

**EFFECT OF WORK-LIFE BALANCE ON EMPLOYEES PRODUCTIVITY: A
CASE OF KAPROLEM SACCO IN BARINGO COUNTY, KENYA**


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DECLARATION

I, Robert Komen Kiprop, do hereby declare that this research is my own original work and has not been submitted to any other university for degree certification whatsoever.


Signature:  Date.. 23-10-2025

Robert Komen Kiprop

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APPROVAL

I confirm that this project was carried out by the student under my supervision as the university supervisor

Signature: 
Date..... 23/10/2025

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DEDICATION

I wish to dedicate this project to my parents who have been the pillar of my academics making sure I am filled with the zeal and inspiration to excel in my academics.

ACKNOWLEDGEMENT

I am profoundly grateful to articulate my gratitude and appreciation to the Almighty God, my parents, my siblings, my friends and my faculty members for their steadfast encouragement while doing my research. Special thanks to my supervisor, Gibson Ngari, for the suggestions and encouragement while working on my project and the time she spent proofreading and correcting any mistakes related to my project.

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LIST OF ABBREVIATIONS

SACCO	Savings and Credit Cooperative Society
SD	Standard Deviation

ABSTRACT

This research meticulously explored the ascendancy of work life balance on employee productivity within Kaprolem SACCO, Baringo County, Kenya. In today's increasingly competitive and fast-paced organizational ecosystem, maintaining equilibrium between occupational commitments and personal well-being has become a strategic determinant of workforce efficiency and institutional sustainability. The investigation was anchored on three primary objectives: to analyze the effect of flexible working arrangements on productivity, to assess the extent to which job stress management influences performance, and to examine the impact of organizational support systems on employees' overall productivity. A descriptive research design was adopted, encompassing a target population of 100 employees across various operational departments within the SACCO. Baseline information was retrieved using structured questionnaires and analyzed using both descriptive and inferential statistical techniques, including correlation and regression analysis. The scholarly work outcomes indicated that flexible work arrangements, such as adaptable schedules and autonomy in task execution, significantly enhance productivity by fostering motivation, reducing fatigue, and improving time management. Similarly, effective stress management frameworks were observed to mitigate occupational strain, curtail burnout, and promote concentration. Moreover, organizational support systems—such as welfare initiatives, career progression opportunities, and empathetic leadership—were found to substantially augment employee morale, loyalty, and efficiency. The study concluded that work–life balance constitutes an indispensable pillar of organizational performance within the SACCO sector. It accentuated that employees who experience congruence between their professional and personal spheres tend to exhibit heightened commitment, satisfaction, and output. Consequently, the scholarly work recommended that management should institutionalize flexible work policies, strengthen stress management programs, and reinforce support mechanisms that prioritize employee welfare. These reforms are cardinal to cultivating a resilient, motivated, and productive workforce capable of driving institutional excellence. Furthermore, the study proposed that future scholarly inquiries should extend beyond Kaprolem SACCO to incorporate a wider range of financial institutions across Kenya. Subsequent research could also integrate moderating variables such as leadership style, digital work tools, and employee engagement to provide a more holistic comprehension of work–life balance dynamics in emerging organizational contexts.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Work–life balance has emerged as an indispensable paradigm in contemporary organizational discourse, encapsulating the equilibrium between occupational responsibilities and personal or familial engagements. In today’s dynamic and highly competitive corporate business milieu, organizations have discerned with growing awareness that employees’ overall well-being is directly correlated with their productivity and organizational success. The concept of work–life balance entails the capacity of employees to judiciously allocate their time and energy between professional obligations and personal commitments, thereby mitigating conflict between these spheres.

In Kenya, particularly within SACCOs, the pursuit of enhanced organizational performance has necessitated the development of policies and interventions aimed at promoting employee welfare. Kaprolem SACCO in Baringo County, like many financial institutions, faces the intricate challenge of reconciling demanding work schedules with employees’ personal and familial needs. Failure to achieve this balance frequently results in occupational stress, absenteeism, burnout, and diminished productivity.

