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# WORK LIFE BALANCE AS A DRIVER OF EMPLOYEE PERFORMANCE: EVIDENCE FROM INSURANCE COMPANIES IN KENYA

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# WORK LIFE BALANCE AS A DRIVER OF EMPLOYEE PERFORMANCE: EVIDENCE FROM INSURANCE COMPANIES IN KENYA

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**Abstract:**

***Purpose of Study:*** This study examined the effect of work-life balance on employee performance in insurance companies in Nairobi City County, Kenya. Specifically, the study assessed the influence of flexible teleworking, wellness programs, family-friendly policies, and reasonable workloads on employee performance, addressing existing knowledge gaps concerning workplace practices and organizational productivity outcomes.

***Methodology:*** The study adopted a descriptive research design targeting 520 employees across 65 insurance companies in Nairobi City County, Kenya. A sample of 226 respondents was determined using Yamane's formula. Primary data were collected through semi-structured questionnaires and analyzed using descriptive statistics and multiple regression analysis to establish relationships between variables.

***Findings:*** The findings revealed that work-life balance practices positively and significantly influenced employee performance in insurance companies. The regression model demonstrated strong explanatory power ($R^2$ = 0.837), accounting for 83.7% of employee performance variation. Flexible teleworking exhibited the highest unstandardized coefficient (B = 0.462), followed by reasonable workloads (B = 0.378), family-friendly policies (B = 0.376), and wellness programs (B = 0.345). All four predictors were reported as statistically significant ($p < 0.05$). The findings indicated that flexible working arrangements, employee wellness initiatives, supportive family policies, and manageable workloads contributed to improved productivity, employee well-being, and organizational effectiveness.

***Conclusion:*** The study concluded that work-life balance significantly enhances employee performance in insurance companies. Organizations should prioritize flexible teleworking, comprehensive wellness programs, family-friendly policies, and equitable workload distribution. Implementing these practices can strengthen employee productivity, reduce occupational stress, improve job satisfaction, and promote sustainable organizational performance within Kenya's insurance sector.

***Keywords**: Employees Performance, Family-Friendly Policies, Flexible Teleworking, Reasonable Workloads, Wellness Programs, Work Life Balance.*

**JEL classification***: J28, J24, M12, M54, G22*

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## 1. INTRODUCTION

The effectiveness and efficiency with which workforces carry out their designated duties, jobs, obligations, and responsibilities are related to employee performance (Candradewi et al., 2022). Any business must prioritize employee performance since it directs workers' efforts toward achieving the organization's overall objectives (Marewo et al., 2022). This implies that without a motivated and productive workforce, an organization cannot meet its goals (Darma & Supriyanto, 2022). According to traditional measures of accuracy, completeness, and cost, employee performance relates to executing specific duties with accuracy and comprehensiveness (Ajala, 2021). Employee performance is an essential aspect of an organization because research indicates that it enables individuals to develop and apply their abilities for the organization's benefit. Such performance enhances organizational effectiveness and improves customer service throughout all departments. Companies should use tactics that motivate employees based on their skills, resolve, and capabilities to enhance performance. Allen and Kiburz, 2022).

Globally, firms have confronted issues related to diminishing employee performance. In the United States, companies have had to confront the challenge of inadequate service delivery by employees and their dedication to work (Zuheir, 2022). Identified difficulties impacting employee performance within these firms include inadequate work-life balance, insufficient mentorship training, and deficient interpersonal relationships (Dialoke & Nkechi, 2020). In China, employee performance is more customized, resulting in a 23% decrease in productivity. Inadequate work-life balance and insufficient knowledge transfer have been identified as contributing factors to employee underperformance. In Malaysia, most organizations face challenges stemming from inadequate employee performance, as poor knowledge and work process integration frequently hinder employees' contributions to the growth and advancement of their organizations (Osman & Ibrahim, 2021).

In Germany, staff performance in the public sector is improved by using standardized incentive tactics and selecting appropriate candidates for vacancies through merit-based selection processes. Each authority is obligated to conduct its own personnel recruiting and is accountable for establishing the criteria for applicant selection (Aluvisia, 2022).
In Uganda, reports indicate that staff productivity is hindered by inadequate performance management inside insurance firms. The 2023 audit of the insurance industry found that there were many gaps in the performance management of insurance staff (Basaza, 2023).

