

Effect of Social Security Funds on Benefits Provision to Injured Employees in Private Companies: A Case Study of Workers Compensation Fund Temeke District – Dar Es Salaam Region

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ABSTRACT

This study was taken to clearly understand a previously clumsy picture of the effect of social security funds on benefits provision to injured employees in private companies; a case study of worker's compensation funds particularly in Temeke District, Dar es Salaam region. The study adopted a descriptive research design and the key data collection tools were questionnaires and interviews for primary data. Moreover, a quantitative research approach was adopted entailing quantitative data. A total of 158 sampled respondents from private companies in Temeke were used to provide quantitative data while 8 WCF personnel were interviewed. According to the findings, employee awareness and financial benefits had an insignificant effect on injured employee's well-being while medical benefits had a positive and significant impact on employee's well-being. Therefore, the study concludes that employee awareness and WCF financial benefits positively but insignificantly improve injured employees' well-being but medical benefits significantly and positively improve injured employees' well-being. The study, thus recommends that more awareness campaigns are carried out to make sure there is a high level of awareness of the benefits offered by WCF. Also, the WCF should consider increasing the level of financial benefits to injured employees. Moreover, the WCF should also consider expanding the scope of medical benefits to cover all the work-related injuries employees get.

INTRODUCTION

One of the oldest and most well-known social security programs, employment injury schemes offer workers medical care, vocational rehabilitation, and benefits for work-related illnesses and injuries (Timm, 2015). Employer liability and social insurance are the two main categories into which employment injury schemes are categorized globally. The former is predicated on setting up a national fund for work-related illness and injury, whereas the latter is predicated on the idea that employers are responsible for putting compensation measures in place for work-related illnesses and injuries. According to (Mhando & Kapinga, 2020), occupational illnesses and injuries cost workers financially, physically, and psychologically in addition to costing employers and the nation's money. More than 2.78 million people per year pass away from occupational diseases or accidents, according to the (Timm, 2015). Approximately 6,300 workers per day pass away as a result of occupational accidents and diseases.

The majority of these fatalities take place in low-income nations, where social insurance is required and employment injury laws cover 34% of the labor force. Additionally, in those nations, voluntary social insurance programs and employer liability programs cover about 5% of the labor force (Shewiyo et al., 2021). Furthermore, due to rapid economic development and insufficient OHS services, work-related diseases, injuries, and deaths, as well as the costs associated with them, are likely to rise alarmingly in

developing countries (ILO, 2021).

Undoubtedly, several workers are hurt every day in Tanzania, but because there is no centralized notification system, the majority of these injuries go unreported. The prevalence of work-related accidents in Tanzania is poorly understood (Msumi & Liyumba, 2020). Manufacturing, mining, construction, and transportation are the industries with the highest rates of workplace hazards, whereas education and tourism have very low rates of incidents (Yoon et al., 2013). Because workplace hazards can be physical, psychological, ergonomic, chemical, or biological (Amponsah-tawiah, & Mensah, 2018) workers may be affected physically, mentally, or biologically. The consequences of workplace hazards are also getting worse every day. According to (Amponsah-tawiah & Mensah, 2018), the effects include worker deaths, disabilities, and management costs to the community, organizations, and governments at large.

The riskiest industry in Tanzania is thought to be manufacturing. This is because all manufacturing companies have jobs that involve dealing with high temperatures, high pressures, vibrations, movement, noise, chemicals, and turbulence. Each of these has a different impact on workers and organizations. Employees may experience physical, ergonomic, psychological, chemical, and biological effects, for instance, which can harm the organization's infrastructure (Mushi & Achoki, 2019). The Workers Compensation Fund (WCF) was thus established to compensate employees for work-related injuries as a result of the rising number of workplace fatalities, particularly in Tanzania's manufacturing industries (WCF, 2020).

Workers Compensation Fund (WCF) is a social security program in Tanzania that applies to all employers and employees in Mainland Tanzania and was established by Section 5 of the Workers Compensation Act [Cap.263 Revised Edition of 2015]. The act required the creation of the WCF to offer benefits and compensation to workers who become ill or injured at work (Msumi & Liyumba, 2020). A board of directors chosen by the government oversees the management of the fund, which is funded by employer contributions based on a percentage of payroll. Employees who experience work-related illnesses or injuries can receive a variety of benefits from the Workers Compensation Fund, including medical attention, rehabilitation services, and payment for lost wages. Additionally, the fund offers assistance to the heirs of workers who pass away from illnesses or injuries sustained at work (Ngussa & Kilimba, 2019). A different study (Ngwena & Gekara, 2019) found that the WCF's benefits to injured workers in Tanzania are limited as a result of inadequate funding and inefficient management, which results in delays in receiving compensation and dissatisfaction among injured workers. As a result, the WCF had a negligible effect on injured workers, highlighting the fund's inadequate role.