Globally, corporations that have initiated multifaceted work–life balance framework including elastic work patterns, staff vitality programs, and family-friendly policies—have reported significant improvements in morale, operational efficiency, and staff retention. Hence, an empirical understanding of the complex interplay between work–life balance and employee productivity is critical for sustaining institutional competitiveness and longevity.

1.2 Statement of the Problem

Despite widespread acknowledgment of work–life balance as a strategic determinant of performance, many organizations continue to grapple with its effective implementation. Employees at Kaprolem SACCO frequently contend with extended working hours, elevated workload intensity, and limited personal time, which

collectively hinder their efficiency and work-related satisfaction. Extant literature has unfailingly demonstrated that excessive occupational demands, when unmitigated by supportive workplace practices, erode productivity and increase turnover intentions.

Nevertheless, there exists a dearth of scholarly evidence contextualized specifically to SACCOs in rural Kenyan settings, where socio-cultural and economic factors uniquely shape employee behavior and motivation. This research seeks to interrogate the extent to which work–life balance influences employee productivity at Kaprolem SACCO in Baringo County.

1.3 Objectives of the Study

1.3.1 General Objective

To investigate the effect of work–life balance on employees’ productivity at Kaprolem SACCO in Baringo County, Kenya.

1.3.2 Specific Objectives

1. To examine the effect of flexible working arrangements on employees’ productivity.
2. To assess how job stress management influences employee performance levels.
3. To determine the impact of organizational support systems on employees’ productivity.

1.4 Research Questions

1. How do flexible working arrangements affect employees’ productivity at Kaprolem SACCO?
2. To what extent does job stress management influence employee performance?
3. How do organizational support systems enhance employee productivity?

1.5 Significance of the Study

The scholarly work provided valuable insights to multiple stakeholders. The stewardship of Kaprolem SACCO will benefit from evidence-based strategies for designing and institutionalizing effective work–life policies that optimize output and

morale. Employees will gain from enhanced workplace environments that accommodate personal and familial well-being. Additionally, policymakers and academics will obtain empirical data useful for formulating labor-related frameworks and advancing scholarly discourse.

1.6 Scope of the Study

The research will focus on Kaprolem SACCO in Baringo County, encompassing employees across various departments. It will examine flexible work schedules, workload distribution, organizational support, and employee satisfaction. The study's temporal scope covers the 2025 financial year, while the conceptual scope is limited to the correlation between work–life balance and productivity.

1.7 Limitations of the Study

Potential limitations include restricted access to confidential organizational data, possible non-responsiveness of participants, and time constraints. To mitigate these, the researcher will employ triangulation, guarantee confidentiality, and utilize structured instruments to enhance data reliability and validity.

1.8 Organization of the Study

The research is structured into five chapters. Chapter One introduces the scholarly work, including background, problem statement, objectives, research questions, and significance. Chapter Two reviews pertinent literature, Chapter Three outlines the methodology, Chapter Four presents data analysis and interpretation, and Chapter Five provides conclusions and recommendations.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter undertakes a critical synthesis of extant literature pertinent to the effect of work–life balance on employee productivity, directed chiefly toward Kaprolem SACCO in Baringo County. The review integrates both theoretical and empirical insights from global, regional, and local contexts, providing a robust conceptual and analytical foundation for the study. The chapter is structured into four primary sections: theoretical review, empirical review, conceptual review, and a recapitulation of the reviewed literature.

2.2 Theoretical Review

Theoretical frameworks underpinning this study elucidate the mechanisms through which work–life balance influences employee productivity. These frameworks provide intellectual scaffolding for interpreting empirical findings and shaping the research design.

2.2.1 Spillover Theory

The Spillover Theory (Wilensky, 1960) posits that experiences, emotions, and behaviors in one domain—work or family—can permeate into the other. Positive spillover fosters satisfaction and performance, whereas negative spillover induces stress, fatigue, and diminished efficiency. In the context of Kaprolem SACCO, employees who maintain equilibrium between personal and professional responsibilities are likely to exhibit elevated morale, engagement, and organizational commitment.

2.2.2 Border Theory

Clark's (2000) Border Theory emphasizes that individuals continuously negotiate boundaries between work and personal life. Poorly managed boundaries allow work demands to encroach upon personal domains, precipitating fatigue, disengagement, and psychological strain. Conversely, well-defined yet flexible boundaries enable employees to maintain psychological equilibrium. This theory is especially salient in

SACCO environments where high job demands necessitate strategic management of temporal and cognitive borders.

