THE INFLUENCE OF WORK-LIFE BALANCE ON JOB SATISFACTION AND COMMITMENT OF WOMEN EMPLOYEES AT THE COMMERCIAL BANKS IN KISUMU CITY, KENYA

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A Management Research Project submitted in partial fulfillment of the requirements for the award of the degree of Master of Business Administration (MBA), Department of Business Administration, School of Business, University of Nairobi.

2010
DECLARATION

I declare that this is my original work and that it has not been presented in any other university for any award.

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This research project has been submitted for examination with my approval as the university supervisor.

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DEDICATION

To my husband Charles and my beloved children Mirelle, Mackay and Marie.
ABSTRACT

Women are finding themselves in a dilemma involving choice between family and occupational advancement. Most affected women are those in highly demanding jobs like in banks. The objective of this study was to establish the influence of work-life balance on job satisfaction and commitment of women employees of commercial banks in Kisumu city. Banks under study were Kenya Commercial Bank, Standard & Chartered Bank, National Bank of Kenya, Equity Bank, Co-operative Bank and Barclays Bank of Kenya. A Semi-structured questionnaire was used to gather data which was analyzed using spreadsheets. 60 respondents answered the questionnaires; ten from each bank.

The research established that work-life balance has a positive influence on employee commitment and job satisfaction. There is a significant correlation between work-life balance and job satisfaction and also between work-life balance and commitment. It was clear that the banks lacked work-life balance policies. It is therefore important for commercial banks to think of how to fully gain from the female staff by understanding their roles in society/family and providing the necessary support. This study therefore recommends that organizations should include work-life balance as part of Human Resource practices in order to have satisfied and committed employees and thus reduce turnover rates.
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CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

The role of women in society has been radically changing all over the world. Vast numbers of women are now working full time and aspire to climb the same organizational ladder as their male counterparts. Indeed, the latest figures from the U.S Department of Labor indicate that the typical American family with a working husband, a homemaker wife, and two children makes up only seven percent of all the U.S families, (Davidson and Cooper, 1980). A similar trend is occurring in the U.K with the male labor
force increasing at the rate of only three percent over the last 45 years, whereas in the same period the number of women employed had grown at forty three percent.

The issue of work-life balance has developed out of demographic and social changes that have resulted in a more diverse family/work models. Supporting work-life balance is seen as a way of attracting and retaining the labor force needed to support economic well-being. This study in the area of work-life balance, job satisfaction and organizational commitment aimed at demonstrating the links between these factors (EEOT, 2007).

1.1.1 The Concept of Work-life Balance

Work-life balance is defined on the New Zealand Department of Labour Work-life balance Website as being about “effectively managing the juggling act between paid work and the other activities that are important to people.” The website notes that it is not about saying work is wrong or bad, but that “it shouldn’t crowd out the other things that matter to people, like time with family, participation in community activities, voluntary work, personal development, leisure and recreation.” It also points out that there is no “one size fits all solutions”. The ‘right’ balance is a very personal thing that differs for different people and at different stages of the life course. While for some the issue is having too much work, others do not have enough (www.dol.gvt.uz/worklife/whatis.95p). Due to its increasing importance, an increasing number of companies are putting in place work-life balance policies.
Armstrong (2005) states that work-life balance policies define how the organization intends to allow employees greater flexibility in their working patterns so that they can balance what they do at work with the responsibilities and interests they have outside work. The policy indicates how flexible work practices can be developed and implemented. It emphasizes that the number of hours worked must not be treated as a criterion for assessing performance. It sets out guidelines on specific arrangements that can be made such as flexible hours, compressed working week, term-time working contracts, working at home, special leave for parents and carers, career breaks and various kinds of child care.

1.1.2 The Concept of Job Satisfaction

Mullins (2005) defines job satisfaction as an emotion, a feeling, an attitude and a matter of perception. It results from an appraisal of an employee’s experiences at work. Job satisfaction involves likes, dislikes, and intrinsic and extrinsic needs. Job satisfaction can be an important indicator of how employees feel about their jobs and a predictor of work behaviors such as organizational citizenship, absenteeism and turnover. One common research finding is that job satisfaction is correlated with life satisfaction. This correlation is reciprocal (Organ and Ryan, 1995).

There are important reasons why we should be concerned with Job Satisfaction. First, the humanitarian perspective is that people deserve to be treated fairly and with respect. Job satisfaction to some extent is a reflection of good treatment. It can also be considered an indicator of emotional well-being or psychological health. Secondly, the utilitarian
perspective is that job satisfaction can lead to behavior by employees that affect the organizational functioning. In the past, satisfaction was approached by some researchers from the perspective of need fulfillment, i.e. whether the job met employees’ physical/psychological need. The approach has however been deemphasized because today most researchers tend to focus attention on cognitive processes rather than underlying needs. The attitudinal perspective has become the predominant one in the study of job satisfaction. (Torrington, Hall & Taylor, 2005).

1.1.3 The Concept of Organizational Commitment

The word “commitment” holds great significance in almost all sphere of human life. How then can a corporate structure remain devoid of it? We are living in a time where employee lay-offs have become a common affair. On the other hand, employees have turned restless and aggressive as well as hopping from one company to another. Both the situations are far from comforting. If employers expect the employee to be more committed to their work, employees also expect the organization to be more committed to them in terms of understanding their needs and providing right work environment. Committed employees are a precious aspect to an organization; and for them, money is not all that matters. Commitment is all about loyalty and ‘owning’ the organization. www.indianchild.com.

In many organizations, there’s growing commitment gap – a widening split between the expectations of employers and what workers are prepared to do. The most common reason for this is a failure of management in some way or another. Properly managed
employees can be motivated to achieve excellence in any area of business. According to the often conducted employee commitment surveys, commitment arises from a combination of various factors. Some of the most common factors that determine commitment levels are job satisfaction, recognition, appreciation from seniors, work culture, remuneration, job challenges, responsibilities and healthy competition etc. According to the often conducted employee commitment surveys, commitment arises from a combination of various factors. Some of the most common factors that determine commitment levels are job satisfaction, recognition, appreciation from seniors, work culture, remuneration, job challenges, responsibilities and healthy competition etc. (www.mansis.com).

1.1.4 Work-life balance, Job Satisfaction and Employee Commitment.

The issue of balancing the demands of work and the demands of life/family affects all the sectors in life. It actually affects a whole country. Organizations have realized that as much as employees are expected to perform, they also have their expectations from the employer, especially concerning their welfare. Employers must understand that employees have social and cultural obligations apart from work. Employers have realized also that a satisfied employee is one who is at peace with him/herself. To be at peace with oneself needs one to be satisfied in life. Having been able to create harmony between
work and life demands. An employee who is satisfied with his/her job is definitely loyal to the job, and obviously, has been able to balance the demands of work and life/family. (Rousseau, 1995).

