

**EFFECT OF FLEXIBLE WORK PRACTICES DURING THE COVID-19
PANDEMIC ON EMPLOYEE PERFORMANCE IN THE INSURANCE INDUSTRY
IN KENYA**

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DECLARATION

This research project is my own original work and to the best of my knowledge it has not been submitted for any academic award within any other institution.



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ABBREVIATIONS AND ACRONYMS

CWW	Compressed Workweek
FWAs	Flexible Work Arrangements
FWP	Flexible Work Practices
HRM	Human Resource Manager
IRA	Insurance Regulatory Authority
PLS	Partial Least Square
SEM	Structural Equation Model
SET	Social Exchange Theory
SME	Small Medium Enterprises
SPSS	Statistical Package for Social Sciences

ABSTRACT

The COVID-19 pandemic has had a significant impact on workplace relations and all firms have had to adjust their work models to ensure their employees perform optimally. Research has shown that increased flexibility among Kenyan insurance to enhance organizational performance with increased investment in digital technologies to enhance telecommuting and flexible work policy to empower employees to flex up their work hours. However, there has been limited examination of how various flexible work practices during Covid-19 impacted employee performance within the insurance industry. This study focused on solving this study gap. The research was grounded on the social exchange theory and path goal theory. A quantitative descriptive research design was adopted for the study with the 56 human resource managers for the registered insurance companies considered in the research. Structured questionnaires were adopted in the data collection with physical data collection approach implemented in the survey. The collected data was analyzed using a mix of descriptive and inferential analysis. The research focused on human resource personnel drawn from all the firms and the study obtained 48 responses representing 86% response rate. Findings showed that majority of the insurance firms 92% had adopted flexi-time work practices, 71% had applied telecommuting and 64% were using work scheduling in management of their personnel. Regression analysis revealed that that 67.9% of changes in employee performance can be explained by job sharing, telecommute, work scheduling and flextime work practices. The findings showed that flexi-time, work scheduling and job sharing had significant effect on employee performance while telecommuting did not significantly influence the performance of employees. The overall conclusions that can be draws from the research is that flexible work arrangements have positive and significant relationship with employees' work performance. The study recommends that the insurance firms, and firms in the sector continue to implement these practices as this will improve the firms' performance and ability to meet strategic goals. Specifically, the research calls on these firms to find the right balance of work-life balance practices that would have positive impacts on employees' outcomes. This study avers that formalizing job sharing and flexible work schedules in company bylaws would increase its implementation and encourage firm-wide participation. The study also calls on improved mentoring and monitoring to ensure employees can co-handle some of the most complicated and specialized staff roles.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Central to attaining high performance is dependent on having a productive workforce; hence most organizations have devoted resources and adopted policies to stimulate the employees to perform better (Kelemba, Chepkilot, & Zakayo, 2017). This has resulted in management teams focusing on introducing flexible working arrangements to foster the productivity of employees. This concept is also focused on the development of employees to ensure maximum utilization of their potential to improve the organization and individual performance (Alansari & Javed, 2021).

Flexible work arrangements are on the rise as formal policies as well as informal work practice for both work–life and business purposes (Azeez, 2017). Organization policies to enhance work – life balance is on the rise as employers strive to support employees in their social life and family, ensuring that their needs are taken care of, which a ripple effect on improved productivity owing to a relaxed and comfortable employee (Chen, Rossi, Chevalier, & Oehlsen, 2019).

Despite the growing interest in this kind of workplace flexibility to give employees more control over where and when they work to help them manage work, family, and other non-work roles, employees and employers often have rather mixed experiences with these practices (Timms, et al., 2015). There are considerable differences across organizations with regards to how workplace flexibility is implemented and adopted and their impact on employee performance within various sectors (Mira, Choong, & Thim, 2019).

This research was grounded on the Social Exchange Theory (SET) and the Path-Goal theory. The SET showed how various flexible work arrangements can be used to motivate employees

to execute their duties while the Path-Goal theory informed the reason why managers institute work practices as strategies to help eliminate the potential bottlenecks to ensuring that their employees are productive and engaged. Insurance sector contribute significantly to the wellbeing of the financial system (Abioro, Oladejo, & Ashogbon, 2018). In Kenya, the insurance industry plays a key role in economic development, contributing by providing financial security, mobilizing savings, and promoting direct and indirect investments (Linge & Sikalieh, 2019). The industry also provides employment opportunities to numerous people through its marketing and distribution channels, including insurance brokers, agents, insurance investigators, insurance surveyors, loss assessors and adjusters, and risk managers, among others (Adesoga, 2016).

Despite their importance to economic development, insurance firms are struggling to attract and retain their most talented employees (Muturi, 2021). Annually, 38 percent of insurance employees leave their companies to explore other sectors or to take up self-employment. This high turnover rate has a negative impact on their ability to deliver quality services (PWC, 2019). Additionally, Muturi opines that firms are at risk of having their best talents signed up by larger, more established firms due to high competition within the sector and understanding how to appease employees would increase their commitment.

1.1.1 Flexible Work Practices

Flexible work practices relate to organization policies that are focussed on allowing employees the ability to work remotely, determine their working location, schedules and compress works hours to support better work-life balance (Groen, Van Triest, Coers, & Wtenweerde, 2018). Flexible work practices have also been characterized as the alternative to the routine working hours standards which allows employees the freedom to manage their work time and place while still attaining the organization work productivity requirements (Beigi, Shirmohammadi, & Stewart, 2018).

Flexible work practices have been a key component in modern working environments as a key strategic tools of fostering employee productivity through balancing their work schedules and personal lives to achieve better output from the team (Choi, 2018). Research from scholars have found that through effective management of flexible work practices organizations have been able to achieve efficiency and effectiveness from the input of their employees (Mande, 2016). Effective management of human resources practices ensures there is flexibility, teamwork and help workers feel that they are important and the contribution they make is vital for organization growth and development (Ldama & Bazza, 2015). Findings have revealed that flexible work practices are a cornerstone upon which rests a number of positive business outcomes such as productivity, improved bottom lines, growth, customer satisfaction, employee retention and safety ((Ramakrishnan & Arokiasamy, 2019).

Flexible work practices can be conceptualized into work scheduling, telecommuting, job sharing, telecommuting and job continuity (Rahman, Kistyanto, & Surjanti, 2020). Flexible work practices also include practices such as flex-time, extra vacation days, limited meet schedules, compressed working week, absence autonomy, job-sharing and reduced work schedules (Thompson, Payne, & Taylor, 2015). In the current research flexible work practices was assessed through; telecommuting (flexplace), flex-time, work scheduling (compressed workweek) and job-sharing (part-time work) (Njiru, Kiambati, & Kamau, 2015). The above parameters are considered in the current study as they reflected the recent trends being adopted within the insurance industry within the current pandemic period which has seen most of the employees allowed to adopt the best flexible work arrangements.

1.1.2 Employee Performance

Employee performance has been defined as the value an organization can expect from discrete behaviour performed by an employee over time (Eliyana & Ma'arif, 2019). Islam and Bin-Mohd (2007) indicated employee performance entails the successful completion of tasks by

employees according to the standard set and measured as per previously set satisfactory metrics whereas applying existing means competently and meritoriously. Employee performance is considered a crucial factor in determining an organization's performance; this is so because it assists the organization in achieving its strategic goals, leading to greater competitive advantage (Harrison, 2010).

The performance of employee in flexible working environment can be broken into; productivity, customer satisfaction, job satisfaction and employee turnover. Productivity is critical for the long-term competitiveness and profitability of the organization (Rahman, Kistyanto, & Surjanti, 2020). Employee performance has been conceptualized into both task and contextual measures. In task performance the employees are able to undertake their work diligently, improve on the deliverables, quality and quantity of task performance (Kalia & Bhardwaj, 2019). The contextual measures of employee performance are; relations with co-workers, communication, networking and coaching capacity while task performance measures focus on the work diligence, quality and quantity of work.

1.1.3 Insurance Industry in Kenya

Insurance firms in Kenya seems to revolution much more rapidly than in the past because of increased competition and the ever-changing business environment (Mugo, 2018). The year 2019 saw Kenya's economy grow by 6.3%, an increase from 4.9% in 2018. The insurance industry in Kenya in the same period grew by 3.5%, reporting KES 216.26 billion growth from KES 209.00 billion in 2018. However, net profit from the industry fell significantly by 46.7%, indicating a problematic development. Further, while global insurance penetration stood at 6.1%, Kenya's penetration declined sharply to 2.4%, while the same year saw an increase in insurance spending, showing increasing demand for insurance, albeit a slow growth rate (Insurance Regulatory Authority, 2020).

