

The Challenges Faced by Trade Unions in Improving Employee Welfare and Strategies to Address Them: A Case of the Tanzania Union of Government and Health Employees (TUGHE) at the National Health Insurance Fund (NHIF)

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<https://doi.org/10.51867/ajernet.6.1.18>

ABSTRACT

This study explored the challenges trade unions face in improving employee welfare and strategies to curb them drawing from the functions of the Tanzania Union of Government and Health Employees (TUGHE) in the National Health Insurance Fund (NHIF). The study used the Scarcity Consciousness Theory which advocates that individuals' or groups' perception of the insufficiency of resources influences their decision making. The study employed a case study design and specifically the qualitative approach. The targeted population was the National Health Insurance Fund (NHIF) employees at Dodoma Municipality, whose estimated number was two hundred and sixteen (216). A sample of one hundred and twenty (120) TUGHE participants was selected using probability and non-probability sampling techniques. Data was collected using a questionnaire and interview. In data analysis specifically, content analysis coupled with simple descriptive statistics was applied. The findings indicated that in improving employees' welfare at NHIF, TUGHE officers face high expectations from employees, pressure from members, misunderstanding, high deduction fees, and lack of office space. As the strategies to overcome these challenges, the trade union provides education, engages in negotiations, ensures transparency, and organizes meetings and discussions. The study concludes that TUGHE should maintain transparency in its decision-making processes, should strengthen financial management, and communication among members. The study recommends the enhancement of communication channels, advocacy for legal protections, and regular meetings as ways to overcome the challenges and improve the employees' welfare in the workplace.

Keywords: Challenges, Employee Welfare, National Health Insurance Fund (NHIF), Strategies, Tanzania Union of Government and Health Employees (TUGHE), Trade Unions

I. INTRODUCTION

One of the most fundamental issues related to rights and interests in various organisations and workplaces is the issue of employee welfare. Lack of employees' rights raises reasonable inquiries and concerns about employment policy practices and the fulfilment of employees' needs for freedom of expression of their views on matters affecting them. This has led employees worldwide to organise trade unions to address working relations challenges and to solve disputes related to their interests and rights at the workplace (Griswold, 2010; Cole, 2018; Armstrong & Taylor, 2020).

Trade unions' activities and challenges are central in studies conducted in and outside Tanzania. In India, for example, Bhattacharjee (2016) explored the role of trade unions in improving the welfare and satisfaction of employees at Cancher Paper Mill in Assam Province. The study results indicated significant employee dissatisfaction in various aspects of their welfare. The aspects are 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 effectiveness of rating by the members and their leaders' union. To them, this minimal connection hindered the workers' rights in America.

The above experiences from the USA and India contradict those of Chinese and Indonesian trade unions. For example, in their study on the impact of union practices on labour relations in China, Li et al. (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 workers' welfare was given to employees by managers based on the success of the job objectives (Li et al., 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 (Candrasa, 2020).

Literature in Africa also views trade unions differently. A study was carried out in Nigeria by Dunmade et al. (2020) to examine the effect of trade unions on health workers' salaries, working conditions, and job security in the Kwara State of the Nigerian Medical Association. The study reveals that the trade union was not only playing a vital role in having a significant and positive effect on members' salaries, but the union's membership also affected the workers working conditions. In another research to understand employment relationships and trade unions in South Africa, Oladele et al. (2023) found that union members would understand the activities of the union, challenges, and achievements only if there were proper communication between the union and the members. It was further found that the legal framework and laws of South Africa undermine strategies employed by trade unions to improve employee work conditions. In this context, the mining companies used police to fire their employees (Oscar, 2020). In the same line of thinking, Maake et al. (2021) report the same about South African mining and the public sector's relationship with trade unions.

A study by Mwale (2014) conducted in Zambia to evaluate trade union effectiveness in the Zambian mining sector, revealed that the union members were not satisfied with the union's effectiveness in regard to the different union effectiveness dimensions. 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. The study found that despite the union leaders' popularity, the unions in Zambia were accused by miners of receiving bribes to accept low wages during salary negotiations and to discourage strikes.

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. 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.

In another research study undertaken in Tanzania, 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 found 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.