1.1.5 Women in the Banking Sector

The role of women in formal employment was traditionally confined to teaching, nursing and secretarial positions. Many women selected these areas of work because of family or social pressure or poor career advice. Today, women have ventured into other careers, even industrial occupations and many have moved into management. It is likely that this will greatly increase in the near future. Approximately half of university graduates in business are female (Appleby, 1994).

Bernardin, (2007) asserts that organizations are becoming more involved in designing programs to help employees manage their work-family role conflict by providing a place and procedure for discussing conflicts and coping strategies. Also, organizations are changing their practices in recruitment, travel, transfers, promotions, scheduling hours, and benefits to meet the needs of the larger dual-career couples. These practices have positive influence on employee’s job satisfaction. The banking sector has not been left out in this new trend. Most banks have embraced women as the majority of their employees. Whereas men formed the majority of bank employees, women have proved their ability to perform in the highly demanding profession. The results from the baseline survey indicated that women bankers in Kisumu form a great percentage of bank employees at 49% whereas men stand at 51%. In fact, some banks had more women than men while others stood at 50-50.
1.1.6 Commercial Banks in Kenya

A commercial bank may be defined as an institution possessing limited liability similar to companies that receive money from members of the public and keep it in different types of accounts. This includes current accounts, from which money may be withdrawn or transferred by means of cheques. These banks earn their profits through lending money and making investments in short-term securities. Commercial banks in Kenya are both foreign and indigenous. Foreign owned banks include Barclays Bank, Stanbic Bank, Bank of Baroda, Standard Chartered Bank, Habib Bank and Bank of India, to mention just a few (Rwabutoga and Spencer, 1997). Banks are places of beehive activities. Most employees work from 8:00am to even beyond 6:00pm in the evening, and this is from Monday to Saturday. Despite working long hours, the work is often routine and employees may risk suffering from stress and boredom. The fact that most of them handle money requires that they have to be specially taken care of. The employer has to ensure that the employees are satisfied with their job and that they are fully committed to their job/organization.

1.2 Statement of the Problem

Interference between work and non-work responsibilities has a number of negative outcomes to organizations. In terms of job attitudes, employees reporting high levels of both work-to-life and life-to-work conflict tend to exhibit lower levels of job satisfaction and organizational commitment (Burke & Greenglass, 1999; Kossek & Ozeki, 1998). Behavioral outcomes of both directions of conflict include reduced work effort, reduced
performance, and increased absenteeism and turnover, increased stress and burnout (Anderson, Coffey & Byerly, 2002), cognitive difficulties such as staying awake, lack of concentration, and low alertness (MacEwen & Barling, 1994), and reduced levels of general health and energy. The implications for organizations are clear: work-life conflict can have negative repercussions for employee performance. While women workers desire to serve employers like their male counterparts, they cannot influence the environmental conditions in which they are employed. Their satisfaction and commitment depend on the motivational factors that exist in their organizations. This study sought to find out how problems stated above can be dealt with through the findings that are expected to provide new areas of knowledge.

A number of researchers have found that use of flexible working hours is associated with lower levels of work-to-life conflict (Anderson et al, 2002). Studies have found that employees who benefit from childcare centers, referral services and other family-supportive practices report higher levels of commitment to the organization (Goldberg, Greenberger, Koch-Jones, 1989; Grover & Crooker, 1995). In a study of the ‘Virtual Office’, Callentine’s (1995) participants attributed an increase in job satisfaction to increased flexibility in the location and timing of their work. Similarly, a UK survey of 597 working parents (Working families, 2005) found a correlation between self-rated productivity, flexibility and satisfaction with work-life balance and enjoyment of one’s job. On the other hand, research by Blum, Fields, and Goodman (1994), Galinsky and Morris (1993) found no effects of work-life practices on employees’ work-life conflict levels. Similarly, Bloom and Van Reenan’s (2006) study of 732 manufacturer
organizations in the US, France, UK and Germany found no direct relationship between work-life balance policies and productivity.

In Kenya, very little research has been done on work-life balance. A number of researches though have been done on job satisfaction and organizational commitment. Ntuara S. T (2008) did a survey of the relationship between job satisfaction and organizational performance of companies listed in the Nairobi Stock Exchange. She found that job satisfaction had some influence on the listed firm’s performance but is minimal as it accounted for only 8.7% of the variance in performance. On the same note, Njenga I.K (2007) found a positive relationship between job satisfaction, organizational commitment and the performance from a study of public secondary schools in Dagoretti, Nairobi. Wang and Walumbwa (2007) found that the availability of flexible work arrangements was associated with increased organizational commitment for banking employees in Kenya, China and Thailand only when employees perceive their supervisors to exhibit transformational leadership behaviors, including individual consideration.

The above researches do not answer even a little bit the researcher’s question. It is clear that very little study has been done in Kenya on work-life balance, and especially its effects on women employees and more specifically, in Kisumu. There is thus a wide gap of knowledge which needs to be filled by this research. From the above background, the researcher sought to answer the following question: What is the influence of work-life
balance on job satisfaction and commitment of women employees of the commercial banks in Kisumu, Kenya?

1.3 Research Objective

To establish the influence of work-life balance on job satisfaction and commitment of women employees of the commercial banks in Kisumu city of Kenya.

1.4 Significance of the Study

The significance of the study lies in the fact that the influence of work-life balance has effects on job satisfaction and commitment of women employees of the commercial banks. The analysis will:

i. Provide relevant information that may assist the bank management in formulation of strategies aimed at increasing job satisfaction and commitment among the women employees in the banking industry.

ii. Be useful to other financial institutions and other organizations in making policies on work life-balance that will promote job satisfaction and commitment of women employees.

iii. Bring out findings that will contribute to knowledge in the area of work-life balance and its influence on job satisfaction and commitment of employees.

iv. Benefit both employee and employers by reducing absenteeism, raising morale and increasing motivation, and levels of performance.
CHAPTER TWO: LITERATURE REVIEW

2.1 The Concept of Work-life balance

Work-life balance is the act of effectively managing the juggling act between paid work and other activities that are important to people. [www.dol.gov/whatis.html](http://www.dol.gov/whatis.html). Until now, employers who want to be family friendly have focused in reducing the conflict between work and home through policies such as flextime and telecommuting (Gzywacz, 2003). Work life- balance
options focus on three different types of work flexibility. First, there is flexibility in terms
of the number of hours worked; second, the exact timing of those hours; and, third, the
location at which the work is carried out. Clearly some options may reflect all three types
of flexibility. While the legislation only addresses the need of parents, there is a strong
lobby for flexible work options to be potentially available for all employees. There are
potentially many possible work-life balance options, and clearly not all of these options
are appropriate for all jobs or employees, and employers will need to be convinced of the
business benefits of any work-life balance option. In addition, work-life balance will
mean different things to different people, depending on their age, life circumstances,
values, interests, personality and so on. At present flexible options are predominantly
taken by women (IRS, 2002).

