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*Nassolo Belinda Kitata, Paul William Kitata, Nazarious
Rukanyangira*



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 **Nazarious Rukanyangira^{1*}, Nassolo Belinda Kitata², Paul William Kitata³**

¹Researcher, Ndejje University, P.o Box 7088, Kampala, Uganda

²Lecturer, Ndejje University, Kampala, Uganda, P.o Box 7088, Kampala, Uganda
Email: kitata3111@yahoo.co.uk

³Senior Lecturer in Business Administration, Muni University, P O Box 725 Arua, Uganda
Tel. +256702709636

Corresponding Author's Email: nrukana@gmail.com or n.rukanyangira@muni.ac.ug



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Abstract

Purpose: The study was conducted on the influence of employee benefits on job satisfaction in Faith Based Institutions in Uganda, a case study of the Church of Uganda, Provincial Secretariat. The study was guided by specific objectives as; to establish the influence of health insurance, to examine the effect staff allowances, and to establish the relationship between retirement benefits and job satisfaction at Church of Uganda, Provincial Secretariat.

Materials and Methods: The study used a blend of cross sectional, descriptive, and correlation research designs, with questionnaires and interviews as data collection methods. A sample size of 92 was attained from a study population of 130 employees.

Findings: Findings revealed no relationship between health benefits and job satisfaction ($r=-0.001$ Sig = $p = 0.990 \geq 0.05$); a weak positive relationship between staff

allowances and job satisfaction ($r = 0.253^{**}$ Sig= $0.015 > 0.01$) and adjusted R-Square value of 0.053; a weak positive relationship between staff allowances and job satisfaction ($r = 0.260^{**}$ Sig= $0.012 > 0.05$) and adjusted R-Square value of 0.057; Basing on the findings there is no relationship between health benefits and job satisfaction while weak relationships exists between staff allowances, retirement benefits and job satisfaction.

Implications to Theory, Practice and Policy: The COU Provincial Secretariat need to put into place health benefit system and improve both allowance and retirement benefits so that both may make bigger contribution to job satisfaction.

Keywords: *Employee Benefits, Employee, Employer, Health Insurance, Job Security, Staff Allowance, Retirement Benefits, Job Satisfaction.*

1.0 INTRODUCTION

According to Uganda Retirement Benefits Regulatory Authority (2017), allowances in Uganda are the most common employment benefits for permanent staff, offered by 67.6%. Government has registered 58.8% of the establishments that should make contributions to the NSSF. (UBOS, 2010). The second most common benefit for permanent workers were non-cash benefits such as insurance, funeral, leave, and grants, provided by 9.8% of surveyed establishments. Pension came next, offered by 9.6% of establishments, gratuity by 9.2%, and a lump sum at retirement by 3.3%. The benefits provided to temporary employees are fewer at 2.6%, pension is 2.1% and gratuity by 1.1% (Uganda Retirement Benefits Regulatory Authority, 2017)

Employee benefits are generally, termed as either monetary or non-monetary rewards or both monetary and non-monetary given to employees above their salaries and wages (Butteriss, 1999). Some benefits are mandated by law (such as social security, unemployment compensation, and workers' compensation), others vary from firm or industry to industry such as health insurance, life insurance, medical plan, paid vacation, pension, gratuity (Sahoo & Sukanta, 2012). According to Spector (2003) organizations are trying to retain their employees through monetary and non-monetary rewards. Reward system of an organization makes it possible to motivate its employees and enrich its culture as well (Yiamiis, Loannis & Nikolaost, 2009). In the words of Abendschein (2004), people get attached to organizations which provide rewards and they opt to stay there for longer, (Kerr-Phillips and Thomas, 2009).

Job Satisfaction and Motivation needs are vital in the work place particularly in the twenty first century as workers have become more knowledgeable through education about their rights in the work place. A satisfied and motivated work force can undoubtedly help sustain productivity. Locke (1976) lists some individual characteristics of workers which can affect their level of satisfaction. In developing countries, employee benefits have become an important part of the total compensation of organizational expenses. Employee benefits average 40% of the total compensation package (DeCenzo & Robbins, 2010). Benefits have grown in size, importance and variety (Milkovich & Newman, 2008). Sub Saharan Africa in particular, employees continue to be treated as disposable resources, they face low employee benefits challenges with no voice to be saved, this creates job dissatisfaction among employees and none committal to organizational performance (Abugre, 2014).