1.1 Statement of the Problem

Globally scholars show that trade unions in developed countries significantly contribute to improving employees' welfare and thus most of their members' awareness of various labour frameworks and laws regarding employment has simplified common prospects at the workplace (Mwale, 2014; McNamara, 2021; Olaore, 2022; Deale, 2022). As for Africa, writers argue that trade unions in most countries lack full autonomy from the government. In the context of Tanzania, there are a few publications. The available works visualise trade unions' activities and establish that most of their activities are still facing challenges since they are less autonomous in protecting employees' rights (Kamugisha & Tefurukwa, 2015; Mkuwa & Lelo, 2018; Oscar, 2020). To the best of our knowledge, it is only Oscar (2020) who studied legal challenges affecting trade unions like TUGHE from the national perspective. Thus, a dearth of knowledge exists on trends of TUGHE performance in a specific organisation. In other words, there is no specific study talking about challenges faced by TUGHE in influencing workers' welfare at the National Health Insurance Fund (NHIF). Therefore, this study was undertaken to comprehensively fill this gap by exploring the challenges faced by trade unions in improving workers' welfare and strategies to curb those challenges in the organisation in Tanzania.

1.2 Research Objectives

- i. To examine challenges that TUGHE, as a trade union, face when improving the employee welfare at NHIF.
- ii. To determine the strategies used by TUGHE to overcome those challenges in improving the employee welfare at NHIF.

1.3 Research Questions

- i. What are the challenges that TUGHE face when improving the employee welfare at NHIF?
- ii. What strategies are used by TUGHE to overcome those challenges in improving the employee welfare at NHIF?

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Scarcity Consciousness Theory

The study used the Scarcity Consciousness Theory by Selig Perlman. The theory posits that when individuals or groups perceive that resources are limited or insufficient, they tend to change their decision-making behaviour and overall working mindset. According to Perlman (1928), Trade unions often arise in environments where employees feel that their needs and rights are not adequately met. This leads to a perception of scarcity in terms of fair wages, benefits, and working conditions. According to Perlman (ibid), the sense of scarcity can create a survival mindset among employees. They become primarily focused on securing their immediate needs rather than on long-term goals or organizational loyalty.

In our context, at NHIF and in other offices and workplaces, the presence of a trade union can play a crucial role in addressing these scarcity concerns. Thus, the Scarcity Consciousness Theory therefore provides a valuable framework for understanding the role of trade unions in improving employee welfare at NHIF. By addressing the perceived scarcity of resources, trade unions can help alleviate financial stress, improve job security, enhance working conditions, and promote a more equitable distribution of resources. Given the above conditions, trade unions work freely from individuals and structural challenges. In turn, this leads to increased employee satisfaction, productivity, and overall well-being, ultimately benefiting both the employees and the organization as a whole.

2.2 Empirical Review

2.2.1 Challenges Facing Various Trade Unions in Tanzania

Kitundu (2015) identifies challenges that other trade unions like the TUICO face in Dar es Salaam. He argues that trade unions' efforts, especially in collective bargaining, are disregarded by the government and employers. In the same line of thinking, Mkuwa and Lelo (2018) point out the weakness of trade unions to effectively improve staff welfare at the Muhimbili National Hospital (NMH) in Tanzania. The authors mention challenges, including opposition from employers.

In a study on the legal and practical challenges facing trade unions in Tanzania in protecting the rights of employees, Oscar (2020) appears as the only scholar to have studied the effectiveness of trade unions like TUGHE at the national level reflecting on legal and practical challenges. Oscar (ibid) found that politics and government involvement reduce the freedom of TUGHE in Tanzania. Further, he argues that some TUGHE members lack solidarity, and reports that the presence of different goals among employees within the union delays the implementation of its aims. His study, however, misses trends about the challenges that TUGHE faces specifically at the NHIF Head office branch in Dodoma. Therefore, unlike Oscar's study, this study took a different direction to examine the challenges that the TUGHE branch at the NHIF in Dodoma faces. This study comes with this specific overview to capture the reality of employee matters in a single organisation like NHIF in Tanzania.

2.2.2 Strategies Used by TUGHE to Overcome Challenges

In assessing the role of trade unions, specifically the Tanzanian Industrial and Commercial Workers Union (TUICO), in improving employees' working conditions, Kitundu (2015) listed strategies such as the execution of various policies regarding HIV/AIDS, consolidation of workers' awareness on issues of labour laws, educating new employees the importance of joining trade unions, and cooperating with other employers to implement collective bargaining. TUICO used these to effectively solve prevailing challenges.

Strategies to overcome challenges that trade unions like TUGHE face in Tanzania are rarely studied in available literature besides Oscar (2020). Little is explained about existing strategies by trade unions like TUGHE to solve its challenges. Oscar (ibid) recommends that trade unions have to be independent, respect human dignity, and work to establish a court to settle disputes among employees. He also insists on financial support from the government and the unity and solidarity of employees to achieve their goals. However, Oscar's recommendation of financial assistance from the government seems to create threats to the unions' freedom. On the other hand, Mkuwa and Lelo (2018) show the strategies used by trade unions to solve their challenges. These scholars recommend trade unions cooperate with the management to ensure satisfactory welfare services to their members at the Muhimbili National Hospital (MNH). This study wanted members to avoid unnecessary conflicts, which cost workers and the organisation. However, more or less similar to this study, the present study sought to explore the strategies that TUGHE used to solve its internal and external challenges.