Some of the options for achieving work-life balance include: part-time working, job
share, self-rostering, shift swapping, unpaid leave, unpaid sabbaticals, and work from
home (teleworking), among others (Torrington et al, 2005). While flextime has been used
for some time, the systems tended to be formal, with limits, and there is currently an
emphasis on less formal approaches and a more ad hoc approach to flexible hours, with,
for example, days off for urgent domestic issues and time made up later. Compressed
hours allow an employee to work perhaps a nine-day fortnight by working a little extra
each day to allow for one whole day off. Self-rostering has been used particularly in the
health services and allows nursing teams to design shift patterns and staffing around the
demands of work (for example getting the right mix of skills on each shift and taking
account of patient care needs) and their own needs.
Glynn, Stenberg and McCartney, (2002) suggests that in fixed hours cultures, such as supermarket, work-life balance policies which detail specific options for flexibility will help. In a long hour’s culture, like consultancy work, they argue that it is harder to achieve work-life balance and a more viable option is to allow individuals more informal discretion to work their hours at the times and in the location that best suit business and personal needs. The literature above gives details of practical options of work-life balance with all comparative alternatives but has not specified, in relation to employee commitment and job satisfaction, how these factors benefits the organization. It does not also highlight the role of work-life balance in work place. This study intends to find information on these gaps through its findings in order to enable management appropriate choices on options of work-life balance.

2.2 Implementation of work-life balance policies

It is often line managers who will be the main arbiters of whether work-life balance policies become a reality, both by their attitudes and management practices (Glynn et al, 2002). The work foundation found that managers were the main barriers to introducing and implementing work-life balance policies (CIPD, 2003). Managers have to manage performance targets of the team and often feel that flexible working damages this, and flexible working for some may mean higher workloads for others. There is a pressure on line managers to be fair and their decisions about who can work flexibly and in what way
are under scrutiny and may result in a backlash. On top of this managers may receive a bonus for meeting team performance targets which may be jeopardized by flexible working. MacDermid et al (2001) found that managers had three concerns relating to employees working reduced hours. The first concerned helping employees develop professionally while not working full time, the second, what to do if more employees wanted to work reduced hours as it could be a nightmare to manage a host of different alternative work arrangements, and third, that some jobs were just not do-able on anything less than a full-time basis. Managing workers who are not visible (working at home for example) is a particular concern for line managers.

Felstead, Jerson and Walters, (2003) report the fear that working at home is a slacker’s charter, but they also found that home workers themselves had fears about not being able to easily demonstrate their honesty, reliability and productivity. Some managed this by working more hours than they should in order to demonstrate greater output. To counteract this fear, managers in Felstead’s study introduced new surveillance devices, set output targets and brought management into the home via home visits. Managers also felt that home working represented a potential threat to the integration of teams and the acceptance of corporate culture, and that it impeded the transmission of tacit knowledge. There is also a concern that only some employees have the characteristics to be successful home workers, and Felstead et al (2003) developed this idea.

It is becoming apparent that a range of key management skills is needed in managing flexibility. For example Janman (2002) suggests that key skills are communication,
empowerment, performance management and coaching. Glynn et al (2002) are more specific in their recommendations. They suggest that line managers need to be able to push back work demands from other parts of the organization which they feel are unrealistic; plan and schedule, delegate in a fair and equitable way and understand the capacity and skills of those who report directly to them. They suggest that it is important for managers to be able to crack down hard on individual breaches of trust without cracking down across the board.

The work foundation (CIPD, 2003) suggests that implementing work-life balance requires managers to shift the way that they measure staff performance, requiring more effort in judging performance and output rather than time spent during the job. Managers clearly have to learn how to manage at a distance. But all this needs to be supported by the organizational culture. To thrive, work-life balance needs a supportive organizational culture that has sympathetic values and practices at its core. Arguably, training practitioners have one of the most important and strategic roles in creating and supporting that culture through imaginative and appropriate training programmes (McCartney, 2003).

While the literature above gives the detailed role of managers in implementation of work-life balance policies in organizations, they are faced with challenges of leadership style, skills and ways of supervision in respect of the options available. The issue of performance and productivity in the positive are not guaranteed. This study aimed at
coming up with results that may reveal how job satisfaction and commitment can be achieved despite work-life balance challenges.

### 2.3 Limits on access to Work-Life Balance

Although we have treated work-life balance as an option potentially available for a majority of employees, this is not the case in reality. Felstead et al (2003) reveal that the option to work at home is usually the privilege of the highly educated and/or people at the top of the organizational hierarchy. People in these jobs, they suggest have considerable more influence over the work processes they are engaged in. They also suggest that although women work at home than men, there are more men who have the choice to work at home. Nolan and wood (2003) also note that work life-balance is not for lower paid. They report that 5 percent of such employees hold more than one job, and usually work in low-paid, low-status jobs in catering and personal services. A similar scene is painted by Toynbee (2003). She also reports that many of these low-paid workers work for agencies and as such are distanced from the ultimate employer.

In these circumstances work life-balance policies are unlikely to be available in any case. Felstead et al (2002) highlights an assumption in the work-life balance literature, which portrays working at home as always a ‘good thing’. They argue that what is important is the option to work at home, as some people work at home doing low-paid unsatisfying jobs with no choice of work location, such conditions necessarily being conducive to work-life balance.
White, Hill, McGowen, Mills, and Sweaton D, (2003) argue that organizations are using flexibility to attempt to offset the damage being caused by high performance work practices, but they argue that they are only enjoyed by small proportion of the workforce at the moment and in any case only have a small effect on the problem. They argue for more fundamental changes in working practices with safeguards to protect work-life balance, such as giving teams themselves the responsibility for addressing work-life balance issues when setting output targets for themselves. The literature has revealed that not all employees are able to access the options of work-life balance. The study was therefore expected to reveal how work-life balance affects productivity (since job satisfaction and commitment are positively correlated to productivity) in organizations and provide reasons for not allowing every employee to access it.

2.4 Job Satisfaction

Job satisfaction is a pleasurable emotional state resulting from the appraisal of one’s job, an affective reaction to one’s job and an attitude towards one’s job. Weiss (2002) has argued that job satisfaction is an attitude but points out that researchers should clearly distinguish the objectives of cognitive evaluation which are affect (emotional) beliefs and
behaviors. This definition suggests that we form attitudes towards our jobs by taking into account our beliefs, feelings and behaviours.

According to Wikipedia, job satisfaction is in regard to one’s feelings or state of mind regarding the nature of their work. Job satisfaction can be influenced by a number of factors e.g. the quality of one’s relationship with their supervisors, the quality of the physical environment in which they work, degree of fulfillment in their work, etc. The happier people are with their jobs, the more satisfied they are said to be. It is not the same as motivation although clearly linked. Practices which improve job satisfaction are: job rotation, job enlargement and enhancement. Other influences on satisfaction include management style and culture, employee involvement, empowerment and autonomous work groups. It further suggests that there’s no strong acceptance among researchers and consultants that increase in job satisfaction produces improved performance?

Armstrong (2001) proposed that both intrinsic and extrinsic motivational factors are embraced in interesting and challenging work, utilization of one’s capabilities, recognition and appreciation, access to information, involvement in decision making, friendly atmosphere, opportunities for growth and complete leadership are all pivotal in enhancing job satisfaction and hence organizational performance.

