THE UNITED REPUBLIC OF
TANZANIA

STRATEGIC PLAN
2022/23-2026/27

NOVEMBER 2021



WCF
Workers Compensation Fund



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DOCUMENT VERSION CONTROL TABLE

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GENERAL ABBREVIATIONS AND ACRONYMS

BCM	Business Continuity Management
BOT	Bank of Tanzania
BRELA	Business Registrations and Licensing Agency
BSC	Balanced Scorecard
CSR	Corporate Social Responsibility
DFPI	Director of Finance, Planning and Investments
DAS	Director of Assessment Services
DMS	Document Management System
DO	Director of Operations
DRs	Directors
e-GA	e–Government Authority
ECASSA	East and Central Africa Social Security Association
ERP	Enterprise Resource Planning
GDP	Gross Domestic Product
GN. No.	Government Notice Number
HASSRMU	Head of Actuarial Services, Statistics and Risk Management Unit
HCP	Heath Care Providers
HHRMAU	Head of Human Resources Management and Administrative Unit
HIAU	Head of Internal Audit Unit
HICTU	Head of Information and Communication Technology Unit
HIV	Human Immuno-Deficiency Virus
HLSU	Head of Legal Services Unit
HPMU	Head of Procurement Management Unit
HPRU	Head of Public Relations Unit
HoDs	Heads of Departments
HR	Human Resources

HSP	Health Service Providers
ICT	Information Communication and Technology
ILO	International Labour Organization
IoDT	Institute of Directors in Tanzania
ISO	International Standards Organization
ISSA	International Social Security Association
LSU	Legal Services Unit
LTPP	Long Term Perspective Plan
M&E	Monitoring and Evaluation
MAC	Members Administration Claims System
MITI	Ministry of Industry, Trade and Investment
MoFP	Ministry of Finance and Planning
MoH	Ministry of Health
MoHA	Ministry of Home Affairs
MOAT	Media Association of Tanzania
MoU	Memorandum of Understanding
MTEF	Medium Term Expenditure Framework
MTSPBM	Medium Term Strategic Planning and Budgeting Manuals
NBS	National Bureau of Statistics
NFYDP	National Five Year Development Plan
NIDA	National Identification Authority
OSH	Occupational Safety and Health
OSHA	Occupational Safety and Health Authority
PMO-PPLYED	Prime Minister's Office – Policy, Parliamentary Affairs, Labour, Youth, Employment and Persons with Disabilities
PO-PSM	President's Office- Public Service Management
PPRA	Public Procurement Regulatory Authority
PRU	Public Relations Unit

R.E.	Revised Edition
ROI	Return on Investment
SLA	Service Level Agreement
LATRA	Land Transport Regulatory Authority
SWOC	Strengths, Weaknesses, Opportunities and Challenges
TDV	Tanzania Development Vision 2025
TIRA	Tanzania Insurance Regulatory Authority
TMF	Tanzania Media Forum
TNA	Training Needs Assessment
TR	Treasury Registrar
TRA	Tanzania Revenue Authority
TSSA	Tanzania Social Security Association
TZS	Tanzania Shillings
URT	United Republic of Tanzania
WCF	Workers Compensation Fund

GLOSSARY

Term	Definition
The Act	The Workers Compensation Act Cap 263 R.E. 2015
The Fund	The Workers Compensation Fund
The Plan	The Fund's Strategic Plan 2017/18 – 2021/22
Customer Value Proposition	What an organization must deliver to develop, retain, and deepen its relationship with stakeholders. Usually defined as a series of descriptors describing product or service attributes, image, or relationship.
Customers	Customers are the direct beneficiaries of the organization's services or products. Our customers include employees, their dependents and employers.
Mission	The organization's purpose described in the language of the business, including who is served and what products, programs and services are provided to customers and stakeholders.
Organization Core Values	Core values establish the kind of organization it wants to be. They are guiding principles; they show what the organization believes in. They serve as the basis for decision-making and influence actions in everyday situations.
Performance Measures	Measurement is the description, often quantification, of a property of an object, activity, process, or result that enables comparisons across items being compared, or across time. Performance measures provide objective evidence of progress towards a strategic goal and are analytical basis for decision-making.
Perspectives	A Perspective is a view of organizational strategic performance from a specific vantage point. Four basic perspectives are traditionally used to encompass an organization's activities, although the specific names might be adapted to fit the vernacular of the organization. Perspectives selected by the Fund are Customer and stakeholders, financial stewardship, internal business process and learning, and growth.
Stakeholders	The universe of people, groups, and organizations that have an interest in the organization; examples include customers, vendors, regulators, directors, suppliers, and community groups.
Strategic Initiatives	Important projects that will improve performance in an objective.

Strategic Objectives	The specific continuous improvement activities, balanced across the perspectives which break down strategy into smaller components and make strategy actionable by involving all employees in operationalizing the organization's goals.
Strategic Result	End outcomes from successfully executing the organization's strategy.
Strategic Theme	The three or four strategic focus areas of the organization that define the organization's high-level business strategy, break down the vision and mission into action, and focus energy on desired strategic results (outcomes).
Strategy Map	A graphic that shows the cause-and-effect relationships between objectives from four perspectives. Linked objectives show how value is created by the organization.
Strategy	The positioning choices made and the actions taken, from many choices and actions that are potentially available to move the organization from its current state to some desired future state thereby accomplishing its vision.
Targets	The desired level of performance for the reporting period in question.
Vision	A vivid, emotionally inspiring, time-specific picture of a future to which the organization aspires.

FOREWORD

On behalf of the Board, I am delighted to present the second Strategic Plan of the Fund. This Strategic Plan envisages to provide a roadmap for operationalizing our institution up to 30th June 2027. Strategies articulated within the document aim at fulfilling the Fund's vision of being "*A Role Model for Workers Compensation Services in Africa*". Moreover, the Plan aspires to meet the government and other stakeholders' expectations of providing adequate and timely payment of compensation to employees who suffer occupational injuries arising out of and in the course of their employment and in case of death, for their dependants.

During the implementation of the first Strategic Plan (2017/18-2021/202), a number of achievements were attained and lessons learnt. In delivering the mandate of the Fund, a clear framework for payment of benefits has been operationalized through establishment of online service delivery channels whereas a total of TZS 30.62 billion has been paid to various beneficiaries. These benefits were above the minimum recommended ILO's replacement ratio of 60% without compromising the future sustainability of the Fund. To assess the financial position, the Fund conducted an actuarial valuation which revealed that the Fund is financially sound and sustainable throughout the 30 years projection period ending 2048.

Looking into the future, the Fund has prepared a new Strategic Plan in consultation with both internal and external stakeholders. At the institutional level, all Directorates and Units within the Fund were engaged. Stakeholders' suggestions were collected, analyzed and considered through the survey that was conducted from July to September 2021. Equally important, the Plan has adequately taken into account the National Development Vision 2025 and the industrialization drive as the country's priority agenda. It is therefore our belief that implementation of the Plan will continue to place the Fund on the right path.

Finally, I wish to assure stakeholders of our commitment as the Board to discharging our mandate prudently in the best interest of the members, the Government and other stakeholders. Certainly, there would be some challenges along the way. However, through collaboration and consultation with key stakeholders, there is no doubt that the Fund will overcome those challenges and achieve its objectives.

BOARD CHAIRMAN

EXECUTIVE SUMMARY

The Fund was established in accordance with Section 5 of the Act. The establishment of the Fund was a result of the National Social Security Policy of 2003 which identified gaps in the social security industry that required deliberate policy response by the Government. Some of the gaps that the Policy identified include limited coverage, inadequacy of the benefits paid, as well as fragmentation and lack of coordination. Notably, the Workmen's Compensation Ordinance of 1949 CAP 263 was repealed and the Act was enacted to provide compensation to employees in both private and public sectors in Mainland Tanzania.

The workers compensation arrangements which existed before the enactment of the new law were ineffective in responding to the challenges of the current workforce. Some of the gaps include inadequacy of benefits provided, payment of lump sums in lieu of regular pensions as well as bureaucracy in the system. These shortfalls, therefore, necessitated establishment of the Fund to provide solutions to the challenges facing employees and enhance adequacy of the compensation benefits provided because of work-related accidents, diseases or deaths.

The Fund's mission is "To Provide Reliable & Efficient Workers Compensation Services that Mitigate Socio-Economic Impact of Occupational Injuries" Along with this mission, the vision of the Fund is "A Role Model for Workers Compensation Services in Africa".

During the five years of the current Strategic Plan, the Fund will focus on the six priority areas; these are enhancement of branch network, human capital development, prudent investment, growth of contribution collection, investment in modern technology and enhancement of the service quality. Seven (7) Strategic Objectives have been derived from the four strategic themes for implementation during the planning period in order to deliver the Fund's mandate.

Further, in a quest to ensure that these objectives are adequately implemented, the annual budget of the Fund with its associated activities will be drawn in accordance with this Strategic Plan. Performance monitoring and evaluation will also be carried out periodically. In particular, monitoring and evaluation will be conducted periodically to assess the extent to which targets will be achieved and where necessary, take corrective measures.

The Strategic Plan will be reviewed after two and half years of implementation or any other time as required taking into account the rapid changes, especially in the external environment.

CHAPTER ONE

1.0 INTRODUCTION

1.1 Context of the Strategic Plan

The Plan has been prepared through a consultative process. At the institutional level, all directorates and units within the Fund were engaged and the interests of various parties were considered through meetings with key stakeholders. During the development of the Fund's Strategic Objectives, the Fund adopted the Balanced Scorecard (BSC) framework to articulate priority areas from four perspectives. The BSC looks at the Fund from four different perspectives which are customer perspective, financial stewardship perspective, internal business processes perspective as well as learning and growth perspective.

Customer Perspective focuses on stakeholders who benefit from the Fund's services. The Fund takes customer perspective as the first priority amongst the other perspectives and ensures that customer value is enhanced through the accessibility of services at the least cost possible and by improving service delivery. The Financial Stewardship Perspective aims at ensuring that financial sustainability of the Fund is maintained at all times as it is crucial in meeting stakeholders' expectations. Internal Business Process perspective looks at the Fund's procedures and practices. The aim is to ensure transparency, effectiveness and efficiency in service delivery. The Learning and Growth perspective is centred on enabling employees to acquire knowledge, skills and competence required to fulfil the Fund's objectives, building the organizational capability and improving technology. During the Plan period, various pieces of training that are relevant to Fund's businesses will be provided to enable employees to bridge the knowledge gap that will be identified.

The Fund will focus on its core mandate of providing compensation to injured employees or their dependents in case of death as a result of occupational injuries. In achieving this objective, the Plan will focus on the four themes, namely Operational Excellence, Financial Sustainability, Customer-Centric and Strategic Partnering.

Implementation of this Strategic Plan is equally expected to contribute to the attainment of National Goals through promotion of labour productivity through, prevention of accidents and diseases, return to work programs and compensation of employees who sustain occupational accidents and diseases, which in return will improve National growth product (GDP). Improvement in the GDP will pave way for the increase in employment and people's income.

A well-developed integrated strategic planning and performance management system based on the balanced scorecard was used to align the organization's shared vision with its business strategy, desired employee behaviour, and day-to-day operations. Strategic performance measures were used to better inform decision-making and show progress toward desired results. This will enable the Fund to focus on the most important things that are needed to achieve its vision and satisfy its citizens, stakeholders and its employees. Other

benefits foreseen include improved initiative prioritization, improved internal and external communications and improved linkage between budgeting and cost control processes and strategy.

1.2 The Establishment of WCF

The Fund was established by the provision of Section 5 of the Act. The main purpose of the establishment of the Fund is to provide adequate and equitable compensation to employees who sustain occupational accidents or contract occupational diseases arising out of and in the course of their employment and in case of death, for their dependents.

The enactment of the Act repealed the former Workmen Compensation Act Cap 263 of 1949 [R.E 2002] and replaces Section 33 of the Public Service Act No. 8 of 2002 together with Regulations 111 and 112 of the Public Service Regulations of 2003.

The Fund commenced its operations on 1st July 2015 in line with Government Notice No. 169 of 1st May 2015 and was given a one-year grace period that started from 1st July 2015 to 30th June 2016. Save for payment of benefits, during this period the Fund performed all its functions including registration of employers, collection of contributions, investment of funds and awareness programs to stakeholders. The Fund was exempted from paying benefits during the first year of operation in order to build an adequate reserve for benefits payment with effect from 1st July 2016.

With regard to contribution rate and payment of benefits, all employers in the public and private sectors in Mainland Tanzania are required to remit contributions to the Fund at the rate the rate determined by the minister responsible for Labour and social security matter. Currently for public and private sectors the rate is 0.5% and 0.6% of total earnings, respectively.

1.2.1 Mandate of the Fund

The mandate of the Fund is reflected in its main objectives as follows:

(a) Provision of adequate and equitable compensation to employees;
(b) Implementation of the National Social Security Policy of 2003 in relation to work-related injuries, diseases and deaths;
(c) Implementation of provision of Section 5 of the Act;
(d) Provision of a framework for effective, prompt and empathetic consideration, settlement and payment of compensation benefits;
(e) Provision of a framework for control and management of contributions and payments;
(f) Promotion of prevention of accidents and occupational diseases;
(g) Provision of rehabilitation services; and
(h) Compliance with international obligations with respect to workers compensation.

1.2.1 Functions of the Fund

The functions of the Fund are listed below.

(a) Payment of compensation to employees
(b) Collection of contributions from employers
(c) Investment of surplus funds
(d) Registration of all employers in Mainland Tanzania
(e) Assessment of risk exposure at workplaces and tariffs determination
(f) Maintenance of statistics for all occupational accidents, diseases and deaths
(g) Promotion of prevention of occupational accidents, diseases and deaths
(h) Conducting public education and awareness programs

1.3 Mission Statement

"To Provide Reliable & Efficient Workers Compensation Services that Mitigate Socio-Economic Impact of Occupational Injuries"

1.4 Vision Statement

"A Role Model for Workers Compensation Services in Africa"

1.5 Core Values

The Fund is guided by five core values which form the foundation on which staff perform their work and conduct themselves. These values influence the Fund's culture and the manner in which decisions are made. Table 1 illustrates these fundamental beliefs in achieving the vision of the Fund.

Integrity, Collaboration, Accountability, Excellence and Empathy are the bedrock values of the Fund. These principles shall always be held in the highest regard and form the basis of our actions and interactions. A detailed description of each core value is outlined in Table 1 below.

Table 1: Description of Core Values

S/N	Core Value	Description
	Integrity	We will always be ethical and trustworthy, maintaining good governance practices and being transparent in providing information that our stakeholders are entitled to.
	Collaboration	We believe in collaboration to harness multiple skills, talents and experiences to accomplish key objectives and promote cooperative behaviour among staff and stakeholders.
	Accountability	We take responsibility and ownership of all that we do at corporate and individual employee levels and respond appropriately to stakeholders' concerns.
	Excellence	We create requisite structures, employ appropriate management styles and invest in the training and development of our staff to enable them to deliver services that exceed customer expectations.
	Empathy	We will treat all our customers with compassion while maintaining high moral standards and professionalism.

1.6 Layout of the Plan

This Strategic Plan is organized in Five (5) Chapters. Chapter One presents the introduction which includes background, mandates, functions and roles, methodology, purpose and layout. Chapter Two presents the Fund's performance review and Situational Analysis which includes the performance of the Fund's first five years Strategic Plan (2017/18-2021/22), Stakeholders Analysis, scanning of internal and external environments using Strength, Weaknesses, Opportunities and Challenges (SWOC) Analysis, Risk Management and Customer Value Proposition. Chapter Three covers the Vision, Mission, Core Values, Strategic Objectives, performance measurements, targets and initiatives.

Chapter Four encompasses the Financial Plan for the five years of strategy implementation whereas Chapter Five presents Plan Monitoring, Evaluation and Reporting.

CHAPTER TWO

2.0 PERFORMANCE REVIEW OF THE FIRST STRATEGIC PLAN 2017/18-2021/22 FOR THE PERIOD ENDED 30TH JUNE 2021

2.1 OPERATING ENVIRONMENT

Introduction

This chapter presents developments in social and economic variables during the period from July 2017 to June 2021.

2.1.1 Economic Indicators

2.1.2 GDP Growth1

GDP growth determines the level of productivity and employment creation in the economy. Productivity of businesses and creation of employment impacts the Fund through registration and contribution collection. Hence, good performance of the GDP indicates better performance of the Fund. During the period under review, the economy of Tanzania as measured by the real Gross Domestic Product (GDP) was 6.9 percent in 2017 and increased to 7.0 percent in the year 2018. In the year 2019 the GDP growth rate remained the same at 7.0 percent while in the year 2020 the global COVID-19 Pandemic impacted the GDP growth rate by reducing it to 4.8 percent compared to 7.0 percent in the year 2019. According to the Ministry of Finance and Planning; the GDP growth is expected to slightly increase to 5.6 percent in the year 2021 due to ongoing global efforts on COVID-19 vaccination and prevention. The GDP growth rates are summarized in Table 1 below:

Table 2: Annual GDP Growth Rate

Year	2016	2017	2018	2019	2020	2021
GDP Growth Rates	6.8%	6.9%	7.0%	7.0%	4.8%	5.6%

2.1.3 Inflation Rate2

Inflation rate affects Fund's performance through long and short-term investment activities. A stable inflation rate creates conducive environment for investment activities. Therefore, the Fund expects a favourable inflation rate for the good performance of her investments and the adequacy of her benefits. During the period under review, the headline inflation decreased slightly from 5.3 percent in the year 2016/17 to 3.2 percent at the end of 2020/21.

1 MOFP, National Economic Survey Book – September 2021
2 MOFP, National Economic Survey Book – September 2021

The inflation rate for the quarter ended September 2021 was 4.0 percent. The inflation rates are summarized in Table 2 below.

Table 3: Annual Average Inflation Rates

Financial Year	2016/17	2017/18	2018/19	2019/20	2020/21	2021/22
Inflation Rates	5.3%	4.3%	3.2%	3.5%	3.2%	4.0%

2.1.4 Interest Rates3

The interest rate offered in the financial markets determines the return on investment activities of the Fund. In order to obtain good returns, the Fund opts for investment avenues with better interest rates. During the period under review, overall lending rates applied by commercial banks decreased from 18.30 percent in the year 2017 to 15.70 percent in the year 2020, while deposit rates decreased from 11.7 percent in the year 2017 to 8.3 percent in the year 2020. The interest rates are summarized in Table 3 below.

Table 4: Interest Rates

Year	2016	2017	2018	2019	2020
Short-term Lending Rates (12-months)	13.70%	18.30%	18.20%	16.70%	15.70%
Short-term Deposit Rates (12-months)	11.50%	11.70%	8.80%	8.80%	8.30%
Interest rates Spread	2.19%	6.64%	9.47%	7.89%	7.45%

2.1.5 Exchange Rates4

The exchange rate determines the level of export, import and flow of foreign direct investment in the economy. A favourable exchange rate promotes trade that improves productivity of businesses as well as creation of employment. This impacts the Fund through registration and contribution collection. During the period under review, the value of Tanzanian Shillings depreciated against the United States Dollar from TZS 2,188.00 per US Dollar in the year 2016 to TZS 2,305.60 per US Dollar in the year 2020. This implies that the cost of importation increased. However, since the Fund has minimal exposure to foreign currency this implies minimal direct impact. The annual average of exchange rates is summarized in Table 4 below.

Table 5: Average Annual Exchange Rates

Year	2016	2017	2018	2019	2020
Annual Exchange Rates (TZS/USD)	2,188.00	2,240.80	2,275.40	2,299.80	2,305.60

2.1.6 Capital Markets Development5

Capital Market development affects the Fund through shares it holds with institutions and companies. Favourable market capitalization catalyses Fund's performance through her

3 MOFP, National Economic Survey Book – September 2021
4 MOFP, National Economic Survey Book – September 2021
5 DSE, Market Report 31st July, 2016 and 31st December, 2020

investments in shares. During the period under review market capitalization of the Dar es Salaam Stock Exchange (DSE) decreased by 52.8 percent from TZS 23,076.01 billion in December 2017 to TZS 15,095 billion in December 2020. The significant changes in share prices are attributed to the decrease in market capitalization.

2.1.7 Regional Economic Performance6

Regional economic integration performance looks at the performance of growth indicators such as GDP growth, exchange rate and balance of payment in various regional communities that the nation is a member. These communities are like the East African Community (EAC) and the Southern African Development Community (SADC). Strong trade operations across and among these member states facilitate investment, increase in productivity and creation of employment. These impact the Fund through registration, contribution collection and investment. During the period under review, EAC experienced a decrease in the balance of payment of USD 1,117.2 million in April 2020 and a decrease in GDP growth rate to 5.7 percent in 2020 compared to 6.0 percent in 2019. Moreover, SADC also experienced a decrease in GDP growth to 2.0 percent in 2020 compared to 3.5 percent in 2019.

2.1.8 Key Issues from Operating Environment

The review of the operating environment for the five years periodindicates that the economy was relatively strong for the first three years. However, in the year 2020/21 the economy experienced a downward trend as a result of COVID-19 pandemic. Nonetheless, projections for the year 2021/22 show promising improvement. In that regard, the Fund needs to strengthen mechanisms of enforcing compliance to employers in terms of registration and contribution. In addition, the Fund needs to focus on prudent investment to maintain financial sustainability.

2.2 STRATEGIC OBJECTIVES PERFORMANCE REVIEW

The performance of the Fund's Strategic Plan for five years is assessed based on four perspectives. Each perspective has specific objectives from which annual targets were set to be achieved. During the period under review, the Fund operated under eleven (11) strategic objectives. Performance status of each strategic objective is presented below.

