



## Assessing the Impact of Health Issuance Benefits on Satisfaction Levels in Non Governmental Organizations (NGOs) – A Case Study of Emmanuel International, Malawi

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### ABSTRACT

This study examines the relationship between health insurance and employee satisfaction and subsequently, its impact on employee performance within the Non-Governmental Organization sector. The research explores how employee access to health insurance influence employees' drive, commitment, and overall job satisfaction, ultimately contributing to enhanced job performance outcomes.

The research used a Quantitative method research method that uses quantitative data to answer research questions and test hypothesis.

The study objective is to assess the impact of Health insurance benefits accrued at Emanuel International, Malawi on staff satisfaction.

The findings of this research contribute to the body of knowledge on health insurance 'impact on employee satisfaction, in the Non-Governmental Organizations (NGOs with specify of Emmanuel international, Malawi) . Furthermore, the research provides paratactical guidance for employers to improve the delivery of available health insurance benefits

**KEY WORDS:** Health insurance benefits,; Employee Morale, Non Governmental Organization: Employee Motivation: Employee Performance;; staff satisfaction; Staff ; Health Care affordability, Health insurers; Increased employee loyalty; staff retention rate

### INTRODUCTION

Health and well being of employees is one of the key aspects for sustainability of companies and organisations-be it private or public companies or organisations. Promoting the health and wellbeing of employees enhances performance , survival and further development of organisations ( Curie , 2001). In the recent past, healthcare costs have doubled in Malawi. This makes tough for employees to plan and spend out of their pocket for health services. In this regard health insurance benefits can be a relief for employees.

One can ask though as to whether provision of health insurance benefits to employees really satisfy staff and motivate them to stay and hence justification for employers to pa contribute to health insurance for employees.. Not much has been published in regard, hence the need for more literature. Even the research has been conducted in the recent time , there have been changes due to number of factors. We are living in a world , where the only constant is change itself. Hence the need for further research on health insurance.

It is imperative therefore to assess if there is any association between the health insurance benefits that Emmanuel International, Malawi provides, and staff satisfaction

### LITERATURE REVIEW

Rising costs of health care and the need for quality health care renders health insurance a must do for employers and a must access for employees. Even though employees make personal servings for their own and relatives' health care access, due to inflation , financial savings are not often enough to fulfil such health care prices. (Basaza,2012). To understand the importance of health insurance it is important not to look at the staff benefits only but also employer benefits.

Leveraging preventative and curative health care services through employer sponsored health insurance still remains a pivotal strategy in enhancing employee engagement and satisfaction. By accessing regular health care through health insurance organizations signal both commitment to the well being of their workforce and a culture of employee recognition and fostered employee wellness.

## EMPIRICAL LITERATURE REVIEW

This section portrays specific empirical studies that outlays the relationship between health insurance and employee satisfaction in organizations

### 1. Perception and Satisfaction of Employees with National Health Insurance Scheme Services: A descriptive Study at University College Hospital, Ibadan, Nigeria

**Findings:** One hundred and sixty-two (46.3%) males and 188 (53.7%) females participated in the study with 82% response rate. Their mean age was  $34.6 \pm 1.7$ . Level of Significance was set at  $= .05$ . Only 51.4% had good knowledge while 48.6% had poor knowledge about NHIS program. Forty-two percent and 20% of respondents rated NHIS services as good and excellent respectively. Meanwhile, 48.6% respondents were satisfied with the services of the scheme. Respondents' ethnicity was not significant with their perception of NHIS services and gender was also not significant with their level of satisfaction with NHIS services.

**Conclusion:** Satisfaction with NHIS services was low at UCH, Ibadan, Nigeria. This may result to under utilization of the scheme, poor health status and low productivity among the employees of this institution. However, further study needed to be done to explore the opinions of employees on the way forward

### 2. Beneficiaries' satisfaction with health insurance and associated factors in Sub-Saharan Africa: a systematic review and meta-analysis

**Result** The study included 29 primary studies with a total of 11,488 participants. The pooled finding showed that 61.84% of beneficiaries were satisfied with their health

**Conclusion** The results of this review show that a significant number of beneficiaries are satisfied with their health insurance. The findings highlight that beneficiaries' satisfaction is significantly influenced by their knowledge of health insurance, as well as the availability of prescribed drugs and essential laboratory services. It is recommended that health insurance programmes in SSA focus on these factors to improve overall satisfaction among beneficiaries.

3 The impact of public health insurance on health care utilization financial protection and health status in low and middle income countries: a systematic review – Darius Eriangga et al

**Findings:** 8755 abstracts and 118 full-text articles were assessed. Sixty-eight studies met the inclusion criteria including six randomized studies, reflecting a substantial increase in the quantity and quality of research output compared to the time period before 2010. Overall, health insurance schemes in low- and middle-income countries (LMICs) have been found to improve access to health care as measured by increased utilization of health care facilities (32 out of 40 studies). There also appeared to be a favorable effect on financial protection (26 out of 46 studies), although several studies indicated otherwise. There is moderate evidence that health insurance schemes improve the health of the insured (9 out of 12 studies).