Problem Statement

Employee benefits has a significant impact on job satisfaction (Riyanto, S., Endri, E., & Herlisha, N. (2021) and the rapidly changing business environment, including increasingly fierce competition, requires companies to carry out various strategies to survive. (Riyanto, S., Endri, E., & Herlisha, N. (2021) further affirms that one of the strategies is related to active employee engagement to achieve the best performance.

However, job satisfaction in the faith-based organisations averagely increased by only 10 % (from 45% to 55 %) instead of the desired 55 % raise (from 45% to 100%) leaving a big crevice of 45% not achieved (Church of Uganda provincial annual human resource assessment report, 2021/2022). This is despite interventions through provision of health benefits ,retirement benefits and other allowances there has also remained complaints on, job security, competitive pay and conducive work environment (Church of Uganda provincial annual human resource assessment report,

2021/2022) which may be attributed to the scriptures discouraging bigger payments, poor human resource policies, limited sources of income and improper management of employment (Church of Uganda provincial annual human resource assessment report, 2021/2022).

This seems to indicate that employees of faith-based organisations are not experiencing job satisfaction as expected. The unmet levels of job satisfaction leave a performance gap in terms of the existing employee benefit levels. Considering the unmet job satisfaction levels made by the faith-based institutions the current study, therefore, sought to establish how much employee benefits contribute to job satisfaction in the faith based institutions.

Theoretical Framework

The study was based on employee benefit theories: reinforcement theory, equity theory, range of affect theory

Reinforcement Theory

The Reinforcement theory was formulated by a psychologist Edward Thorndike in 1911. He termed it the law effect: Behavior that is followed by positive consequences probably will be repeated. This powerful law of behavior laid the foundation for country investigations into the effects of the positive consequences, called reinforcers that motivate behavior. According to Thorndike four key consequences of behavior either encourage or discourage people's behavior that is **Positive Reinforcement**- applying a valued consequence that increases the likelihood that the person will repeat the behavior that led to it. Examples of positive reinforces include compliments, letters of commendation, favorable performance evaluations, and pay raises. Equally important, jobs can be positively reinforcing. Performing well on interesting, challenging, or enriched jobs is much more reinforcing, and therefore motivating, than performing well on jobs that are routine and monotonous. The second one is **Negative Reinforcement** removing or withholding an undesirable consequence. For example, a manager takes an employee off probation because of improved performance. Frequent threatening memos admonished people to achieve every one of their many performance goals.

Equity Theory

The theory suggests that employee perceptions of what they contribute to the organization, what they get in return, and how their return-contribution ratio compares to others inside and outside the organization,' determine how fair they perceive their employment relationship to be (Adams, 1963). Perceptions of inequity are expected to cause employees to take actions to restore equity. Unfortunately, some such actions (for example quitting or lack of cooperation) may not be helpful to the organization. This theory is relevant to this study as employees perform their duties expecting to receive equal employee benefits such as health insurance, retirement benefits and staff allowances but if they do not get those benefits they will be dissatisfied with work and as a result this can fuel employee turnover.

Range of Affect Theory

According to the Range of Affect Theory by Locke (1976), mostly known as job satisfaction model, the main principle of this presumption is that satisfaction is dogged by a discrepancy involving what one wants in his job and what one has in his job. Furthermore, the theory suggests that the amount of value one gives to a certain facet of his work, for instance the level of autonomy

and discretion in a position, justifies how satisfied or dissatisfied one tends to get when expectations are or are not met.

Purpose of the Study

The general objective of the study was to examine the influence of employee benefits on job satisfaction in Faith Based Institutions in Uganda, using a case of Church of Uganda, Provincial Secretariat.

Objective of the Study

To examine the influence of employee benefits on job satisfaction in Faith Based Institutions in Uganda, using a case of Church of Uganda, Provincial Secretariat.

2.0 LITERATURE REVIEW

The available literature highlights the influence and relevance of internal controls on fraud prevention.

According to Jackson (2009), there are two primary types of benefits packages, traditional, and flexible benefits, each of which is more suited to specific types of employees. Traditional benefits include standard benefits such as, vacation time health, life, and disability insurance, retirement pensions, and education benefits. Likewise, Alison Doyle, (2018) agrees that flexible benefits plan include traditional benefits and may include other benefits such as, flexible work scheduled, stock options, health and wellbeing options such as, fitness center memberships, and family friendly benefits such as onsite daycare. Whereas, Gould (2000) argues that traditional benefits give employees standard benefits that are commonly expected in an employment setting. In contrast, flexible benefits include a wider variety of benefits and allow employees to choose benefits plans that are more suited to their personal needs and wants.

