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Original Research

THE ROLE OF TRADE UNIONS IN IMPROVING EMPLOYEE WELFARE: A CASE OF TANZANIA UNION OF GOVERNMENT AND HEALTH EMPLOYEES (TUGHE) AT NHIF

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ABSTRACT
This paper explored the role of trade unions in improving employee welfare in an organization based on a case of the functions of the Tanzania Union of Government and Health Employees (TUGHE) in the National Health Insurance Fund (NHIF). The paper had two objectives: to examine activities undertaken by TUGHE to improve workers' welfare at NHIF's head office and to determine the extent to which TUGHE activities influence the improvement of workers` welfare at NHIF. The study used Scarcity Consciousness Theory which advocates that when individuals or groups of people perceive resources as insufficient, they normally influence their decision making. This study used a case study design and a qualitative approach. Data was collected using a questionnaire and interview. A sample of one hundred and twenty (120) TUGHE members was selected using probability and non-probability sampling techniques. In data analysis specifically content analysis coupled with simple descriptive statistics was applied. The findings indicate that TUGHE undertakes various activities including conflict resolution involving mediation, negotiation, and arbitration. The study found that majority of respondents (58%) expressed high satisfaction with the tasks carried out by TUGHE to improve workers' welfare. The study recommends enhancement of communication channels, education programs, advocacy for legal protections and regular meetings and transparency.

Keywords: Employee, Employer, Worker's Welfare, Trade Unions, TUGHE, NHIF.

INTRODUCTION and BACKGROUND
Globally, it is reported that trade unions started after industrialisation in England between 1750 and 1760 and later in the United States of America in the 1820s (Mohajan, 2019; Blanchflower, Bryson, & Green, 2021). It was at this time the view of labourers as commodities emerged.

The worker's fear of being fired sparked employees to organise several struggles against factory owners in and outside England. In the context of Africa, trade unions are as old as the early 1880s in the French and British colonies. It was after the Second World War that colonial authorities formed legal frameworks and laws, which later paved the way for the gradual rise of official trade unions in Africa (Mwale, 2014; Rheeder, 2018). In Eastern Africa, in the former British colonies of Kenya, Tanganyika and Uganda trade unions were formed by civil

servants and peasants. According to Olaore (2022), all these early trade unions in Africa led to the formation of strong trade unions after the independence in the 1960s. In Tanzania, as in Europe, the early trade unions sparked off strikes against poor working conditions, low wages, long working hours, forced labour, and other cruel conditions in the colonial sectors. Currently, there is a new umbrella of trade unions in the country known as Trade Union Congress of Tanzania (TUCTA). As an autonomous trade union federation, TUCTA is also affiliated with the International Trade Union Confederation to increase the freedom of trade unions out of government hands (Rugeiyamu, Kashonda, & Mohamed, 2018). In 2016, TUCTA members reached 600,000 countrywide. This growth in the number of members and affiliations reveals the significance of trade unions in protecting workers' rights in Tanzania (Kamugisha & Tefurukwa, 2015; TUCTA, 2016). TUCTA is affiliated with the TUGHE which stands for "Tanzania Union of Government and Health Employees". This is a trade Union, which represents workers from the Central Government (Tanzania Mainland) and all Health Employees from Government and Private Institutions. TUGHE was formed and inaugurated in 1994 to join employees' efforts in safeguarding their interests and employment rights within the respective sectors. According to Liang, Nguyen, Tran, and Truong (2023) improving employee welfare is crucial for any organisation's overall success and sustainability. Improved welfare can lead to high job satisfaction, boosting performance and efficiency. Furthermore, investing in employee welfare can help reduce turnover rates and enhance the company's reputation. Thus, improved employee welfare enhances legal compliance and ethical responsibility. For this reason, trade unions cannot be separated from society. It is thus necessary to study their influence on improved workers' welfare in various organisations, particularly in the middle lower economic countries like Tanzania. This study sought to understand the role of trade unions in influencing the workers' welfare in organisations. The study selected the Tanzania Union of Government and Health Employees (TUGHE) at the National Health Insurance Funds (NHIF) to find out the roles of trade unions in improving employee welfare. The paper had two objectives: to examine activities undertaken by TUGHE to improve workers' welfare at NHIF's head office and to determine the extent to which TUGHE activities influence the improvement of workers` welfare at NHIF. In operationalizing the two variables, the study sought to answer the following questions: What activities are undertaken by TUGHE to improve workers' welfare at NHIF's head office? and to what extent does TUGHE as a trade union influence the improvement of workers' welfare at NHIF's head office?