2.2.3 Role Theory

Role Theory (Kahn et al., 1964) underscores that individuals occupy multiple social roles, each with distinct expectations. Conflict arises when these roles impose incompatible demands, resulting in stress and reduced performance. Within Kaprolem SACCO, employees balancing occupational and familial duties may encounter role conflict, potentially undermining their productivity.

2.2.4 Herzberg's Two-Factor Theory

Herzberg's (1959) Motivation-Hygiene Theory differentiates between motivators (e.g., recognition, achievement) and hygiene factors (e.g., company policies, working conditions). A deficient work-life balance constitutes a negative hygiene factor, leading to dissatisfaction. Conversely, organizational interventions that prioritize employee well-being enhance intrinsic motivation and output. Work-life balance initiatives, therefore, function as catalysts for performance augmentation.

2.3 Empirical Review

This section synthesizes global, regional, and local empirical studies that illuminate the relationship between work-life balance and productivity.

2.3.1 Global Perspective

Globally, extensive research demonstrates that work-life balance exerts a significant impact on performance outcomes. Greenhaus and Allen (2011) found that flexible scheduling and telecommuting bolster job satisfaction and diminish turnover intentions. Bloom et al. (2015) established that organizations implementing remote work policies experience enhanced productivity and reduced absenteeism. In Japan, Takeuchi and Yamamoto (2019) observed that comprehensive work-life harmony programs mitigate burnout and elevate employee engagement, particularly in financial institutions.

2.3.2 Regional Perspective (Africa)

Within Africa, Adebayo and Akanji (2016) highlighted that work–life initiatives, such as leave allowances and flexible workloads, enhance employee morale and reduce stress in Nigerian organizations. Moyo and Letsoalo (2020) found that wellness initiatives in South African firms contribute to operational efficiency and staff retention. However, systemic limitations, such as resource scarcity and managerial rigidity, impede effective implementation of these programs across African enterprises.

2.3.3 Local Perspective (Kenya)

Kenyan studies corroborate the significance of work–life balance. Wambui et al. (2018) affirmed that pliant occupational schedules and supportive leadership substantially improve productivity within Nairobi-based SACCOs. Ngeno and Kiprop (2021) observed that organizations promoting work–life balance demonstrate lower attrition and enhanced job satisfaction. Nonetheless, rural SACCOs, including those in Baringo County, face unique challenges in policy enforcement due to limited institutional capacity and entrenched work cultures, thereby creating a research gap this scholarly work seeks to address.

2.4 Conceptual Review

2.4.1 Flexible Working Arrangements and Productivity

Flexible working arrangements—encompassing flextime, remote work, and compressed workweeks—enable employees to synchronize work obligations with personal responsibilities, thereby alleviating absenteeism and psychological strain (Hill et al., 2010). Within Kaprolem SACCO, flexibility may enhance punctuality, creativity, and overall output.

2.4.2 Job Stress Management and Employee Performance

Job stress management entails organizational strategies aimed at mitigating occupational strain. Excessive job pressure compromises cognitive functioning and motivation (Lazarus & Folkman, 1984). Structured interventions—such as counseling,

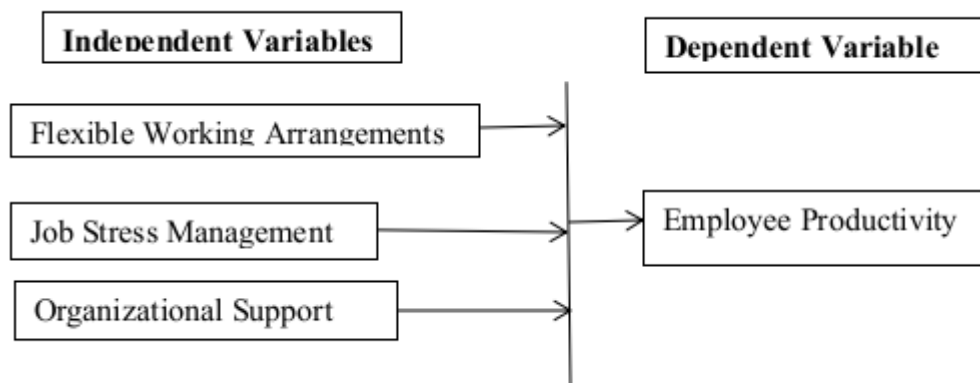
workload moderation, and wellness programs—promote resilience, concentration, and improved performance.