In Rwanda, worker performance has increased significantly and this is due to various initiatives, and not one effort. It involves redesigning of the working environment to enable the staff to achieve their goals. The workplace should be designed in a way that boosts the productivity of the employees with a minimum number of risks (Ggombe & Newfarmer, 2022). Work-life balance is one of the key elements affecting employee retention, productivity, and satisfaction in the insurance industry. Nairobi City County's adoption of business-friendly

regulations, flexible work schedules, and wellness programs and Kenya as a whole has greatly enhanced employee performance. However, challenges such as high workloads and performance pressures continue to hinder effective work–life balance. Therefore, insurance firms must prioritize employee-centered policies to boost both individual well-being and corporate performance (Saipi *et al.*, 2024)

In Kenya a majority of insurance firms tussle to retain talent, partly due to lack of good leadership, deficient career development, or inadequate rewards. High labour turnover disturbs performance continuity. Some firms don't invest enough in identifying, nurturing, retaining talented employees. This results to institutional knowledge being lost and decreased performance. In other firms' goal setting is vague, feedback is insufficient or irregular, or rewards and recognition are not tied to performance. This reduces motivation and clarity. The cases of inappropriate leadership styles, autocratic or inconsistent leadership styles reduce morale, increase turnover. Lack of transformational leadership is a problem. Poor working environments, a lack of tools, ambiguous responsibilities, and insufficient assistance are some workplace problems that impair performance (Candradewi & Manuati, 2022).

### 1.1 Statement of the Problem

The lack of structured career development programs in the majority of Kenyan insurance companies has led to low employee engagement and significant employee turnover. Employees typically feel stagnate due to unclear promotion standards and a lack of growth chances. Staff productivity and retention can be increased through mentorship programs and structured career paths. Burnout and subpar performance are frequently the result of insurance agents' ambitious sales targets and demanding workloads not receiving the required support. Employees with low emotional intelligence typically struggle with interpersonal relationships and stress management, particularly in the areas of self-awareness and self-control. This affects their ability to perform well in positions that involve interacting with customers (Irungu, 2025).
Were (2021) argues that more studies are required in order to investigate other aspects that affect employee performance in insurance companies beyond the work environment, resources, and regulation. The personnel success in the insurance industry has become more difficult, and their activities have become extremely complicated. This means that future scholars will need to reconsider it in detail and break the paradigm of what employee performance has always been (Maina, 2021).

Numerous research has examined how WLB affects worker productivity. According to research by Wainaina (2021), career development positively affects staff performance at Kenyan higher education institutions. Mulanya and Kagira (2021) discovered that companies shouldn't use flexible work settings since they negatively affect employee performance. According to Musyoka et al. (2020), staff productivity is greatly impacted by career development. According to Auka and Nyangau's (2020) research on referral hospitals in Kenya, leave management significantly impacts an organization's performance. This suggests that the link between WLB and staff productivity hence a knowledge gap.

WLB and employee performance are positively correlated, according to Dissanayaka and Ali (2020). The study focused on connections that were particularly relevant to Sri Lankan firms. Furthermore, Begall et al. (2020) uncovered family leave policies have an impact on workers' productivity in Germany. Begall et al. (2020) looked at how parental leave affected worker performance in China while adjusting for other factors including career advancement and flexible work schedules. Because the aforementioned gaps, this study sought to fill them as guided by the following specific objectives:

I. To assess the effect of flexible teleworking on employee performance in insurance companies in Nairobi City County, Kenya.
II. To evaluate the effect of wellness initiatives on employee performance in insurance companies in Nairobi City County, Kenya.
III. To determine the effect of family-friendly policies on employee performance in insurance companies in Nairobi City County, Kenya.
IV. Investigate the effects of reasonable workloads on employee performance in insurance companies in Nairobi City County, Kenya.

## 2. LITERATURE REVIEW

### 2.1 Theoretical Review

This research was underpinned on signaling theory, hierarchy of needs theory, Work/Family Border Theory and goal setting theory**.** According to Grover & Crooker (1995), signalling was introduced by Spence in 1973 and has been applied to explain how flexible work arrangements can foster positive perceptions. By allowing employees to manage personal responsibilities such as childcare or elder care alongside health-related needs like professional development and physical fitness, organizations that provide flexible work schedules demonstrate concern for employee welfare. When employees perceive such organizational support, they tend to feel greater control over their work–family responsibilities. Consequently, this increases job satisfaction and commitment, thereby enhancing productivity. Abraham Maslow proposed this psychological theory in 1943. Human needs are sometimes represented as a pyramid with tiers, where basic needs must be met before people can focus on higher-level wants. According to Maslow, people are driven by unmet needs, and before addressing higher-order needs, some lower-order demands must be met (Maslow, 1987). According to Maslow, a person cannot act altruistically until some basic needs—such as emotional, safety, affection, and prestige—are met.