**Interpretation:** Increased health insurance coverage generally appears to increase access to health care facilities, improve financial protection and improve health status, although findings are not totally consistent. Understanding the drivers of differences in the outcomes of insurance reforms is critical to inform future implementations of publicly funded health insurance to achieve the broader goal of universal health coverage.

## RESEARCH METHODOLOGY

### A quantitative approach.

A survey was used to collect data on the effectiveness of health insurance on staff satisfaction. This study utilized a quantitative methodology to obtain primary data. Quantitative research focuses on the collection and interpretation of numerical data or data that have been quantified.

Unlike qualitative research, which focuses on non-numerical data and is often associated with analytical research, quantitative research aims to provide empirical evidence based on figures

The study population are employees working at Emmanuel International Malawi and included Program Officers and Individual staff members Emmanuel International Malawi has 87 employees and the sample was selected from the population of 87 employees

### Research Tool Construction – questionnaire

Questionnaire is been used because of the low cost, free from bias due to respondents answering on their own and easier to reach respondents who are not particularly available.

The questionnaire was developed with 5 point Likert scale as follows:

Strongly Agree	Agree	Not sure	Disagree	Strongly Disagree
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The developed questionnaire had 2 sections: Demographic data and responses. The questionnaire was administered online.

### Sampling:

The population from which a sample was drawn is all 87 employees working for Emmanuel International, Malawi,

The research was conducted treating cluster elements (employees) as one stratum or primary sampling unit (PSU), where sampling frame was drawn.

The all inclusive stratum was a combination of Senior Management, Middle Management, Field officers and support staff

### Sample size

The worked out sample size was 31 employees but 36 respondents were reached with the research connoting 5 respondents more than the target sample size

## DATA ANALYSIS AND INTERPRETATION

### Responses from the respondents

**Table 1: Aware of health Issuance Benefits at EI**

Option	frequency	Percent	Valid percent	Cumulative percent
Agree	21	58.3	58.3	58.3
Strongly agree	15	41.7	41.7	100.0
Total	36	100.0	100.0	

This table indicates the level of agreement among employees regarding their awareness on the availability of health insurance at Emmanuel International Malawi . All of the respondents(100%) ( 58.3% agree while 41.7% strongly agree ) that they are aware of Health insurance at EI

**Table 2: EI encourages us to make use of the Health Issuance benefits.**

Option	Frequency	Percent	Valid percent	Cumulative percent
Agree	23	63.9	63.9	63.9
Disagree	1	2.8	2.8	66.7
Strongly Disagree	12	33.3	33.3	100.0
Total	36	100.0	100.0	

This table indicates the level of agreement among employees regarding EI encouraging its employees to make use of the Health insurance heir awareness on the availability of health insurance at Emmanuel International Malawi . Ninety seven ( 97.2%) ( 63.9% agree + 33.3 strongly agree ) that they are being encouraged by their employer to make use of Health Issuance.

**Table 3. I am satisfied because of the health insurance benefits**

Option	Frequency	Percent	Valid percent	Cumulative percent
Agree	19	52.8	52.8	52.8
Disagree	6	16.7	16.7	69.4
Not sure	1	2.8	2.8	72.2
Strongly agree	9	25.0	25.0	97.2
Strongly Disagree	1	2.8	2.8	100.0
Total	36	100.0	100.0	

This table indicates the level of agreement among employees regarding being satisfied at work because of health issuance . Majority of the employees (77.8) indicate that they are satisfied with the Health Issuance. they get from the organization

**Table 4: Iam motivated because of the health insurance benefits**

Option	Frequency	Percent	Valid percent	Cumulative percent
Agree	12	33.3	33.3	33.3
Disagree	8	22.2	22.2	55.6
Not sure	1	2.8	2.8	58.3

<b>Strongly agree</b>	11	30.6	30.6	88.9
<b>Strongly Disagree</b>	4	11.1	11.1	100.0
<b>Total</b>	36	100.0	100.0	

This table indicates the level of agreement among employees regarding being satisfied at work because of health insurance. Majority of the employees (58.3) indicate that they are motivated because of the Health Insurance they get from the organization.

**Table 5: Health insurance benefits are helpful towards achieving maximum productivity**

Option	Frequency	Percent	Valid percent	Cumulative percent
<b>Agree</b>	8	22.2	22.2	22.2
<b>Disagree</b>	5	13.9	13.9	36.1
<b>Not sure</b>	6	16.7	16.7	52.8
<b>Strongly agree</b>	15	41.7	41.7	94.4
<b>Strongly disagree</b>	2	5.6	5.6	100.0
<b>Total</b>	36	100.0	100.0	

This table indicates the level of agreement among employees regarding health insurance being helpful towards achieving maximum productivity. Majority of the employees (63.9) agree that health insurance benefits are helpful towards achieving maximum productivity.