It has been noted that without the insurance sector, the economy and the wealth creation associated with it can be adversely affected (Mugo, 2018). Kenya's Insurance market is regulated by the Insurance Regulatory Authority (IRA), which was created by the Insurance (Amendment) Act Chapter 487 (National Council for Law Reporting & Attorney-General, 2019). The Authority is mandated to regulate, supervise, and promote the development of the insurance industry in Kenya. As of January 2022, there were 56 licensed insurance companies in the country (IRA, 2020).

1.2 Research Problem

The COVID-19 pandemic has had a significant impact on workplace relations and all firms have had to adjust their work models to ensure their employees perform optimally (Maoga, 2021). Additionally, Bontrager, Clinton and Tyner (2021) aver that shifts in work culture driven by standardization and competition has increased the need for more impactful work-life balance considerations. Rahman, Kistyanto and Surjanti (2020) associate flexible work arrangements with improved employee mental wellbeing, while according to Kröll and Nüesch (2019), while flexi-work arrangements increase employee satisfaction and reduce turnover intention, their impact on performance is minimal. Giovanis (2018) provide evidence of improved labour productivity and increased financial performance. Rahman, Kistyanto and Surjanti (2020) on the other hand are assertive that FWAs motivate employees to be more innovative at work. Govender, Migiro and Kyule (2018) report that flexibility regarding an employees' work location, schedule and work load improve individual performance.

According to Gottlieb et al. (2021), many of Kenya's service providing sectors are amenable to work from home practices and Ogalloh (2021) affirms that workplace flexibility has been embraced throughout Kenya's insurance industry with telecommuting being adopted extensively to facilitate work from home practices. Mwanzia (2021) shows the introduction of flexible work schedules and telework practices as quality work retention strategies adopted by

insurance companies to improve work retention. Mwai (2021) reports increased flexibility among Kenyan insurance to enhance organizational performance with increased investment in digital technologies to enhance telecommuting and flexible work policy to empower employees to flex up their work hours. Odwori (2021) shows preference for flexible schedules (working from home/ telecommuting/ teleworking/ remote work and flexible schedules) within Kenya's labor markets.

Deole, Deter and Huang (2021) researched on the effect of work from home (WFH) on employee productivity in the UK and determined that WFH is associated with higher self-perceived hourly productivity, especially among women. Kitagawa, Kuroda, Okudaira and Owan (2021) evaluated the WFH productivity nexus among Japanese employees and came to the conclusion that while WFH has had a negative impact on employee productivity, it has had a significant positive impact on their mental health. Gašić and Berber (2021) researched on the influence of flexible work arrangement on employee behavior during the COVID-19 pandemic in the republic of Serbia and reported that FWAs increase employee engagement and reduce turnover intentions. Orishede and Ndudi (2020) carried out an empirical literature review on flexi-work arrangements and revealed that compressed work weeks have both positive and negative effects on employee performance in Nigeria. Msuya and Kumar (2022) researched on FWA, leave provision and employee performance and conclude that the variables positively and significantly impact bank employees' performance in Tanzania.

This study is different from the above in various ways. Deole et al. (2021) and Kitagawa et al (2021) based their findings on firms from developed economies while the current study is from a developing country. Further, Kitagawa et al (2021) used data from multiple industries while the current was restricted to insurance firm employees. The study by Gašić and Berber (2021) used engagement and turnover intentions as the measures of performance, signifying a

contextual gap. Orishede and Ndudi (2020) investigated Nigerian production firms in a case study which makes its findings too specific to be generalized in the insurance sector. On the other hand, Msuya and Kumar (2022) used a literature review while the current study sought to collect primary data. Muasya and Nzengya (2021) affirm that while many firms have adopted work life balance practices to enable employees to manage their schedules, engage in family activities, and improve their output, the rate of adoption varies and its impact varies across industries. As such, this study sought to answer the question; what is the effect of flexible work practices on employee performance during the covid-19 pandemic in the insurance industry in Kenya?

1.3 General Objective

The objective of the study is to establish the effect of flexible work practices on employee performance during the covid-19 pandemic in the insurance industry in Kenya.

1.4 Value of the Study

The study results provide crucial knowledge on flexible work practices employed in the insurance industry and their impact on employees' performance in the era characterized by the Covid-19 pandemic. The study will highlight the importance of the social exchange theory and path-goal theory in explaining how employee performance can be induced through creating a positive work environment through adoption of flexible working practices.

The findings will guide the firms in designing the appropriate flexible work practices aimed at increasing the employee performance. The findings will also be key to the regulator in assessing how the industry has responded to the pandemic in terms of fostering employee productivity and ensuring there is positive outcome within the institutions. Further, the study will help policy makers in the insurance industry in designing new human resource guidelines centred on implementing flexible working practices.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presented a critical review of literatures based on thematic areas emanating from specific objectives of the study. The chapter begun with the theoretical review then proceed to the empirical review section where past studies relating to the research paper was reviewed.

2.2 Theoretical Foundations of the Study

This research was grounded on the Social Exchange Theory (SET) and supported by the path-goal theory. SET explained the social exchange that arises from expectation. Managers will strive to provide a favourable work environment and expect sustained, if not better performance outcomes. The path-goal theory, on the other hand showed how leaders encourage and support their followers to achieve their goals by removing roadblocks and increasing the rewards along the way. Together, these theories supported the use of flexible work practices and increased rewards as strategies to increase performance outcomes.

2.2.1 Social Exchange Theory (SET)

The Social exchange theory was advanced by George Homans in 1958 and its main argument is that social behaviour is the result of an exchange process whereby the participants seek to maximize benefits and minimize costs (Rouse, 2020). Ultimately, SET posits that people consciously or unconsciously measure the costs and rewards of a relationship or action before making an actual decision which will ultimately maximize their reward (Okemwa, 2016). The costs and rewards in question can be tangible or intangible and encompass finances, time, certain services, social approval, love, respect, opportunity and power among others. Accordingly, SET provides that personal interest plays a great role in influencing perceptions and that social exchange generates an action that needs reciprocity (Oludayo, et al., 2018).

This theory explains the employee-employer relationships whereby the employer provides a favour such as instituting an environment that promotes work-life balance practices and employees responding to the favour with positive outcomes such as commitment and engagement (Okemwa, 2016). This framework has been used previously to examine the impact of work-life balance practices on employee performance and according to Omondi (2016), this theory suggest that work-family benefits may encourage employees to make extra effort to make their employees satisfied.

This theory 's weakness is that it assumes that people are innately selfish and will readily terminate a contract once cost outweighs benefits (Lee, 2021). For this, Lee (2021) argues that the theory lacks sufficient theoretical precision. However, this theory has been used extensively to understand interactions between people since it identifies the intrinsic motivations for certain behavior. This study applied the tenets of this theory, whereby the flexible working arrangements are used as benefits and considerations offered by the employer and the employee reciprocates by increasing their workplace performance. People will work better with a higher degree of independence, support and recognition and policies that streamline work-life balance are deemed to stimulate desired employee outcomes.

2.2.2 Path-Goal theory

The path goal theory is a framework that explains the association between leadership styles and subordinates' motivation to perform. The theory is based on Vroom's (1964) expectancy theory and was first postulated by Mitchell (1974) and it sought to explain how leaders can properly set goals and paths towards achieving identified goals, asserting that the leader's approach significantly impacts employees, and that employee responses also influence how a leader should behave (Bans-Akutey, 2021). The Goal setting explained how leaders select specific best strategies in the workplace to guide the employees through strategic goal realization.

In advancing the goal-setting theory, House and Mitchell (1974) aver that leader can be directive, supportive, participative, and achievement-oriented and they have to adjust their leadership style to increase the employee's motivation to excel at work tasks. The proponents affirm that a leader should be flexible and adjust their approach depending on the situation. Accordingly, effective leaders provide their employees a clear path to follow to achieve goals, and play a key role in removing existing pitfalls and obstacles (Nnko, 2022).

