

**AFRICAN JOURNAL OF SOCIAL SCIENCES (AJSS)****Volume 13 Number 1 (2023) 57 – 78**

ISSN 2045-8452 (Print)

ISSN 2045-8460 (Online)

Publishers: Top-Journals, London, England, United Kingdom

Website: [www.topjournals.co.uk](http://www.topjournals.co.uk)*AJSS is licensed to promote all areas of Law & Social Sciences*

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**THE EFFECTS OF WORK-LIFE BALANCE PRACTICES ON EMPLOYEES' PERFORMANCES IN FINANCIAL INSTITUTIONS OF CAMEROON**

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**ABSTRACT**

With the outbreak of the COVID-19 pandemic and other institutional setbacks in some regions of Cameroon, financial institutions have engaged in handling the work-life conflicts of their employees through work-life balance practices to maintain the performance of their employees. This study assessed the effect of work-life balance practices on employees' performances in financial institutions in Cameroon. A descriptive research design was adopted. A structured Questionnaire was used to collect data from a sample of 200 employees of financial institutions in Cameroon. The study hypothesis was tested through the ordinary least square regression. The study result indicated that telecommuting, leave programs and fringe benefit respectively has a positive significant influence on employees' performances. By devising human resource policies that stick a balance between family and work such as more access to work from home, recovery strategies like flexible working schedules and relaxation time, and extra financial incentives, employees' performance will increase.

*Keywords:* Employees' performances, Financial Institution, Spillover theory, Work-Life Balance

*JEL Classification:* B26, G2, J54.

## **1. INTRODUCTION**

Every organization in the world has an objective to attain productivity and sustainable performance. It has now become evident that the productivity of firms is of utmost significance to employees and their organizations (Mmakwe & Ojiabo, 2018; Asumaduet, Sehar, Hira, & Muhammad, 2018; Parkash & Jyoti, 2013). The productivity and growth of an organization are determined by the efforts and attachment of its employees (Musgrove, Ellinger, & Andrea, 2014). One of the major determinants in the achievement of goals in today's business world is employee productivity and as such, organizations seek different ways to motivate their employees. With the development of the resource-based view (Barney, Mike, & David, 2001), employees are now seen as strategic assets that can be a source of competitive advantage, and emphases have been laid on implementing high-performance human resource practices (HPHRP) and strategies to boost their productivity. Irrespective of the different human resource practices, enhancing work-life balance (WLB) is considered one of the high-performance human resource practices that massively contributes to boosting employee productivity (Hyde, et al., 2013).

Work-life balance refers to maintaining a balance between the responsibilities at work and home (Cieri, et al., 2002). Irrespective of the time employees spend looking for jobs, once they obtain these jobs, they are forced to arbitrate between their life at home and the jobs they have been given as both are of utmost importance and affect each other. This brings up the problem of whether we work to live or we live to work. With the increase in competition caused by globalization, since the 2000s, work pressure on employees has witnessed a significant increase (Burke, 2010). In such a competitive universe, the working milieu is characterized by long working hours, an increased workload leading to a reduced presence at home, missing social activities, and child sickness (Guttek, Searle, & Klepa, 1991). As such, work and family have become two antagonistic concepts that are of utmost importance to employees. This is more evident in the financial sector which is characterized by fierce competition and extensive working hours. To meet up to their targets, they are charged with heavy workloads to the detriment of their personal life, which greatly affects the children's upbringing and might cause unstable homes and poor social life. It is the employee's ability to blend his day-to-day activities with the responsibilities at his workplace that determines his success.

The intensity of work requirements creates Work-life conflicts. It is an inter-role conflict that occurs when an employee is unable to strike a balance with other areas of life such as being a spouse, parent, member of church, and other social groups. Competing and multi-faced demands between work and home responsibilities have assumed increased relevance for employees in recent years. This is a result of demographic and workplace changes such as greater numbers of women in the workforce, transformation in family structures with a rise in the number of single parents, a growing reluctance to accept the long-hours culture, and technological advancements (Mwangi, et al., 2017). The intensity of these two-sided pressures on employees may cause burnout and if such conflict remains unresolved will further lead to a high attrition rate, turnover intentions, and hence poor employee productivity and organization performance. Work-life balance practices thus help to mitigate the level of work-life conflicts in organizations (Lero & Bardoel, 2009).