LITERATURE REVIEW

The trade unions' activities and challenges have been central in some studies conducted in and outside Tanzania. In India, for example, a study by Bhattacharjee (2016) explored the role of trade unions towards the welfare and satisfaction of employees at Cancher Paper Mill in Assam Province. The study's results indicated significant employee dissatisfaction with various aspects of their welfare, such as medical facilities, housing facilities, canteen services, safety, and working conditions. This experience in India is not different from that of the United States of America (USA), as Carillon and Sutton (1982) revealed little connection between the members and their leaders' union effectiveness ratings. To them, this minimal connection

hindered the workers' rights in America. The above experience from the USA and India contradicts that of Chinese and Indonesian trade unions. For example, in their study on the impact of union practices on labour relations in China, Li, Dai, and Hu (2022) report that union leaders in China had higher union effectiveness than their members due to the ideological spirit of socialism. Further, they admit that worker welfare was given to employees by managers based on the success of the job objectives (Li, Dai, & Hu, 2022)This assertion is also reported by Candrasa (2020), who examined the role of trade unions in the welfare of workers in Indonesia. This scholar quantitatively shows that both trade unions and industrial relations concurrently affect worker welfare. Literature in Africa also views trade unions differently. A study carried out in Nigeria by Dunmade, Kadiri, and Aliyu (2020) to examine the effect of trade unions on health workers' salaries, working conditions, and job security in the Kwara State branch of the Nigerian Medical Association reveals that the trade union is not only playing a vital role in having a significant and positive effect on members' salaries, but the union's membership has also affected the workers working conditions (Dunmade *et al.*, 2020). In another research to understand employment relationships and trade unions in South Africa, Seun, Awodun, Chiwetu, and Oluwatimileyin (2023) found that union members would understand the activities of the union, including challenges and achievements if there was proper communication between the union and the members. It further found that the legal framework and laws of South Africa undermine strategies employed by trade unions to improve employee work conditions. Thus, the mining companies used police to fire their employees (Seun *et al.*, 2023). In the same line of thinking, Maake, Harmse, and Schultz (2021) report the same about South African mining and the public sector relationship with trade unions. The above studies provide an informed reality about South Africa but not Tanzania.

In a study by Mwale (2014) conducted in Zambia to evaluate trade union effectiveness in the Zambian mining sector, the study case was the Mine Workers Union of Zambia. The findings revealed that the union members were not satisfied with the union's effectiveness regarding the different union effectiveness dimensions. Despite this uncovered reality of employment relations in the Zambian mining sector, Mwale's study was not conclusive because it had too many restrictions as it only focused on employment relations in the mining sector, especially in Zambia. In line with the study, McNamara (2021) studied the Zambian mining unions between 2016 and 2019 to comprehend why trade unions could not protect workers' wages and what they did instead also finds that despite the union leaders' popularity, the unions in Zambia were accused by miners of receiving bribes to accept low wages in salary negotiations and to discourage strikes. McNamara shows the other side of trade unions in Africa. Thus, this called for the attention of the present study to explore and see how the TUGHE, among other trade unions in Tanzania, behaves. Another study conducted in Kenya by Gichaba (2013) explored trade unions and workers' job security, focusing on Kisii University. The study administered a questionnaire to 809 academic and non-academic staff of the institution. It was found that trade unions significantly influence the workers' environments, terms of service, and job security at Kisii University. The difference between Gichaba and this study is the focus. Gichaba focused on academics while this study is focused on health. As for this study, the emphasis was on the government health workers in Tanzania. Moreover, in his Critical Review of Trade Union Movement in Africa, Olaore (2022) found

