, 50.9% succeeded, 5.7% were non-partisan, 28.8% acceded, where as 7.5% strongly acceded that time they devoted to family often interfered with work responsibilities. (M= 2.7736, SD=1.17082).
- ii. Majority of the employees disagreed that they were often so emotionally drained by their occupational involvement that it made it difficult for them to fulfill their household responsibilities”, 3.8% of respondents strongly disagree, 49.1% disagreed, 3.8% were neutral and 35.8 % agreed and 7.8% strongly agreed (M=2.943, SD=1.15050). Most of the employees believed that the problem solving approach they applied at work did not interfere with dealing with problems at home. 3.8% respondents strongly disagree, 56.6% disagree, 3.8% neural, 34.0% agree while 1.9% strongly agreed (M=2.7358, SD =1.16648). For the statement ‘Behavior that are helpful to me at work are not helpful at home’, 6.8% strongly disagreed, 56.6% disagreed, 3.8% were neutral, 34.0% agreed and 1% strongly agreed (M=2.8679, SD=1.19354). Results for the item “Pressure from family related roles often drain my ability to fulfill work related responsibilities” indicate that 9.4% of the participants strongly differed, 41.5% differed, 9.4% were impartial , 32.1% concurred while 7.1% strongly concurred (M=2.7170, SD=1.16648). These results indicate that the number of respondents who reported greater proportions of occupational-family interference was slightly lower than the number that did not report experience of significant levels of job-family role incompatibility. Overall, findings from

this research project indicates that 3(6.2%) participants strongly disagreed to having encountered a high magnitude of job-household role interference, 22(42%) of the participants asserted that they had no significant incidences of vocational-household role conflict, 3 participants 2(4.6%) were neutral whereas 18(34%) participants agreed that they had experienced some significant amounts of occupational to family interference within the banking industry in Kenya. This indicates a slightly a higher number of employees not experiencing a significant degree of occupational-family friction than workers who did not within Kenyan banking institutions.

- iii. Employees generally agreed that they had formed positive perceptions regarding their organization' work-family supportive culture. Most of them agreed that the organization gave both work and family equal priority, 5.4% of the employees strongly differed, 34% differed, 3.8% were impartial, 45.5% concurred while 11.3% strongly concurred (M=3.30, SD=1.20322). Majority of respondents agreed that long hours at work was not seen as a way to achieving occupational advancement, 1.9% strongly disagreed, 34% disagreed, 9.4% were neutral, 47.2% Agreed where as 7.5% strongly agreed (M=3.25, SD=1.24248). Most of the employees also indicated that they believed their employer considered it as best practice to facilitate employees in equally handling both occupational and family expectations. 9.4% strongly disagreed, 26.4% disagreed, 7.5% were neutral, 47.3% concurred whereas 9.4% strongly concurred (M=3.2643, SD=1.24203). For whether expressing involvement in non-work matters while at work was not perceived as lack of effective bonding with their work institution, 5.7% of the respondents strongly differed, 34.0% differed, 3.8% were non-partisan, 41.5% acceded while 15.1% strongly acceded (M=3.26, SD=1.162). On whether the organization valued the employees well-being and encouraged employees to make use of available family facilitative resources, 9.4% strongly succeeded , 28.3% succeeded, 5.7% were impartial 52.8% acceded whereas 7.7% strongly acceded (M=3.21, SD=1.21402) whereas most employees affirmed that their organization encourages employees to make use of available family facilitative resources, 3.8% of the respondents strongly differed, 32.1% differed, 7.7% were non-partisan, 52% concurred while 5.7 strongly concurred. (M=3.2457, SD=1.24601). Where respondents were required to indicate whether the organization valued Their general wellbeing, 3.85 of the respondents strongly succeeded,

34% succeeded, 5.7% were impartial , 45.3% acceded while 11.3% strongly acceded (M=3.5. SD=1.0902). In regard to general perceptions of supportive institutional-household cultural environment, results indicated that 3(5.6%) respondents highly disagreed that they perceived their organizational culture as supportive while 17 respondents (31.8%) percent disagreed that they had developed negative perceptions in reference to the organization's work-family culture practices. 3(6.22%) they were neutral while 25(47.5%) indicated that they had developed positive perceptions with reference to occupational-household supportive environment in their work place whereas and 5(9.7%) strongly differed. Therefore, the ramifications are that generally, employees had formed positive perceptions in regard to whether their organization's work-family culture was supportive of the family wellbeing within the banking industry in Kenya.