2.2.3 Legal Frameworks and Laws Guiding the Trade Unions in Tanzania

According to Kamugisha and Tefurukwa (2015), despite various forces that frighten their practicability, workers' unions do not exist in a vacuum but in a society that accepts their presence, their aims and roles, and the

organisations in which they operate daily. In Tanzania, the legal framework and laws of trade unions are provided under the Employment and Labour Relations Act No. 6 of 2004 (Cap 366 RE 2019). The Act specifies the registration and operations of trade unions in the country (Mkuwa & Lelo, 2018; Candrasa, 2020). According to Mashaka (2018), the ratification of Core 8 conventions of the International Labour Organization (ILO) between 1962 and 2010s increasingly reshaped trade unions in Tanzania.

The ratification of Core 8 and ILO's 35 other conventions led the Employment and Labour Relations Act No. 6 of 2004 to adjust its labour relations legal frameworks (TUCTA, 2016). Among others, the convention has eight contents: the Freedom of Association and Protection of the Right to Organise Convention (1948); Convention No. 98, the Right to Organise and Collective Bargaining Convention (1949); Convention No. 138, the Minimum Age Convention (1973); Convention No. 182, the Worst Forms of Child Labour Convention (1999); Convention No. 29, the Forced Labour Convention (1930); Convention No. 105, the Abolition of Forced Labour Convention (1957); Convention No. 100, the Equal Remuneration Convention (1951); and Convention No. 111, the Discrimination (Employment and Occupation) Convention (1958) (Kapinga, 1985; TUCTA, 2016). The present study sought to understand how TUGHE's application of these provisions helps in improving workers' welfare and solving prevailing workers' challenges.

III. METHODOLOGY

3.1 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. The study applied a qualitative approach which enabled the researcher to gather in-depth information using interviews and questionnaires in data collection techniques. Yet in reporting the findings, the study leaned on a few elementary descriptive statistics indicating the frequency and percentage of responses. These elementary quantifications, however, do not make the study quantitative or even mixed.

3.2 Study Location

The 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.

3.3 Targeted Population

The targeted population was employees of the National Health Insurance Fund (NHIF) at Dodoma Municipality, whose estimated number was 216. The respondents' selection was based on the accessibility of the respondents, the necessity of the respondents based on the requirements of the questions, and the experience of the respondents about the challenges faced by trade unions as well as strategies to overcome those challenges within the organization.

3.4 Sample Size and Sampling Techniques

Both simple random and purposive sampling techniques 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): Yamane formula $n = N/1+N(e)^2$

Where n = the sample size

N = the population of the study

e = the accepted margin error in the calculation (5%)

Therefore; - Given the population size = 216

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

$$n = 130$$

The sample size of 130 respondents was estimated for the study, and the respondents were to be randomly selected (Rahman et al., 2016). Furthermore, purposive sampling was used to select ten (8) participants comprising trade union leaders, management staff, and human resource officers. Therefore, a total sample was 138 respondents was selected. However, due to some inconveniences, during the research process, the actual number of participants was 120.

3.5 Data Collection Instruments

A questionnaire was used to validate the study by collecting views, evidence, and assessment of data related to challenges faced by TUGHE to improve workers' welfare at NHIF head office, the strategies that TUGHE as a trade union used to overcome those challenges to influence the improvement of workers' welfare at NHIF head office. The copies of the questionnaire were administered to the sampled TUGHE members and employees at NHIF. There were 120 copies of the questionnaire provided to NHIF employees to provide their views on the challenges faced by 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 trade union leaders.

3.6 Data Analysis

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

3.7 Ethical Issues

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

IV. FINDINGS & DISCUSSION

4.1 Respondents Rate

The table below displays the profile of respondents.

Table 1

Profile of Respondents

Variable	Categories	Frequency	Percentages
Sex	Male	80	67
	Female	40	33
Total		120	100.0
Age	18-35 years	20	22
	36-45 years	55	52
	46-59 years	35	24
	50 +	10	02
Total		120	100
Education Level	Certificate Level	3	2.5
	Diploma Level	12	10
	Bachelor Degree	60	50
	Master's Degree	45	37.5
Total		120	100