In this light, Work-life balance practices (WLBP) such as home-based telecommuting, job design, leave policies, and wellness programs came as a solution to the work-life conflict (WLC) experienced by employees. Though initially considered a social and women's problem, in the late 1980s, human resource practitioners presented this area of employment policy as a potential business problem (Frame & Hartog, 2003). Ever since its inception, work-life balance has received significant attention from employers, workers, the government, academic researchers, and the popular media (Mervy1 & Phillippa, 2007).

Nevertheless, the absence of work-life balance practices leads to poor performance and more absenteeism of employees (Frone, 2003). The insight into the trend of people who spent more time on work-related tasks and very little time on other aspects of their personal lives provided by the United states in 1986 reviewed in (Emslie & Hunt, 2009; Lally, 2014), caused organizations to lose approximately \$74 billion annually due to absenteeism and lost productivity. Furthermore, the performance of many organizations in the developed world has deteriorated due to high turnover rates, low loyalty, and low productivity (Abdukhalifeh & Som, 2013). African countries such as Cameroon, Ghana, Kenya, and Nigeria have not been an exception.

As revealed by Brough, O'Driscoll, & Biggs (2009), employees across the globe continue to experience problems in trying to balance work, family, and other social life-related pressures or requirements. This negatively affects employee morals and causes job stress leading to high turnover intentions and attrition rates, especially with the highly competitive demand for talented employees in the global labor market caused by technological advancement that exposed the employees to diverse employment opportunities. Such a move is very common for African employees who keep seeking greener pastures at all costs including crossing the red sea in very deplorable conditions. It is in this situation that firms have to engage in diverse work-life balance practices as a means to engage capture and retain highly skilled and talented employees.

Despite the numerous studies engaged to examine how work-life balance practices affect employees' performances, a majority of such studies have been limited to developed economies such as the United States, the United Kingdom, Australia, and New Zealand. In Africa the majority of such studies have been realized mostly in Nigeria (Mordi & Ojo, 2011) and Kenya (Kieno & Kithae, 2016; Muli, Muathe, & Muchiri, 2014). Very little is known about how the WLB practices adopted by financial institutions in Cameroon influence employees' performances. The few studies realized this aspect in Cameroon focus on the healthcare sector (Patrick, 2021; Njeunji, 2022). Also, there exists a divide in the literature as to what concerns the work-life balance employee's performance nexus. The findings of Mmakwe & Ojiabo (2018), revealed a strong correlation between work-life balance practices and employee productivity. Conversely, work-life balance policies did not influence employees' performances in the banking sector in Accra, Ghana because they were not satisfied with their leave programs (Ampem, Solomon, & Brempong, 2018). The existence of controversies in the literature as to what concerns work-life balance practice and employees' performances in the financial sector is thus a work in progress.

Employee responsibilities in the financial sector are more delicate and require a good state of mind to realise such activity. Nevertheless, in Cameroon, the entrance of mobile operators and other actors in the financial sector providing more accessible financial services has increased the competitive pressure. In this light, the work pressure in this institution is quieted demanding and seems to be on the rise giving a lesser time for family calls. However, these

institutions have adopted diverse work-life balance practices including home-based telecommuting ever since the Covid 19 pandemic, job design, leave policies, and wellness programs as a means to reduce the conflict between work and home requirements, and attract and retain talented workers. With an acute lack of studies in Cameroon on this aspect coupled with the divide in the literature on the effect of WLB on employees' performances, this study seeks to examine how work-life balance practices in the financial sector of Cameroon affect employees' performances. This brings us to the question, to what extent do work-life balance practices influence employees' performances? Specifically, *what is the effect of Leave Programs, Fringe benefits, and telecommuting on employees' job performance in the financial sector in Cameroon?*

The remaining parts of this paper are structured as follows: in the first section, we present the literature review, in the second the methodology of research, in the third, data analysis and presentation of results, and in the last section discussion of results, general conclusion, and recommendation.