Organizations policies can be a great source of frustration for employees if the policies are unclear or unnecessary or if not everyone is required to follow them. Policies may not contribute much, however, they can help decrease dissatisfaction by making sure that
policies are fair and apply to all. Printed copies of the policies and procedure manuals should be easily accessible to all members of staff (Syptak et al, 1999).

2.5 Employee Commitment

According to BNET Business Dictionary (2000), Employee Commitment is the psychological bond of an employee to an organization, the strength of which depends on the degree of employee involvement, employee loyalty and belief in values of the organization. Employee Commitment was badly damaged in the late 20th Century during corporate reorganization and downsizing which undermined job security and resulted in fewer promotion opportunities. This led to the renegotiation of psychological contract and the need to develop strategies for increasing commitment. This included flexible working hours and work-life balance policies, teamwork, training and development, employee participation and empowerment.

Employee turnover occurs when employees leave their jobs and must be replaced. Replacing existing employees is costly to organizations and destructive to service delivery. It is therefore utmost important for management to reduce, to the minimum, the frequency at which employees leave. Retention is a voluntary move by an organization to create an environment which engages employees for long term (Chaminade, 2007). The main purpose of retention is to prevent the loss of competent employees from the organization as this could have adverse effect on productivity and service delivery. However, retention of high performing employees has become more challenging for
managers as this category of employees frequently move from one job to another as they are being attracted by more than one organization at a time.

Employees who are committed to their jobs and organizations exhibit positive attitudes, and are ready to contribute ideas, are innovative and ready to go an extra mile in their contribution to the organizations’ goals achievement. Most of the time when these employees move, they migrate to competing organizations with the knowledge and trade secrets acquired from their former employers thereby creating an even more critical situation for the latter. Abassi and Hollman (2000) have shown that employees, on average switch employers every six years. This situation demands that management should identify the reasons for this frequent change of employment by employees. Once these reasons have been identified, management can then devise retention strategies that will help in keeping essential employees for a longer tenure.

Wikipedia (2009) outlines Meyer and Allen’s three-component model of Commitment as follows:

Affective Commitment – is the employee’s positive emotional attachment to the organization. This employee strongly identifies with the goals of the organization and desires to remain a part of the organization. The employee is a member because s/he ‘wants to’.

Continuance Commitment – one commits to the organization because s/he perceives high cost of losing organizational membership including economic costs (e.g. pension
accruals) and social costs (friendship ties with co-workers) that would be incurred. The employee is a member because he ‘has to’.

*Normative Commitment* – one commits to the organization because of feelings of obligation. These feelings may derive from many sources. For example, the organization may have invested in training this person who feels obliged to put more effort and stay in order to repay the ‘debt’. It may also reflect an internalized norm that one should be loyal to one's organization. The employee stays with the organization because s/he ‘ought to’.

### 2.6 Work-life balance, Job Satisfaction and Organizational Commitment

Work-life balance is an issue not just for individuals, but also for employers, the market, the state and society as a whole. The future workforce and consumer market is dependent on women bearing, and parents raising children. The move from a single male breadwinner family model to one where both parents participate in paid employment has made it increasingly difficult to raise children while the workplace continues to be modeled on male breadwinner workers (EEOT, 2007). With the large number of women entering management over the next decades, it is incumbent on organizations to develop corporate human resource policies that will minimize the current stresses and strains, which are particularly being experienced by working women with families. One way in which an organization can help the executive woman is to recognize her difficulties and provide some support (Cooper, 2006)

New York Times Magazine of December 24, 2003 published an article titled “Women are abandoning the climb and heading home”. The article aired a problem that
workingwomen face. Women have a dilemma: choosing between family and work. There are women who do not want to quit their jobs but worry that their children would suffer. Does everyone agree that women should not seek gratifying, rewarding work if they want to have a family? Young women about to graduate from college wonder if their hopes for balancing job and family are unattainable. Organizations have to implement women friendly policies if women are to remain in the work force and be committed and satisfied with their jobs (BNET Business Dictionary, 2000).

Pickard (1993) observes that increasing business competitiveness demands that organizations have to offer the best quality products or services for the best price. This requires that organizations develop and harness the talents and commitment of all their employees. Getting the best out of people and attempting to improve job satisfaction demand a spirit of teamwork and cooperation, and allowing people a greater say in decisions that affect them at work. In order to improve business performance, managers will need to relinquish close control in favor of greater empowerment of employees. Genuine commitment requires not just recognition or understanding of what the organization expects but an emotional and behavioral response from staff. If loyalty, long service or expertise appears to be no longer rewarded, this may well have an adverse effect on those members of the organization who do survive and they are less likely to have a high level of commitment to the organization. (Thornhill, Saunders and Stead, 1997)
Psychological Contract theory Rousseau (1995) suggests that women and those with family responsibilities may negotiate new psychological contracts that include family-responsive benefits such as flexible work hours. Relationships of gender, family responsibilities, and flexible work hours to organizational commitment and job satisfaction were examined among 160 matched male and female managers in a cross-sectional study. Results revealed that women who perceived their organizations offered flexible work hours reported higher levels of organizational commitment and job satisfaction than others who did not.

2.7 Conceptual Framework

The concept of work-life balance has developed out of demographic and social changes that have resulted in a more diverse and declining workforce and different family/work models. Key aspects of workplace culture that affect the link between work-life balance and productivity are managerial support, career consequences, gender differences in attitudes and use, altitudes and expectations of hours spent in the workplace, and perceptions of fairness in eligibility for work-life options. Discretionary effort is the extent to which employees give extra effort to their work, governed by self-rated productivity. While productivity comprises a combination of complex factors, flexible working options are perceived by working parents to be a key factor in their productivity. Productivity is related to good management, flexibility working, and satisfaction with work-life balance and enjoyment of one’s job.

*Fig. 1 conceptual framework*
CHAPTER THREE: RESEARCH METHODOLOGY

(Source: Torrington, Hall and Taylor, (2005)
3.1 Research Design
The study took the form of a cross-sectional survey design. This design has been chosen because it is probably the best method available to social scientists and those who are interested in collecting original data for the purposes of describing a population which is too large to observe directly. Surveys are also excellent vehicles for the measurement of characteristics or large populations.

3.2 Target Population
The study targeted women bankers in Kisumu city. From the study, it was found out that women bankers form 49 percent of all bankers in the city. The study targeted six main banks: Kenya Commercial Bank, National Bank, Equity Bank, Barclays Bank, Standard Chartered Bank and Cooperative Bank. These banks were chosen on the basis of their clientele, they have the largest number of account holders; they have more employees; their scope of operation, i.e. several branches within and outside the country; others are active participants in the Stock Exchange. Women employees of the six banks will form the target population considering the problem under study.

3.3 Sample Design
Out of the more than 20 banks in Kisumu city, 6 main ones were selected to participate in the study. Gender distribution played a major role because the study was about commitment of women in organizations and their satisfaction with their jobs. 10 female employees were chosen from every one of the six banks. The participants were grouped
into management and subordinate staff. From the ten, two were from management positions and eight subordinate staff.