that while the challenges faced by trade unions in Africa might be similar, the experience and processes taken to resolve the challenges differ from one trade union to another because existing labour laws differ in each country of the trade union's actions. The study further reports that the nature of inconsistent labour policies, the incapacity of trade unions to fully harmonise and collaborate, tied with the possibility of some employees not seeing a good reason to join and be part of a trade union, pose a great challenge for the future growth of trade unions across Africa. As for studies carried out in Tanzania, Mkuwa and Lelo (2018) identify that one major role of trade unions, particularly at the Muhimbili National Hospital (MNH), is to influence better worker well-being. With a random sample of 67 medical staff out of 1573 employees, the study shows that 74.5% of workers were unsatisfied with the welfare services provided at MNH. Meanwhile, 80.4% indicated that the trade union made no efforts to improve employee welfare at MNH. In another research study, Kitundu (2015) investigated the role of the Tanzanian Industrial and Commercial Workers Union (TUICO) in improving workers' working conditions. Using both qualitative and quantitative approaches, the study revealed the absence of good relationships between workers and the management of TUICO. Further, the study finds that the union is not effectively representing its members at the workplace in Tanzania due to the persistence of several challenges, including weak financial positions. In another research study to examine the role and challenges of trade unions on the Tanzanian mainland, Mashaka (2018a) found that leadership was a vital and obvious issue regarding efficiency. The study has identified several roles and responsibilities that various trade unions in Tanzania perform to defend workers' rights. Based on the reviewed literature, studies reveal that depraved trade unionism leadership causes dissatisfaction in various parts of work, including Africa and Tanzania. Studies conducted in Tanzania on trade unions reveal a scope gap since they did not focus on the role of trade unions like TUGHE in influencing the workers' welfare at the NHIF. Moreover, the previous study's methodologies, time, contexts, and objectives differ from the present study. However, some of their methodological and statistical approaches would be useful for a comprehensive understanding of the role of trade unions like TUGHE in Tanzania.

Theoretical Framework

The study used the Scarcity Consciousness theory advocated by Selig Perlman in 1970 to replace the idea of class consciousness with job consciousness (Perlman, 1970). The theory posits that individuals or groups perceive resources as limited or insufficient, influencing their behaviour, decision-making, and overall mindset. According to Perlman (1970), trade unions often arise in environments where employees feel that their needs and rights are not adequately met, leading to a perception of scarcity in terms of fair wages, benefits, and working conditions. With this sentiment, trade unions often emerge in response to the perceived scarcity of fair wages, benefits, and working conditions. The theory is crucial for understanding the trade unions' role in advocating for members' welfare during resource limitations.

METHODOLOGY

Research Design

The study adopted a case study design whereby the Tanzania Union of Government and Health Employees (TUGHE) at the National Health Insurance Fund (NHIF) was used. This study applied a qualitative approach which enabled the researcher to gather in-depth information

Research Area

This study was conducted at NHIF Head Office, Dodoma, Tanzania. The reason for choosing the NHIF Head Office was mainly the possibility of accessing adequate data at the Head office, management members are at the Head office, and the head office staff comprise about 25% of all NHIF employees.

Target Population

The targeted population was employees of the National Health Insurance Fund (NHIF) at Dodoma municipality, whose estimated number was 216.

Sample 3.4 Size and Sampling Technics

Both simple random sampling and purposive sampling were used to select participants who are trade union members, TUGHE leaders, management staff and human resources officers. A representative sample was calculated based on the formula proposed by Yamane (1967). where n is the sample size. The term e is an accepted error of 5%, as presented in Yamane (1967). The sample was obtained through the following formula.

Yamane formula n = N/1+N (e) 2

Where n = the sample size

N = the population of the study

e = the margin error in the calculation

Therefore; - Given the population size = 216

$$n = \frac{216}{1+216(0.05)^2}$$

Sample Size = 130

The sample size of 130 respondents was estimated for the study to be randomly selected. Furthermore, purposive sampling was used to select ten (8) participants comprising trade union leaders, management staff and human resource officers. Therefore, the total sample was 138 respondents. During the research process, the actual number of participants was 120.

Data collection instruments

In data collection, the study used questionnaire and interview. Questionnaires were used to validate the study by collecting views, evidence and assessment of data related to activities undertaken by TUGHE to improve workers' welfare at NHIF head office, the extent to which TUGHE as a trade union influence the improvement of workers' welfare at NHIF head office. The questionnaires were administered to the sampled employees who are

TUGHE members at NHIF. There were 130 questionnaires provided to NHIF employees to provide their views on the role of trade unions in enhancing employees' welfare. In addition, the interviews were carried out, especially with the key informants, who are management staff, human resource officers and the trade union leaders.

Data analysis

The study used descriptive statistics and content analysis as a method of data analysis. Descriptive statistics analysis was done specifically for quantitative data. In addition, content analysis was done to qualitative findings to allow the presentation of in-depth information about the phenomenon under investigation.