Despite its strengths highlighting how managers can behave to influence desired employee behavior, the path-goal theory has been criticized for being too complex and incorporating many aspects of leadership and that it fails to adequately explain the relationship between leadership behavior and follower motivation (Northouse, 2016). It does not, for example, explain whether employees' actions can influence the leader's behavior. In relying on the leaders to make the first move, the theory's utilization may be limited to certain working scenarios (Crace, 2014). However, this theory is key to this study as it investigates how leadership flexibility during the pandemic influenced employee's performance. This theory calls for managements to be flexible in reaction to the work conditions. It is especially key to this study which investigates the changes instituted by managements in response to the risks emanating from the pandemic.

2.3 Flexible Work Practices and Employee Performance

2.3.1 Telecommuting and Employee Performance

Telecommuting refers to the ability for employees to accomplish work roles outside the traditional confines of the workplace using digital communication tools (Bontrager, Clinton, & Tyner, 2021). Telecommuting/telework/remote work aim to minimize face-to face contact and facilitates non-attendance at the work place (Miller, 2017). Telecommuting requires

professional, dependable, resourceful, and self-reliant employees who are supported with resources to work successfully (Adesoga, 2016).

Rusdha and Edirisooriya (2021) sought after the impact of work from home arrangements on job satisfaction among employees contracted in SRI Lanka's ICT. The study relied on a survey strategy and applied correlation and regression analysis, asserting that work from home improves employee performance and grants employees more freedom, autonomy, and work-life balance. This study investigated employee satisfaction while the current will stress employee performance factors. Rahman, Kistyanto and Surjanti (2020) relied on a quantitative approach when investigating the effect of FWA on employee performance in Indonesia's banking sector. Analysis involved Structural Equation Model (SEM) method by Partial Least Square (PLS), revealing that flexible work arrangements have an insignificant impact on employee's performance via innovative work behavior. The study called for FWA to be considered a sustainable way for employees to stimulate innovative behavior around solving workplace bottlenecks during the COVID-19 pandemic.

Karimi (2019) sought after the effect of work-life integration practices on employee performance in a non-state organization in Kenya in an exploratory case study. Correlation analysis revealed a positive effect of sick leave, compressed hours and teleworking arrangements on employee performance. Maternity/paternity leave arrangements and part-time work schedules had positive but insignificant effects while annual leave arrangements had insignificant effects on employee performance. This was a case study that investigated work practices applied in a single firm. Mogeni (2020) used a descriptive survey of Kenya's banks to examine the effect of flexi-work, leave arrangements and employee assistance programs on employee retention. The regressions used in analysis revealed that telework, staggered working arrangements, CWW, emergency and compassionate leave all have a significant influence on

the banks' ability to retain employees. Conclusions were that managements can use these policies to market themselves and attract and retain high performing employees.

2.3.2 Flex-Time and Employee Performance

Flex time is a form of work arrangement whereby the employee plays a key part in deciding when to start and finish work, or can alter the standard Monday to Friday work-week (Kröll & Nüesch, 2019). In a Flex-time system, employees are required to complete a specified number of hours of work every week, but with more flexible start and end times (Dzhingarov, 2017). Wiradendi, Solikhah, Fidhyallah and Lestari (2020) sought after the relationship between e-business practices and work motivation among millennials in a Honda motorcycle dealer in Indonesia. The research used an associative quantitative approach and relied on SME modelling in analysis. The result findings showed that e-training, e-leadership, and work-life balance arrangements such as part-time, scheduled hours and shift work all have a positive and significant effect on work motivation, but not on sales.

Zerhouni (2022) focused on Morocco's Pastel Agency Services to investigate the effect of flexible work arrangements on employees' wellbeing, job satisfaction work performance. The study used a qualitative research design. The analysis determined that flex-time, teleworking, home working, hot desking, compressed hours and part-time work have an overall higher impact on wellbeing, job satisfaction and work performance. This research used a case study which limits the extension of its findings into other firms.

Egga (2022) focused on women entrepreneurs in Nigeria's Nasarawa state in an investigation into the effect of work-life balance practices on their business ventures in a cross-sectional study. The thematic analysis from the interviews showed that work-life balance has a significant impact on business growth, job satisfaction and service delivery among women entrepreneurs, and that elements of work life balance including family and community

networks and support significantly improve business venture performance. Abba (2018) investigated tertiary institutions in an examination into the effect of flexi-time on the performance outcomes in a correlational approach which relied on simple regressions. The analysis showed a positive and significant effect of flexitime practices such as flexible start and finish times, flexible rostering and extra leaves and job sharing improve academic staff performance on stress and employee turnover.

Idowu (2020) utilized a quantitative research design in an examination into the role of flexible work hours on employee stress, job performance and retention. The study used purposive sampling and linear regression in hypotheses testing, revealing that flexible work-hour arrangements have seen improved employee performance, reduced work-related stress and increased employee retention. This study only investigated the operational aspect of flexi-work while the current included multiple such as flexi-place and flexi-role.

2.3.3 Work Scheduling and Employee Performance

Compressed workweek (CWW) is a flexible working arrangement whereby the number of days or hours in a work week are reduced, providing employees with more personal time (Idowu, 2020). Accordingly, Muasya (2016) asserts that a compressed work week involves increasing the number of hours worked per day in a given cycle to reduce the number of working days in a week and increase daily employee output. Compressed work arrangements enable employees to extend the length of their working day and benefit from accomplishing tasks faster (Spicer & Lyons, 2022).

Topp, Hille, Neumann and Mötelfindt (2021) investigated software development teams with the goal of determining the effect of a remote 4-day work week on the team's performance. The research used a case study design and sourced data through semi-structured interviews. Thematic analysis was applied, revealing that there was no significant difference in

performance outcomes after the introduction of the remote 4-day work week. However, there was increased communication, teamwork and workplace satisfaction. In Ireland, Russell, O'Connell and McGinnity (2017) investigated the impact of flexi-work arrangements on work life conflict and work pressure using a descriptive survey research design. The study sourced data from managements across various sectors and used correlation and regression analyses. Findings were that part-time and contracting have a negative and significant effect on work life conflict and pressure. The study recommended effective utilization of part-time work, scheduled hours, scheduled time and scheduled off to manage workplace stress factors.

Using a quantitative approach Paje, Escobar, Ruaya and Sulit (2020) sought after the impact of CWW arrangements on work place stress, work-life balance, and work productivity in the Philippines. Structural Equation Model (SEM) was applied in analysis revealing that CWW has a significant negative effect on job stress, which enhances work-life balance and work productivity proxied by attendance, task efficiency and quantity of work. Additional day offs were associated with reduced negative impacts of long working days and work pressures. Nwekpa, Offor and Ezezue (2020) based their investigation on Nigerian breweries in an investigation into the relationship between job schedule flexibility and employee commitment. A correlational research design guided the study with the regressions applied ascertaining that while flexi-time, compressed work week and job sharing improve organizational commitment, they had an insignificant impact on work outcomes. The study recommended the variables of flexi-work as useful strategies to attract employees and reinforce job commitment.

Orwa and Nyangau (2020) investigated public health institutions aiming to establish the effect of CWW on organization performance in Kenya's public health sectors. The study utilized a descriptive research design and relied on regressions to determine the correlation between the variables. Analysis revealed that CWW arrangements have a positive and significant effect on

employee the performance in terms of engagement and patient satisfaction. This study investigated compressed workweek practices in health institutions which have different goals and more demanding schedules than insurance firms.

2.3.4 Job-Sharing and Employee Performance

Job sharing is a type of work-place arrangement whereby a single full-time job is shared between two or more employees (Alphonse, 2019). Job sharing calls for the splitting of roles in an organization to ensure adequate rotation and diversity in skills utilization (Allen & Shockley, 2009). Ratican, Antenucci and Ratican (2021) carried out a literature review with the goal of identifying the major components and trends of job satisfaction post COVID-19. The study showed a prevalence of alternative work arrangements and work-life balance practices such as job sharing, remote working, shift working and flexi-time practices which improved employee engagement, reduced work place stress and burnout, and turnover intention. This study reviewed literature.

Nayanathara and Karunarathne (2021) researched on the impact of FWAs on employee performance in Sri Lanka's the IT Industry. Data was sourced from top level executives and analyzed using descriptive statistics, correlation, and regression analyses, revealing a positive impact between CWW, telecommuting, and working from home practices, and employee's ability to maintain high standards of work, handle assignments without much supervision, and collectively rally towards common goals. Orishede and Ndudi (2020) used a literature synthesis in an examination into the effect of flexi-work practices on employee performance. The literature analysis showed a higher effect of job sharing, flex-time and telecommuting that compressed workweek which displayed both positive and negative effects on employee performance. Job sharing was associated with sharing of work obligations and skills and ideas

which had a significant negative impact on interorganizational conflict and improved goal realization.