The benefits offered by WCF to injured workers in Tanzania's manufacturing sector are also limited, according to a study by Ngowi et al. (2019), with many workers not receiving compensation because they are unaware of and unaware of WCF's services. In Dar es Salaam, injured workers in private companies are not getting the benefits they are due despite the existence of WCF. The affected employees, their families, and the economy as a whole may suffer significantly as a result of this issue (Chenga, 2018). This raises questions about the WCF's efficiency in paying benefits to injured workers and necessitates a thorough examination of the fund's function. Additionally, some workers might not be aware of their rights or might be reluctant to report work-related injuries, which could result in underreporting of workplace accidents and injuries. As a result, it might be challenging to judge how well the WCF is doing to compensate injured workers (Haule & Mkwizu, 2021).

Concerns have also been raised about the WCF benefits' sufficiency because reports indicate that some injured workers may not be receiving enough money to pay for their medical bills or make up for lost wages (Makange et al., 2017). Financial hardship for injured workers and their families may result from this, which ultimately raises concerns about the role played by WCF in providing benefits to workers in private businesses. As a result, this study will present a more accurate perspective on the role played by WCF in

providing benefits to employees of private companies who have been injured.

LITERATURE REVIEW

Theoretical Framework

The study used human capital and agency theories. Becker and Rosen developed human capital theory in 1962 and 1976. According to the theory, an employee's training, experience, and skills are capital that can boost output and economic growth (Kazimoto, 2020). Human capital theory states that education, training, skills, and experience boost productivity, earnings, and economic growth. This theory states that investing in education and training boosts productivity and the economy (Lugoe, 2019). The theory emphasizes human capital as a predictor of economic success. It implies that investing in human capital through education and training should lead to higher earnings and better job prospects. Human capital investment boosts productivity and profits (Mushi & Achoki, 2019). Thus, employers should invest in worker health and safety to boost human capital and benefit the company. In this study, the workers' compensation fund protects employees' human capital by providing financial assistance and compensation for work-related injuries (Haule & Mkwizu, 2021). According to the theory, employee awareness of the worker's compensation fund is human capital and can improve injured worker benefits. Employee awareness allows them to file injury claims.

This study used the Agency theory. Jensen and Meckling (1976) developed agency theory. They proposed a theory explaining how conflicts of interest between shareholders, managers, and major debt financiers underpin a company's governance. These groups have diverse interests. Jensen and Meckling define an agency relationship as a contract in which the owners (as principals) appoint managers to manage the company. This arrangement requires owners to delegate decision-making to management (Jensen and Meckling, 1976). Owners expect agents to seek their best interests. The owners' 'contract' should oblige managers to serve the owners' best interests. The 'perfect contract' cannot be created because managers' (agents') decisions affect both their own and the owner's interests. The agency theory focuses on two parties' relationships and interest conflicts. It explains how rewards and oversight can balance the parties' interests and ensure the agent acts in the principal's best interests. 2020 (Saidi & Komba). According to agency theory, employers must provide a safe workplace and compensate workers for workplace injuries (Hamisi & Nyangasi, 2021). Workers' compensation helps employers meet this requirement. This study states that private companies must protect and compensate workers who are injured on the job. Private companies can assist injured workers by covering medical expenses and lost wages. The WCF should be able to compensate workplace injury victims under agency theory. The theory helps determine how well the WCF can compensate injured workers. The agency problem between managers and employees and managers and employees may limit employees' WCF benefits. The theory also helps determine WCF benefit types like financial and medical benefits' efficacy.