## **2. LITERATURE REVIEW**

### ***2.1 Work-Life Balance***

According to Ansari et al, (2015), the work-life balance could be considered as a state of equilibrium where the demand of a person's work equals that of his personal life. In a broader sense, it consists of Employers working constructively with their employees to put in place work structures that take into account the needs of the business as well as the non-work aspects of employees' lives (Barrera, 2007). We can therefore say that work-life balance is a state in which the employment contract requirements and the family demands do not impede each other but rather acts as a compliment to each other's smooth functioning through compromise.

A study by Cieri et al, (2002), and Cieri & Bardoel (2009), indicates that, work-life balance practices can be generally regrouped into four main categories namely flexible working arrangement (home working, compressed hours); leave arrangement (annual leave, Parental leave); dependent care assistance (Child care arrangements and Crèche) and general services (Employment assistant programs). To these four aspects is added the concept of telecommuting otherwise called working from home or e-working which is

the ability of employees to work in flexible workplaces especially at home, using technology to perform tasks (Grant et al, 2019). This has been highly implemented by banks in Cameroon, especially during the COVID-19 pandemic period. The main factors that influence work-life balance include flex hours, job sharing, freelance, comprise work weeks, telecommuting, day care facilities (Hartel, 2007), job stress, community factors, organizational issues, workload, family and social issues, lack of knowledge towards work and given technology (Vyas & Shrivastava, 2017).

As stated by Karatepe, (2013), Several researchers have reached a consensus on the importance of work-life balance in enhancing employees' performances. Researchers such as Greenhaus & Powell, (2006) and Kumar & Chakraborty (2013), have indicated that a successful work-life balance practice is reciprocally beneficial. From an organizational perspective, WLB may be part of good performance while from an employee perspective, work-life balance programs may be a positive factor in deciding to remain or work for a particular organization (Mayerhofer, et a., 2011).

Empirical findings show that employees who experience less stress at work and home are most likely to be satisfied with their jobs (Wright & Cropanzano, 2000) and engage in supportive behavior towards the organization (Rosen, et al., 2010). According to McDonald, Townsend, & Wharton, (2013), improving the work-life balance of employees significantly contributes to increasing their satisfaction, commitment, and engagement. It exhibits positive effects such as low turnover intentions, in-role performance, increased employee productivity, job satisfaction, and organizational commitment (Wang & Walumbwa, 2007). Despite the aforementioned benefits of work-life balance, employees continue to experience major conflicts trying to balance work, family, and other private matters related to their life (Brough, O'Driscoll, & Biggs, 2009). Employee well-being and happiness are critical components on which an enterprise's growth is dependent (Udayanganie, 2022).

## ***2.2 Employees' performances***

Performance is the ability of a physical or moral person to achieve set objectives in an efficient and effective. According to Preena (2021), performance can be expressed as how best an employee can achieve their job requirement. Once the employee is satisfied with his job, he becomes

motivated, engaged, committed, and adopts the right behavior at work employing all his skills and capability which leads to an improvement in his job performance. According to Diamantidis & Chatzoglou (2019), the performance of the employee can be affected by two categories of factors namely job-related factors (job environment, job communication, and job autonomy) and employee-related factors (intrinsic motivation, skill flexibility, adaptability, commitment, proactivity and level of skill).

The work relations between employees and managers as well as the organizational culture, training and development, job satisfaction, and career evolution opportunities influence their performance. Increasing employees' performances will act as a competitive advantage to the firm as it could lead to cost reduction, quality product or service provision, and timely delivery which all act as a differentiation variable for the firm and increase customer satisfaction, loyalty, and hence overall organizational performance. Thus putting up actions that can help boost employees' performance such as work-life balance is indispensable.

### **3. THEORIES OF WORK-LIFE BALANCE AND EMPLOYEES' PERFORMANCES**

The spillover theory acts as one of the theoretical foundations of work-life balance in this research. This theory was postulated by Guest, (2002) and suggests the various conditions under which there might be a positive or negative spillover between the family and work. If there is a strict organization of work-family connections in time and space, then energy, the spillover of time, and the individual's behavior will be negative. Meanwhile, when flexibility occurs, it allows individuals to incorporate and overlap personal and official responsibilities in time and space. This, therefore, leads to a positive spillover which acts as a catalyst for building a healthy work-life balance. Extensive research into the field of work-life balance has shown that employees who continuously work for long hours have a greater degree of work-life conflict (Dex & Bond, 2005).