The table reveals that on the sex distribution of the 120 members of the Tanzania Union of Government and Health Employees (TUGHE) at the National Health Insurance Fund (NHIF), approximately 67%, were male, while 33% were female. This distribution indicates a predominance of male members in the union at NHIF. Truly, this distribution reflects a notable gender imbalance. The reasons behind this gender imbalance could be multifaceted, involving socio-cultural, educational, and occupational factors. For instance, historically, certain professions in the government and health sectors in Tanzania may have been more accessible or appealing to men, leading to a higher number of male employees who subsequently joined the union. Additionally, gender roles and expectations in Tanzanian society might influence career choices, with men possibly being more encouraged to pursue careers in these sectors. The 33% representation of females, although lower than that of males, is still significant and highlights the presence and contribution of women in the union. These figures suggest that although there is a gender disparity, women are actively participating in the workforce and union activities at NHIF. In our view, promoting gender equality within TUGHE at NHIF to make these professions more accessible and appealing to women could involve initiatives such as targeted recruitment drives, mentorship programs for women, and policies that support work-life balance. The presence of gender balance could ensure TUGHE members' provision of gender-based services that are

not available at the NHIF Headquarters, and which, once implemented, may encourage employee participation as purported by Perlman (1928).

With regard to age distribution, (27%) were aged between 18-35 years; (62%) were aged between 36-45 years; (29%) were aged between 46-59 years, and (2%) were 50 years and above. As the table above shows, the largest age group in the union was the 36-45 years category, comprising 52% of the total membership. This indicates that a significant portion of the workforce and population is active in noticing strengths and weaknesses in workers' rights. These are people who can quickly react to any form of maltreatment and improper administration or dissatisfaction in work. In production, this age group is often seen as the backbone of any organisation, balancing both professional expertise and a capacity for growth and development. The second-largest group was the 46-59 years category, representing 24% of the members. Employees in this age range typically bring substantial experience and stability to the organisation. They are often in senior or leadership roles, contributing to strategic decision-making and mentoring younger employees. Their presence ensures continuity and the transfer of institutional knowledge. The 18-35-year age group, making up 22% of the membership, represented the younger, early-career professionals. This group is crucial for the future of the organisation, bringing fresh perspectives and new skills. Lastly, the 50 and above years age group, comprising 2% of the members, represents the most experienced segment of the workforce. These employees are likely nearing retirement and play a vital role in mentoring and guiding the younger and mid-career employees. Their extensive experience is invaluable for maintaining high standards and ensuring the stability of operations. Therefore, the age distribution of TUGHE members at NHIF shows a well-rounded workforce with a strong representation of mid-career professionals.

The educational level distribution of the 120 members of the Tanzania Union of Government and Health Employees (TUGHE) at the National Health Insurance Fund (NHIF) reveals a diverse range of qualifications. This distribution is crucial for understanding the workforce's educational background and planning for training and development programs. Studies indicate the link between one's education level and ability to participate in trade unions or defend one's rights. For instance, Eichelberger et al. (2004) report that due to low levels of education and skills, employees in filling stations and related sectors work under the pressure of losing employment at any time and without well-explained reasons. In the present study, certificate holders typically possessed specialised skills and practical knowledge pertinent to specific tasks or roles within the NHIF. Their presence is vital for the execution of routine and technical operations that require focused expertise. The largest group within the union is the bachelor's degree, which comprises 60 members, making up (50%) of the total. These individuals had attained bachelor's degree-level education, which generally involves more comprehensive training than diploma programs. This group represents the highest percentage of the membership, indicating a strong presence of individuals with extensive academic training and professional preparation. Bachelor's degree holders are typically involved in more complex and decision-making roles in the NHIF. The next group is a group with a master's degree, having a population of 45 (37.5%). These individuals represent the highest level of academic achievement within the union. They often occupy senior positions and are involved in high-level management, policy formulation, and specialised professional roles. The smallest group consists of 3 members, which is 2.5% of the total membership, who have attained certificates. These play roles of office attendants and receptionists, ensuring the movement of files from one office to the other and customer care. In summary, the educational level distribution of TUGHE members at NHIF shows a well-rounded workforce with a strong foundation in various educational qualifications. This diversity in education levels is essential for the effective functioning of the organisation, ensuring that there is a balance of practical skills, intermediate expertise, and advanced knowledge to meet the diverse needs of the NHIF. It is also healthy for the proper functioning of trade unions like TUGHE.

4.2 Challenges that TUGHE face during Improving the Employee Welfare at NHIF

The first objective of this study was to explore the challenges that TUGHE faces in improving employee welfare. The study has found that the performance of TUGHE at NHIF plays a great role in improving performance and bringing efficiency. However, there are challenges that TUGHE as a trade union faces in improving employee welfare at NHIF. The challenges include pressure from members, high expectations of employees to TUGHE, misunderstanding, higher deduction fees, fear of transfer, lack of TUGHE offices, and resistance from management as prescribed, in the following subsections.