Kafyeta (2015), conducted a study on factors influencing employees' job satisfaction in public organizations in Tanzania Electric Supply Company Limited, findings show that most of employees were not satisfied with their jobs. The factors observed are satisfaction from job incentives, employees training and development, working environment, leadership, the extent of the employees' involvement in decision making, fairness and equality of employees in promotion, and manager's leadership.

In addition, although studies conducted and published in Uganda specifically on employee benefits and job satisfaction are scarce, Basaza, (2017), conducted on factors affecting the performance of employees at the Ministry of Health headquarters, Uganda, recommended that improving working conditions further, especially salaries and fringe benefits since these contribute to job satisfaction hence, boosting employee performance.

According to Künzler (2016) to deal with such liabilities an employer is obligated to obtain and maintain an insurance policy, with an insurer approved by the Minister in respect of any liability that the employer may incur under this Act to any of his employees.

Decenzo and Robbins, (2002) view employee benefits as the membership-based and nonfinancial rewards offered to attract and keep employees, while World at work (2010) asserts that, benefits form part of the five key elements that constitute Total Reward Package. These are compensation,

performance and recognition, career opportunities and development, work-life balance and benefits. According to Armstrong (2008), employee benefits are elements of remuneration given in addition to the various forms of cash pay. They also include items that are not strictly remuneration such as annual holidays.

Currently, especially in the developed world, employee benefits packages have become an important part of the total compensation or organizational expenses. Employee benefits average 40% of the total compensation package (DeCenzo & Robbins, 2010). Several studies have indicated that employee benefits are related to employee commitment, retention and job satisfaction. Soon Yew et al., (2008) suggest in their findings that both mandatory and fringe benefits were having significant and positive relationship with employee commitment leading to retention. Fringe benefits had higher relationship as compared to mandatory benefits.

Todd (2016) notes that health benefits are frequently referred to by different terminologies. Alternative terminologies used include Essential Health Packages (EHB); Basic Health Package; Core Health Services; Package of Essential Health Services, and Minimum Health Package. She further notes that defining the benefit package as an Essential Health Benefit in part responds to health (and thus access to healthcare) as a human right, as outlined in the World Health Organization (WHO) Constitution (WHO, 2006 in Todd 2016) and as promoted through health for all and primary healthcare in the Alma Ata Declaration (WHO, 1978 in Todd 2016).

According to Dixon, (2014), staff allowance is the money that a company or government agency provides to an employee for a specific purpose, such as transportation, healthcare costs or a flexible spending account. Staff allowances administered to employees can be distributed through regular payroll.

In the words of Landon (2016), retirement is a stage of life where people withdraw from a position of active employment. She notes that retirement no longer focuses entirely on an event that occurs when one ends their primary working career, but it is now a stage of life and stage of human development that can extend beyond full-time work to part-time employment and the stoppage of work for pay.

Job satisfaction has also been defined by Mullins (2005) as being 'more of an attitude of an internal state. It could, for example, be associated with a personal feeling of achievement, either quantitative or qualitative.' Mullins further state that concept of job satisfaction is regarded as complex and multifaceted (Mullins, 2005).

Spector, (1997), Kinneman et al, (1997) have also explained Job satisfaction as 'a complex construct and is often measured as a global attitude of an employee toward his or her work'. That is, the employee is either satisfied or dissatisfied with the job. They have projected a number of elements (variables) that underlie this construct. These elements have been classified into 5 distinct dimensions: satisfaction with work attributes (the nature of the work, autonomy, responsibility), rewards (pay, promotion, recognition), other people (supervisors, co-workers), the organizational context (policies, promotion opportunities, procedures, working conditions), and self or individual differences (internal motivation, moral values), Locke (1976), Spector (1997), Cook et al, (1997).

According to the 2015 Bureau of Labor Statistics' National Compensation Survey, 72% of workers have access to health insurance as an employee benefit. Out of all workers, only 53% participate

in an employer provided health insurance plan. Health insurance is one of the more complicated benefits provided by the organization, yet it employees who are on the health insurance in an organization feel motivated and secure. Bank Frauds have now become a global phenomenon and generally, fraud inflicts untold hardship on bank owners, customers and their family members, as most bank failures are associated with large scales of fraud. The prevention of frauds is basically the responsibility of the management, through the establishment of an effective and efficient internal control system (Abiola and Oyewole, 2013).