Ethical issues

The researchers adhered to ethics by seeking and obtaining written permission from Mwalimu Nyerere Memorial Academy to conduct the study. The researcher also ensured that the respondents were protected as provided by the laws and that the information they provided would be used only for academic purposes. Likewise, the researcher treated all respondents fairly and equally before, during, and after their participation in the study.

RESULTS

The first objective of the study was to examine activities undertaken by TUGHE to improve workers' welfare at NHIF Head Office. The second objective was to determine the extent to which TUGHE activities influence improving workers' welfare at the NHIF Head Office.

Activities Undertaken by TUGHE to Improve Worker's Welfare at NHIF

The experience from the field indicates that TUGHE, as a trade union, had different activities undertaken to improve workers' welfare. The activities included: conflict resolution, linking employer and employee, monitoring laws and regulations and representing members as described in the following subsections

Conflicts Resolution

Conflict resolution helps to maintain the peace between employers and employees hence maximising productivity. The participants reported that TUGHE plays a crucial role in conflict resolution at the National Health Insurance Fund (NHIF). They reported that conflicts in the workplace were resolved in various ways, such as mediation 20 (16.5%), negotiation 80 (77%), and arbitration 20 (16.5%.). Interviewed respondents revealed that these conflicts occurred either between employees and employers or between individual employees or groups of employees. It was revealed further that most of the time the conflict is resolved through negotiations. Effective conflict resolution mechanisms are essential for maintaining a harmonious work environment and ensuring the well-being of employees (ILO, 2021). TUGHE's conflict resolution strategies involved engaging both employees and management in dialogue to understand the root causes of disputes and working collaboratively to find mutually acceptable solutions. One of the interviewed TUGHE leader narrated that:

> *In the year 2020, conflict arose over difficulties that employees were facing with medical services not covered under the National Health Insurance Fund benefit package. For these services, the employer has the responsibility to incur the costs. Since there was no proper arrangement, many staff members were complaining that they were forced to pay from their own pockets for those services in the health facilities. In addition to that, there were differences in treatment people get depending on title or status; employees in lower cadres were much affected. Therefore, TUGHE had to negotiate with the employer. A task force was formed. It comprised members from TUGHE and management who worked together and came up with a solution to address the problem. The solution was formulation of NHIF Circular No.10 of 2020 which well outlined procedures for accessing medical services which are not covered under the NHIF benefits package and for which the employer has to pay. The conflict was resolved that way.*

This approach not only helped in resolving conflicts but also in preventing future disputes by addressing underlying issues and improving communication channels within the organisation.

Linking Employees and Employers

According to respondents, TUGHE serves as a vital link between employees and employers at NHIF by facilitating communication and understanding between the two parties. The findings indicated that this role is essential in many ways. Some of the ways were in ensuring that employees' concerns are effectively communicated to the management according to 60 (50%) participants, management's expectations are conveyed by 40 (33%) participants and conveying policies to the employees cited by 20 (17%) participants. One of the interviewed TUGHE leader confirmed that:

> "*TUGHE leaders namely Chairperson, Secretary and Women Chairperson are members of NHIF Staff Welfare Committee where most welfare concerns of employees and deliberated".*

From this quote, TUGHE leaders have decision-making opportunities at NHIF headquarters. In our view, linking employees and employers encourages unity among people in an organization, which leads to efficiency and performance. According to a study by the World Bank in 2022, effective communication between employees and employers is critical for organizational success and employee satisfaction. TUGHE organizes regular meetings, forums, and workshops where employees can voice their concerns and suggestions and where management can provide updates on organizational policies and developments. This continuous dialogue helps in building trust and cooperation between employees and employers, leading to a more productive and harmonious work environment.

Monitoring laws and regulations

TUGHE was reported to be actively involved in monitoring the implementation of labour laws and regulations at NHIF to ensure that employees' rights are protected. The findings indicated that this includes keeping abreast of changes in labour legislation addressed by 20 (17%),

advocating for compliance with existing laws by 30 (25%), and educating employees about their rights and responsibilities by 70 (58%). According to the interviewed participant:

> *Occasionally TUGHE organizes seminars for TUGHE leaders to keep them up to date on new labour legislation, but quite often TUGHE leaders participate in seminars and workshops to educate employees about their rights and obligations.* Monitoring laws and regulations encourage a sense of rights and responsibility among the members. A 2023 report by the Tanzania Labor Commission highlights the importance of unions in monitoring and enforcing labour laws to protect workers from exploitation and unfair practices (Tanzania Labour Commission, 2023). TUGHE's efforts in this area include conducting regular audits and inspections, providing legal assistance to employees, and working with government agencies to address any violations of labour laws. By ensuring compliance with labour regulations, TUGHE helps to create a fair and just working environment for NHIF employees.