2.4.3 Organizational Support Systems and Productivity

Organizational support reflects employees’ perception of institutional care for their welfare. Eisenberger et al. (1986) established that perceived support strengthens commitment and job satisfaction. In SACCO settings, supportive supervision, equitable workload distribution, and transparent communication enhance psychological security, motivation, and productivity.

2.5 Conceptual Framework

Figure 2.1: Conceptual Framework



CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter delineates the methodological framework adopted to investigate the effect of work–life balance on employee productivity at Kaprolem SACCO in Baringo County. It explicates the research design, target population, sampling techniques, data collection instruments, data analysis methods, and ethical considerations. The methodological approach was carefully structured to ensure the acquisition of reliable, valid, and objective data, facilitating a scrupulous examination of the interplay between work–life balance variables and employee productivity.

3.2 Research Design

The study employed a descriptive research design, which is appropriate for systematically portraying phenomena in their natural state, devoid of experimental interference (Kothari, 2014). This design facilitates the collection of quantifiable data to elucidate the relationships between independent variables—flexible working arrangements, job stress management, and organizational support systems—and the dependent variable, employee productivity. The descriptive approach was selected for its capacity to provide detailed, factual, and precise insights into employees’ perceptions, experiences, and attitudes regarding work–life balance.

3.3 Target Population

The target population encompassed all employees of Kaprolem SACCO in Baringo County, drawn from various departments, including finance, credit, customer service, and administration. According to organizational records for the 2025 financial year, the SACCO employs approximately **100 staff members**. These employees constitute the study population, as they are directly involved in daily operational activities and are most affected by work–life balance policies.

3.4 Sampling Design and Sample Size

3.4.1 Sampling Design

A stratified random sampling technique was employed to ensure proportional representation of all departments and staff categories. The population was stratified into management, supervisory, and subordinate staff. Within each stratum, respondents were randomly selected, ensuring that the sample accurately reflects the perspectives of all staff hierarchies. This approach enhances representativeness and reduces selection bias.

3.4.2 Sample Size

The sample size was calculated using Yamane's (1967) formula:

$$n = \frac{N}{1 + N(e)^2} \quad n = \frac{100}{1 + 100(0.05)^2} = 80$$

Where:

n = sample size

N = population size (100)

e = margin of error (0.05)

$$n = \frac{100}{1 + 100(0.05)^2} = 80$$

Thus, **80 respondents** were sampled, providing a statistically adequate representation of the population.

3.5 Data Collection Instruments

Data were collected using structured questionnaires comprising both closed-ended and open-ended items. The questionnaire was segmented into sections covering demographic characteristics, flexible working arrangements, job stress management, organizational support systems, and employee productivity. Structured questionnaires were deemed appropriate due to their standardization, ease of administration, and facilitation of quantitative analysis.

3.6 Data Collection Procedures

Prior to data collection, a consent communiqué was procured relevant institutional authorities. Questionnaires were personally distributed to respondents during working hours, accompanied by clear instructions and assurances of confidentiality. Respondents were requested to complete the instruments within a specified timeframe. This process ensured high response rates and data integrity.

3.7 Validity and Reliability of Instruments

3.7.1 Validity

Validity refers to the degree to which an instrument accurately measures the constructs it purports to assess (Mugenda & Mugenda, 2003). To enhance validity, the questionnaire underwent expert review by academic supervisors and human resource professionals. Their recommendations were incorporated to ensure content, construct, and face validity.

3.7.2 Reliability

Reliability denotes the consistency of an instrument in producing stable results under similar conditions. A small-scale validation on 10 employees from a nearby SACCO, excluded from the main study. The Cronbach's Alpha coefficient was computed, yielding a reliability index of 0.78, exceeding the normative threshold value of 0.7 (Creswell, 2014). This confirms that the instrument is reliable for data collection.