The concept of a work/family theory was first introduced by Clark in 2000. The central idea is that individuals control and negotiate the boundaries between their personal and professional lives. According to this theory, the two most significant domains in a worker’s life are work and family. Although distinct, work and family are interconnected. On a daily basis, and often several times within a single day, individuals move between these domains. Individuals play a

variety of roles in various spheres of life, such as work and family, which are typically characterized by psychological, temporal, or spatial limits. Both at home and at business, time limits may be applicable. A person inherently establishes a psychological barrier between family and job (Clark, 2000).

According to Edwin Locke's Goal-Setting Theory (1968), establishing specific, difficult goals can improve performance and inspire individuals. According to this theory, setting clear and measurable goals is an effective instrument to direct and focus behavior, elevate effort, and create persistence (Kibebsii & Chufi, 2022). The trick in setting effective goals is to set specific and challenging but attainable goals. This can be explained by the fact that particular goals provide an individual with a sense of what he or she has to achieve, and hard goals have the ability to push one to increase his or her abilities, which leads to better results (Rahman et al, 2018). A core premise of the theory is that individuals show a greater propensity to attain high productivity when a goal is specific than when it is vague. Also, challenging but not extremely challenging goals will result in the maximum effort and performance. Although difficult targets demand more work, they also bring about achievement when attained, further motivating (Daniel et al, 2020).

## 2.2 Empirical Review

Work-life balance practices were examined by Bett et al. (2022) research on flexible work and productivity levels. The sample size comprised 137 employees while the target population included all 210 employees in Kericho County agricultural cooperatives. Both formal and unstructured feedback forms amassed primary data. Means and std devs were under the descriptive analysis process. Staff reorganization, schedule modifications, and developmental adjustments were the methods used to achieve flexible work arrangements in practice settings. Leading to increased service hours, reduced absenteeism, and enabling employees to seek other jobs. The findings revealed that telecommuting and flexible work arrangements were linked to significantly higher performance levels.

A study by Juba's (2024) examination on workplace safety, health, and wellness programs impacts on employee engagement and productivity levels. The investigation found that numerous activities influence employees' health, safety, and well-being as well as their engagement and productivity inside an organization setting context. Strong leadership involvement promotes wellness initiatives incorporated into organizational structures and fosters a positive workplace culture environment. Additionally, it was demonstrated that staff involvement and commitment were essential for achieving program goals. Giving workers a voice and a sense of control over tasks leads to increased motivation, engagement, and productivity.

The impact of wellness programs on employees' job satisfaction in higher education institutions was studied by Richemond et al. in 2022. This study examines how wellness programs affect employees' job happiness. This correlational study, involving all faculty members from for-profit and traditional colleges in the US, suggested no predictive connection between participation in wellness programs and work satisfaction amongst staff. Moreover, group discussions demonstrated a connection between gender and job satisfaction. Females had a

greater tendency for elevated job contentment compared to males, alongside possessing more expertise and job satisfaction. Faculty with 11 to 15 years of employment tenure exhibited greater job satisfaction ratings.

Rutger et al. (2025) examined workplace support networks and family-friendly policies. a meta-analysis assessing how they affect work-family, career, and employment outcomes. Small to moderate beneficial impacts are generally seen across a broad variety of outcomes, according to an analysis of 1680 effect sizes from 229 research. Even when the differences between particular policies and supports are more complex, supports generally have more advantages than the overall findings of policies.

Biedma et al. (2024) looked at how family-friendly HRM practices affected business success. The study looked at significant literature on the subject and family-friendly HRM practices that connect employee organizational behavior to work-family conflict, family-friendly HRM practices, and perceptual qualities in order to ascertain the effect of work-family conflict on employee performance. Among the perceptual elements examined were stress, motivation, and job satisfaction.

Rutger et al. (2025) examined workplace support networks and family-friendly policies. a meta-analysis assessing how they affect work-family, career, and employment outcomes. Small to moderate beneficial impacts are generally seen across a broad variety of outcomes, according to an analysis of 1680 effect sizes from 229 research. Even where policy differences are intricate, supports tend to provide more tangible advantages. Moderator analyses highlight that employees with significant family duties often experience reduced benefits, making family-friendly policies and support networks indispensable in organizational and national contexts that strain work–family balance.