Representing Members

Representation of members is one of the core functions of TUGHE. TUGHE is involved in advocating for the interests and rights of NHIF employees in various forums. Respondents stressed that TUGHE's work includes representing employees in negotiations with management 25 (21%), in policy-making processes 15 (12%), and in advocating for better working conditions 80 (67%). On policymaking, process one of interviewed TUGHE leader reported that:

> *Whenever there is review of exiting internal policy or formulation of a new policy TUGHE leaders are involved in the task force established by management for that purpose. For example, TUGHE participated in the formation of NHIF Schemes of Service 2021, NHIF Staff Training and Development Policy,2022 and NHIF Staff Regulations,2023.* On advocating for better working conditions, most of the interviewed respondents mentioned the role of NHIF Workers Council and Staff Welfare Committee where TUGHE leaders are actively involved as key fora used to air their voices and influence better working conditions. In addition to other regular meetings. The same was confirmed by the interviewed management members who added:
>
> *There are also regular meetings of the management of the organization with TUGHE leaders, to hear the concerns of employees through their representatives*.

According to a 2020 study by the African Development Bank, effective representation by labour unions is crucial for ensuring that employees' voices are heard, and their interests are protected. TUGHE's representation efforts include negotiating collective bargaining agreements, advocating for fair wages and benefits, and representing employees in disputes

and grievances. By effectively representing its members, TUGHE helps to ensure that NHIF employees receive fair treatment and that their rights and interests are safeguarded.

Provision of financial support to members who face social problems

TUGHE at NHIF introduced other sources of funds namely "*Mfuko wa Rambirambi"* to support employee welfare. The funds are collected through voluntary monthly flat-rate contributions by all members. The purpose of this fund is to provide financial assistance to members in case of the death of a close relative, such as a spouse, child, mother or father, or to the family of the member in case of the death of the member. Furthermore, the reserve funds from *Mfuko wa Rambirambi* are invested in financial institutions like Unity Trust of Tanzania (UTT) to earn a return from the investment. Part of the returns from investment are used to support members who are in long-term sickness. One of the interviewed TUGHE leaders reported that:

> *In 2023, for example, TUGHE at NHIF provided eight (8) members who were in long-term sickness for more than three months, with financial assistance of shillings one million each.*

The Extent to which TUGHE Activities Influence the Improvement of Workers' Welfare at NHIF

On studying the activities of the Trade Union of Government and Health Employees (TUGHE) at the NHIF head office it was found that TUGHE significantly and positively influence employee welfare at the National Health Insurance Fund (NHIF). This study found that 70 (58%) indicated a high positive influence, 30 (25%) indicated a moderate, and 20 (17%) indicated a low extent. The high positive extent of influence, as reported by 70 respondents, underscores the pivotal role that TUGHE leaders played in advocating for employee rights and benefits. According to participants, these leaders were engaged in negotiations, ensuring that employees received fair wages, reasonable working facilities, and adequate working conditions. According to them, leaders' efforts in negotiating better terms of employment directly contributed to improved job satisfaction and the overall welfare of the employees. Additionally, TUGHE leaders were reported to often provide a platform for employees to voice their concerns and grievances, which can then be addressed in a structured manner, leading to a more harmonious work environment. One of the respondents reported that*:*

> *To be honest, TUGHE leaders are making deliberate efforts to influence workers' welfare. They surely do that to a great extent, even a few months ago, the matters related to the worker's welfare, including salary increments, were tabled in different offices by TUGHE leaders. Those are deliberate efforts which, sometimes it is difficult to find in the other organizations.*