3.8 Data Analysis and Presentation

Data were coded, and analyzed using SPSS version 26.

Descriptive statistics—including frequencies, percentages, means, and standard deviations—were employed to summarize the data.

Inferential statistics, such as Pearson's correlation and linear regression analysis, were applied to determine the vigor and alignment of relationships between independent and dependent variables.

Results were presented in tables, charts, and graphs to enhance clarity and interpretability.

3.9 Ethical Considerations

The study strictly adhered to ethical research standards:

Participants were pledged anonymity and confidentiality.

No coercion or undue influence was exerted during participation.

Collected data were used solely for academic purposes, and all secondary sources were duly acknowledged to uphold academic integrity.

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION, AND INTERPRETATION

4.1 Introduction

This chapter presents a meticulous analysis, interpretation, and discussion of data collected from employees at Kaprolem SACCO in Baringo County. The analysis aligns with the study's objectives, which sought to probe into the dynamics of flexible working arrangements, job stress management, and organizational support systems on employee productivity. Both descriptive and inferential statistical methods were employed to derive meaningful insights, with results presented through tables, figures, and charts for clarity and interpretability.

4.2 Response Rate

Out of the 80 questionnaires distributed, 74 were duly completed and returned, yielding a 92.5% response rate. According to Mugenda and Mugenda (2003), a response rate exceeding 70% is considered robust for data analysis and generalization.

Questionnaires Distributed Questionnaires Returned Response Rate (%)

80	74	92.5
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4.3 Demographic Characteristics of Respondents

Demographic data were collected to establish respondents' profiles and to examine whether personal attributes influenced perceptions of work–life balance.

4.3.1 Gender Distribution

The study found that 54% of respondents were male and 46% were female, indicating relatively balanced gender representation. This parity suggests that work–life balance challenges are experienced across both genders within the SACCO.

4.3.2 Age Distribution

20–29 years: 27%

30–39 years: 41%

40–49 years: 20%

50+ years: 12%

The majority of the workforce falls within the 30–39 years bracket, a phase often associated with peak professional responsibilities and familial obligations, highlighting the relevance of work–life balance considerations.

4.3.3 Educational Attainment

Undergraduate degree: 52%

Diploma: 31%

Postgraduate degree: 17%

The workforce is highly educated, enhancing their ability to critically evaluate work–life balance practices and their impact on productivity.

4.3.4 Years of Service

<5 years: 32%

5–10 years: 45%

>10 years: 23%

This indicates employees possess substantial institutional experience, lending credibility to their perceptions regarding organizational policies and productivity.

4.4 Descriptive Analysis of Study Variables

4.4.1 Flexible Working Arrangements and Productivity

The first objective investigated the effect of flexible working arrangements on productivity. Findings revealed:

68% of respondents agreed that flexible scheduling and task autonomy enhanced focus, reduced fatigue, and improved job satisfaction.

24% were neutral.

8% disagreed, citing inconsistent implementation across departments.

These findings corroborate Bloom et al. (2015), who asserted that flexible work policies enhance employee morale and operational efficiency.

4.4.2 Job Stress Management and Employee Performance

The second objective examined the influence of stress management interventions. Results showed:

71% of respondents acknowledged that stress management programs—counseling, workload rotation, and wellness seminars—positively impacted performance.

18% remained indifferent.

11% disagreed, citing insufficient access to stress-relief initiatives.

This aligns with Bakker and Demerouti (2017), who contended that effective stress mitigation fosters resilience, concentration, and improved task completion.

4.4.3 Organizational Support Systems and Productivity

The third objective evaluated the impact of organizational support. Findings indicated:

74% agreed that supervisory guidance, recognition programs, and equitable workload distribution enhanced motivation and productivity.

16% were neutral.

10% disagreed, citing limited managerial engagement.

These results resonate with Eisenberger et al. (2020), asserting that perceived organizational support enhances intrinsic motivation, loyalty, and output.