4.2.1 Pressure from Members

One of the significant challenges that the Tanzania Union of Government and Health Employees (TUGHE) faces is the pressure from its members. According to leaders, TUGHE members often had high expectations for the union to address their grievances promptly and effectively. This pressure could be overwhelming, especially when the union was dealing with many issues simultaneously. One of the respondents reported that:

When their expectations are not met in time, they also advise us as their leaders to resign. Dealing with educated people who are critical thinkers needs wisdom. Otherwise, it can bring misunderstanding among leaders and members. To be honest, leadership needs also resilience to meet employee goals.

The findings indicate that people working in this organisation knew their rights, and they sometimes forced their leader to make sure that they fought for their needs.

According to a report by ILO (2021a), union leaders often face immense pressure from members to deliver quick and tangible results, which can strain the union's resources and capabilities. The pressure can lead to burnout among union leaders and staff, reducing their effectiveness in addressing members' concerns. Additionally, the diverse nature of the issues presented by members, ranging from wage disputes to working conditions, requires specialised knowledge and skills, further complicating the union's ability to respond effectively. According to ILO (2021a), the constant demand for immediate solutions can also lead to rushed decisions, which may not always be in the best interest of the members in the long term.

4.2.2 Higher Expectations of Employees to TUGHE Leaders

According to respondents, employees often have higher expectations of TUGHE leaders, expecting them to resolve all their issues and improve their working conditions significantly. This high expectation can be challenging for TUGHE leaders, as they may not always have the power or resources to meet all the demands. On this issue, one of the respondents reported:

Our members have higher expectations of our leaders. Others think that we can just instruct the organisation management, something which is not. Some of the affairs can be solved but, other needs of our members require an official meeting. Sometimes, you may request an appointment for a meeting with the management, but the appointment is delayed. For a member who wishes his/her problem to be solved in a short period, such kind of person may be disappointed.

The findings show that employees need their leaders to work effectively, and they need their leaders to be accountable when their needs and wants are not fulfilled. The study by the World Bank (2022a) highlights that unrealistic expectations from employees can lead to dissatisfaction and mistrust when the union is unable to deliver on all fronts. TUGHE leaders were often expected to negotiate better wages, secure more benefits, and ensure job security, among other things. However, achieving these goals required negotiation and cooperation with employers and government bodies, which could be a slow and complex process. The gap between employees' expectations and the union's actual capabilities led to frustration and a sense of betrayal among members, hence undermining the union's credibility and effectiveness.

4.2.3 Misunderstanding

According to respondents, misunderstanding between TUGHE leaders and members was another significant challenge. Miscommunication or lack of clear communication can lead to misunderstandings about the union's role, objectives, and achievements. One of the respondents said:

In leadership, conflicts are part and parcel of organisation development. However, on our side, misunderstanding can occur between a leader and employee since there might be misinformation, or here-says which need clear evidence. We are making all efforts to ensure that our members understand what we surely need to do for their betterment.

The findings indicate that there are misunderstandings between leaders and employees caused by misinformation. The situation indicates that misinformation can lead to conflicts in an organisation. According to a 2023 report by the Tanzania Labour Commission (2023), effective communication is crucial for the success of any labour union, and misunderstandings can erode trust and cooperation between union leaders and members. The report underscores that misunderstandings can arise from various sources, such as misinformation, rumors, or differing interpretations of union policies and actions. These misunderstandings can lead to conflicts and dissatisfaction among members, making it difficult for the union to function effectively. In our view, TUGHE leaders need to invest in clear and transparent communication strategies to ensure that members are well-informed and understand the union's efforts and limitations.

4.2.4 High Deduction Fees

High deduction fees for union membership were also reported to be one of the significant challenges for TUGHE. The participants highlighted that some members felt that membership fees were too high compared to the benefits they received, leading to dissatisfaction and potential loss of membership. According to one of the TUGHE leaders,

Our members are blaming the leaders for the membership fees being too high. They accuse leaders of collaborating with the headquarters. Since some amount of fees is sent to the headquarters, the

remaining amount cannot fulfil the demands of members on workers' day, women's day, and other events. Therefore, we are communicating with national leaders to see the possibility of reducing the deducted amount of money, so that the remaining could help run internal activities for efficiency and better performance.

A study by the African Development Bank (ADB) (2020a) supports this finding. According to ADB (ibid) high membership fees can be a barrier to union participation, especially for low-income workers. TUGHE needs to balance the need for sufficient funding to operate effectively with the financial constraints of its members. Indeed, high deduction fees can also lead to perceptions of the union being more interested in revenue generation than in serving its members' interests. This perception can undermine the union's credibility and trust among members, making it difficult to mobilise support and participation in union activities.