Empirical Literature

Different studies have been conducted on a related topic; for example, The goal of Williamson et al. (2017) was to find out how knowledgeable Australian workers' compensation was. The findings showed that many workers were unaware of the key elements of the workers' compensation system, and only a small percentage of workers had a comprehensive understanding of it. It was found that the following factors significantly predicted comprehension: age, education, and occupation. The research highlights the need for improved workers' compensation education and communication with Australian workers in order to guarantee that they are informed of their rights and benefits. Additionally, Smith et al. (2022) show that nations with well-designed social security programmes typically have higher employee satisfaction levels and quicker recovery times for their injured workers. The study highlights how social security funds serve as

a safety net, lowering the cost of healthcare and providing income support during incapacitating events for both employers and employees. Furthermore, Lee et al. (2023) discovered that there is a discernible improvement in the promptness and sufficiency of benefits given to injured workers in nations where private insurance supplements social security funds. By providing employees with access to a wider range of services and support, this dual approach lessens the burden on the public social security systems and improves the provision of benefits overall. Additionally, Martinez and Singh (2020) contend that social security funds that fund health awareness campaigns and workplace safety training—two preventive measures—help lower the number of workplace accidents. In the long run, this lowers the financial obligations of social security funds and benefits employees by creating a safer work environment.

A case study of the fund's efficiency in the Dar es Salaam area was done by Komba & Komba (2021). They discovered that the fund has been successful in giving workers who sustain work-related illnesses or injuries financial benefits. Also, Kiondo et al.'s (2020) study on the Workers Compensation Fund found that it is crucial for Tanzanian private companies to provide injured workers with medical treatment compensation. According to the study, WCF helps to improve employee wellbeing and decrease work-related accidents. Although several academics have made an effort to investigate studies on the Workers Compensation Fund (WCF) and employee benefits in Tanzania, the majority of the studies do not explicitly empirically link the WCF to the provision of benefits to injured employees in terms of financial benefits given, awareness programs, and streamlining challenges faced by injured employees in accessing their benefits, leaving this as a gray area. For instance, related studies by Hamisi and Nyangasi (2021) only examined factors influencing the implementation of the WCF, Saidi and Komba (2020) examined Tanzania's workers' compensation system, and Kazimoto (2020) examined the effect of the workers' compensation system on the country's human capital development. Because of this, none of the aforementioned studies adequately examined the role that the Workers Compensation Fund plays in compensating injured private employees, a gap that this study aimed to fill.

METHODS

The study was carried out in the Dar es Salaam region, particularly Temeke District which was selected because according to the WCF Report (2022), the district has registered the highest number of reported work injuries. The WCF report (2022) has reported that a total of 2041 injuries out of the total 15748 injuries reported in the whole country. This means that 12.96% of all the reported injuries come from Temeke District. Additionally, the study was based on Steel Masters Limited (SML) and Bora Industries Limited (BIL); private companies based in Temeke. The rationale for selecting the two companies is the fact that out of the 2041 reported injuries, 140 of them have been reported by SML and 120 have been reported by BIL. The two companies have the highest number of reported injuries in Temeke District.

In this study, primary and secondary data were gathered using a descriptive research design, which was later summarized and presented using statistical measures like frequency distributions, percentages, and averages. By addressing relevant research questions, this method enables researchers to gain a thorough understanding of the phenomenon being studied. This study used the descriptive research design to learn more about how the Workers Compensation Fund helps hurt employees in private businesses.

The target population for this study consisted of two groups: employees of Steel Masters Limited who have recently filed claims and officials from the Workers Compensation Fund. The total population for SML is 140 employees and for BIL is 120 employees while that of WCF employees HQ is 142 employees (WCF, 2022). Therefore, the employees from SML and BIL comprised the quantitative population. Following Cochran's (1963) sample size formula, the sample size for the quantitative component was calculated;

$$n = N / (1 + Ne^2)$$

Where; N = Population Size = 260, n = Sample Size, e = Error term = 5% (0.05)

Substituting in the Formula

$$n = 260 / (1 + 260 \times 0.05^2) = 158$$

Therefore, the sample size of the study was 158 SML and BIL employees. The sample size resulted in a confidence interval of 95% with a margin of error $\pm 5\%$. The study used a simple random sampling technique was used to select 158 SML and BIL employees to take part in the study. The use of a simple random sampling technique eliminates sample biases since it gives the whole population an equal chance of being included in the sample.

This study relied on the questionnaire for collecting quantitative primary data. With the assistance of the Workers Compensation Fund, the researcher plans to travel to MSL and BIL to locate staff members who have previously submitted claims to the fund and give them questionnaires. Questions on a 5-point Likert scale were included in the survey. As a result, 158 surveys were given to the SML and BIL. The questionnaire is a crucial tool for gathering data because it gives the researcher access to thorough, precise, and up-to-date data. Additionally, it is a preferred option because it is a cost-effective and self-administered data collection method.