2.2.1 Customer Focus Perspective

Customer Perspective focuses on stakeholders who benefit from the Fund's services. The Fund takes customer perspective as the first priority amongst the other perspectives and ensures that customer value is enhanced through the accessibility of services at the least cost possible and by improving service delivery. This perspective has two objectives as follows.

2.2.2 Increase Customer Satisfaction

This objective aimed at ensuring that the Fund provides value to its customers by delivering high-quality services reliably, timely, and by using appropriate technology. This objective is

6 National Statistic Office and IMF, World Economic Outlook, April 2020 and June 2020 updated

measured by the customer satisfaction score.

2.2.3 Customer Satisfaction Score

Customer satisfaction score is obtained from customer satisfaction surveys conducted annually. During the period under review, the Fund's target was to achieve a customer satisfaction score of 80% by June 2022. Throughout the implementation period, customer satisfaction has been increasing from 44.99% in 2017/18, 51.60% in 2018/19, 67.90% in 2019/20 to 68.01% in 2020/21 **(Figure 1)**. The performance attained was attributed to various initiatives including the development and implementation of a Customer Relationship Management Plan and the implementation of the Client Service Charter.
The Fund intends to implement various measures including enhancement of online system to minimize time taken in claims processing, improvement of awareness provision strategies as well as effective implementation of service level agreement. The implementation of these measures is expected to facilitate the attainment of 80% customer satisfaction by June 2022.

Figure 1: Trend of Overall Satisfaction Level



i) Improve Brand Image

This objective aims at ensuring that stakeholders are aware of Fund's products and services. This objective is measured by brand score.

ii) Brand Awareness Score

Brand awareness score is obtained from customer awareness surveys conducted annually. The aim is to ascertain the extent to which the Fund and its benefits are known to stakeholders. During the period under review, the Fund's target was to achieve a brand awareness score of 80% by June 2022. Throughout the implementation period, brand awareness score has been increasing reaching 74.94% as of June 2021 from 64.20% in 2017/18 (Figure 2). This achievement was attributed to various initiatives undertaken by the Fund including the use of media in creating awareness, implementation of the Revised Awareness Program (RAP) effective 2020 that emphasized specific campaigns to public

organizations, Tanzania Police Force and benefit payment processes in collaboration with other Public Institutions under Prime Minister's Office such as NSSF, PSSSF, Department of Labour and OSHA. The implementation of these measures and the Corporate Communication Strategy are expected to facilitate the attainment of 80% awareness level by June 2022.

Figure 2: Trend of overall awareness level



2.2.4 Financial Stewardship Perspective

This perspective aims at ensuring that financial sustainability of the Fund is maintained at all times as it is crucial in meeting stakeholders' expectations.

2.2.4.1 Improve Financial Performance

This objective aims at maintaining financial growth of the Fund that would enable it to provide compensation services to employees sustainably. This objective is measured by % of the budgeted contribution collected, Investable funds to total sources, return on investment, operational expenses to total revenue ratio and percentage % of budget saving.

i) % Budgeted Contribution Collected

Contributions are key source of the Fund's revenue and are collected from all operating businesses in Tanzania Mainland. Contributions are calculated based on the gross salaries of employees but are not deducted from the employee's salaries rather are paid by employers. During the period under review, contribution rate was 0.5% and 1% for Public and Private respectively from 2015/16 to 2020/21 and 0.5% and 0.6% for Public and Private respectively in 2021/22.

The Fund aimed to collect 100% of budgeted contributions annually. During the period under review, the average contribution collection was TZS 84.08 billion equivalent to **70.11%** of the average target. However, the trend of contributions was increasing from year to year: 2017/18 actual contribution was TZS 72.82 billion, 2018/19 TZS 81.37 billion, 2019/20 TZS 90.84 billion, 2020/21 TZS 91.30 billion and in 2021/22 contribution collection is estimated to be TZS 91.46 billion (**Figure 3**). The fluctuation was mainly due to non-compliance in

contribution remittance to employers and closure of businesses among employers as a result of Covid-19 impact.

Nonetheless, the performance attained was attributed to Fund's initiatives including creating mass awareness among employers on Workers Compensation matters, automation of registration and contribution business processes, and conducting frequent inspections such as surveys, payroll, and routine and joint inspections.
The Fund will continue to cooperate with various Public Institutions and other key stakeholders to ensure that all unregistered employers are identified, registered and contribute to the Fund.

Figure 3: Trend of Contribution Collection

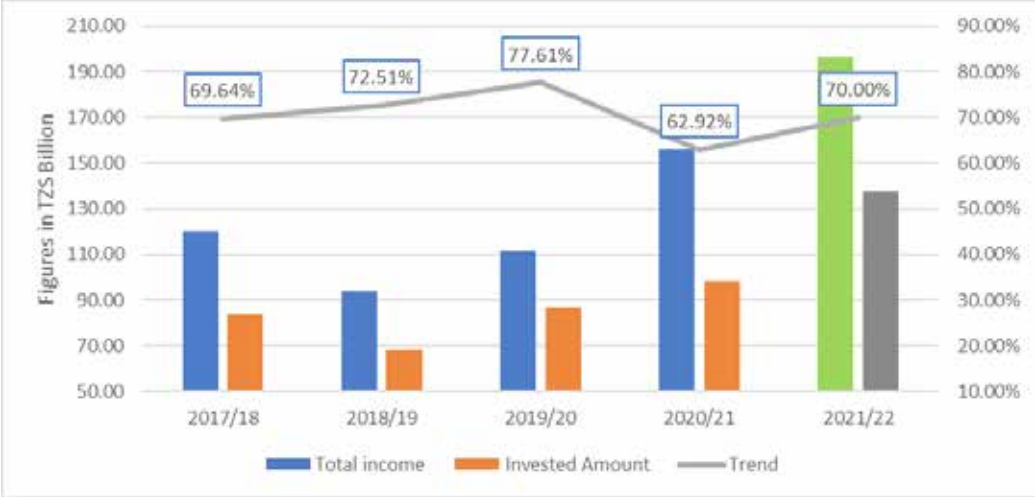


ii) Investable Funds to Total Sources

The Fund is required to invest all the remaining income after meeting operational obligations such as benefit payment, administrative expenses, capital expenditure, corporate tax and investment management expenses. In that regard, Fund's projected that it would invest at least 70% of its total collected income annually. During the period under review, the Fund invested 69.86% of its total collected income of TZS 480.95 billion.

In 2017/18 the Fund invested TZS 83.53 billion, 2018/19 TZS 67.96 billion, 2019/20 TZS 86.43 billion, 2020/21 TZS 98.10 billion and in 2021/22 TZS 137.40 billion is expected to be invested. The performance attained was mainly due to fluctuation in contribution collection which is a major source of the Fund's income. However, the Fund managed to earn a total of TZS 226.19 billion as a return on investment of TZS 483.58 billion.
The main attributee for the performance attained was due to the Fund's initiative to invest the earmarked funds on an avenue with high yield mainly treasury bonds.
The Fund will continue taking opportunities to invest timely in long-term investments (Treasury Bonds) which have high yield compared to other investment avenues in order to attain a 70.00% investable funds ratio to total sources.

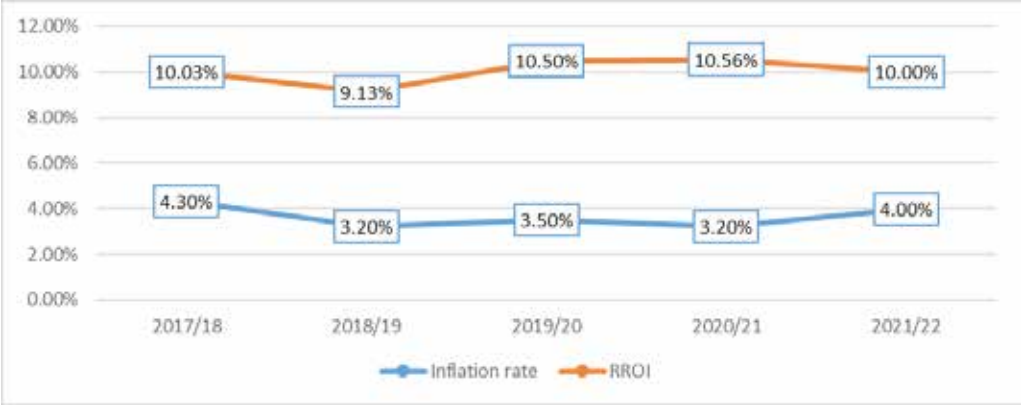
Figure 4: Trend of investable funds to total earned income



iii) Return on Investment (ROI)

Regulatory investment guidelines require that at least real return of 1% from investment is achieved. The Fund's target during the period under review was at least 3% real return attained annually. Real return on investment is obtained by subtracting the inflation rate from obtained return on investment. During the period under review, ROI has been above target throughout the period (Figure 5). The performance was attributed to prudent investment by the Fund and low rate of inflation. As a result, the total income from investment during the reporting period was TZS 132.46 billion. The Fund will continue to make a thorough analysis of investment market to ensure a positive real return on investment is maintained. The inflation rate and Fund's net return on investment are shown in Figure 5.

Figure 5: Trend of ROI



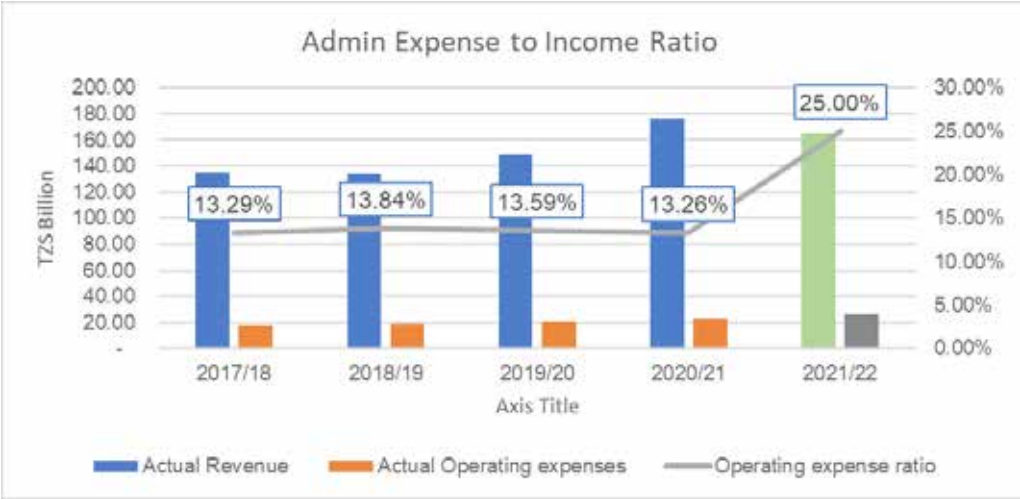
iv) Operating Expenses to Total Revenue Ratio

The Fund is limited to utilizing not more than 15% of its total revenue on operating expenses. Operating expenses comprise of staff salaries, office accommodation expenses, utilities, office consumables and printing, software maintenance, staff training, travel on duty, and other administrative expenses that facilitate the implementation of physical activities for

Directorates/Units.

Throughout the period under review, operating expenses to total revenue ratio was below the regulatory limit of 15% (Figure 6). However, there was fluctuation in the ratio mainly due to increase in operating expenses as a result of the expansion of the Fund's operation such as opening of regional offices, recruitment of new staff and development and installation of critical ICT systems and infrastructures. However, in 2021/22 the Fund is likely not to attain the set limit due to change of contribution rate from 1% to 0.6% for the private sector which will affect contribution collection. Despite the expected change, the Fund will continue to monitor closely its income streams in order to ensure expenditures remain within the set limit.

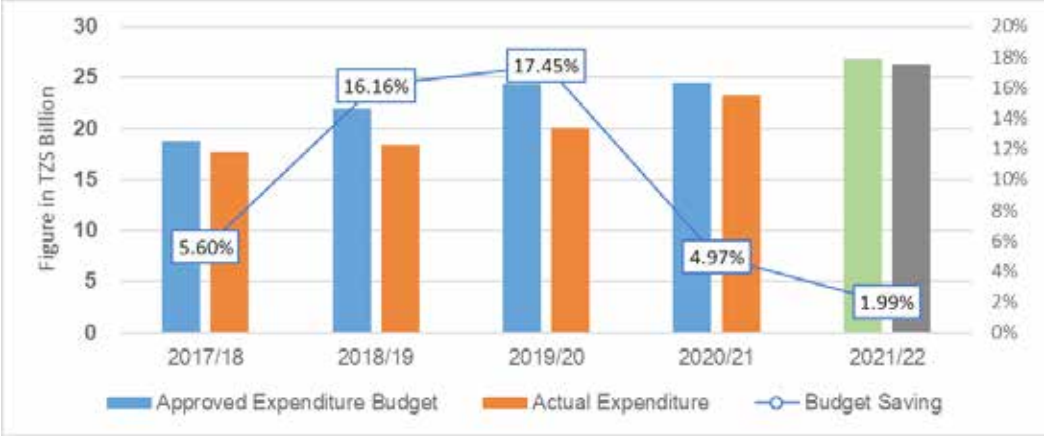
Figure 6: Trend of Operating Expense Ratio



v) % of Budget Saving

This measure aims at controlling operating expenses regardless of the approved budget. It is obtained by comparing actual expenditure against the approved budget by the end of the reporting period. This helps the Fund to optimize resources without compromising the quality of service delivery. The Fund's target was to obtain budget saving of at least 2% from the approved budget annually. Throughout the reporting period, the Fund's budget saving was above the target (**Figure 7**). However, in 2018/19 and 2019/20 budget saving ratio was higher (16.16% and 17.45%, respectively since the Fund did not receive a significant number of staff who were expected to join the Fund during the period. The Fund will continue enforcing mechanisms of controlling operating expenses without affecting productivity.

Figure 7: Budget saving



2.2.5 Internal Business Process Perspective

This perspective looks at the Fund's procedures and practices. The aim is to ensure transparency, effectiveness and efficiency in service delivery.

2.2.5.1 Grow Membership Base

This objective aims at ensuring that the Fund strengthens registration of employers and compliance in order to increase the number of contributing employers and contributions. This objective is measured by employer's compliance rating and % of registered employers.

i) Employer's Compliance Rating

This measure aims at ensuring all employers in Tanzania Mainland in the formal sector are registered as well as contributing to the Fund. The essence is to ensure employees are safeguarded throughout the employment period. Compliance rating is obtained by comparing the number of contributing employers against registered employers in a specific period of reporting.

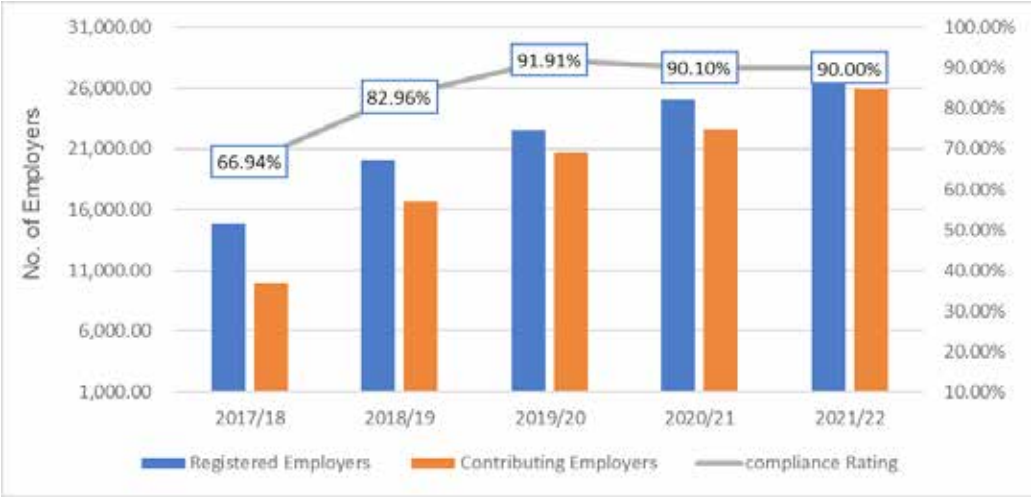
The Fund's target was to achieve the employer's compliance rating of at least 80% annually. In 2017/18 contributing employers were 9,931 among 14,836 registered employers, 2018/19 contributing employers were 16,676 among 20,102 registered employers, 2019/20 contributing employers were 20,718 among 22,542 registered employers and in 2020/21 contributing employers were 22,602 among 25,085 registered employers while in 2021/22 contributing employers are expected to increase reaching 25,944 equivalents to 90.00% of the expected registered employers.

During the period under review, the employer's compliance rating was increasing year to year with exception of 2020/21 **(Figure 8).** The main reasons for the decline in 2020/21 were due to the impact of Covid-19 which led to the closure of some of the businesses as well as non-compliance to some employers in remitting contributions.

However, the Fund will continue to cooperate with various Public Institutions and other key stakeholders to ensure that all unregistered employers are identified, registered and

contribute to the Fund as well as strengthen follow-up mechanisms for employers in order to achieve the expected 80% compliance rating by the end of 2021/22.

Figure 8: Employers Compliance Rating



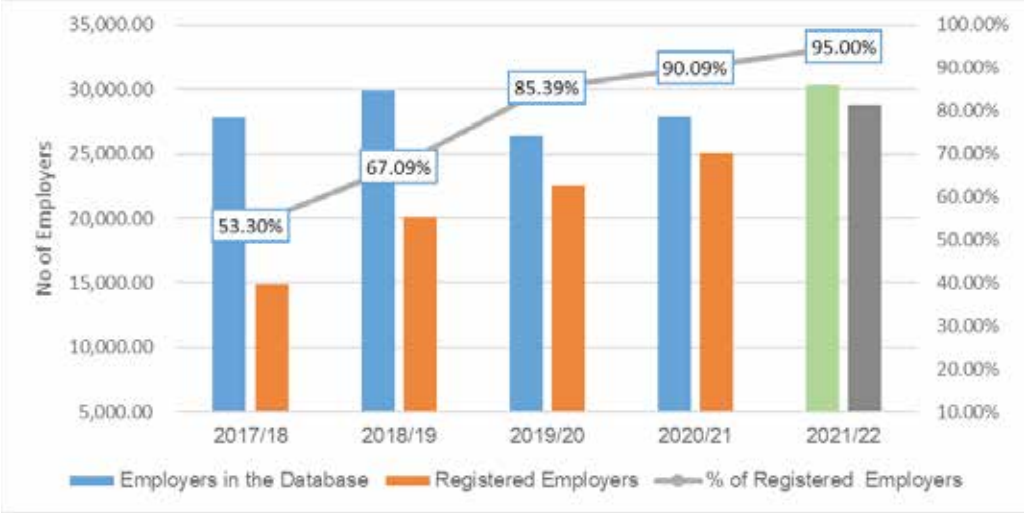
ii) % of Registered Employers

This measure aims at ensuring all employers in Tanzania Mainland in the formal sector are registered with Fund. The percentage is obtained by comparing registered employers against employers existing in the Fund's database in a specific period of reporting.

The target was to register at least 95% of all employers existing in the employer's database by end of June 2022. Employers registration increased throughout the reporting period reaching 90.09% of all employers in the database in 2020/21 **(Figure 9).** The Fund managed to register 14,836 employers in 2017/18, 20,102 employers in 2018/19, 22,542 employers in 2019/20, 25,085 employers in 2020/21 and is expected to register 28,826 employers by the end of 2021/22. Nonetheless, the performance attained was attributed to Fund's initiatives including conducting mass awareness to employers on Workers Compensation matters, automation of registration business processes, and conducting frequent inspections such surveys, payroll, and routine and joint inspections.

The Fund will continue to cooperate with various Public Institutions and other key stakeholders to ensure that all unregistered employers are identified, registered and are made to contribute to the Fund.

Figure 9: Trend of Employers Registration



2.2.5.2. Improve Efficiency

This objective aims at ensuring that all deserving beneficiaries of the Fund are paid their entitlements timely and without discrimination. The objective is measured by, turnaround time on claim payment, turnaround time on rejection of unqualified claim, data Quality Index and % business process automation rate.

i) Turnaround Time on Claim Payment

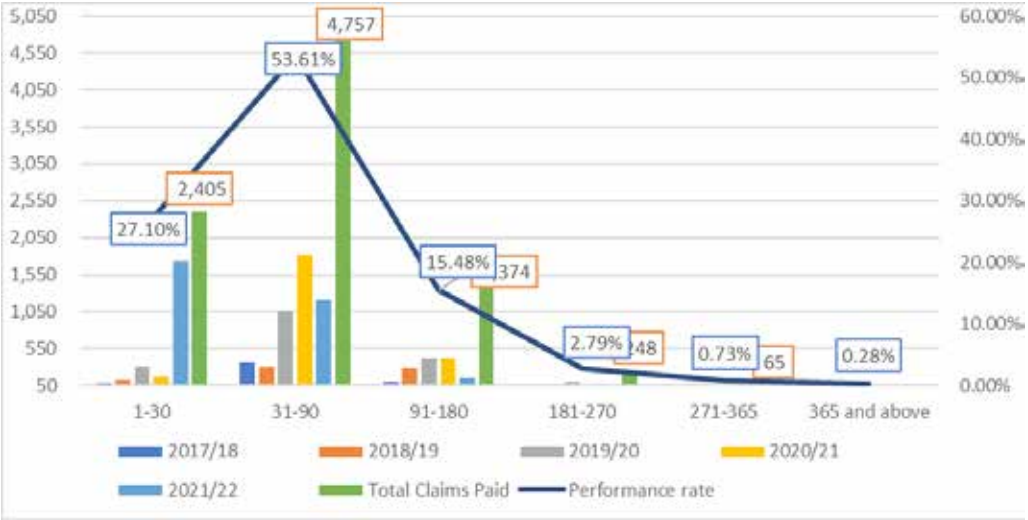
Turnaround time on claim payment is the average number of days required to process and pay claims. The cycle time starts from the day the Fund receives claim notification with complete documentation before the assessment to claim payment. The aim is to ensure claims are paid timely within the required time. This enables the Fund to track all received claims whose payment period goes beyond the legal requirement of 30 days.