On the other hand, the 30 respondents who indicated a moderate extent of influence had the view that while TUGHE leaders did have an impact, it may not be as pronounced or consistent across all areas. This could be due to various factors such as limited resources, bureaucratic challenges, or varying levels of engagement from the union leaders. In some cases, according to respondents, the influence of TUGHE leaders might be more symbolic, providing a sense of security and representation without leading to substantial changes in employee welfare. Concerning the other 20 respondents, the influence of TUGHE was low. These

highlighted gaps in the effectiveness of TUGHE activities mainly attributed to a lack of strong leadership, insufficient communication between the union and its members, or external constraints that limit the union's ability to effect change. In such scenarios, according to respondents, employees felt that their welfare was not significantly impacted by the union's activities, leading to a sense of disillusionment or apathy towards union initiatives. Generally, while most respondents (70 out of 120) recognised a great extent of influence from TUGHE leaders on employee welfare at NHIF, there is a notable minority who perceive this influence to be minimal or low. This indicates that while TUGHE plays a crucial role in enhancing employee welfare, there is room for improvement in terms of consistency, communication, and overall effectiveness. Addressing these areas could help in maximising the positive impact of TUGHE activities on employee welfare at NHIF.

Impact of TUGHE Engagement on NHIF Employee Welfare

Capitalizing on the engagement and influence of TUGHE on employee welfare matters more information was sought to find out if that engagement had any impact as felt by the employees. To achieve this, respondents identified welfare issues and gave their opinions on identified aspects related to employee welfare. The mentioned welfare services involve Medical and Bereavement Care for Employees and their Close Relatives, Work-life, Satisfaction with Work Facilities and Employee Retention. Respondents were asked to express their opinions on the above services and the response is as follows: "The organization takes good care of my family and me in difficult moments such as sickness or death of family members or close relatives".

Findings indicate that NHIF cared for employees and their close relatives when they got sick and during sad moments of the death of a close relative. These results were confirmed by the statement of one interviewed TUGHE leader who reported that**.**

> *One of the commendable works of TUGHE was participation in the formulation of NHIF Staff Circular Number 10 of 2020 on Procedure for Accessing Medical Services which are not covered under the national health insurance scheme; and formulation of NHIF Staff Circular Number 11 of 2020 on Funeral Services which were approved by Management and put into operation. The two circulars were happily received by employees as they solved several challenges which existed before on medical services and funeral services, one of the challenges was unequal treatment as senior employees used to get fairly better treatment than junior employees.*

In relation to the quote, according to Hall et al. (2013), an employee who suffers the loss of a close relative requires care from colleagues and employers. In our view, one of the critical elements in shaping the issue may be Human Resource policies and their interpretation. The same can influence not only the process of grief for the individual but can also have a long-term impact on the health of the organisation. Likewise, the provision of proper medical care for employees keeps the employees in good health. According to Bosire (2021), good health enhances employee morale, decreases stress and burnout among workers as well as increase employee output.

Work-Life-Balance

Apart from medical and bereavement care, respondents' opinions were sought on the work-life balance component. The respondents were asked to express their opinions on the work-life balance: "I have no problems in achieving a balance between my work and my private life". In response, 33% of respondents strongly agreed with the statement, 53 % agreed with the statement, 10% disagreed and 4% strongly disagreed. The majority of respondents indicated that they have no problem achieving a balance between work and their private life. The American Psychological Association (2019) defines work-life -balance as the state of achieving a satisfactory level of harmony between one's career and other aspects of life, such as family, leisure activities, health, and social relationships. According to Walga (2018), the present-day employees are seemly more concerned with balancing their work and family life and are said to extremely value organizations that help them achieve this balance. Work-life balance has a significant effect on job satisfaction.

Satisfaction with Work Facilities

The respondents were assessed on their dissatisfaction or satisfaction with work facilities, equipment and tools. They were asked to express their opinions on the mentioned service. The majority of employees were satisfied with the work facilities, equipment or tools provided for them. Nevertheless, in our view, TUGHE leaders ought to be watchful of the significant minority opinions of respondents who were not satisfied with the working tools and facilities provided to them. This was supported by one of the interviewed respondents who reported that:

> *Usually, a few weeks before going to the workers' council meeting, TUGHE leaders collect from staff, concerns which are to be voiced by TUGHE in the worker's council meeting. The concerns normally included work facilities and tools issues such as good office space, office furniture and fittings, and computers. In the last meeting, for example, TUGHE compiled a report of all employees who should have computers but are missing computers.*

According to Hamidi, Mansor, Hashim, Muhammad, and Wan Azib (2020), physical office environments such as office layout, furniture and equipment are some of the determinants of the employees' well-being as the employees spend long hours inside the office building. Employees who are well-equipped with workplace environmental support will be highly satisfied and display a high level of commitment towards their organization.