Mbae, Ogolla and Mbebe (2019) sought to after the effect of flexi-work practices on employee performance in Kenyan electricity generating firms in a descriptive study. The study used correlation and regression analysis which revealed that while work-time flexibility, job sharing and telecommuting have significant and positive effects on employee performance, compressed work week strategies have insignificant effects. The study showed that some of the roles in the firm are specialized and not compatible with certain aspects of job sharing. Mwangi, Theuri and Sang (2018) employed a descriptive design in a study that relied on correlation analysis to establish the role of flexible work arrangements on the performance of firms listed at the Nairobi Securities Exchange. The study targeted the top managers in these firms with the analysis revealing that the adoption of supportive flexible work program increased organizational commitment and dedication which resulted in improved organizational performance. Telecommuting increased remote work, part time work arrangements enabled staff to engage in their own career development, while job sharing has enabled employees to minimize common problems within the organization. The study asserted that mentorship, communication and collaboration should be part of organizational policies to realize the full benefits of job sharing.

2.4 Summary of Research Gaps

The review of the empirical literature identified various gaps that was of interest to the current research. These gaps are summarized in the table below;

Table 2.1 Summary of Research Gaps

Author	Title	Findings	Gap
Mwangi, Theuri and Sang (2018)	Role of types of flexible work options on organizational performance of listed companies in the Nairobi Securities Exchange in Kenya.	Telecommuting increased remote work, part time work arrangements enabled staff to engage in their own career development, while job sharing has enabled employees to minimize common problems within the organization.	The study investigated all listed firms while the current examined on insurance firms to present a more industry-specific understanding of the study variables
Orishede and Ndudi (2020)	Flexible work arrangement and employee performance: a review.	Job sharing, flex-time and telecommuting have positive effects on performance while compressed workweek displayed both positive and negative effects on employee performance.	The study used literature review methods while the current study is descriptive and collected primary data
Ratican, Antenucci and Ratican (2021)	Identifying Job Satisfaction And Employment Trends During The Covid 19 Pandemic.	Job sharing, remote working, shift working and flexi-time practices were associated with a higher degree of employee engagement, reduced work place stress and burnout.	The study reviewed literature with the aim of identifying trends while this study sought to explain how these trends impact employee performance
Orwa and Nyangau (2020)	Effects of work-life balance practices on organization performance in Homa bay county referral hospital, Kenya.	Compressed workweek arrangements have a positive and significant effect on employee the performance in terms of engagement and patient satisfaction.	This study investigated health professionals in an industry with a high demand for in-person attention
Idowu (2020)	Role of Flexible Working Hours' Arrangement on Employee Job Performance and Retention in Manufacturing Industries in Agbara, Nigeria.	Flexible work-hour arrangements have seen improved employee performance, reduced work-related stress and increased employee retention.	This was a quantitative study that used employee retention to measure performance while the current utilized attendance and goal realization as performance metrics.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The third chapter of the proposal focused on the presentation of the methodological plans that is applied to achieve the aims of the research. The main areas of the chapter were the research design, the population of interest, data collection section and the data analysis and presentation approaches that was followed in the course of the survey.

3.2 Research Design

According to Kothari and Garg (2014) the design of the study focuses on the systematic plan, procedures of outline that is applied in the course of the research to achieve the answers to the study problem. Walliman (2017) contends that the most appropriate for studies that need to meet a quantitative objective within a particular period in time should be a descriptive cross-sectional approach. The cross-sectional approach is essential when the research needs to identify a particular relationship between the research variables. Bell, Bryman and Harley (2018) also support the selection of this research design as it allows the analysis of a particular phenomenon within the current time-frame and minimizes any interference from the researcher. Based on the above key factors, the descriptive cross-sectional research design was adopted in this study as the most appropriate to meeting the aims of this research. More so, the design allowed for a quantitative approach to be adopted in analyzing the relationship between variables.

3.3 Population of the Study

Borg and Gall, (2012) opined that the research population comprises of the various members, events of objects which are integral to attaining the aims of the study as they offer the required information. Ghauri, Grønhaug and Strange (2020) affirm that the population should therefore fit a certain specification that is being studied by the researchers. Thus, to meet the aims of this

study the population of interest for the study was the Human Resource Managers drawn from all the registered insurance companies operating in Kenya. According to Insurance Regulatory Authority (2022) there were 56 licensed insurance companies in the country. The study selected the HR managers from each of the companies as they are expected to have knowledge on how flexible working practices have influenced employee performance within the firms. Thus, the target population was 56 individuals.

3.4 Data Collection

According to Kothari and Garg (2014) there are many methods of data collection. The choice of a tool and instrument depends mainly on the attributes of the subjects, research topic, problem question, objectives, design, expected data, and results. This research explicitly relied on primary sources of data owing to the objectives the study sought to examine. The research data was collected using a structured research questionnaire which will ensure there is uniformity in the collected study data. The questionnaire was structured in three sections; Section A covered demographic data; section B will cover flexible work practices and Section C focused on employee performance questions. These were developed in line with the study objectives and supported by the conceptualization of the variables by the various quoted researchers in the empirical review.

The research tool was pretested with 10% (n= 6) of the participants who were not involved in the final survey to check the reliability and validity of the instrument. A drop and pick method as well as Google forms was extensively utilized in the data collection process.

Table 3.1 Reliability Results

Variable	Cronbach's Alpha	N of Items	Implication of result
Telecommuting	.731	6	Accept research instrument for utilization in the main survey.
Flex time	.863	6	Accept research instrument for utilization in the main survey.
Work scheduling	.781	5	Accept research instrument for utilization in the main survey.
Job sharing	.728	6	Accept research instrument for utilization in the main survey.
Employee performance	.860	6	Accept research instrument for utilization in the main survey.

3.5 Data Analysis

The collected questionnaires were checked, and items in the questionnaire was cleaned to enable reliable data entry. The main tool for the analysis was the Statistical Package for Social Sciences (SPSS version 25.0). The coded data was analyzed using both descriptive and inferential statistics. The descriptive part of the analysis examined on the frequencies, percentages, mean and standard deviation. The inferential bit utilized the Spearman rank correlation to establish the relation between the variables. Lastly, a multiple linear regression was estimated to analyse the strength of the relationship between the independent and dependent variables. The analyzed data was presented using figures and tables respectively. The following model was adopted;

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

Y – Dependent variable which is a measure of employee performance in the insurance industry.

X₁ - telecommuting

X₂ – flex-time

X₃ – work scheduling

X₄ – job sharing

ϵ – Is the error term.

β_{1-4} – Coefficients for which we are trying to predict the value of Y as determined by the independent variables.

CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter presents the findings of the study in line with the research objectives. The chapter comprises of the response rate, the background of the participants, the descriptive analysis based on the variables. Lastly, the chapter presents the inferential analysis and the discussion of the findings in line with the literature reviewed.

4.2 Response Rate

The study was interested in obtaining field data from 56 insurance companies registered in Kenya. The research focused on human resource personnel drawn from all the firms and the study obtained 48 responses representing 86% rate of response with 14% (n = 8) of HR managers not able to participate in the survey. This response was deemed adequate for utilization in quantitative analysis.

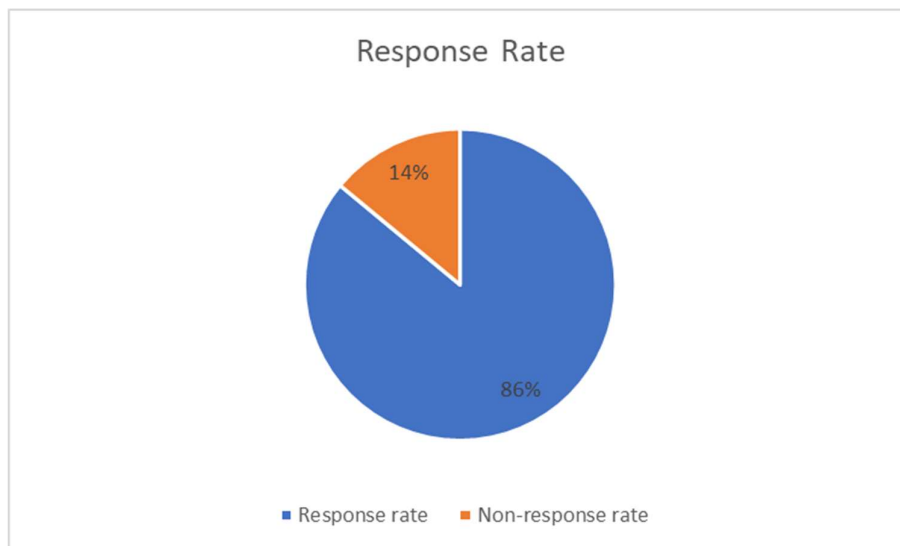


Figure 4.1 Response Rate

4.3 Background Information

4.3.1 Gender of Respondents

The participants were queried on their gender identity and results are shown in Figure 4.2 indicating that 56% of the HR officials were female personnel with only 44% of respondents represented by male officials. The findings showed there was high diversity in the HR team among the registered insurance companies in Kenya.