3.0 RESEARCH METHODOLOGY

The study employed both secondary and primary sources of data. Primary data was collected using self-administered questionnaires comprising of both open and close ended questions from a sample of 113 respondents including top management, Finance department, health department, lands and estates, education department, human resource department, youth department, mission department, investment department, procurement department. The study utilized both probabilistic and non-probabilistic sampling techniques; that is, top managers, heads of departments were selected using purposive sampling because they were considered as the key informants, employees of the provincial secretariat were selected using simple random sampling. The data was then analyzed quantitatively using SPSS to obtain frequencies, standard deviation, mean, correlations and regression. The overall response rate was 81.4% and a non-response rate of 18.6% as 21 questionnaires out of the overall total of 113 were not returned.

Data Quality and Analysis

A content validity index was used to check for clarity, simplicity, ambiguity and relevance of the instruments. Experts in the field were consulted about the content of the instruments, ambiguity of question items and their relevancy. There after the instrument was given to raters who rated the relevancy of each item and a content validity index was computed. The results were as follows;

Table 1: Content Validity Index for Administered Questionnaire

Raters	Relevant Questions	Total Number of Questions Rated	Score
Rater 1	52	57	0.912
Average CVI			0.912

Source: Primary Data, 2019

The minimum CVI recommended in the survey studies is 0.7 (Amin, 2005: 288). The ACVI of 0.912 renders the questionnaire valid and therefore reliable to collect data for the study. In this study, reliability of the measurement items was completed by running a reliability analysis utilizing SPSS v22 (Statistical Package for the Social Sciences) in order to obtain the Cronbach Alpha for each scale and checking the item to total correlations. The research questionnaire was checked for item consistence basing on Cronbach's alpha test. The results are displayed in the table below.

Table 2: Cronbach Alpha Coefficient

Item	Cronbach Alpha Value	No of items
Health Insurance	.751	10
Retirement Benefits	.817	17
Staff Allowances	.736	14
Job satisfaction	.700	10
Overall	.817	58

Source: Primary Data, (2019)

Table 2 reveals that all variable items had Cronbach Alpha Values greater than 0.7 indicating that the tools had high reliability. The overall value for items in the questionnaire is 0.817. This therefore implies that the research instrument was valid.

4.0 RESEARCH FINDINGS

The parameters that were highlighted during the analysis of the collected were twofold, namely, Whether the C.O.U Provincial Secretariat, had put in place appropriate employee benefits to influence job satisfaction and also whether these institutions would improve on the staff allowances to help improve on job satisfaction.

Table C: Descriptive Statistics on Monitoring Internal Controls

Table 3: Descriptive Statistics of Health Insurance on Job Satisfaction

Key	Mean	Std. Dev
Health Insurance benefits offered by the organization meet employee satisfaction.	2.8261	.89699
Health Insurance offered is comprehensive	2.1522	.86361
Health services offered are comprehensive	2.5000	.76316
Health Services provided are satisfactory	2.5761	.98599
Validity period given on the Health insurance card is satisfactory	2.4130	.85359
Classification of the Health insurance services is accepted by all beneficiaries	2.3804	.88755
Efficiency of the health insurance system is satisfactory	2.7717	.91511
The services of the Health insurance service provider meet all consumers needs	2.6087	.76971
The Health insurance services providers has mobile services like ambulances	3.2174	.99257
Other health insurance factors that influence job satisfaction	2.5435	.90679
OVER ALL MEAN/ SD Valid N (List wise)	2.599	0.884

Source: Field Survey, 2019

The study gave the overall score mean value of 2.599 indicating that most of the respondents agreed and are uncertainty on the health benefits aspects which may imply lack of or poor or discriminatory offer of health benefits to staff.

Results of the Correlation Analysis

Table 4: Showing Correlation Between Health Benefits and Job Satisfaction

		Health Benefits	Job Satisfaction
Health Benefits	Pearson Correlation	1	-.001
	Sig. (2-tailed)		.990
	N	92	92
Job Satisfaction	Pearson Correlation	-.001	1
	Sig. (2-tailed)	.990	
	N	92	92

Source: (Field Data, 2019)

In an effort to find out the basic relationship between the health benefits and job satisfaction in Church of Uganda provincial secretariat ($r = -0.01$, $\text{Sig} = 0.990$) significance that is greater than 0.05., this means that there is completely no connection between health benefits and job satisfaction basically because there are no health benefits provided to the employees at the C.O.U provincial secretariat.