## 3. RESEARCH METHODOLOGY

To examine both quantitative and qualitative data, the study used a descriptive methodology which allows a researcher to gather data simultaneously and incorporate the findings into the overall interpretation of results by using the descriptive research approach (Creswell, 2020). The study included 65 insurance companies in Nairobi City County according to IRA 2023. The total target population was 520 employees working in IT, R&D, finance, HRM, strategy and innovation, PR, operations, and insurance business sales departments. Using Yamane (1967) formula a sample size of 226 respondents was selected. Primary data was collected using a semi-structured questionnaire
The study employed a multiple regression model for data analysis as shown in the following analytical framework:

$$\mathbf{Y=\beta_0+\beta_1X_1+\beta_2X_2+\beta_3X_3+\beta_4X_4+\varepsilon}$$

Thus;
Y= Employees Performance
$X_1$ = Flexible Teleworking
$X_2$ = Wellness Programs
$X_3$ = Family-Friendly Policies
$X_4$= Reasonable Workloads

## 4. RESEARCH FINDINGS

### 4.1 Descriptive analysis

**Table 1**

*Descriptive Statistics*

| Descriptive Statistics | Mean | Std Dev |
|---|---|---|
| Flexible teleworking | 3.9456 | 0.80542 |
| Wellness Programs | 3.8919 | 0.81409 |
| Family-friendly Policies | 3.9196 | 0.8146 |
| Reasonable Workloads | 3.9935 | 0.76184 |
| Employee Performance | 4.1845 | 0.75439 |

The majority of respondents agreed that flexible teleworking improved their flexibility in organizing their time through flexible working hours and reduced transportation requirements. This shows that flexible teleworking improves worker performance by encouraging work-life balance and lowering stress associated with commuting, especially in the fields of sales, underwriting, and claims processing. The utcomes correspond with evidence from Bett et al. (2022), which highlighted how flexible work arrangements influence productivity. As per the study, staff reorganization, schedule alterations, and developmental adjustments were all successful ways that WLB practices enabled flexible working arrangements.

The results indicated most respondents concurred that firms organized wellness activities including health screenings and vaccination programs as well as preventive screening services for staff and businesses implemented employee nutrition programs The average score of 3.8919 (SD= 0.8141) showed that wellness initiatives had positive impact on employee performance in insurance companies. By reducing occupational stress, improving work-life balance, and lowering healthcare claims through preventative measures, the majority of respondents said that wellness efforts significantly improved their well-being. According to these statistics, the majority of insurance businesses in Kenya implemented employee wellness programs to boost worker retention and productivity because they believe that a healthier workforce immediately improves employee performance.

Most respodents were in agreement that workplace policies were created to accommodate employees with family-related commitments, according. Additionally, the firms provided their employees with family health benefits and caregiver assistance as well as maternity and parternity leave availability Overall, it can be deduced that family-friendly policies influenced employee performance in insurance companies, as reflected by an aggregate 3.9196 mean and 0.8146 SD. These findings suggest that insurance firms implemented family-oriented initiatives to leverage a workforce with family responsibilities. By developing comprehensive

family coverage, including child-specific health insurance policies, and safeguarding families against severe medical or financial risks, these organizations addressed significant protection gaps.

The findings reflect a clear majority view that firms assigned workloads aligned with employees' capacities, employee available time and in a manner that avoided burnout. Overall, findings show fair workload practices influenced employee performance in insurance companies, as demonstrated by averaging aggregate at 3.9935 (SD=0.76184). Workload greatly influences employees' success. When employees perceive that their workload is suitable and sufficiently resourced, they become more motivated and productive, which enhances performance. Effective workload management is critical in augmenting staff yield and broadening healthcare services delivery at these institutions, according to the study.

The results reveal that most respondent's concurred staff consistently paid attention to detail. Employees met the firm's expectations and completed their assigned duties within the set timelines. Workers consistently showed willingness to take responsibility and continuously willing to solve problems, the overall average of 4.1845 and (SD=0.7544) suggest WLB influenced employee success in Kenya's Nairobi City County insurance firms. Most respondents further denoted motivation, leadership, work environment, career development, and organizational support were the main factors affecting employee performance in their organizations.

**4.2 Multiple Regression Analysis**

In order to ascertain how much flexible teleworking, wellness programs, family-friendly policies, and reasonable workloads impacted employee performance in insurance companies, the study used multiple regression analysis.

**Table 2**
*Model Summary*

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|---|---|---|---|---|
| 1 | .915[a] | .837 | .834 | .26972 |

a. Predictors: (Constant), Reasonable Workloads, Wellness Programs, Flexible Teleworking, Family-friendly Policies

*Note.* Source: Field Data (2026)

Table 2 demonstrate a robust correlation (R = 0.915) between work–life balance and employee performance in insurance firms. The 0.834 adjusted $R^2$ value suggests organizational practices such as teleworking, wellness initiatives, family-friendly policies, and workload management account for 83.4% of performance variance, while 16.6% remains influenced by other determinants.