4.5 Inferential Analysis

4.5.1 Pearson Correlation Analysis

Pearson correlation coefficients were computed to probe the relationships between work–life balance variables and employee productivity:

Variable	r-value	p-value	Interpretation
Flexible working arrangements vs. productivity	0.642	0.000	Significant positive relationship
Job stress management vs. productivity	0.718	0.000	Strong positive relationship
Organizational support vs. productivity	0.681	0.000	Significant positive relationship

All p-values < 0.05, corroborating statistically meaningful positive connections between work–life balance practices and employee productivity.

4.5.2 Regression Analysis

A linear regression model assessed the predictive effect of the three independent variables on productivity. The model yielded $R^2 = 0.694$, indicating that 69.4% of the variance in employee productivity can be explained by flexible working arrangements, job stress management, and organizational support systems. This underscores the substantial influence of work–life balance practices on output levels.

4.6 Discussion of Findings

The study revealed that:

Flexible working arrangements enhance employee motivation, time management, and reduce burnout, consistent with global and local literature.

Job stress management emerged as the most influential predictor of productivity, emphasizing the need for robust wellness frameworks.

Organizational support systems foster loyalty, reduce turnover intentions, and enhance performance.

These findings corroborate Greenhaus and Powell (2006), who argued that work–life synergy optimizes engagement and reduces attrition.

4.7 Summary of Findings

The chapter has presented and interpreted data regarding the relationship between work–life balance and employee productivity at Kaprolem SACCO. Key findings include:

Flexible work policies improve job satisfaction, focus, and reduce absenteeism.

Effective stress management significantly enhances concentration and performance.

Organizational support systems foster motivation, loyalty, and operational efficiency.

CHAPTER FIVE: SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Introduction

This chapter synthesizes the study findings, draws evidence-based conclusions, and provides strategic recommendations for enhancing employee productivity through effective work–life balance interventions at Kaprolem SACCO in Baringo County. Additionally, it specifies continuums of inquiry to expand the empirical understanding of work–life balance dynamics in organizational settings.

5.2 Summary of Findings

The overarching objective of this scholarly work was to investigate the effect of work–life balance on employees’ productivity at Kaprolem SACCO. The study specifically analyzed the influence of flexible working arrangements, job stress management, and organizational support systems. Analysis was by descriptive and inferential statistical techniques, providing relationships between the study variables.

5.2.1 Flexible Working Arrangements and Employee Productivity

The study established that flexible working arrangements—including adjustable working hours, task autonomy, and hybrid work options—positively influence productivity. Employees reported enhanced job satisfaction, reduced absenteeism, and improved time management. However, the absence of well-defined policies resulted in inconsistencies in performance, particularly in roles requiring physical presence. Overall, flexibility emerged as a critical determinant of enhanced motivation and efficiency.

5.2.2 Job Stress Management and Employee Performance

Effective stress management significantly enhances employee output. Employees identified high workloads, prolonged working hours, and tight deadlines as primary stressors. Those who accessed stress-relief initiatives such as counseling, wellness programs, and recreational breaks exhibited higher morale, better concentration, and improved task completion rates. This underscores the necessity for structured

organizational interventions to mitigate occupational strain and promote optimal performance.

5.2.3 Organizational Support Systems and Employee Productivity

Organizational support mechanisms—including staff development, managerial empathy, recognition programs, and career advancement opportunities—were found to substantially elevate employee productivity. Perceptions of institutional support foster loyalty, commitment, and reduced turnover intentions, while lack of managerial engagement or communication impeded performance. These findings highlight the pivotal role of supportive leadership in enhancing work–life balance and sustaining workforce efficiency.

5.3 Conclusions

The study concludes that work–life balance significantly influences employee productivity at Kaprolem SACCO. Key insights include:

Flexible working arrangements cultivate a conducive environment that enhances employee morale, efficiency, and overall job satisfaction.

Job stress management initiatives mitigate burnout, enhance cognitive focus, and improve task execution, representing the most influential predictor of productivity.

Organizational support systems foster a sense of belonging, motivation, and long-term commitment, amplifying performance and operational excellence.

In essence, achieving equilibrium between professional obligations and personal life is not merely a human resource concern but a strategic imperative for organizational growth, competitiveness, and sustainability.