Table 5: Descriptive Statistics on Staff Allowances

	Mean	Std.Dev.
The per diem given to staff is sufficient	3.359	.9208
The out of pocket fees given to staff enhance job satisfaction	3.076	.8152
Organizational allowances on accommodation motivates workers	3.391	.8889
Allowances on airtime is sufficient to all employees	3.087	.9096
Employees are contended with their transport allowances	3.283	.9297
Lunch allowances given to employees is satisfactory	3.349	.8699
Commissions on business brought into the organization is sufficient	2.141	.9559
The condolence package given to employees for loss of close relatives is sufficient	3.228	1.232
The availed annual leave allowance is enough to give job satisfaction	2.695	.9577
Marriage motivation benefits are sufficient	2.282	.8935
The travel allowances enhance job satisfaction.	3.021	.9255
Qualification allowances are sufficient enough that they create job satisfaction	3.097	1.158
There is a motivation for club memberships which creates job satisfaction	1.858	.792
There exists a sufficient overtime compensation policy system	2.630	1.136
Fuel and transport allowances are sufficient to enhance job satisfaction	2.750	.88485
The organization has good motivational transport facilities like vehicles, motor bikes which create job satisfaction	3.337	1.20691
There are other allowances that create job satisfaction but are not considered here.	3.41	1.15931
Overall Mean/SD	2.941	0.978

Source: Field Survey, 2019

Although there is a general uncertainty in responses to this aspect, other researchers have found out that staff allowances as part of employee benefits are a useful instrument in the hand of the management to contribute to the institutional effectiveness and can impact positively on the behavior and productivity of employees. However, benefits determine the attraction and retention of employees to attain organization objectives. Adeoye and Fields (2014), attested that benefits are major factor in attracting and retaining staff.

Table 6: Showing Correlation between Staff Allowances and Job satisfaction

		Staff Allowance	Job Satisfaction
Staff Allowance	Pearson Correlation	1	.253*
	Sig. (2-tailed)		.015
	N	92	92
Job Satisfaction	Pearson Correlation	.253*	1
	Sig. (2-tailed)	.015	
	N	92	92

*. Correlation is significant at the 0.05 level (2-tailed).

Above table shows the relationship between staff allowance (independent variable) and job satisfaction (Dependent variable). It shows that through bivariate means, the correlation between staff allowances and job satisfaction is $(r) = 0.253$. This implies that there is a weak positive relationship between the two variables. Since the P value is 0.015 which is less than 0.05 ($P=0.015 < 0.05$) the impact is significant. The positive value implies that a positive change in staff allowances results into a positive change in job satisfaction and vice versa.

Table 7: Showing Model Summary for Staff Allowances and Job Satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.253 ^a	.064	.053	.380

a. Predictors: (Constant), Staff Allowance

Source: Field Survey, 2019

The regression results presented in table 7 above show the, adjusted R square value of 0.053, it implies that staff allowances influences job satisfaction at the C.O.U Provincial Secretariat by only 5.3% the remaining percentage which is 94.7% of job satisfaction is accounted for by other factors. This means that an increase in staff allowances results into a corresponding increase in job satisfaction and a corresponding decrease in staff allowances results into a decrease in job satisfaction in the C.O.U Provincial Secretariat. Further, an ANOVA was run and the results are presented in table 8 below:

Table 8: Showing ANOVA values for Staff Allowances and Job Satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.884	1	.884	6.136	.015 ^a
	Residual	12.971	90	.144		
	Total	13.855	91			

- a. Predictors: (Constant), Staff Allowance
 b. Dependent Variable: Job Satisfaction

Source: Field Survey, 2019

The results in table 8 above indicate that the regression model does predict the dependent variable significantly. There is a statistical significant relationship in the regression model which is indicated by $F = 6.136$ and $Sig = 0.015$ which is less than 0.05. This is also supported by the regression mean square value of 0.884 compared to the residual mean square of 0.144 which is significant. This therefore confirms that there is a relationship between staff allowances and job satisfaction in C.O.U Provincial Secretariat.