**Table 3**
*ANOVA a*

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 67.693 | 4 | 16.923 | 232.630 | .000[b] |
| | Residual | 13.167 | 181 | .073 | | |
| | Total | 80.860 | 185 | | | |

a. Dependent Variable: Employee Performance
b. Predictors: (Constant), Reasonable Workloads, Wellness Programs, Flexible Teleworking, Family-Friendly Policies

*Note.* Source: Field Data (2026)

A p-value of 0.000, below 0.05, and a F statistic of 232.63 are shown in Table 3. A good overall fit was indicated by the results, establishing both accurate outcome prediction and confirmed statistical significance. Outcomes denote employee performance is positively and substantially shaped by work-life balance within the insurance sector.

**Table 4**
*Coefficients a*

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .774 | .435 | | 1.920 | .003 |
| | Flexible Teleworking | .462 | .083 | .262 | 1.959 | .002 |
| | Wellness Programs | .345 | .188 | .444 | 3.520 | .004 |
| | Family-friendly Policies | .376 | .097 | .330 | 1.094 | .002 |
| | Reasonable Workloads | .378 | .092 | .315 | 1.505 | .000 |

a. Dependent Variable: Performance

*Note.* Source: Field Data (2026)

Regression model in Table 4 above forecasts employee performance while holding all independent variables constant, approximately will be 0.774 (77.4%). Flexible teleworking recorded the highest significant influence on employee performance across the categories assessed (0.462, 46.2%), followed by fair workloads (0.378, 37.8%), family-friendly policies (0.376, 37.6%), and wellness initiatives (0.345, 34.5%).
The resulting regression model took the subsequent form:

$$\mathbf{Y=0.774+ 0.462\ X_1+ 0.345X_2+ 0.376X_3 + 0.378X_4}$$

Whereby:
Y= Employees Performance
$X_1$ = Flexible Teleworking
$X_2$ = Wellness Programs
$X_3$ = Family-Friendly Policies

$X_4$= Reasonable Workloads

According to Table 4 employee performance is positively and statistically significantly impacted by flexible teleworking ($\beta = 0.462$, $p < 0.05$). This denotes among insurance companies in Nairobi City County, Kenya, Findings reveal that employee performance improves by 0.462 units for every unit increase in flexible teleworking. These results are consistent with Herrera et al.'s (2025) study on telecommuting, job tiredness, and flexible working time rules in connection to work-life balance, which uncovered flexible working schedules augment work-life balance and lessen job-related fatigue. Furthermore, flextime and work-life balance was established as considerably mediated by work-family (WF) characteristics.

Additionally, Table 4 shows that wellness initiatives positively significantly impact employee performance in insurance businesses ($\beta = 0.345$, $p < 0.05$). This shows that employee performance increases by 0.345 units for every unit that wellness programs are improved. These findings align with those of Pena (2024), who investigated the relationship between corporate performance, perceived organizational support, and wellness efforts. Based on 137 survey responses, the study found that employee engagement and work satisfaction operate as mediating factors in the relationship between wellness programs and perceived organizational support and organizational success.

Furthermore, the findings indicate family-friendly policies favorably significantly impact employee performance ($\beta = 0.376$, $p < 0.05$). This denotes workforce productivity across insurance institutions increases by 0.376 units for every unit rise in family-friendly policies. Comparable results were also discovered by Helen (2022) in a study on family-friendly recruiting practices and company effectiveness. The study found that the adoption of family-friendly policies and organizational performance were continuously positively correlated. Furthermore, companies who put in place a thorough set of these regulations were more likely to report better performance than those that didn't.

## 5. DISCUSSION OF FINDINGS

### 5.1 Flexible Teleworking and Employee Performance

The study established that flexible teleworking had a positive and statistically significant relationship with employee performance in insurance companies in Nairobi City County, Kenya ($B = 0.462$, $p = 0.002$). The findings suggest that flexible working arrangements contribute to improved employee performance by enabling employees to manage their professional responsibilities alongside personal commitments. The descriptive findings further revealed that respondents generally agreed that flexible teleworking enhanced their ability to organize working hours, reduced commuting demands, and provided greater flexibility in accomplishing assigned responsibilities, as reflected by a mean score of 3.9456 and a standard deviation of 0.80542.

These findings are consistent with Bett et al. (2022), who established that flexible work arrangements positively influenced employee performance through improved working schedules, reduced absenteeism, and enhanced productivity. Similarly, Herrera-Ballesteros et al. (2025) reported that flexible working time policies and teleworking contributed to improved work-life balance and reduced work-related fatigue. The consistency between these studies suggests that flexible teleworking is an important organizational practice for supporting employee productivity across different institutional settings.