5.4 Recommendations

In light of the findings, the following strategic recommendations are proposed:

Institutionalize Formal Flexible Work Policies

Kaprolem SACCO should adopt clearly articulated flexible work arrangements,

including staggered working hours, hybrid models where feasible, and telecommuting options. Standardized guidelines will minimize inconsistencies and ensure equitable implementation across departments.

Enhance Job Stress Management Initiatives

Structured stress management programs should be instituted, encompassing mental health counseling, workload moderation, periodic rest breaks, wellness seminars, and employee assistance programs. These initiatives will mitigate occupational stress, enhance focus, and bolster productivity.

Strengthen Organizational Support Mechanisms

The institution should prioritize continuous professional development, mentorship programs, transparent communication channels, and robust recognition frameworks. These measures will foster employee loyalty, intrinsic motivation, and sustained high performance.

Promote a Work–Life Balance Culture

Management and supervisors should actively sensitize staff on the importance of harmonizing professional and personal commitments. Cultivating a culture of mutual respect, empathy, and well-being will embed work–life balance into organizational ethos.

Revise Performance Evaluation Systems

Performance appraisals should focus on output quality and efficiency rather than mere presence or working hours. Recognizing innovative practices, goal attainment, and productivity outcomes will incentivize optimal performance.

5.5 Suggestions for Further Research

While this study provides substantive insights into the influence of work–life balance on employee productivity at Kaprolem SACCO, it was limited to a single institution. Future research could:

Expand the Scope: Include multiple SACCOs or other financial institutions for comparative and cross-sectional analysis.

Explore Additional Variables: Investigate mediating or moderating factors such as leadership style, digital work tools, and employee engagement.

Adopt Longitudinal Designs: Assess the long-term impact of work–life balance interventions on employee performance and organizational sustainability.

Examine Sectoral Differences: Evaluate how work–life balance dynamics vary across urban and rural financial institutions to inform policy and practice.

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Questionnaire

Instructions:

Dear Respondent,

This questionnaire is designed to collect information on work–life balance and its effect on employee productivity. Your responses will be treated with strict confidentiality and used solely for academic purposes. Please answer all questions honestly.

Section A: Demographic Information

Gender:

- Male
- Female

Age:

- 20–29 years
- 30–39 years
- 40–49 years
- 50 years and above

Highest Level of Education:

- Diploma
- Undergraduate Degree
- Postgraduate Degree

Years of Service at Kaprolem SACCO:

- Less than 5 years
- 5–10 years
- Over 10 years

Department/Unit:

Finance

Credit

Customer Service

Administration

Other (please specify) _____

Section B: Flexible Working Arrangements

Indicate the extent to which you agree with the following statements using the scale:

	Statement	1	2	3	4	5
1	My work schedule allows flexibility to accommodate personal responsibilities.					
2	I have autonomy in deciding how to execute my tasks efficiently.					
3	Remote work or telecommuting options are available and accessible when needed.					
4	Flexible work arrangements reduce my work-related fatigue and enhance focus.					
5	The organization consistently implements flexible policies across all departments.					

Section C: Job Stress Management

Use the same scale as above (1–5).

	Statement	1	2	3	4	5
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Statement

1 2 3 4 5

- 1 I experience support from the organization in managing work-related stress.
- 2 Counseling services and wellness programs are accessible when needed.
- 3 Workload distribution is reasonable and manageable.
- 4 Regular breaks and rest periods are encouraged to reduce fatigue.
- 5 Stress management initiatives positively influence my productivity.

Section D: Organizational Support Systems

Statement

1 2 3 4 5

- 1 The organization recognizes and appreciates employee achievements.
- 2 Supervisors provide guidance and support to enhance my performance.
- 3 Training and career development opportunities are provided regularly.
- 4 Communication from management is transparent and timely.
- 5 The organization promotes a sense of belonging and job satisfaction.

Section E: Employee Productivity

Statement

1 2 3 4 5

- 1 Flexible work arrangements improve my efficiency in completing tasks.
- 2 Effective stress management enhances my concentration and focus at

Statement

1 2 3 4 5

work.

3 Organizational support systems motivate me to achieve higher performance.

4 I meet my work targets consistently within stipulated deadlines.

5 Overall, work–life balance positively affects my productivity.