In order to be conclusive, coefficient analysis was done and results are presented in table 5.5 below:

Table 9: Showing Coefficients of Staff Allowances and Job Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.488	.238		10.446	.000
	Staff Allowance	.198	.080	.253	2.477	.015
a. Dependent Variable: Job Satisfaction						

Source: Field Survey, 2019

Results from table 9 give t and Beta values. The t – values tests the relationship that the confident is different from 0. To reject this, you need a t-value greater than 1.96 (for 95% confidence interval). The t-value for staff allowance is 2.477 which is greater than 1.96. This implies that staff allowances have a significant influence on job satisfaction in the C.O.U Provincial Secretariat considering a significant factor of ($Sig. = 0.015$) and the standardized beta coefficient of 0.253 imply that one-unit increase in job satisfaction is caused by 0.253 increase in staff allowances based on the equation $Y = C + \beta x$ where $Y =$ (dependent variable), $x =$ staff allowance (independent variable, $\beta = 0.253$ and $C =$ constant. This therefore means that there is a relationship between staff allowances and job satisfaction in the C.O.U Provincial Secretariat.

Table 10: Descriptive Statistics on Retirement Benefits

	Mean	Std. Dev.
My pension plan is funded entirely by the provincial secretariat and this ignites me to look forward to it	2.891	1.1716
The organization makes regular monthly contributions to my NSSF	3.695	1.0867
Severance pay is given in addition to pension or unemployment insurance	3.021	1.0161
The organization has a pension scheme which enhances job satisfaction and productivity	2.793	1.0434
There is provision of a general provident fund which enhances job retention	2.5217	.9432
There is a functioning company SACCO where individuals savings are kept, invested and issued on retirement	2.293	1.2183
The secretariat provides medical after retirement which enhances job satisfaction	1.706	.7919
There is a gratuity fund which enhances the gratuity package	2.630	1.0865
Forced retirement due to injury and accident is catered for financially and medically	1.978	.8251
There is a send of and farewell party that enhances employee ego on retirement	2.163	1.092
There are unemployment financial benefits that enhance job satisfaction	2.358	.8966
There are profit sharing plans on retirement which enhance job satisfaction	2.413	.9738
Fixed company contributions enhance retirement plans and job satisfaction	2.239	.9419
Forced retirement caused by accident while on duty is well catered for	1.946	1.0203
There are other retirement benefits that enhance job satisfaction	2.011	1.0109
OVERAL MEAN/SD	2.444	1.008

Generally most of the items generated disagreements with a means score of 2.44 that indicates that preparing employees to plan for retirement is largely not considered by the COU Provincial Secretariat. Employee need to be certain of comfort in retirement and when no plans are made it affects job satisfaction. These findings contradicts the assertion of Hsin His (2011) who argue that, the design of compensation and benefits packages is critical in determining employee levels of satisfaction and can influence employee performance and turnover.

Table 11: Showing Correlation Between Retirement Benefits and Job Satisfaction

		Retirement Benefits	Job Satisfaction
Retirement Benefits	Pearson Correlation	1	.260*
	Sig. (2-tailed)		.012
	N	92	92
Job Satisfaction	Pearson Correlation	.260*	1
	Sig. (2-tailed)	.012	
	N	92	92

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey 2019

Results in table 11 above show the relationship between retirement benefits (independent variable) and job satisfaction (Dependent variable), it shows that through bivariate means, the correlation between retirement benefit and job satisfaction is $(r) = 0.260$ implying that there is a weak positive relationship between the two variables. Since the P value is 0.012 which is less than 0.05 ($P < 0.05$) it means that there is a significantly positive relationship between retirement benefits and job satisfaction. The positive value implies that a positive change in retirement benefits results into a positive change in job satisfaction and vice versa.

Table 12: Showing Model Summary for Retirement Benefits and Job satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.260 ^a	.068	.057	.379

a. Predictors: (Constant), Retirement Benefits

Source: Field Survey, 2019

The regression results presented in table 12 above show the, adjusted R square value of 0.057 which implies that retirement benefits at the C.O.U Provincial Secretariat influences job satisfaction by only 5.7% and the remaining percentage which is 94.3% of job satisfaction is accounted for by other factors. This implies that there is a significant positive relationship between retirement benefits and job satisfaction in C.O.U Provincial Secretariat. This means that an increase in retirement benefits results into a corresponding increase in job satisfaction and a corresponding decrease in retirement benefits results into a decrease in job satisfaction in the C.O.U Provincial Secretariat.