The findings can be explained through Work/Family Border Theory, which emphasizes employees' ability to manage boundaries between professional and family responsibilities. Flexible teleworking enables employees to exercise greater control over the timing and location of their work, potentially reducing conflicts between competing responsibilities. Furthermore, Signalling Theory suggests that organizations offering flexible working arrangements communicate concern for employee welfare, which may encourage greater organizational commitment and improved performance. Within the insurance industry, flexible teleworking may particularly benefit employees undertaking sales, underwriting, claims processing, and administrative responsibilities that can be performed remotely.

### 5.2 Wellness Programs and Employee Performance

The study revealed that wellness programs had a positive and statistically significant relationship with employee performance in insurance companies in Nairobi City County (B = 0.345, p = 0.004). The descriptive results indicated that respondents generally agreed that their organizations implemented wellness initiatives, including health screenings, preventive healthcare services, nutrition programs, and activities intended to promote employee well-being. The aggregate mean score of 3.8919 and standard deviation of 0.81409 indicated generally favorable perceptions of wellness programs among the respondents.

The findings agree with Juba (2024), who established that workplace health, safety, and wellness initiatives contribute to employee engagement and productivity. Similarly, Pena (2024) found that wellness programs were associated with organizational performance through perceived organizational support, employee engagement, and job satisfaction. These findings suggest that employee wellness initiatives can contribute to improved workplace outcomes by supporting employees' physical and psychological well-being.

However, the findings differ from those of Richemond and Needham (2022), who reported no predictive relationship between participation in wellness programs and employee job satisfaction in higher education institutions. This difference may be attributed to variations in organizational settings, employee expectations, the nature of wellness interventions, and the outcomes examined. Whereas the present study focused on employee performance within insurance companies, Richemond and Needham examined job satisfaction in higher education institutions.

The findings are supported by Maslow's Hierarchy of Needs Theory, which proposes that employees are motivated by the fulfillment of different categories of human needs. Wellness programs may contribute to meeting employees' physiological, safety, and psychological needs, thereby creating conditions that support motivation and productive work behavior. In the insurance sector, where employees may experience pressure arising from performance targets, customer demands, and administrative responsibilities, wellness initiatives may provide important organizational support. The findings therefore highlight the relevance of integrating employee wellness into human resource management practices.

### 5.3 Family-Friendly Policies and Employee Performance

The study established that family-friendly policies had a positive and statistically significant relationship with employee performance in insurance companies in Nairobi City County (B = 0.376, p = 0.002). Descriptive findings showed that respondents generally agreed that their organizations provided policies supporting employees with family responsibilities, including maternity and paternity leave, family health benefits, childcare assistance, and caregiving support. The aggregate mean score of 3.9196 and standard deviation of 0.8146 indicated favorable perceptions of family-friendly policies among the employees surveyed.

These findings are consistent with Biedma Ferrer and Medina Garrido (2024), who examined the relationship between family-friendly human resource management practices and organizational performance. Their study emphasized the relevance of work-family conflict, motivation, job satisfaction, and employee perceptions in explaining organizational outcomes. Similarly, Rutger et al. (2025) established that family-friendly policies and workplace support were generally associated with beneficial work-family, career, and employment outcomes. The present findings also support Helen (2022), who reported a positive relationship between the availability of family-friendly working practices and organizational performance.

The findings can be interpreted through Signalling Theory, which suggests that family-friendly policies communicate organizational concern for employees' personal and family responsibilities. Such organizational support may encourage employees to demonstrate greater commitment, motivation, and willingness to fulfill their duties. Additionally, Work/Family Border Theory explains that employees continuously negotiate responsibilities across their professional and family environments. Family-friendly policies may reduce conflicts between these domains by providing employees with opportunities to fulfill family obligations without unnecessarily compromising work responsibilities.

Within insurance companies, employees may face competing demands associated with customer service, sales targets, claims management, and family responsibilities. Policies that accommodate caregiving responsibilities and provide appropriate leave arrangements may therefore support employee concentration, satisfaction, and task completion. The findings

indicate that family-friendly policies represent an important component of organizational work-life balance strategies and are positively associated with employee performance.

### 5.4 Reasonable Workloads and Employee Performance

The study established a positive relationship between reasonable workloads and employee performance in insurance companies in Nairobi City County. The regression results indicated a positive coefficient (B = 0.378, reported p = 0.000), suggesting that more reasonable workload practices were associated with improved employee performance. The descriptive findings recorded a mean score of 3.9935 and standard deviation of 0.76184, indicating that respondents generally agreed that workloads were allocated according to employee capabilities, available time, and the need to minimize excessive work-related pressure.