4.2.5 Fear of Leaders to be Transferred when Fighting for Employees' Rights

The fear of being transferred or facing other forms of retaliation was reported to be a significant challenge for TUGHE leaders when fighting for employees' rights. According to participants, this fear did sometimes limit the leader's willingness to take bold actions or confront powerful employers and government officials. As one of the respondents reported.

Some of our leaders and other people on the front line fighting for the people's rights have been transferred to other organisations and institutions. This situation may lead to misunderstandings between leaders and management, something which can tarnish the good image of our institution.

According to a 2024 report by Human Rights Watch, union leaders in many countries, including Tanzania, often face threats of transfer, demotion, or other forms of retaliation when they advocate strongly for workers' rights (Human Rights Watch, 2024). This fear can lead to self-censorship and a more cautious approach to advocacy, which may not always serve the best interests of the members. Accordingly, the threat of retaliation can also create a climate of fear and insecurity within the union, reducing its effectiveness and ability to mobilise and advocate for workers' rights. In this situation, TUGHE leaders need to find ways to mitigate these risks, such as building alliances with other unions, seeking legal protections, and raising awareness about the importance of protecting union leaders from retaliation.

4.2.6 Lack of TUGHE office

During the interview, TUGHE leaders complained about having no offices that could help them conduct their activities. As a matter of fact, an office is very important since it helps with regulations; laws governing trade unions demand trade unions have specific space to discuss and keep documents. One of the respondents reported that:

How can you attend to members with private issues in a public office where everyone hears what you are talking about? It is very important to have our own office so that members can be free to come and express their views.

The findings indicate that TUGHE leaders do not have an office, hence compromising confidentiality. The members might be afraid of expressing their opinions and grievances in an office used by everyone in the organisation.

4.2.7 Resistance from Management

Another challenge is resistance from management. It was reported by one interviewed TUGHE leader that:

The management does resist implementing some matters. For example, our negotiations with management on the collective bargaining agreement have taken too long and to date remain not concluded, because there are issues that seem to be critically important for TUGHE. These issues include retirement benefits and long service awards which have financial implications that the management is not willing to bear, hence they resist.

So, TUGHE does face resistance from NHIF management when advocating for changes that require increased financial outlay or adjustments in organizational structure. This resistance can prevent progress in negotiations and the implementation of a welfare initiative (Bryson & Davies, 2019).

4.3 Strategies used by TUGHE as Trade Union in Improving Employee welfare at NHIF

The second objective of this paper was to determine the strategies used by TUGHE as a Trade Union in improving employee welfare. It is important to note that, in any organization, challenges such as conflicts and fear among others are inevitable however, strategies to overcome such kinds of challenges are necessary for the health and growth of such an organization. The following section describes the strategies used by TUGHE in improving the employee welfare at NHIF.

4.3.1 Provision of Education

One of the key strategies employed by the Tanzania Union of Government and Health Employees (TUGHE) is the provision of education to its members. The majority of respondents, 90 (75%) said education is crucial for empowering employees with the knowledge and skills they need to understand their rights, 20 (17%) stressed the responsibilities, and 10 (08%) stressed the mechanisms available for addressing their grievances as displayed in Figure 1.