Table 13: Showing ANOVA values for Retirement Benefits and Job satisfaction

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.940	1	.940	6.549	.012 ^a
	Residual	12.915	90	.144		
	Total	13.855	91			

a. Predictors: (Constant), Retirement Benefits

b. Dependent Variable: Job Satisfaction

Source: Field Survey 2019

Analysis of variance (ANOVA) was done between aspects of retirement benefits on job satisfaction at 95% confidence level, result from table 13 above shows that the independent variable predicts the dependent variable significantly. There is a statistical significance of the regression model indicated by F value = 6.549, P = 0.012 which is less than 0.05. This is also supported by the regression mean value of 0.940 compared to the residual mean square of 0.144 which is significant to zero. This therefore confirms that, there is a relationship between retirement benefits and job satisfaction, in C.O.U Provincial Secretariat.

Table 14: Coefficients of Retirement Benefits and Job satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.560	.203		12.598	.000
	Retirement Benefits	.209	.082	.260	2.559	.012
a. Dependent Variable: Job Satisfaction						

Source: Field Survey 2019

Results from table 14 give t and Beta values. The t – values tests the relationship that the coefficient is different from 0. To reject this, you need a t-value greater than 1.96 (for 95% confidence interval). The t-value for retirement benefits is 2.559 which is greater than 1.96. This implies that retirement benefits have a significant influence on job satisfaction in the C.O.U Provincial Secretariat considering a significant factor of (Sig. = 0.012). Also the standardized beta coefficient of 0.260 implies that one-unit increase in job satisfaction is caused by 0.260 increase in retirement benefits based on the equation $Y = C + \beta x$ where Y = (dependent variable), x = retirement benefits (independent variable, $\beta = 0.260$ and C = constant. This therefore means that there is a relationship between retirement benefits and job satisfaction in the C.O.U Provincial Secretariat.

Table 15: Descriptive Statistics of Job Satisfaction

	Mean	Std. Dev.
Am treated well so am willing to continue serving the provincial secretariat	3.4239	.86740
I feel proud to tell people that I work with the Provincial secretariat	3.3043	1.20201
I feel and speak positive about the provincial secretariat	3.0217	1.11905
I can recommend a friend or relative to apply for a job in the C.O.U provincial secretariat	2.8152	1.02635
I am willing to work for the secretariat till retirement	3.0326	1.01040
I don't intend to leave the provincial secretariat because am contented and satisfied	2.7283	1.13972
I feel comfortable whenever am performing my tasks	3.1957	1.26003
My efforts at the provincial secretariat are recognized	2.9239	1.13131
I perform my tasks with commitment and dedication because I like the organization	3.0761	1.20652
I will keep on renewing my contract with this organization	3.1739	1.22796
MEAN/SD	3.07	1.119

Source: Field Survey 2019

They were views recorded during the interviews.

One of the respondents revealed that, *“the administration of the Provincial Secretariat comes up with regular retreats where staff convene and refresh themselves with aspects concerning the secretariat,”* this will help members to remain committed towards their work that would aid the fulfillment of the vision and mission of the Provincial Secretariat.

Another respondent revealed that, *the Secretariat should set up an independent staff welfare department that should ensure and through which the welfare logistics can be channeled*

Discussions and Recommendations

Findings;

The influence of Health Benefits on Job satisfaction

Study findings as presented in table 4.1 revealed that, at the C.O.U. provincial secretariat; employees are not sure whether health insurance benefits offered by the organization meet employee satisfaction (mean= 2.8261 and SD = 0.896). Health insurance offered not comprehensive, (mean = 2.1522 and SD= 0.86361), health services offered are not comprehensive (mean = 2.5 and SD= 0.76316), health services provided are not satisfactory (mean = 2.5761 and SD= 0.98599), validity period given on the Health insurance card is not satisfactory (mean = 2.4130 and SD= 0.85359), classification of the health insurance services is not accepted by all beneficiaries (mean = 2.3804 and SD= 0.88755), efficiency of the health insurance system is satisfactory (mean = 2.7717 and SD= 0.91511), the services of the Health insurance service

provider do not meet all consumer needs (mean = 2.6087 and SD= 0.76971), health insurance services providers do have mobile services like ambulances (mean = 3.2174 and SD= 0.99257) and that there are other health insurance factors that influence job satisfaction (mean = 2.5435 and SD= 0.90679). The researcher obtained an overall mean of 2.599 and an overall standard deviation of 0.884 which shows that generally respondents were not sure about the statements concerning the effect of health insurance on job satisfaction in the C.O.U Provincial Secretariat.

Pearson's correlation between health insurance and job satisfaction (table 4.2) illustrates that there is no relationship between the two variables with $r=-0.001$ and $p = 0.990$. This means that there is completely no connection between health benefits and job satisfaction basically because there are no health benefits provided to the employees at the Church of Uganda provincial secretariat. This finding proves that there is no relationship between health benefits and job satisfaction in the Church of Uganda provincial secretariat.