Fund's target was to process and pay 90% of completed claims with supporting documents within 30 days. During the reporting period, the Fund paid a total of 8,874 claims by June 2021. Out of the paid claims, only 2,405 claims equivalent to 27.10% were paid within 30 days while 4,757 claims (53.61%), being the majority, were paid between 31 to 90 days. Despite the fact that the majority of the claims were paid between 31-90 days, the number of claims paid within 1-30 days was increasing from year to year **(Figure 10).** Among the reasons why the processing cycle was mostly above 30 days were; insufficient information on submitted documents, some employees not attaining Maximum Medical Improvement during the assessment, delay of some of the employees to show up for impairment assessment when needed and delay of employers to remit contributions for injured employees who have completed required documents.

Nonetheless, the performance attained was attributed to Fund's initiatives including automation of claim business processes including the development of an Online Notification System, conducting mass awareness to employers on Workers Compensation matters and

review of laws and regulations. The Fund will enhance Online Notification System and conduct business process re-engineering in order to ensure 90% of claims are paid within 30 days by the end of 2021/22.

Figure 10: Claim Payment Cycle Time and Total Claims Paid

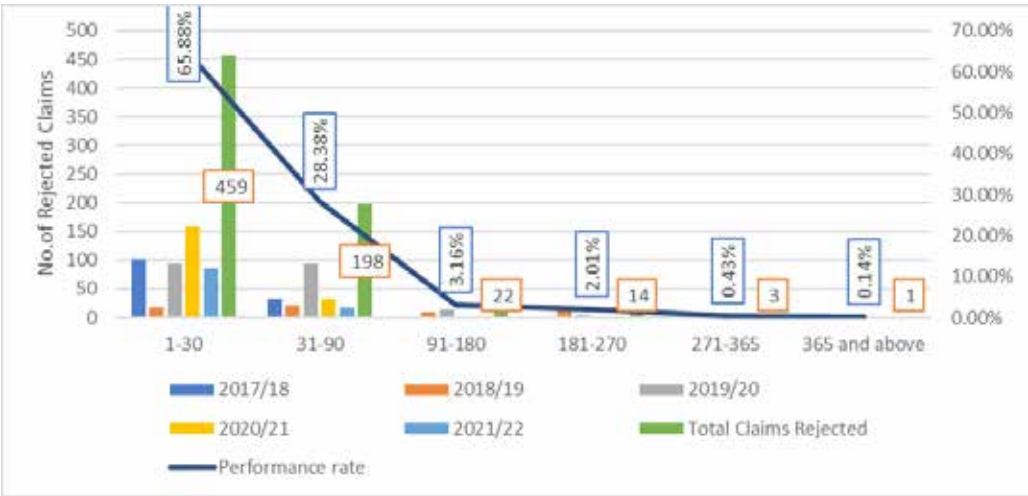


ii) Turnaround Time on Rejection of Unqualified Claims

Turnaround time on rejection of unqualified claims is the average number of days required to review and reject unqualified claims. The cycle time starts from the day the Fund receives claim notification to claim rejection. The aim is to ensure unqualified claims are rejected within the required time. Fund's target was to review and reject 100% of unqualified claims with supporting documents within 30 days.

During the reporting period, the Fund rejected a total of 696 claims by June 2021. Out of the rejected claims, the majority of the claims (459) equivalent to 65.88% were rejected within 30 days, 198 claims (28.38%) were rejected between 31 to 90 days and the remaining 40 claims were rejected in more than 90 days **(Figure 11).** The performance attained was attributed to Fund's initiatives including automation of claim business processes and the development of Online Notification System. The Fund will enhance Online Notification System and conduct business process re-engineering in order to ensure 100% of claims with complete documentation are rejected within 30 days by June 2022.

Figure 11: Turnaround Time on Rejection of Unqualified Claim



iii) Data Quality Index

This measure aims at ensuring all Fund's data are of high quality for efficient and effective decision making. The target was to achieve at least 95% Data Quality Index by June 2022. For the first two years 2017/18 and 2018/19, the Fund had not yet established a mechanism to obtain data quality index until 2019/20. As a result, two (2) data quality exercises (one exercise in 2019/20 and in 2020/21) to ascertain the quality of existing data were conducted. Data quality index scores for both periods were 90.34% and 97.28%, respectively. The performance was attributed to initiatives of conducting frequent data clean up exercises. In order to achieve a 100% data quality index by the end of 2021/22, the Fund will enhance data quality checks and continue conducting frequent data clean ups.

iv) Business Process Automation Rate

This measure aims at ensuring all Fund's automatable business processes are automated to enhance service delivery. During the reporting period, the target was to achieve at least a 90% business process automation rate by June 2022.

During the reporting period, the automation rate was increasing from year to year reaching 85.70% in June 2021. In 2017/18 the automation rate was 58%, 2018/19 was 65%, 2019/20 was 84% and 2020/21 was 85.70% **(Figure 12)**. The performance attained was attributed to the enhancement of the MAC system, Online Self-Service System Portal (WCFePG Portal), Customer Relationship Management System, Enterprise Risk Management System, ICT Monitoring System, Logistics and Asset Management System that includes contract management module which has tremendously reduced costs and complaints to employers specifically in submitting annual return of earnings, employers change of particulars and bulk employees' reconciliation.

The Fund will continue identifying business processes that have not been automated in order to attain the automation rate of 90% by the end of 2021/22. Details of the automation level are

presented in Figure 12.

Figure 12: Business Automation Rate

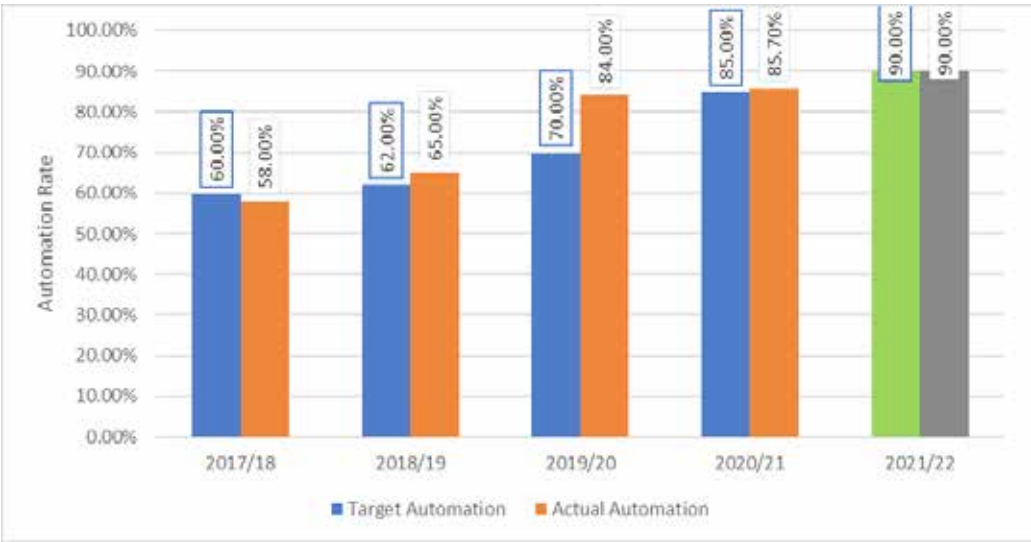


Table 6: Automation Details as of 30th June 2021

Description	Current Status	
	Number	Percent
Total Business Process	**97**	**100%**
BP Don't Need Automation	**20**	**20.6%**
BP Need Automation	**77**	**79.4%**
BP Fully Automated	***6***	***85.7%***
BP Partially	***4***	***5.2%***
BP Not Automated	***7***	***9.1%***

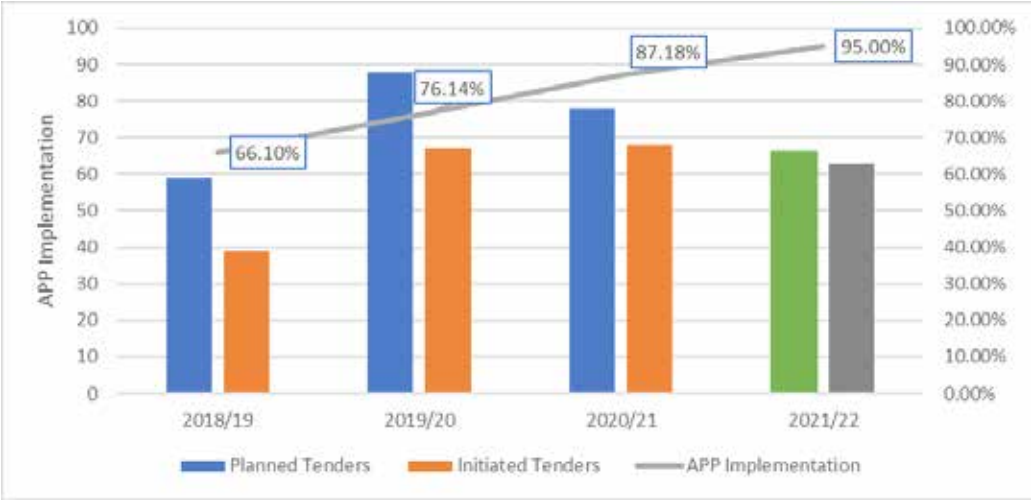
v) % implementation of the Annual Procurement Plan

The Fund is required by the Procurement Act to prepare an Annual Procurement Plan (APP) that shows details of all procurable items with respective tenders for that particular year. In ensuring efficiency in service provision, the APP should be implemented effectively. In that regard, the target was to implement the APP by at least 95% annually.

The implementation rate for 2018/19 was 66.10%, for 2019/20 was 76.14% and 87.18% for 2020/21 **(Figure 13).** The implementation rate was increasing year after year despite not meeting the set target of 95%. This was attributed to the delay in tender initiation.

However, follow up will be enhanced to user departments to ensure specifications are provided timely and all planned tenders are initiated in order to achieve 95% APP implementation.

Figure 13: Implementation of Annual Procurement Plan



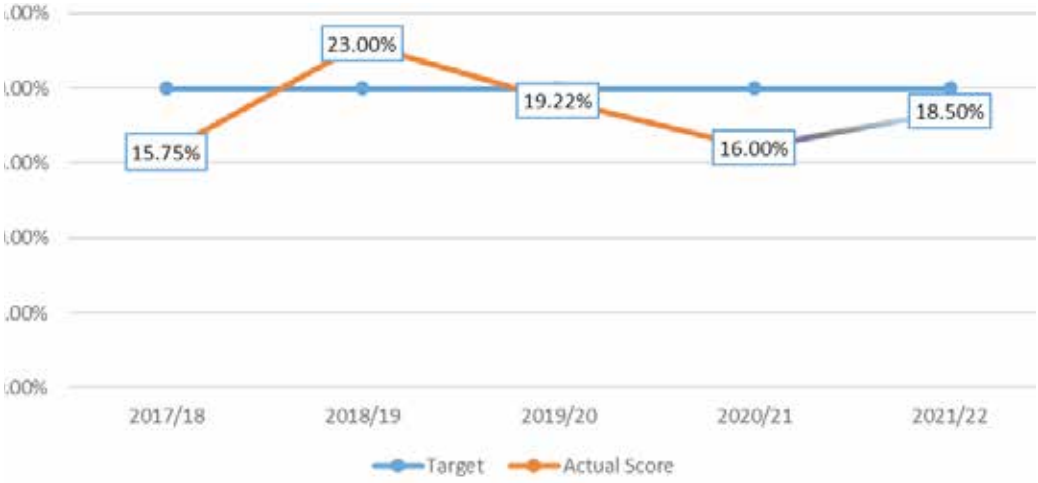
2.2.5.3 Strengthen Risk Management

This objective aims at embedding enterprise risk management practices within the operations of the Fund to enhance business continuity, reduced risk exposures and ensure compliance with law and policies. The objective is measured by risk Index, % institutional compliance rating, PPRA score and % audit recommendations resolved.

i) Risk Index

This index measures key risk indicators beyond tolerance level. The intention of this measure is to ensure that the Fund operates within the risk appetite in perusing its Strategic objectives. The Fund's target is not more than 20% risk indicators beyond the tolerance level achieved. During the period under review, the status shows that the risk index was below tolerance level with the exception of 2018/19 whereby the risk index was 23.00% **(Figure 14).** The performance attained was attributed to the implementation and management of the set controls of various identified risks. However, claims processing TAT, delay in approving of medical aid and delay in employer's correspondences feedback were among the key indicators that contributed to the increase of the risk index. The Fund will continue to develop and adopt uses of electronic services channels such as medical billing system with health care providers, Online Notification System, and Client Relationship Management System (CRMS) in order to ensure the risk index remains within the tolerance limits.

Figure 14: Trend of Risk status



ii) Institutional Compliance Rating

The institutional Compliance Performance Index is derived from the compliance Indicator Report. The index measures compliance in five categories namely; Legal, Regulatory, Internal, Agreement and benchmark. The intention of this measure is to ensure that the Fund complies with the statutory legislations, regulatory requirements and internal policies are adhered to during its operations.

The Fund's target is 100% Institutional Compliance rating achieved. During the period under review, Fund's overall Institution compliance was 96.00%. This implies that the Fund's efforts on compliance matters have produced the intended results of ensuring 100% compliance with laws and policies.

iii) PPRA Score

This score measures compliance of the Fund on procurement matters. The target is to attain at least a 95% PPRA score. During the period under review, the Fund was audited once on procurement matters. The audit was conducted during the period ended 30th June 2019. According to the audit results, the Fund obtained PPRA score of 88.20%. The main reason for the performance attained was a delay in initiating tenders by respective users that led to the delay in APP implementation.

iv) % Audit Recommendations Resolved

Audit Recommendations are directives provided by an auditing firm to an audited entity for implementation in a specific period of time. The measure intends to track level of implementation of all received recommendations. The target is at least 80% of audit recommendations to be resolved annually.

During the reporting period, the Fund's score on implementation of audit recommendations was above target on both internal and external recommendations. Internal audit recommendations were resolved by 85.45% and external audit recommendations were resolved by 84.06%. Pending recommendations from the external audit include outstanding contributions, unknown creditors, high volume of payables and refund of contribution to

employers while pending recommendations from the internal audit include verification of abroad pensioners, development of financial asset management manual and contract of interns. In ensuring all recommendations are resolved timely, the Fund will strengthen the implementation and monitoring of audit recommendations.

2.2.5.4 Promote Occupational Health & Safety

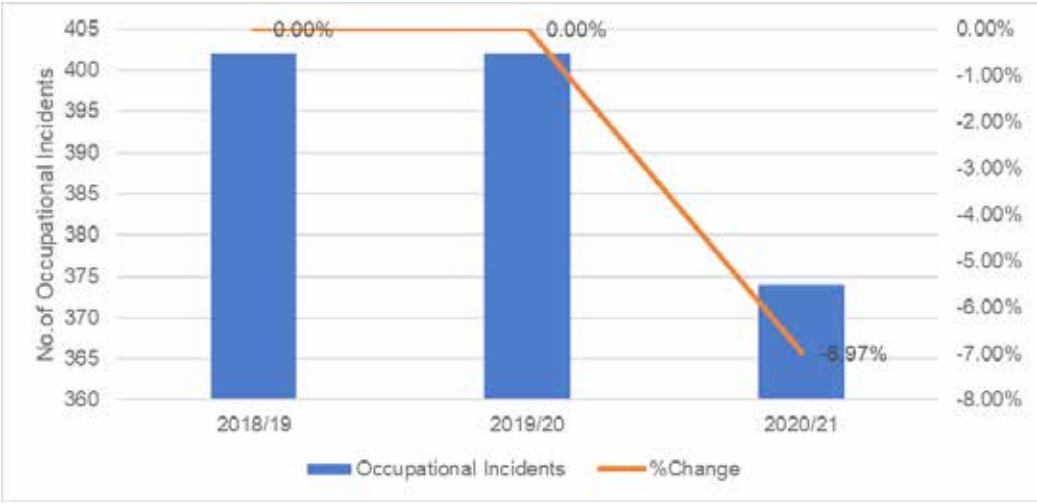
This objective aims at ensuring that employers are striving to create safer workplaces and thus reducing accidents and fatalities as well as building a preventive culture by taking precautions against avoidable accidents and disease incidences at workplaces. It is measured by the % reduction in occupational accidents and diseases.

i) % Reduction in Occupational Accidents and Diseases

This measure aims at ensuring occupational accidents and diseases are reduced at workplaces through initiatives conducted by both the Fund and employers. It is obtained from occupational health and safety surveys. The target is to attain at least a 10% reduction in occupational accidents and diseases for trained employers.

During the reporting period, surveys on reduction in occupational accidents and diseases among high-risk employers were conducted for three years 2018/19,2019/20 and 2020/21. For 2018/19 and 2019/20 there was no reduction in occupational accidents and diseases as the rate of occupational incidents remained constant. However, a reduction of 6.97% was experienced in 2020/21. This was a result of initiatives including training to employees and employers on basic occupational health and safety and workers compensation matters as well as conducting OSH audit on higher risk employers.

Figure 15: % Reduction In occupational injuries



2.2.5.5 Improve Partner Relationship Management

This objective aims at ensuring that the Fund continuously improves its cooperation with key

partners through the exchange of data, experiences, best practices and technical support. This objective is measured by % of partner MoUs implementation.

i) % of Partner MoUs Implemented

MoUs help the Fund on smoothing operations through information sharing and technical expertise. This measure intends to track the level of implementation of agreed cooperation among the stakeholders.

During the period under review, the implementation status of Fund's MoUs with various stakeholders was 100%. The achievement was attributed to good cooperation between the Fund and the respective stakeholders. Among the key stakeholders the Fund had signed MoUs which include; DGUV-German (in 2018/219), WCFCB-Zambia (2019/20), OSHA, NSSF, TRA, NHIF, GPSA, TCDC, NIDA and Ministry of Natural Resources and Tourism and Traffic Police Force (2020/21). Nevertheless, the Fund is in the process of signing an agreement with RITA. The Fund will continue to cooperate with all Strategic Stakeholders for better service delivery.

2.2.6 Learning and Growth Perspective

The learning and growth perspective is centred on enabling employees to acquire the knowledge, skills and competence required to fulfil the Fund's objectives. Initiatives under this perspective include the provision of various pieces of training that are relevant to Fund's businesses to enable employees to bridge the knowledge gap that will be identified.

2.2.6.1 Strengthening Governance

This objective aims at improving the way the Fund is controlled and directed by putting in place charters, frameworks, policies and strategies that will enhance internal controls of the Fund. This objective is measured by audit score and Annual Plan Execution Score.

i) Audit Score

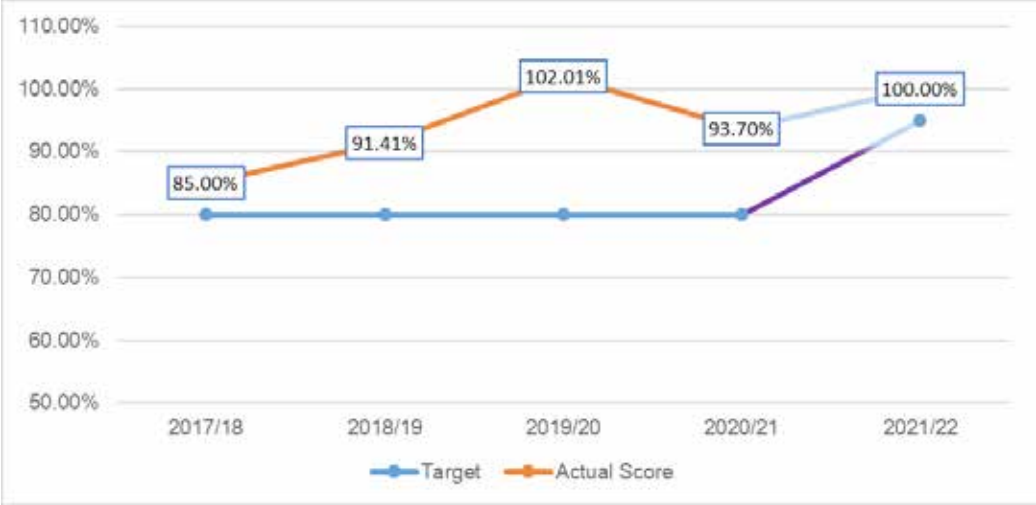
This is a score issued by an external auditor (Controller and Auditor General –CAG) to the audited entity after the audit exercise is completed. An audit exercise is conducted on annual basis. The Fund's target annually was to attain a clean Audit report.

During the period under review, four (4) audits by CAG (2015/16 -2019/20) have been conducted. Throughout the reporting period, the Fund has obtained clean/unqualified audit reports equivalent to 100% of the target. The performance attained was mainly due to effective management practices.

ii) Annual Plan Execution Score

The annual Plan comprises all physical targets and activities that are approved for implementation during the respective financial year. The Fund's target was 80% implementation of the Annual Plan by the end of 2022. Throughout the implementation period, the Annual Plan execution was above target **(Figure 16).** The performance was attributed to the commitment of staff in ensuring plans are executed effectively.