In this study, inferential statistics were used to analyze the data gathered from questionnaires. Logical Binary SPSS software was used to perform regression. Regression analysis was chosen because it is a statistical technique that enables the evaluation of the relationship between variables while controlling for additional variables that might have an impact on the dependent variable. Regression analysis can also estimate the strength and direction of the relationship between the variables under study. The following logistic regression model will be employed;

$$Y = f(\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e)$$

Where:

Y = WCF Compensations, X_1 = Employees Awareness, X_2 = Financial Benefits, X_3 = Medical Benefits, β_0 = Constant, β_1 to β_3 = Regression Coefficients and e_{it} = Margin of error Component.

FINDINGS

Effect of WCF Employees' Awareness on Injured Employees' Wellbeing in Private Companies in Temeke District

Results indicated that awareness of the functions of WCF had an insignificant influence ($\beta=0.345$ and p -value=0.077) on employees' well-being. Also, it was found that awareness of the functions of WCF increases the odds of employees' well-being by a factor of 1.412. Also, awareness of how to file claims was positive and insignificant ($\beta=0.391$ and p -value=0.058) on employees' well-being with the fact that it increases the odds of injured employee's well-being by a factor of 1.478. Likewise, awareness of the benefit procedures had an insignificant influence ($\beta =0.293$ and p -value=0.148) on injured employees' wellbeing with an odds ratio of 1.341. On the other hand, awareness of the provisions of WCF was a significant predictor of injured employee's well-being ($\beta =0.475$ and p -value=0.014) increasing the odds of injured

employee’s well-being by odds ratio of 1.609. Table 1 below indicates the findings;

Table 1 Regression Results on Employees’ Awareness of WCF and Injured Employee’s Wellbeing

Variable	B	S.E.	Wald	df	Sig.	Exp(B)
Functions of WCF	0.345	0.195	3.130	1	0.077	1.412
Provisions of WCF	0.475	0.193	6.090	1	0.014	1.609
How to File Claims	0.391	0.207	3.580	1	0.058	1.478
Benefit Procedures	0.293	0.203	2.091	1	0.148	1.341
Constant	- 4.362	1.249	12.186	1	0.000	0.013

Source: Research Findings (2023)

The results are comparable to those of a study conducted by Mhando & Kapinga (2020) to determine how well-informed workers’ compensation fund beneficiaries in Tanzania’s Dar es Salaam region are about their benefits. According to the study, there is generally little knowledge of workers’ compensation fund benefits among employees in the Dar es Salaam area. The results showed that low awareness impacted the efficiency of compensation benefits. Adeoye & Adeoye’s study from 2019 also looked into how well-aware employees in Lagos State, Nigeria, perceived workers’ compensation insurance. The study’s conclusions showed that few employees in Lagos State were aware of workers’ compensation insurance. It was further revealed that the claims and their payments were impacted by the low level of awareness. Additionally, Hollis & Lillis (2019) looked at how well employees in Texas understood the benefits of workers’ compensation. According to the study, the effectiveness of the benefit system is adversely impacted by people’s lack of knowledge and understanding of the benefits. Williamson et al. (2017) also sought to gauge Australian workers’ comprehension of workers’ compensation. The findings revealed that few employees had a thorough understanding of workers’ compensation, with many lacking knowledge of the system’s foundational elements. Other studies, however, produced different findings. For instance, Omondi & Muchiri’s (2020) study examined the effect of the Workers’ Compensation Fund on employee motivation in private businesses in Tanzania’s Dar es Salaam region. The study’s findings demonstrated that the fund had a beneficial effect on employee motivation because those staff members who were aware of the fund’s advantages were more motivated and reported higher levels of job satisfaction than those who were not.

Effect of WCF Financial Benefits on Injured Employees’ Wellbeing in Private Companies in Temeke District

Findings resulted in a regression coefficient of 0.810 and a p-value of 0.011 for lost wages compensation, indicating that it is a significant predictor of injured employee’s well-being. Therefore, an increase in the lost wages compensation could increase the wounded employee’s well-being odds by a factor of 2.247. On the other hand, results indicated that family compensation had an insignificant influence ($\beta=0.496$ and p-value=0.138) on injured employees’ wellbeing. However, it was revealed that family compensation increases the odds of an injured employee’s well-being by a factor of 1.643. Also, it was found that funeral assistance insignificantly decreases the odds of an injured employee’s well-being by a factor of 0.998, regression coefficient of -0.002, and p-value of 0.998. Table 2 below indicates the findings;