The Effect Staff Allowances on Job Satisfaction

Pearson's correlation between staff allowances and job satisfaction illustrates that there is a weak positive relationship between the two variables with $r=0.253$ and $P = 0.015$. Since the P value is 0.253 which is greater than 0.05 ($P>0.05$) the impact is significant. The positive value implies that a positive change in staff allowances results into a positive change in job satisfaction and vice versa, therefore, it can be concluded that there is a very weak positive statistical relationship between staff allowances and job satisfaction in the C.O.U Provincial Secretariat.

In relation to the adjusted R square value (table 5.3), staff allowances contribute only 5.3% to the variations in job satisfaction in the C.O.U Provincial Secretariat. The remaining percentage is influenced by other factors.

Results of the study in table 5.4 indicate the regression model does predict the dependent variable significantly well since there is a statistical significant relationship of the regression model which is indicated by $F = 6.136$ and $P = 0.015$ which is less than 0.05. This is supported by the regression mean square value of 0.884 compared to the residual mean square of 0.144 which is significant. This therefore confirms that there is a very weak positive significant statistical relationship between staff allowances and job satisfaction in the C.O.U Provincial Secretariat. Hence a positive change in staff allowances results into a positive change in job satisfaction.

The Relationship Between Retirement Benefits and Job Satisfaction

Pearson's correlation of retirement benefits and job satisfaction illustrates that there is a weak positive relationship between the two variables. Since the P value is 0.012 which is less than 0.05 ($P< 0.05$) which means that there is a significantly positive relationship between retirement benefits and job satisfaction. The positive value implies that a positive change in retirement benefits results into a positive change in job satisfaction. In relation to the adjusted R square value (table 6.3), shows that retirement benefits at the C.O.U Provincial Secretariat influences job satisfaction by only 5.7% and the remaining percentage which is 94.3% is influenced by other factors.

Results of the study in table 6.4 indicate the regression model predicts the dependent variable significantly well. There is a statistically significant relationship predicted by the regression model indicated by F value = 6.549, $P = 0.012$ which is less than 0.05. This is also supported by the

regression mean value of 0.940 compared to the residual mean square of 0.144 which is significant to zero. This therefore confirms that, there is a relationship between retirement benefits and job satisfaction, in C.O.U Provincial Secretariat. This section presents the recommendations on the influence of employee benefits on job satisfaction in C.O.U Provincial Secretariat. They are presented as per the study objectives.

The Effect of Health Insurance on Job Satisfaction

Basing on the study findings and conclusions, the study made the following recommendations:

- i. Most aspects of health insurance were rated uncertain, implying that there need make general modification of the health insurance policy such that in future it can be impactful to all employees.
- ii. Respondents indicated segregation in the administration of health benefit scheme, there is need to make the health benefit scheme accessible to all employees irrespective of their positions.
- iii. The study also recommends that the secretariat puts emphasis on unification of the health insurance policy such that employees can benefit out of it equally.

The Effect Staff Allowances on Job Satisfaction

Basing on the study findings and conclusions, the study made the following recommendations;

- i. Staff allowances provided to employees in the C.O.U Provincial Secretariat need to be made more significant by repackaging them because it was established that most of the ones availed do not directly impact on the individual employee but rather an aid in helping them perform their duties.
- ii. There is need to improve or increase the amount given as allowances in order to have more impact on job satisfaction.
- iii. It's recommended that consistency in giving out allowances to employees should be prioritized and this will help in meeting set targets, this should be done basing on appraisal performance.

The Relationship Between Retirement Benefits and Job Satisfaction

Basing on the study findings and conclusions, the study made the following recommendations:

- i. The secretariat should capitalize on the retirement benefits that have created high levels of job satisfaction like NSSF provident fund, unemployment insurance and gratuity.
- ii. The study recommends that employees who are approaching retirement should be trained on how to manage finances, profitable business venture, and trainings in life after retirement.
- iii. It is further recommended that part of the retirement package is availed to employees a few years before they retire so as to help them start preparing early.

CONCLUSION AND RECOMMENDATIONS

The findings of this study revealed that employee benefits in terms of health insurance, staff allowances and retirement benefits contribute to job satisfaction in an organization. Employee benefits should be communicated to the employees in the different departments through their departmental managers. Hence, this study encompasses the managerial implication by estimating that managerial understanding of employee benefits within the organization

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