Figure 16: Annual Execution Plan Trend



2.2.6.2 Improve Staff Skills and Knowledge

This objective aims at increasing the productivity of the Fund through staff empowerment and improvement of competence of staff by providing them with access to learning and development opportunities, linking staff tolearning and development programs with employee's career path and succession planning, exposure, mentoring and coaching programs and providing support in order to enable them to realize the Funds strategic objectives. This objective is measured by staff performance score.

i) Staff Performance Score

Staff performance is the ability of staff to deliver intended results within the set time and resources. This measure aims to ensure average staff performance is outstanding in order to achieve Fund's goals. The target is at least to achieve a staff performance score of 2 annually. Overall staff performance score was as indicated below. Among the key contributing factors for the achievement were timely training to staff, good working conditions as well as the existence of good governance.

Figure 17: Staff Performance



Note: Staff performance rating is described as follows: 1 means outstanding performance, 2 means above-average performance, 3 means average performance, 4 means poor performance and 5 means very poor performance.

2.2.6.3 Improve Work Environment and Culture

This objective aims at creating a work environment that fosters performance culture, innovation, creativity and enables the provision of working tools and technology to enable employees to implement organization goals in an effective and efficient manner. This objective is measured by staff satisfaction score, % of innovative ideas implemented and culture maturity score.

i) Staff Satisfaction Score

This measure aims at ensuring that staff are satisfied with the working environment in order to increase productivity. It is the feedback received from staff regarding the working environment. The score is obtained from satisfaction surveys conducted annually. Fund's target was to achieve a staff satisfaction score of 80% annually.

During the period under review, staff satisfaction score was fluctuating as shown in Figure 18. The increasing trend of staff satisfaction was a result of Fund's efforts of ensuring staff are provided with all necessary working tools and services as well as engaging staff in various training and motivational sessions. The Fund will continue implementing various initiatives such as the implementation of welfare programs and human capital development plans in order to achieve a satisfaction score of 90% by June 2022.

Figure 18: Staff Satisfaction Score



2.3 PERFORMANCE REVIEW IN DELIVERING CORE MANDATE

Table 7: Performance Review in delivering core mandate

Mandate of the Fund	Review	
	Achievements	**Constraints**
(a) Provision of adequate and equitable compensation to employees **Descriptions** The objective of this mandate is to ensure that the Fund provides benefits that meet the needs of the injured employees and which are in line with international standards.	**Overall Achievement** Overall assessment of the adequacy as measured by replacement ratio is above the ILO recommended threshold of 60%. The current minimum replacement ratio of the Fund is 70%. **Specific achievements** i. During the period under review, the Fund paid TZS 30.62 billion to employees who were injured due to work and their dependants. ii. The number of benefits covered is in line with international standards. iii. There was no discrimination among beneficiaries, hence the Fund adhered to the principle of equity.	i. Low compliance with the recommended sectoral minimum wage among employers ii. Low benefit awareness leading to unrealistic expectations among beneficiaries iii. Limited scope of rehabilitation services
	Proposed Way forward	
	i. To recommend adherence to sectoral minimum wage ii. Enhance awareness of Fund's benefits iii. To undertake period indexation of benefits. iv. To improve rehabilitation benefits	

<table>
<tr><th rowspan="2">Mandate of the Fund</th><th colspan="2">Review</th></tr>
<tr><th>Achievements</th><th>Constraints</th></tr>
<tr><td rowspan="3">(b) Implementation of the National Social Security Policy of 2003 in relation to work-related injuries, diseases and deaths

Descriptions
The main objective of the Policy is to create a legal framework to extend social security coverage to all employees in the formal sector and devise means of extending coverage to the informal sector such as agricultural, mining, fishing and small businesses</td><td>Overall Achievement
An independent scheme (WCF) has been established to provide employment injury benefits that meet the set standards.

Specific achievements
i. Benefits have been paid within and beyond borders.
ii. The coverage has been extended.</td><td>i. Absence of the legal mechanisms to provide for reciprocal agreements with other countries for the transfer of social security benefits across nations
ii. Difficulty in verification of beneficiaries beyond boarders
iii. Failure to achieve coverage of informal sector
iv. Low pace of formal employment growth
v. Low levels of income among employees
vi. Declaration of low insurable earnings</td></tr>
<tr><td colspan="2">Proposed Way forward</td></tr>
<tr><td colspan="2">i. Consider establishment of legal mechanisms to provide for reciprocal agreements with other countries for transfer of social security benefits across nations
ii. Extend service delivery outlets
iii. To assess the feasibility of extending coverage to the informal sector
iv. Consider inclusion of the self-employed under employment injury
v. Enforce contribution compliance</td></tr>
</table>

<table>
<tr><th rowspan="2">Mandate of the Fund</th><th colspan="2">Review</th></tr>
<tr><th>Achievements</th><th>Constraints</th></tr>
<tr><td rowspan="3">(c) Provision of a framework for effective, prompt and empathetic consideration, settlement and payment of compensation benefits

Descriptions
To facilitate a robust system for prompt and empathetic consideration and payment of compensation benefits.</td><td>Overall achievement
A framework for benefit payment is in place and implemented.

Specific Achievements
i. Online Notification System has been established and operationalized.
ii. Network of the service providers has been increased.</td><td>i. Prolonged claim processing cycle time
ii. Low benefit awareness leading to unrealistic expectations by beneficiaries
iii. Limited number of the qualified medical practitioners for impairment assessment
iv. Lack of claimant identification systems for Health Providers
v. Fraudulent practices on claim payment</td></tr>
<tr><td colspan="2">Proposed Way forward</td></tr>
<tr><td colspan="2">i. To review and improve benefit payment workflow
ii. To enforce utilization of the online systems for claim processing
iii. To enhance awareness of Fund’s benefits
iv. To provide training and capacity building to medical practitioners in areas of occupational injury
v. To facilitate interface (through automation) between the Fund and service providers
vi. To enhance fraud controls</td></tr>
</table>

<table>
<tr><th rowspan="2">Mandate of the Fund</th><th colspan="2">Review</th></tr>
<tr><th>Achievements</th><th>Constraints</th></tr>
<tr><td rowspan="3">(d) Provision of a framework for control and management of contributions and payments

Description
To facilitate contribution collection and payment of relevant dues</td><td>Overall Achievement
Since its establishment, the Fund has managed to collect TZS 462.07 billion from both private and public sectors.

Specific Achievements
i. Collaboration with other stakeholders such as TRA, NSSF, BRELLA in improving employer's database.
ii. Promoting compliance through joint inspection programs with stakeholders such as PMO-LYED, OSHA & NSSF
iii. Development of an Online Systems for contribution collection and payment facilitation</td><td>i. Presence of non-compliant employers
ii. Inadequate number of staff to follow up on contribution remittance
iii. Covid-19 effect on contribution collection</td></tr>
<tr><td colspan="2">Proposed Way forward</td></tr>
<tr><td colspan="2">i. Enhance strategic collaboration to increase contribution compliance
ii. Facilitate system integration to enhance collection and payment processing</td></tr>
</table>

<table>
<tr><th rowspan="2">Mandate of the Fund</th><th colspan="2">Review</th></tr>
<tr><th>Achievements</th><th>Constraints</th></tr>
<tr><td rowspan="3">(e) Promotion of prevention of accidents and occupational diseases;

Description
The purpose of this objective is to ensure sufficient consideration on matters of safety and health in order to reduce incidences of accidents, diseases or deaths due to work.</td><td>Overall Achievement
Safety and health awareness seminars were conducted, whereby a total of 1,493 high-risk employers and 11, 903 employees from high-risk employers have been reached during the period under review.
Specific Achievements
i. Various occupational safety and health targeted interventions were implemented among identified high-risk employers.
ii. Collaboration with OSH stakeholders through MoU on joint activities to improve safety and health at workplaces.
iii. Occupational safety and health data management.</td><td>i. Shortage of staff to undertake prevention mandate.
ii. Inadequate enforcement of safety and health legislation among actors.
iii. Inadequate willingness to invest in occupational safety and health among employers.
iv. Inadequate awareness of safety and health matters.</td></tr>
<tr><td colspan="2">Proposed Way forward</td></tr>
<tr><td colspan="2">i. Strengthen collaboration with OSHA and other stakeholders on matters of prevention of occupational accidents and diseases
ii. Consideration of incentive scheme for employers
iii. Strengthen provision of OSH awareness and dissemination of OSH information.
iv. Establish Promotion of Prevention Strategy of the Fund
v. Implementation of Vision Zero Campaign
vi. Intensify the use of technology for prevention services delivery
vii. Enhance OSH data Management (Annual OSH Data report)</td></tr>
</table>

<table>
<tr><th rowspan="2">Mandate of the Fund</th><th colspan="2">Review</th></tr>
<tr><th>Achievements</th><th>Constraints</th></tr>
<tr><td rowspan="3">(f) Provision of rehabilitation services;

Descriptions
To health condition of the injured employees through quick recovery and return to work</td><td>Overall Achievements
Clinical rehabilitation has been widely provided through contracted service providers.
Specific Achievements
i. Rehabilitation strategy has been developed
ii. Strategic collaboration exists to enhance rehabilitation function
iii. Doctors have been trained</td><td>i. Limited scope of rehabilitation services
ii. Limited number of competent facilities to provide comprehensive rehabilitation services;
iii. Low level of knowledge among practitioners on rehabilitation services</td></tr>
<tr><td colspan="2">Proposed Way forward</td></tr>
<tr><td colspan="2">i. To operationalize rehabilitation Strategy
ii. To leverage strategic partnering to strengthen rehabilitation function
iii. To provide capacity building to medical practitioners on rehabilitation management</td></tr>
</table>

Mandate of the Fund	Review	
	Achievements	**Constraints**
(g) Compliance with international obligations with respect to workers compensation **Descriptions** The main objective is to ensure that the Fund's operations are consistent with international standards and best practices.	**Overall Achievement** The benefits provided by the Fund are in accordance with the requirements of the ILO convention number 121 of 1964. **Specific Achievements** i. Based on the actuarial valuation, the Fund is financially sound and sustainable ii. The Fund has been able to improve amounts of benefit provided beyond the provisions of the Workmen Compensation Act of 1949. iii. The Fund has been able to align with the requirements of the Social Security Policy of 2003.	i. Non-ratification of the Social Security Conventions No.102 and 121 ii. Limited engagement with international organizations
	Proposed Way forward	
	i. To ratify relevant conventions ii. To strengthen collaboration with similar schemes (international/regional) for benchmarking iii. To conduct capacity-building programs for stakeholders	

2.4 PERFORMANCE REVIEW OF CONTRIBUTION TO FIVE YEAR NATIONAL DEVELOPMENT PLAN 2016-2021

Apart from the Strategic Plan, the Fund also reviewed its contribution to the implementation of relevant FYDP II objectives. The five-year Development Plan phase II (2016-2021) had nine (9) objectives. Out of these, the Fund had a contribution on three (3) of them as follows.

2.4.1 Build a base for transforming Tanzania into a semi-industrialized nation by 2025

The Fund had two main contributions to this specific objective. First, the Fund ensured that workers who sustained occupational injuries received compensation in accordance with the requirements of the Workers Compensation Act. In particular, during the period under review, the Fund received a total of 9,597 claims. A total of TZS 30.62 billion was spent to

cover compensations to eligible beneficiaries. The trend of claims during the period is as given below.

Table 8: Claim Trend

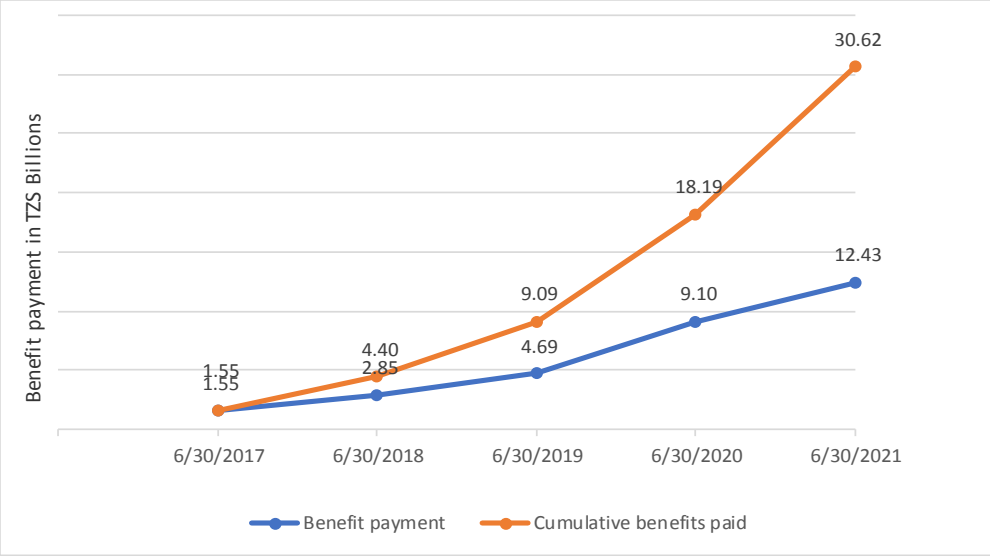
Type of claim	2016 /2017	2017 /2018	2018 /2019	2019/ 2020	2020/ 2021	Total
Occupational accidents (OA)	721	1,355	1,853	2,140	2,406	8,475
Occupational diseases (OD)	20	139	119	142	198	618
Occupational deaths (OF)	36	67	98	160	143	504
Total Claims	**777**	**1,561**	**2,070**	**2,442**	**2,747**	**9,597**

Secondly, the Fund is in the preliminary stages of assessing investments in various industrial projects. These include Mponde Tea factory in Tanga, Morogoro Canvas in Morogoro and Simiyu medical products in Simiyu. To date, Mponde Tea factory is in the initial implementation stages while the remaining projects are being assessed for investment.

2.4.2 Improve quality of life and human wellbeing

The Fund has an obligation of ensuring that workers who suffer occupational injuries receive adequate and equitable compensation on time. The essence of compensation payments is to ensure that there is adequate labour protection to the extent that employees and/or dependents of employees who contract occupational accidents, diseases or death continue to live a decent life and that their human dignity is not impaired after an occupational injury or death. During the period under review, the Fund has continued to pay compensations to injured employees and dependents sustainably. Those who benefited from compensations continued to be engaged in various economic activities and hence contributing positively to the growth of the national economy. The trend of compensation benefits paid during the period under review is as follows.

Figure 8: Trend of Compensation Benefits Paid



As a way of fulfilling its Corporate Social Responsibility, the Fund engaged in activities including support to the health sector, education sector and vocational colleges catering to persons with disability.

2.5 Ensure global and regional agreements are implemented for the benefit of the country.

The Fund contributes in ensuring global and regional agreements (e.g. Africa Agenda 2063 and SDGs) are adequately mainstreamed into national development planning and implementation frameworks for the benefit of the country. One of the objectives of the Workers Compensation Act in accordance with S. 3 (e) of the Act, is to give effect to the international obligations with respect to workers compensation. Operations of the Fund, therefore, align with various international conventions and agreements that the country has committed to abide by. In particular, compliance with provisions of the ILO Convention number 102 of 1952 regarding Social Security minimum standards, ILO Convention number 121 of 1964 regarding employment injury and ILO Recommendation 202 of 2012 regarding Social Protection floors.

In addition to the cited instruments, implementation of the core functions of the Fund contributes to the achievement of the aspirations of the African Union through Agenda 2063 and Sustainable Development Goals. As for Africa Agenda 2063, the Fund aligns itself to the requirements of goal number 1 (A high standard of living, quality of life and well-being for all citizens), goal 3 (Healthy and well-nourished citizens), goal 4 (Transformed economies), goal 9 (Continental financial and monetary institutions established and functional) and goal 12 (Capable institutions and transformative leadership in place). Relevant Sustainable Development Goals include goal 1 (End poverty in all its forms everywhere in the world) and goal 8 (Promote sustained, inclusive and sustainable Economic growth, full and productive employment and decent work for all).

2.6 PERFORMANCE REVIEW OF RULING PARTY MANIFESTO 2015-2020 AND DEVELOPMENT VISION 2025

The Fund has also implemented requirements of the ruling party Manifesto and Development Vision 2025 as follows.

2.6.1 High-Quality Livelihoods and Fight against Poverty

The Fund through regular payment of benefits to eligible beneficiaries has contributed to the attainment of Section 16 of the Manifesto regarding the fight against poverty and Objective 1 of the Development Vision 2025 regarding high-quality livelihood by ensuring that affected victims do not fall back into poverty. During the period under review, the Fund processed and paid benefits amounting to TZS 30.62 billion.

2.6.2 Improved Service Delivery

The Fund has improved its service delivery channels by leveraging ICT and automation of the key processes as per section 174(i)(i) of the Manifesto. During the period under review, the Fund's level of automation grew from 0% to 85.40%.

2.6.3 Ratification of relevant Conventions

With regard to the ratification of relevant conventions as per requirements of Section 174(d) of the Manifesto, the Fund continued to provide benefits that are in line with requirements of Convention Number 121 of 1964 (employment injury convention). By so doing, the country can easily ratify this convention since the Fund's operations have already been aligned with the requirements of the Convention.

2.6.4 Protection of Workforce

Section 174 (c) of the Manifesto regarding the protection of the workforce, the Fund has been implementing this requirement by ensuring that it provides awareness to stakeholders on occupational safety and health. During the period under review, awareness programs conducted benefited a total of 1,328 employers and 10,677 employees countrywide.

2.6.5 Fight against Corruption

As per Section 11, 12, 13 and 16 of the Manifesto, the Fund has prepared and put in use various guidelines on this matter. An example of this guideline is the one on fraud and corruption prevention guidelines and on top of that, staff of the Fund are subjected to vetting by relevant authorities.

2.6.6 Industrial Development

Regarding industrial development, the Fund continues with its efforts to revamp Mponde Tea Factory in collaboration with PSSSF. In addition, the Fund is in the preliminary stages of investing in the Simiyu medical products in collaboration with NHIF as per Section 33(g) of the ruling party's Manifesto and Objective 5 of the Development Vision 2025 (A competitive economy capable of creating sustainable growth and shared benefits). Further, investment

activities undertaken by the Fund also help to create employment and stimulate the economy. This is an important attribute to enhancing competitiveness of the economy.

2.6.7 Good Governance

As per Objective 3 of the Development Vision 2025, the Fund is overseen by the Tripartite Board of Trustees whose composition has considered the representation of the Government, Employers and Trade Unions. Moreover, the Fund like any other Institution is managed in compliance with national laws and regulations.

2.7 SITUATIONAL ANALYSIS

2.8 National Goals Alignment with the Fund's Strategy

Table 2 summarizes the relevant national goals, measures and how the Fund will contribute to achieving the national goals through the Fund's Strategic Plan.

Table 9: Contribution of the Fund to achieving National Goals

S/N	National Goals	Contribution of the Fund		
		Indicators/Measures	Targets	
			By 2021/22	By 2026/27
1.	Promotion of labour productivity	Percentage of eligible employees and their dependents compensated	100% of eligible employees and their dependents compensated	100% of eligible employees and their dependents compensated
2.	Improve service delivery	Percentage automation of key service delivery channels	86% automation of key service delivery channels achieved	95% automation of key service delivery channels achieved
3.	Extension of social security coverage	Percentage of labour force covered by the Fund	90% of the formal sector covered	100% of eligible formal sector employees covered
4.	Promotion of prevention of occupational accidents and diseases	Percentage of OSH compliance for employers under surveillance	50% of OSH compliance for employers under surveillance	80% of OSH compliance for employers under surveillance
5.	Good governance and rule of law	Institutional compliance score	100% compliance with laws and regulations	100% compliance with laws and regulations
6.	A strong and competitive economy	Investment of funds	100% of investable funds invested timely	100% of investable funds invested timely

2.9 Social Security in Tanzania Mainland

Tanzania like many other countries of the world has adopted the ILO three pillar model of Social Security Programs administration. The National Social Security Policy of 2003 articulates the three-pillar system. In the 1st pillar, Social assistance is offered to the marginalized citizenry and special groups. Prominent programs in this pillar include those administered by the Tanzania Social Action Fund (TASAF) which provides cash transfers and public work to deserving poor.

The 2nd pillar is mainly confined to formally employed workers. Under this arrangement, employers are obliged by law to remit contributions to Social Security institutions on monthly basis. As of November 2021, it is estimated that less than 20% of the labour force is covered under the social insurance pillar. These are mainly members of Mandatory Social Security institutions that exist in the country. These institutions are National Social Security Fund (NSSF), Public Service Social Security Fund (PSSSF), National Health Insurance Fund (NHIF) and Workers Compensation Fund (WCF).

The 3rd pillar focuses on voluntary contributions over and above the mandatory arrangement. With exception of WCF, all other Social Security schemes in Tanzania have opened windows for voluntary arrangements under a defined contribution plan. Through these options, players in the informal sector are particularly encouraged to save for their future.

Despite these efforts, a number of challenges remain. For instance, it is estimated that over 80% of the Tanzanian population is not covered by social security Funds. The least covered is the population in the informal sector and the majority of the rural habitants. It is equally important to underscore the fact that the Workers Compensation Fund has been established to achieve a number of objectives which include enhancing the adequacy of compensation benefits in accordance with the aspirations of the National Social Security Policy of 2003 and other statutory requirements including international conventions.

2.10 Environmental Scan

The Fund carried out analysis for the purpose of identifying strengths, weaknesses, opportunities and challenges (SWOC) that affect the Fund. The following information provides a summary of the SWOC analysis.