- iv. Majority of employees agreed that their supervisor is supportive of benefits that assist employees to fulfill work and family responsibilities, 3(5.8%) of the employees strongly differed, 18(34%) differed, 2(3.8%) were non-partisan, 24 (45.3%) agreed while 6(11,3%) strongly agreed (M=3.2453, SD=1.10776), and for the statement 'my supervisor made work assignments taking into consideration the challenges of employee's family situation', 1(1.9%) of employees strongly differed, 18(34%), differed, 5(9.4%) were neutral, while 25(47%) agreed and 6(11.3%) strongly agreed (M=3.0143, SD=1.1310). Where respondents indicated whether their organization offered benefits that eased their burden to fulfill both vocational and household chores, 5(9.4%) of the respondents strongly agreed, 14(26.4%) disagreed, 4(7.5%) were non-partisan, 25(27.2%) concurred and 5(9.4%) strongly concurred (M=3.4151, SD=1.15082). A higher number of respondents indicated that the organization would understand if they were away from work to attend to a family responsibility where 3(5.6%) of the respondents strongly differed, 18(34%) differed, 2(3, 8%), were impartial, 25(47.2%) concurred while 8(15.1%) strongly concurred (M=3.3220, SD= 1.17299). A higher number also agreed that the organization makes work assignment putting into consideration their family problems. Of these, 5(9.4%) of the subjects strongly succeeded, 15(28.3%) succeeded, 3(5.6%) were non-partisan, 27(50.9%) strongly agreed while 6(11.3%) strongly agreed (M=3.2642, SD= 1.21134). For the statement "my family situation is considered in determining the number of hours one is expected to work, results show that 2(4.5%) of

the subjects strongly differed, 18(34%) differed, 3(5.4%) were impartial, 24(45.3%) conceded while 6(11.3%) strongly agreed ($M=3.3208$, $SD=1.20533$). Most of the employees believed that their co-worker believes that employee's family situation should be considered when assigning work", 6(11.3%) strongly disagreed, 13(24.5%) disagreed, 3(5.7%) were neutral, 22(41.5%) agreed whereas 9(17.0) strongly agreed ($M=3.2830$, $SD=1.32109$). From these results more than 50% of employees had positive perceptions in regard to their institution's occupational-household appraisal facilitation. The standard deviations indicate that the responses were consistent across all the items.

Out of 53 participants, 33 respondents (53.4%) reported that they had formed positive perception regarding the level of work-family social support offered in their organization. 46.6% of the participants indicated that they had developed negative perceptions concerning the level of work-family social support offered by their organization. These results review that a significant number of employees in the banking industry had developed negative perceptions concerning their organizations work-family social support practices.

5.2 Discussion of the results

The following discourse is in reference to whether employees in banking industry had any encounters of occupational-family interference, what perceptions they had formed in regard to organizational work-family support and the correlation between work-family conflict and perceived organizational support.

5.2.1 Employees experience of work-family conflict

Findings from the research project revealed that most of the employees (42%) within the banking industry in Kenya did not believe that they were experiencing any significant amount of occupational-family role incompatibility as opposed to those who did (34%). Most employees were of the opinion that time devoted to work did not hinder them from accomplishing family responsibilities neither did the time they devoted to the family responsibility interfere with work-place roles. Majority of the employees believed that there was high permeability and flexibility between work and family, which made it easier to accomplish both family chores and

organizational chores. They generally felt that their organizational responsibilities were not too strenuous and emotionally draining to prevent them from achieving family goals. However, it is pertinent that employees who did not concur to having incidences of any significant levels of occupational-family role interference were less than 50% of the population. 34% of the employees reported to have experienced significant measures of work- household interference which is relatively a large number. Therefore, there is significant number of employees experiencing work-family conflict within that banking industry in Kenya.