The findings suggest that employees are better positioned to perform their responsibilities when assigned tasks are manageable, adequately supported, and accompanied by realistic completion deadlines. Reasonable workload allocation may enable employees to maintain concentration, minimize work-related stress, and complete assignments more efficiently. In insurance companies, these practices are particularly relevant because employees undertake responsibilities involving policy administration, customer relations, underwriting, financial documentation, and claims processing, where accuracy and timely service delivery are essential.

The findings are consistent with Nguyen and Tuan (2022), who examined reasonable workloads and employee job satisfaction, emphasizing the importance of supervisory support, coworker support, and adequate job resources. Similarly, Gesare et al. (2024) examined workload and employee performance in selected private hospitals, highlighting the relevance of workload management in organizational performance. Although these studies were conducted in different institutional contexts, they provide supporting evidence regarding the importance of workload allocation and employee outcomes.

The findings can also be explained through Goal-Setting Theory, which emphasizes that specific, challenging, and attainable goals can enhance employee motivation and performance. When organizations establish realistic performance expectations and allocate tasks according to employees' abilities and available resources, employees may be more capable of achieving their targets. Conversely, excessively demanding workloads may undermine concentration, motivation, and the ability to meet organizational expectations. The findings therefore suggest that reasonable workload management is important for sustaining employee performance within insurance companies.

### 5.5 Overall Influence of Work-Life Balance on Employee Performance

The combined findings demonstrated a strong positive relationship between work-life balance practices and employee performance in insurance companies in Nairobi City County, Kenya.

The regression model produced a correlation coefficient of R = 0.915, an R-square value of 0.837, and an adjusted R-square value of 0.834. These results indicate that flexible teleworking, wellness programs, family-friendly policies, and reasonable workloads collectively explained approximately 83.7% of the observed variation in employee performance, with the adjusted model accounting for approximately 83.4%. The analysis of variance further indicated that the overall regression model was statistically significant ($F = 232.630$, $p < 0.001$).

The results suggest that work-life balance is an important consideration in understanding employee performance within the insurance industry. Although the four dimensions represent different organizational practices, they collectively address employees' needs for flexibility, well-being, family support, and manageable professional responsibilities. Their combined association with employee performance indicates that organizations may benefit from adopting comprehensive work-life balance strategies rather than concentrating exclusively on individual interventions.

The unstandardized regression coefficients indicated positive associations for flexible teleworking (B = 0.462), reasonable workloads (B = 0.378), family-friendly policies (B = 0.376), and wellness programs (B = 0.345). These findings suggest that each dimension contributes to explaining employee performance when the other variables are included in the model. Nevertheless, differences in the unstandardized coefficients should not automatically be interpreted as differences in relative importance, particularly where the variables have different measurement characteristics.

The findings collectively support the relevance of Signalling Theory, Maslow's Hierarchy of Needs Theory, Work/Family Border Theory, and Goal-Setting Theory in explaining relationships between work-life balance and employee performance. Signalling Theory emphasizes organizational support, Maslow's theory highlights employee needs, Work/Family Border Theory explains the management of professional and personal responsibilities, and Goal-Setting Theory underscores the importance of attainable performance expectations.

Overall, the findings indicate that work-life balance practices are positively associated with employee performance among insurance companies in Nairobi City County. The results contribute to the existing literature by examining four complementary dimensions of work-life balance within the Kenyan insurance industry. They also suggest that insurance companies should consider employee-centered human resource policies that integrate flexible working arrangements, wellness support, family-friendly provisions, and reasonable workload allocation. However, given the descriptive research design, the findings should be interpreted as evidence of statistical relationships rather than definitive proof of causal effects.

## 6. CONCLUSION

The Research established that employee performance in insurance firms was positively linked to flexible teleworking. Because their work schedules were not strictly 8 a.m. to 5 p.m., employees of Nairobi insurance companies could work from any location they preferred freely chosen. Employees in these firms could switch between remote work and office work, and were not required to be physically present at a central office facility at any time. Additionally, staff members could share and distribute tasks accordingly efficiently. Employees at insurance firms in Nairobi City had clear career paths and could pursue personal development in ways that were meaningful. Additionally, they were free to pursue professional development in any feasible manner available accordingly.

Employees at insurance firms have reduced workweeks. According to the study teleworking enhanced employees' work-life balance by removing commuting and providing flexible hours, allowing greater control over schedules overall efficiency. This demonstrates that flexible teleworking enhances employee performance by promoting work-life balance and reducing commuting stress, especially in sales, underwriting, and claims processing roles across various departments effectively outcomes.