2.10.1 Enablers (Strengths and Opportunities)

(a) Presence of the Act
(b) Existence of National Social Security Policy of 2003
(c) Existence of Government support
(d) Availability of financial resources
(e) Presence of the Board of Trustees
(f) Presence of competent staff
(g) Existence of the network of Health Care Providers

(h) Existence of modern ICT infrastructure
(i) Presence of conducive working environment
(j) Presence of clear service procedures
(k) Cooperation and affiliation with ISSA, ECASSA, TSSA and other organisations that provide technical expertise on social security matters
(l) Cooperation with other institutions including TRA, NBS, OSHA, NIDA, TIRA, Police, Cooperative Commission and BRELA
(m) Existence of well-developed compensation schemes in other countries for benchmarking
(n) Presence of various media outlets in the country
(o) Collaboration with other social security schemes including on industrial projects

2.10.2 Challenges (Weaknesses and Threats)

(a) Low level of public awareness on workers compensation matters
(b) Inadequate automation of the business process
(c) Potential for litigations
(d) Unpredictable market interest rates
(e) Scarcity of experts on employment injuries matters in the labour market
(f) Potential exposure to cyber-crime incidences
(g) Likelihood of fraudulent practices among employers, employees and service providers

2.11 Customers and stakeholders

In fulfilling its mission, the Fund recognizes the importance of and commitment to delivering quality service to its primary beneficiaries and stakeholders at the least possible time. The Fund's stakeholders include Employees, Employers, the Government, Regulatory authorities, Fund managers, Custodians, Development partners and Professional associations, the media and Health care/service providers. Detailed stakeholders' analysis is shown in Appendix 3.

2.12 Customer Value Proposition

In conducting the Fund's organizational assessment, its primary and secondary customers and stakeholders were identified, and their needs were determined as direct recipients, beneficiaries and interest bearers of the Fund's services. This is a critical step in the development of the organization's strategy as stakeholders and customers can have a major impact on the success or failure of the organization. The Fund is committed to providing adequate and equitable compensation in a timely manner, reliably and using appropriate technology. The Fund's customers and stakeholders are listed in Annex 2.

2.13 RISK MANAGEMENT

2.13.1 Risk Analysis

Risk assessment has been done to identify potential events that may affect the Fund to attain its objectives. The Risk Profile highlights the nature of the identified risk based on the probability of happening and the impact of each risk once it happens. Tables 3(a) and 3(b) show risk profile, risk description, rating and mitigation actions.

Table 10 (a): Risk Profile

Likelihood/ Probability	Impact/Consequences				
	Insignificant	Minor	Moderate	Major	Severe
Almost certain			4		
Likely				1,2,6,7	
Possible			9		3,8,11,13,14
Unlikely					5,12
Rare					10

Table 11 (b): Risk Assessment

S/No.	Risk Description	Risk Rating	Mitigation Actions
1.	Claims assessment or medical Bill Vetting may be delayed leading to customer complaints	High	· Medical Practitioners Training · Train medical personnel (staff) on vetting of medical bills · Distribution of CAS staff in Fund's Regional offices · Increase the number of staff to meet the available workload
2.	Delays in Medical Aid Approval may lead to reputational loss	High	· Categorizing of Medical Aid approval by levels · Automation of HCP/HSP medical aid management · Automation of medical aid approval
3.	Fraud and/or corruption may be committed leading to financial and reputational loss	High	· Strengthening of Internal controls · Implement Fraud and Corruption Risk Management Policy · Awareness campaign on Fraud and Corruption Management · Adopt Client Service Charter · Develop Service Level Agreements (SLA) · Enforce Staff Code of Ethics and Conduct

S/No.	Risk Description	Risk Rating	Mitigation Actions
4.	Customer expectation may not be achieved leading to dissatisfaction and complaints	High	· Implement Communication Strategy · Implementation of Client Service Charter · Conduct customer care training for all Staff · Awareness program on claims procedures and required documents · Implementing online HCP and HSP system · Call centre platform · Develop and Implement Service Level Agreement · Develop HCP/HSP Management System.
5.	Non-Compliance with Public Procurement Act may lead to Legal and Regulatory breach	Medium	· Conduct training on Procurement Laws and Regulations for Tender Board, User departments and PMU staff · Develop Procurement Management Manual
6.	Benefit processing may be delayed leading to customer dissatisfaction	High	· Compliance with Claim Management Manual · Conduction of awareness and training on claims procedures to employers and employees · Enforce legal measures on non-compliant employers
7.	Claim Review process may be delayed leading to reputational loss	High	· Conduct inspection/verification of Gross Monthly earnings within 15 days · Entering into an agreement between WCF and OSHA on claim-related matters · Automate Claim Review process · Develop and implement SLA's in Claim review process.

S/No.	Risk Description	Risk Rating	Mitigation Actions
8.	Cybercrime may lead to operational disruptions, reputation and financial loss	Medium	· Develop Cyber Crime Policy · Enforce Staff Code of Ethics and Conduct · Conduct quarterly awareness campaigns on information security · Installation of biometric access control doors · Develop and implement ICT security strategy · Registration of non-ICT staff in server room register · Enforcement of ICT Security Policy · Implement Process for granting / revoking / changing access · Deployment of Network security devices
9.	Failure of the Board to discharge its oversight functions leading to adverse corporate performance	Medium	· Capacity building programs based on training need assessment · Review of the Board charter to reflect international standards · Enforce the Board's Code of Ethics/ Public Service Act · Develop and implement a meeting calendar
10.	Disaster may occur leading to operational failure	Low	· Implement Business Continuity Management Policy · Insurance cover against property damage · Train staff on emergence and evacuation procedures · Periodical wiring check-up · Periodical checking of Fire Fighting Equipment · Conduct Fire and rescue awareness program · Availability of alternative power supply or generator · Availability of alternative Water supply or water backup/reserve

S/No.	Risk Description	Risk Rating	Mitigation Actions
11.	Operational disruption may lead to Data loss	Medium	· Implement ICT Disaster Recovery Plan · Enforce compliance with ICT Policy and Standards · Perform data backup · Conduct hardware preventive maintenance regularly · Operationalize power inverter · Train ICT Staff on network Configuration
12.	Unauthorized access to information may lead to breach of confidentiality	Medium	· Provide privileged access to Physical and Electronic files · Awareness Training on Records Managements · Monthly review of systems access right · ICTU troubleshooting and fixing to be done on time · Establishment of a confidential registry
13.	Claims information may be incorrect leading to reputation and financial loss	Medium	· Implement Claim Management Manual · Automation of HCP/HSP medical aid management · Training on claim investigation to improve the quality of investigation
14.	Non-compliance with Laws, Regulations, guidelines and Directives of the Government, Board and Management may lead to financial and reputational loss.	Medium	· Adopt institutional compliance manual · Ensure attendance in professional and regulatory workshops

CHAPTER THREE

3.0 THE FUND'S STRATEGY

3.1 Customer value proposition

The customers and stakeholders value proposition translates the needs of the Fund's Customers and stakeholders into strategy. The value proposition is the unique added value that the Fund will offer to its clients through its operations. The table below summarizes the customer value promise by the Fund to exceed clients' expectations.

CUSTOMERS & STAKEHOLDERS	**PRODUCTS AND SERVICES** The products and services that the Fund provides have the following characteristics.	**IMAGE** The image that the Fund wants to portray has the following characteristics.	**RELATIONSHIP** The relationship that the Fund wants to have with its customers & stakeholders could be described as follows.
• Members • Employers • Families • Community • Government	• Reliable Services • Adequate Compensation • Timely Services • Cost-Efficient • Technology Driven • Customer-Centric	• Accurate • Transparent Trustworthy • Accountable	• Empathetic • Fairness • Responsive • Impartial

3.2 Priority Areas

In the process of choosing a strategic direction, advantages and disadvantages of alternative strategies were assessed. The Strategy Profile below is a graphic illustration of the emphasis the Fund's strategy places on critical elements or key drivers. The strategy graphic below shows how the Fund's strategy is positioned relative to its current strategic intent. The comparison fuels conversations on possible actions to create a new winning cost-effective strategy for delivering services to beneficiaries.

The strategy profile below identifies Growth Drivers as expansion of the branch network and investment in human capital and Financial Drivers as growth in investment and contribution collection while its Efficiency Drivers are investment in technology and enhanced service quality.

(a) Enhancement of the Branch Network

More efforts will be deployed to ensure that the Fund's regional branch network is enhanced for effective service delivery, ease of access to services by beneficiaries and stakeholders and

improvement of compliance.

(b) Human Capital Development

The Fund will step up its efforts to improve staff skills and knowledge by closing the skills gap, enhancing employee and organizational competencies, building an appropriate institutional culture, ensuring staff live the core values, strengthening succession planning and improving employee welfare and productivity. The Fund expects to maintain dedicated staff at all times to deliver the Fund's vision.

(c) Prudent Investment

In ensuring that the Fund's sustainability continues to improve, investment principles, guidelines and policies will be adhered to. This is intended to provide for safety of our investment, high yield, adequate liquidity, diversified investment portfolio and investments that have high socio-economic benefits.

(d) Growth in Contribution Collection

The Fund will focus on engaging various stakeholders to enhance contribution collection in order to facilitate sustainable payment of required benefits. The Fund will encourage voluntary compliance among stakeholders through sensitization and employers engagement.

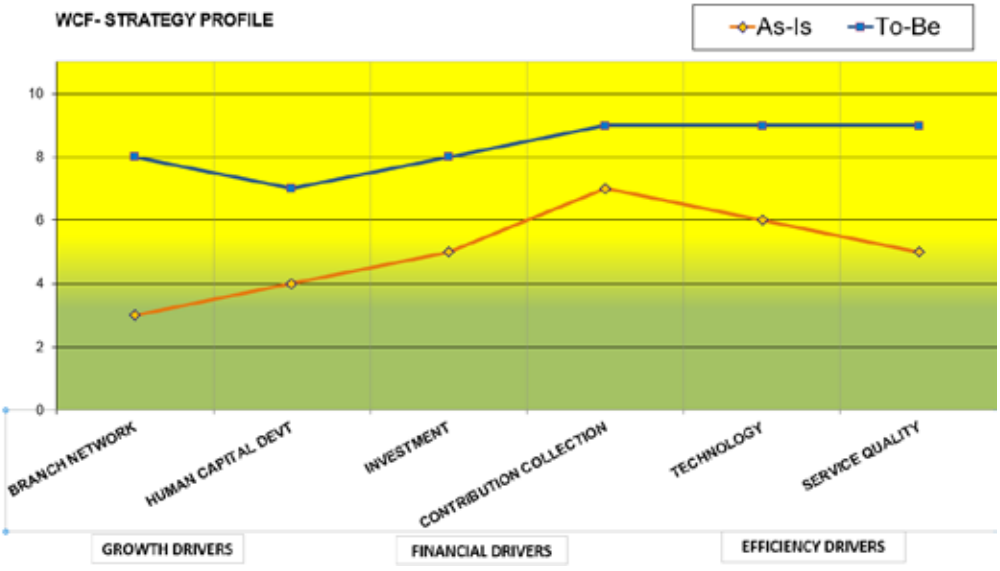
(e) Investment in Modern Technology

The Fund will leverage the adoption of modern technology to be in tandem with the rapid changes in technology and operating environment to deliver quality services. This will include automation of the business processes and the development of new online applications to make it easier for employees, employers and service providers to connect with the Fund.

(f) Enhancement of Service Quality

The Fund will invest in enhancing the quality of its services in order to increase customer experience through delivery of faster, accurate, reliable and customer-centric services.

The details of the Fund's priority areas are illustrated in the strategy profile below.



3.3 The Fund's Strategic Themes and Results

In developing the strategy, the Fund identified four major strategic themes that define the main focus areas of the Fund's strategy. These are key areas in which the Fund must excel in order to achieve its mission, vision and strategy and are referred to as the Fund's "Pillars of Excellence." These strategic themes are customer-centric, financial sustainability, operational excellence and strategic partnering. The figure below shows the four Strategic Themes and their corresponding results:

Figure 20: Strategic Themes and their corresponding results:



3.4 Perspectives

Perspectives are the lenses through which the Fund views its performance. The perspectives adopted are used to encompass the Fund's activities. The Fund's business model, which encompasses its mission, vision, and strategy, determine the appropriate perspectives. The perspectives for the Fund are described in the figure below.

Figure 21: The perspectives



3.5 Strategic Objectives

A total of 7 strategic objectives were developed to enable the Fund live its mission "To Provide Reliable & Efficient Workers Compensation Services that Mitigate Socio-Economic Impact of Occupational Injuries" and realize its vision of "A Role Model for Workers Compensation Services in Africa". The Fund's strategic objectives were categorised along with the four balanced scorecard perspectives. These strategic objectives are the basic building blocks of the strategy and will define the realization of its strategic intent over the next 5 years.

3.5.1 Strategic Objectives, Description and Intended Results

Strategic Objective	Description & Intended Result
CUSTOMER AND STATEHOLDERS PERSPECTIVE	
1. Increase Member and Stakeholders' Satisfaction	**Description** This objective aims at ensuring that the Fund provides value to its customers by delivering high-quality services reliably and in a timely manner. The Fund shall continuously improve the quality of its services and provide timely responses to the needs of its customers. The Fund will engage its customers through various forums including annual stakeholders meetings, online services, call centre facility and customer satisfaction surveys to create brand awareness. **Intended Results** · Increased Member Satisfaction (beneficiaries, employers, employees) · Increased Stakeholders Satisfaction (dependants, regulators, government)
FINANCIAL STEWARDSHIP PERSPECTIVE	
2. Enhance Financial Sustainability	**Description:** This objective aims at maintaining financial growth of the Fund in order to provide compensation services to employees sustainably. The Fund will improve its growth through among other things, collection of contributions from employers, assets management, control over Fund's expenditure and prudent investment of funds. **Intended Results:** § Growth in investments § Higher returns on investment § Increased contribution collection § Adequate reserve

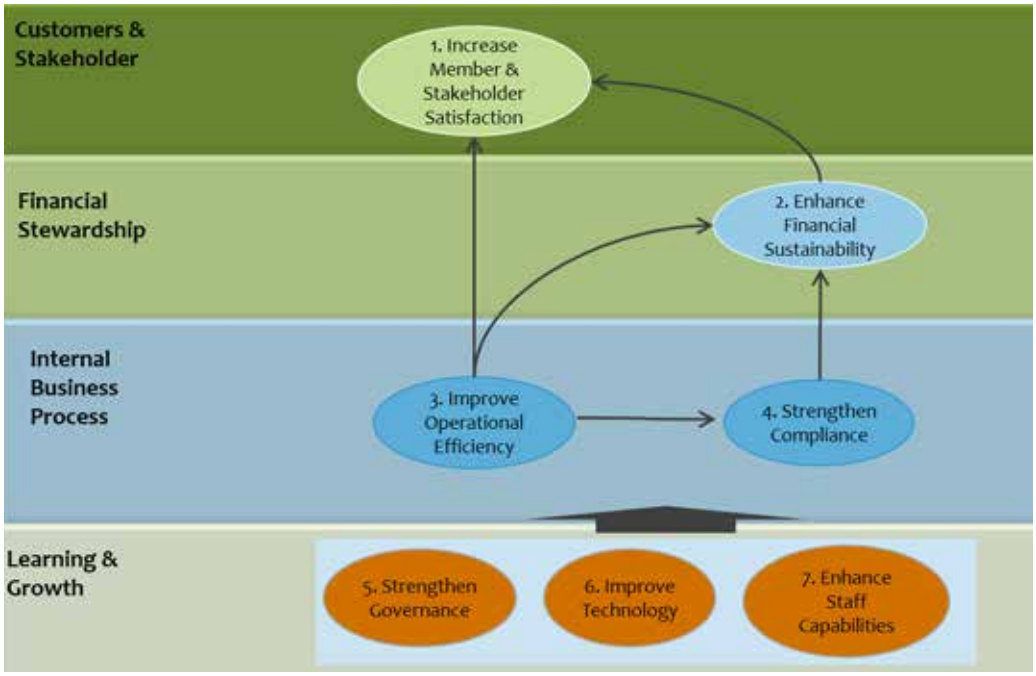
INTERNAL BUSINESS PROCESS	
3. Improve Operational Efficiency	**Description** This objective is intended to step up service delivery by ensuring that transaction processing time is improved, business operations are uninterrupted, accuracy is increased and reduced errors and reworks. This also means all business and support units meet the required service delivery and operational standards. **Intended Results** § Reduced service cycle time § Minimal errors § Adherence to standards
4. Strengthen Compliance	**Objective Description:** This objective aims at ensuring that the Fund strengthens the registration of employers in order to increase the number of contributing employers and beneficiaries, timely remittance of contributions and adherence to occupational health and safety standards. **Intended Results:** § More compliant employers § Growth in contributing employers § Fewer workplace injuries
LEARNING AND GROWTH PERSPECTIVE	
5. Strengthen Governance	**Description:** This objective is intended to ensure that the Fund has effective management & governance structures and practices with an active Board, up-to-date policies and guidelines, and operations that meet compliance requirements and is accountable for the results of its actions. **Intended Results:** § Risk within the tolerance limit § Increased compliance § Increased accountability
6. Improve Technology	**Description:** The Fund will adopt modern technology to meet the rapidly changing technological needs and adapt to the dynamic operating environment. This also means staff will have access to and use technology to enhance the functionality of their respective business units. **Intended Results:** § Technology Gap reduced § Better utilization of technology § More innovative solutions

7. Improve Staff Capabilities	**Description:** This objective aims at increasing staff productivity at the Fund through skills development programs and knowledge management. The Fund will improve the competence of its staff by providing them with access to learning and development opportunities, linking staff learning and development programs with employees' career path and succession planning, exposure, mentoring and coaching programs and equipping them to realize the Funds strategic objectives. This includes providing for their physical, emotional, psychological, spiritual and financial wellbeing (employee wellness). **Intended Results:** § Skilled & competent staff § Higher staff productivity § More staff are able to take up leadership roles § More staff exceed performance expectations

3.6 Strategy Map

The Fund's strategy map is a visual presentation of how the organization will create value for all its customers and stakeholders, by linking the strategic objectives in a cause-effect relationship to show the value creation story of the Fund's strategic objectives.

Figure 22: Strategic Map



3.7 The Fund's Value Creation Story

At the Fund, our shared purpose is *"To Provide Reliable & Efficient Workers Compensation Services that Mitigate Socio-Economic Impact of Occupational Injuries"* and our shared vision is ***"A Role Model for Workers Compensation Services in Africa"*** Achieving our vision is dependent on our ability to successfully execute four strategies: ***Strategic Partnership, Financial Sustainability, Customer-Centric and Operational Excellence.***
Our success will be defined by the **satisfaction of our customers and stakeholders (1)** through ***financial sustainability, (2)*** and **our operational efficiency *(3).*** Our financial performance shall be leveraged by ***our ability to strengthen compliance (4)*** and optimize our operational cost, while our ability to learn and grow in terms of **strengthening governance** (5), improving technology (6) and enhancing staff capabilities (7) are the bedrock that will uphold increased efficiency of our business processes.

As a public institution, we emphasize an enabling corporate culture and strong governance structures as key components of our internal capacity and with these, we will drive improvement in our operating efficiency.

Overall, successfully executing our strategies and achieving set strategic objectives depends on three strategic foundations: ***Engaged Leadership*** at all levels, **Interactive Communication** and living our **Core Values** – ***Integrity, Collaboration, Accountability, Excellence and Empathy.***

3.8 Performance Measures

Performance Measures for each of the Strategic Objectives were developed to provide an analytical basis for decision-making and focus attention on what matters most. The performance measures listed in the table below were developed to assess the effectiveness of the Fund's strategy over the next five years.