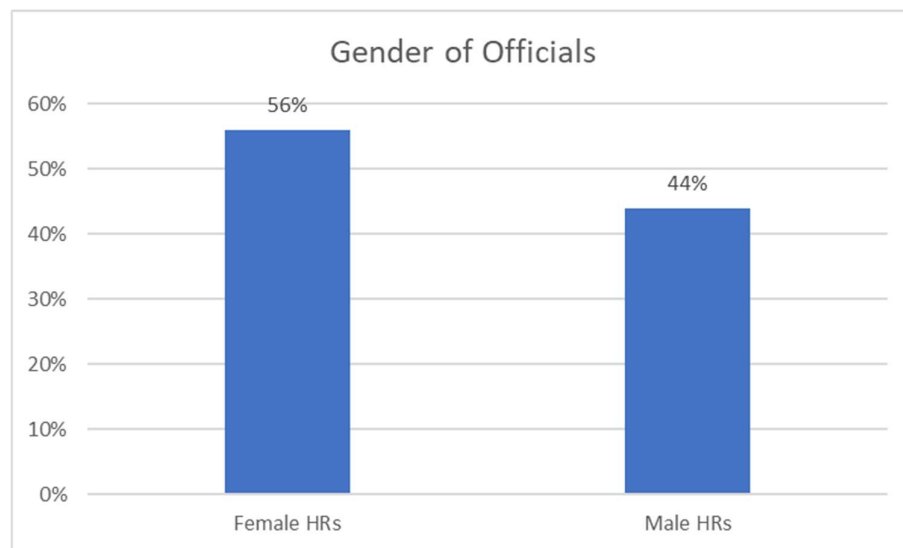


Figure 4.2 Gender of Respondents

4.3.2 Work Experience at Human Resource Department

The study examined the participants length of time working within the insurance firms human resource department and findings are presented below.

Table 4.1 Length of time in Human Resource Department

	Frequency	Percent
4-6 years	16	33.3
7-10 years	24	50.0
Over 11 years	8	16.7
Total	48	100.0

Majority of the respondents included in the research 50% (n = 24) have worked in their HR departments for atleast 7-10 years with 33% (n = 16) for atleast 4-6 years. The findings

showed the respondents had adequate experience within the HR teams to provide relevant information being sought to solve the research problem.

4.3.3 Flexible Work Practices adopted during Covid-19

The study reviewed the various flexible work practices that were utilized within the insurance firms and the summary of the results is shown in Table 4.2

Table 4.2 Flexible Work Practices adopted during Covid-19

	Frequency	Percent
Telecommuting	34	70.8
Flex-time	44	91.7
Job sharing	28	58.3
Work scheduling	31	64.6

The analysis demonstrated that majority of the insurance firms 92% had adopted flexi-time work practices, 71% had applied telecommuting and 64% were using work scheduling in management of their personnel. The results revealed that insurance firms considered in the survey have applied the various practices being examined in this research thus can provide information on their effect on employee performance.

4.4 Descriptive Analysis

Structured research data was widely utilized in the survey which led to the adoption of descriptive quantitative analysis. The results were presented using means and standard deviation in line with the study variables.

4.4.1 Telecommuting

The first independent variable reviewed the adoption of telecommuting within the insurance firms and results are shown in table 4.3

Table 4.3 Analysis of Telecommuting

	N	Sum	Mean	Std. Deviation
We allowed our employees to work from home during the pandemic	48	188.00	3.9167	.67896
We facilitated our employees to conduct work meetings using digital communication tools	48	193.00	4.0208	.95627
We facilitated our employees in making self-reliant decisions on their work duties	48	199.00	4.1458	.85027
We engaged our employees routinely to spur innovative work behaviour during remote working	48	202.00	4.2083	.71335
We invested in network infrastructure for our employees to support virtual work seamlessly	48	201.00	4.1875	.86679
We initiated a policy where employees were only allowed into the office for the part of the week	48	186.00	3.8750	.84110

Participants strongly agreed (mean = 4.208, dev = .713) they engaged their employees routinely to spur innovative work behaviour during remote working. Respondents agreed they facilitated they employees to conduct work meetings using digital communication tools (mean = 4.020, dev = .956). The analysis showed agreement (mean = 4.187, dev =.866) the firms invested in network infrastructure for employees to support virtual work seamlessly indicating moderate deviation from the mean. Results revealed agreement the firms invested in network infrastructure for our employees to support virtual work seamlessly as shown by mean of 4.187 and moderate deviation of .866. The respondents indicated agreement that they allowed their employees to work from home during the

pandemic as shown by a mean of 3.916 and minimal deviation of .678. Research showed agreement the firms have initiated a policy where employees were only allowed into the office for the part of the week (mean = 3.875, dev = .841).

4.4.2 Flexi-Time

The study second variable focused on the application of flexi-time within the insurance firms and the summary for the results is shown in Table 4.4

Table 4.4 Analysis of Flexi-Time

	N	Sum	Mean	Std. Deviation
We have instituted a work policy where employees play a role in determining their work routines	48	172.00	3.5833	.89522
We facilitate our employees in designing the number of hours they are required to work every week	48	170.00	3.5417	.89819
We have routinely conducted training for employees to resonate with the flexi-time system of work	48	176.00	3.6667	1.19098
We have supported our employees in undertaking hot desking and home working to foster their wellbeing	48	172.00	3.5833	1.14545
We have developed flexible rostering which allows our employees to manage their work time	48	189.00	3.9375	.90873
We provided our employees with extra leaves to help in managing the limited physical work space gatherings	48	175.00	3.6458	1.22890

The findings revealed agreement (mean = 3.937, dev = .908) the firms have developed flexible rostering which allows their employees to manage their work time. Participants were in agreement with high deviation (mean = 3.666, dev = 1.190) that the firms routinely

conducted training for employees to resonate with the flexi-time system of work. The HR managers were in agreement they provided their employees with extra leaves to help in managing the limited physical work space gatherings (mean = 3.645, dev = 1.228). The survey also demonstrated agreement the firms facilitate the employees in designing the number of hours they are required to work every week as shown by mean of 3.541 and deviation of .898. The study noted agreement the firm's supported employees in undertaking hot desking and home working to foster their wellbeing as indicated by mean of 3.583 and high deviation of 1.145. Respondents also agreed they have instituted a work policy where employees play a role in determining their work routines (mean = 3.583, dev = .895).

4.4.3 Work Scheduling

The third variable of the research focused on the adoption of work scheduling practices in the firms and findings are shown in Table 4.5 below

Table 4.5 Analysis of Work Scheduling

	N	Sum	Mean	Std. Deviation
We allowed our employees to take up compressed work weeks to foster employee output	48	188.00	3.9167	.76724
We provide our employees the freedom in managing their work time to provide them with more personal time	48	191.00	3.9792	.86269
We allow employees the freedom to extend their working day/hours in order to fast-track accomplishment of tasks	48	184.00	3.8333	.66311
We have developed an elaborate system for work-life balance that helps minimize work pressure among our employees	48	188.00	3.9167	.73899

We manage the work delegation to employees to ensure we do not overburden them with a demanding schedule	48	183.00	3.8125	.84189
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The respondents agreed they provide their employees the freedom in managing their work time to provide them with more personal time (mean = 3.979, dev = .862). Results revealed a mean of 3.916, dev = .738 showing agreement the firms have developed an elaborate system for work-life balance that helps minimize work pressure among our employees. The HR managers were in agreement they allow employees the freedom to extend their working day/hours in order to fast-track accomplishment of tasks (mean = 3.833, dev = .663). Results noted agreement the firms manage the work delegation to employees to ensure they do not overburden them with a demanding schedule as shown by mean of 3.812 and moderate deviation of .841. Findings indicated agreement they provide employees the freedom in managing their work time to provide them with more personal time as shown by mean of 3.979 and deviation of .862.