5.2.2 Perceived organizational supportive culture

The study's outcomes reveal that generally, the employees in the banking industry had formed positive global beliefs regarding whether their organizational culture was supportive to their family wellbeing. 57.2% of the employees within the banking industry believed that their organizational culture was family friendly. They believed that the organizational environment prioritized both work and family responsibilities, long hours at work were not viewed as a means to career advancement and an employee's involvement in family issues while at work was not perceived by the organization as lack of affective attachment to the organization. Further majority of employees felt their organization did not consider taking time out to attend to a family problem as lack of commitment to the organization. Their employer encouraged them to utilize available family facilitative benefit and generally valued their well-being. However, 42.8% of the employees had negative perceptions regarding whether their organizational culture was family supportive. This 48% of respondents felt that their organization did not equally prioritize family well-being as it did the organizational well-being. They also believed that the organizational environment was too rigid and strenuous to allow them accomplish family responsibilities effectively. These employees believed that their organizational culture was not family supportive neither accommodative of family facilitative resources.

5.2.3 Perceived organizational social support

Findings from the results showed that some of the employees within the banking industry had formed positive perceptions regarding their organizational work-family social support whereas other had formed negative perceptions. 53.4% of the participants felt that their organization offered family facilitative resources, their supervisors considered their family situation when

allocating duties and the family facilitative benefits offered made it easier to fulfill family responsibilities. They further believed that the organizational agents would understand if one was absent from work to address a household problem and their co-workers would understand and give a helping hand in case a problem arose in their family. 46.6% of the employees felt that their organization did not socially support them in regard to reducing work-family conflict. They believe that their supervisors as well as co-workers would not support them in case a family problem arose. Although those who had positive perceptions were more than those who had negative perceptions in regard to their organization's level of social support, the number of those who had negative perceptions was relatively large to be ignored.

5.2.4 Relationship between perceived organizational support and work-family conflict among employees within the banking industry in Kenya

The ordinal regression coefficient results for this study has a negative regression coefficient. From the results, there is a regression coefficient of -0.978 and -1.145 for perceived work-family supportive culture and perceived work-family social support respectively. This means that as work-family conflict levels increase by one unit, a decrease of 0.978 in levels of perceived organizational supportive is likely to occur. These results show that as employees' positive perceptions of organizational supportive culture increases, the magnitude of occupational-household interference deescalates. Inversely, as negative perceptions in reference to organizational work-family cultural support increases, the higher the likelihood that levels of occupational-family interference will escalate. As Allen (2001) points out, Workers who believes that their organizational culture is favorable to non-work employees' well-fare, utilized family-welfare facilities provided at the work-place more. Consequently, they also reported less job-family role interference (Allen, 2001). For organizational work-family social support the regression coefficient values are -1.145 . This affirms that as levels of work-family interference increase by one unit, there is a predictable decrease of 1.145 units in levels of perceived work-family appraisal assistance. This shows that as employees develop positive perceptions in regard to work-family social support the less likely they are to face hiked measures of occupational-family interference. The more they develop negative perceptions in regard to work-family social support the more likely they will experience de-escalation in job-family inter-role friction. This confirms findings by Thomas and Gangster (1995), that organizational social-support contributed

towards perceptions that one is in charge of the family and vocation chores consequently lowering the intensity of interference between work and family (Thomas & Ganster, 1995).

From the spearman's rho correlation analysis, there is a negative correlation coefficient of ($r=-0.659$, $n=53$, $p>0.000$) between occupation-family conflict and employees' perceived industrial-family culture assistance with perceived industrial-family cultural support accounting for 43% of the difference in occupational-family interference levels. These findings reveal a strong, negative correlation between work-family conflict and perceptions of an organization whose cultural leaning is family friendly and communicates concern for its personnel. This means that the results can be generalized to the population. As the employees perceive the organizational culture to be favorable towards their general non-work wellbeing, they will most certainly register decreased measures in occupational-family role interference. The more they view the organization's culture as being unsupportive of their family wellbeing, the higher the degree of industrial-household interference.