The boundary between work and home is relatively weak and tends to spill over positively or negatively into the home or work environment (Lewis, 2003). Generally, spillover theory happens to be the most popular theory adopted by researchers studying work and family and it equally has supportive

evidence in different studies (Bromet, Dew, & Parkinson, 1990; Doby & Caplan, 1995; Williams & Alliger, 1994).

Another theory commonly used by researchers is the Work-Family border theory which is solely dedicated to work and family spheres. As stated by (Clark, 2000), the results of interest in the border theory are the Work-Family balance which leads to satisfaction and good operation at work and home. This theory seeks to address the issue of crossing borders between various domains of life particularly the domain of home and work. Thus, this theory explains that there should be an appropriate balance between work and non-work activities like health, family, and social life. The baseline of this theory is that family and work constitute different domains that could be influenced by each other. Based on their opposing cultures and purposes, work and home could be associated with two different countries where language differences constitute an acceptable behavior of differences and the differences in achieving tasks.

### ***3.1 The Conceptual Model and Hypothesis Development***

Diverse findings have been revealed by Researchers in different contexts and sectors between work-life balance and employees' performances. A survey of 732 organizations in Germany, France, the United States, and the United Kingdom discovered that the concepts of work-life balance were related to employees' performances (Udayanganie, 2022).

#### ***3.1.1. Leave Programs and Employees' Performance***

"Leave is the number of hours/days employees of an organization are permitted to be away from their employment position within a period without consequences" (Obiageli, Uzochukwu, & Ngozi, 2015). This type of work-life balance is paid for by the employer and gives the employees the ability to release themselves from work stress, helps them to perform other duties outside work, and creates a balance between work and their family activities. These leave programs include; annual leaves, parental leave, carer leaves, paid family and medical leave, sick and study leave. In the financial sector of Pakistan, Ansari et al (2015), carried out a study on the impact of work-life balance on employee productivity using a sample of 150 bankers and revealed a positive significant relationship between leave programs and employees' performances. Similarly, Obiageli, Uzochukwu, & NgNgozi (2015), using a

sample of 262 respondents in commercial banks in Nigeria empirically revealed a positive significant relationship between leave programs and employees' performances. Also, Dilhani & Dayarathna, (2016), study on the impact of work-life balance practices on employees of female machine operators in the Sri Lankan apparel sector revealed that leave arrangements positively influence employees' performance. Similarly, Wambui, et al (2017), in the higher education sector of Kenya found a positive significant effect of employee-assisted programs on employees' performances. In line with these consistent findings, coupled with the leave programs adopted by banks in Cameroon, this study hypothesizes that:

*H<sub>1</sub>: Leave programs have a positive significant effect on employees' performance*

### **3.2 Telecommuting and Employees' performances**

As observed by Patrick, (2021), telecommunity as working as working from home has been defined in different terms over four decades, namely remote work, flexible workplace, work from distance, and online work (e-working). It refers to refer to the ability of employees to work in flexible workplaces, especially at home, using technology to perform tasks (Grant, et al, 2019). Aside from it being applied as a form of WLB practice, its reinforcement in telecommuting has been pushed by the advent of the COVID-19 pandemic. As revealed by Dingel & Neiman (2020), 37% of work such as financial work, business management, and professional and scientific services could be done from home during the COVID-19 pandemic in the United States.

According to the findings of Grant, et al, (2019), e-working can increase productivity, flexibility, job satisfaction, and Work-Life Balance in particular by reducing conflicts between work, private life, and travel. Similarly, Some studies point out that teleworking can reduce turnover and increase employee productivity, work engagement, and job performance (Delanoije & Verbruggen, 2020). Again, Purwanto, et al., (2020) argued that WFH could support employees in terms of time flexibility to achieve their tasks and save money to get to the office. Conversely, the disadvantages of WFH include confusion or a blurred line between work and family, distractions, and social isolation, with employees bearing the costs associated with WFH such as payment of electricity and internet bills (Purwanto, et al., 2020; Patrick, 2021).