Purposive sampling procedure was used to select the sample size. Purposive sampling is a sampling technique that allows a researcher to use cases that have the required information with respect to the objectives of the study. Cases of subjects are therefore handpicked because they are informative or they possess the required characteristics. Within the selected location, random sampling was then applied to obtain the actual sample of the study population.

### 3.4 Data Collection

The main instrument used in this study was the semi structured questionnaire. This instrument sought answers to the research questions raised. A cross-sectional survey design was found to be most appropriate for this study. The data was collected by the researcher and her assistants who visited the relevant banks personally.

The questionnaires were administered to all the sampled employees (respondents) from the study banks. The questionnaire consisted of four parts. Part one targeted the profile of the respondents; part two addressed women and work-life balance; part three Job Satisfaction and part four captured data on Organizational Commitment.

The statements in the questionnaires consisted of both closed and open enclosed questions and was developed in such a way that respondents were suggesting their
opinion in a five (5) point slanting Likert type showing the degree of their perception. The highest point of the scale (5) represents the highest degree of the attitude; while lowest (1) point indicates the lowest degree of their attitudes (Mugenda and Mugenda, 2003).

3.5 Data Analysis

The data output was presented in distribution tables, figures and percentages. Spreadsheets (Excel) package was used for further analysis e.g. getting the mean, average and standard deviation. An average score for job satisfaction, organization commitment and work-life balance was obtained. Pearson’s Correlation Analysis Technique was used to determine the relationship between the key variables.

CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION
4.1 Introduction

The coded data was examined critically and inferences made with the help of excel spreadsheets. It was necessary to adopt data relating to the background information on the respondents. This enabled the researcher to understand the scope of people who participated in the study. The respondents were 100% female.

4.2 Data Analysis, Results and Discussion

Following are the presentations of the data collected, their analysis and discussions arising thereof. The questionnaire was organized in a likert type scale ranging from 5 – 1. Those who chose (5) indicated a strong agreement to the statements given whereas the lowest (1) indicated a strong disagreement. All the figures are in percentages.

4.2.1 Response rate and demographic profile

The response rate recorded was 100%. All the questionnaires distributed were answered. Table 4.2.1 below provides a summary of the demographic profile.

<table>
<thead>
<tr>
<th>Table 4.2.1: Demographic profile of the respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Marital status</td>
</tr>
<tr>
<td>----------------</td>
</tr>
</tbody>
</table>

34
The results above reveal that 75% of the respondents were married, 25% were single women. The status of women in the findings above imply that 75% were mothers and wives who had the responsibilities of balancing their family lives with their work life. In respect to qualifications, 13% were diploma holders, 70% bachelors degree holders and 17% had Masters degrees. The results imply that majority of the respondents had bachelors degree and above, a fact that defines professionalism of the women workers in the banks. The results further showed that 37% of the respondents had worked for between 6 and 10 years, 32% between 0 and 5 years, 21% between 11 and 20 years, while 10% had worked for over 20 years. Majority (69%) of the employees had served their organizations for up to 10 years; a small number (31%) had served for more than 10 years. As regards the areas of assignment, 32% were clerical staff, 23% were managerial staff, 37% supervisory staff, while 8% were technical staff.

### 4.2.2 Work-life balance
Section II of the questionnaire dealt with work-life balance options and was analyzed based on the options an organization may offer. Some of those options include part time, flexitime, shift swapping, compressed workweek, and daycare centers, etc. The respondents were required to rate on a scale of 1 – 5 the extent to which their organizations offer the above work-life options. The results are presented in table 4.2.2 and figure 2.

Table 4.2.2: Respondents’ views on the extent to which their organizations offer work-life balance options

<table>
<thead>
<tr>
<th>Bank</th>
<th>A%</th>
<th>B%</th>
<th>C%</th>
<th>D%</th>
<th>E%</th>
<th>F%</th>
<th>G%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-operative</td>
<td>0</td>
<td>5</td>
<td>9</td>
<td>42</td>
<td>14</td>
<td>0</td>
<td>30</td>
</tr>
<tr>
<td>Barclays</td>
<td>0</td>
<td>3</td>
<td>8</td>
<td>45</td>
<td>12</td>
<td>2</td>
<td>30</td>
</tr>
<tr>
<td>Equity</td>
<td>0</td>
<td>7</td>
<td>7</td>
<td>52</td>
<td>13</td>
<td>0</td>
<td>21</td>
</tr>
<tr>
<td>Standard</td>
<td>0</td>
<td>3</td>
<td>9</td>
<td>37</td>
<td>21</td>
<td>3</td>
<td>27</td>
</tr>
<tr>
<td>National Bank</td>
<td>0</td>
<td>8</td>
<td>5</td>
<td>43</td>
<td>31</td>
<td>0</td>
<td>13</td>
</tr>
<tr>
<td>KCB</td>
<td>0</td>
<td>5</td>
<td>7</td>
<td>40</td>
<td>28</td>
<td>0</td>
<td>20</td>
</tr>
<tr>
<td>MEAN %</td>
<td>0</td>
<td>5.2</td>
<td>7.5</td>
<td>43.2</td>
<td>19.8</td>
<td>0.8</td>
<td>23.5</td>
</tr>
</tbody>
</table>

(Source: Field data)

KEY (Work-life balance options):

A- Part time       E - Compressed workweek       D – Unpaid leave
B- Shift swapping   F- Home working
The mean percentages above were used to produce a pie-chart shown below to give a clearer illustration.

Fig. 2 The extent to which banks offer work-life balance

(source: field data 2010)

It is clear from the averages from the results in table 4.2.2 and figure 2 that in all the six banks, part time and home working options were not offered in the banks at all. Unpaid leave recorded the highest percentage of 43.1%, followed by daycare centers with 23.5%. Compressed workweek had 19.8% and finally flexitime recorded 7.5%. This response shows clearly how banks have made little attempt to offer work-life balance options to their employees.
4.2.3 Employees most affected by work-life balance

The respondents were asked to rate those groups of people who are most affected by issues of work-life balance. The responses presented in table 4.2.3 indicate that the employees most affected by work-life balance issues are those which were rated as such by an average 64% of the respondents. This is possibly due to the fact that low-income earner has to find out other sources of income in order to supplement their take-home income and this increases work-life balance conflict. These were followed by the working mothers with small children which was rated 57%. This shows how important it is for organizations to offer daycare centers at the workstations. Another group suggested by 56% of the respondents was those employees in non-standard employment such as shift work. This could be as a result of shift timings. Some shifts cover very odd hours when a woman is supposed to be taking care of family issues. The remaining categories of employees were below the mean and therefore can be assumed to be less affected.