STRATEGIC OBJECTIVE	PERFORMANCE MEASURES	
CUSTOMER AND STAKEHOLDERS PERSPECTIVE		TARGETS
1. Increase Member & Stakeholders' Satisfaction	· Member satisfaction score	· 90%
	· Percetange of customer complaints resolved on-time	· 90%
	· Percetange of stakeholder satisfaction score	· 80%
	· Brand awareness score	· 90%
FINANCIAL STEWARDSHIP PERSPECTIVE		
2. Enhance Financial Sustainability	· % Budgeted contributions collected	· 95%
	· Funding Ratio (Assets/Liabilities)	· 1.2
	· RROI	· 3%
	· Operating Expenses: Total Revenue	· 20%

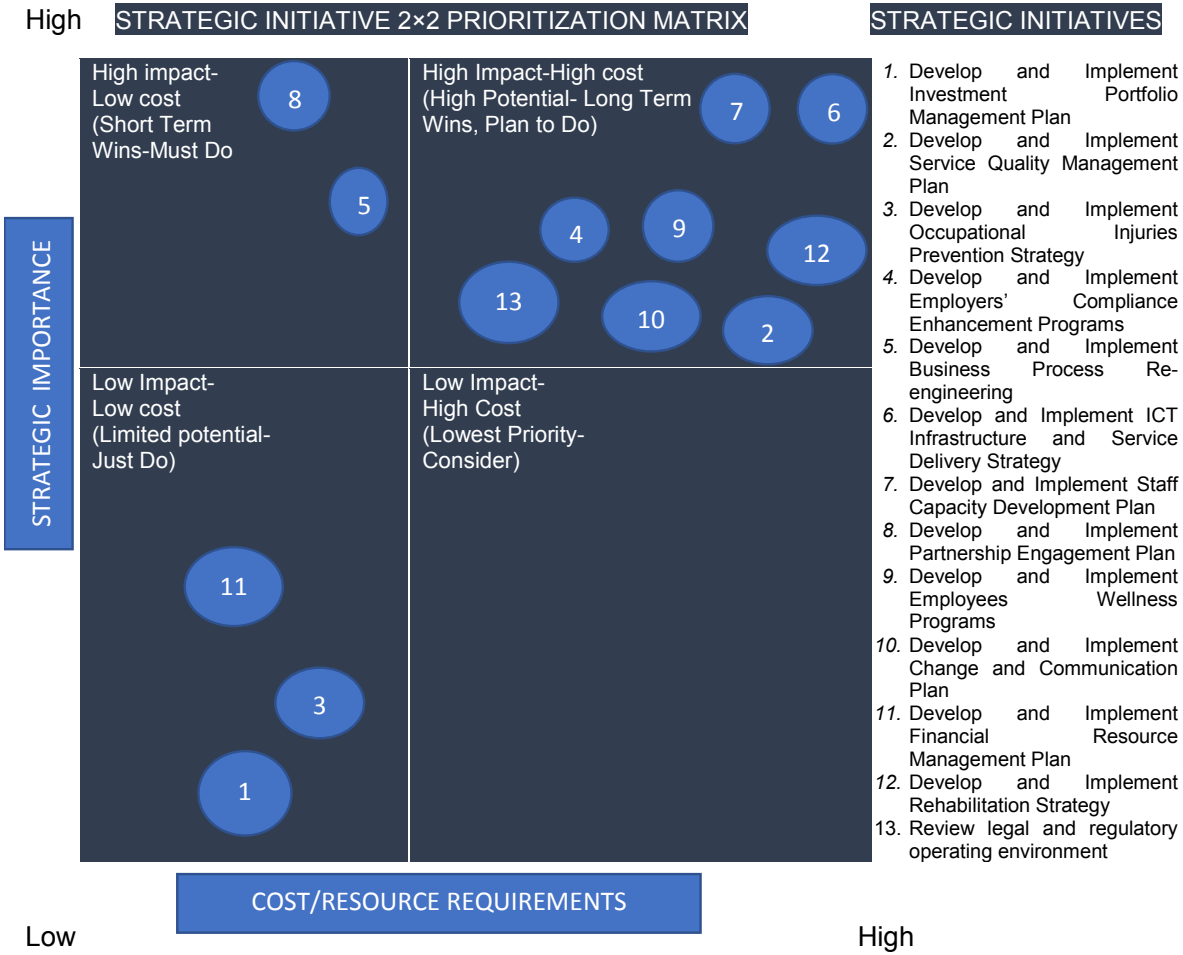
STRATEGIC OBJECTIVE	PERFORMANCE MEASURES	
CUSTOMER AND STAKEHOLDERS PERSPECTIVE		TARGETS
INTERNAL BUSINESS PROCESS PERSPECTIVE		
3. Improve Operational Efficiency	· Client Service Charter Score · Service Level Agreement (SLA) Score · Percentage of claims processed within cycle-times	• 95% • 100% • 90%
4. Strengthen Compliance	· Employers Payment Compliance Rating · % Employer Registration Compliance Rating · % Reduction of occupational injury incidence rate	• 95% • 95% • 10%
LEARNING AND GROWTH PERSPECTIVE		
5. Strengthen Governance	· Risk Index · CAG opinion · Institutional Compliance Score	• <20% • Unqualified opinion • 97%
6. Improve Technology	· Technology Gap · Technology Adoption Score	• 30% • 80%
7. Enhance Staff Capabilities	· Skills Gap · Employee Productivity Score · Succession Planning Score · Employee Satisfaction Score	• 10% • 90% • 80% • 90%

3.9 Strategic Initiatives

The Fund has identified special programs or projects that will turn its strategy into operational terms and actionable items, provide an analytical underpinning for decisions, and provide a structured way to prioritize projects according to strategic impact. These initiatives have been presented in the matrix below to illustrate the impact they have on the Fund's strategic objectives.

	STRATEGIC INITIATIVES	STRATEGIC OBJECTIVES IMPACTED								OBJECTIVE CODES
		CS1	FS1	BP1	BP2	LG1	LG2	LG3	#	
1	Develop and Implement Investment Portfolio								3	CS1: Increase Member & Stakeholders' Satisfaction
2	Develop and Implement Service Quality Management Plan								4	FS1: Enhance Financial Sustainability
3	Develop and Implement Occupational Injuries Prevention Strategy								3	
4	Develop and Implement Employers' Compliance Enhancement Programs								5	IBP1: Improve Operational Efficiency
5	Develop and Implement Business Process Re-engineering								6	
6	Develop and Implement ICT Infrastructure and Service Delivery Strategy								7	IBP2: Strengthen Compliance
7	Develop and Implement Staff Capacity Development Plan								7	
8	Develop and Implement Partnership Engagement Plan								7	L&G1: Strengthen Governance
9	Develop and Implement Employees Wellness Programs								5	
10	Develop and Implement Change and Communication Plan								5	L&G2: Improve Technology
11	Develop and Implement Financial Resource Management Plan								4	
12	Develop and Implement Rehabilitation Strategy								5	L&G3: Enhance Staff Capabilities
13	Review legal and regulatory operating environment								5	

The Fund developed 13 strategic initiatives as key projects that it must pursue to effectively execute her strategy and achieve the organization's vision. The initiatives were prioritized to ensure that the Fund identifies quick win opportunities/initiatives that can be implemented quickly and start returning benefits to the Organization. In prioritizing the initiatives, strategic impact and resource requirements were taken into consideration. Initiatives with high strategic impact and low cost were selected as short-term quick wins that must be implemented immediately while those with high strategic impact and high resource requirements will require planning to deliver long term wins. The figure below represents a categorization of the Fund's strategic initiatives.



3.10 Corporate Scorecard/ Strategy Graphic

Being able to easily communicate the entire strategy is the key step for aligning the organization around strategy. The Strategic Plan graphic brings all the strategic elements of the strategy formulation and planning together in one simple to understand graphic/scorecard. A one-page corporate scorecard graphic that tells the value creation story by summarizing the organization strategy in a simple, easy to read and use format is in the figure below.

Workers Compensation Fund

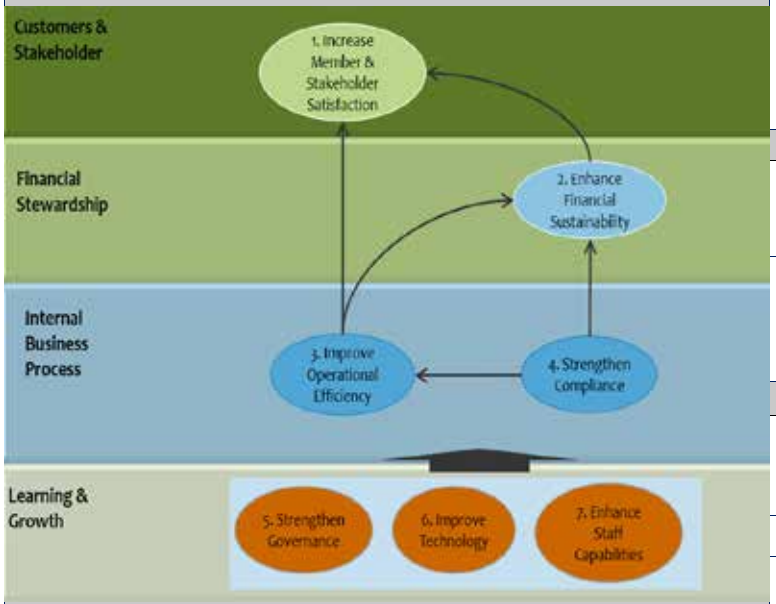
Strategic Planning & Performance Management System Graphic

VISION	MISSION	CORE VALUES
"A Role Model for Worker's Compensation Services in Africa"	*"To Provide Reliable & Efficient Workers Compensation Services that Mitigate Socio-Economic Impact of Occupational Injuries"*	Integrity Excellence Collaboration Accountability Empathy

STRATEGIC THEMES & THEME RESULTS

CUSTOMER CENTRIC	STRATEGIC PARTNERING	FINANCIAL SUSTAINABILITY	OPERATIONAL EXCELLENCE
Strategic Result: Customer Satisfaction Level at 90% by 2027	**Strategic Result:** *Value addition to the fund through strong partnerships*	***Strategic Result:*** Achieve Funding Ratio of 1:2 by 2027	***Strategic Result:*** *Members served with speed professionalism & empathy while meeting quality standards*

STRATEGY MAP



STRATEGIC OBJECTIVES	STRATEGIC PERFORMANCE MEASURES			STRATEGIC INITIATIVES
Perspective: Customer & Stakeholder	**Performance Measures**	**Baseline**	**Target**	
1. Increase Member & Stakeholders' Satisfaction	• Member satisfaction score • % Customer complaints resolved on-time • Stakeholder satisfaction score • Brand awareness score	• 68% • 68% • 75%	• 90% • 90% • 80% • 90%	*1)* Develop and Implement Investment Portfolio Management Plan *2)* Develop and Implement Service Quality Management Plan *3)* Develop and Implement Occupational Injuries Prevention Strategy *4)* Develop and Implement Employers' Compliance Enhancement Programs *5)* Develop and Implement Business Process Re-engineering *6)* Develop and Implement ICT Infrastructure and Service Delivery Strategy *7)* Develop and Implement Staff Capacity Development Plan *8)* Develop and Implement Partnership Engagement Plan *9)* Develop and Implement Employees Wellness Programs *10)* Develop and Implement Change and Communication Plan *11)* Develop and Implement Financial Resource Management Plan *12)* Develop and Implement Rehabilitation Strategy *13)* Review legal and regulatory operating environment
Perspective: Financial Stewardship				
2. Enhance Financial Sustainability	• % Budgeted contributions collected • Funding Ratio (Assets/Liabilities) • ROI • Operating Expenses: Total Revenue	• 80% • 8.0 • 10% • 15%	• 95% • 1.2 • 3% • 20%	
Perspective: Business Process				
3. Improve Operational Efficiency	• Client Service Charter Score • Service Level Agreement (SLA) Score • % Claims processed within cycle-times	• N/A • N/A • <50%	• 95% • 100% • 90%	
4. Strengthen Compliance	• Employers Payment Compliance Rating • % Employer Registration Compliance Rating • % Reduction of occupational injury incidence rate	• 90% • 90% • 6%	• 95% • 95% • 10%	
Perspective: People Tools & Technology				
5. Strengthen Governance	• Risk Index • CAG opinion • Institutional Compliance Score	• <20% • Unqualified opinion • 96%	• <20% • Unqualified opinion • 97%	
6. Improve Technology	• Technology Gap • Technology Adoption Score	• N/A • N/A	• 30% • 80%	
7.Enhance Staff Capabilities	• Skills Gap • Employee Productivity Score • Succession Planning Score • Employee Satisfaction Score	• N/A • N/A • N/A • 84%	• 10% • 90% • 80% • 90%	

Table 12: Main Objectives Linked to Strategic Objectives

SN	Main Objectives of the Fund as per the Act	Corresponding Objectives as per Strategic Plan
1.	Provision of adequate and equitable compensation to employees	1. Increase Member & Stakeholders' Satisfaction 2. Enhance Financial Sustainability 3. Improve Operational Efficiency 4. Strengthen Compliance 5. Strengthen Governance 6. Improve Technology 7. Enhance Staff Capabilities
2.	Implementation of the National Social Security Policy of 2003 which requires having a system in place to cover contingencies for work-related injuries, diseases and deaths	1. Increase Member & Stakeholders' Satisfaction 2. Enhance Financial Sustainability 3. Improve Operational Efficiency 4. Improve Technology
3.	Implementation of provision of Section 5 of the Act	1. Increase Member & Stakeholders' Satisfaction 2. Enhance Financial Sustainability 3. Improve Operational Efficiency 4. Strengthen Compliance 5. Strengthen Governance 6. Improve Technology 7. Enhance Staff Capabilities
4.	Provision of a framework for effective, prompt and empathetic consideration, settlement and payment of compensation benefits	1. Increase Member & Stakeholders' Satisfaction 2. Enhance Financial Sustainability 3. Improve Operational Efficiency 4. Strengthen Governance 5. Improve Technology 6. Enhance Staff Capabilities
5.	Provision of a framework for control and management of contributions and payments	1. Increase Member & Stakeholders' Satisfaction 2. Enhance Financial Sustainability 3. Improve Operational Efficiency 4. Strengthen Governance 5. Improve Technology 6. Enhance Staff Capabilities
6.	Promotion of prevention of occupational accidents and diseases	1. Increase Member & Stakeholders' Satisfaction 2. Enhance Financial Sustainability 3. Strengthen Compliance 4. Enhance Staff Capabilities

SN	Main Objectives of the Fund as per the Act	Corresponding Objectives as per Strategic Plan
7.	Provision of rehabilitation services	1. Increase Member & Stakeholders' Satisfaction 2. Enhance Financial Sustainability 3. Improve Technology 4. Enhance Staff Capabilities
8.	Compliance with international obligations with respect to workers compensation	1. Increase Member & Stakeholders' Satisfaction 2. Enhance Financial Sustainability 3. Improve Operational Efficiency 4. Strengthen Compliance 5. Strengthen Governance 6. Improve Technology

CHAPTER FOUR

4.0 FINANCIAL PLAN

4.1 Preamble

This chapter presents projected financial resources which will be generated and used to support the implementation of the Plan. In this aspect, projections on the sources and application of funds are shown. Assumptions which were taken into consideration during the projections have also been indicated.

4.2 Macroeconomic Assumptions

For the past five years, the economy, as reflected in the Gross Domestic Product (GDP), grew at an average of 6.24% per annum. During the Plan period, the economy is assumed to grow up to 8.0% by June 2027. In developing these projections, the Fund also considered other macroeconomic factors which are assumed to remain stable during the plan period. These include inflation, currency exchange rate and interest rate.

4.2.1 Basic Assumptions

The following assumptions on income and expenditure of the Fund during the Strategic Plan period were made:

(a) The main sources of funds are contributions from employers, income from Fund's investments, funds from maturing investments and other sources;

(b) 100% of available funds for investments will be invested annually;

(c) Through enhancing regional offices, utilization of appropriate technology, increase in inspection activities, identification of new employers and public awareness, it is anticipated that the Fund will register at least 95% of employers by 30th June 2027;

(d) Contribution income is expected to increase to TZS 116.40 billion by June 2027 as a result of enhancing regional offices, increase in inspection activities, identification of new employers, salary increments and public awareness;

(e) The contribution rate will be 0.5% and 0.6% of the gross earnings from public and private sector employees, respectively;

(f) The minimum real return on investment is expected to be 3% percent per annum during the Plan period; and

(g) The Fund's administrative expenditure to total revenue ratio during the projected period will be 19.5%. Projections have shown that during the Plan period this ratio will be relatively higher than the 15% limit provided under section 84(2) of the Act. The Fund will seek dispensation of the Board to that effect in line with requirements of Section 84(2) of the Act. A summary of administrative expenses ratios is shown in Table 7.

Table 13: Administrative Expenditure Ratios: Figures in Percentage

Description	2022/23	2023/24	2024/25	2025/26	2026/27
Admin./Contributions	34.44	35.22	35.96	36.84	37.35
Admin./Investments income	45.03	43.777	42.676	41.501	40.863
Admin./Total revenue	19.50	19.50	19.50	19.50	19.50
Admin./Total assets	4.93	4.77	4.61	4.49	4.36

(h) Based on actuarial projections, benefit payment is expected to reach TZS 44.79 billion by June 2027; and

(i) The maximum staff level is expected to be 200 staff by the end of the Plan period. The increase is attributed to the enhancement of the regional offices by the end of the Plan period. Table 8 shows projected staff establishment during the Plan period.

Table 14: Projected Staff Establishment for 2022/2023 to 2026/2027

Year	Baseline 2021/22	2022/23	2023/24	2024/25	2025/26	2026/27
Existing Staff	135	148	160	170	180	190
Number of New Staff	13	12	10	10	10	10
Total Staff	**148**	**160**	**170**	**180**	**190**	**200**

4.3 Sources of Funds

The main sources of funds are contributions, investment income, maturities from various investments and other income sources which include penalties for late submission of contributions.

During the Plan period, the Fund plans to increase its total revenue from TZS 155.95 billion in the first year of the Strategic Plan to TZS 222.97 billion in the last year of implementation of this Strategic Plan, i.e., 2026/27. Table 9 presents projections of each of the earmarked sources of funds.

4.4 Application of Funds

Funds to be collected during the Plan period will be used to support the financial obligations of the Fund as required by the law. More precisely, funds will be used for benefits payment, administrative expenditure, taxation, investment expenses and capital development.

During the Plan period, the Fund will continue to control administrative expenditures to ensure such expenditures are within acceptable limits.

With these controls, the Fund will focus on improving benefits payable to members and to improve financial performance through prudent investments and enhanced contribution collection measures.

4.5 Financial Projections

Tables 9 and 10 have financial projections from the year 2022/23 to the year 2026/27 which have been prepared based on actual trend up to June 2021 and projections for up to June 2027. Table 9 presents projected statements of comprehensive income and Table 10 presents the projected statement of financial position.

Table 15: Projected Statement of Comprehensive Income (Figures in TZS Million)

Description	2022	2023	2024	2025	2026	2027
	Likely Actual					
Employers contributions	82,376.92	88,299.18	94,638.61	101,415.66	108,667.84	116,397.54
Investment Income	58,883.04	67,535.20	76,131.18	85,456.16	96,457.52	106,400.96
Other Income	101.52	120.00	144.00	151.20	158.76	166.70
Total Income	**141,361.49**	**155,954.38**	**170,913.79**	**187,023.02**	**205,284.12**	**222,965.19**
Expenditure						
Benefit Expenses	16,076.04	18,064.42	20,342.51	22,953.39	25,949.39	29,384.88
Administrative Expenses	26,976.00	30,411.10	33,328.19	36,469.49	40,030.40	43,478.21
Impairment of assets	6,590.15	7,063.93	7,571.09	8,113.25	8,693.43	9,311.80
Investment Management expenses	462.86	509.14	560.06	672.07	739.27	776.24
Contribution to Government	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Total Expenses	**51,605.06**	**57,548.60**	**63,301.85**	**69,708.20**	**76,912.49**	**84,451.13**
Surplus Before Taxation	**89,756.43**	**98,405.78**	**107,611.94**	**117,314.82**	**128,371.63**	**138,514.06**
Taxation	17,655.11	20,260.56	22,839.35	25,636.85	28,937.26	31,920.29
Surplus for the Period	**72,101.32**	**78,145.22**	**84,772.59**	**91,677.97**	**99,434.37**	**106,593.77**

Table 16: Projected Statement of Financial Position (Figures in TZS Million)

Description	2022	2023	2024	2025	2026	2027
	Likely Actual					
Property, Plant & Equipment	3,585.06	3,943.57	4,337.92	4,771.71	5,248.89	5,773.77
Intangible Assets	2,088.11	1,879.30	1,691.37	1,522.23	1,370.01	1,233.01
Investments	499,054.20	577,606.82	658,910.86	748,867.35	846,540.21	949,589.86
Contributions Receivables	7,647.68	6,882.92	6,194.62	5,575.16	5,017.65	4,515.88
Cash at Bank	2,488.96	2,240.06	1,892.55	2,044.79	1,850.25	1,418.55
Other Assets	21,818.84	24,000.73	26,400.80	29,040.88	31,944.97	35,139.47
Total Assets	**536,682.85**	**616,553.38**	**699,428.12**	**791,822.13**	**891,971.97**	**997,670.53**
Liabilities						
Benefits Payable	8,143.56	8,957.92	8,062.12	8,868.34	8,690.97	8,777.88
Other Payables	9,109.62	10,020.58	9,018.52	8,928.33	9,821.17	8,839.05
Total Liabilities	**17,253.18**	**18,978.49**	**17,080.64**	**17,796.67**	**18,512.14**	**17,616.93**
Total Net Assets	**519,429.68**	**597,574.89**	**682,347.48**	**774,025.46**	**873,459.83**	**980,053.60**
Accumulated Funds						
Net Assets at Start	444,960.70	519,429.68	597,574.89	682,347.48	774,025.46	873,459.83
Comprehensive income for the year	74,468.98	78,145.22	84,772.59	91,677.97	99,434.37	106,593.77
Total Accumulated Funds	**519,429.68**	**597,574.89**	**682,347.48**	**774,025.46**	**873,459.83**	**980,053.60**

CHAPTER FIVE

5.0 PLAN MONITORING, EVALUATION AND ACCOUNTABILITY

5.1 Monitoring and Evaluation

The importance of monitoring and evaluation lies in ensuring that the set objectives are achieved. The implementation of the Fund's Strategic Plan will be through annual action plans drawn from the strategic objectives and strategic initiatives. To ensure that the annual action plans are implemented, monthly, quarterly, semi-annual and annual performance reports will be prepared.

The Fund's Performance Monitoring, Evaluation and reporting will be used as a means of informing decision making. The strategy cascading process will be used to streamline the performance planning process through the decomposition of the high-level strategic performance targets into lower level departmental and unit targets that contribute to the expected performance level. A performance management system will be put in place to ensure periodic assessment of the implementation of the Fund's strategy.

5.2 Accountability

Different parties are responsible to ensure successful implementation of the Plan. The Fund's M & E framework has set 25 key performance indicators that provide an assessment of the performance of the organization and its sub-units. The indicators measure a mixture of inputs, outputs, intermediate outcomes, long-term outcomes, and impacts.

Institutionalizing the planning, monitoring and evaluation processes will be the Fund's major area of emphasis under this plan. This is intended to improve Corporate Accountability and enhance institutional efficiencies. Periodic and accurate evaluation of results with strategic intent will be one of the cornerstones of the success of the strategic plan.

The implementation of the Plan will be undertaken by the functional units appearing in the Fund's Organisation Structure as shown in Appendix 1.