Table 2 Logistic Regression Results on the Effect of WCF Financial Benefits on Injured Employees Wellbeing in Private Companies in Temeke District

Variable	B	S.E.	Wald	df	Sig.	Exp(B)
Lost wages compensation	0.810	0.318	6.478	1	0.011	2.247

Family compensation	0.496	0.334	2.203	1	0.138	1.643
Funeral assistance	- 0.002	0.338	0.000	1	0.995	0.998
Constant	- 3.956	1.387	8.131	1	0.004	0.019

Source: Research Findings (2023)

The results are consistent with those of (Ngwena & Gekara, 2019), who researched the effectiveness of the Workers’ Compensation Fund in Kenya. According to their findings, the Workers’ Compensation Fund in Kenya was ineffective at helping injured workers financially because of poor management, insufficient funding, and employee ignorance. Additionally, Owoeye et al. (2020) conducted a study on the evaluation of the workers’ compensation scheme in Nigeria. The study discovered that the Lagos state workers’ compensation scheme in Nigeria was inefficient at providing financial assistance to injured workers because of its limited coverage, lengthy claims processing, and insufficient funding. However, Komba & Komba (2021), who examined the effectiveness of the fund in the Dar es Salaam region, found different results. They discovered that the fund has been effective at giving workers who experience illnesses or injuries related to their jobs financial benefits.

Effect of WCF Medical Benefits on Injured Employees Wellbeing in Private Companies in Temeke District

The findings reveal that three out of four indicators of WCF medical benefits namely, treatment, medical care, and rehabilitation were positive and significant predictors of injured employee’s well-being. The three indicators had beta values of 0.807, 0.909, and 0.906 with p-values of 0.009, 0.001, and 0.000 respectively. This indicates that an increase in the treatment, medical care, and rehabilitation would result in to increase in injured employees’ well-being to the odds of 2.241, 2.481, and 2.473 respectively. However, one indicator of medical benefit (hospitalization) was positive but an insignificant predictor of injured employees’ well-being with a beta coefficient of 0.391 and p-value of 0.104. Hospitalization benefit was also found to increase the odds of injured employee’s well-being by a factor of 1.479. Table 3 below shows the findings:

Table 3 Logistic Regression Results on the Effect of WCF Medical Benefits on Injured Employees Wellbeing

Variable	B	S.E.	Wald	df	Sig.	Exp(B)
Treatment	0.807	0.310	6.798	1	0.009	2.241
Medical care	0.909	0.283	10.343	1	0.001	2.481
Hospitalization	0.391	0.240	2.650	1	0.104	1.479
Rehabilitation	0.906	0.260	12.119	1	0.000	2.473
Constant	-10.599	2.542	17.382	1	0.000	0.000

Source: Research Findings (2023)

Similarly, a study by Kiondo et al. (2020) on the Workers Compensation Fund found that WCF has a positive effect on lowering work-related accidents and enhancing employee wellbeing. WCF plays a vital role in providing medical treatment compensation to injured employees in private companies in Tanzania. Additionally, Msumi & Liyumba (2020) noted the difficulties the Workers’ Compensation Fund in Tanzania faces. According to the study, the fund faces several issues, such as insufficient funding, backlogs in processing claims, a lack of awareness among both employees and employers, and the high cost of medical

care. It was determined that these difficulties reduced the fund's efficiency in helping injured workers afford medical care. Mazengia et al. (2017) examined the difficulties injured workers face when filing workers' compensation claims, including treatment delays, poor communication with employers and insurance carriers, and difficulty navigating the claims process. It was further revealed that the difficulties have an impact on the fund's ability to provide medical benefits to injured workers.

CONCLUSION

Employees' awareness of the financial benefits provided by WCF is important in improving the injured employee's well-being. It is through the awareness of employees they can know the types of benefits offered by WCF to injured employees. Moreover, it is through employee awareness that the injured employees know how to join the scheme and know the procedures to follow when filing for returns. Also, the financial benefits to injured employees play an insignificant but positive role in improving the well-being of injured employees. Financial benefits provide a cover for the injured employees in a period where they cannot work as a result work work-related injury. Moreover, the financial benefits cover the families in case of work-related deaths. Additionally, medical benefits play an important role in improving the well-being of injured employees. The medical benefits cover the medical expenses and procedures to be followed by the injured employees. Moreover, the well-being of the injured employees is improved as a result of medical benefits. Therefore further studies should be conducted on the level of awareness of workers on benefits given by workers' compensation fund.

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