Table 4.2.3 Employees most affected by work-life balance

<table>
<thead>
<tr>
<th>Affected Group</th>
<th>Agreed %</th>
<th>Undecided %</th>
<th>Disagreed %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Those working long hours</td>
<td>46</td>
<td>27</td>
<td>27</td>
</tr>
<tr>
<td>Those whose work spills over into the home as a result of modern technology</td>
<td>30</td>
<td>35</td>
<td>35</td>
</tr>
<tr>
<td>Those in non-standard employment such as shift work</td>
<td>56</td>
<td>12</td>
<td>32</td>
</tr>
<tr>
<td>Those in the low-income bracket</td>
<td>64</td>
<td>8</td>
<td>28</td>
</tr>
<tr>
<td>The working mothers with small children</td>
<td>57</td>
<td>13</td>
<td>30</td>
</tr>
<tr>
<td>Other domestic responsibilities beyond parenting</td>
<td>38</td>
<td>7</td>
<td>55</td>
</tr>
<tr>
<td><strong>MEAN %</strong></td>
<td><strong>48.5%</strong></td>
<td><strong>17%</strong></td>
<td><strong>34.5%</strong></td>
</tr>
</tbody>
</table>

(Source: Field data)
It was generally observed that work-life balance was beneficial to both the employee and the employer. 67% of the respondents agreed that work-life balance improves women employees’ expectations and enhances successful dual career couples. 71% of the respondents agreed that more women are now entering management positions than ever before. Work-life balance also improves job satisfaction as shown by 57% of the respondents who concurred with the statement to that effect. It further increases employees’ performance. To the employer, it increases productivity, simplifies supervision and allows for gender balancing in the organization. The analysis showed that 4.3% strongly agreed that their organizations offered work-life balance strategies, 18.3% barely agreed, 37% were non-committal and 26% did not agree. The level of work-life balance offered in the 6 banks stood at an average of 22.6%. This is a very low level.

### 4.2.4 Level of Job Satisfaction

The respondents were required to rate on a scale of 1 – 5 the extent to which they were satisfied or committed as per the various statements that described different aspects of their jobs. The results are presented in table 4.2.4 below. The results were interpreted as follows:

- **70% - 100%** Very high commitment; Very high satisfaction
- **60% - 69%** High commitment; High satisfaction
- **50% - 59%** Moderate commitment; Moderate satisfaction
- **30% - 49%** Low commitment; Low satisfaction
>29% Very low commitment; very low satisfaction

Table 4.2.4 Ratings on Job Satisfaction Indicators

<table>
<thead>
<tr>
<th></th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
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<td>1</td>
<td>17</td>
<td>38</td>
<td>7</td>
<td>30</td>
<td>8</td>
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<td>2</td>
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<td>13</td>
<td>34</td>
<td>14</td>
</tr>
<tr>
<td>3</td>
<td>9</td>
<td>18</td>
<td>15</td>
<td>35</td>
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<td>5</td>
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<td>9</td>
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<td>14</td>
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<td>18</td>
<td>29</td>
<td>7</td>
<td>32</td>
<td>14</td>
</tr>
<tr>
<td>sum</td>
<td>353</td>
<td>475</td>
<td>188</td>
<td>542</td>
<td>385</td>
</tr>
<tr>
<td>Average</td>
<td>18.31</td>
<td>24.79</td>
<td>9.73</td>
<td>28.42</td>
<td>20.21</td>
</tr>
<tr>
<td>STDEV</td>
<td>7.34</td>
<td>8.13</td>
<td>4.69</td>
<td>7.32</td>
<td>7.39</td>
</tr>
</tbody>
</table>

Table 1d (source: Field Data)

The row 1 – 19 comprised of indicators of Job Satisfaction, whereas the scale 5 – 1 was indicating the respondent’s degree of agreement with the indicator given.

The indicators of Job Satisfaction covered three areas in general: The employee’s personal view about the job; Organizational motivations; and Management in the organization. On the issue of the job as whole, the employees were found to be averagely
satisfied considering issues like getting opportunities to do different things, the freedom to use their abilities and the feeling of accomplishment they get from the job. The second area was organizational motivation which dealt with working conditions, the praises employees get for a good job done, the chances for advancement, pay and amount of work done, implementation of company policies, ability to influence things affecting employees, the way the boss handles staff, among others. The last area addressed management in the organization. This looked at the competence of the boss in making decisions, the implementation of company policies, work environment, and the overall satisfaction with the company.

A average of 18.3% of the respondents strongly agreed with the given indicators, 24.8% agreed, 9.7% neither agreed nor disagreed and 28.4% disagreed even as 20.2% strongly agreed. This gives an average of 43.1% whose satisfaction level ranged from very satisfied to satisfied. The remaining 56.9% of the respondents were in the category of those who were undecided or not satisfied with their jobs. This percentage falls under low job satisfaction following the commitment and job satisfaction as per the interpretation criteria on page 32. This is clearly illustrated in figure 3 below.

Fig 3. Level of job satisfaction
4.2.5 Employee Commitment

The respondents were presented with some indicators of commitment to their organization and were asked to rate the same on a scale of 1 to 5. These were: Level of employee turnover, years of employment, high productivity and rate of absenteeism. The results are summarized in table 4.2.5a and figure 4.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>% Score x</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level of employee turnover</td>
<td>77</td>
</tr>
<tr>
<td>Years of service</td>
<td>72</td>
</tr>
<tr>
<td>High productivity</td>
<td>60</td>
</tr>
<tr>
<td>Rate of absenteeism</td>
<td>60</td>
</tr>
<tr>
<td><strong>∑ SUM</strong></td>
<td><strong>269</strong></td>
</tr>
<tr>
<td>Mean</td>
<td>67</td>
</tr>
<tr>
<td>Standard deviation</td>
<td>8.617</td>
</tr>
</tbody>
</table>

*(source: Field Data, 2010)*

The data from table 4.2.5a was used to draw figure 4.

*Fig.4 Indicators of commitment*
It can be deduced from the results in table 4.2.5 that all the indicators of commitment have high scores ranging from 60% to 77%. Level of employee turnover has the highest score (77%) followed by years of employment (72%). It is clear that an organization that records high employee turnover does not have long serving employees. This shows employees lack of commitment to the organization. That is, employees do not ‘own’ their organizations.