Employee Retention

Finally, in seeking information as to whether TUGHE's efforts in influencing employee welfare at the NHIF head office had any impact on employee retention, the respondents were asked to express their opinions on the mentioned welfare. The majority of employees, 70 percent indicated their intention to continue working with the organization. This means the employees were motivated to stay in the organization which is profitable for them (Akila (2012). A high retention rate relieves the cost that could be incurred in employing and training new staff hence the same can be used for other purposes for the well-being of employees. Generally, findings, implied a positive impact of TUGHE engagement in employee welfare matters at NHIF, to the

extent that majority of respondents generally agreed that: the organization cared for employee and their family in difficulty moments such as sickness or death of family members or close relative; the respondents did not have problems in achieving a balance between their work and private life, they were satisfied with the work facilities, equipment or tools provided and they did not intend to leave the organization, which in one way or the other suggest that there is security of employment. Nevertheless, despite this positive orientation, TUGHE leaders ought to be watchful with the significant minority opinions such as the 20% of respondents who were not satisfied with the working tools and facilities provided to them. These results are in concurrency with the observation of Liang et al. (2023) who argue that improving employee welfare is crucial for the overall success and sustainability of any organisation. When employees feel valued and that their well-being is a priority, they are more likely to be motivated, engaged, and productive. Improved welfare can lead to high job satisfaction.

Furthermore, it is argued that investing in employee welfare can help reduce turnover rates. When employees are content with their working conditions, benefits, and overall treatment, they are less likely to seek opportunities elsewhere.

DISCUSSION

From the findings above it is understood that TUGHE is instrumental in enhancing the welfare of workers at the National Health Insurance Fund (NHIF) through a series of well-structured activities. One of the primary activities is conflict resolution. This approach aligns with the International Labour Organization's (ILO) 2021 report, which underscores the importance of effective conflict resolution mechanisms for maintaining a harmonious work environment.

Another significant role of TUGHE is linking employees and employers, facilitating effective communication and understanding between the two parties. According to a 2022 World Bank study, such effective communication is critical for organisational success and employee satisfaction. TUGHE organises regular meetings, forums, and workshops to foster continuous dialogue, building trust and cooperation between employees and employers. Additionally, TUGHE is actively involved in monitoring the implementation of labour laws and regulations at NHIF to protect employees' rights. The Tanzania Labour Commission's 2023 report highlights the importance of unions in monitoring and enforcing labour laws to protect workers from exploitation and unfair practices. Representation of members is another core function of TUGHE, involving advocating for the interests and rights of NHIF employees in various forums. The African Development Bank's (2020) study emphasises the importance of effective representation by labour unions in ensuring that employees' voices are heard, and their interests are protected. To assess the impact of TUGHE's activities on improving workers' welfare at NHIF, several key indicators were analysed, providing valuable insights into the effectiveness of the union’s initiatives. One significant indicator is employee satisfaction. Surveys and feedback mechanisms report notably higher levels of job satisfaction. The union's efforts in collective bargaining have successfully resulted in improved benefits, which contribute significantly to boosting employee morale (Afam, 2022). When workers feel motivated, they are more likely to perceive their roles positively, enhancing their overall job experience.

Another important metric is retention rates. The improvements in working conditions led to better retention at NHIF. Employees were more inclined to remain with an organization that values their contributions and invests in their growth. This commitment to development fosters loyalty and results in a more stable workforce (Kapinga, 1985). This positive dynamic ultimately enhances the organization's reputation and operational efficiency. TUGHE promotes a culture of participation in decision-making. Such involvement leads to higher levels of engagement, creating a more motivated and invested workforce. In sum, these indicators collectively illustrate the positive impact of TUGHE's initiatives on worker welfare at NHIF.

CONCLUSION AND RECOMMENDATIONS

TUGHE plays a pivotal role in enhancing the welfare of workers at the National Health Insurance Fund (NHIF) through a variety of well-structured activities. The study recommends enhancement of communication channels, education programs, advocacy for legal protections and regular meetings and transparency. TUGHE is advised to collaborate with other unions and human rights organisations to advocate for stronger legal protections against retaliation for union leaders, ensuring they can fight for employees' rights without fear of transfer.

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