Patrick (2021), in a study, indicated that over 80 % of Cameroonian workers contacted preferred at least partial working-from-home measures in place despite some challenges like limited or no access to resources such as office documents, Cameroon's unique working situation (high family ties with tied housing facilities) that have caused inconsistency or delay in performance of employees and a lack of flexibility and tolerance from employers. Ansari et al (2015), in Pakistan banks, just like Obiageli, Uzochukwu, & NgNgozi (2015) in Nigerian banks found a positive significant relationship between telecommuting and employees' performance. Based on these findings alongside the telecommuting practice adopted by the financial sector in Cameroon, this study holds that:

*H2: Telecommuting exert a positive and significant influence on employees' performances*

### **3.3 Fringe Benefit and Employees' performances**

The importance of employees in guaranteeing organizational differentiation, competitiveness, and performance in its industry cannot be over-emphasized. To be performant, the employee must be committed and steadfast in the face of diverse work challenges that turn to affect their family and social life. Firm to achieve this balance, aside from other work-life balance practices assigned some extra payments to employees in kind or cash known as fringe benefits. Erbas, (2012) cited in (Oaya, Mambula, & Anyatonwu, 2019) defined fringe benefits as compensation in addition to direct wages or salaries, such as company car, house allowance, medical insurance, paid holidays, pension schemes, subsidized meals. These benefits can influence employees' performances positively if well implemented and help relax the work-life conflict.

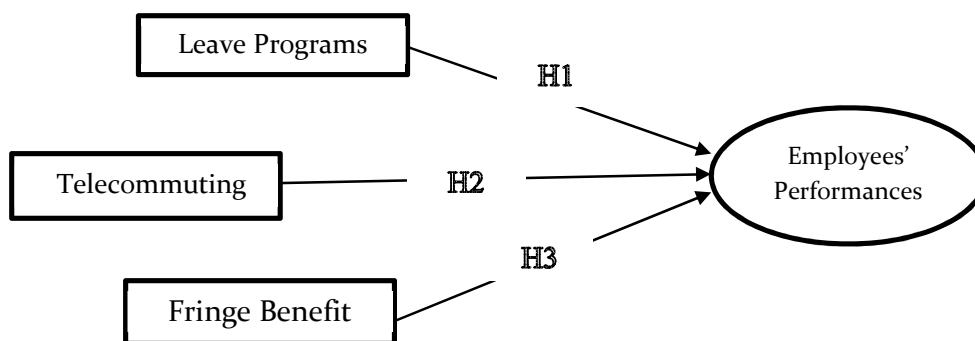
Researchers have examined how this facet affects employees' performances and have generated diverse findings. Fringe benefits such as overtime payments, health insurance, loan benefits, bonus payments, recognition, and retirement benefits have a positive significant effect on employees' performance in the banking sector (Oaya, Mambula, & Anyatonwu, 2019; Okpara, 2021). Also, Erbas (2012), findings in his research in the Turkish food industry revealed that both financial and nonfinancial fringe benefits

positively influence employees' performance. Based on these findings this study holds that:

*H3: Fring benefit has a positive significant effect on employees' performance*

Based on this retrospect on the link between work-life balance and employees' performances, the study conceptual mode is as presented below:

Figure 1: A Conceptual Model of Work-life Balance and Employees' performances



Source: Author's conception

#### 4. METHODOLOGY

The study made use of a quantitative causal correlational research design. The population of the study entailed employees of financial institutions (commercial banks, microfinance, and insurance companies) in Cameroon as of May 2022. A convenient sampling technique was employed to select a sample of 200 employees from different financial institutions within the town of Yaoundé and Douala given the high concentration of the financial service firm in these areas. The study made use of primary data which was collected through a self-administered structured questionnaire to the set of selected respondents. The item questions for measuring WLB and employee performance were developed based on a 5-point Likert scale. The independent variable work-life balance is proxied by variables such as: leave programs (annual leave, family leaves, sick leave), telecommuting (working from home, working over the internet), and fringe benefits (non-financial and financial benefit out of salary receive), each of the specific variables was captured using 5-item questions. The dependent variable of the study employee's

performance was measured in terms of employee motivation, goal/objective realization, quality of work, absenteeism, turnover, and productivity in line with (Parkash & Jyoti, 2013; Taiwo, Miebaka, & Feyisayo, 2016; Thevanes & Mangaleswaran, 2018).