Table 2.4.5b below shows respondents’ feelings about their organization. It was meant to test the level of employees’ loyalty to their organizations. The indicators were supposed to be rated on a scale of 5 – 1. The questions mainly addressed the employees’ attitude towards their job and the organization. Most indicators were positively framed while a few were negatively framed.
Table 4.2.5b: Employee Commitment

<table>
<thead>
<tr>
<th></th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>45</td>
<td>23</td>
<td>4</td>
<td>13</td>
<td>15</td>
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<tr>
<td>2</td>
<td>7</td>
<td>29</td>
<td>9</td>
<td>29</td>
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<td>21</td>
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<td>9</td>
<td>22</td>
<td>16</td>
<td>0</td>
<td>40</td>
<td>22</td>
</tr>
<tr>
<td>Sum</td>
<td>229</td>
<td>219</td>
<td>56</td>
<td>241</td>
<td>165</td>
</tr>
<tr>
<td>Average</td>
<td>25.44</td>
<td>24.33</td>
<td>6.22</td>
<td>26.77</td>
<td>18.33</td>
</tr>
<tr>
<td>STDEV</td>
<td>13.65</td>
<td>4.77</td>
<td>5.17</td>
<td>8.27</td>
<td>8.93</td>
</tr>
</tbody>
</table>

*(source: Field Data, 2010)*

**KEY:**

5 *Strongly Agree*, 4 *Agree*, 3 *Neither agree nor disagree*, 2 *Disagree*, 1 *Strongly disagree*

*The row 1 – 9 represents statements which suggest commitment*

Examples of positive and negative statements are: (i) I really care about the fate of this organization (positive) and (ii) Coming to work in this organization was a definite mistake on my part (negative). The result (table 4.2.6) revealed that commitment was at 49.77%, which was slightly on the side of moderate commitment. 45.1% were not committed to their organizations. Using the interpretation criterion shown on page 32, Commitment and Satisfaction are on the LOW side ((30% - 49%), whereas work-life balance is on the VERY LOW side (> 29%).

**4.2.6 Work-life balance, Job Satisfaction and Employee Commitment.**
The levels of the three variables (i.e., work-life balance, job satisfaction and commitment) were found to be very low. Work-life balance was 22.6%, Job Satisfaction was 43.1% and Employee Commitment 49.8%.

Table 4.2.6 Pearson’s correlation results for Work-life balance, job satisfaction and employee Commitment

<table>
<thead>
<tr>
<th></th>
<th>Commitment (r)</th>
<th>Job satisfaction (r)</th>
<th>Work-life balance (r)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commitment</td>
<td>1</td>
<td>0.572</td>
<td>0.632</td>
</tr>
<tr>
<td>Job Satisfaction</td>
<td>0.572</td>
<td>1</td>
<td>0.844</td>
</tr>
<tr>
<td>Work-life balance</td>
<td>0.632</td>
<td>0.844</td>
<td>1</td>
</tr>
</tbody>
</table>

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

(Source: Field data 2010).

As shown in table 4.2.7, Work-life Balance has a significant correlation with job satisfaction and Organization Commitment (P≤0.01). This agrees is consistent with the previous studies of similar nature (Guest, Conway, Briner, Dickman, 1996). These results explain the reason for low level of job satisfaction and commitment that was presented earlier. It means then that if organizations expect committed and satisfied employees, then work-life balance issues have to be addressed.
CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 SUMMARY
This study focused on women employees of commercial banks in Kisumu City. Questionnaires were distributed to six banks in the City. One major methodological problem encountered was getting the questionnaires filled by the very busy bank employees; thus it took quite some time for all questionnaires to be collected. In section one, it was necessary to find out the demographics of the study sample; this involved the respondents’ profile information. The study focused on 60 participants and was about establishing the influence of work-life balance on job satisfaction and commitment of women employees in the commercial banks in Kisumu City. All the 60 participants were female. Majority (75%) of them were married, 25% were single. Professionally, 13% were diploma holders, 70% bachelor degree holders and 17% had masters degree. On the side of experience, 69% had worked for more than 10 years. In the areas of assignment, 23% were in managerial positions while 77% subordinate staff.

Section two of the questionnaire addressed the relationship between women employees and work-life balance. There are different work-life balance options that an organization may offer. Various options were given; unpaid leave was found to be the most common option as well as day care centers. Compressed workweek was prominent. Part time, shift swapping, flextime and home working were not popular. Observations were also made on how work-life balance affects different categories of employees. 64% of respondents thought those in the low-income bracket were more affected, 56% suggested those in non-standard employments such as shift work, 38% mentioned those with other domestic responsibilities beyond parenting and 32% thought the most affected were the working
mothers with small children. Those working long hours were also considered affected by work-life balance.

The benefits of work-life balance to women were also studied. 92% agreed that work-life balance facilitated time for employee self development, 32% said it allows acceptable time for family life and work-life, while 73% believed that it reduced stressful work routine. The benefits of work-life balance to the employer attracted the following views: 75% said work-life balance simplified supervision, 6% believed it allowed for gender balancing, 49% thought it increased productivity. On the other hand, the benefits of work-life balance to the employee drew the following responses. 80% said it enabled families to plan their domestics, 57% said it improves job satisfaction while 53% were for the thought that it increases employee performance.

Section three of the questionnaire objectively focused on Job Satisfaction. Several motivational factors were mentioned as influencing job satisfaction. 77% of the respondents agreed that compensation for services influence job satisfaction, 69% thought that work environment played a big role in influencing job satisfaction. The last section of the questionnaire addressed employee commitment to their organizations. Using several indicators, 77% of the respondents pointed out the rate of employee turnover as an indicator of employee commitment, 72% suggested years of employment, 60% settled on rate of absenteeism as the indicator of commitment. Various statements were provided touching on employee loyalty, attitude and attachment to the job and
organization. The level of work-life balance was found to be 22.6%, Job satisfaction was 43.1% and Employee commitment 49.8%.

5.2 CONCLUSION

The literature and findings from the field of study have revealed several answers to the research questions related to this study. Work-life balance has been found to be very significant for women who deal both with work and family responsibilities. It allows the families to plan, enables employees to develop themselves, and also reduces stressful programs at work and home. It was also found to be convenient for employees who work long hours and those in non-standard employment, those in the low-income groups and mothers with small children. To the employer, it increases productivity, simplified supervision and allowed for gender balancing.

Regarding job satisfaction, motivational factors such as reward systems, appraisals and work environment contribute to satisfaction among other factors. On the other hand, those factors that indicate employee commitment were found to include employee turnover, length of service in the organization, level of productivity and rate of absenteeism. In general, work-life balance was found to contribute positively to women employees’ job satisfaction and commitment. The study has therefore shown that the level of work-life balance is very low where as that of job satisfaction and commitment is moderate. This shows that banks do not extensively apply work-life balance options. Although commercial banks have large number of female employees, there are little or
none work-life balance strategies offered. These workers are missing on social life and even their family life is affected.

5.3 RECOMMENDATIONS

The concept of work-life balance has generally become popular in many organizations all over the world. Women’s participation in formal employment has also taken a positive turn with many women taking assignments at different levels in organizations. It has also become apparent that work life balance is an issue for everyone, not only women. With dual career couples, family responsibilities are now being shared. In line with this study, the researcher recommends the following:

i. Organizations need to embrace work-life balance strategies to enable many women take up work assignments and still be able to effectively take care of non-job needs.

ii. That work-life balance be included as part of human resource practices to contribute to job satisfaction and lower turnover rates.

iii. That commercial banks and other financial institutions seriously look at the issue of helping their employees balance their work and family responsibilities in order to have satisfied and fully committed work force.
5.4 SUGGESTIONS FOR FURTHER RESEARCH

Having studied how work-life balance issues affect women employees, it was realized during the study that it actually affects all the sexes. There is need for more research to be done in Kenya especially on how work-life balance affects male employees’ performance/productivity. Further studies done on male employees covering the same variables (i.e. job satisfaction and commitment) are very necessary.