The research found that employee performance in insurance firms, was positively associated with wellness initiatives. Insurance firms in Nairobi City County organized employee health screenings and immunizations, as well as preventive screening programs initiatives. Additionally, firms established employee weight management and nutrition programs. These firms also provided financial literacy training for employee's staff.

Community service events were organized by insurance firms regularly. Additionally, they organized stress management workshops for employees frequently effectively. Employees obtained time management training. By reducing occupational stress, enhancing work-life balance, and lowering healthcare claims through preventive measures, wellness initiatives significantly improved workers' well-being overall outcomes benefits. Because they believe a healthier workforce directly enhances employee performance, most insurance companies in Kenya have implemented wellness programs to increase productivity and improve employee retention rates overall success outcomes. The research also found that employee performance in insurance firms, was positively associated with family-friendly policies. Workplace policies in insurance firms were designed to support employees with family responsibilities effectively consistently daily. Firms provided family health benefits and organized childcare assistance for employees' services accordingly offered. They also offered caregiving assistance support services. Employers offered maternity and paternity leave to employee's staff.

Additionally, dependent care provided. Employees could take several hours or days off to handle family matters accordingly flexibly. Insurance firms addressed critical protection gaps by creating comprehensive household coverage, including child-only health insurance, and

safeguarding families from severe medical or financial crises. They also provided family-friendly initiatives to leverage the family-centered workforce effectively. The research also found that employee performance in insurance firms, was positively associated with reasonable workloads. Workloads were allocated by firms according to employees' abilities and time availability levels appropriately. Additionally, they assigned tasks that did not cause long-term stress or burnout issues.

The assigned job had reasonable deadlines and could be completed within regular business hours. Proper on boarding was provided to employee's staff. Workload assignments aligned with employee well-being considerations standards. Workload policies existed within insurance firms' systems structures. Employees ability to perform duties effectively was greatly enhanced by reasonable workloads allocation practices overall. Employees accomplished tasks more efficiently, quickly, and professionally, improving customer service, speeding claim and policy processing, and reducing errors in financial records and documentation significantly overall efficiency gains.

Finally, the survey found that employees met company requirements and paid attention to detail. Motivation, leadership, work environment, career advancement, and organizational support were the key factors employees believed most influenced their success in firms' overall outcomes performance results.

## 7. RECOMMENDATIONS

Informed by research findings, the research proposed the following recommendations;

Workers in Nairobi insurance firms should be permitted to operate from any location they prefer, and their schedules should not be restricted to 8 a.m. to 5 p.m. office hours. They should be allowed to work remotely or divide their time between offices without needing to be physically present in a central office. Employees should be permitted to share and divide the workload fairly. Workers in insurance firms should have flexible career paths and be allowed to pursue personal development in ways that meet their needs effectively. Additionally, they should be free to advance professional development in practical and flexible ways as and when. Additionally, they may work compressed weeks. Promoting work-life balance and reducing commuting stress would enhance employee performance, especially in sales, underwriting, and claims processing roles within insurance companies significantly overall.

Nairobi City County insurance companies should arrange for staff health exams and immunizations in addition to providing preventive screenings. Additionally, the companies want to plan worker weight-loss and nutrition initiatives. Additionally, they want to support worker financial literacy initiatives. In order to reduce occupational stress, improve work-life balance, and lower healthcare claims through preventative measures, insurance companies should host community service projects, stress-management seminars, and time management training for their employees.

Insurance companies should implement workplace policies that support employees with family responsibilities effectively therefore. Additionally, these companies are required to offer

childcare assistance, family health benefits to employees, and caregiving support programs and services. Additionally, staff members should be granted dependent care and maternity and paternity leave benefits. Employees should be allowed time off-whether hours or days-when faced with family emergencies. To benefit from a family-centric workforce, these companies should generally be highly supportive in implementing and promoting family-friendly policies effectively.

Workloads should be assigned by employers in accordance with employees' abilities and time availability. The tasks allocated should have reasonable deadlines, be able to be completed during regular business hours, and not lead to burnout or long-term stress. Appropriate on boarding should be provided to employees. The workload allotted to employees should be in line with their well-being. Insurance companies should implement workload policies to assist employees in carrying out their duties more accurately, efficiently, and professionally. This will improve customer service and speed up the processing of claims and policies.

Finally, workers should be meticulous and adhere to the company's requirements. They should also be on time for their obligations and finish the work that has been assigned to them within the allotted time. Employees should always be eager to assume accountability and find solutions. They should always be open to learning new jobs and provide satisfactory customer service.

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