5.2.1 Directorate Responsible for Planning

The Directorate responsible for Planning will be in charge of coordination of Strategic Plan formulation, implementation and monitoring and performance evaluation to ensure that the strategy and its associated projects/initiatives deliver expected benefits to the Fund. The directorate will be supported by the Strategy Management Team (SMT) which will comprise a team of technical personnel in the areas of Strategic Planning, Monitoring & Evaluation, Project Management, Performance Management, Risk Management, ICT, Finance, Change & Communications Management teams. This team will ensure effective coordination,

alignment, implementation and monitoring of the performance of the strategy.
For effective implementation, the directorate will work closely with the departmental planning teams to operationalize the strategy in various functional areas.

5.2.2 Objective Owners

The Fund's Management team will play a critical role in overseeing the overall performance of the corporate strategy. Select members of the Management team are appointed as strategic objective owners: these managers will provide progress reports on the strategic objectives and will be responsible for formulating strategic initiatives that will drive the performance of their respective strategic objectives as well as recommend corrective measures, where necessary.
The Management team will also review the performance of the corporate strategy and take informed decisions to improve the implementation and performance of the Strategy.

5.2.3 Internal Audit Unit

The Internal Audit is responsible for carrying out periodic audits to assure the Fund's compliance with the approved plans.

5.2.4 Management

The Management is responsible for Strategic Plan formulation, implementation and performance management.

5.2.5 Board of Trustees

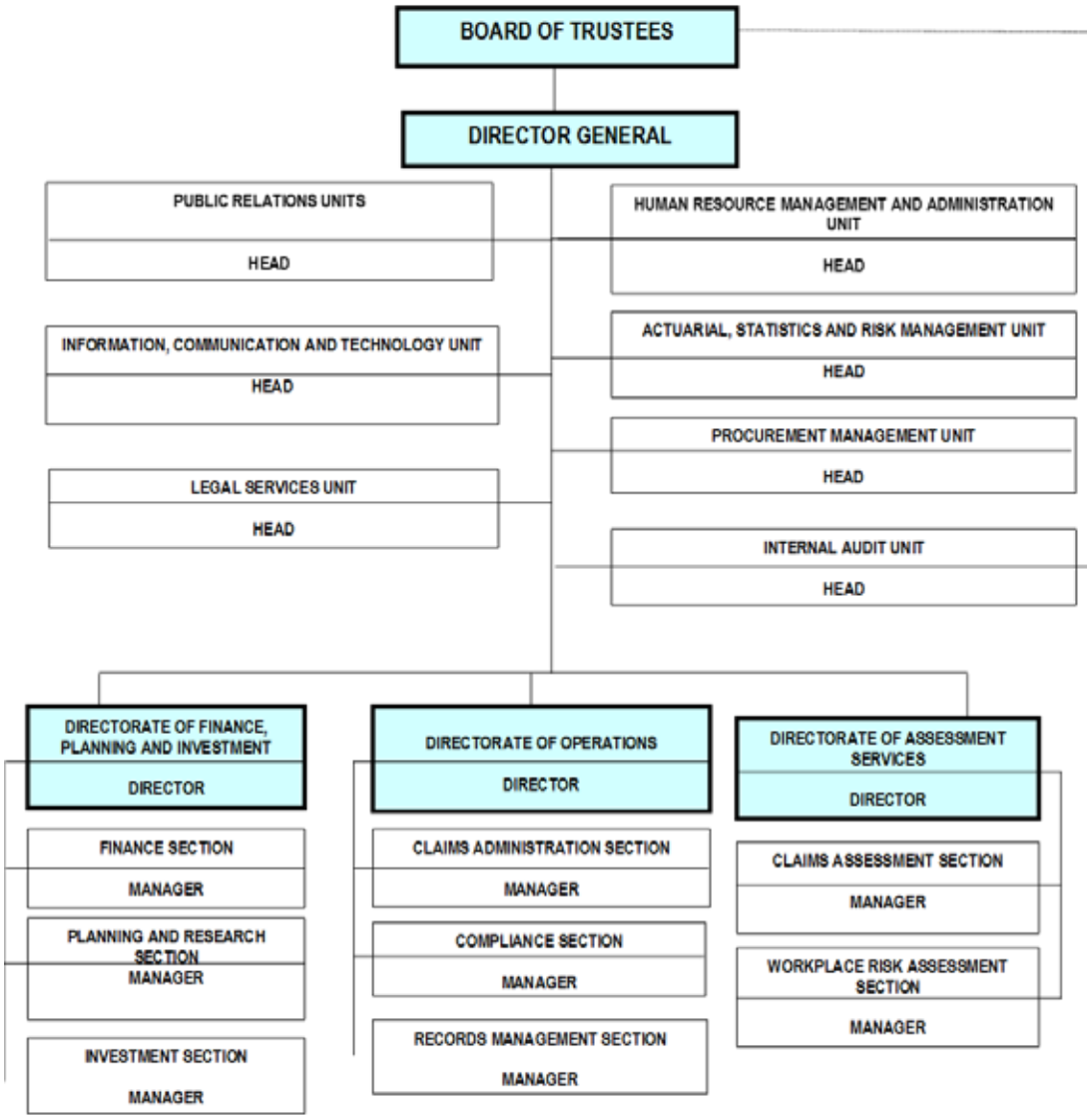
The Board has overall responsibility for the Fund. In ensuring the achievement of the Fund's objectives, the Board will review and approve the Strategic Plan, Annual Plan and Budget as well as oversee implementation.

5.2.6 Strategic Plan Review

The Plan would be reviewed during the mid-term of its implementation or any other time when circumstances would require including due to rapid changes in the operating environment.

APPENDICES

Appendix 1: ORGANISATION STRUCTURE



Appendix 2: OPERATIONAL PLAN

1. OBJECTIVE: INCREASE MEMBER & STAKEHOLDERS' SATISFACTION

OBJECTIVE OWNER: HHRMAU

Strategic Initiatives	Key Performance Indicator (Milestones)	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
1. Develop and Implement Rehabilitation Strategy	80% rehabilitation recovery success rate	• Engagement of the rehab service providers • Build capacity to the facilities • Expand the scope of rehabilitation services	• Engagement of the rehab service providers	Review & Implement Rehabilitation Strategy	Engagement of the rehab service providers	Engagement of the rehab service providers Establish Rehabilitation Centre of excellence	**DAS**
	80% of the rehabilitated employees return to work	Develop and implement Case Management Plan	Develop and implement Case Management Plan	Develop and implement Case Management Plan	Develop and implement Case Management Plan	Develop and implement Case Management Plan	**DAS**
Develop and Implement Change and Communication Plan	90% of customers are aware of our brand	• Develop content for awareness campaigns • Annual Stakeholders meeting conducted • At least 4 exhibitions attended • 10 education and outreach programs conducted • At least 4 strategic campaigns conducted • Review communication strategy	• Annual Stakeholders meeting conducted • At least 4 exhibitions attended • 10 education and outreach programs conducted • At least 4 strategic campaigns conducted	• Review content for awareness campaigns • Annual Stakeholders meeting conducted • At least 4 exhibitions attended • 10 education and outreach programs conducted • At least 4 strategic campaigns conducted	• Annual Stakeholders meeting conducted • At least 4 exhibitions attended • 10 education and outreach programs conducted • At least 4 strategic campaigns conducted	• Review content for awareness campaigns • Annual Stakeholders meeting conducted • At least 4 exhibitions attended • 10 education and outreach programs conducted • At least 4 strategic campaigns conducted	**HPRU**

Strategic Initiatives	Key Performance Indicator (Milestones)	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
	Achieve a 90% internal communication score	• Develop and implement a change management plan	• Roll out change management programs	• Roll out change management programs	• Roll out change management programs	• Roll out change management programs	**HPRU & HHRMAU**
Develop and Implement Service Quality Management Plan	90% of customer satisfaction achieved	• Develop and implement Customer Relationship Management (CRM) guidelines (Complaints Management Policy, complaints Management Manual, Customer Service Manual) • CSR Policy reviewed • ISO standards mainstreamed into Fund's business processes • Corporate and project performance monitoring and evaluation conducted	• Roll out CRM into Units • Conduct CRM surveys • Branding Manual reviewed • 80% Promotional materials designed and produced • 2 Fund's established Office branded • 3 external awards won • CSR Policy implemented • 8 key stakeholders sponsored • ISO standards mainstreamed into Fund's business processes • Corporate and project performance monitoring and evaluation conducted	• Roll out CRM into Units • Conduct CRM surveys • Branding Manual reviewed • 80% Promotional materials designed and produced • 2 Fund's established Office branded • 3 external awards won • CSR Policy implemented • 8 key stakeholders sponsored • ISO standards mainstreamed into Fund's business processes • Corporate and project performance monitoring and evaluation conducted	• Roll out CRM into Units • Conduct CRM surveys • Branding Manual reviewed • 80% Promotional materials designed and produced • 2 Fund's established Office branded • 3 external awards won • CSR Policy implemented • 8 key stakeholders sponsored • ISO standards mainstreamed into Fund's business processes • Corporate and project performance monitoring and evaluation conducted	• Roll out CRM into Units • Conduct CRM surveys • Branding Manual reviewed • 80% Promotional materials designed and produced • 2 Fund's established Office branded • 3 external awards won • CSR Policy implemented • 8 key stakeholders sponsored • ISO standards mainstreamed into Fund's business processes • Corporate and project performance monitoring and evaluation conducted	**HPRU**

Strategic Initiatives	Key Performance Indicator (Milestones)	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
	90% of stakeholder confidence achieved	▪ Develop and implement stakeholders' engagement programs	▪ Develop and implement stakeholders' engagement programs	▪ Develop and implement stakeholders' engagement programs	▪ Develop and implement stakeholders' engagement programs	▪ Develop and implement stakeholders' engagement programs	**DO**

2. OBJECTIVE: ENHANCE FINANCIAL SUSTAINABILITY

OBJECTIVE OWNER: DFPI

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
1. Develop and Implement Investment Portfolio Management Plan	100% implementation of the investment plan	▪ Monthly Portfolio mix of Asset within the specified limit ▪ Investment policy reviewed ▪ 100% of matured investment collected timely ▪ Investment activities report prepared and submitted quarterly as per Regulatory Authorities Requirement	▪ Monthly Portfolio mix of Asset within the specified limit ▪ Investment policy reviewed ▪ 100% of matured investment collected timely ▪ Investment activities report prepared and submitted quarterly as per Regulatory Authorities Requirement	▪ Monthly Portfolio mix of Asset within the specified limit ▪ Investment policy reviewed ▪ 100% of matured investment collected timely ▪ Investment activities report prepared and submitted quarterly as per Regulatory Authorities Requirement	▪ Monthly Portfolio mix of Asset within the specified limit ▪ Investment policy reviewed ▪ 100% of matured investment collected timely ▪ Investment activities report prepared and submitted quarterly as per Regulatory Authorities Requirement	▪ Monthly Portfolio mix of Asset within the specified limit ▪ Investment policy reviewed ▪ 100% of matured investment collected timely ▪ Investment activities report prepared and submitted quarterly as per Regulatory Authorities Requirement	**DFPI**

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
	▪ 100% achievement of the desired level of return (ROI)	▪ At least 3% real return on investment attained ▪ Holding on each asset class maintained monthly within the BOT specified limit ▪ 100% of available funds are timely invested	▪ At least 3% real return on investment attained ▪ Holding on each asset class maintained monthly within the BOT specified limit ▪ 100% of available funds are timely invested	▪ At least 3% real return on investment attained ▪ Holding on each asset class maintained monthly within the BOT specified limit ▪ 100% of available funds are timely invested	▪ At least 3% real return on investment attained ▪ Holding on each asset class maintained monthly within the BOT specified limit ▪ 100% of available funds are timely invested	▪ At least 3% real return on investment attained ▪ Holding on each asset class maintained monthly within the BOT specified limit ▪ 100% of available funds are timely invested	**DFPI**
2. Develop and Implement Financial Resource Management Plan	% of the projected contributions collected (target 95%)	▪ Reconciliation of contribution payments ▪ Preparation of Monthl, Quarterly and Annual Financial reports	▪ Reconciliation of contribution payments ▪ Preparation of Monthly, Quarterly and Annual Financial reports	▪ Reconciliation of contribution payments ▪ Preparation of Monthly, Quarterly and Annual Financial reports	▪ Reconciliation of contribution payments ▪ Preparation of Monthly, Quarterly and Annual Financial reports	▪ Reconciliation of contribution payments ▪ Preparation of Monthly, Quarterly and Annual Financial reports	**DO**

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
	Funding Ratio (Assets/ Liabilities) achieved (target 1.2)	▪ Actuarial Valuation recommendations implemented ▪ Implement funding policy ▪ Conduct experience analysis ▪ Asset liability stress test conducted	▪ Actuarial Valuation recommendations implemented ▪ Implement funding policy ▪ Conduct experience analysis ▪ Asset liability stress test conducted	▪ Conduct actuarial valuation ▪ Actuarial Valuation recommendations implemented ▪ Implement funding policy ▪ Conduct experience analysis ▪ Asset liability stress test conducted	▪ Actuarial Valuation recommendations implemented ▪ Review funding policy ▪ Implement funding policy ▪ Conduct experience analysis ▪ Asset liability stress test conducted	▪ Actuarial Valuation recommendations implemented ▪ Implement funding policy ▪ Conduct experience analysis ▪ Asset liability stress test conducted	**HASSRMU**
	Operating expenses to total revenue ratio achieved (target 20%)	▪ Implement budget control measures ▪ Achieve alignment of budget to strategy ▪ Achieve alignment of procurement plans to strategy	▪ Implement budget control measures ▪ Achieve alignment of budget to strategy ▪ Achieve alignment of procurement plans to strategy	▪ Implement budget control measures ▪ Achieve alignment of budget to strategy ▪ Achieve alignment of procurement plans to strategy	▪ Implement budget control measures ▪ Achieve alignment of budget to strategy ▪ Achieve alignment of procurement plans to strategy	▪ Implement budget control measures ▪ Achieve alignment of budget to strategy ▪ Achieve alignment of procurement plans to strategy	**DFPI**

3. OBJECTIVE: IMPROVE OPERATIONAL EFFICIENCY

OBJECTIVE OWNER: DO

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
1. Develop and Implement Business Process Re-engineering	95% Client Service Charter Score achieved	▪ Client service charter rolled out to stakeholders ▪ Adherence to service charter evaluated	▪ Client service charter reviewed ▪ Adherence to service charter evaluated	▪ Adherence to service charter evaluated	▪ Client service charter reviewed ▪ Adherence to service charter evaluated	▪ Adherence to service charter evaluated	**HPRU**
	100% Service Level Agreement (SLA) Score achieved	▪ Adherence to SLA's evaluated	▪ Adherence to SLA's evaluated	▪ Adherence to SLA's evaluated	▪ Adherence to SLA's evaluated	▪ Adherence to SLA's evaluated	**HPRU**
	90% of claims processed within cycle-times	▪ Claim business processes reviewed ▪ Adherence to claim processing processes assessed	▪ Adherence to claim processing processes assessed	▪ Business processes reviewed ▪ Adherence to claim processing processes assessed	▪ Adherence to claim processing processes assessed	▪ Business processes reviewed ▪ Adherence to claim processing processes assessed	
Develop and Implement Partnership Engagement Plan	100% of the partners are value adding	▪ New partners engaged ▪ MoUs with Strategic Partners implemented	▪ New partners engaged ▪ MoUs with Strategic Partners implemented	▪ New partners engaged ▪ MoUs with Strategic Partners implemented	▪ New partners engaged ▪ MoUs with Strategic Partners implemented	▪ New partners engaged ▪ MoUs with Strategic Partners implemented	**DFPI**

4. OBJECTIVE: STRENGTHEN COMPLIANCE

OBJECTIVE OWNER: DO

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
1. Develop and Implement Occupational Injuries Prevention Strategy	Reduction of occupational injury incidence rate (target 10%)	▪ Strategy for promotion of prevention of occupational injuries developed and implemented ▪ Number of Occupational exposure assessment programs implemented ▪ Percentage of implementation of Vision Zero campaign ▪ Conveyance accidents prevention program developed and implemented	▪ Strategy for promotion of prevention of occupational injuries developed and implemented ▪ Number of Occupational exposure assessment programs implemented ▪ Percentage of implementation of Vision Zero campaign ▪ Conveyance accidents prevention program developed and implemented	▪ Strategy for promotion of prevention of occupational injuries developed and implemented ▪ Number of Occupational exposure assessment programs implemented ▪ Percentage of implementation of Vision Zero campaign ▪ Conveyance accidents prevention program developed and implemented	▪ Strategy for promotion of prevention of occupational injuries developed and implemented ▪ Number of Occupational exposure assessment programs implemented ▪ Percentage of implementation of Vision Zero campaign ▪ Conveyance accidents prevention program developed and implemented	▪ Strategy for promotion of prevention of occupational injuries developed and implemented ▪ Number of Occupational exposure assessment programs implemented ▪ Percentage of implementation of Vision Zero campaign ▪ Conveyance accidents prevention program developed and implemented	**DAS**
	% of OSH compliance for employers under surveillance (target 80%)	▪ OSH research conducted ▪ Conduct Occupational exposure assessment program	▪ OSH research conducted ▪ Conduct Occupational exposure assessment program	▪ OSH research conducted ▪ Conduct Occupational exposure assessment program	▪ OSH research conducted ▪ Conduct Occupational exposure assessment program	▪ OSH research conducted ▪ Conduct Occupational exposure assessment program	**DAS**

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
		▪ Conduct major occupational accident investigation ▪ Workplace risk assessments facilitated	▪ Conduct major occupational accident investigation ▪ Workplace risk assessments facilitated	▪ Conduct major occupational accident investigation ▪ Workplace risk assessments facilitated	▪ Conduct major occupational accident investigation ▪ Workplace risk assessments facilitated	▪ Conduct major occupational accident investigation ▪ Workplace risk assessments facilitated	
2 Develop and Implement Employers' Compliance Enhancement Programs	Employers Payment Compliance Rating (target 100%)	▪ Integrate with strategic institutions ▪ Conduct voluntary compliance programs ▪ Roll out online service systems ▪ Develop and roll out compliance manual and guidelines ▪ Conduct employers' payment compliance inspection	▪ Integrate with strategic institutions ▪ Conduct voluntary compliance programs ▪ Roll out online service systems ▪ Develop and roll out compliance manual and guidelines ▪ Conduct employers' payment compliance inspection	▪ Integrate with strategic institutions ▪ Conduct voluntary compliance programs ▪ Roll out online service systems ▪ Develop and roll out compliance manual and guidelines ▪ Conduct employers' payment compliance inspection	▪ Integrate with strategic institutions ▪ Conduct voluntary compliance programs ▪ Roll out online service systems ▪ Develop and roll out compliance manual and guidelines ▪ Conduct employers' payment compliance inspection	▪ Integrate with strategic institutions ▪ Conduct voluntary compliance programs ▪ Roll out online service systems ▪ Develop and roll out compliance manual and guidelines ▪ Conduct employers' payment compliance inspection	**DO**
	Employer Registration Compliance Rating (target 100%)	▪ Registration of new employers ▪ Conduct employers' registration inspection	▪ Registration of new employers ▪ Conduct employers' registration inspection	▪ Registration of new employers ▪ Conduct employers' registration inspection	▪ Registration of new employers ▪ Conduct employers' registration inspection	▪ Registration of new employers ▪ Conduct employers' registration inspection	**DO**

5. OBJECTIVE: STRENGTHEN GOVERNANCE

OBJECTIVE OWNER: HLSU

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
1. Review legal and regulatory operating environment	Risk Index (target<20%)	▪ Enterprise Risk Management Policy and Framework implemented ▪ Develop and implement business continuity programs ▪ Risk and reinforce fraud combating strategy ▪ Implement National Anticorruption Strategy Action Plan (NACSAPIII)	▪ Enterprise Risk Management Policy and Framework implemented ▪ Develop and implement business continuity programs ▪ Risk and reinforce fraud combating strategy ▪ Implement National Anticorruption Strategy Action Plan (NACSAPIII)	▪ Enterprise Risk Management Policy and Framework implemented ▪ Develop and implement business continuity programs ▪ Risk and reinforce fraud combating strategy ▪ Implement National Anticorruption Strategy Action Plan (NACSAPIII)	▪ Enterprise Risk Management Policy and Framework implemented ▪ Develop and implement business continuity programs ▪ Risk and reinforce fraud combating strategy ▪ Implement National Anticorruption Strategy Action Plan (NACSAPIII)	▪ Enterprise Risk Management Policy and Framework implemented ▪ Develop and implement business continuity programs ▪ Risk and reinforce fraud combating strategy ▪ Implement National Anticorruption Strategy Action Plan (NACSAPIII)	**HLSU**
	CAG opinion (target unqualified opinion)	▪ Implementation of the internal audit plan ▪ Implementation of audit recommendations	▪ Implementation of the internal audit plan ▪ Implementation of audit recommendations	▪ Implementation of the internal audit plan ▪ Implementation of audit recommendations	▪ Implementation of the internal audit plan ▪ Implementation of audit recommendations	▪ Implementation of the internal audit plan ▪ Implementation of audit recommendations	**DFPI**