The results indicate a negative spearman's rho correlation coefficient of ($r= -0.661$, $n=53$, $p=>0.000$) between industrial-household role interference and perceived organizational occupational-family social assistance with organizational social support explaining 44% variation in occupational-family role incompatibility. This demonstrates a strong negative association between employees' perceptions of industrial work-family social facilitation and vocational-family interference in the banking industry. These results are also statistically significant which means they can be generalized to the population. This means that as positive perceptions among employees regarding how well their organization supports one's family wellbeing increases, work-family conflict is most probably to de-escalate. Consequently, with decrease in positive perceptions among employees in the banking industry there is higher chance that they will experience higher levels of industrial-family conflict.

This research project confirmed that there is a relationship between perceived organizational support and work-family conflict in the banking industry in Kenya. Employees working in banks that had adopted human resource management practices which promote employee's work-family balance indicated that they had developed positive global beliefs in regard to whether their organization was supportive to their family wellbeing. Consequently, employees who indicated positive perceived organizational support reported very low experiences of work family support.

The more they perceived their organization to be supportive the lesser the indicated level of work-family conflict. Conversely, employees from banks that did not adopt practices that are perceived as family supportive indicated negative perceptions in regard to whether their organization was supportive of the well fare of their family. These employees also indicated that they were encountering heightened levels of occupational-family support.

The research project confirmed that employees in the Kenyan banking industry had developed perceptions about organizational-family support whereas the assumption that employees in the Kenyan banking industry were universally experiencing work-family conflict was rejected.

The hypothesis that there is a relationship between perceived organizational support and work – family conflict within the banking industry in Kenya was confirmed and the null hypothesis there is no relationship between perceived organizational support and work-family conflict within the banking industry in Kenya was rejected.

5.3 Recommendations

5.3.1 Recommendations for organizations

1. Organizations in Kenya should adopt work place practices and programs to assist their personnel in attaining equilibrium between industrial and family role expectations.
2. If there is a role execution that doesn't require an employee to be present at the work place, the management should encourage the employees to carry out the role from home.
3. The organizational culture should be developed to encourage employees in making use of the available work-family benefits. For example the supervisor should communicate available family friendly benefits to employees and encourage their use.
4. Organization's agents should communicate genuine respect for the workers opinions and care for his/her family wellbeing.
5. Organizational policy should include family benefits such as flexible working time, child care allowance, and phased return to work after maternity leave.

5.3.2 Recommendation for further research

Further research is recommended on

1. Influence of industrial-household interference on employee's affective attachment to the organization.
2. Impact of family social support and culture on employee's work-family balance.

5.6 Summary of this chapter

The objectives of this research project were indicated and information was gathered, compiled, examined and discussed. The study arrived at the conclusion that there is a negative relationship between perceived organizational work-family support and work-family conflict among employees working in the banking industry in Kenya. It was also concluded that where the organization adopted family friendly policies and practices, the employees reported significantly low levels of work family conflict and where such policies did not exist, employees reported high experiences of work-family conflict. Therefore, companies that have family friendly benefits should seek to improve on them and those without these benefits should adopt them in their organizational policy and practices.

APPENDICES

APPENDIX I: QUESTIONNAIRE

PERCEIVED ORGANIZATIONAL SUPPORT AND WORK-FAMILY QUESTIONNAIRE

Introduction

Greetings: My name Charles Mutembei Kithuci a postgraduate in organizational psychology at the University of Nairobi. I am carrying out a research project on "Relationship between perceived organizational support and work family conflict among employees within the banking industry in Kenya." I appeal for your indulgence in gathering the necessary information on the study's area of interest. The details received from you will be held in confidence and will be utilized exclusively for scholarly purpose. I hope you will accord me the assistance I need.