The primary data collected was coded and analyzed using the Statistical Package for Social Science (SPSS V.25). Both descriptive and inferential statistics are employed. A measurement model analysis was realized and the item questions used were checked for validity and reliability based on the Croanch batch alpha. To study the relationship that exists between work-life balance and employee performance, the person correlation analysis, as well as the ordinary least squares regression analysis, were engaged. Thus, the study applied a multiple regression model to establish the relationship between the dependent variable and the independent variables. This has been applied by researchers (Khaled, 2018; Sirma, 2015) in similar studies. The model used to establish the relationship between WLB practices and employee performance is demonstrated below:

$$EP = \alpha_0 + \alpha_1LP + \alpha_2TC + \alpha_3FB + \varepsilon_t \dots\dots\dots (i)$$

Where; EP stands for employee performance, LP stands for leave programs, TC stands for home-based telecommuting, FB stands for Fringe Benefits,  $\alpha_0$  is a constant in the model  $\alpha_1, \alpha_2$  and  $\alpha_3$ , are parameters of the model to be estimated;  $\varepsilon_t$  is a white noise or the error term.

**5. RESULTS AND DISCUSSIONS**

To obtain detailed information for the analysis, a standard questionnaire was handed over to 220 employees of financial institutions and only 200 were handed back giving a response rate of 90.9%. Also, before carrying out the data analysis, the reliability of the constructs was assessed using the Cronbach alpha reliability test as indicated in Table 4.1.

Table 4.1: Reliability test

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Standardized Items	N of Items
.909	.901	21

Source: Authors conception

From the table above it can be seen that Cronbach’s alpha values for all the constructs are above the rule of thumb of 0.9 for a reliability scale Hair, et al. (2010), which indicates that each construct’s high internal reliability is satisfactory. This value signifies that any results gotten with the help of this research instrument will be highly reliable. The main constructs explored in the current study are leave programs, home-based telecommuting, and fringe benefits. In the descriptive statistics analysis, the mean, minimum, maximum, and standard deviation of the constructs is also evaluated. The mean refers to the center point of observation of a study whereas the standard deviation represents the degree of dispersion of values from their mean. This information is represented below:

Table 4.2: Descriptive Statistics Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Fringe Benefits	200	1.00	5.00	3.5530	.89307
Leave Programs	200	1.20	4.00	2.4140	.62879
Telecommuting	200	1.00	5.00	3.0170	.91130
Employee Productivity	200	1.33	4.83	2.7300	.87995
Valid N (listwise)	200				

Source: Authors conception

Table 4.2 indicates that the variable which is the most dispersed from its mean is Home based on telecommuting. Also, the minimum and maximum values are accounted for in the table with employee performance having the highest minimum value (1.33), while fringe benefits and home-based telecommuting have the highest maximum value (5.00). To assess if there exists any relationship between WLB practices and employee performance, the Pearson correlation test was adopted. The relevant results are shown in Table 4.3 below.

Results from the table show that all the variables of work-life balance (leave programs (0.48), home-based telecommuting (0.623), and fringe benefits (0.443)) have a strong and positive significant (2-tailed) relationship with employee performance. Furthermore, regression analysis is used to measure the impact of the independent variable on the dependent variable. The model summary as well as the analysis of variance table are presented accordingly.

Table 4.3: Correlation Analysis

		Employees'P erformances	Leave Programs	Fringe Benefits	Telec.
Employee performance	Pearson Correlation	1	.480**	.443**	.623**
	Sig. (2-tailed)		.000	.000	.000
	N	200	200	200	200
Leave Programs	Pearson Correlation	.480**	1	.603**	.600*
	Sig. (2-tailed)	.000		.000	.000
	N	200	200	200	200
Fringe Benefits	Pearson Correlation	.443**	.603**	1	.786*
	Sig. (2-tailed)	.000	.000		.000
	N	200	200	200	200
Telecommuting	Pearson Correlation	.623**	.600**	.786**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	200	200	200	200