5.5 LIMITATIONS OF THE STUDY

The main limitation of this study is that it was narrowed to only six banks. There are many banks in Kisumu. This could mean that generalization of the results may not be a correct representative of the whole population.

The study was only done on women employees. The distribution of men to women employees in the banks in Kisumu is almost 50 to 50. The employees are given equal employment opportunities and the same treatment. This study was seen as creating some form of gender discrimination.
REFERENCES


Cooper, C. D., & Kurland, N. B. (2002). Telecommunicating, professional isolation, and


53


Weisse, H.M (2002), Deconstructing Job Satisfaction: Separating Evaluations, beliefs


Wikipedia (December 2009). Employee Commitment.


APPENDIX 1

QUESTIONNAIRE

I am a student of University of Nairobi, Kisumu Campus. As part of the fulfillment of my academic program (MBA, Human Resource Management), I wish to carry out a study on the influence of Work-life Balance on Job Satisfaction and Commitment of women in Commercial banks of Kisumu.

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

Instructions:

1. Answer All questions.
2. You may or may not indicate your name.
3. Please fill where appropriate.
4. Put a tick (✓) or provide required information.
5. Circle the number given to show your choice.

SECTION I: BACKGROUND INFORMATION

1. Marital Status:
   Single ☐ Single parent ☐ Married ☐ Married with children ☐

2. What are your professional qualifications?
   Certificate ☐ Diploma ☐ Degree ☐
   Other (specify)

3. How long have you worked with the bank?
   O – 5 years ☐ 6 – 10 years ☐ 11 - 20 years ☐ over 20 years ☐

4. What is your area of assignment?
   Managerial ☐ Supervisory ☐ Clerical ☐ Support ☐
SECTION II: WOMEN EMPLOYEES AND WORK-LIFE BALANCE

NOTE: use the following grid in giving your answer. The numbers represent the statement following them.


1. Indicate the extent to which you agree that your organization offers the following:
   i. Part time for full-time employees who need a change.                     5 4 3 2 1
   ii. Shift swapping (working on shift)                                      5 4 3 2 1
   iii. Flextime (freedom to choose reporting and leaving time)              5 4 3 2 1
   iv. Unpaid leave                                                           5 4 3 2 1
   v. Compressed workweek (working for fewer days per week but more hours per day ) 5 4 3 2 1
   vi. Working at home rather than at the employer’s premises.               5 4 3 2 1
   vii. Daycare centers for children of employees.                           5 4 3 2 1

2. The problem of balancing demands of personal life with demands of formal work appears to affect the following groups of people more than others:

<table>
<thead>
<tr>
<th></th>
<th>5</th>
<th>4</th>
<th>3</th>
<th>2</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Those working long hours.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Those whose work spill over</td>
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<td></td>
<td></td>
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<tr>
<td>into the home as a result of</td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td>modern technology</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Those in non-standard</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>employment such as shift work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Those in- the low-income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>bracket.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The working mothers with small</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>children.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
3. How does balancing your personal life with work-life benefit you as a woman employee? (Circle, where appropriate).

   i. Allows acceptable time for family life and work life 5 4 3 2 1
   ii. Reduces stressful work routines 5 4 3 2 1
   iii. Facilitates time for my self development 5 4 3 2 1
   iv. Allows me a chance to bear and raise children 5 4 3 2 1

4. Generally, balancing personal life with demands of work has contributed the following:

   i. Women employees’ expectations in the job have improved. 5 4 3 2 1
   ii. Organizations are involved in designing programs that help employees manage work-life role conflict. 5 4 3 2 1
   iii. The move from a single male breadwinner family to one where both partners participate in paid employment. 5 4 3 2 1
   iv. Large number of women now entering management positions. 5 4 3 2 1

5. What is your general view about work-life balance in relation to employer and employee?

   **Employer:**
   
   Increases productivity 5 4 3 2 1
   Simplifies supervision 5 4 3 2 1
   Allows for gender balancing 5 4 3 2 1

   **Employee:**
Improves job satisfaction 
Enables family to plan their domestics 
Increases employee performance 

5 4 3 2 1 
5 4 3 2 1 
5 4 3 2 1 

60
8. Rate the extent to which each of the statements presented in the matrix below describe how you feel about your job.

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

**This is how I feel about my job.**

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Being able to keep busy all the time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The chance to do different things from time to time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The chance to be somebody in the community</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The way my boss handles the staff</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The competence of my boss in making decisions</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Being able to do things that don’t go against my conscience.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The way my job provides for steady employment</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The ability to influence decisions that affect me.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The chance to do things that make use of my abilities.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The way company policies are put into practice.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>My pay and the amount of work I do.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The chance for advancement on the job.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The freedom to use my judgment.</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The working conditions</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The praise I get for doing a good job</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>The feeling of accomplishment I get from the job</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>My relationship with my peers</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Overall satisfaction with my job</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Overall satisfaction with the company</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
SECTION IV: FACTORS AFFECTING EMPLOYEE COMMITMENT

Use the grid below.


1. To what extent do you agree that the following statements indicate employee commitment?

<table>
<thead>
<tr>
<th></th>
<th>5</th>
<th>4</th>
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</thead>
<tbody>
<tr>
<td>Level of employee turnover</td>
<td></td>
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<tr>
<td>Years of employment</td>
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<tr>
<td>High productivity</td>
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<td></td>
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<tr>
<td>Rate of absenteeism</td>
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</table>

2. Rate the extent to which you agree or disagree with each of the following statements in as far as they describe your feelings.

<table>
<thead>
<tr>
<th></th>
<th>5</th>
<th>4</th>
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</thead>
<tbody>
<tr>
<td>My job means a lot more to me than just money.</td>
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<tr>
<td>I am proud to tell others that I am part of this organization.</td>
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<tr>
<td>I would accept almost any type of job assignment in order to keep working for this organization</td>
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<tr>
<td>I feel very little loyalty to this organization.</td>
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<tr>
<td>I talk up this organization to my friends as a great organization to work for.</td>
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<tr>
<td>I am willing to put a great deal of effort beyond that normally expected in order to help this organization be</td>
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</tbody>
</table>
I find that my values and the organization’s values are similar.

<table>
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<th>4</th>
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<th>2</th>
<th>1</th>
</tr>
</thead>
</table>

It would take very little change in my present circumstance to cause me to leave this organization.

This organization really inspires the very best in me in the way of job performance.

I keep looking forward to coming to job each day.

I could just as well be working for a different organization as long as the type of work is similar.

I am extremely glad that I chose this organization to work for over others I was considering at the time I joined.

I really care about the fate of this organization.

Coming to work for this organization was a definite mistake on my part.

3. How did you feel about completing this questionnaire? (Tick the appropriate).

| Very Delighted | Delighted | Nothing | Not Delighted | Offended/Angry |

Write below any views concerning work-life balance, job satisfaction or employee commitment you feel the questionnaire has not addressed.

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

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