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
	Institutional compliance score (target 97%) Regulators compliance score (target 86%)	▪ Develop and implement Institutional Compliance Management plan ▪ Reviewed and approved Board Charter in place ▪ Reviewed Board Committee Charters in place ▪ Revised Act and Regulations in place ▪ Policies, guidelines, charters and manuals are reviewed and implemented ▪ Build Board effectiveness	▪ Develop and implement Institutional Compliance Management plan ▪ Reviewed and approved Board Charter in place ▪ Reviewed Board Committee Charters in place ▪ Revised Act and Regulations in place ▪ Policies, guidelines, charters and manuals are reviewed and implemented ▪ Build Board effectiveness	▪ Develop and implement Institutional Compliance Management plan ▪ Reviewed and approved Board Charter in place ▪ Reviewed Board Committee Charters in place ▪ Revised Act and Regulations in place ▪ Policies, guidelines, charters and manuals are reviewed and implemented ▪ Build Board effectiveness	▪ Develop and implement Institutional Compliance Management plan ▪ Reviewed and approved Board Charter in place ▪ Reviewed Board Committee Charters in place ▪ Revised Act and Regulations in place ▪ Policies, guidelines, charters and manuals are reviewed and implemented ▪ Build Board effectiveness	▪ Develop and implement Institutional Compliance Management plan ▪ Reviewed and approved Board Charter in place ▪ Reviewed Board Committee Charters in place ▪ Revised Act and Regulations in place ▪ Policies, guidelines, charters and manuals are reviewed and implemented · Build Board effectiveness	**HASSRMU**

6. OBJECTIVE: IMPROVE TECHNOLOGY

OBJECTIVE OWNER: HICTU

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
1. Develop and Implement ICT Infrastructure and Service Delivery Strategy	Technology Gap Reduced to less than 30%	▪ Business processes automated ▪ Value adding services (VAS) adopted ▪ ICT Hardware infrastructure reviewed and upgraded ▪ ICT equipment replaced and upgraded	▪ Business processes automated ▪ Value adding services (VAS) adopted ▪ ICT Hardware infrastructure reviewed and upgraded ▪ ICT equipment replaced and upgraded	▪ Business processes automated ▪ Value adding services (VAS) adopted ▪ ICT Hardware infrastructure reviewed and upgraded ▪ ICT equipment replaced and upgraded	▪ Business processes automated ▪ Value adding services (VAS) adopted ▪ ICT Hardware infrastructure reviewed and upgraded ▪ ICT equipment replaced and upgraded	▪ Business processes automated ▪ Value adding services (VAS) adopted ▪ ICT Hardware infrastructure reviewed and upgraded ▪ ICT equipment replaced and upgraded	**HICTU**
	80% Technology Adoption Score achieved	▪ ICT Business process reviewed ▪ ICT Modules enhanced ▪ Business processes re-engineered ▪ ICT security penetration and vulnerability tests (cyber security) conducted ▪ ICT disaster recovery simulation ▪ Enterprise System Architecture developed and implemented	▪ ICT Business process reviewed ▪ ICT Modules enhanced ▪ Business processes re-engineered ▪ ICT security penetration and vulnerability tests (cyber security) conducted ▪ ICT disaster recovery simulation ▪ Enterprise System Architecture developed and implemented	▪ ICT Business process reviewed ▪ ICT Modules enhanced ▪ Business processes re-engineered ▪ ICT security penetration and vulnerability tests (cyber security) conducted ▪ ICT disaster recovery simulation ▪ Enterprise System Architecture developed and implemented	▪ ICT Business process reviewed ▪ ICT Modules enhanced ▪ Business processes re-engineered ▪ ICT security penetration and vulnerability tests (cyber security) conducted ▪ ICT disaster recovery simulation ▪ Enterprise System Architecture developed and implemented	▪ ICT Business process reviewed ▪ ICT Modules enhanced ▪ Business processes re-engineered ▪ ICT security penetration and vulnerability tests (cyber security) conducted ▪ ICT disaster recovery simulation ▪ Enterprise System Architecture developed and implemented	**HICTU**

7. OBJECTIVE: ENHANCE STAFF CAPABILITIES

OBJECTIVE OWNER: HHRMAU

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
1. Develop and Implement Staff Capacity Development Plan	Skills Gap (target < 10%)	▪ Human Resource Management strategy implemented ▪ Training Plan developed and implemented ▪ Competence development plan implemented ▪ Recruitment Policy implemented	▪ Organization Structure Reviewed ▪ Human Resource Management strategy implemented ▪ Training Plan developed and implemented ▪ Competence development plan implemented ▪ Recruitment Policy implemented	▪ Reviewed Organization Structure Implemented ▪ Human Resource Management strategy implemented ▪ Training Plan developed and implemented ▪ Competence development plan implemented	▪ Reviewed Organization Structure Implemented ▪ Human Resource Management strategy implemented ▪ Training Plan developed and implemented ▪ Competence development plan implemented ▪ Recruitment Policy implemented	▪ Reviewed Organization Structure Implemented ▪ Human Resource Management strategy implemented ▪ Training Plan developed and implemented ▪ Competence development plan implemented ▪ Recruitment Policy implemented	**HHRMAU**
	Employee Productivity Score (target 90%)	▪ Recognition and reward policy developed and implemented ▪ Culture change programs conducted ▪ Staff performance assessment conducted ▪ Performance Management Policy reviewed and implemented	▪ Recognition and reward policy developed and implemented ▪ Culture change programs conducted ▪ Staff performance assessment conducted ▪ Performance Management Policy reviewed and implemented	▪ Recognition and reward policy developed and implemented ▪ Culture change programs conducted ▪ Staff performance assessment conducted ▪ Performance Management Policy reviewed and implemented	▪ Recognition and reward policy developed and implemented ▪ Culture change programs conducted ▪ Staff performance assessment conducted ▪ Performance Management Policy reviewed and implemented	▪ Recognition and reward policy developed and implemented ▪ Culture change programs conducted ▪ Staff performance assessment conducted ▪ Performance Management Policy reviewed and implemented	**HHRMAU**

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
	Succession planning score (target 80%)	▪ Coaching and mentoring programs implemented ▪ Job placement programs implemented ▪ Career plans developed and implemented	▪ Coaching and mentoring programs implemented ▪ Job placement programs implemented ▪ Career plans developed and implemented	▪ Coaching and mentoring programs implemented ▪ Job placement programs implemented ▪ Career plans developed and implemented	▪ Coaching and mentoring programs implemented ▪ Job placement programs implemented ▪ Career plans developed and implemented	▪ Coaching and mentoring programs implemented ▪ Job placement programs implemented ▪ Career plans developed and implemented	**HHRMAU**
	Employee Satisfaction Score achieved (target 80%)	▪ Trade union programs facilitated (CBA, forums.) ▪ Staff engagement programs implemented (meetings, retreats…) ▪ Engagement with special groups facilitated	▪ Trade union programs facilitated (CBA, forums.) ▪ Staff engagement programs implemented (meetings, retreats…) ▪ Engagement with special groups facilitated	▪ Trade union programs facilitated (CBA, forums.) ▪ Staff engagement programs implemented (meetings, retreats…) ▪ Engagement with special groups facilitated	▪ Trade union programs facilitated (CBA, forums.) ▪ Staff engagement programs implemented (meetings, retreats…) ▪ Engagement with special groups facilitated	▪ Trade union programs facilitated (CBA, forums.) ▪ Staff engagement programs implemented (meetings, retreats…) ▪ Engagement with special groups facilitated	**HHRMAU**

Strategic Initiatives	Key Performance Indicators	Deliverables					Implementing department
		2022/23	2023/24	2024/2025	2025/26	2026/27	
2. Develop and Implement Employees Wellness Programs	Employee Satisfaction Score achieved (target 80%)	▪ HIV/AIDS programs facilitated ▪ Staff emoluments facilitated ▪ Medical services provided ▪ Staff counselling services provided ▪ Staff physical fitness programs conducted	▪ HIV/AIDS programs facilitated ▪ Staff emoluments facilitated ▪ Medical services provided ▪ Staff supplementary pension scheme developed and implemented ▪ Staff counselling services provided ▪ Staff physical fitness programs conducted	▪ HIV/AIDS programs facilitated ▪ Staff emoluments facilitated ▪ Medical services provided ▪ Staff supplementary pension scheme developed and implemented ▪ Staff counselling services provided ▪ Staff physical fitness programs conducted	▪ HIV/AIDS programs facilitated ▪ Staff emoluments facilitated ▪ Medical services provided ▪ Staff supplementary pension scheme developed and implemented ▪ Staff counselling services provided ▪ Staff physical fitness programs conducted	▪ HIV/AIDS programs facilitated ▪ Staff emoluments facilitated ▪ Medical services provided ▪ Staff supplementary pension scheme developed and implemented ▪ Staff counselling services provided ▪ Staff physical fitness programs conducted	**HHRMAU**

Appendix 3: STAKEHOLDERS' ANALYSIS

S/N	STAKEHOLDER	STAKEHOLDERS EXPECTATIONS	STAKEHOLDERS CONTRIBUTION	RELATIONSHIPS	GAPS IN MEETING STAKEHOLDER EXPECTATIONS	GAPS IN MEETING FUND EXPECTATIONS	NEEDED INTERVENTION
1	2	3	4	5	6	7	8
	The parliament	▪ Uphold good public image of the Fund	▪ Effective regulation and supervision of the Social Security Sector and public entities. ▪ Enforcement of occupational health and safety legislations	▪ Oversight	▪ Inadequate awareness and membership base	▪ Non-Ratification of ILO convention 121 on employment injuries	▪ Engagement with Government to ratify ILO convention
		▪ Good governance				▪ Inadequate awareness of WC matters	▪ Awareness and sensitization on WC matters
		▪ Improved employment injuries coverage by registering employers and effective and efficient payment of benefits			▪ 10% unregistered employers ▪ Long claims processing cycle time ▪ Large number of claims documentation required		▪ Data sharing ▪ System integration

S/N	STAKEHOLDER	STAKEHOLDERS EXPECTATIONS	STAKEHOLDERS CONTRIBUTION	RELATIONSHIPS	GAPS IN MEETING STAKEHOLDER EXPECTATIONS	GAPS IN MEETING FUND EXPECTATIONS	NEEDED INTERVENTION
1	2	3	4	5	6	7	8
	PMO-LYED	▪ Uphold good public image of the Fund ▪ Performance of Fund mandate in line with Act provisions	▪ Effective regulation and supervision of WC	▪ Parent Ministry ▪ Oversight	▪ 10% unregistered employers ▪ Long claims processing cycle time ▪ Large number of claims documentation required	▪ Inadequate awareness on WC matters ▪ Absence of updated database for employers and employees in the country	▪ Data sharing and system integration ▪ Awareness and sensitization on WC matters
	OSHA	▪ Collaboration in Promotion of prevention of Occupational incidents ▪ Maintenance of statistics on Occupational incidents ▪ Sensitization of the public on OSH matters	▪ Enforcement of occupational health and safety legislations ▪ Collaboration in Promotion of prevention of Occupational incidents ▪ Sensitization on OSH matters	▪ OSH enforcer ▪ Strategic collaborator	▪ Low awareness of OSH and WC matters	▪ Low awareness of OSH matters ▪ Inadequate preventive measures for Occupational incidents	▪ Awareness and sensitization on OSH matters

S/N	STAKEHOLDER	STAKEHOLDERS EXPECTATIONS	STAKEHOLDERS CONTRIBUTION	RELATIONSHIPS	GAPS IN MEETING STAKEHOLDER EXPECTATIONS	GAPS IN MEETING FUND EXPECTATIONS	NEEDED INTERVENTION
1	2	3	4	5	6	7	8
	▪ Tanzania Police Force ▪ MoFP ▪ MoH ▪ MoNRT ▪ TR, BOT ▪ eGA, PPRA ▪ TRA, BRELA ▪ PO-PSMGG ▪ PO-RALG ▪ NBS ▪ NHIF ▪ NIDA ▪ Other Ministries, MDAs, Government Institutions and Agencies.	▪ Data sharing and collaboration in performing WC matters ▪ Effective and efficient employer registration and beneficiaries' compensation	▪ Collaborations that enable smooth operations of the Fund ▪ Creation of conducive working environment for the Fund	▪ Strategic collaborators	▪ Inadequate provision of awareness on WC matters ▪ Inadequate system integration with key stakeholders in providing Fund services	▪ Inadequate awareness of WC matters ▪ Absence of regularly updated statistics on employment in the formal and informal sector	▪ Awareness and sensitization on WC matters ▪ Facilitate system integration with key stakeholders

S/N	STAKEHOLDER	STAKEHOLDERS EXPECTATIONS	STAKEHOLDERS CONTRIBUTION	RELATIONSHIPS	GAPS IN MEETING STAKEHOLDER EXPECTATIONS	GAPS IN MEETING FUND EXPECTATIONS	NEEDED INTERVENTION
1	2	3	4	5	6	7	8
	Employers	▪ Transparency in the provision of WC services ▪ Involvement in formulation of various WC policies ▪ Reduced operational costs	▪ Expression of the interests of workers (employees) to Fund ▪ Contributing to the effective and efficient operations of the Fund by voluntary compliance to the Act and its regulations ▪ Provision of accurate information	▪ Respective Members of the Fund	▪ Overall large number of claims documents required ▪ Long claims processing cycle time ▪ Inadequate awareness of registration and claims procedures	▪ Deliberate nonregistration from employers ▪ Underreporting of number of employees and/or respective salaries ▪ Untimely remittance of contributions ▪ Underutilization of Fund online systems	▪ Data sharing and System integration ▪ Sensitization on registration, benefits and claims procedures, online systems and WC matters at large ▪ Enforcement of WC Act
	Employees and their dependents	▪ Improved provision of WC services ▪ Right to WC services	▪ Expression of the interests of workers (employees) to Fund ▪ Provision of accurate information required by the Fund ▪ Timely notification of claims and submission of relevant documents	▪ Respective beneficiaries of the Fund	▪ High claims processing cycle time ▪ Large number of claims documentation ▪ Low Awareness and sensitization on WC matters ▪ Unrealistic expectations by beneficiary on compensation payment time prior to MMI assessment	▪ Failure to submit claims on time ▪ Failure to attend assessments and MAP reviews ▪ Inadequate awareness of Fund benefits	▪ Improvement of Claim process ▪ Data sharing and System integration ▪ Awareness creation and sensitization on WC matters specifically claims ▪

S/N	STAKEHOLDER	STAKEHOLDERS EXPECTATIONS	STAKEHOLDERS CONTRIBUTION	RELATIONSHIPS	GAPS IN MEETING STAKEHOLDER EXPECTATIONS	GAPS IN MEETING FUND EXPECTATIONS	NEEDED INTERVENTION
1	2	3	4	5	6	7	8
	Employers and Employees Associations	▪ Involvement in formulation of various WC policies ▪ Transparency in the conduct of WC services	▪ Expression of the interests of workers (employees) to Fund ▪ Advocacy in voluntary compliance	▪ Representative and advocate of employers' and employees' interests	▪ Low Awareness and sensitization on WC matters	▪ Inadequate sensitization on compliance with OSH matterS	▪ Awareness creation and sensitization on WC matters
	Strategic Affiliations ▪ ILO, ▪ DGUV ▪ ISSA, ▪ ECASSA ▪ TSSA and ▪ WCFCB Zambia	▪ Protection of members' rights and interests ▪ Increased coverage ▪ Sustainability of the Fund ▪ Compliance to laws and regulations	▪ Thriving Social Security Sector contributing to the economic development ▪ Good governance of Employment Injury Schemes ▪ Advisory role in regulation of employment Injury Schemes	▪ Supporters of the Fund	▪ Non-Ratification of ILO convention 121 on employment injuries	▪ Inadequate capacity building on WC matters	▪ Engagement with Government in order to ratify ILO convention

S/N	STAKEHOLDER	STAKEHOLDERS EXPECTATIONS	STAKEHOLDERS CONTRIBUTION	RELATIONSHIPS	GAPS IN MEETING STAKEHOLDER EXPECTATIONS	GAPS IN MEETING FUND EXPECTATIONS	NEEDED INTERVENTION
1	2	3	4	5	6	7	8
	Media ▪ Tanzania media Forum-TMF ▪ Media Association of Tanzania-MOAT ▪ Editors' Forum	▪ Provision of regular updates on issues concerning Employment injuries schemes ▪ Providing awareness and education on WC matters ▪ Being informed on WC matters	▪ Information provision linkage between the Fund and the Public on Employment injuries schemes matters. ▪ Being aware of WC matterS	▪ Public relations and awareness provideIS	▪ Inadequate media outreach in rural areas ▪ Low/inadequate awareness of WC matterS	▪ Inadequate awareness of WC matterS	▪ Utilization of (community) media houses in respective regions ▪ Awareness creation and sensitization on WC matters

S/N	STAKEHOLDER	STAKEHOLDERS EXPECTATIONS	STAKEHOLDERS CONTRIBUTION	RELATIONSHIPS	GAPS IN MEETING STAKEHOLDER EXPECTATIONS	GAPS IN MEETING FUND EXPECTATIONS	NEEDED INTERVENTION
1	2	3	4	5	6	7	8
	Medical Health Service Providers and Insurance Companies	▪ Provision of updates on procedures and requirements on WC matters ▪ Effective and efficient settlement of claims ▪ Claims service charge payment	▪ Provision of awareness to facilities on contract agreements ▪ Compliance with contract requirements ▪ Provision of insurance and health services to the claimants (beneficiaries)	▪ Insurance and Health Service Provision	▪ Claimant Identification mechanism ▪ Low facility awareness of contract requirements ▪ Low awareness of WC matters	▪ Nonalignment of Business processes ▪ Inadequate awareness of WC processes ▪ Unsatisfactory attendance to WCF claimants	▪ Conducting Quality Assurance to Health Service and Insurance Providers ▪ Awareness creation and sensitization on contract procedures and requirements ▪ System integration ▪ Develop and Implement complaints and feedback management

S/N	STAKEHOLDER	STAKEHOLDERS EXPECTATIONS	STAKEHOLDERS CONTRIBUTION	RELATIONSHIPS	GAPS IN MEETING STAKEHOLDER EXPECTATIONS	GAPS IN MEETING FUND EXPECTATIONS	NEEDED INTERVENTION
1	2	3	4	5	6	7	8
	Health Care Providers and Medical practitioners	▪ Provision of updates on procedures and requirements and conditions for medical services and medical care provision to the claimants ▪ Payment of medical aid bill, rehabilitation and other costs as specified in the Act and regulations ▪ Provision of training and awareness on Compensation procedures and WC benefits	▪ Effective and efficient health care provision to claimants ▪ Proper, complete and timely filling of claims medical forms as per compensation procedures. ▪ Compliance with contract requirements ▪ Provision of awareness to facilities from trained staff	▪ Health care Provision	▪ Large number of medical assessment documentation ▪ Inadequate awareness of WC processes ▪ Low facility awareness of contract requirements ▪ Inadequate number of medical practitioners with capacity for impairment assessment	▪ Untimely submission of claimants forms ▪ Non-adherence to contract requirements ▪ Unsatisfactory attendance to WCF claimants ▪ Low number of experts in occupational medicine	▪ Data sharing and System integration ▪ Provide regular awareness on WC processes ▪ Adoption of Case management ▪ Develop and Implement complaints and feedback management ▪ Provide training on impairment assessment ▪ Capacity building in occupational medicine

S/N	STAKEHOLDER	STAKEHOLDERS EXPECTATIONS	STAKEHOLDERS CONTRIBUTION	RELATIONSHIPS	GAPS IN MEETING STAKEHOLDER EXPECTATIONS	GAPS IN MEETING FUND EXPECTATIONS	NEEDED INTERVENTION
1	2	3	4	5	6	7	8
	Communities / General Public	▪ Uphold good public image of the Fund ▪ Good governance ▪ Effective and efficient employer registration and beneficiaries' compensation ▪ Be informed on Employment Injury Schemes matters. ▪ Job creation by the sector ▪ Corporate social responsibility	▪ Provision of cooperative environment for the Fund's activities in relation to the community ▪ Voluntary compliance in relation to WC matters	▪ Potential Beneficiaries of the Fund's services	▪ Inadequate awareness of WC matters ▪ Limited Financial Resources for CSR		▪ Increase Awareness and sensitization on WC matters ▪ Increase resources for CSR activities
	Higher learning institutions, colleges and Vocational training institutions	▪ Increase in number of students ▪ Financing of the rehabilitation programs ▪ Collaboration in Research and Capacity building	▪ Development of reorientation and reintegration of employee programs ▪ Cooperation in Fund's rehabilitation programs	▪ Education services provision ▪ Rehabilitation services provision	▪ Lack of expertise and experience in rehabilitation matters	▪ Inadequate expertise in rehabilitation matters and occupational medicine ▪ Limited facilities for rehabilitation management	▪ Collaboration and partnerships for capacity building in WC matters ▪ Capacity building on Rehabilitation management programs

S/N	STAKEHOLDER	STAKEHOLDERS EXPECTATIONS	STAKEHOLDERS CONTRIBUTION	RELATIONSHIPS	GAPS IN MEETING STAKEHOLDER EXPECTATIONS	GAPS IN MEETING FUND EXPECTATIONS	NEEDED INTERVENTION
1	2	3	4	5	6	7	8
	Board of Trustees	▪ Effective and efficient attainment of Fund's goals	▪ Provide direction and guidance	▪ Governing Board			▪ Strengthen awareness of WC matters among Board Members
	Staff	▪ Conducive working environment ▪ Continued capacity building	▪ Being professional and hard workers ▪ Being efficient and time management. ▪ Provide customer-oriented services to all stakeholders.	▪ Staff of the Fund	▪ Work overload ▪ Inadequate office space		▪ Review manning levels requirements and employ accordingly ▪ Increase Fund offices
	Suppliers	▪ Timely completion of contractual agreements ▪ Timely payment for contracted services ▪ Transparent and fair procurement process	▪ Timely provision of services in line with contractual agreements ▪ Compliance with contract agreements	▪ Suppliers	▪ Delay in procurement processes ▪ Delay in payment	▪ Delay in provision of contracted services	▪ Review internal procurement and contract management procedures ▪ Review payment processes

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