**Table 6: Health Insurance improves workers health**

Option	Frequency	Percent	Valid Percent	Cumulative percent
<b>Agree</b>	21	58.3	58.3	58.3
<b>Disagree</b>	1	2.8	2.8	61.1
<b>Not sure</b>	1	2.8	2.8	63.9
<b>Strongly agree</b>	13	36.1	36.1	100.0
<b>Total</b>	36	100.0	100.0	

This table indicates agreement that health insurance improves workers health ... Majority of the employees (94.4) agree that health insurance benefits improve workers health.

**Table 7 I am a beneficiary of health insurance at this organization**

Option	Frequency	Percent	Valid Percent	Cumulative percent
<b>Agree</b>	19	52.8	52.8	52.8
<b>Disagree</b>	1	2.8	2.8	55.6
<b>Not sure</b>	1	2.8	2.8	58.3
<b>Strongly agree</b>	15	41.7	41.7	100.0
<b>Total</b>	36	100.0	100.0	

This table indicates respondents' agreement that they are beneficiaries of health insurance at EI ... Majority of the employees (94.5) agree that there are beneficiaries of health insurance benefits at EI and 2.8% not sure while 2.8% disagree.

## MAJOR FINDINGS

**Sample Demographics:** The sample is almost a balanced sample (47.3% female and 52.8% male, and the majority of respondents are aged between 20 and 24 years (58.8%).

**Length of time with Emanuel International:** Most of them have worked at EI for a period of 1-5 years (67.4%) and only 8.3% have worked at the institution for over 10 years.

**Being aware of Health insurance at EI:** All (100%) of the respondents are aware of health insurance at EI (Table 1) and 2.8% are not beneficiaries; and another 2.8% are not sure whether they are beneficiaries of health insurance or not (Table 7).

**Impact of health insurance: on employee satisfaction** Significant majority of the employees (77.8) Table 3, indicate that they are satisfied with the Health Issuance. they get from Emmanuel International, Majority of the employees (58.3) Table 4, indicate that they are motivated because of the Health Issuance. they get from the organization. A significant number of employees (63.9) Table 5, agree that health insurance benefits are helpful towards achieving maximum productivity whereas 94.4% (Table 6) agree that health insurance benefits improve workers health

The positive correlation (77.8%) between health insurance benefits and job satisfaction ultimately contributes to stronger employee retention rates. Organizations that recognize and act upon this correlation position themselves as employers of choice, attracting and retaining top talent by ensuring their workforce feels valued not just as professionals but as individuals with unique health needs and concerns. In addition, access to health insurance benefits contribute to staff motivation, maximum productivity and workers health

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## SUGGESTIONS AND RECOMMENADITIONS

To enhance employee satisfaction culminating from health insurance, , it is essential to diversify health insurers and engage those health insurer with competitive advantage and cost effective. prioritize employee awareness on the access to health insurance and get views from employees on the effectiveness and cost-efficient service provision by the current health insurers.

Emmanuel International another NGOs should embark on robust and diversified health insurance systems for employee satisfaction, motivation and employee motivation, productivity and improved workers health. Health insurance benefits to employees should not only be a single item on a chess board for employee satisfaction. An integrated approach to achieving employee satisfaction, motivation and productivity should (in addition to health insurance) include workable and thoughtful performance measurement and appraisal systems, considerate staff compensation benefits and reward initiatives. rigorous and continuous awareness endeavors on health insurance to staff should be embraced and harnessed by organizations and companies. Periodic reviews and analysis on health insurers should be conducted to check and appraisal the health insurers on their competitiveness and value for money perspective to ensure staff are given valuable and cost effective health insurance services.

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## CONCLUSION

The findings of this study underscore the critical role of health insurance in fostering employee satisfaction and subsequent performance within the NGO sector. The existence of health insurance in many organizations, coupled with a significant high levels of staff satisfaction and motivation, suggests a potential area for staff satisfaction, motivation and productivity and employees' good health. NGOs and the private sector may benefit from adopting a more robust and cost-effective approach that incorporates elements of employment benefits, staff performance measurement and improvement programmes.

A positive correlation was observed between health insurance and staff satisfaction levels. Furthermore, the study highlighted the significance of employee-centric practices such as employee benefits like health insurance in fostering satisfied a motivated and productive workforce.

However, the study also revealed challenges and limitations. Despite the health insurance awareness instantiates by Emmanuel International, there are still staff members that are either not yet Health insurance beneficiaries or are not sure as to whether they are beneficiaries or not. This calls for vigorous awareness and one on one discussion on the importance and need for accessing health insurance. In addition, since some health insurers provide health insurance at exorbitant prices, there is need for Emmanuel International to diversify health insurance services and provide cost effective health insurance to staff members at competitive and affordable prices.

Future research should explore the long-term impact of health insurance interventions, investigate the role of health insurance and other related programmes on staff satisfaction and motivation as mediating factors, and examine the generalizability of these findings to other nonprofit, profit making organizations and the civil service.

By building upon the foundation laid by this study, future research can contribute to the development of satisfied workforce to enhance the overall well-being and subsequent satisfaction and productivity of the employees.

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