SECTION 1: PERSONAL INFORMATION

Please tick where it is appropriate

1. Gender: Male () Female ()
2. Age range in year: 18-28 () 29-38 () 39-48 () 49 and above ()
3. Level of education: Doctorate () Masters () Bachelors ()
Diploma ()
4. Worked experience in the Bank: 0-1 years (), 1-3 years (),
3-5years (), more than five years ()

SECTION 2: WORK-FAMILY CONFLICT

5. Please specify your degree of concurrence with each of the statements in relation to your perception on work-family conflict as a bank employee. Tick appropriately for each statement.

Key: Strongly Disagree = 1 Disagree =2 Undecided =3 Agree =4 Strongly Agree =5

	Statement	1	2	3	4	5
a	The hours I put in at work do not allow me to equally fulfill household responsibilities.					
b	The hours I devote to my household chores usually interferes with work responsibilities.					
c	I am generally too emotionally depleted at work that it hinders the execution of household chores effectively when i get home from work.					
d	As a result of pressures from my occupation, I am often too strained to do the recreational activities I like doing at home.					
e	As a result of family responsibilities, I'm constantly pre-occupied with family issues while at work.					
f	Pressure from family related roles often drain my ability to fulfill work related responsibilities					
g	The problem solving approach I apply at work is not effective in dealing					

	with difficulties at home.					
h	The problem solving approach I adopt at home makes it difficult to adjust to behavior expectations at work.					
i	Behaviors that are helpful to me at work are not helpful at home.					

SECTION 3: PERCEIVED ORGANIZATIONAL SUPPORT QUESTIONNAIRES

1. Work-family culture/environment

Please specify your degree of concurrence with each of the statement in regard to your perception on work- family culture in your organization.

Key: Strongly Disagree = 1 Disagree =2 Undecided =3 Agree =4 Strongly Agree =5

statement	1	2	3	4	5
In my organization, both work and Family should have equal priority in an employee's life					
In my organization, putting in long hours at work is not often viewed as a way to achieving one's career advancement					
My employer considers it as best practice to facilitate equilibrium between institutional responsibilities and family expectations					
Expressing involvement and interest in non-work matters while at work is not perceived as a lack of emotional attachment to the organization.					
My organization does not consider taking time off due to family problems as lack of commitment to one's job.					

My supervisor encourages me to share my personal problems with the organization's leadership.					
My work institution values my general well-fare					
My work institution encourages employees to make use of the available family facilitative resources.					

2. Organizational social support

Please show your level of concurrence with each of the statement in regard to your perception of organizational family social support within your organization.

Key: Strongly Disagree = 1 Disagree =2 Undecided =3 Agree =4 Strongly Agree =5

	Statement	1	2	3	4	5
a	My supervisor is supportive of benefits that assist employees to fulfill both work and family responsibilities					
b	My supervisor makes work assignments taking into consideration the challenges of employee's family situation					
c	My organization offer benefits that enhances both work and Family role performance					
d	Employees in my organization would understand when one is away from to attend to family problems					
e	In my organization, work assignments are made while putting into consideration an employee's family situation					

f	My family situation is considered in determining the time allocated to work in my organization					
g	My coworkers believe that employee's family situation should be considered when assigning work					



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NAIROBI

REF NO. ED 10/6 VOL. XXV (35)

23rd June, 2022

Charles Mutembei Kithuchi

RE: RESEARCH AUTHORIZATION

Your undated letter refers.

This office has no objection and authority is hereby granted to conduct a research in Nairobi County for a period of seven (7) days beginning from 27th June, 2022 to 1st July, 2022.

COUNTY COMMISSIONER
NAIROBI COUNTY
P. O. Box 30124-00100, NBI
TEL: 341666

FLORA MWOROA
COUNTY COMMISSIONER

CC: Deputy County Commissioner
LANGATA SUB COUNTY



REPUBLIC OF KENYA



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Date of Issue: 14/June/2022

RESEARCH LICENSE



This is to Certify that Mr.. CHARLES MUTEMBEI KITHUCI of University of Nairobi, has been licensed to conduct research in Nairobi on the topic: **RELATIONSHIP BETWEEN PERCEIVED ORGANIZATIONAL SUPPORT AND WORK - FAMILY AMONG EMPLOYEES WITHIN THE BANKING INDUSTRY IN KENYA** for the period ending : 14/June/2023.

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