4.4.4 Job Sharing

The fourth predictor variable examined the utilization of job sharing among insurance firms in Kenya and results are presented below

Table 4.6 Analysis of Job Sharing

	N	Sum	Mean	Std. Deviation
We regularly conduct employee rotation to ensure task are accomplished more efficiently	48	177.00	3.6875	1.05500
We manage the work scheduling and task based on the various skill-sets of our employees to ensure the most diverse group is involved	48	191.00	3.9792	.91068

We have put in place arrangements that ensures a single full-time job is shared by more than one personnel to improve attainment of the organization objectives	48	183.00	3.8125	.70428
We allow our employees to undertake shift working that supports the attainment of work activities with speed	48	196.00	4.0833	.84635
We allow our employees to handle assignment as a team to ensure high standards are obtained at the work place	48	180.00	3.7500	.81214
We encourage our employees to appreciate team working which enhances the attainment of the common organization goal	48	175.00	3.6458	.93375

The respondents were in agreement they allowed employees to undertake shift working that supports the attainment of work activities with speed (mean = 4.083, dev = .846). The analysis showed agreement (mean = 3.979, dev = .910) they manage the work scheduling and task based on the various skill-sets of their employees to ensure the most diverse group is involved. Respondents were in agreement they have put in place arrangements that ensures a single full-time job is shared by more than one personnel to improve attainment of the organization objectives as shown by mean of 3.812 and deviation of .704. Results further indicated agreement with moderate deviation the firms allow their employees to handle assignment as a team to ensure high standards are obtained at the work place (mean = 3.750, dev = .812). Findings noted agreement the firms regularly conduct employee rotation to ensure task are accomplished more efficiently as shown by mean of 3.687 and high deviation of 1.055. The study noted agreement among respondents they encourage their employees to appreciate team working which enhances the attainment of the common organization goal (mean = 3.645, dev = .933).

4.4.5 Employee Performance

The dependent variable for the research focused on the level of employee performance within the insurance firms and results are presented in this section.

Table 4.7 Analysis of Employee Performance

	N	Sum	Mean	Std. Deviation
The firm employees diligently undertake their duties with minimal supervision	48	177.00	3.6875	.97099
The firm employees are able to meet the task deliverables within the stated timelines	48	179.00	3.7292	.89299
The firm employees continuously meet the quality and quantity standards in accomplishing their tasks	48	177.00	3.6875	.97099
The firm sustain a positive relation with their co-workers which reinforces teamwork	48	181.00	3.7708	.99444
The firm employees have reinforced communication and networking which enhances their competencies	48	180.00	3.7500	1.00000
The firm employees regularly participate in coaching sessions which fosters their skill sets and competencies	48	180.00	3.7500	.83793

Findings showed agreement (mean = 3.770, dev = .994) the firms sustain a positive relation with their co-workers which reinforces teamwork. The participants agreed the firm employees have reinforced communication and networking which enhances their competencies as well as regularly participate in coaching sessions which fosters their skill sets and competencies (mean = 3.750, dev = 1.000). The analysis showed agreement the firm employees are able to meet the task deliverables within the stated timelines as shown by mean of 3.729 and deviation of .892. Participants also agreed the firm employees continuously meet the quality and quantity standards in accomplishing their tasks (mean = 3.687, dev = .970). The study also noted agreement (mean = 3.750, dev = .837) the firm

employees regularly participate in coaching sessions which fosters their skill sets and competencies. A mean of 3.687 and moderate deviation of .970 indicating agreement the firms' employees diligently undertake their duties with minimal supervision.

4.5 Regression Analysis

Multiple linear regression analysis was adopted in the research to determine the magnitude of the influence of flexible work practices on employee performance among insurance firms in Kenya.

Table 4.8 Regression Summary

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.824 ^a	.679	.650	.42964	1.525

a. Predictors: (Constant), Job Sharing, Telecommute, Work scheduling, Flextime

b. Dependent Variable: Employee Performance

The R² value indicates how much of the dependent variable, "employee performance", can be explained by the independent 'flexible work practices. The results showed R² = .679; revealing that 67.9% of changes in employee performance can be explained by job sharing, telecommute, work scheduling and flextime work practices.

Table 4.9 ANOVA Summary

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.820	4	4.205	22.780	.000 ^b
	Residual	7.937	43	.185		
	Total	24.757	47			

a. Dependent Variable: Employee Performance

b. Predictors: (Constant), Job Sharing, Telecommute, Work scheduling, Flextime

An F statistic of 22.780 showed a significant model. A probability (p) value of 0.000 (p < 0.05), supported this, showing that overall, the model used was statistically significant in

predicting the outcome variable. Thus, we can hold there was a positive and significant relationship between flexible work practices and employee performance of insurance firms in Kenya.

Table 4.10 Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.336	.668		-.503	.617
Telecommute	.039	.126	.029	.312	.757
Flextime	.213	.105	.238	2.029	.035
Work scheduling	.077	.035	.051	2.200	.002
Job Sharing	.738	.186	.585	3.967	.000

a. Dependent Variable: Employee Performance

$$Y = -.336 + .039X_1 + .213X_2 + .077X_3 + .738X_4 + .668$$

Regarding the first objective of the study focused on telecommute practices; the findings showed $\beta_1 = .039$, $\text{Sig} = .757 > .05$ indicating that telecommute had an insignificant effect on employee performance of insurance firms in Kenya. The analysis of the second objective focused on flex time practices revealed a coefficient $\beta_2 = .213$, $\text{Sig} = .035 < .05$ indicating that flex time had a positive and significant effect on employee performance of insurance firms in Kenya. Thus, changing flex time by a unit will positively improve employee performance by a level of .213

On the third objective, the study examined the effect of work scheduling practices and results revealed a coefficient $\beta_3 = .077$, $\text{Sig} = .002 < .05$ indicating that work scheduling practices had a positive and significant effect on employee performance of insurance firms in Kenya. Thus, changing work scheduling practices by a unit will positively improve employee performance by a level of .077. Lastly, the findings on the fourth objective on

job sharing yielded a coefficient $\beta_4 = .738$, Sig = $.000 < .05$ indicating that job sharing practices had a positive and significant effect on employee performance of insurance firms in Kenya. Thus, changing job sharing practices by a unit will positively improve employee performance by a level of .738.

4.7 Discussion of Findings

4.7.1 Telecommuting and Employee Performance

The research purposed to analyse the effect of telecommuting practices on the performance of employees in insurance firms during the COVID-19 pandemic. The results of the correlation analysis demonstrated that while there is a significant relation between telecommuting practices and employee performance in Kenyan insurance firms, these practices do not have a significant effect on the employees' performance. These findings contradict the expectations of the social exchange theory which argues that firms should provide employees the opportunity to telecommute if the situation enables them to accomplish their goals more effectively. Rahman, et al., (2020) also made similar assertions in their analysis which also revealed insignificant effects of flexi-work arrangements on employees innovative output.

However, according to Rusdha and Edirisooriya (2021), work from home arrangements improves employee performance as it grants them more freedom, autonomy, and greater work-life balance. This study collected data from a sample of firms in the ICT sector. Players in this sector are more prepared for telecommuting than insurance sector employees. There was agreement that insurance firms have invested in network infrastructure that would support employees to work virtually, a finding that Karimi (2019) revealed has positive impacts on the performance of employees in Kenyan non-state firms. There was also a high degree of agreement that employees have the capacity to conduct work meetings using digital channels. This was observed in Mogeni's (2020)

empirical analysis which revealed that employee assistance programs have been instrumental in upgrading employees' skills to enable them to better utilize digital channels.

4.7.2 Flexi Time and Employee Performance

The results of the second objective revealed a strong positive association between flex-time and employee performance of insurance firms, with the regressions revealing positive and significant effects of flex-time approaches on the performance of insurance firm employees in Kenya. These findings align to the assertions in the social exchange theory which opines that guaranteeing employees more freedom to choose when to work would inspire them to become more productive. These finding are also in line with those of Solikhah, Fidhyallah and Lestari (2020) which was that part-time, scheduled hours and shift work all have a positive and significant effect on work motivation and employee engagement.