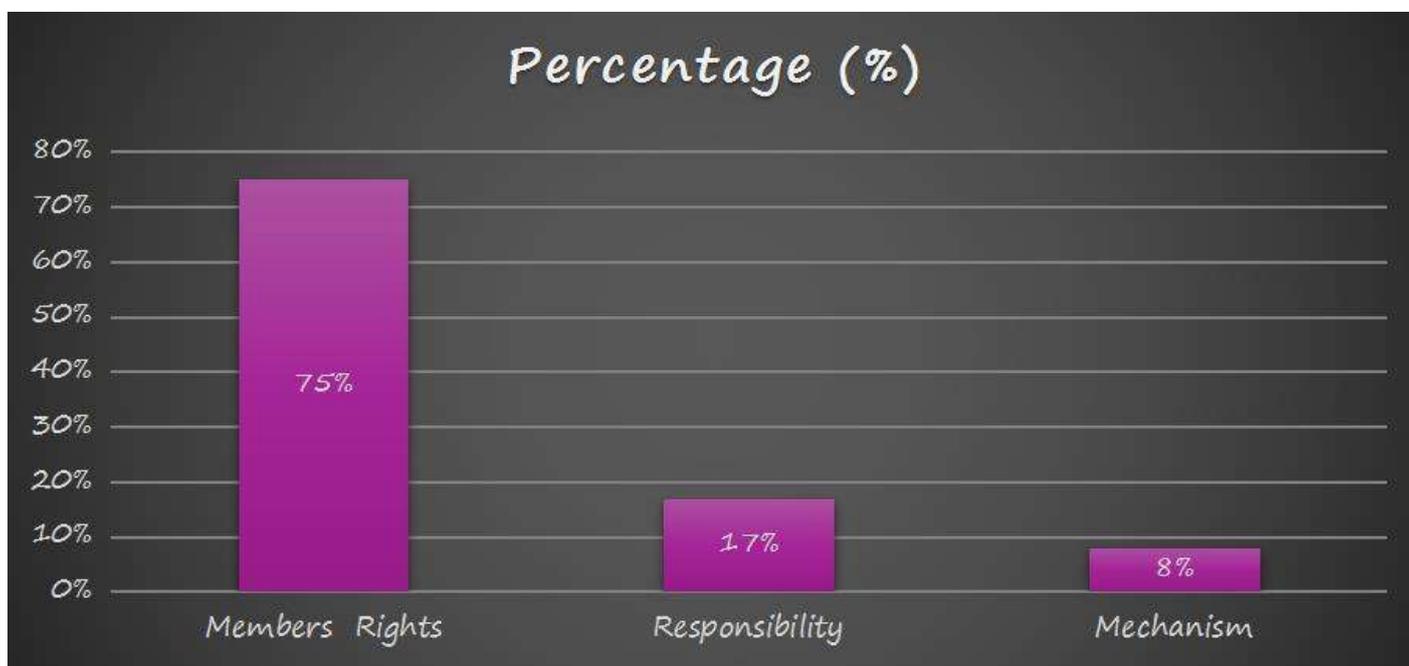


Figure 1

Focuses on the Education

In relation to the Figure (1), and according to a 2021 report by the ILO, education and training programs are essential for enhancing the capacity of union members to participate effectively in union activities and negotiations (ILO, 2021b). The study has found that TUGHE organises workshops, seminars, and training sessions on various topics, including labour laws, workplace safety, and financial literacy. These educational initiatives help members to stay informed about their rights and the latest developments in labour legislation. Additionally, education fosters a sense of solidarity and collective action among members, enabling them to advocate more effectively for their rights. By investing in education, TUGHE ensures that its members are well-equipped to navigate the complexities of the labour market and engage constructively with employers and policymakers.

4.3.2 Negotiation

Negotiation is a fundamental strategy used by TUGHE to advocate better working conditions, fair wages, and other benefits for its members. Respondents added that effective negotiation requires a deep understanding of the issues at hand 70 (58%). A 2022 study by the World Bank (2022b) highlights the importance of negotiation skills in achieving favourable outcomes for union members. The participants reported that TUGHE employs a team of skilled negotiators who engage with employers and government officials to discuss and resolve issues affecting its members. It was underscored that TUGHE's negotiation strategy is based on thorough research and preparation, ensuring that the union's demands are backed by solid evidence and aligned with the interests of its members. By engaging in negotiations, TUGHE aims to create a fair and balanced relationship between employees and employers, fostering a more harmonious and productive work environment.

4.3.3 Transparency

Transparency is a core principle guiding TUGHE's operations and interactions with its members. The majority of respondents 60 (50%) said transparent practices are essential for building trust. According to a 2023 report by the Tanzania Labour Commission, transparency in union activities helps to ensure accountability and fosters a culture of openness and trust (Tanzania Labour Commission, 2023). The study has found that TUGHE is committed to maintaining transparency in its decision-making processes, financial management, and communication with members. This includes regularly publishing reports on the union's activities, financial statements, and the outcomes of negotiations and other initiatives. Transparency also involves actively seeking input and feedback from members,

ensuring that their voices are heard and considered in the union's actions and policies. By prioritizing transparency, TUGHE aims to create a more inclusive and participatory union, where members feel valued and engaged in the union's efforts to advocate for their rights and interests.

4.3.4 Meetings and Discussions

Regular meetings and discussions are a vital strategy used by TUGHE to engage its members and address their concerns. Respondents insisted that meetings provide a platform for open dialogue. The majority of respondents said that it is in the meetings where members can voice their issues, share their experiences, and contribute to the union's decision-making processes. The 2020 study by the African Development Bank emphasizes the importance of regular communication and engagement in fostering a strong and active union membership (African Development Bank, 2020b). According to the findings, TUGHE organises various types of meetings, including general annual meetings, committee meetings, and focus group discussions. These meetings are designed to be inclusive and participatory, encouraging members to actively engage and contribute to the union's activities. Through these discussions, TUGHE gathers valuable insights and feedback from its members, which inform the union's strategies and actions. Additionally, meetings and discussions help to build a sense of community and solidarity among members, strengthening the union's collective power and ability to advocate effectively for workers' rights.

4.3.5 Other Sources of Income

In a bid to overcome the challenge of limitation of resources, the study has found that the Tanzania Union of Government and Health Employees (TUGHE) at the National Health Insurance Fund (NHIF) has been instrumental in finding other sources of income. TUGHE introduced what they call "*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.