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

Source: Authors conception

Table 4.4: Model Summary

Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
1	.647 <sup>a</sup>	.419	.410	.67607

a. Predictors: (Constant), Telecommuting, Leave Programs, Fringe Benefits

Source: Authors conception

Table 4.5: Analysis of Variance

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	64.502	3	21.501	47.041	.000 <sup>b</sup>
	Residual	89.585	196	.457		
	Total	154.087	199			

a. Dependent Variable: Employee Performance  
 b. Predictors: (Constant), Home Based Telecommuting, Annual Leave Programs, Fringe Benefits

Source: Authors conception

Table 4.4 and 4.5 above shows the results of the multiple linear regression analysis. In a more specified manner, the value of the coefficient of adjustment R square is 0.419. This value indicates that work-life balance practices explain

employee performance by 41.9%. This means that 58.1% is being explained by other variables other than those mentioned in the study. These results are globally significant at ( $p=0.00$ ) following the Fishers globality test. Furthermore, the results in Table 4.6 below show that work-life balance practices are a significant predictor of employee productivity. As such, it can be concluded that high work-life balance practices are associated with a higher level of employee performance.

Table 4.6: Coefficients of work-life balance

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.816	.215		3.795	.000
	Leave Programs	.287	.099	.205	2.901	.004
	Fringe Benefits	.190	.090	.193	2.112	.036
	Telecommuting	.629	.088	.652	7.146	.000
a. Dependent Variable: Employee Performance						

Source: Authors Conception

## 6. CONCLUSION

This study aimed to assess the effect of WLB practices on employee performance in financial institutions in Cameroon encoire on the work/family border theory and the spillover theory. By adopting a quantitative research approach, collecting data from a sample of 200 employee’s financial institutions, and analyzing the link between the variables based on the ordinary least square regression, the paper concludes that WLB practices (leave programs, home-based telecommuting, and fringe benefits) exert a positive significant effect on employee performance. This study contributes both at the theoretical and practical levels.

Theoretically, this study permits us to further understand how work-life balance practices by a firm help in shaping employees’ performance in the financial sector in the context of Cameroon. This is very vital given that little is known about this aspect despite the critical nature of the job in this sector. For example, incremental stress of an accountant being work-related or from family requirements can lead to wrong financial transactions which have high repercussions on the entire sector. The study adds to the body of literature on the concept.

From the results of this study, it is seen that if managers of financial institutions (banks and microfinance) in Cameroon capitalize on work-life balance practices the performance of their employees will be significantly impacted positively by 41.9%. Therefore, to ensure employees' performance aside from other measures different from work-life balance, the managers of financial institutions should:

- Firstly, provide more home-based work facilities like laptop computers, internet access materials (modems), and also good training to employees on how to use this means of getting their job done. Probably by developing work schedules that include some days of working entirely from home, the employees will become more motivated as they will have time to work while observing their homes. It serves time and reduces the stress of displacement which overall saves energy required for work.
- Secondly, managers should emphasize human resources policies that facilitate short periods of stress and family ties such as working in shifts (morning or night shift, or weekly shift) to permit the employee to still have time for his social events and family needs, and long-period stress releases such as annual leaves, parental leave, paid family and medical leave, sick and study leaves. This will help increase performance and serve as a means for energy recovery.
- Also, by providing overtime payments, health insurance, loan benefits, bonus payments, recognition, and retirement benefits banks and microfinance employees' performance will increase.
- The government of Cameroon, should as well provide subsidies to these institutions to enable them fully adopt these practices given their role in the economic life as an employer and at the same time an engine for development as they link those with the capacity to finance with those with need to finance.

### ***6.1 Limitations and areas for future studies***

This study despite its valuable contribution was however limited to the financial institution in the town of Yaoundé and Douala Cameroon making use of just 7 microfinance and 3 banks. Therefore, caution must be taken in generalizing the results of this study. Again, the study did not examine how family load could affect employee performance, it also did not include another aspect of work-life balance like dependent care assistance and general services. Based on this, to further advance this area of study, future researchers could

replicate this study model in other areas and sectors to further confirm the model. They could also integrate into this model aspects of work-life balance like dependent care assistance and general services. It will be a plus to examine how the work-life balance practice affects the performance of employees of different sex and age.

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