There was agreement among the respondents that the organization has developed flexible rostering which increases the employees time management at work. As asserted in the research by Morocco's Zerhouni (2022) who determined that flex-time, compressed hours and part-time work arrangements are important work-life balance practices that have significant impacts on employees' wellbeing, job satisfaction work performance. The results also revealed that there are policies instituted to allow employees to determine their work routines. Such policies had been hailed by Egga (2022) as key work-life balance practices that women's ventures in Nigeria applied to increase employee satisfaction, service delivery and business growth.

There was further agreement among the study respondents that the firms provide employees with extra leaves as a means of managing the limited physical work space

gatherings. This observation is in line with that made by Abba (2018) on how to improve tertiary institutions' staff performance. The researcher's conclusions were that flexible rosters, flexible start and finish times, as well as extra leaves have significant positive impacts on staff performance, stress as well as turnover. Similarly, Idowu (2020) asserted that flexible work-hour arrangements improve employee performance, reduced work-related stress and increased employee retention.

4.7.3 Work Scheduling and Employee Performance

Findings also revealed the existence of a strong positive relation between job sharing practices and employee performance of insurance firms in Kenya, with work scheduling practices having a significant positive effect on employee performance of insurance firms in Kenya. This finding is in line with the social exchange theory which asserts that increasing employees' freedom to select the work schedules would stimulate them to in turn, be more responsive and dedicated in the workplace. Further, according to Russell, O'connell and McGinnity (2017), utilization of part-time work, scheduled hours, scheduled time and scheduled off are flexi-work practices that have been utilized in the management of workplace stress. However, Nwekpa, Offor and Ezezue's (2020) analysis concluded that while flexi-time, compressed work week and job sharing improve organizational commitment, they had an insignificant impact on work outcomes.

There was agreement that the insurance firms provide employees the freedom to manage their work time. The choice to select a four-day work week had been identified by Topp et al., (2021). However, these researchers asserted that 4-day work weeks do not have any significant effects on the employees' performance. The respondents were in moderate agreement that the firms allow employees to take up compressed work weeks to foster employee output. According to Paje, et al., (2020) compressed work weeks reduce employee stress which in turn enhances work-life balance and work productivity. The

practice was associated with a high degree of attendance, task efficiency and quantity of work. Furthermore, the study revealed that additional day offs mitigate the negative effects of long working days and work pressures. Similarly, Orwa and Nyangau (2020) ascertained that CWW arrangements improve nurses' performance in terms of engagement and patient satisfaction.

4.7.4 Job Sharing and Employee Performance

The fourth objective was on the effect of job sharing on employee performance and correlation results revealed the existence of a strong positive relation between job sharing practices and employee performance in insurance firms, with the regressions revealing that these practices in turn have a positive and significant effect on the performance of insurance firm employees in Kenya. This finding concurs with the social exchange theory which asserts that easing workplace tasks through job sharing practices is a strategy for enhancing employee satisfaction and easing workplace-related stress factors. It is also in congruence with findings from Alphonse (2019) whereby role splitting was highlighted as a key work-life balance practice that enhances skills utilization and enables employees to better pursue non-work-related goals.

The results revealed that the firms allow employees to undertake shift working that supports the attainment of work activities with speed. Nayanathara and Karunarathne (2021) were also of the opinion that such work-life practices enhance employee's ability to maintain high standards of work, handle assignments without much supervision, and collectively rally towards common goals. The respondents also revealed that the firms have arrangements that ensure full-time jobs can be shared by more than one employee and the firms were using schedules to accomplish tasks based on the various skill-sets of employees to increase diversity. While the researchers Orishede and Ndudi (2020) ascertained that job sharing can enhance communication and skills transfer, they also

demonstrated that it is also a source of interorganizational conflict should a mismatch in partnership occur.

The respondents were also in agreement that their firms encourage teamwork as a means of maintaining high standards at the work place, a practice that according to Mbae, Ogolla and Mbebe (2019) enhances employee output per individual. However, the researchers were of the opinion that some staff roles are more specialized and that job sharing would not have a positive impact on these employees' workplace performance. Lastly, the respondents affirmed that their various firms conduct regular employee rotation which enhances the efficiency of task execution. Mwangi, Theuri and Sang (2018) avered that job sharing helps in minimizing workplace burnout, enhances mentorship, communication and collaboration within the organization, which in turn enhances goal realization.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the research findings in summary form. It also covers the conclusions and recommendations that can be drawn from the findings. These are presented in line with the research objectives. Lastly, the suggestion for other studies was included in the chapter.

5.2 Summary of Findings

The COVID-19 pandemic had significant impacts people's livelihoods and forced businesses to adapt new practices that would not only empower employees but increase their ability to accomplish organizational goals more effectively and with less stress. This study sought to establish the effect of work-life balance practices adopted by insurance firms during the pandemic and their influence on employee performance. The research was guided by the social exchange theory and the path-goal theory. The study adopted a descriptive cross-sectional research design and targeted human resource managers drawn from all the registered insurance companies operating in Kenya. Structured questionnaires were adopted in the data collection with descriptive and inferential approaches used in the analysis.

The research was able to obtain an 86% response rate, of which 56% were female personnel. Half of these respondents indicated that they have worked in the HR departments for 7-10 years while 33% indicated that they had been employed for between 4 and 6 years. This demonstrated a high degree of experience and awareness among the respondents. According to the respondents, flexi-time work practices was the most popular work-life balance practice instituted in insurance firms. In this regards, 92 percent of the respondents agreed that they have instituted this practice. On the other hand, 71%

had applied telecommuting and 64% employed work scheduling as a work-life balance practice. Job sharing was the least adopted practice, with only 58 percent of respondents indicating that their organizations have instituted the practice.

Regressions were applied on the data collected and from the analysis, the researcher ascertained that the work life balance practices have positive and significant impacts on employee performance. The correlation results of the first objective on telecommuting were that there exists a moderate positive and significant relation between telecommuting practices and employee performance of insurance firms in Kenya. However, according to the regression analysis, it was ascertained that telecommuting has insignificant effects on employee performance of insurance firms in Kenya. These findings suggest that changing telecommuting by a single unit will not have any significant impact on employee performance outcomes.

The study's second objective was on flex-time practices and the correlation results were that there was a strong positive association between flex-time and employee performance at Kenyan insurance firms. Regression results were also that flex-time has flex time exerts positive and significant effects on employee performance of insurance firms in Kenya. These results are similar to those made on the third and fourth objectives which was that work scheduling practices and job sharing have strong and positive association with employee performance in insurance firms. Regression results also revealed that these two practices have a positive and significant effect on employee performance of insurance firms in Kenya.

5.3 Conclusions

The overall conclusions that can be drawn from the research is that flexible work arrangements have positive and significant relationship with employees' work performance. Specifically, the study results aver that in crisis periods, especially those which involve recommendations on restrictions to access to the workplace as a preventative measure such as the COVID-19 pandemic, insurance firms can motivate their employees through the implementation of flexible work arrangements.

Regarding the first objective, the research concludes that telecommuting practices do not have any significant effect on the performance of employee in Kenyan insurance firms. This implies that efforts to enable employees to work from home or any other place other than the office does not significantly impact employee performance. Therefore, conducting workplace meetings via digital channels, remote working and instituting policies on telecommuting does not improve the performance of insurance employees.

The second objective of the research was on the effect of flex time practices and the findings led to the conclusion that flex time practices have a positive and significant effect on the performance of insurance firm employees. This implies that the system of working where employees and their employers agree on a specified number of hours and the employee meets these work hours at their discretionary time is a significant predictor of improved employee performance. Therefore, enabling employees to organize their working hours in a way that suits their other commitments without compromising their standards working hours through rosters as well as extra leave days is a strategic means for insurance managers to increase employee productivity.

The third objective of the research was on work scheduling practices and the findings led to the conclusion that work scheduling practices have significant predictive effects on the

performance of insurance firm employees in Kenya. The implication of this finding is that providing employees with the freedom to manage their work, minimizing work pressure among employees and empowering employees to extend their working day/hours in order to fast-track accomplishment of tasks would improve their productivity. Therefore, insurance firm managers can motivate their employees by empowering them decide when and how to accomplish organizational goals.