4.4 Discussion

From the findings above, it is understood that the Tanzania Union of Government and Health Employees (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, where TUGHE employs mediation, negotiation, and arbitration to address workplace disputes arising from misunderstandings, miscommunications, and working conditions. This approach aligns with a report by ILO (2021c), which underscores the importance of effective conflict resolution mechanisms for maintaining a harmonious work environment. By engaging both employees and management in dialogue, TUGHE not only resolves current conflicts but also prevents future disputes by addressing underlying issues and improving communication channels.

Despite these efforts, TUGHE faces several challenges in improving employee welfare at NHIF. One significant challenge is the pressure from members, who often have high expectations for the union to address their grievances promptly and effectively. This pressure could be overwhelming, leading to burnout among union leaders and staff and reducing their effectiveness. Additionally, employees often have higher expectations of TUGHE leaders, expecting them to resolve all their issues and significantly improve their working conditions. This high expectation can be challenging, as TUGHE leaders may not always have the power or resources to meet all demands. Misunderstandings between TUGHE leaders and members also posed a significant challenge. Miscommunication or lack of clear communication could lead to misunderstandings about the union's role, objectives, and achievements, eroding trust and cooperation. Again, high deduction fees for union membership could also lead to dissatisfaction and potential loss of membership, as members may feel that the fees are too high compared to the benefits they receive. Another pressing challenge was the absence of dedicated office space. The lack of physical offices creates significant barriers for clients who require privacy when discussing sensitive issues with union leaders. In many cases, members felt uncomfortable when expressing their concerns in public or semi-public settings, where confidentiality could not be assured. This inadequacy often leads to a situation where issues remain unaddressed, as clients hesitate to voice their problems in front of others. Furthermore, the fear of being transferred or facing other forms of retaliation is a significant challenge for TUGHE leaders when fighting for employees' rights. This fear was reported to limit the leader's willingness to take bold actions or confront powerful employers and government officials, leading to self-censorship and a more cautious approach to advocacy.

To overcome these challenges, TUGHE employs several strategies. One key strategy is the provision of education to its members, empowering them with the knowledge and skills they need to understand their rights, responsibilities, and the mechanisms available for addressing their grievances. According to the ILO (2021b) report,

education and training programs are essential for enhancing the capacity of union members to participate effectively in union activities and negotiations. TUGHE was reported to organise workshops, seminars, and training sessions on various topics, including labour laws, workplace safety, and financial literacy. Another fundamental strategy is negotiation, where TUGHE employs skilled negotiators to engage with employers and government officials to discuss and resolve issues affecting its members. This strategy was based on thorough research and preparation, ensuring that the union's demands were backed by solid evidence and aligned with the interests of its members. Transparency was also a core principle guiding TUGHE's operations and interactions with its members. Indeed, transparent practices are essential for building trust, credibility, and unity among members and stakeholders. TUGHE seems to maintain transparency in its decision-making processes, financial management, and communication with members, regularly publishing reports on the union's activities, financial statements, and the outcomes of negotiations and other initiatives. Regular meetings and discussions are another vital strategy used by TUGHE to engage with its members and address their concerns. These meetings provide a platform for open dialogue, where members can voice their issues, share their experiences, and contribute to the union's decision-making processes. By employing these strategies, TUGHE aims to create a more inclusive and participatory union where members feel valued and engaged in the union's efforts to advocate for their rights and interests.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

Despite the challenges, TUGHE continues to strive for a fair and just working environment for NHIF employees, demonstrating the importance of effective labour unions in protecting workers' rights and enhancing their welfare. Generally, when it comes to improving the welfare of workers at the National Health Insurance Fund (NHIF) the Tanzania Union of Government and Health Employees (TUGHE) at NHIF plays a significant role. For TUGHE to continue playing an important role in enhancing the welfare of its members, these snags must be addressed. In the end, it is vital to have a trade union that is both powerful and successful in promoting the rights and welfare of its members, which will ultimately contribute to the overall efficacy of the NHIF in particular and the health system in Tanzania in general.

5.2 Recommendations

TUGHE is advised to invest in advanced communication tools and platforms to ensure clear, transparent, and timely communication between union leaders and members, reducing misunderstandings and building trust. It is advised to expand educational initiatives to include regular workshops and seminars on labour rights, negotiation skills, and financial literacy, empowering members to advocate for themselves effectively. By investing in education, TUGHE ensures that its members are well-equipped to navigate the complexities of the labour market and engage constructively with employers and policymakers. TUGHE should 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. TUGHE should also maintain transparency in its decision-making processes, financial management, and communication with members.

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