Lastly, the findings on the fourth objective led to the conclusion that job sharing practices have positive and significant effects on the performance of employees in insurance firms in Kenya. This implies that allowing employees to undertake shift working, manage the work scheduling and showing appreciation when work teams accomplish group tasks has predictive effects on their performance output. As a result, the study concludes that insurance firm managers should encourage employees to split their tasks, and engage in shift sharing, either through split weeks, split days or overlapping weeks as a means of improving workplace productivity.

5.4 Recommendations

The results show that the practice of instituting flexible work arrangements has significant benefits to the performance outcomes of employees in insurance firms. The study recommends that the insurance firms, and firms in the sector continue to implement these practices as this will improve the firms' performance and ability to meet strategic goals. Specifically, the research calls on these firms to find the right balance of work-life balance practices that would have positive impacts on employees' outcomes. It is also imperative that policymakers come up with policies that would encourage firms in the financial sector to continue implementing flexible work arrangements.

The analysis revealed that most of the firms had employed flexi-time work practices during the pandemic and that the practice improves employee performance. This study calls on more organizations to institute policies that would increase flexibility in work hours. The study recommends that the firms' human resource departments work in conjunction with employees and incorporate their views when designing flexible work schedules and roles, extended leaves, part-time working and compressed work weeks. The inclusion of employees would make the employees feel more included in decision making which according to the social exchange theory would garner greater connection and commitment. Through employee inclusion, the study also asserts that the employers will have a better idea of the degree of employee satisfaction with current workplace arrangements.

The study further recommends that these work-life balance practices be instituted and formalized in the institutions, and for employees to be made aware of the various options that they have in the event of an emergency that is not work-related. Specifically, the study recommends that these practices be considered part and parcel of an organization's work culture. This study avers that formalizing job sharing and flexible work schedules in company bylaws would increase its implementation and encourage firm-wide participation.

Lastly, job sharing was the least applied work-life balance practice and this research recommends that the challenges associated with job sharing be addressed through routine training, and upskilling, improving communication as well as coordination channels. The study also calls on improved mentoring and monitoring to ensure employees can co-handle some of the most complicated and specialized staff roles.

5.5 Suggestions for Further Research

Despite its presumed assertiveness, this study is not exhaustive due to its focus on only four main work-life balance practices employed in financial sector firms during the COVID-19 pandemic. This study calls for research into more technical fields such as the manufacturing where instituting work from home practices would be challenging. This would bring into clear perspective how such practices affect firms with specialized employees, work hours and daily goals. Furthermore, this study recommends analysis into how these practices impact employee satisfaction as opposed to employee performance. This is because poor implementation of work life balance practices was noted to have negative impacts on internal satisfaction, cooperation and harmony in the workplace.

Lastly, this study calls on more research into the role of management in designing and implementing work-life balance practices and whether employee involvement in design of such practices has any impact on its effectiveness. Furthermore, while this study targeted human resource managers, it would be more informative to seek data from the employees themselves as they are better placed to inform how work-life balance practices impacts their performance.

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APPENDICES

Appendix: Research Questionnaire

Hello participant,

I am Jackie Wanambisi currently pursuing a Master's Degree at The University of Nairobi and I'm requesting for your assistance in responding to the attached questionnaire. The aim of the study is to establish the effect of flexible work practices on employee performance during the covid-19 pandemic in the insurance industry in Kenya.

The responses provided in this survey was used only for academic purposes and your anonymity within the course of the research was upheld. Upon completion of the research the findings can be shared with your firm upon request of the same.

Thanks for taking part in the survey.

Part A: Demographic Profile

1. Kindly indicate what your gender is?

Male ()

Female ()

2. How long have you worked within the HR department of the organization?

Less than 3 years () 4-6 years ()

7-10 years () Over 11 years ()

3. Which of the following flexible work practices were adopted by your firm during Covid-19?

Remote working () Telecommuting ()

Flex-time () Work scheduling ()

Job-sharing () Part-time working ()

PART B: FLEXIBLE WORK PRACTICES

Kindly indicate your level of agreement with following statements using the following Likert scale;

1 = no agreement at all, 2 = strong disagreement, 3 = disagreement, 4 = agreement, 5 = strongly agree

	Telecommuting	1	2	3	4	5
	We allowed our employees to work from home during the pandemic					
	We facilitated our employees to conduct work meetings using digital communication tools					
	We facilitated our employees in making self-reliant decisions on their work duties					
	We engaged our employees routinely to spur innovative work behaviour during remote working					
	We invested in network infrastructure for our employees to support virtual work seamlessly					
	We initiated a policy where employees were only allowed into the office for the part of the week					

	Flex-time	1	2	3	4	5
	We have instituted a work policy where employees play a role in determining their work routines					
	We facilitate our employees in designing the number of hours they are required to work every week					
	We have routinely conducted training for employees to resonate with the flexi-time system of work.					
	We have supported our employees in undertaking hot desking and home working to foster their wellbeing					
	We have developed flexible rostering which allows our employees to manage their work time					

	We provided our employees with extra leaves to help in managing the limited physical work space gatherings					
--	--	--	--	--	--	--

	Work scheduling	1	2	3	4	5
	We allowed our employees to take up compressed work weeks to foster employee output					
	We provide our employees the freedom in managing their work time to provide them with more personal time					
	We allow employees the freedom to extend their working day/hours in order to fast-track accomplishment of tasks					
	We have developed an elaborate system for work-life balance that helps minimize work pressure among our employees					
	We manage the work delegation to employees to ensure we do not overburden them with a demanding schedule					




	Job sharing	1	2	3	4	5
	We regularly conduct employee rotation to ensure task are accomplished more efficiently					
	We manage the work scheduling and task based on the various skill-sets of our employees to ensure the most diverse group is involved					
	We have put in place arrangements that ensures a single full-time job is shared by more than one personnel to improve attainment of the organization objectives					

	We allow our employees to undertake shift working that supports the attainment of work activities with speed					
	We allow our employees to handle assignment as a team to ensure high standards are obtained at the work place					
	We encourage our employees to appreciate team working which enhances the attainment of the common organization goal.					

SECTION C: EMPLOYEE PERFORMANCE

	Employee performance	1	2	3	4	5
	The firm employees diligently undertake their duties with minimal supervision					
	The firm employees are able to meet the task deliverables within the stated timelines					
	The firm employees continuously meet the quality and quantity standards in accomplishing their tasks					
	The firm sustain a positive relation with their co-workers which reinforces teamwork					
	The firm employees have reinforced communication and networking which enhances their competencies					
	The firm employees regularly participate in coaching sessions which fosters their skill sets and competencies.					

Appendix II: NACOSTI Research Licence

 REPUBLIC OF KENYA	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
Ref No: 940575	Date of Issue: 20/March/2023
RESEARCH LICENSE	
	
This is to Certify that Miss.. Jacqueline Wanambi Wanambisi of University of Nairobi, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: EFFECT OF FLEXIBLE WORK PRACTICES DURING THE COVID-19 PANDEMIC ON EMPLOYEE PERFORMANCE IN THE INSURANCE INDUSTRY IN KENYA for the period ending : 20/March/2024.	
License No: NACOSTI/P/23/24290	
940575 Applicant Identification Number	 Director General NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION
	Verification QR Code 
NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.	
See overleaf for conditions	

Appendix III: Institutional Introduction Letter



UNIVERSITY OF NAIROBI FACULTY OF BUSINESS AND MANAGEMENT SCIENCES OFFICE OF THE DEAN

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VOIP: 9007/9008
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Website: business.uonbi.ac.ke

Our Ref: **D64/36515/2020**

February 7, 2023

National Commission for Science, Technology and Innovation
NACOSTI Headquarters
Upper Kabete, Off Waiyaki Way
P. O. Box 30623- 00100
NAIROBI

RE: INTRODUCTION LETTER: JACQUELINE WAMBANI WANAMBISI

The above named is a registered Masters of Science in Human Resource Management candidate at the University of Nairobi, Faculty of Business and Management Sciences. She is conducting research on "***Effect of Flexible Work Practices During the Covid-19 Pandemic on Employee Performance in the Insurance Industry in Kenya.***"

The purpose of this letter is to kindly request you to assist and facilitate the student with necessary data which forms an integral part of the Project.

The information and data required is needed for academic purposes only and will be treated in **Strict-Confidence**.

Your co-operation will be highly appreciated.



PROF. JAMES NJIHIA
DEAN, FACULTY OF BUSINESS AND MANAGEMENT SCIENCES

JN/jkm